



PUBLIC DISCLOSURE

July 8, 2012

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

**PNC Bank, N.A.
Charter Number: 1316**

**Fifth Avenue and Wood Street
Pittsburgh, Pennsylvania 15222**

Office of the Comptroller of the Currency

**Large Bank Supervision
400 7th Street, S.W.
Washington, D.C. 20219-0001**

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	1
DEFINITIONS AND COMMON ABBREVIATIONS	3
DESCRIPTION OF INSTITUTION	7
DESCRIPTION OF THE EVALUATION PROCESS	9
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	12
PRIMARY RATING AREAS	13
<u>STATE OF PENNSYLVANIA</u>	14
<u>STATE OF MICHIGAN</u>	24
<u>STATE OF OHIO</u>	37
<u>CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MULTISTATE MSA</u>	50
<u>NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MULTISTATE MSA</u>	59
<u>PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MULTISTATE MSA</u>	69
Other Rating Areas	78
<u>ALLENTOWN-BETHLEHEM-EASTON, PA-NJ MULTISTATE MSA</u>	79
<u>CINCINNATI-MIDDLETOWN, OH-KY-IN MULTISTATE MSA</u>	81
<u>HUNTINGTON-ASHLAND, WV-KY-OH MULTISTATE MSA</u>	83
<u>LOUISVILLE-JEFFERSON COUNTY, KY-IN MULTISTATE MSA</u>	85
<u>ST. LOUIS, MO-IL MULTISTATE MSA</u>	87
<u>WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MULTISTATE MSA</u>	89
<u>YOUNGSTOWN-WARREN-BOARDMAN, OH-PA MULTISTATE MSA</u>	91
<u>STATE OF DELAWARE</u>	93
<u>STATE OF FLORIDA</u>	95
<u>STATE OF ILLINOIS</u>	98
<u>STATE OF INDIANA</u>	100
<u>STATE OF KENTUCKY</u>	103
<u>STATE OF MARYLAND</u>	106
<u>STATE OF NEW JERSEY</u>	109
<u>STATE OF VIRGINIA</u>	112
<u>STATE OF WEST VIRGINIA</u>	114
<u>STATE OF WISCONSIN</u>	116
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: SUMMARY OF MULTISTATE METROPOLITAN AREA & STATE RATINGS	B-1
APPENDIX C: MARKET PROFILES FOR FULL SCOPE RATING AREAS	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

General Information and Overall CRA Rating

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with the safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of PNC Bank, N.A. (PNC or the bank) issued by the OCC, the institution's supervisory agency, for the evaluation period ending July 8, 2012. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

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

The following table indicates the performance level of **PNC Bank, N.A.** with respect to the Lending, Investment, and Service Tests:

Performance Levels	PNC Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
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:

- PNC's lending activity is good.
- The geographic distribution of lending is excellent. The distribution of small loans to businesses by geography is excellent and the distribution of mortgage lending by geography is good.
- The distribution of lending by borrower is excellent. The distribution of small loans to businesses by borrower is excellent and the distribution of mortgage lending by borrower is good.
- Community development lending activity is excellent. The volume and responsiveness of PNC's community development lending had a positive impact on the bank's overall Lending Test performance.

- The level and responsiveness of PNC's qualified investments is excellent. The bank assumed leadership roles in providing qualified investments to meet the needs of its communities.
- The bank's branches and delivery systems are accessible to all customers.
- PNC provides a good level of community development service.

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.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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 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 (MSA): 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 at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

PNC Bank, N.A. (PNC) is a full-service interstate bank that operated in 19 states and the District of Columbia during the evaluation period. The bank's corporate offices are located in Pittsburgh, Pennsylvania. It is a subsidiary of PNC Financial Services Group, Inc. (PNC Financial), a diversified financial services holding company chartered in Wilmington, Delaware. PNC had over 2,600 retail branches and more than 7,200 automated teller machines (ATMs). Additionally, PNC Mortgage offers residential mortgage lending services through the retail branch network and 90 retail mortgage offices. The bank had 6.3 million retail checking relationships and 3.9 million online banking customers.

As of June 30, 2012, PNC Bank had \$299.6 billion in total assets, \$206.9 billion in total deposits, and \$23.7 billion in Tier 1 Capital. The bank had total loans of \$180.4 billion, including \$104.1 billion in commercial loans, \$35.8 billion in home equity lines of credit and installment loans, \$15.8 billion in residential real estate mortgage loans, and \$4.1 billion in credit cards.

PNC did not face any major legal or financial impediments that would hamper its ability to help meet the credit needs of its communities. The bank has no affiliates or subsidiaries that negatively impact the bank's capacity to lend, invest, or provide banking services in its communities.

During the last evaluation period covering years 2006 through June 30, 2009, PNC received a rating of Outstanding for its performance under the CRA. The scope of the previous evaluation included 11 rating areas.

PNC Financial announced and/or completed several acquisitions during the current evaluation period:

- On December 31, 2008, PNC Financial acquired National City Corporation (NCC). NCC subsidiary National City Bank merged with and into PNC in 2009. The acquisition expanded PNC's presence into the states of Illinois, Indiana, Michigan, and Missouri, and expanded the bank's market presence within the states of Florida and Ohio.
- On June 6, 2011, PNC acquired 19 branches in the Tampa, Florida area from BankAtlantic. This acquisition expanded PNC's existing presence in the Tampa area.
- On June 19, 2011, PNC announced an agreement to acquire RBC Bank from Royal Bank of Canada. The acquisition would expand PNC's market presence in Florida and Virginia and expanded the bank's presence into Alabama, Georgia, North Carolina, and South Carolina. The acquisition was completed after the end of the evaluation period and is not considered in this evaluation.
- On December 9, 2011, PNC announced an agreement to acquire 27 branches in the Atlanta, Georgia area from Flagstar Bank, FSB. The acquisition would expand PNC's presence in the state of Georgia. This acquisition was completed after the end of the evaluation period and is not considered in this evaluation.

PNC requested that eligible investments and services of its related entity, the PNC Foundation, be considered as part of the bank's performance.

PNC provides a broad range of products and services. PNC's Retail Banking line of business offers deposit, lending, cash management, and investment services to consumers and small businesses. The Corporate and Institutional Banking line of business provides lending, treasury management, capital markets, and international banking services to middle market and large corporations, governmental entities, institutions of higher education, and not-for-profit entities. The Asset Management Group provides tailored investments, wealth planning, trust and estate administration, and private banking services to affluent individuals and families, and it serves as investment manager and trustee for companies, not-for-profit organizations, and retirement plans. PNC Mortgage is an originator and servicer of first lien residential mortgage loans nationwide.

Description of the Evaluation Process

Evaluation Period/Products Evaluated

This evaluation considers PNC's HMDA-reportable loans (home purchase, home improvement and home refinance) and small loans to businesses for the period of July 1, 2009 through December 31, 2011. We did not consider any consumer loans in our evaluation. Community development (CD) loans, investments, and services are evaluated for the period beginning October 1, 2009 through July 8, 2012. Retail services are evaluated for the period beginning on October 1, 2009 through December 31, 2011. PNC does not originate a substantial number of small farm loans or multifamily HMDA mortgage loans in any of its assessment areas (AAs), which precludes any meaningful analysis and conclusion for these products. Accordingly, these loans are not evaluated, nor included in our analysis. The prior evaluation included loan data through June 30, 2009 with all CD activities considered through September 30, 2009.

Description of Evaluation Period

During the evaluation period, the national economy experienced extensive volatility. This was triggered by a liquidity crisis within the financial industry. The housing industry was negatively affected by sub-prime mortgages which involved low-quality mortgages and non-traditional underwriting. Home refinancing became more difficult as U.S. house sales prices began a steep decline after peaking in mid-2006. In addition, mortgage delinquencies soared when adjustable-rate mortgages reset to higher interest rates, thereby causing higher monthly payments. Borrower financing was also constrained by high-debt which aided in a general tightening of the credit market. Housing, especially affordable housing, was adversely impacted by high foreclosure, abandonment, and vacancy rates. Credit availability to low-income borrowers became further strained and limited financing. The volume of foreclosures, evictions, and prolonged vacancies spiked within a short timeframe. Further, personal wealth deteriorated significantly. These conditions had global ramifications, negatively impacting financial markets in nearly all developed countries. As such, the economic environment is a substantive performance context factor for this bank.

Data Integrity

PNC data used for this evaluation is accurate and complete. We have reviewed the bank's compliance management systems for assuring the accuracy and reliability of publicly filed HMDA information as well as small business and small farm lending data. The bank's Enterprise Compliance and Internal Audit functions also performed reviews of HMDA information and small business and small farm data during the evaluation time period. We found their reviews to be satisfactory. We also reviewed CD loans, investments, and services submitted by bank management to ensure they met the regulatory definition for community development. We found the data to be generally accurate, although we excluded a minimal number of items from this evaluation because they did not meet the definition or purpose of community development.

Selection of Areas for Full-Scope Review

We selected AAs for full-scope reviews in each state in which the bank has a branch and each multistate metropolitan area (MMA) in which the bank has branches in more than one state. We

selected the AAs receiving full-scope reviews based on an analysis of the volume of deposits in each AA, the volume of home mortgage and small business lending, the branching presence, and community factors, including nature and level of community development needs. For each state and MMA subject to review, we selected at least one AA for full-scope review. We selected two AAs for full-scope reviews in the states of Michigan and Ohio because of the bank's significant presence within, and comparable deposit distribution between, the two AAs. Detailed narratives describing our conclusions on the bank's level of performance were prepared for the states of Pennsylvania, Michigan, and Ohio and the MMAs of Chicago-Naperville-Joliet, New York-Northern New Jersey-Long Island, and Philadelphia-Camden-Wilmington. These areas represented 69 percent of the bank's total deposits. Abbreviated narratives describing performance were prepared for the remaining rating areas. For additional information regarding the makeup of AAs, please refer to Appendix A.

Ratings

PNC's overall rating is a blend of the state and multistate metropolitan area ratings. Conclusions were determined by considering lending, investment, and service activity in relation to the bank's presence within each AA. When consolidating AA conclusions into state and MMA ratings, communities with a large banking presence received more weight than those with a small banking presence. We applied similar standards when consolidating state and multistate ratings into the overall bank rating. Full-scope areas were given the most weight, but limited-scope areas were also considered in the rating. The states of Pennsylvania, Michigan, and Ohio and the Chicago-Naperville-Joliet, New York-Northern New Jersey-Long Island, and Philadelphia-Camden-Wilmington MMAs were given the greatest weight in our determination of the bank's overall rating. As noted earlier, these areas represented 69 percent of the bank's total deposits.

When determining the Lending Test conclusions by AA, small business loan products were weighted more heavily than HMDA loans. The weighting reflects PNC's loan volume and strategic focus over the evaluation period. Prior to the acquisition of National City Corporation in 2008, home mortgage lending was not a strategic focus for PNC. The bank conducted home mortgage lending through a joint venture with another lender. Also, during a significant portion of the evaluation period, PNC's mortgage lending was limited because it was making significant structural and platform changes to the legacy National City Mortgage operations.

PNC does not originate a material number of small farm loans or multifamily HMDA mortgage loans in any of its AAs which precludes meaningful analysis and conclusion for these products. Accordingly, these loans are not evaluated in our analysis. Similarly, if PNC generated an insignificant number of loans for any product type in an AA, no analysis of that product was performed. Geographic and borrower distribution conclusions for HMDA and small business lending provided the most weight to overall AA Lending Test conclusions. Community development lending, based on volume and complexity, and the use of innovative and flexible lending programs, provided either a neutral or positive impact to AA conclusions.

Investment and contribution activity and responsiveness to community development needs were given the most weight when determining Investment Test AA conclusions. Qualitative factors, such as complexity and innovation, were also considered in our determination.

Accessibility to branch offices and changes in branch locations were given the most weight in determining Service Test conclusions. Adjacency of middle- and upper-income branches to low-

and moderate-income (LMI) geographies was considered. Branch hours and services as well as community development services received a lesser amount of weight.

PNC originated a significant percentage of its loans within its AAs during the evaluation period. The bank originated 76.18 percent of its total home mortgage loans, 77.13 percent of home purchase loans, 89.85 percent of home improvement loans, and 73.99 percent of home refinance loans within its AAs. The bank also originated 97.53 percent of its small loans to businesses within its AAs.

Grow Up Great is a ten-year, \$350 million initiative undertaken to address an identified need for early childhood education for LMI children and their families. We highlighted this initiative in prior evaluations and are addressing it in this evaluation because of its scope and impact. PNC is a leader in supporting early childhood education for LMI children and their families through *Grow Up Great*. The program includes investments, grants, and contributions to support educational programs for both LMI children and children within LMI areas. It also includes services consisting of participation in educational programs, including financial literacy programs, within schools and through organizations and groups. The investments and services are directly responsive to community needs. The program has been undertaken in and positively impacted, to varying degrees, each of the bank's assessment areas.

Community Contacts

We considered information obtained from over 20 community contacts in the full-scope AAs. These contacts consisted of interviews conducted with a variety of community organizations including low-income housing specialists, small business development centers, social service groups, and community action groups. We also considered contacts made during the evaluation period with community groups, local government leaders, realtors, or business leaders within the various AAs. The information from community contacts for the Primary Rating Areas is summarized, as needed, in the Community Profiles found in Appendix C.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

In an examination following the evaluation period, we identified that PNC and a bank acquired by PNC failed to properly oversee vendors providing identity theft protection services to bank customers. The vendors billed customers for the full product fee even though many of the customers did not receive the full benefit or service of the product. This activity occurred before and during the evaluation period, at times dating back to 1993. Approximately 118 thousand customers were harmed by the unfair billing practice. As a result, we cited a violation of Section 5 of the Federal Trade Commission Act (15 USC §45(a)(1)). The bank was ordered to reimburse customers who paid for benefits or services they did not receive and was fined \$2 million. For further information, please refer to OCC consent order #2014-130. PNC developed and implemented a plan to reimburse the harmed customers. The reimbursement is complete. In our evaluation of PNC's performance under the CRA, we considered the nature of the activities resulting in the violation, the number of harmed customers, and the responsiveness of PNC's actions to address the violation. Although the violation was substantive, and a large number of customers were harmed, it did not negatively impact the bank's CRA rating. The violation was cited for the bank's failure to oversee vendors providing services to its customers. We did not find any evidence that the bank directly engaged in any actions inconsistent with helping to meet community credit needs. In addition, the bank demonstrated timely and satisfactory responsiveness to the violation.

Further, section 1025 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203) assigns to the CFPB exclusive examination authority, and primary enforcement authority, to ensure compliance by banks and FSAs with Federal consumer financial laws, if the bank or FSA has more than \$10 billion in assets. The CFPB has not provided the OCC with any information about, or other evidence of, discriminatory or other illegal credit practices relative to this institution that related to the evaluation period with respect to Federal consumer financial laws. The OCC also considered that, after the evaluation period, PNC, as successor-in-interest to National City Bank, entered into a consent order with the CFPB and the U.S. Department of Justice based on those agencies' claims that, between 2002 and 2008, National City Bank engaged in a pattern or practice of discrimination on the basis of race and national origin in residential mortgage lending in violation of the Equal Credit Opportunity Act and the Fair Housing Act. The OCC determined that this consent order should not affect PNC's CRA rating because the settlement was based only on National City Bank's mortgage lending; and did not allege any wrongdoing by PNC.

PRIMARY RATING AREAS

- State of Pennsylvania
- State of Michigan
- State of Ohio
- Chicago-Naperville-Joliet, IL-IN-WI Multistate MSA
- New York-Northern NJ-Long Island, NY-NJ-PA Multistate MSA
- Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Multistate MSA

State of Pennsylvania Rating

CRA Rating for Pennsylvania¹: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- PNC's lending activity is excellent. Home mortgage lending activity is good and small business lending is excellent.
- PNC's geographic distribution of loans is good. The distribution of mortgage loans is poor and distribution of small loans to businesses is excellent.
- The bank's distribution of loans by borrower is excellent. The distribution of both mortgage loans and the distribution of small loans to businesses is excellent.
- PNC's community development lending is excellent, based upon the complexity of its lending and its responsiveness to community needs. Community development lending has a positive impact on our evaluation of the bank's performance under the Lending Test.
- The bank's level of community development investments, and its responsiveness to community needs, are excellent. Investments made within AAs and investments made in statewide organizations and agencies represent an excellent level of investments and address needs within the Pittsburgh and other AAs within the state.
- Service delivery systems and offices are readily accessible to geographies and individuals of different income levels.
- The bank provides an excellent level of community development services that have a positive impact on LMI individuals and within LMI geographies.

Description of Institution's Operations in the State of Pennsylvania

PNC has 19 AAs in Pennsylvania with a total of 375 branches and 1,259 ATMs. The Pittsburgh AA consists of Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties. PNC has 172 branches and 589 ATMs in the Pittsburgh AA. The Scranton AA consists of Lackawanna and Luzerne Counties. The bank has 33 branches and 106 ATMs in the Scranton AA. The Harrisburg – Carlisle AA, consisting of Cumberland, Dauphin, and Perry Counties, has 27 branches and 79 ATMs. The Erie AA, consisting of Erie County, has 19 branches and 97 ATMs. The Monroe County Non-MSA AA consists of Monroe County and has ten branches and

¹ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

35 ATMs. The Adams County Non-MSA AA consists of Adams County and has nine branches and 17 ATMs. The State College AA, consisting of Centre County, has six branches and 31 ATMs. The Columbia County Non-MSA AA consists of Columbia County and has four branches and six ATMs. The Lancaster AA has 33 branches and 104 ATMs in Lancaster County. The Lebanon AA has one branch and 11 ATMs in Lebanon County. The Reading AA, consisting of Berks County, has two branches and 42 ATMs. The Wayne County Non-MSA AA consists of Wayne County and has three branches and two ATMs. The Williamsport MSA, consisting of Lycoming County, has been designated as the Williamsport AA. PNC has two branches and six ATMs in the AA. The Huntingdon County Non-MSA AA consists of Huntingdon County and has two branches and three ATMs. The Somerset County Non-MSA AA consists of Somerset County and has one branch and six ATMs. The York – Hanover MSA, consisting of York County, has been designated as the York County AA. PNC has 11 branches and 39 ATMs in the AA. The Northwest Pennsylvania Non-Metro AA, consisting of Clarion, Clearfield, Crawford, Elk, Indiana, Jefferson, McKean, Venango, and Warren Counties, has 33 branches and 73 ATMs. PNC also has AAs in the Allentown and Philadelphia Multistate Metropolitan Areas (MMAs). Those AAs are evaluated as multistate metropolitan areas and are not considered in this evaluation of the state of Pennsylvania.

PNC reported \$65.6 billion in deposits in the state of Pennsylvania (including the MMAs within the state) as of June 30, 2012. The deposits in Pennsylvania represent 32.25 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the largest deposit-taking financial institution in Pennsylvania, with approximately 20.99 percent of the state's deposit base. Other institutions with significant market share in the state included Wells Fargo Bank, N.A. (10.42 percent), Citizens Bank of Pennsylvania (8.26 percent), and the Bank of New York Mellon (5.18 percent). PNC originated 15.32 percent of its reportable loans within its AAs in the state of Pennsylvania (excluding the Allentown and Philadelphia MMAs) during the evaluation period. The Pittsburgh AA is PNC's largest AA in Pennsylvania. PNC's deposits in the Pittsburgh AA represented 20.96 percent of the bank's total deposit base. The other AAs were significantly smaller in terms of deposit base and number of offices and ATMs. PNC was also the largest bank in the Pittsburgh AA with a deposit market share of 44.10 percent as of June 30, 2012.

PNC offers a full range of credit products, including consumer, commercial, and real estate loans, in the 19 AAs in Pennsylvania. Refer to the market profile for the state of Pennsylvania in Appendix C for detailed demographics, information from community contacts, and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the State of Pennsylvania

The bank has 19 AAs in Pennsylvania (excluding AAs in the Allentown and Philadelphia MMAs). Our evaluation in Pennsylvania consisted of a full-scope evaluation of CRA performance in the Pittsburgh AA. This is PNC's major market in Pennsylvania.

We performed limited-scope evaluations in the Scranton, Harrisburg–Carlisle, Erie, State College, Reading, Lancaster, Lebanon, Williamsport, and York AAs. For purposes of analyzing and presenting data in this evaluation, we combined the following AAs that are located outside MSAs into one area for evaluation: the Monroe County, Adams County, Columbia County, Wayne

County, Huntingdon County, Somerset County, and Northwest Pennsylvania Non-Metro AAs. These areas are geographically close and have similar performance contexts and demographic information. PNC also has AAs in the Allentown and Philadelphia Multistate Metropolitan Areas (MMAs). Those AAs are evaluated as multistate metropolitan areas and are not considered in this evaluation of the state of Pennsylvania.

The ratings for Pennsylvania are based primarily on the results of our evaluation of the Pittsburgh AA. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the Lending Test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC, and the bank does not originate a material number of those loans.

LENDING TEST

The bank's performance under the Lending Test in Pennsylvania is rated Outstanding. Based on a full-scope review, PNC's performance in the Pittsburgh AA is excellent. Performance in the limited-scope AAs does not have a negative impact on the Lending Test rating for Pennsylvania.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Pittsburgh AA is excellent. Home mortgage lending activity is good and small business lending is excellent. Based on 2012 FDIC deposit market information, PNC is the largest institution in the Pittsburgh AA with a deposit market share of 44.10 percent. Based upon 2011 market data, the bank ranked second in mortgage lending with 10.58 percent market share based upon number of HMDA-reportable loans originated in the AA and 8.96 percent market share based upon total dollar amount of loans. PNC ranked fifth in making home purchase loans (4.98 percent market share for number, 4.57 percent for total dollar amount), second in home improvement loans (16.49 percent market share for number, 17.04 percent for total dollar amount), and first in refinancing home mortgage loans (13.34 percent market share for number, 11.56 percent for total dollar amount). In terms of small loans to businesses, the bank ranked first in overall total number of loans originated in the AA (29.98 percent market share) and in the total dollar amount of small loans to businesses (43.03 percent market share). The bank also ranked first in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (40.31 percent market share for number of loans and 47.91 percent market share for dollar amount of loans).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is good. The distribution of home mortgage loans is poor and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Geographic distribution of home purchase loans is poor.

Within the Pittsburgh AA, the bank's percentage of home purchase lending in low-income areas is significantly lower than the overall percentage of owner-occupied units in these same areas. In addition, its market share for home purchase lending in low-income areas is significantly lower than the overall market share of low-income geographies and is considered very poor. In moderate income areas, the percentage of PNC's home purchase lending is lower than the percentage of owner-occupied units. Similarly, the bank's market share for home purchase lending in moderate-income areas is lower than the overall market share of moderate-income geographies.

Geographic distribution of home improvement loans is poor.

PNC's percentage of home improvement lending in both low- and moderate-income areas is lower than the percentages of owner-occupied units in these areas. The bank's market share for home improvement lending in low-income geographies is well below its overall market share for home improvement lending within the AA, and its market share in moderate-income geographies is lower than its overall market share for home improvement lending within the AA.

Geographic distribution of mortgage refinance loans is adequate.

PNC's percentage of mortgage refinance loans made in low-income geographies within the AA is significantly lower than the percentage of owner-occupied units in these areas. In moderate-income geographies, the bank's percentage of mortgage refinance loans is well below the percentage of owner-occupied units in these areas. Market shares are excellent and help to offset the otherwise poor demographic performance.

Small Loans to Businesses

Refer to Table 6 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is excellent.

PNC's percentage of small loans to businesses in both low- and moderate-income geographies within the AA exceeds the percentage of businesses located in these areas. The market shares in

both low-income geographies and moderate-income geographies exceed the bank's overall market share of loans for originating small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is excellent. The distribution of home mortgage loans is excellent and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is excellent.

PNC's percentage of home purchase loans made to low-income borrowers in the Pittsburgh AA is near to the percentage of low-income persons residing in the AA. The percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas. The bank's market share of home purchase loans to both low-income borrowers and moderate-income borrowers exceeds its overall market share for home purchase lending within the AA.

Borrower distribution of home improvement loans is excellent.

PNC's percentage of home improvement loans to low-income borrowers within the Pittsburgh AA is near to the percentage of low-income persons in the AA. The bank's lending to moderate-income borrowers within the Pittsburgh AA exceeds the percentage of moderate-income persons in the AA. The bank's market share for home improvement loans to low-income borrowers substantially matches its overall market share, and the market share for home improvement lending to moderate-income borrowers exceeds the bank's overall market share for home improvement lending within the AA.

Borrower distribution of mortgage refinance loans is good.

PNC's percentage of refinance loans made to low-income borrowers is lower than the percentage of low-income persons in the AA. The percentage of loans to moderate-income borrowers within the AA exceeds the percentage of moderate-income persons in the area. The bank's market

shares for refinance loans to low- and moderate-income borrowers exceeds its overall market share for mortgage refinance loans within the AA.

Small Loans to Businesses

Refer to Table 11 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is excellent.

PNC's percentage of small loans made to businesses within the Pittsburgh AA exceeds the percentage of small businesses in the AA. The bank's market share for small loans to businesses with revenues of \$1 million or less exceeds its overall market share for lending to businesses.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Pennsylvania within Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending has a positive impact upon Lending Test conclusions. PNC's CD lending is excellent, based upon the complexity of its lending and its responsiveness to community needs. The bank made 39 CD loans during the evaluation period totaling \$189.9 million. The bank's CD lending is responsive to identified needs within the AA, including affordable housing, economic development, and social and medical services to LMI individuals and families. Without the bank's CD lending, critical efforts within the AA would not have been undertaken or would have been terminated, and the AA would have been negatively impacted. Although the volume of CD lending does not represent a significant level of lending relative to the bank's large presence in the community (deposit market share and branch network), the large dollar amount had a significant impact within the AA.

Product Innovation and Flexibility

Product flexibility has a positive impact on the Lending Test. PNC has developed bank-wide lending programs representing flexible efforts to help meet the credit needs of the community. These programs are available in the Pittsburgh AA. Examples of the programs offered in the Pittsburgh AA are provided below, but program statistics are not available for individual assessment areas.

- The *PNC Community Mortgage Loan*: PNC Mortgage has implemented a portfolio product that provides LMI borrowers with low down payment options without requiring mortgage insurance, offers flexibility on the source of the down payment, allows applicants to qualify with high debt to income ratios, and has an option for manual underwriting of applicants with low credit scores. The *PNC Community Mortgage Loan* was rolled out to the entire footprint in 2011 and no data is available. PNC Mortgage also offers a closing cost assistance grant

for up to \$1,200 to qualified LMI borrowers and borrowers purchasing homes within LMI tracts. PNC Mortgage funded 225 of the closing cost assistance grants for \$270 thousand in 2011.

- Basic Loan Program: PNC offers a product set (personal, auto, and home equity) designed for LMI borrowers. A low minimum loan amount is available, higher debt ratio, and alternative credit may be used, including rent receipts, utility payments, and documentation of regular savings habits. Applications for a basic loan product are decided by the bank's LMI / CRA credit team. All applications are also subject to a second review.
- PNC has undertaken initiatives to increase LMI lending, including: conducting training in PNC branches addressing LMI credit needs and products to meet those needs; dedicating underwriters to LMI credit products; conducting marketing directed toward LMI individuals and geographies; and hiring an emerging markets manager for PNC Mortgage.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Lancaster, Scranton, and York AAs is excellent and not inconsistent with the bank's overall performance in the state. Performance in the Erie, Harrisburg-Carlisle, Reading, State College, Williamsport, and Pennsylvania Non-Metro AAs is good and weaker than the bank's overall performance of Outstanding. Performance in the Lebanon AA is adequate and weaker than the bank's overall performance. The weaker performance is based upon a weaker distribution of lending. Performance in the limited scope AAs did not negatively impact the Lending Test rating for Pennsylvania.

Refer to the Tables 1 through 13 in the state of Pennsylvania section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in the state of Pennsylvania is Outstanding. Based on a full-scope review, performance in the Pittsburgh AA is excellent. PNC's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs does not have a negative impact on the Investment Test rating for Pennsylvania.

Refer to Table 14 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

In our evaluation of PNC's performance under the Investment Test in the Pittsburgh AA, we considered the impact of \$20 billion in corporate deposits from outside the AA, but reported within the Pittsburgh AA. In addition to investments made in the Pittsburgh AA, PNC made two investments totaling \$2.7 million during the evaluation period that benefit a broader area, including the Pittsburgh AA. The bank also had 22 investments totaling \$39.7 million from prior periods that benefit a broader area, including the Pittsburgh AA. These investments are also considered in our

assessment of the bank's performance in the Pittsburgh AA and have a positive impact in our evaluation. PNC's investment performance in the Pittsburgh AA is excellent in light of these performance context considerations.

During the evaluation period, PNC made 170 investments in the AA totaling \$160.2 million. In addition, 29 prior period investments totaling \$76.2 million remain outstanding and continue to address identified needs. The bank's investments include \$137 million in Low Income Housing Tax Credit (LIHTC) and New Markets Tax Credit (NMTC) projects. The bank's responsiveness to community development needs is demonstrated in the significant volume of LIHTC and NMTC investments supporting affordable housing and economic development projects. Many of the investments involve complex financing and required significant leadership on the part of PNC for the projects to come to fruition. One example is PNC's \$12.7 million equity investment in a wholly-owned and single-purpose subsidiary that was combined with debt capital to make Qualified Equity Investments (QEIs) in each of three Community Development Entities (CDEs) in the cumulative amount of \$46.6 million. The CDEs used the investment to make four loans for the construction of retail shopping that revitalized an LMI geography. Two other examples include \$7.2 million and \$9.1 million, respectively, invested in a leveraged NMTC project with four CDEs. The project involved the rehabilitation and adaptation of an historic office building into a mixed-use project that includes affordable rental housing and a charter school serving LMI students. The bank has also made \$20 million in grants supporting early childhood education within the AA and an additional \$2.8 million in charitable grants.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Harrisburg-Carlisle and Pennsylvania Non-Metro AAs is excellent and not inconsistent with the overall Investment Test performance of Outstanding for the state of Pennsylvania. Performance in the other AAs within the state of Pennsylvania is weaker than the performance in the state of Pennsylvania due to the significantly lower volume of direct investments made by PNC in these areas. The bank made no investments in the Lebanon and Williamsport AAs. However, as described above, the bank made investments during the evaluation period that benefit a broader area, including these AAs. The bank also had prior period investments benefiting a broader area, including these AAs. Because of the small size of these limited scope AAs relative to the Pittsburgh AAs, this weaker performance within the AAs does not negatively impact the overall state rating.

Refer to Table 14 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the Service Test in Pennsylvania is rated Outstanding. Based on a full-scope review, the bank's performance in the Pittsburgh AA area is excellent for both retail banking services and community development services.

Retail Banking Services

Refer to Table 15 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are readily accessible to individuals of different income levels and to residents in geographies of different income levels in the Pittsburgh AA. The distribution of branch offices is excellent in LMI geographies. The percentages of PNC offices in both low-income geographies and moderate-income geographies exceed the percentages of the population residing in those geographies.

PNC had a net closure of 17 branches in the Pittsburgh AA, including a net closure of one branch in both low-income and moderate-income geographies during the evaluation period. The closing of the offices did not adversely affect the accessibility of delivery systems in the Pittsburgh AA. The bank's delivery systems are still readily accessible because of the extensive remaining branch network and the availability of alternative delivery systems. Approximately 45 percent of bank branches are located in or within one mile of an LMI geography within the Pittsburgh AA.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. The bank's analysis of ATM usage indicates that LMI residents conduct a higher percentage of transactions at ATMs than do other PNC customer households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They do not vary in a way that is inconvenient for residents of the AA. Branch hours are convenient. Expanded morning, evening, or Saturday banking hours are offered at various locations, including offices located in LMI geographies. In addition to standard products and services, PNC offers products to meet identified needs within its communities. One example of such a product is:

- **Foundation Checking.** PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying to open a checking account. The product enables consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provides an excellent level of community development services to the Pittsburgh AA. PNC employees provide CD services through their involvement in over 1,200 activities conducted with approximately 120 different organizations, groups, or classes. The number and nature of PNC's CD services reflect excellent responsiveness to identified community needs.

PNC was a leader within the AA in the provision of CD services during the evaluation period. The bank provided services to a large number of organizations, groups, and governmental entities involved in affordable housing and economic development. Additionally, the bank provided technical assistance on financial matters to nonprofit and government organizations serving the needs of LMI individuals, areas, and geographies. Bank employees hold leadership positions in many of the organizations, including board and committee memberships.

PNC continues to be a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area, including financial education workshops. The bank provides classes and course material addressing banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. Financial service education is provided to individuals, families, and community-based organizations. An example of the training provided to community based organizations is the financial guidance for nonprofits. Homebuyer education is provided in both English and Spanish.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to Table 15 in the state of Pennsylvania section in Appendix D for the facts and data that support these conclusions.

Based on limited scope reviews, the bank's performance under the Service Test in the Scranton, York, and Pennsylvania Non-Metro AAs is excellent and is not inconsistent with the bank's performance in the state of Pennsylvania. PNC's performance under the Service Test in the remaining AAs is weaker than the bank's performance in the Service Test in the state of Pennsylvania. The weaker performance is primarily due to weaker branch distribution within those AAs. Weaker performance in the limited scope AAs does not negatively impact the overall state rating.

State of Michigan Rating

CRA Rating for Michigan²: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors that support this rating include:

- PNC's lending activity is good. Home mortgage lending activity is adequate and small business lending is excellent.
- PNC's distribution of loans by geographic area is good. Distribution of mortgage loans by geography is adequate and distribution of small loans to businesses by geography is good.
- The bank's distribution of loans by borrower income is good. Distribution of mortgage loans by borrower income is adequate and the distribution of small loans to businesses is excellent.
- PNC's community development lending is excellent, based upon the complexity of its lending and its responsiveness to community needs. Community development lending has a positive impact on our evaluation of the bank's performance under the Lending Test.
- PNC's level of qualified investments is good.
- Service delivery systems and offices are accessible to essentially all geographies and individuals of different income levels.
- The bank provides an excellent level of community development services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the State of Michigan

PNC has 22 AAs in Michigan with a total of 243 branches and 586 ATMs. The Warren-Troy-Farmington Hills MD AA consists of Lapeer, Livingston, Macomb, and Oakland Counties. PNC has 65 branches and 145 ATMs in the Warren-Troy-Farmington Hills AA. The Detroit AA consists of Wayne County. The bank has 37 branches and 65 ATMs in the Detroit AA. The Ann Arbor AA consists of Washtenaw County. PNC has 12 branches and 26 ATMs in the AA. The Battle Creek AA consists of Calhoun County. PNC has three branches and eight ATMs in the AA. The Bay City AA consists of Bay County and has five branches and 14 ATMs. The Flint AA consists of Genesee County and has three branches and 26 ATMs. The Grand Rapids AA, consisting of Barry and Kent Counties, has 15 branches and 44 ATMs. The Holland-Grand Haven AA consists

² For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

of Ottawa County and has six branches and 20 ATMs. Kalamazoo and Portage Counties have been designated as the Kalamazoo-Portage AA. It has 21 branches and 67 ATMs. The Lansing-East Lansing AA consists of Clinton, Eaton, and Ingham Counties. The AA has 16 branches and 56 ATMs. The Monroe AA consists of Monroe County and has three branches and six ATMs. Muskegon County has been designated as the Muskegon-Norton Shores AA and has nine branches and 18 ATMs. The Saginaw-Saginaw Township North AA consists of Branch County and has seven branches and 18 ATMs. Branch County has been designated as the Branch County Non-Metro AA and has three branches and five ATMs. Shiawassee County has been designated as the Shiawassee County Non-Metro AA. It has one branch and three ATMs. The Central Michigan Non-Metro AA is made up of Clare, Gladwin, Isabella, Iosco, Midland, and Ogemaw Counties. The AA has nine branches and 23 ATMs. The Northeast Michigan Non-Metro AA consists of Alpena, Cheboygan, Emmet, and Montmorency Counties. It has ten branches and ten ATMs. The Northwest Michigan Non-Metro AA consists of Antrim, Grand Traverse, Manistee, and Mason Counties. The AA has seven branches and 12 ATMs. Chippewa County has been designated as the Chippewa County Non-Metro AA and has two branches and three ATMs. The Tuscola County Non-Metro AA consists of Tuscola County. It has two branches and six ATMs. The Allegan County Non-Metro AA consists of Allegan County. The AA has six branches and nine ATMs.

PNC reported \$14.9 billion in deposits in the state of Michigan as of June 30, 2012. The deposits in Michigan represent 7.35 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the third largest deposit-taking financial institution in Michigan, with 8.97 percent of the state's deposit base. Other institutions with significant market share in the state included JPMorgan Chase Bank, N.A. (17.51 percent market share), Comerica Bank (14.21 percent), Bank of America, N.A. (8.24 percent), and Fifth Third Bank (8.20 percent). PNC originated 6.54 percent of its reportable loans within its AAs in the state of Michigan during the evaluation period. The Warren-Troy-Farmington Hills AA is PNC's largest AA in Michigan, based upon deposits. PNC's deposits in the Warren-Troy-Farmington Hills represented 4.01 percent of the bank's total deposit base. The other AAs were significantly smaller in terms of deposit base and number of offices and ATMs. PNC was also the third largest bank in the Warren-Troy-Farmington Hills AA with a deposit market share of 14.42 percent as of June 30, 2012.

PNC offers a full range of credit products, including consumer, commercial, and real estate loans, in the 22 AAs in Michigan. Refer to the market profile for the state of Michigan in Appendix C for detailed demographics, information from community contacts, and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the State of Michigan

The bank has 22 AAs in Michigan. Our evaluation in Michigan consisted of full-scope evaluations of CRA performance in the Warren-Troy-Farmington Hills and the Detroit AAs. The Warren-Troy-Farmington Hills AA is PNC's largest market in Michigan. The Detroit AA, although significantly smaller than Warren-Troy-Farmington Hills, is the second-largest market in Michigan. We selected it for a full-scope review primarily because of the significant credit, investment, and service needs within that AA.

We performed limited-scope evaluations in the Ann Arbor, Battle Creek, Bay City, Flint, Grand Rapids, Holland-Grand Haven, Kalamazoo-Portage, Lansing-East Lansing, Monroe, Muskegon-Norton Shores, Saginaw-Saginaw Township North AAs. For purposes of analyzing and presenting data in this evaluation, we combined the following AAs that are located outside MSAs into one area for evaluation: the Branch County, Shiawassee County, Central Michigan, Northeast Michigan, Northwest Michigan, Chippewa County, Tuscola County, and Allegan County AAs. These areas are geographically close and have similar performance contexts and demographic information. We have designated these AAs as the Michigan Non-Metro AA.

The ratings for Michigan are based primarily on the results of our evaluation of the Detroit and Warren-Troy-Farmington Hills AAs. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the Lending Test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC, and the bank does not originate a material number of those loans.

LENDING TEST

The bank's performance under the Lending Test in Michigan is rated High Satisfactory. Based on a full-scope review, PNC's performance in the Detroit and Warren-Troy-Farmington Hills AAs is good. Performance in the limited-scope AAs does not have a negative impact on the Lending Test rating for Michigan.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the state of Michigan section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Warren-Troy-Farmington Hills AA is adequate. Home mortgage lending activity is poor and small business lending is good. Based on 2012 FDIC deposit market information, PNC is the third-largest institution in the Warren-Troy-Farmington Hills AA with a deposit market share of 14.42 percent. Based upon 2011 market data, the bank ranked 21st in mortgage lending with a 1.44 percent market share, based upon the number of HMDA-reportable loans originated in the AA, and a 1.31 percent market share based upon the total dollar amount of loans. PNC ranked 24th in making home purchase loans (1.03 percent market share for number, 0.88 percent for total dollar amount), fourth in home improvement loans (4.98 percent market share for number, 5.15 percent for total dollar amount), and 14th in refinancing home mortgage loans (1.62 percent market share for number, 1.53 percent for total dollar amount). In terms of small loans to businesses, the bank ranked sixth in overall total number of loans originated in the AA (5.78 percent market share) and in the total dollar amount of small loans to businesses (11.67 percent market share). The bank ranked fifth in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (8.78 percent market share for number of loans and 12.48 percent market share for dollar amount of loans).

Lending activity in the Detroit AA is good. Home mortgage lending activity is adequate and small business lending is excellent. Based on 2012 FDIC deposit market information, PNC is the fourth-largest institution in the Detroit AA with a deposit market share of 5.15 percent. Based upon 2011 market data, the bank ranked 12th in mortgage lending with a 2.09 percent market share, based upon number of HMDA-reportable loans originated in the AA, and a 1.56 percent market share based upon total dollar amount of loans. PNC ranked 12th in home purchase loans (2.21 percent market share for number, 1.76 percent for total dollar amount), fourth in home improvement loans (6.05 percent market share for number, 5.51 percent for total dollar amount), and 14th in refinancing home mortgage loans (1.72 percent market share for number, 1.39 percent for total dollar amount). In terms of small loans to businesses, the bank ranked sixth in overall total number of loans originated in the AA (6.28 percent market share) and in the total dollar amount of small loans to businesses (12.50 percent market share). The bank ranked fifth in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (8.56 percent market share for number of loans and 13.15 percent market share for dollar amount of loans).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is good. The distribution of home mortgage loans is adequate and the distribution of small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Michigan section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Geographic distribution of home purchase loans is adequate.

The bank's performance for home purchase loans within the Warren-Troy-Farmington Hills AA is adequate. The bank's percentage of home purchase lending in low-income areas within the AA is significantly lower than the overall percentage of owner-occupied units in low-income areas and is very poor. The percentage of home purchase lending in moderate-income areas is somewhat lower than the percentage of owner-occupied units in these areas and is adequate. The poor distribution of home purchase loans is offset by excellent market shares. The bank's market share for home purchase lending in low-and moderate-income areas exceeds the overall market share.

PNC's performance for home purchase loans within the Detroit AA is adequate. The bank's percentage of home purchase lending in low-income areas within the AA is well below the percentage of owner-occupied units in these areas and is considered poor. PNC's percentage of home purchase lending in moderate-income areas is significantly lower than the percentage of owner-occupied units in these areas and is considered very poor. The poor distribution of home purchase loans is offset by excellent market shares to result in overall adequate performance.

The bank's market share for home purchase lending in low- and moderate-income areas exceeds the bank's overall market share for home purchase lending.

Geographic distribution of home improvement loans is poor.

The bank's performance for home improvement loans within the Warren-Troy-Farmington Hills AA is adequate. PNC's percentage of home improvement lending in low-income areas within the Warren-Troy-Farmington Hills AA is near to the percentage of owner-occupied units in low-income areas and is good. The percentage of lending in moderate-income areas is somewhat lower compared to the percentages of owner-occupied units in these areas and is adequate. The bank's market share for home improvement lending in low-income geographies is significantly lower than the bank's overall market share for home improvement lending within the AA. PNC's market share for home improvement lending in moderate-income geographies is somewhat lower than PNC's overall market share for home improvement lending within the AA.

PNC's performance for home improvement lending within the Detroit AA is poor. The bank's percentage of home improvement lending in low-income areas within the Detroit AA is significantly lower than the overall percentage of owner-occupied units in the low-income geographies, which demonstrates very poor performance. PNC's percentage of home improvement lending in moderate-income areas within the Detroit AA is well below the percentage of owner-occupied units in these areas and is poor. The bank's market share for home improvement lending in low-income geographies is somewhat lower than its overall market share for home improvement lending within the AA. PNC's market share for lending in moderate-income geographies is significantly lower than its overall market share.

Geographic distribution of mortgage refinance loans is poor.

The bank's performance for refinance loans within the Warren-Troy-Farmington Hills AA is adequate. The bank's portion of mortgage refinance loans made in LMI geographies within the AA is significantly lower than the overall percentage of owner-occupied units in these areas. The very poor distribution of home refinance loans is offset by excellent market shares, resulting in overall poor performance. Its market share in low- and moderate-income geographies exceeds the bank's overall market share for mortgage refinance loans within the AA.

PNC's performance for mortgage refinance lending in the Detroit AA is poor. PNC's portion of mortgage refinance loans made in LMI geographies within the AA is significantly lower than the overall percentage of owner-occupied units in these areas, and demonstrates very poor performance. The very poor distribution is partially offset by the bank's market shares. Its market share in low-income geographies exceeds the bank's overall market share for mortgage refinance loans within the AA. The bank's market share in moderate-income geographies is somewhat lower than its overall market share in the AA.

Small Loans to Businesses

Refer to Table 6 in the state of Michigan section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is good.

The geographic distribution of small loans to businesses in the Warren-Troy-Farmington Hills AA is excellent. PNC's percentage of small loans to businesses in both low- and moderate-income geographies within the Warren-Troy-Farmington Hills AA exceeds the percentage of businesses located in these areas. The bank's market shares in both low-income geographies and moderate-income geographies exceed its overall market share of small loans to businesses within the AA.

The geographic distribution of small loans to businesses in the Detroit AA is poor. The bank's percentages of small loans to businesses in LMI geographies within the Detroit AA are well below the percentage of businesses located in these areas. The bank's market shares in low- and moderate-income geographies are somewhat lower than its overall market share within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is good. The distribution of home mortgage loans is excellent, and the distribution of small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Michigan section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is excellent.

PNC's performance for home purchase lending in the Warren-Troy-Farmington Hills AA is excellent. The percentage of home purchase loans made to LMI borrowers in the AA exceeds the percentages of LMI persons residing in the AA and is excellent. The bank's market share of home purchase loans to low-income borrowers substantially meets its overall market share for home purchase lending with the AA. The bank's market share for lending to moderate-income borrowers exceeds its overall market share.

The bank's performance for home purchase lending in the Detroit AA is excellent. The portion of home purchase loans made to low-income borrowers in the AA is near to the percentage of low-income persons in the AA and is good. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income persons residing in the AA. Market shares are also excellent, with the bank's market share for lending to both low- and moderate-income borrowers exceeding its overall market share within the AA.

Borrower distribution of home improvement loans is excellent.

The bank's performance for home improvement lending in the Warren-Troy-Farmington Hills AA is good. PNC's percentage of home improvement loans made to low- and moderate-income borrowers in the AA exceed the percentages of low-income and moderate-income persons in the AA. The market share for home improvement loans to low-income borrowers is somewhat lower than the bank's overall market share for home improvement lending within the AA. PNC's market share for lending to moderate-income borrowers is well below the bank's overall market share for home improvement lending within the AA.

PNC's performance for home improvement lending in the Detroit AA is excellent. PNC's percentages of loans to both low-income borrowers and moderate-income borrowers within the AA exceed the percentages of low-income persons and moderate-income persons in the AA. Market shares are also excellent, with market shares to both low- and moderate-income borrowers that exceed the overall market share within the AA.

Borrower distribution of mortgage refinance loans is good.

PNC's performance for refinance lending in the Warren-Troy-Farmington Hills AA is excellent. The bank's percentage of refinance loans made to low-income borrowers within the AA is near to the percentage of low-income persons residing in the AA. The percentage of loans made to moderate-income borrowers within the AA exceeds the percentage of moderate-income persons in the area. Market shares are excellent, with market shares for refinance loans to both low- and moderate-income borrowers exceeding the bank's overall market share within the AA.

The bank's performance for refinance lending in the Detroit AA is good. The percentage of refinance loans made to low-income borrowers in the AA is well below the percentage of low-income persons residing in the AA. The bank's percentage of loans to moderate-income borrowers within the AA is below the percentage of moderate-income persons in the area. This otherwise adequate performance is offset by excellent market share performance. Market shares are excellent, with market shares to both low- and moderate-income borrowers that exceed the overall market share within the AA.

Small Loans to Businesses

Refer to Table 11 in the state of Michigan section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is good.

The bank's performance in the Warren-Troy-Farmington Hills AA is good. The percentage of small loans made to businesses within the Warren-Troy-Farmington Hills AA is somewhat lower than the percentage of small businesses in the AA. Excellent market share performance offsets the adequate distribution within the Warren-Troy-Farmington Hills AA. The market share for small loans to businesses with revenues of \$1 million or less exceeds the bank's overall market share for lending to businesses.

The bank's performance in the Detroit AA is also good. PNC's percentage of small loans made to businesses within the Detroit AA is somewhat lower than the percentage of small businesses in the AA. Market share performance is excellent and mitigates the adequate distribution in the AA. PNC's market share for small loans to businesses with revenues of \$1 million or less exceeds the bank's overall market share for lending to businesses.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Michigan section of Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a neutral impact on PNC's lending performance in the Warren-Troy-Farmington Hills AA. PNC made 13 CD loans totaling \$43.5 million during the evaluation period. CD loans made by PNC support the development of affordable housing and the revitalization of LMI areas within the AA.

PNC's volume of CD lending in the Detroit AA was significant during the evaluation period, relative to the bank's presence in the AA, and had a significantly positive impact on PNC's lending performance in the AA. During the evaluation period, PNC made 16 CD loans totaling \$37.2 million during the evaluation period. The majority of the bank's CD lending supported organizations providing community services to LMI individuals and residents in LMI areas. The bank also made a large term loan to provide funding for the operations of a public school district with a high percentage of LMI students. In addition to representing a large volume of lending, the bank's CD lending is also highly responsive to community needs.

Product Innovation and Flexibility

Product flexibility has a positive impact on the Lending Test. PNC has developed bank-wide lending programs representing flexible efforts to help meet the credit needs of the community. These programs are available in the Warren-Troy-Farmington Hills and Detroit AAs. Examples of the programs offered in the AAs are provided below, but program statistics are not available for individual assessment areas.

- *The PNC Community Mortgage Loan:* PNC Mortgage has implemented a portfolio product that provides LMI borrowers with low down payment options without requiring mortgage insurance, offers flexibility on the source of the down payment, allows applicants to qualify with high debt to income ratios, and has an option for manual underwriting for applicants with low credit scores. The *PNC Community Mortgage Loan* was rolled out to the entire footprint in 2011 and no data is available. PNC Mortgage also offers a closing cost assistance grant for up to \$1,200 to qualified LMI borrowers and borrowers purchasing homes within LMI tracts. PNC Mortgage funded 225 of the closing cost assistance grants for \$270 thousand in 2011.
- *Basic Loan Program:* PNC offers a product set (personal, auto, and home equity) designed for LMI borrowers. A low minimum loan amount is available, higher debt ratio, and alternative credit may be used, including rent receipts, utility payments, and documentation of regular

savings habits. Applications for a basic loan product are decided by the bank's LMI / CRA credit team. All applications are also subject to a second review.

- PNC has undertaken initiatives to increase LMI lending, including conducting training in PNC branches addressing LMI credit needs and products to meet those needs, dedicating underwriters for LMI credit products, conducting marketing directed to LMI individuals and geographies, and hiring an emerging markets manager for PNC Mortgage.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Ann Arbor, Bay City, Kalamazoo-Portage, Lansing-East Lansing, Monroe, and Muskegon-Norton Shores AAs is good and not inconsistent with the bank's overall performance in the state of Michigan. Performance in the Battle Creek, Grand Rapids, Holland-Grand Haven, Jackson, and Michigan Non-Metro AAs is excellent and stronger than the bank's overall performance. The stronger performance in the Battle Creek, Grand Rapids, and Jackson AAs is due to stronger CD lending volume relative to the bank's presence in the AAs. The stronger performance in the Holland-Grand Haven and the Michigan Non-Metro AAs is due to stronger home mortgage lending performance. Performance in the Flint and Saginaw-Saginaw Township North AAs is adequate and is weaker than the bank's performance in the Lending Test in the state of Michigan. Weaker performance is due to a weaker distribution of home mortgage loans. The performance under the Lending Test in the limited-scope AAs did not positively or negatively impact the bank's overall performance in the state of Michigan.

Refer to the Tables 1 through 13 in the state of Michigan section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in the state of Michigan is High Satisfactory. Based on full-scope reviews, performance in the Warren-Troy-Farmington Hills is good and performance in the Detroit AA is excellent. The bank's volume of qualifying investments represents good responsiveness to the identified needs within these communities, particularly as it relates to affordable housing. In addition to investments directly made within the AAs, the bank made a significant volume of investments that benefit a broader area, including the Warren-Troy-Farmington Hills and Detroit AAs. Those investments are considered in our assessment of the bank's performance in the AAs and have a positive impact in our evaluation. Performance in the limited-scope AAs does not have a negative impact on the Investment Test rating for Michigan.

Refer to Table 14 in the state of Michigan section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

PNC's investment volume in the Warren-Troy-Farmington Hills AA is good. The bank made 49 CD investments totaling \$40 million during the evaluation period. The bank also had one prior period investment for \$2.8 million outstanding during the evaluation period. The investment continued to benefit the community and remains responsive to the community needs. The bank's

investments include \$35.3 million in Low Income Housing Tax Credit (LIHTC) and New Markets Tax Credit (NMTC) projects within the AA. PNC also made grants totaling \$4 million to support early education within the AA and an additional \$669 thousand in charitable grants.

The volume of CD investments made by PNC in the Detroit AA is excellent. The bank made 93 investments totaling \$24.1 million during the evaluation period. PNC also had 21 prior period investment totaling \$20.5 million outstanding during the evaluation period. The bank's investments made in prior evaluation periods continue to provide benefit and remain responsive to community needs. The bank's investments include \$21.4 million in LIHTC and NMTC projects. PNC also made \$1.1 million in grants supporting early childhood education and \$1.6 million in charitable grants.

In addition to investments made in the Warren-Troy-Farmington Hills and Detroit AAs, the bank made six investments totaling \$10.3 million during the evaluation period that benefit a broader area, including the Warren-Troy-Farmington Hills and Detroit AAs. The bank also had 25 investments totaling \$27.2 million from prior periods that benefit a broader area, including the Warren-Troy-Farmington Hills and Detroit AAs. The prior period investments continue to provide benefit to the community and remain responsive to its needs. These investments are also considered in our assessment of the bank's performance in the Warren-Troy-Farmington Hills and Detroit AAs, and have a positive impact in our evaluation.

The level of support provided to LIHTC and NMTC projects demonstrated excellent responsiveness to critical needs for affordable housing and economic development within the AAs. PNC provided the leadership and technical expertise for many of the projects to be completed. One example of a complex investment made in the Detroit AA is a \$5.7 million leveraged NMTC project involving three Community Development Entities (CDE) to revitalize downtown Detroit through construction and expansion of the corporate headquarters for Blue Cross Blue Shield of Michigan. The investment resulted in an additional 3,000 employees in downtown Detroit and lowered the office vacancy rate by approximately seven percent.

Conclusions for Area Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Investment Test in the Battle Creek, Flint, Grand Rapids, Kalamazoo-Portage, and Lansing-East Lansing AAs is excellent and not inconsistent with the bank's overall performance in the state of Michigan. Performance in the Michigan Non-Metro AA is good and weaker than the bank's overall performance. PNC's performance in the Holland-Grand Haven, Monroe, and Saginaw-Saginaw Township North AAs is adequate and also weaker than overall performance. The bank's performance in the Ann Arbor, Bay City, and Muskegon-Norton Shores AAs is poor and weaker than the bank's overall performance in the state of Michigan. PNC's performance in the Jackson AA is very poor and weaker than the bank's overall performance. The weaker performance is due to lower levels of CD investments relative to the bank's presence in the AAs. The bank did not make any investments in the Jackson AA. The weaker performance in limited-scope AAs does not negatively impact the overall performance in the state of Michigan.

Refer to Table 14 in the state of Michigan section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

PNC's performance under the Service Test in the state of Michigan is rated Outstanding. Based on full-scope reviews, the bank's performance in the Warren-Troy-Farmington Hills AA is excellent for retail banking services and good for CD services. The bank's performance in the Detroit AA is poor for retail banking services and good for CD services. Performance in the limited-scope AAs does not have a negative impact on the Service Test rating for Michigan.

Retail Banking Services

Refer to Table 15 in the state of Michigan section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are readily accessible to all portions of the Warren-Troy-Farmington Hills AA. The distribution of branch offices is excellent in LMI geographies. The percentages of PNC offices in both low-income geographies and moderate-income geographies exceed the percentages of the population residing in those geographies.

PNC did not open or close any branches in the AA during the evaluation period. According to analysis performed by PNC, approximately 37 percent of bank branches are located in or within one mile of an LMI geography within the Warren-Troy-Farmington Hills AA.

The bank's retail delivery systems are reasonably accessible to essentially all portions of the Detroit AA. The distribution of PNC's branches within LMI geographies is poor. The percentages of PNC offices in both low-income geographies and moderate-income geographies are lower than the percentages of the population residing in those geographies.

PNC did not open or close any branches in the Detroit AA during the evaluation period. The bank's poor distribution of retail branches is mitigated by the proximity of branches to LMI geographies. Approximately 30 percent of bank branches are located in or within one mile of an LMI geography within the Detroit AA.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Internal analysis of ATM usage indicates that LMI residents conduct a higher percentage of transactions at ATMs than do other PNC customer households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information. The bank's alternative delivery system provides enhanced access to banking products and services for all customers, including LMI individuals.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They do not vary in a way that is inconvenient for residents of the AA. Branch hours are convenient. Expanded morning, evening, or Saturday banking hours are offered at various locations, including offices located in LMI geographies. In addition to

standard products and services, PNC offers products to meet identified needs within its communities. One example of such a product is:

- **Foundation Checking:** PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying to open a checking account. The product enables consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provided a good level of CD services within the Warren-Troy-Farmington Hills AA. Bank employees provided CD services through approximately 400 activities with more than 40 organizations, groups, or classes. The services provided by employees are responsive to identified community needs.

The bank provided a good level of CD services within the Detroit AA. Employees engaged in approximately 500 activities with more than 75 organizations, groups, or classes to provide CD services within the AA. The services provided by employees are responsive to identified community needs.

PNC was a leader within the AAs in the provision of CD services during the evaluation period. The bank provided services to a large number of organizations, groups, and governmental entities involved in affordable housing and economic development. Additionally, the bank provided technical assistance on financial matters to nonprofit and government organizations serving the needs of low- and moderate-income individuals, areas, and geographies. Bank employees hold leadership positions in many of the organizations, including board and committee memberships.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area. The efforts include financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to the Table 15 in the state of Michigan section in Appendix D for the facts and data that support these conclusions.

Based on limited scope reviews, the bank's performance under the Service Test in the Ann Arbor, Bay City, Holland-Grand Haven, Kalamazoo-Portage, Lansing-East Lansing, Michigan Non-Metro, and Saginaw-Saginaw Township AAs is excellent and not inconsistent with the bank's performance in the state of Michigan. PNC's performance under the Service Test in the Grand

Rapids AA is good and weaker than the bank's overall performance. The bank's performance in the Battle Creek, Flint, Jackson, Monroe, and Muskegon-Norton Shores AAs is poor and weaker than the bank's performance in the state. The weaker performance in the limited scope AAs is due to branch distribution that is less readily available to all portions of the bank's AAs. The excellent performance in the Ann Arbor, Bay City, Holland-Grand Haven, Kalamazoo-Portage, Lansing-East Lansing, Michigan Non-Metro, and Saginaw-Saginaw Township AAs have a positive impact on the bank's overall performance under the Service Test. The weaker performance in the limited scope AAs does not negatively impact the overall Service Test performance in the state of Michigan.

State of Ohio Rating

CRA Rating for Ohio³: Outstanding

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- PNC's lending activity is good. Home mortgage lending is adequate and small business lending is excellent.
- PNC's geographic distribution of loans by geography is good. The distribution of mortgage loans is adequate and the distribution of small loans to businesses is excellent.
- The bank's distribution of loans by borrower income is good. The distribution of mortgage loans is excellent and the distribution of small loans to businesses is good.
- PNC's volume of community development lending is excellent and positively impacts the bank's lending performance.
- PNC's level of qualified investments is good. The bank's performance in its limited scope AAs negatively impacted the bank's overall performance.
- Service delivery systems and offices are accessible to geographies and individuals of different income levels.
- The bank provides an excellent level of community development services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the State of Ohio

PNC has 18 AAs in Ohio with a total of 316 branches and 645 ATMs. The Cleveland AA consists of Cuyahoga, Geauga, Lake, Lorain, and Medina Counties. PNC has 80 branches and 193 ATMs in the Cleveland AA. The Columbus AA consists of Delaware, Fairfield, Franklin, Licking, Madison, Pickaway, and Union Counties. The bank has 64 branches and 159 ATMs in the AA. PNC has designated Greene, Miami, and Montgomery Counties as the Dayton AA. There are 31 branches and 75 ATMs in the AA. The Toledo AA consists of Fulton, Lucas, Ottawa, and Wood Counties. PNC has 21 branches and 36 ATMs. The Akron AA consists of Portage and Summit Counties, and has 24 branches and 51 ATMs. PNC has designated Carroll and Stark Counties as the Canton-Massillon AA. The bank has 13 branches and 17 ATMs in the AA. Richland County has been designated as the Mansfield AA. PNC has one branch and two ATMs in the AA. PNC

³ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

has designated Erie County as the Sandusky AA and has four branches and four ATMs in it. The Springfield AA consists of Clark County and has seven branches and nine ATMs. The Steubenville-Weirton AA consists of Jefferson County and has five branches and seven ATMs. Belmont County has been designated as the Wheeling AA and has three branches and three ATMs. Logan and Shelby Counties have been designated as the Logan-Shelby Non-Metro AA and have three branches and two ATMs. The Northern Ohio Non-Metro AA consists of Huron, Sandusky, and Seneca Counties and has seven branches and ten ATMs. The Central Ohio Non-Metro AA is made up of Coshocton, Guernsey, Harrison, Hocking, Knox, Ashland, Muskingum, Perry, Holmes, Wayne, Tuscarawas, Clinton, Fayette, and Ross Counties. PNC has 37 branches and 56 ATMs in the non-metro AA. Jackson and Scioto Counties have been designated as the Jackson-Scioto Non-Metro AA and have six branches and seven ATMs. PNC has designated Henry and Williams Counties as the Henry-Williams Non-Metro AA. The AA has three branches and five ATMs. Columbiana County is the Columbiana County Non-Metro AA and has five branches and seven ATMs. PNC has designated Marion County as the Marion County Non-Metro AA and has two branches and two ATMs in the AA. PNC also has AAs in the Cincinnati and Youngstown MMAs. Those AAs are evaluated as multi-state metropolitan areas and are not considered in this evaluation of the state of Ohio.

PNC reported \$24.7 billion in deposits in the state of Ohio (including the MMAs within the state) as of June 30, 2012. The deposits in Ohio represent 12.13 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC is the fourth-largest deposit-taking financial institution in Ohio, with approximately 10.12 percent of the state's deposit base. Other institutions with significant market share in the state include Fifth Third Bank (14.98 percent market share), The Huntington National Bank (12.28 percent), U.S. Bank, N.A. (10.64 percent), and JPMorgan Chase Bank, N.A. (8.72 percent). PNC originated 12.32 percent of its reportable loans within its AAs in the state of Ohio (excluding the Cincinnati and Youngstown MMAs) during the evaluation period. The Cleveland and Columbus AAs are approximately the same size, based upon deposits. PNC's deposits in the Cleveland and Columbus AAs represent 2.83 percent of the bank's total deposit base in each AA, respectively. The other AAs were significantly smaller in terms of deposit base and number of offices and ATMs. At June 30, 2012, PNC was the second-largest bank in the Cleveland AA with a deposit market share of 11.45 percent and the third-largest bank in the Columbus AA with a deposit market share of 12.18 percent.

PNC offers a full range of credit products, including consumer, commercial, and real estate loans, in the 18 AAs in Ohio. Refer to the market profile for the state of Ohio in Appendix C for detailed demographics, information from community contacts, and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the State of Ohio

The bank has 18 AAs in Ohio (excluding AAs in the Cincinnati and Youngstown MMAs). Our evaluation in Ohio consisted of full-scope evaluations of CRA performance in the Cleveland and Columbus AAs. These are PNC's major markets in Ohio with comparable deposit bases and market shares in the AAs.

We performed limited scope evaluations in the Dayton, Toledo, Akron, Canton-Massillon, Mansfield, Sandusky, Springfield, and Wheeling AAs. For purposes of analyzing and presenting data in this evaluation, we combined the following AAs that are located outside MSAs into one area for evaluation: the Logan-Shelby, Northern Ohio, Central Ohio, Jackson-Scioto, Henry-Williams, Columbiana County, and Marion County Non-Metro AAs. These areas are geographically close and have similar performance contexts and demographic information. They are designated as the Ohio Non-Metro AA.

The ratings for Ohio are based primarily on the results of our evaluations of the Cleveland and Columbus AAs. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the Lending Test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC, and the bank does not originate a material number of those loans.

LENDING TEST

The bank's performance under the Lending Test in Ohio is rated Outstanding. Based on full-scope reviews, PNC's performance in the Cleveland and Columbus AAs is excellent. Performance in the limited-scope AAs does not have a negative impact on the Lending Test rating for Ohio.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the state of Ohio section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Cleveland AA is good. Home mortgage lending activity is adequate and small business lending is excellent. Based on 2012 FDIC deposit market information, PNC is the second-largest institution in the Cleveland AA with a deposit market share of 11.45 percent. Based upon 2011 market data, the bank ranked seventh in home mortgage lending with a 3.24 percent market share, based upon number of HMDA-reportable loans originated in the AA, and a 2.93 percent market share based upon total dollar amount of loans. PNC ranked 16th in home purchase loans (1.64 percent market share for number, 1.62 percent for total dollar amount), fourth in home improvement loans (10.59 percent market share for number, 9 percent for total dollar amount), and eighth in refinancing home mortgage loans (3.82 percent market share for number, 3.6 percent for total dollar amount). In terms of small loans to businesses, the bank ranked second in the overall total number of loans originated in the AA (12.77 percent market share) and in the total dollar amount of small loans to businesses (29.30 percent market share). The bank also ranked second in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (17.38 percent market share for number of loans and 28.72 percent market share for dollar amount of loans).

Lending activity in the Columbus AA is good. Home mortgage lending activity is adequate and small business lending is excellent. Based on 2012 FDIC deposit market information, PNC is the third-largest institution in the Columbus AA with a deposit market share of 12.18 percent. Based upon 2011 market data, the bank ranked eighth in mortgage lending, with 2.79 percent market share based upon number of HMDA-reportable loans originated in the AA, and 2.44 percent market share based upon total dollar amount of loans. PNC ranked 19th in home purchase loans (1.56 percent market share for number, 1.47 percent for total dollar amount), second in home improvement loans (9.98 percent market share for number, 6.96 percent for total dollar amount), and seventh in refinancing home mortgage loans (3.31 percent market share for number, 2.92 percent for total dollar amount). In terms of small loans to businesses, the bank ranked third in the overall total number of loans originated in the AA (13.04 percent market share) and in the total dollar amount of small loans to businesses (25.81 percent market share). The bank also ranked third in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (11.84 percent market share for number of loans and 15.84 percent market share for dollar amount of loans).

There are numerous institutions making home mortgage loans and small loans to businesses in both AAs.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is good. The distribution of home mortgage loans is adequate and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Ohio section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Geographic distribution of home purchase loans is adequate.

PNC's performance for home purchase lending in the Cleveland AA is adequate. The bank's percentage of home purchase lending in low- and moderate-income areas within the AA is well below the overall percentage of owner-occupied units in these areas and is poor. Market share performance is excellent and offsets the poor performance. The bank's market shares for home purchase lending in LMI areas exceed the bank's overall market share for home purchase lending and is excellent.

The bank's performance for home purchase lending in the Columbus AA is adequate. PNC's percentage of home purchase lending in low-income areas within the Columbus AA is near to the percentage of owner-occupied units in these areas and is considered good. The percentage of home purchase lending in moderate-income areas is well below the percentage of owner-occupied units in these areas and is poor. Good market share performance partially offsets the poor performance. The bank's market share for home purchase lending in low-income areas exceeds the bank's overall market share for home purchase lending and is considered excellent. The bank's market share for home purchase lending in moderate-income areas is somewhat lower than overall market share and is adequate.

Geographic distribution of home improvement loans is poor.

PNC's performance for home improvement lending in the Cleveland AA is very poor. The bank's percentage of home improvement lending in low-income areas within the AA is significantly lower than the percentage of owner-occupied units in these areas and is considered very poor. The percentage of PNC's home improvement lending in moderate-income areas within the Cleveland AA is lower than the percentage of owner-occupied units in these areas and is poor. The bank's market shares for home improvement lending in both low-income geographies and moderate-income geographies is significantly lower compared to its overall market share for home improvement lending within the AA and is very poor.

The bank's home improvement lending performance within the Columbus AA is adequate. PNC's percentage of home improvement lending in low-income areas within the AA is significantly lower than the percentage of owner-occupied units in the areas and considered very poor. The percentage of home improvement lending in moderate-income areas is lower than the percentages of owner-occupied units in these areas and is adequate. Good market share performance partially offsets the poor performance. The bank's market share for home improvement lending in low-income areas exceeds the bank's overall market share for home improvement lending within the Columbus AA and is excellent. The bank's market share for lending in moderate-income geographies is lower compared to the bank's overall market share for home improvement lending within the AA and is adequate.

Geographic distribution of mortgage refinance loans is poor.

PNC's performance for mortgage refinance lending within the Cleveland AA is adequate. The bank's percentage of mortgage refinance loans made in LMI areas within the AA is significantly lower than the percentage of owner-occupied units in these areas and is considered very poor. Excellent market shares offset the very poor performance. The market shares in LMI geographies exceed the bank's overall market share for mortgage refinance loans within the AA and are excellent.

PNC's performance for home mortgage refinance lending within the Columbus AA is adequate. The bank's percentage of mortgage refinance loans made in both low- and moderate-income geographies is significantly lower than the percentage of owner-occupied units in these areas and considered very poor. The very poor performance is offset by excellent market shares. The bank's market share in low-income geographies substantially meets the bank's overall market share for mortgage refinance loans within the AA and is considered good. The bank's market share in moderate-income geographies exceeds the overall market share in the AA and is excellent.

Small Loans to Businesses

Refer to Table 6 in the state of Ohio section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is excellent.

PNC's performance for making small loans to businesses within the Cleveland AA is excellent. The bank's percentage of small loans to businesses in low-income geographies within the AA

exceeds the percentage of businesses located in these areas and is excellent. The percentage of small loans to businesses made in moderate-income geographies is near to the overall percentage of businesses and is good. The bank's market shares in both low-income geographies and moderate-income geographies exceed the bank's overall market share for originating small loans to businesses within the AA and are considered excellent.

The bank's performance for small loans to businesses within the Columbus AA is good. PNC's percentage of small loans to businesses in low-income geographies within the AA is somewhat lower than the percentage of businesses located in these areas and is considered adequate. The bank's percentage of small loans to businesses made in moderate-income geographies exceeds the percentage of businesses and is considered excellent. The market share in low-income geographies is somewhat lower than the bank's overall market share for originating small loans to businesses within the Columbus AA and is adequate. The bank's market share in moderate-income geographies exceeds the bank's overall market share for originating small loans to businesses within the AA and is considered excellent.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is good. The distribution of home mortgage loans is excellent and the distribution of small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Ohio section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is excellent.

PNC's performance for home purchase lending in the Cleveland AA is good. The bank's percentage of home purchase loans made to low-income borrowers in the AA is considered to be good. The percentage of loans made to moderate-income borrowers is excellent. The bank's market share of home purchase loans to low-income borrowers is somewhat lower compared to the bank's overall market share for home purchase lending within the AA and considered to be adequate. The bank's market share for lending to moderate-income borrowers is good.

PNC's performance for home purchase lending within the Columbus AA is excellent. The percentage of home purchase loans made to low-income borrowers in the AA is good. The

percentage of loans made to moderate-income borrowers is excellent. The bank's market share of home purchase loans to low-income borrowers within the AA is good. Their market share for lending to moderate-income borrowers is excellent.

Borrower distribution of home improvement loans is excellent.

PNC's performance for home improvement lending within the Cleveland AA is good. The bank's percentage of home improvement loans to LMI borrowers in the AA are excellent. Their market shares for home improvement loans to LMI borrowers are lower compared to the bank's overall market share for home improvement lending within the AA and are considered adequate.

The bank's performance for home improvement lending in the Columbus AA is excellent. PNC's percentages of home improvement loans made to LMI borrowers in the AA are excellent. The bank's market shares for home improvement loans to low- and moderate-income borrowers within the Columbus AA are excellent.

Borrower distribution of mortgage refinance loans is good.

The bank's performance for mortgage refinance lending within the Cleveland AA is good. PNC's percentage of refinance loans made to low-income borrowers in the AA is poor. The percentage of lending to moderate-income borrowers within the AA is good. This adequate performance is offset by excellent market shares. The bank's market shares for refinance loans to low- and moderate-income borrowers are excellent.

PNC's performance for mortgage refinance lending within the Columbus AA is good. The bank's percentage of refinance loans made to low-income borrowers in the AA is considered poor. The bank's percentage of lending to moderate-income borrowers within the AA is good. PNC's market shares offset the adequate performance. The bank's market share for refinance loans to low-income borrowers is good, and the bank's overall market share for mortgage refinance loans to moderate-income borrowers within the AA is excellent.

Small Loans to Businesses

Refer to Table 11 in the state of Ohio section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is good.

PNC's performance for making small loans to businesses in the Cleveland AA is good. The bank's percentage of small loans made to businesses within the AA is well below the percentage of small businesses in the AA and is poor. The poor performance is offset by excellent market share. The bank's market share for small loans to businesses with revenues of \$1 million or less exceeds the bank's overall market share for lending to businesses and is considered to be excellent.

The bank's performance within the Columbus AA is adequate. PNC's percentage of small loans made to businesses within the AA is well below the percentage of small businesses in the AA and is poor. The bank's market share for small loans to businesses with revenues of \$1 million or less is good.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Ohio section of Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

PNC's level of CD lending in the Cleveland AA has a significantly positive impact on lending performance. During the evaluation period, the bank originated 22 CD loans totaling \$91.2 million. The bank's significant volume of CD lending provided affordable housing and revitalization of LMI areas within the Cleveland AA. The investments were directly responsive to significant needs within the AA. PNC provided leadership and technical expertise in the origination of many of the CD loans.

The bank's CD lending has a positive impact on lending performance in the Columbus AA. PNC made ten CD loans totaling \$16.5 million during the evaluation period. Economic performance in the Columbus AA is strong and exceeds the performance in other metro areas within Ohio, including Cleveland. The local economy is supported by the state government, The Ohio State University, and business service, information technology, and financial services firms. Although community needs exist within the Columbus AA, the level of the needs is not as great as it is within other communities, such as Cleveland. The bank does not have as many opportunities to make CD loans as it does in those communities with a greater level of needs. PNC's CD lending was responsive to identified needs by providing significant support to the development of affordable housing and provided support to organization providing community services to the LMI individuals and families within the AA.

Product Innovation and Flexibility

Product flexibility has a positive impact on the Lending Test. PNC has developed bank-wide lending programs representing flexible efforts to help meet the credit needs of the community. These programs are available in the Cleveland and Columbus AAs. Examples of the programs offered in the AAs are provided below, but program statistics are not available for individual assessment areas.

- The *PNC Community Mortgage Loan*: PNC Mortgage has implemented a portfolio product that provides LMI borrowers with low down payment options without requiring mortgage insurance, offers flexibility on the source of the down payment, allows applicants to qualify with high debt to income ratios, and has an option for manual underwriting for applicants with low credit scores. The *PNC Community Mortgage Loan* was rolled out to the entire footprint in 2011 and no data is available. PNC Mortgage also offers a closing cost assistance grant for up to \$1,200 to qualified LMI borrowers and borrowers purchasing homes within LMI tracts. PNC Mortgage funded 225 of the closing cost assistance grants for \$270 thousand in 2011.
- Basic Loan Program: PNC offers a product set (personal, auto, and home equity) designed for LMI borrowers. A low minimum loan amount is available as is a higher debt ratio, and

alternative credit may be used, including rent receipts, utility payments, and documentation of regular savings habits. Applications for a basic loan product are decisioned by the bank's LMI / CRA credit team. All applications are also subject to a second review.

- PNC has also undertaken initiatives to increase LMI lending, including conducting training in PNC branches addressing LMI credit needs and products to meet those needs, have dedicated underwriters for LMI credit products, conduct marketing directed to LMI individuals and geographies, and hired an emerging markets manager for PNC Mortgage.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance in the Dayton, Mansfield, the Ohio Non-Metro, Sandusky, and Toledo AAs is excellent and not inconsistent with the bank's overall performance. The bank's performance under the Lending Test in the Akron, Canton-Massillon, Springfield, Steubenville-Weirton, and Wheeling AAs is good and weaker than the bank's overall Lending Test performance in the state of Ohio. The weaker performance is generally due to lower volumes of CD lending within those AAs. Performance in the Springfield and Steubenville-Weirton AAs is also weaker due to weaker home mortgage lending in the Steubenville AA and weaker small business lending in the Springfield AA. The bank's performance in the limited-scope AAs did not negatively or positively impact the bank's overall Lending Test performance of Outstanding in Ohio.

Refer to the Tables 1 through 13 in the state of Ohio section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in the state of Ohio is High Satisfactory. Based on full-scope reviews, performance in the Cleveland AA is excellent and performance in the Columbus AA is good. PNC's level of qualifying investments represents good responsiveness to the identified needs of their community, particularly as it relates to affordable housing. The lack of performance in the limited-scope AAs has a negative impact on the Investment Test rating for Ohio.

Refer to Table 14 in the state of Ohio section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

PNC's investment volume in the Cleveland AA is excellent. The bank made 132 CD investments totaling \$84.1 million during the evaluation period. The bank also had 20 prior period investments totaling \$22.3 million outstanding during the evaluation period. The prior period investments continue to benefit the AA and are responsive to community needs. The bank's CD investments include \$79.3 million in Low Income Housing Tax Credit (LIHTC) and New Markets Tax Credit (NMTC) projects within the AA. PNC also supported early childhood education through grants totaling \$2.9 million. PNC also made \$1.8 million in charitable grants.

The volume of CD investments made by PNC in the Columbus AA is good. During the evaluation period, the bank made 74 investments totaling \$19.5 million. The bank also had six prior period investment totaling \$14.1 million outstanding. The prior period investments continue to benefit the AA and are responsive to community needs. The bank's investments include \$15.8 million in LIHTC and NMTC projects. PNC also made \$2.9 million in grants supporting early childhood education and \$831 thousand in charitable grants. As described above, the level of community needs within the Columbus AA is not as great as it is in other communities, such as the Cleveland AA. The bank does not have as many opportunities to make CD investments within the Columbus AA as it does in some of the other AAs. However, PNC's CD lending was responsive to identified needs by providing significant support to the development of affordable housing and provided support to organization providing community services to the LMI individuals and families within the AA.

The level of support provided to LIHTC and NMTC projects in both the Cleveland and Columbus AAs demonstrates excellent responsiveness to critical needs for affordable housing and economic development within the AAs. PNC's leadership and technical expertise were required for many of the projects to be undertaken and completed. One example of a complex investment is PNC's equity investment of \$7.4 million, combined with debt capital, into a wholly-owned and single-purpose subsidiary to make two Qualified Equity Investments (QEIs) into Community Development Entities (CDE) in the cumulative amount of \$25 million. The CDEs used the capital to each make four loans for the construction of an eight-story hotel in Cleveland. The hotel constitutes a qualified active low-income community business under the NMTC program. A second example is the bank's equity investment of \$8.4 million within a NMTC project to construct the new 34 thousand square foot facility for the Museum of Contemporary Art. This project also constitutes a qualified active low-income community business under the NMTC program.

In addition to investments made in the Cleveland and Columbus AAs, PNC made 14 investments totaling \$20.8 million during the evaluation period that benefit a broader area, including the Cleveland and Columbus AAs. The bank also had 37 investments totaling \$50.5 million from prior periods that benefit a broader area, including the Cleveland and Columbus AAs. The prior period investments continue to benefit the AAs within the state of Ohio and are responsive to community needs. However, these investments do not have a significant impact on our overall assessment of the bank's performance in Ohio because of the poor and very poor performance in the majority of the areas receiving limited-scope reviews.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Dayton and Toledo AAs is excellent and stronger than the bank's performance in the state of Ohio. The stronger performance is because of a higher volume of investments relative to the bank's presence within those AA. PNC's performance in the Ohio Non-Metro and the Steubenville-Weirton AAs is poor and weaker than the bank's overall performance. The bank's performance in the Akron, Canton-Massillon, Mansfield, Sandusky, Springfield, and Wheeling Ohio Non-Metro AAs is very poor and weaker than the bank's overall performance. The weaker performance is due to the lower volume of investments made by PNC in these areas. PNC did not make any investments in the Mansfield and Sandusky AAs during the evaluation period. The bank's overall performance within the state of Ohio is negatively impacted by the poor performance within these AAs.

Refer to Table 14 in the state of Ohio section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the Service Test in Ohio is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Cleveland AA is good for retail banking services and excellent for CD services. PNC's performance in the Columbus AA is excellent for both retail banking services and CD services.

Retail Banking Services

Refer to Table 15 in the state of Ohio section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are accessible to essentially all portions of the Cleveland AA. The distribution of branch offices is good in LMI geographies. The percentage of PNC offices in low-income geographies is lower than the population percentage residing in those areas. The percentage of offices in moderate-income geographies exceeds the percentages of the population residing in those geographies.

PNC closed a branch in an upper-income geography, but did not close any branches in low-income or moderate-income geographies during the evaluation period. PNC enhanced the accessibility of its retail branches through their location within close proximity of LMI geographies. According to analysis performed by PNC, 40 percent of the bank branches within the Cleveland AA are located in or within one mile of LMI geographies.

One initiative undertaken by PNC during the evaluation period was the opening of its "Fairfax Connection." This is an office developed after extensive consultation with community leaders. The office is not a branch, but is used to provide financial education and other social services to residents within the community, including providing afterschool care for local children, access to books from a local library branch, and information about businesses within the area. The office has a deposit-taking ATM, and office management and employees work closely with nearby branches to ensure local residents have access to retail banking services.

The bank's retail delivery systems are readily accessible to all portions of the Columbus AA. The distribution of PNC's branches within LMI geographies is excellent. The percentages of PNC offices in low-income geographies and moderate-income geographies exceed the percentages of the population residing in those geographies.

The bank closed two offices located in upper-income geographies and opened a net of one office in a moderate-income area during the evaluation period. The bank's retail delivery system is readily accessible to all portions of the AA, even after the closure of the two branches within upper-income geographies. Additionally, the bank's internal analysis indicates that 53 percent of bank branches are located in or within one mile of an LMI geography within the Columbus AA, and enhances the accessibility of the bank's retail branches to all areas of the AA.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Internal analysis of ATM usage indicates that LMI residents conduct a higher percentage of transactions at ATMs than do other PNC customer households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information. The bank's alternative delivery system provides enhanced access to banking products and services for all customers, including LMI individuals.

PNC's hours and services offered throughout the Cleveland and Columbus AAs are good. The services offered at each branch are generally consistent. They do not vary in a way that is inconvenient for residents of the AA. Branch hours are convenient. Expanded morning, evening, or Saturday banking hours are offered at various locations, including offices located in LMI geographies. In addition to standard products and services, PNC offers products to meet identified needs within its communities. One example of such a product is:

- **Foundation Checking:** PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying to open a checking account. The product enables consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provided an excellent level of CD services to the Cleveland AA. PNC employees provided CD services through more than 670 activities involving more than 120 different organizations, groups, or classes. The volume of and nature of PNC's CD services reflect excellent responsiveness to identified community needs.

PNC provided an excellent level of CD services within the Columbus AA. During the evaluation period, PNC employees worked with more than 70 organizations and were involved in approximately 440 activities to provide CD services within the AA. PNC's CD services, based upon both volume and nature, reflect excellent responsiveness to identified community needs.

PNC was a leader within the Cleveland and Columbus AAs and the state of Ohio in the provision of CD services during the evaluation period. The bank provided services to a large number of organizations, groups, and governmental entities involved in affordable housing and economic development. Additionally, the bank provided technical assistance on financial matters to nonprofit and government organizations serving the needs of low- and moderate-income individuals, areas, and geographies. Bank employees hold leadership positions in many of the organizations, including board and committee memberships.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area, including financial education workshops. PNC

offers 15 different classes that address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to the Table 15 in the state of Ohio section in Appendix D for the facts and data that support these conclusions.

Based on limited-scope reviews, performance in the Akron, Mansfield, Ohio Non-Metro, and Toledo AAs is good and not inconsistent with the bank's overall performance in Ohio. Performance in the Dayton, Sandusky, Springfield, Steubenville-Weirton, and Wheeling AAs is excellent and stronger than the bank's performance in the state of Ohio. The stronger performance is because of greater accessibility to retail services for LMI individuals and geographies because of a better distribution of branches. The bank's performance in the Canton-Massilon AA is poor and weaker than overall performance. The weaker performance is due to less accessibility to retail services provided by the bank's branching within those AAs. The weaker and stronger performances within limited-scope AAs does not impact the overall state rating.

Chicago-Naperville-Joliet, IL-IN-WI MMA Rating

CRA Rating for Chicago-Naperville-Joliet⁴: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

The major factors that support this rating include:

- The bank's lending activity is good. Home mortgage lending activity is adequate and small business lending is good.
- PNC's geographic distribution of loans is good. The distribution of mortgage lending and the distribution of small loans to businesses are both good.
- The bank's distribution of loans by borrower income is good. The distribution of mortgage loans is excellent and the distribution of small loans to businesses is good.
- PNC's volume of community development lending is excellent and positively impacts the bank's performance under the Lending Test.
- PNC's level of qualified investments is excellent.
- Service delivery systems and offices are reasonably accessible to essentially all geographies and individuals of different income levels.
- The bank provides an excellent level of CD services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the Chicago-Naperville-Joliet MMA

PNC has three AAs in the Chicago-Naperville-Joliet MMA with a total of 154 branches and 251 ATMs. The Chicago AA consists of Cook, DeKalb, DuPage, Kane, Kendall, McHenry, and Will Counties. PNC has 131 branches and 224 ATMs in the AA. Jasper and Lake Counties, Indiana have been designated as the Gary, IN AA. PNC has seven branches and seven ATMs in the AA. Lake County, Illinois has been designated as the Lake County AA and has 16 branches and 20 ATMs.

PNC reported \$11.7 billion in deposits in the Chicago-Naperville-Joliet MMA as of June 30, 2012. The bank's deposits in the MMA represent 5.75 percent of its total deposit base. According to FDIC deposit market share information as of that date, PNC was the fifth-largest deposit-taking financial institution in Chicago-Naperville-Joliet MMA, with approximately 3.73 percent of the

⁴ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

MMA's deposit base. Other institutions with significant market share in the state included JPMorgan Chase Bank, N.A. (22.46 percent market share), BMO Harris Bank, N.A. (11.57 percent), Bank of America, N.A. (7.33 percent), and The Northern Trust Company (7.10 percent). PNC originated 7.44 percent of its reportable loans within its AAs in the Chicago-Naperville-Joliet MMA during the evaluation period. The Chicago AA is PNC's largest AA in the MMA. PNC's deposits in the Chicago AA represented 5.24 percent of the bank's total deposit base. The other AAs were significantly smaller in terms of deposit base and number of offices and ATMs. PNC was the fifth-largest bank in the Chicago AA with a deposit market share of 3.78 percent as of June 30, 2012.

PNC offers a full range of credit products, including consumer, commercial, and real estate loans, in the three AAs in the Chicago-Naperville-Joliet MMA. Refer to the market profile for the Chicago-Naperville-Joliet MMA in Appendix C for detailed demographics, information from community contacts, and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the Chicago-Naperville-Joliet MMA

The bank has three AAs in the Chicago-Naperville-Joliet MMA. Our evaluation in the MMA consisted of a full-scope evaluation of CRA performance in the Chicago AA. This is PNC's major market in the MMA.

We performed limited-scope evaluations in the Gary, IN and Lake County AAs.

The ratings for the Chicago-Naperville-Joliet MMA are based primarily on the results of our evaluation of the Chicago AA. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the Lending Test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC, and the bank does not originate a material number of those loans.

LENDING TEST

The bank's performance under the Lending Test in the Chicago-Naperville-Joliet MMA is rated Outstanding. Based on a full-scope review, PNC's performance in the Chicago AA is excellent. Performance in the limited-scope AAs does not have a negative impact on the Lending Test rating for the Chicago-Naperville-Joliet MMA.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the Chicago-Naperville-Joliet MMA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Chicago AA is good. Home mortgage lending activity is adequate and small business lending is good. Based on 2012 FDIC deposit market information, PNC is the fifth largest institution in the Chicago AA with a deposit market share of 3.78 percent. Based upon 2011 market data, the bank ranked 14th in mortgage lending, with a 1.57 percent market share based upon number of HMDA-reportable loans originated in the AA and a 1.29 percent market share based upon total dollar amount of loans. PNC ranked 12th in home purchase loans (1.36 percent market share for number, 1.16 percent for total dollar amount), fifth in home improvement loans (4.15 percent market share for number, 3.02 percent for total dollar amount), and 13th in refinancing home mortgage loans (1.58 percent market share for number, 1.31 percent for total dollar amount). In terms of small loans to businesses, the bank ranked tenth in overall total number of loans originated in the AA (1.78 percent market share) and in the total dollar amount of small loans to businesses (3.44 percent market share). The bank ranked ninth in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (2.98 percent market share for number of loans and 4.18 percent market share for dollar amount of loans).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is adequate. The distribution of home mortgage loans is poor and small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Chicago-Naperville-Joliet MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Geographic distribution of home purchase loans is good.

The bank's percentage of home purchase lending in low-income areas within the Chicago AA is near to the percentage of owner-occupied units in these areas and is considered good. The percentage of home purchase lending in moderate-income areas is lower than the percentage of owner-occupied units in these areas and is adequate. The bank's market share for home purchase lending in low-income areas is lower than the bank's overall market share for home purchase lending and is adequate. The bank's market share for home purchase lending in moderate-income areas is good.

Geographic distribution of home improvement loans is poor.

PNC's percentage of home improvement lending in low-income areas within the Chicago AA is significantly lower than the percentage of owner-occupied units within the areas and is considered very poor. The bank's home improvement lending in moderate-income areas within the AA is well below the percentage of owner-occupied units in these areas and is adequate. The bank's market share for home improvement lending in low-income geographies is significantly lower compared to its overall market share for home improvement lending within the AA and is very poor. PNC's

market share in moderate-income geographies is lower compared to its overall market share within the AA and is adequate.

Geographic distribution of mortgage refinance loans is poor.

The bank's percentage of mortgage refinance loans made in both low-income and moderate-income geographies within the AA is significantly lower than the percentages of owner-occupied units in these areas. Adequate market share performance helped to partially offset otherwise very poor performance, which resulted in an overall poor conclusion for this product. The market share in both low-income and moderate-income geographies is lower compared to the bank's overall market share for mortgage refinance loans within the AA.

Small Loans to Businesses

Refer to Table 6 in the Chicago-Naperville-Joliet MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is good.

PNC's percentage of small loans to businesses in low-income geographies within the AA is well below the percentage of businesses located in these areas and is considered poor. The bank's percentage of small loans to businesses made in moderate-income geographies is near to the percentage of businesses and is good. Excellent market share performance helped to elevate otherwise adequate performance to a good overall level. The bank's market shares in both low-income geographies and moderate-income geographies exceed the bank's overall market share for originating small loans to businesses within the AA and are excellent.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is excellent. The distribution of home mortgage loans is excellent, and the distribution of small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the Chicago-Naperville-Joliet MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is excellent.

PNC's percentage of home purchase loans made to low-income borrowers in the Chicago AA is considered good. The percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas and is considered excellent. Excellent market share performance elevates overall good performance. The bank's market shares of home purchase loans to both low-income borrowers and moderate-income borrowers exceed the bank's overall market share within the AA.

Borrower distribution of home improvement loans is excellent.

PNC's percentage of home improvement loans made to low-income borrowers within the Chicago AA is lower than the percentage of low-income persons residing in the AA and is considered adequate. The percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA and is excellent. The bank's excellent market share performance elevates the overall good performance. The bank's market shares for home improvement loans to LMI borrowers exceed the bank's overall market share within the AA and are excellent.

Borrower distribution of mortgage refinance loans is good.

PNC's percentage of refinance loans made to low-income borrowers in the Chicago AA is well below the percentage of low-income persons in the area and is considered poor. The bank's percentage of lending to moderate-income borrowers within the AA exceeds the percentage of moderate-income persons in the area and is considered excellent. PNC's excellent market share performance strengthens the bank's overall adequate lending performance. The bank's market shares for refinance loans to both low-income and moderate-income borrowers exceed the bank's overall market share for mortgage refinance loans within the AA and are excellent.

Small Loans to Businesses

Refer to Table 11 in the Chicago-Naperville-Joliet MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is good.

PNC's percentage of small loans made to businesses within the Chicago AA is good. The bank's market share for small loans to businesses with revenues of \$1 million or less exceeds the bank's overall market share for lending to businesses and is considered excellent.

Community Development Lending

Refer to Table 1 Lending Volume in the Chicago-Naperville-Joliet MMA section of Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a significantly positive impact on lending performance in the Chicago AA. PNC originated 19 CD loans totaling \$212.5 million during the evaluation period. PNC provided significant support to the Board of Education of the City of Chicago through its CD lending. Without a loan for \$150 million, the district would have been required to significantly curtail services. The bank also supports affordable housing and economic development through its CD lending. Both are critical needs within the AA.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs representing flexible efforts to help meet the credit needs of the community. These programs are available in the Chicago AA. Examples of the programs offered in the AA are provided below, but program statistics are not available for individual assessment areas.

- The *PNC Community Mortgage Loan*: PNC Mortgage has implemented a portfolio product that provides LMI borrowers with low down payment options without requiring mortgage insurance, offers flexibility on the source of the down payment, allows applicants to qualify with high debt to income ratios, and has an option for manual underwriting for applicants with low credit scores. The *PNC Community Mortgage Loan* was rolled out to the entire footprint in 2011 and no data is available. PNC Mortgage also offers a closing cost assistance grant for up to \$1,200 to qualified LMI borrowers and borrowers purchasing homes within LMI tracts. PNC Mortgage funded 225 of the closing cost assistance grants for \$270 thousand in 2011.
- Basic Loan Program: PNC offers a product set (personal, auto, and home equity) designed for LMI borrowers. A low minimum loan amount is available, higher debt ratio, and alternative credit may be used, including rent receipts, utility payments, and documentation of regular savings habits. Applications for a basic loan product are decisioned by the bank's LMI / CRA credit team. All applications are also subject to a second review.
- PNC has undertaken initiatives to increase LMI lending, including conducting training in PNC branches addressing LMI credit needs and products to meet those needs, have dedicated underwriters for LMI credit products, conduct marketing directed to LMI individuals and geographies, and hired an emerging markets manager for PNC Mortgage.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Lake County and Gary, Indiana AAs was good, but weaker than the bank's overall lending performance in the Chicago-Naperville-Joliet MMA. This is primarily due to the bank's weaker level of CD lending within the AAs. Weaker performance in the AAs does not negatively impact the overall Lending Test performance in the MMA.

Refer to the Tables 1 through 13 in the Chicago-Naperville-Joliet MMA section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in the Chicago-Naperville-Joliet MMA is Outstanding. Based on a full-scope review, performance in the Chicago AA is excellent. The bank's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs does not have a negative impact on the investment test rating for the Chicago-Naperville-Joliet MMA.

Refer to Table 14 in the Chicago-Naperville-Joliet MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

PNC's investment volume in the Chicago AA is excellent. The bank made 109 CD investments totaling \$69.4 million during the evaluation period. The bank also had 48 prior period investments totaling \$33.1 million that remained outstanding during the evaluation period. The prior period investments continue to benefit the AA and remain responsive to community needs. The bank's CD investments include \$61 million in Low Income Housing Tax Credit (LIHTC) and New Markets Tax Credit (NMTC) projects within the AA. PNC also made \$5.5 million in grants supporting early childhood education and \$1.6 million in charitable grants.

The level of support provided to LIHTC and NMTC projects demonstrates excellent responsiveness to critical needs for affordable housing and economic development within the AAs. PNC supported many of the projects by assuming leadership roles and providing technical expertise. One specific investment reflecting the use of PNC's expertise and leadership was an \$8.5 million equity investment in a wholly-owned and single-purpose subsidiary. Debt capital was combined with the equity investment to make Qualified Equity Investments (QEI) into three Community Development Entities (CDE) in the amount of \$28.7 million. The funds were used for the acquisition and construction of two schools and five residential dormitory units within a "highly distressed" area in the south side of Chicago.

Conclusions for Area Receiving Limited-Scope Reviews

Based on a limited-scope review, performance in the Gary, Indiana AA is outstanding and not inconsistent with the bank's overall performance in the Chicago-Naperville-Joliet MMA. Performance in the Lake County AA is poor and weaker than the bank's overall performance. The weaker performance is due to a significantly lower volume of CD investments made by PNC in the AA. The weaker performance in the Lake County AA does not negatively impact the bank's overall rating within the MMA.

Refer to Table 14 in the Chicago-Naperville-Joliet MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the Service Test in Chicago-Naperville-Joliet MMA is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Chicago AA is good for retail banking services and excellent for CD services.

Retail Banking Services

Refer to Table 15 in the Chicago-Naperville-Joliet section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are reasonably accessible to essentially all portions of the Chicago AA. The distribution of branch offices is adequate in LMI geographies. The percentages of PNC offices in both low-income and moderate-income geographies are lower compared to the population residing in those areas.

PNC opened a net of 20 branches during the evaluation period, including a net of one branch in low-income geographies and three branches in moderate-income geographies. The opening of additional branches significantly enhanced accessibility of retail services to LMI individuals and geographies. The improved accessibility supplements the bank's extensive and effective alternative delivery system (described below) and the close proximity of additional branches to LMI areas. According to analysis performed by PNC, 39 percent of the bank branches within the Chicago AA are located in or within one mile of a low- or moderate-income geography.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Internal analysis of ATM usage indicates that LMI residents conduct a higher percentage of transactions at ATMs than do other PNC customer households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information. PNC's alternative delivery system provides enhanced access to banking products and services for all customers, including LMI individuals.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They do not vary in a way that is inconvenient for residents of the AA. Branch hours are convenient. Expanded morning, evening, or Saturday banking hours are offered at various locations, including offices located in LMI geographies. In addition to standard products and services, PNC offers products to meet identified needs within its communities. One example of such a product is:

- **Foundation Checking:** PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying to open a checking account. The product enables consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement.

Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provided an excellent level of CD services to the Chicago AA. Bank employees worked with more than 140 organizations, groups, or classes to provide CD services through over 850 activities. The volume and nature of PNC's CD services reflect excellent responsiveness to identified community needs.

PNC was a leader within the Chicago AA and the Chicago-Naperville-Joliet MMA in the provision of CD services during the evaluation period. The bank provided services to a large number of organizations, groups, and governmental entities involved in affordable housing and economic development. Additionally, the bank provided technical assistance on financial matters to nonprofit and government organizations serving the needs of low- and moderate-income individuals, areas, and geographies. Bank employees hold leadership positions in many of the organizations, including board and committee memberships.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area, including financial education workshops. PNC offers 15 different classes addressing banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to Table 15 in the Chicago-Naperville-Joliet MMA section in Appendix D for the facts and data that support these conclusions.

Based on limited-scope reviews, the bank's performance under the Service Test in the Lake County and Gary, Indiana AAs is good and not inconsistent with the bank's overall performance in the Chicago-Naperville-Joliet MMA.

New York-Northern NJ-Long Island, NY-NJ-PA MMA Rating

CRA Rating for New York-Northern New Jersey-Long Island MMA⁵: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

The major factors that support this rating include:

- PNC's lending activity is good. Home mortgage lending activity is adequate and small business lending is excellent.
- PNC's geographic distribution of lending is adequate. The distribution of mortgage loans is adequate, and the distribution of small loans to businesses is good in Newark, but it is negatively impacted by performance in the limited-scope AAs.
- The bank's distribution of lending by borrower income is excellent. The distribution of both mortgage loans and small loans to businesses is excellent.
- PNC's volume of community development lending has a neutral impact on the bank's lending performance. Performance in the Newark AA is excellent, but performance in the limited-scope AAs negatively impacts the overall assessment of the bank's CD lending performance.
- PNC's level of qualified investments is excellent.
- Service delivery systems and offices are reasonably accessible to geographies and individuals of different income levels.
- The bank provides an excellent level of CD services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the New York-Northern New Jersey-Long Island MMA

PNC has three AAs in the New York-Northern New Jersey-Long Island MMA with a total of 234 branches and 787 ATMs. The Edison AA consists of Middlesex, Somerset, Monmouth, and Ocean Counties. PNC has 89 branches and 341 ATMs in the AA. The Newark AA consists of Hunterdon, Essex, Morris, Sussex, and Union Counties. The bank has 81 branches and 204 ATMs in the Newark AA. PNC has designated Bergen, Passaic, and Hudson Counties in the state of New Jersey and New York County in the state of New York as the New York-Wayne-White Plains AA. The bank has 64 branches and 242 ATMs in the AA.

⁵ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

PNC reported \$16.1 billion in deposits in the New York-Northern New Jersey-Long Island MMA as of June 30, 2012. The deposits in the MMA represent 7.9 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the 12th largest deposit-taking financial institution in the New York-Northern New Jersey-Long Island MMA, with 1.37 percent of the MMA's deposit base. Other institutions with significant market share in the MMA included JPMorgan Chase Bank, N.A. (34.34 percent market share), The Bank of New York Mellon (7.84 percent), Bank of America, N.A. (7.81 percent), and Citibank, N.A. (6.07 percent). PNC originated 9.34 percent of its reportable loans within its AAs in the New York-Northern New Jersey-Long Island MMA during the evaluation period. The Edison AA is PNC's largest AA in the New York-Northern New Jersey-Long Island MMA. PNC's deposits in the Edison AA represented 4.11 percent of the bank's total deposit base. The Newark AA is the second largest AA in the MMA with deposits representing 2.12 percent of PNC's total deposit base. As of June 30, 2012, PNC was the second-largest bank in the Edison AA with a market share of 12.15 percent. The bank was the seventh-largest bank in the Newark AA with a market share of 5.80 percent. The New York-Wayne-White Plains AA is significantly smaller in terms of deposit base and number of offices and ATMs.

PNC offers a full range of credit products, including consumer, commercial, and real estate loans, in the 18 AAs in New York-Northern New Jersey-Long Island MMA. Refer to the market profile for the MMA in Appendix C for detailed demographics, information from community contacts, and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the New York-Northern New Jersey-Long Island MMA

The bank has three AAs in the New York-Northern New Jersey-Long Island MMA. Our evaluation in the MMA consisted of a full-scope evaluation of CRA performance in the Newark AA. It is one of PNC's two major markets in the New York-Northern New Jersey-Long Island MMA. Although significantly smaller than the Edison AA, we performed a full-scope evaluation of the bank's performance in the Newark AA because of significant credit, investment, and service needs within the AA.

We performed limited-scope evaluations in the Edison and New York-Wayne-White Plains AAs.

The ratings for the New York-Northern New Jersey-Long Island MMA are based primarily on the results of our evaluation of the Newark AA. Appendix A contains additional information regarding the full-scope and limited-scope areas.

When determining conclusions for the Lending Test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC, and the bank does not originate a material number of those loans.

LENDING TEST

The bank's performance under the Lending Test in New York-Northern New Jersey-Long Island MMA is rated High Satisfactory. Based on a full-scope review, PNC's performance in the Newark

AA is excellent. The bank's performance in the limited-scope AAs has a negative impact on the Lending Test rating for the New York-Northern New Jersey-Long Island MMA.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other in the New York-Northern New Jersey-Long Island section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Newark AA is good. Home mortgage lending activity is adequate and small business lending is excellent. Based on 2012 FDIC deposit market information, PNC was the seventh-largest institution in the Newark AA with a deposit market share of 5.80 percent. Based upon 2011 market data, the bank ranked 11th in mortgage lending, with a 1.65 percent market share based upon number of HMDA-reportable loans originated in the AA and 1.27 percent market share based upon total dollar amount of loans. PNC ranked 21st in home purchase loans (0.95 percent market share for number, 0.93 percent for total dollar amount), second in home improvement loans (8.44 percent market share for number, 4.88 percent for total dollar amount), and 12th in refinancing home mortgage loans (1.65 percent market share for number, 1.34 percent for total dollar amount). In terms of small loans to businesses, the bank ranked fourth in overall total number of loans originated in the AA (5.76 percent market share) and in the total dollar amount of small loans to businesses (16.02 percent market share). The bank ranked third in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (9.73 percent market share for number of loans and 18.81 percent market share for dollar amount of loans).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is good. The distribution of home mortgage loans is adequate, and the distribution of small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the New York-Northern New Jersey-Long Island MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Geographic distribution of home purchase loans is good.

PNC's percentage of home purchase lending in LMI areas within the Newark AA exceeds the percentage of owner-occupied units in these areas and is considered excellent. This excellent distribution of home purchase loans is offset by adequate market share performance. The bank's market shares for home purchase lending in LMI areas are lower than the bank's overall market share for home purchase lending and are adequate.

Geographic distribution of home improvement loans is good.

PNC's percentage of home improvement lending in low-income areas within the Newark AA is lower than the percentage of owner-occupied units in low-income areas and is adequate. The bank's percentage of home improvement lending in moderate-income areas is near to the percentage of owner-occupied units in moderate-income areas and is considered good. The bank's market share for home improvement lending in low-income geographies is significantly lower than its overall market share and is very poor. The bank's market share for lending in moderate-income areas exceeds the bank's overall market share within the AA and is good.

Geographic distribution of mortgage refinance loans is poor.

PNC's percentage of mortgage refinance loans made in low- and moderate-income geographies within the Newark AA is significantly lower than the percentages of owner-occupied units in these areas and is considered very poor. The bank's very poor performance is partially offset by adequate market share performance. The bank's market share in low-income geographies is well below the bank's overall market share for mortgage refinance loans within the AA and is poor. The market share in moderate-income geographies substantially meets the overall market share in the AA and is good.

Small Loans to Businesses

Refer to Table 6 in the New York-Northern New Jersey-Long Island MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is good.

PNC's percentage of small loans to businesses in low-income geographies within the Newark AA is well below the percentages of businesses located in the areas and is considered poor. Performance in moderate-income geographies within the AA is lower than the percentages of businesses located in these areas and is considered adequate. The bank's adequate distribution performance is offset by excellent market shares in the AA. The bank's market share in low-income geographies exceed the bank's overall market share for originating small loans to businesses and is considered excellent. Market share in moderate-income geographies is near to the bank's overall market share for originating small loans to businesses within the AA and is considered good.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is excellent. The distribution of home mortgage loans and small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the New York-Northern New Jersey-Long Island MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is good.

PNC's percentage of home purchase loans made to low-income borrowers in the Newark AA is well below the percentage of low-income persons residing in the AA and is considered poor. The bank's percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas and is excellent. The bank's market share of home purchase loans to low-income borrowers is lower than the bank's overall market share for home purchase lending within the AA and is adequate. PNC's market share for home purchase lending moderate-income borrowers exceeds the bank's overall market share for home purchase lending within the AA and is excellent.

Borrower distribution of home improvement loans is good.

PNC's percentage of home improvement loans made to low-income borrowers in the Newark AA is well below the percentage of low-income persons in the AA and is considered poor. The bank's percentage of home improvement lending to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA and is excellent. The bank's adequate distribution performance is offset by its excellent market shares in the AA. The bank's market share for home improvement loans to low-income borrowers exceeds the bank's overall market share for home improvement lending and is considered excellent. Market share for home improvement lending to moderate-income borrowers substantially meets the bank's overall market share for home improvement lending within the AA and is considered good.

Borrower distribution of mortgage refinance loans is good.

PNC's percentage of refinance loans made to low-income borrowers in the Newark AA is well below than the percentage of low-income persons residing in the area and is considered adequate. The bank's percentage of lending to moderate-income borrowers within the AA is good. The bank's market shares for refinance loans to low-income and moderate-income borrowers exceed the bank's overall market share for mortgage refinance loans within the AA and are considered excellent.

Small Loans to Businesses

Refer to Table 11 in the New York-Northern New Jersey-Long Island section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is excellent.

PNC's percentage of small loans made to businesses within the Newark AA substantially meets the percentage of small businesses in the AA and is considered good. The bank's market share for small loans to businesses with revenues of \$1 million or less exceeds the bank's overall market share for lending to businesses and is excellent.

Community Development Lending

Refer to Table 1 Lending Volume in the New York-Northern New Jersey-Long Island section of Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

PNC's CD lending has a significantly positive impact on lending performance in the Newark AA. During the evaluation period, the bank originated 21 CD loans totaling \$114.4 million. The bank primarily supported affordable housing, social services, and economic development through its CD lending. The nature and volume of PNC's CD lending reflects excellent responsiveness to identified needs within the AA (affordable housing, economic development, and social and medical services to LMI individuals and families) and the volume of lending represents a significant level of lending relative to the bank's presence (deposit market share and branch network) in the AA.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs representing flexible efforts to help meet the credit needs of the community. These programs are available in the Newark AA. Examples of the programs offered in the AAs are provided below, but program statistics are not available for individual assessment areas.

- The *PNC Community Mortgage Loan*: PNC Mortgage has implemented a portfolio product that provides LMI borrowers with low down payment options without requiring mortgage insurance, offers flexibility on the source of the down payment, allows applicants to qualify with high debt to income ratios, and has an option for manual underwriting for applicants with low credit scores. The *PNC Community Mortgage Loan* was rolled out to the entire footprint in 2011 and no data is available. PNC Mortgage also offers a closing cost assistance grant for up to \$1,200 to qualified LMI borrowers and borrowers purchasing homes within LMI tracts. PNC Mortgage funded 225 of the closing cost assistance grants for \$270 thousand in 2011.
- Basic Loan Program: PNC offers a product set (personal, auto, and home equity) designed for LMI borrowers. A low minimum loan amount is available, higher debt ratio, and alternative credit may be used, including rent receipts, utility payments, and documentation of regular savings habits. Applications for a basic loan product are decisioned by the bank's LMI / CRA credit team. All applications are also subject to a second review.

- PNC has undertaken initiatives to increase LMI lending, including conducting training in PNC branches addressing LMI credit needs and products to meet those needs, have dedicated underwriters for LMI credit products, conduct marketing directed to LMI individuals and geographies, and hired an emerging markets manager for PNC Mortgage.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Edison and New York-While Plains-Wayne AAs is good, but weaker than the bank's overall performance in the New York-Northern New Jersey-Long Island MMA. The weaker performance is due to weaker home mortgage lending and CD lending. The limited-scope AAs represent approximately 70 percent of PNC's deposits within the New York-Northern New Jersey-Long Island MMA. The weaker performance in these AAs negatively impacts the bank's overall performance in the MMA.

Refer to Tables 1 through 13 in the New York-Northern New Jersey-Long Island section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in the New York-Northern New Jersey-Long Island is Outstanding. Based on a full-scope review, performance in the Newark AA is excellent. PNC's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs does not have a negative impact on the Investment Test rating for the New York-Northern New Jersey-Long Island MMA.

Refer to Table 14 in the New York-Northern New Jersey-Long Island MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

PNC's investment volume in the Newark AA is excellent. The bank made 118 CD investments totaling \$21.9 million during the evaluation period. The bank also had 26 prior period investments totaling \$13.8 million that remained outstanding during the evaluation period. The prior period investments continue to benefit the AA and remain responsive to community needs. The bank's CD investments include \$7.6 million in Low Income Housing Tax Credit (LIHTC) and New Markets Tax Credit (NMTC) projects within the AA. PNC also made charitable grants and additional grants supporting programs providing early childhood education for LMI students.

PNC's support of LIHTC and NMTC projects, both level and nature, demonstrates excellent responsiveness to critical needs for affordable housing and economic development within the AAs. PNC supported many of the projects by assuming leadership roles and providing technical expertise. One example of a complex investment made by PNC is a \$2.1 million equity investment into a wholly-owned and single-purpose subsidiary. The equity investment, combined with debt capital, provided a Qualified Equity Investment (QEI) of \$8.1 million into a Community Development Enterprise (CDE). The investment supported a NMTC project to construct a new school serving LMI students. The project constitutes a qualified active low-income community investment under the NMTC program.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Edison AA is excellent because of the bank's responsiveness to critical community needs. Performance in the Edison is not inconsistent with overall performance in the New York-Northern New Jersey-Long Island MMA. Performance in the New York-White Plains-Wayne AA is good, but weaker than the bank's overall performance in the MMA. The weaker performance is due to the lower volume of investments made by PNC in the AA. However, this performance does not impact the overall Investment Test rating within the MMA.

Refer to Table 14 in the New York-Northern New Jersey-Long Island section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the Service Test in the New York-Northern New Jersey-Long Island MMA is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Newark AA area is good for retail banking services and excellent for CD services.

Retail Banking Services

Refer to Table 15 in the New York-Northern New Jersey-Long Island MMA section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are reasonably accessible to all portions of the Newark AA. The distribution of branch offices is adequate in LMI geographies. The percentage of PNC offices in low-income geographies is lower than the percentage of the population residing in those geographies. The percentage of offices in moderate-income geographies is well below the percentage of the population residing in those geographies.

PNC opened three branches and closed five branches during the evaluation period. The closures included two branches within moderate-income geographies. The closing of the offices has generally not adversely affected the accessibility of delivery systems in the Newark AA. Retail banking services remain reasonably accessible through the remaining branch network, including branches in close proximity to LMI geographies, and the availability of extensive and effective alternative delivery systems. Approximately 32 percent of bank branches are located in or within one mile of an LMI geography within the Newark AA. Other actions include opening a new full-service branch within close proximity to LMI geographies and the expansion of an autobank to a full-service branch that is located on the edge of LMI geographies.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. The bank's analysis of ATM usage indicates that LMI residents conduct a higher percentage of transactions at ATMs than do other PNC customer households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated

Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They do not vary in a way that is inconvenient for residents of the AA. Branch hours are convenient. Expanded morning, evening, or Saturday banking hours are offered at various locations, including offices located in LMI geographies. In addition to standard products and services, PNC offers products to meet identified needs within its communities. One example of such a product is:

- **Foundation Checking:** PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying to open a checking account. The product enables consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provided an excellent level of CD services in the Newark AA during the evaluation period. PNC employees provided CD services to more than 110 different organizations, groups, or classes through approximately 400 activities. The number and nature of the services provided by PNC employees reflect excellent responsiveness to identified community needs.

PNC was a leader within the AA in the provision of CD services during the evaluation period. The bank provided services to a large number of organizations, groups, and governmental entities involved in affordable housing and economic development. Additionally, the bank provided technical assistance on financial matters to nonprofit and government organizations serving the needs of LMI individuals, areas, and geographies. Bank employees hold leadership positions in many of the organizations, including board and committee memberships.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area, including financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to Table 15 in the New York-Northern New Jersey-Long Island section in Appendix D for the facts and data that support these conclusions.

Based on limited-scope reviews, the bank's performance under the Service Test in the Edison AA is good and is not inconsistent with the bank's performance in the New York-Northern New Jersey-Long Island MMA. PNC's performance under the Service Test in the New York-White Plains-Wayne AA is poor and weaker than the bank's overall performance. The weaker performance is primarily due to weaker branch distribution within the AA. The weaker performance in the New York-White Plains-Wayne limited-scope AA does not negatively impact the bank's overall performance in the MMA.

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA Rating

CRA Rating for Philadelphia-Camden-Wilmington MMA⁶: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

The major factors that support this rating include:

- PNC's lending activity is good. Home mortgage lending activity is adequate and small business lending activity is excellent.
- PNC's distribution of loans by geographic area is good. The distribution of home mortgage loans and the distribution of small loans to businesses are both good.
- The bank's distribution of lending by borrower income is excellent. Distribution of both mortgage loans and small loans to businesses are excellent.
- PNC's volume of community development lending is excellent and positively impacts the bank's performance under the Lending Test.
- PNC's level of qualified investments is excellent.
- Service delivery systems and offices are accessible to geographies and individuals of different income levels.
- The bank provides an excellent level of CD services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the Philadelphia-Camden-Wilmington MMA

PNC has three AAs in the Philadelphia-Camden-Wilmington MMA with a total of 193 branches and 1,118 ATMs. The Philadelphia AA consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties. PNC has 109 branches and 713 ATMs in the AA. PNC has designated Cecil County, Maryland and New Castle County, Delaware as the Wilmington AA. The bank has 39 branches and 142 ATMs in the AA. The Camden AA consists of Burlington, Camden, and Gloucester Counties in New Jersey. The AA has 45 branches and 263 ATMs.

PNC reported \$16.3 billion in deposits in the Philadelphia-Camden-Wilmington MMA as of June 30, 2012. The deposits in the MMA represent 8.02 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the seventh-largest

⁶ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

deposit-taking financial institution in the Philadelphia-Camden-Wilmington MMA, with 3.64 percent of the MMA's deposit base. Other institutions with significant market share in the state included FIA Card Services, N.A. (22.57 percent market share), ING Bank, F.S.B. (19.25 percent), T.D. Bank, N.A. (15.51 percent), and Chase Bank U.S.A., N.A. (7.27 percent). PNC originated 8.23 percent of its reportable loans within its AAs in the Philadelphia-Camden-Wilmington MMA during the evaluation period. The Philadelphia AA is PNC's largest AA in MMA. PNC's deposits in the Philadelphia AA represented 5.58 percent of the bank's total deposit base. The other AAs were significantly smaller in terms of deposit base and number of offices and ATMs. PNC was also the third-largest bank in the Philadelphia AA with a deposit market share of 10.69 percent as of June 30, 2012.

PNC offers a full range of credit products, including consumer, commercial, and real estate loans, in the 18 AAs in Pennsylvania. Refer to the market profile for the Philadelphia-Camden-Wilmington MMA in Appendix C for detailed demographics, information from community contacts, and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the Philadelphia-Camden-Wilmington MMA

The bank has three AAs in Philadelphia-Camden-Wilmington MMA. Our evaluation in MMA consisted of a full-scope evaluation of CRA performance in the Philadelphia AA. This is PNC's major market in Philadelphia-Camden-Wilmington MMA.

We performed limited-scope evaluations in the Wilmington and Camden AAs.

The ratings for the Philadelphia-Camden-Wilmington MMA are based primarily on the results of our evaluation of the Philadelphia AA. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the Lending Test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC, and the bank does not originate a material number of those loans.

LENDING TEST

The bank's performance under the Lending Test in the Philadelphia-Camden-Wilmington MMA is rated Outstanding. Based on a full-scope review, PNC's performance in the Philadelphia AA is excellent. Performance in the limited-scope AAs does not have a negative impact on the lending test rating for MMA.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the Philadelphia-Camden-Wilmington MMA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Philadelphia AA is good. Home mortgage lending activity is adequate and small business lending is excellent. Based on 2012 FDIC deposit market information, PNC was the third-largest institution in the Philadelphia AA with a deposit market share of 10.69 percent. Based upon 2011 market data, the bank ranked 11th in mortgage lending, with a 1.73 percent market share based upon number of HMDA-reportable loans originated in the AA and a 1.37 percent market share based upon total dollar amount of loans. PNC ranked 22nd in home purchase loans (0.83 percent market share for number, 0.85 percent for total dollar amount), fourth in home improvement loans (7.03 percent market share for number, 5.53 percent for total dollar amount), and 11th in refinancing home mortgage loans (1.74 percent market share for number, 1.5 percent for total dollar amount). In terms of small loans to businesses, the bank ranked third in overall total number of loans originated in the AA (7.34 percent market share) and in the total dollar amount of small loans to businesses (19.04 percent market share). The bank also ranked third in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (10.85 percent market share for number of loans and 19.37 percent market share for dollar amount of loans).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is good. The distributions of home mortgage loans and small loans to businesses are good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Philadelphia-Camden-Wilmington MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Geographic distribution of home purchase loans is good.

PNC's percentage of home purchase lending in low-income areas within the Philadelphia AA is lower than the percentage of owner-occupied units in these areas and is considered adequate. The bank's percentage of home purchase lending in moderate-income areas is near to the percentage of owner-occupied units in these areas and is good. The bank's market share for home purchase lending exceeds the bank's overall market share for home purchase lending in low-income areas and is considered excellent. The market share for home purchase lending in moderate-income geographies is near to the overall market share and is considered good. However, overall market shares are very small. We gave more consideration to the distribution of the loans in reaching our conclusion.

Geographic distribution of home improvement loans is excellent.

PNC's percentages of home improvement lending in both low-income areas and moderate-income areas within the Philadelphia AA exceed the percentages of owner-occupied units in these areas and are considered excellent. The bank's market shares for home improvement lending in both

low-income and moderate-income geographies also exceed its overall market share for home improvement lending within the AA and are excellent.

Geographic distribution of mortgage refinance loans is adequate.

PNC's percentage of mortgage refinance loans made in low-income geographies within the AA is significantly lower than the percentage of owner-occupied units in these areas and is very poor. The bank's percentage of lending in moderate-income geographies is well below the percentage of owner-occupied units in these areas and is poor. Overall poor distribution performance is offset by excellent market share performance within the AA. The bank's market shares in low- and moderate-income geographies exceed the bank's overall market share for mortgage refinance loans within the AA and are excellent.

Small Loans to Businesses

Refer to Table 6 in the Philadelphia-Camden-Wilmington MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is good.

PNC's percentage of small loans to businesses in low-income geographies within the AA is lower than the percentage of businesses located in these areas and is poor. The percentage of small loans to businesses in moderate-income geographies within the AA is near to the percentage of businesses located in the areas and is adequate. The bank's market shares in both low-income geographies and moderate-income geographies exceed the bank's overall market share of loans for originating small loans to businesses within the AA and are excellent.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is excellent. The distribution of home mortgage loans is excellent, and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the Philadelphia-Camden-Wilmington MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is good.

PNC's percentage of home purchase loans made to low-income borrowers in the Philadelphia AA is near to the percentage of low-income persons residing in the AA and is good. The bank's percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas and is considered excellent. The bank's market share of home purchase lending to LMI borrowers substantially meets the bank's overall market share for home purchase lending and is good.

Borrower distribution of home improvement loans is excellent.

PNC's percentage of home improvement loans made to LMI borrowers within the Philadelphia AA is considered excellent. The bank's market shares for home improvement loans to low-income borrowers and moderate-income borrowers exceed the bank's overall market share for home improvement lending within the AA and are considered excellent.

Borrower distribution of mortgage refinance loans is good.

PNC's percentage of refinance loans made to low-income borrowers is lower than the percentage of low-income persons in the AA and is considered adequate. The bank's percentage of loans to moderate-income borrowers exceeds the percentages of moderate-income persons in the area and is excellent. The bank's good distribution performance is enhanced by the bank's excellent market share performance within the AA. The bank's market shares for refinance loans to low- and moderate-income borrowers exceed the bank's overall market share for mortgage refinance loans within the AA and are excellent.

Small Loans to Businesses

Refer to Table 11 in the Philadelphia-Camden-Wilmington MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is excellent.

PNC's percentage of small loans made to businesses within the Philadelphia AA exceeds the percentage of small businesses in the AA. The bank's market share for small loans to businesses with revenues of \$1 million or less exceeds the bank's overall market share for lending to businesses.

Community Development Lending

Refer to Table 1 Lending Volume in the Philadelphia-Camden-Wilmington MMA section of Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending has a significantly positive impact on lending performance in the Philadelphia AA. The bank's volume of CD lending is excellent. During the evaluation period, the bank made 79 CD loans totaling \$177.3 million. The majority of the loans support affordable housing and community services, such as education for LMI students. The nature and volume of CD lending reflects excellent responsiveness to identified needs within the AA (affordable housing, economic development, and social and medical services to LMI individuals and families) and the volume of lending represents a significant level of lending relative to the bank's presence (deposit market share and branch network) in the AA.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs representing flexible efforts to help meet the credit needs of the community. These programs are available in the Philadelphia AA. Examples of the programs offered in the Philadelphia AA are provided below, but program statistics are not available for individual assessment areas.

- The *PNC Community Mortgage Loan*: PNC Mortgage has implemented a portfolio product that provides LMI borrowers with low down payment options without requiring mortgage insurance, offers flexibility on the source of the down payment, allows applicants to qualify with high debt to income ratios, and has an option for manual underwriting for applicants with low credit scores. The *PNC Community Mortgage Loan* was rolled out to the entire footprint in 2011 and no data is available. PNC Mortgage also offers a closing cost assistance grant for up to \$1,200 to qualified LMI borrowers and borrowers purchasing homes within LMI tracts. PNC Mortgage funded 225 of the closing cost assistance grants for \$270 thousand in 2011.
- Basic Loan Program: PNC offers a product set (personal, auto, and home equity) designed for LMI borrowers. A low minimum loan amount is available, higher debt ratio, and alternative credit may be used, including rent receipts, utility payments, and documentation of regular savings habits. Applications for a basic loan product are decided by the bank's LMI / CRA credit team. All applications are also subject to a second review.
- PNC has undertaken initiatives to increase LMI lending, including conducting training in PNC branches addressing LMI credit needs and products to meet those needs, have dedicated underwriters for LMI credit products, conduct marketing directed to LMI individuals and geographies, and hired an emerging markets manager for PNC Mortgage.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Camden AA is excellent and not inconsistent with the bank's overall performance in the Lending Test in the Philadelphia-Camden-Wilmington MMA. Performance in the Wilmington AA is good, but weaker than the bank's overall performance in the Lending Test. The weaker performance is due to a lower volume of CD lending relative to the bank's presence in the AA. The weaker performance in the Wilmington limited-scope AA does not negatively impact the bank's overall Lending Test performance.

Refer to the Tables 1 through 13 in the Philadelphia-Wilmington-Camden section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in the Philadelphia-Wilmington-Camden MMA is Outstanding. Based on a full-scope review, performance in the Philadelphia AA is excellent. PNC's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs does not have a negative impact on the Investment Test rating for the Philadelphia-Wilmington-Camden MMA.

Refer to Table 14 in the Philadelphia-Wilmington-Camden MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

PNC's investment volume in the Philadelphia AA is excellent. During the evaluation period, PNC made 152 investments in the AA totaling \$85.7 million. In addition, 27 prior period investments totaling \$25.4 million remain outstanding. The bank's investments originated prior to the current evaluation period continue to provide benefit to the AA and remain responsive to community needs. The bank's investments include \$76 million in Low Income Housing Tax Credit (LIHTC) and New Markets Tax Credit (NMTC) projects supporting affordable housing and economic development for LMI individuals and geographies. The bank also made \$6.1 million in grants supporting early childhood education within the AA and an additional \$2.2 million in charitable grants.

PNC's support of LIHTC and NMTC projects, both level and nature, demonstrated excellent responsiveness to critical needs for affordable housing and economic development within the AAs. PNC supported many of the projects by assuming leadership roles and providing technical expertise. One example of a complex investment made by PNC is a \$7.7 million equity investment in a LIHTC project. The project was complex and required expertise and leadership on the part of PNC management. The project was the first housing development project in Philadelphia to use American Recovery and Reinvestment Act (ARRA) funds.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the other AAs within the Philadelphia-Wilmington-Camden MMA is weaker than the overall Outstanding performance due to a lower volume of investments made by PNC in these areas. Performance in the limited-scope AAs does not impact the overall rating for the Philadelphia-Wilmington-Camden MMA.

Refer to Table 14 in the Philadelphia-Wilmington-Camden section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the Service Test in Philadelphia-Wilmington-Camden MMA is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Philadelphia AA is good for retail banking services and excellent for CD services.

Retail Banking Services

Refer to Table 15 in the Philadelphia-Wilmington-Camden section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are accessible to essentially all residents in geographies of different income levels and individuals of different income levels in the Philadelphia AA. The bank's branch distribution in LMI geographies is good. The percentage of PNC offices in low-income geographies is somewhat lower than the percentage of populations living in those geographies, and the percentage of PNC branches in moderate-income geographies is near to the percentage of the population residing in those geographies.

PNC opened four offices and closed eight offices during the evaluation period. The opening and closing of branches resulted in the net closure of one branch in a moderate-income geography. The closing of the office did not significantly affect the accessibility of delivery systems in the Philadelphia AA. The bank's delivery systems are still accessible to essentially all residents and individuals of different income levels because of the remaining branch network and the availability of alternative delivery systems. The proximity of additional bank branches to low- and moderate-income geographies enhances the accessibility of retail products and services to all residents of the AA. Approximately 39 percent of bank branches are located in or within one mile of a low- or moderate-income geography within the Philadelphia AA.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. The bank's analysis of ATM usage indicates that LMI residents conduct a higher percentage of transactions at ATMs than do other PNC customer households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They do not vary in a way that is inconvenient for residents of the AA. Branch hours are convenient. Expanded morning, evening, or Saturday banking hours are offered at various locations, including offices located in LMI geographies. In addition to standard products and services, PNC offers products to meet identified needs within its communities. One example of such a product is:

- **Foundation Checking:** PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying to open a checking account. The product enables consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement.

Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provided an excellent level of CD services to the Philadelphia AA during the evaluation period. PNC employees provided CD services to approximately 200 different organizations, groups, or classes through over 1,100 activities. The number and nature of the services provided by PNC employees reflect excellent responsiveness to identified community needs.

PNC was a leader within the AA in the provision of CD services during the evaluation period. The bank provided services to a large number of organizations, groups, and governmental entities involved in affordable housing and economic development. Additionally, the bank provided technical assistance on financial matters to nonprofit and government organizations serving the needs of LMI individuals, areas, and geographies. Bank employees hold leadership positions in many of the organizations, including board and committee memberships.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area, including financial education workshops. PNC offers 15 different classes addressing banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to the Table 15 in the Philadelphia-Wilmington-Camden MMA section in Appendix D for the facts and data that support these conclusions.

Based on limited-scope reviews, the bank's performance under the Service Test in the Camden AA is not inconsistent with the bank's performance in the Philadelphia-Wilmington-Camden MMA. PNC's performance under the Service Test in the Wilmington AA is stronger than the bank's overall performance in the MMA. The stronger performance is due to branch distribution that is more readily available to all LMI geographies and individuals of different income levels. The stronger performance in the Wilmington AA does not positively impact the overall performance under the Service Test in the Philadelphia-Wilmington-Camden MMA.

OTHER RATING AREAS

- Allentown-Bethlehem-Easton, PA-NJ Multistate MSA
- Cincinnati-Middletown, OH-KY-IN Multistate MSA
- Huntington-Ashland, WV-KY-OH Multistate MSA
- Louisville-Jefferson County, KY-IN Multistate MSA
- St. Louis, MO-IL Multistate MSA
- Washington-Arlington-Alexandria, DC-MD-VA-WV Multistate MSA
- Youngstown-Warren-Boardman, OH-PA Multistate MSA
- State of Delaware
- State of Florida
- State of Illinois
- State of Indiana
- State of Kentucky
- State of Maryland
- State of New Jersey
- State of Virginia
- State of West Virginia
- State of Wisconsin

Allentown-Bethlehem-Easton, PA-NJ MMA Rating

CRA rating for the MMA: Satisfactory

The Lending Test is rated: Outstanding

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- Lending levels reflect good responsiveness to the credit needs of the MMA;
- There is adequate distribution of loans among geographies and good distribution among borrowers of different income levels throughout the MMA;
- Excellent CD lending has a significantly positive impact on our evaluation under the Lending Test;
- The volume of CD investments reflects an adequate level of responsiveness to the needs of the MMA; and
- Retail banking is accessible and CD services reflect good responsiveness to banking and community needs.

Description of Institution's Operations in Allentown-Bethlehem-Easton MMA

PNC is the third largest banking institution in the Allentown-Bethlehem-Easton Multistate MMA rating area. As of June 30, 2012, the bank held a market share of 10.36 percent, representing \$1.5 billion in deposits. Primary competitors are Wells Fargo Bank, N.A. and National Penn Bank, with deposit market shares of 23.22 percent and 11.35 percent, respectively. The Allentown-Bethlehem-Easton MMA accounts for 0.74 percent of total bank deposits and is the 16th largest rating area for PNC. Within the MMA, PNC operates 33 branch offices.

LENDING TEST

Performance under the Lending Test in the Allentown-Bethlehem-Easton MMA is rated Outstanding. Lending performance is highlighted by good lending activity, adequate geographic distribution and good borrower distribution of home mortgage loans, and adequate geographic distribution and excellent borrower distribution of small loans to businesses. The good lending activity is based upon an excellent level of small loans to businesses relative to the bank's market presence. The adequate geographic distribution of home mortgage lending is based upon good distribution of home purchase loans, adequate distribution of home improvement loans, and poor distribution of refinance loans. The good borrower distribution of mortgage loans consists of good distributions of purchase, home improvement, and refinance loans. The bank originated 18 CD loans totaling \$29.4 million during the evaluation period. The volume of CD lending had a significantly positive impact on lending performance.

INVESTMENT TEST

Investment Test performance in the Allentown-Bethlehem-Easton MMA is rated Low Satisfactory. The bank made 67 investments in the MMA totaling \$4.5 million. As of July 8, 2012, the bank had 24 prior period investments for \$2.7 million. The bank's prior period investments continue to

provide benefit to the AA and remain responsive to community needs. A significant amount of PNC's investments were in Low Income Housing Tax Credits (LIHTC) supporting affordable housing and New Jersey Economic Development Authority Bonds funding the cost of school facilities projects. Other investments included contributions to local or regional organizations supporting early childhood education, economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

SERVICE TEST

Service Test performance in the Allentown-Bethlehem-Easton MMA is rated High Satisfactory. The bank does not have any branches in low-income tracts, but its branches are accessible to moderate-income tracts. Because a relatively small portion of the population resides in low-income areas, we placed slightly more weighting on the bank's presence in moderate-income geographies. The bank's record of opening branches has improved the accessibility of its delivery systems and positively impacts our assessment of performance under the Service Test. The bank opened one branch in a moderate-income geography. In total, the bank opened two offices while closing two offices in the MMA. Hours and services do not vary in a way that inconveniences people living in the MMA. The bank provided a relatively high level of community development services through its work with more than 30 organizations during the evaluation period.

Refer to Tables 1-15 in the MMA section of Appendix D for the facts and data that support all Test conclusions.

Cincinnati-Middletown, OH-KY-IN MMA Rating

CRA rating for the MMA: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the credit needs of the MMA.
- Excellent distribution of loans among geographies and among borrowers of different income levels throughout the MMA;
- CD lending with a significantly positive impact on our evaluation of the bank's performance under the Lending Test;
- Investment volume that reflects an excellent level of responsiveness to the needs of the MMA; and
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

Description of Institution's Operations in Cincinnati-Middletown MMA

PNC is the third largest financial institution in the Cincinnati-Middletown MMA rating area. As of June 30, 2012, the bank held a market share of 8.68 percent, representing \$5.7 billion in deposits. Primary competitors include Fifth Third Bank and U.S. Bank, N.A., with deposit market shares of 35 percent and 31 percent, respectively. Of PNC's 23 rating areas, the Cincinnati-Middletown MMA ranks tenth and accounts for 2.82 percent of total bank deposits. PNC operates 92 branches within the MMA.

LENDING TEST

Performance under the Lending Test in the Cincinnati-Middletown MMA is rated Outstanding. Lending performance is based upon adequate lending activity, excellent performance for both geographic and borrower distribution of home mortgage loans, as well as for small loans to businesses. The excellent geographic distribution of home mortgage lending consists of an excellent distribution of home purchase and improvement loans offsetting a poor distribution of refinance loans. The excellent borrower distribution of mortgage lending is based upon excellent distribution of home purchase and improvement loans and a good distribution of refinance loans. PNC originated 37 CD loans for \$131.8 million during the evaluation period. The volume and responsiveness of the bank's CD lending had a significantly positive impact on lending performance.

INVESTMENT TEST

Investment Test performance in the Cincinnati-Middletown MMA is rated Outstanding. PNC made 163 investments in the MMA totaling \$71.7 million. As of July 8, 2012, the bank had 47 prior period investments for \$26 million. The bank's prior period investments continue to benefit the MMA and remain responsive to community needs. PNC made significant investments in funds

supporting Low Income Housing Tax Credit (LIHTC) projects. Additionally, the bank supported the revitalization or stabilization of LMI geographies within the AA through investments in New Markets Tax Credit (NMTC) projects and an investment in a Community Development Financial Institution (CDFI). Other investments included grants to local organizations supporting early childhood education, economic development, affordable housing, and community services, or activities that revitalize or stabilize LMI geographies.

SERVICE TEST

Service Test performance in the Cincinnati-Middletown MMA is rated Outstanding. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. PNC opened two branches and closed 16 branches within the MMA during the evaluation period. The opening of one branch has improved the accessibility of bank delivery systems within low-income geographies. Although six of the branch closures were within moderate-income geographies, accessibility to customers in moderate-income geographies remains excellent because of the bank's extensive and effective alternative delivery system. Additionally, PNC provides additional access to banking services through branches that are in close proximity to LMI geographies. An additional 16.3 percent of the bank's branches are within one mile of LMI geographies. Hours and services do not vary in a way that inconveniences people living in the MMA. The bank provided an excellent level of community development services through its work with over 100 organizations during the evaluation period.

Refer to Tables 1-15 in the MMA section of Appendix D for the facts and data that support all Test conclusions.

Huntington-Ashland, WV-KY-OH MMA Rating

CRA rating for the MMA: Outstanding

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the credit needs of the MMA;
- Excellent distribution of loans among geographies, and a good distribution among borrowers of different income levels throughout the MMA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the MMA; and
- Retail banking services that show excellent responsiveness to banking needs in the MMA.

Description of Institution's Operations in Huntington-Ashland MMA

PNC is the eighth largest banking institution in the Huntington-Ashland MMA rating area. As of June 30, 2012, the bank held a market share of 4.97 percent, representing \$275.6 million in deposits. Primary competitors include City National Bank of West Virginia, Branch Banking and Trust Company, and Putnam County Bank, with deposit market shares of 9.76, 9.65, and 9.44 percent, respectively. The Huntington-Ashland MMA rating area is PNC's 21st largest rating area and accounts for 0.17 percent of total bank deposits. PNC has 11 branches within the MMA.

LENDING TEST

Performance under the Lending Test in the Huntington-Ashland MMA is rated High Satisfactory. Lending performance consists of adequate lending activity, excellent geographic distribution of loans, and good borrower distribution of loans. The excellent geographic distribution of home mortgage lending consists of excellent refinance and home improvement lending and good home purchase lending. Geographic distribution of small business lending is excellent. The good borrower distribution of mortgage lending is based upon adequate distribution of home purchase lending, good distribution of home improvement lending, and poor distribution of refinance lending. Distribution for loans to businesses with different revenue sizes is good. The bank originated eight CD loans for a total of \$708 thousand during the evaluation period which had a neutral impact on lending performance.

INVESTMENT TEST

Investment Test performance in the Huntington-Ashland MMA is rated Outstanding. PNC made 24 investments in the MMA totaling \$833 thousand. As of July 8, 2012, the bank had 38 prior period investments totaling \$3.8 million. The bank's prior period investments continue to benefit the MMA and remain responsive to community needs. The level and continued responsiveness of the prior period investments had a significant impact on our overall evaluation of the bank's performance under the Investment Test. PNC made significant investments in funds providing support for affordable housing (LIHTCs) and economic development (NMTC) projects within the

AA. Other investments included grants to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

SERVICE TEST

Service Test performance in the Huntington-Ashland MMA is rated Outstanding. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Alternative banking delivery systems, including telephone and internet banking, improved access by LMI individuals to retail banking services. PNC did not open or close any branches during the evaluation period. Hours and services do not vary in a way that inconveniences people living in the MMA. The bank provided an adequate level of CD services through work performed with eight organizations during the evaluation period.

Refer to Tables 1-15 in the MMA section of Appendix D for the facts and data that support all Test conclusions.

Louisville-Jefferson County, KY-IN MMA Rating

CRA rating for the MMA: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating:

- Lending levels reflecting good responsiveness to the MMA's credit needs;
- A good distribution of loans among geographies and excellent distribution among borrowers of different income levels throughout the MMA;
- An excellent level of CD lending that has a significantly positive impact on the community and the bank's lending performance;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA; and
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

Description of Institution's Operations in Louisville-Jefferson County MMA

PNC is the largest banking institution in the Louisville-Jefferson County MMA rating area. As of June 30, 2012, the bank had deposits of \$4.9 billion in deposits, representing a market share of 21.59 percent. Primary competitors include JPMorgan Chase Bank, N.A., Fifth Third Bank, Stock Yards Bank and Trust Company, and Republic Bank and Trust Company, with market shares of 16.66, 9.94, 6.50, and 6.46 percent, respectively. The Louisville-Jefferson County MMA rating area is PNC's 12th largest and accounts for 2.68 percent of total bank deposits. PNC has 82 branches within the MMA.

LENDING TEST

Performance under the Lending Test in the Louisville-Jefferson County MMA is rated Outstanding. PNC's lending performance consists of good lending activity, adequate geographic and excellent borrower distribution of home mortgage loans, and excellent geographic and borrower distribution of small loans to businesses. PNC's good lending activity is based upon a strong level of small loans to businesses relative to the bank's market presence. The bank's adequate geographic distribution of home mortgage lending consists of an adequate distribution of home purchase loans, good distribution of home improvement loans, and poor distribution of mortgage refinance loans. The excellent borrower distribution of mortgage lending is based upon excellent distribution of home purchase and improvement loans and good distribution of refinance loans. The bank originated 25 CD loans totaling \$123.9 million during the evaluation period. PNC's CD lending had a significantly positive impact on lending performance.

INVESTMENT TEST

Investment Test performance in the Louisville-Jefferson County MMA is rated Outstanding. The bank made 125 investments in the MMA totaling \$23.8 million during the evaluation period. As of

July 8, 2012, the bank had 43 prior period investments for \$32.9 million. The bank's investments originated prior to the current evaluation period continue to provide benefit to the MMA and remain responsive to community needs. PNC made a significant investment in a Low Income Housing Tax Credit (LIHTC) project funding new construction and adaptive rehabilitation of an existing structure for affordable housing. The bank also made an investment in a fund supporting a city effort to redevelop the metro Louisville area. Other investments consisted of contributions to local or regional organizations providing early childhood education, economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

SERVICE TEST

Service Test performance in the Louisville-Jefferson County MMA is rated Outstanding. Although the bank closed a total of 18 branches during the evaluation period, it continues to have excellent branch accessibility in LMI geographies and to LMI individuals. PNC retains a significant presence in the MMA with 82 remaining offices. Alternative delivery channels, including telephone and internet banking, improve access to retail banking services. PNC's closing of two branches in low-income geographies and three branches in moderate-income geographies negatively impacted accessibility to bank services; however, the remaining distribution of branches remains readily accessible to LMI geographies and individuals. Hours and services do not vary in a way that inconveniences people living in the MMA. The bank provided an excellent level of community development services through its work with more than 75 organizations during the evaluation period.

Refer to Tables 1-15 in the MMA section of Appendix D for the facts and data that support all Test conclusions.

St. Louis, MO-IL MMA Rating

CRA rating for the MMA: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the credit needs of the MMA;
- A good distribution of loans among geographies and borrowers of different income levels throughout the MMA;
- An excellent volume of CD lending that has a significantly positive impact on the community and the bank's lending performance;
- Investment volume that reflects an excellent level of responsiveness to the needs of the MMA; and
- Retail banking services show adequate responsiveness to banking needs, but CD services show excellent responsiveness to community needs.

Description of Institution's Operations in St. Louis MMA

PNC is the ninth largest banking institution in the St. Louis MMA rating area. As of June 30, 2012, the bank held deposits of \$1.6 billion, representing a market share of 2.03 percent. Primary competitors include Scottrade Bank, U.S. Bank, N.A., Bank of America, N.A., and Commerce Bank, with deposit market shares of 16.28, 15.29, 11.17, and 6.83 percent, respectively. The St. Louis MMA rating area is PNC's 15th largest with 1.05 percent of the bank's total deposits. PNC has 57 branches in the MMA.

LENDING TEST

Performance under the Lending Test in the St. Louis MMA is rated Outstanding. Lending performance consists of adequate lending activity and good geographic and borrower distribution of loans. The bank's geographic distribution of home mortgage loans is adequate, based upon an adequate distribution of home purchase and home improvement loans and a poor distribution of refinance loans. The excellent borrower distribution of mortgage lending is based upon an excellent distribution of home purchase and improvement loans and a good distribution of refinance loans. The bank's geographic and borrower distributions of small loans to businesses are both good. PNC originated 17 CD loans for a total amount of \$41 million during the evaluation period. CD lending had a significantly positive impact on lending performance.

INVESTMENT TEST

Investment Test performance in the St. Louis MMA is rated Outstanding. The bank made 71 investments in the MMA totaling \$27.3 million during the evaluation period. In addition, the bank had 41 prior period investments totaling \$20.1 million as of July 8, 2012. The prior period investments continue to benefit the AA and are responsive to community needs. A significant amount of PNC's investments were in Low Income Housing Tax Credit (LIHTC) projects within the

AA supporting affordable housing for LMI individuals and families. The bank's investments also supported organizations providing affordable housing, early childhood education, economic development, community services, or activities that revitalize or stabilize LMI geographies, through its investments.

SERVICE TEST

Service Test performance in the St. Louis MMA is rated High Satisfactory. The bank has adequate branch accessibility in LMI geographies and to LMI individuals. The availability of telephone and internet banking delivery systems provide additional access by LMI individuals to retail banking services. Branch openings and closings had no impact on the accessibility of the bank's delivery systems in LMI geographies. PNC opened one branch in a middle-income census tract during the evaluation period. However, the bank did not open or close any branches in LMI geographies during the evaluation period. The hours and services in PNC's retail branch network do not vary in a way that inconveniences people living in the MMA. The bank worked with over 90 organizations to provide an excellent level of CD services during the evaluation period.

Refer to Tables 1-15 in the MMA section of Appendix D for the facts and data that support all Test conclusions.

Washington-Arlington-Alexandria, DC-MD-VA-WV MMA Rating

CRA rating for the MMA: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- Lending levels that reflect good responsiveness to the credit needs of the MMA;
- An excellent distribution of loans among geographies and good distribution among borrowers of different income levels throughout the MMA;
- An excellent level of CD lending that has a significantly positive impact on the community and the bank's performance under the Lending Test;
- Investment volume that reflects a good level of responsiveness to the needs of the MMA; and
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs.

Description of Institution's Operations in Washington-Arlington-Alexandria MMA

PNC is the seventh largest banking institution in the Washington-Arlington-Alexandria MMA rating area. As of June 30, 2012, PNC had total deposits of \$10.2 billion, representing a market share of 5.31 percent. Primary competitors include E*TRADE Bank, Capital One, N.A., Wells Fargo Bank, N.A., and Bank of America, N.A., with deposit market shares of 17.50, 15.04, 11.48, and 10.57 percent, respectively. The Washington-Arlington-Alexandria MMA is PNC's eighth largest with 4.82 percent of total bank deposits. PNC has two defined AAs in the Washington-Arlington-Alexandria MMA. The Washington-Arlington-Alexandria, DC-MD-VA-WV MD AA is the largest AA in the MMA. It has 77.44 percent of bank deposits and 71.44 percent of the reportable loans in the MMA. PNC has 190 branches within the MMA.

LENDING TEST

Lending Test performance in Washington is rated Outstanding. Based on a full-scope review, performance in the Washington-Arlington-Alexandria MD AA is excellent. Lending performance is highlighted by good lending activity, excellent geographic distribution of loans, and good borrower distribution of loans. The bank's good lending activity is based upon an excellent level of small loans to businesses relative to the bank's market presence. PNC's geographic distribution of home mortgage lending is excellent for all mortgage products. Borrower distribution of mortgage lending is excellent, based upon a good distribution of all mortgage products with excellent market shares. The geographic and borrower distributions of small loans to businesses are both good. The bank's CD lending has a significantly positive impact on performance in the MD based on its volume.

Based on limited-scope reviews, Lending Test performance in the Bethesda-Rockville-Frederick MD is not inconsistent with the overall performance in the MMA.

INVESTMENT TEST

Investment Test performance in the Washington-Arlington-Alexandria MMA is rated High Satisfactory. Based on a full-scope review, PNC's performance under the Investment Test is good in the Washington-Arlington-Alexandria MD. The bank made 89 investments in the MD totaling \$35.4 million during the evaluation period. As of July 8, 2012, 25 prior period investments of \$11.7 million remained outstanding. The prior period investments continue to benefit the community and are responsive to community needs. PNC's investments included large investments in Low Income Housing Tax Credit (LIHTC) projects supporting affordable housing, as well as New Markets Tax Credits (NMTC) projects supporting the construction of a charter school within a low-income community through the acquisition of an old public school building and the construction of a new building. Other investments consisted primarily of contributions to local or regional organizations supporting early childhood education, economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies. PNC has been very responsive to community needs through its investments.

Based on a limited-scope review, Investment Test performance in the Bethesda-Rockville-Frederick MD is poor and weaker than the bank's overall performance in the MMA. The weaker performance is due to a lower level of qualified investments relative to the bank's operations in the AA. Although the performance in the limited-scope AA has a negative impact on our evaluation of the bank's performance under the Investment Test, it does not result in a lower rating. Needs within the Washington-Arlington-Alexandria MD AA are significantly greater than the needs within the Bethesda-Rockville-Frederick MD. PNC's significantly stronger and responsive performance within the AA with the greater level of needs offsets the weaker performance in the smaller AA with fewer community needs.

SERVICE TEST

Service Test performance in the Washington-Arlington-Alexandria MMA is rated High Satisfactory. Based on a full-scope review, performance in the Washington-Arlington-Alexandria is good. PNC has good branch accessibility in LMI geographies and to LMI individuals. Telephone and internet banking delivery systems offer LMI individuals with additional access to retail banking services. The bank opened a total of 30 offices and closed 12 offices during the evaluation period. PNC opened a net of five new branches in moderate-income geographies and closed a net of one branch in a low-income geography. The additional branches in moderate-income geographies positively affect accessibility to retail banking services for LMI individuals. The openings were the result of a strategy initiative undertaken by management to enhance accessibility to retail branches for all areas and individuals within the MMA. The hours and services in PNC's retail branch network do not vary in a way that inconveniences people living in the MMA. The bank performed an excellent level of CD services through its work with more than 85 organizations during the evaluation period.

Based on a limited-scope review, Service Test performance in the Bethesda-Rockville-Frederick MD is good and is not inconsistent with the overall High Satisfactory performance in the Washington-Arlington-Alexandria MMA.

Refer to Tables 1-15 in the MMA section of Appendix D for the facts and data that support all Test conclusions.

Youngstown-Warren-Boardman, OH-PA MMA Rating

CRA rating for the MMA: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the credit needs of the multistate MSA;
- A good distribution of loans among geographies and among borrowers of different income levels throughout the MMA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the MMA; and
- Retail banking and CD services that demonstrate good responsiveness to banking and community needs.

Description of Institution's Operations in Youngstown-Warren-Boardman MMA

PNC is the third largest banking institution in the Youngstown-Warren-Boardman MMA rating area. As of June 30, 2012, the bank had a market share of 12.82 percent, based upon \$1.2 billion in deposits. Primary competitors in the MMA include The Huntington National Bank and First National Bank of Pennsylvania, with deposit market shares of 21.9 and 12.86 percent, respectively. The Youngstown-Warren-Boardman rating area is PNC's 19th largest with 0.66 percent of the bank's total deposits. Within the MMA, PNC has 27 branches.

LENDING TEST

Performance under the Lending Test in the Youngstown-Warren-Boardman MMA is rated High Satisfactory. PNC's lending performance consists of adequate lending activity, poor geographic distribution of mortgage loans, and excellent geographic distribution of small loans to businesses. Borrower distribution is good with excellent distribution of home mortgage loans and a good distribution of small loans to businesses. PNC's poor geographic distribution of home mortgage lending is based upon a good distribution of home improvement lending and poor home purchase and refinance lending. Excellent borrower distribution of mortgage lending is based upon an excellent distribution of home purchase and home improvement loans and good distribution of home refinance loans. The geographic distribution of small loans to businesses is excellent, and the borrower distribution is good. The bank originated nine CD loans for a total of \$14.6 million during the evaluation period, which had a neutral impact on lending performance.

INVESTMENT TEST

Investment Test performance in the Youngstown-Warren-Boardman MMA is rated Outstanding. The bank made 46 investments in the MMA totaling \$3.3 million during the evaluation period. As of July 8, 2012, PNC had 39 prior period investments for \$6.3 million that remained outstanding. The bank's prior period investments continue to provide benefits to the community and remain responsive to community needs. PNC supported affordable housing and economic development

through investments in funds investing in Low Income Housing Tax Credits (LIHTC) and New Markets Tax Credit (NMTC) projects within the MMA. Other investments made by PNC in the MMA included contributions to local or regional organizations that provide early childhood education, economic development, affordable housing, and community services, or to activities that revitalize or stabilize LMI geographies.

SERVICE TEST

Service Test performance in the Youngstown-Warren-Boardman MMA is rated High Satisfactory. The bank has excellent branch accessibility in low-income geographies and to low-income individuals. Branch accessibility is good in moderate-income geographies and to moderate-income individuals. Retail services offered by PNC through telephone and internet banking delivery systems offer improved accessibility to LMI individuals. PNC did not open or close any branches in the evaluation period. Hours and services do not vary in a way that inconveniences people living in the MMA. The bank provided an adequate level of CD services through its work with more than 30 organizations during the evaluation period.

Refer to Tables 1-15 in the MMA section of Appendix D for the facts and data that support all Test conclusions.

State of Delaware Rating

CRA rating for the State: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Excellent distribution of loans among borrowers of different income levels throughout its AAs;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of retail banking and community development services that shows good responsiveness to banking and community needs.

Description of Institution's Operations in the State of Delaware

PNC is the ninth largest banking institution in the state of Delaware. As of June 30, 2012, the bank had \$3.1 billion in deposits, representing a market share of 0.86 percent. Primary competitors within the state include FIA Card Services, N.A., ING Bank, FSB, TD Bank, N.A., and Discover Bank, with deposit market shares of 27.77, 23.69, 14.35, and 11.48 percent, respectively. Of PNC's rating areas, the state of Delaware ranks 20th and accounts for 0.48 percent of total bank deposits. PNC has two defined AAs in the state of Delaware. The Sussex County Non-Metro AA is the largest AA in the state. It comprises 70.65 percent of bank deposits and 66.11 percent of bank lending totals in the state. PNC has 21 branches in the state, not including any branches within a MMA.

LENDING TEST

Lending Test performance in the state of Delaware is rated Outstanding. Based on a full-scope review, performance in the Sussex County Non-MSA AA is excellent. PNC's lending performance is based upon excellent lending activity, good borrower distribution for home mortgage loans, and excellent borrower distribution of small loans to businesses. The bank's excellent lending activity is based upon strong levels of home mortgage lending and small loans to businesses relative to PNC's market presence. The AA does not have any LMI geographies and geographic distribution is not evaluated. PNC made eight CD loans totaling \$3.4 million in the AA during the evaluation period, which have a neutral import on performance in the AA.

Based on a limited-scope review, Lending Test performance in the Dover MSA is good, but weaker than the Outstanding performance in the state of Delaware. Weaker performance is due to good geographic distribution of loans and a neutral impact from the bank's CD lending. Performance in the limited-scope AA did not negatively impact the Lending Test rating for the state of Delaware.

INVESTMENT TEST

Investment Test performance in the state of Delaware is rated High Satisfactory. Based on a full-scope review, Investment Test performance is good in the Sussex County Non-MSA AA. PNC made 18 investments in the AA totaling \$1.1 million during the evaluation period. PNC had outstanding one prior period investment totaling \$85 thousand as of July 8, 2012. The prior period investment continues to benefit the AA and is responsive to community needs. Although the total dollar amount of direct investments made by PNC is not significant, the investments are responsive to community critical needs of affordable housing and early childhood education. Additionally, PNC made 23 investments totaling \$149 thousand during the evaluation period that benefit a wider area that includes the Sussex County AA. The bank also had 27 prior period investments totaling \$4 million that benefit a wider area that includes the AA. Although invested in statewide bonds, \$3.7 million of the investments were used to provide affordable housing in the Sussex County AA. These investments are considered in our assessment of the bank's performance in the Sussex County AA, and have a positive impact in our evaluation. The majority of PNC's investments support affordable housing. Other investments made by PNC included contributions to local or regional organizations providing early childhood education, economic development, affordable housing, and community services, or to activities that revitalize or stabilize LMI geographies.

Based on a limited-scope review, Investment Test performance in the Dover MSA is very poor and weaker than the overall Outstanding performance in the state of Delaware. Performance in the Dover MSA is weaker because of a lower level of qualified investments relative to the bank's presence in the AA. Weaker performance in the limited-scope AA did not negatively impact the Investment Test rating for the state of Delaware.

SERVICE TEST

Service Test performance in the state of Delaware is rated High Satisfactory. Based on a full-scope review, performance in the Sussex County Non-MSA AA is good. The AA does not include any LMI geographies. Because of the small geographical size of the AA, PNC provides good accessibility to retail banking services to LMI individuals through its 16 branches. Additionally, PNC's telephone and internet banking delivery systems offer additional access for LMI individuals to retail banking services. Hours and services do not vary in a way that inconveniences people living in the state. The bank provided an adequate level of CD services through its work with 15 organizations during the evaluation period. Based on a limited-scope review, Service Test performance in the Dover MSA AA is good and is not inconsistent with the overall High Satisfactory performance in the state of Delaware.

Refer to Tables 1-15 in the state of Delaware section of Appendix D for the facts and data that support all Test conclusions.

State of Florida Rating

CRA rating for the State: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the credit needs of the state;
- Good distribution of home mortgage loans among geographies and among borrowers of different income levels throughout the state;
- Good distribution of small loans to businesses among geographies and excellent distribution among businesses of different income levels;
- Excellent volume of CD lending that has a significantly positive impact on the state's lending performance;
- Investment volume that demonstrates an excellent level of responsiveness to the needs of the state; and
- Retail banking that shows good accessibility to banking needs and and CD services reflect excellent responsiveness to community needs.

Description of Institution's Operations in State of Florida

PNC is the 14th largest banking institution in the state of Florida. The bank had \$6.5 billion in deposits and 1.53 percent of market share as of June 30, 2012. Primary competitors within the state include Bank of America, N.A., Wells Fargo Bank, N.A., SunTrust Bank, Regions Bank, and JPMorgan Chase Bank, N.A., with deposit market shares of 18.34, 16.28, 10.05, 4.40, and 3.61 percent, respectively. The state of Florida is PNC's 11th largest rating area and has 2.75 percent of total bank deposits. PNC has ten defined AAs in the state of Florida. The West Palm Beach-Boca Raton-Boynton Beach MD AA is the largest AA in the state. It comprises 47.80 percent of bank deposits and 37.20 percent of the reportable loans in the state. PNC has a total of 135 branches in the state.

LENDING TEST

Lending Test performance in the state of Florida is rated Outstanding. Based on a full-scope review, performance in the West Palm Beach-Boca Raton-Boynton Beach MD is excellent. PNC's lending performance consists of adequate lending activity, good geographic distribution of home mortgage loans, and good borrower distribution of home mortgage loans and small loans to businesses. Geographic distribution of small loans to businesses is excellent. PNC's good geographic distribution of home mortgage lending consists of a good distribution of home purchase and improvement loans and an adequate distribution of refinance loans. The good borrower distribution of mortgage lending consists of an excellent distribution of home purchase loans, and a good distribution of home improvement and refinance loans. The volume of the bank's CD lending had a significantly positive impact on performance in the MD. PNC made 24 CD loans totaling \$125.4 million during the evaluation period.

Based on limited-scope reviews, Lending Test performance in the Deltona-Daytona Beach-Ormond Beach, and the Fort Lauderdale-Pompano Beach-Dearfield Beach MSAs is excellent and is not inconsistent with the overall Outstanding performance in Florida. Performance in the Orlando-Kissimmee-Sanford, Palm Bay-Melbourne-Titusville, Palm Coast, Port St. Lucie, Sebastian-Vero Beach, Tampa-St. Petersburg-Clearwater MSAs, and the Florida Non-MSA AAs is good, but weaker than the overall performance in the state. Weaker performance is due to a weaker geographic distribution of home mortgage lending. Lending performance in the Naples-Marco Island MSA is adequate, but weaker than the overall performance in Florida. Weaker performance is due to weaker geographic and borrower distribution of home mortgage loans. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Florida.

INVESTMENT TEST

Investment Test performance in the state of Florida is rated Outstanding. Based on a full-scope review, Investment Test performance is excellent in the West Palm Beach-Boca Raton-Ormond Beach MSA. PNC made 73 investments totaling \$18.8 million during the evaluation period. PNC also had outstanding one prior period investment for \$5.6 million as of July 8, 2012. The investment originated prior to the current evaluation period continues to benefit the AA and is responsive to community needs. Additionally, PNC made six investments totaling \$13.1 million during the evaluation period that benefit a wider area that includes the West Palm Beach-Boca Raton-Ormond Beach AA. The bank also had 22 prior period investments totaling \$9.1 million that benefit a wider area that includes the AA. These investments are also considered in our assessment of the bank's performance in the West Palm Beach-Boca Raton-Ormond Beach AA, and have a positive impact in our evaluation. PNC's investments included a large equity investment in an affordable housing project and investment in Florida Housing Finance Corporation bonds. These investments provided significant support to efforts to improve affordable housing accessibility within the AA. Other investments made by PNC included contributions to local or regional organizations providing economic development, affordable housing, early childhood education, and community services, or to activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Deltona-Daytona Beach-Ormond Beach, the Naples-Marco Island, the Orlando-Kissimmee-Sanford, Palm Coast, and the Tampa-St. Petersburg-Clearwater MSAs is excellent and not inconsistent with the overall Outstanding performance in the state of Florida. Performance in the Fort Lauderdale-Pompano Beach-Dearfield Beach is good, but weaker than the overall performance in the state. The performance in the Palm Bay-Melbourne-Titusville, Port St Lucie, Sebastian-Vero Beach, and Florida Non-MSA AAs is adequate, but weaker than the overall performance in the state. Weaker performance is due to a lower volume of CD investments relative to the bank's presence in the AAs. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Florida.

SERVICE TEST

Service Test performance in the state of Florida is High Satisfactory. Based on a full-scope review, performance in the West Palm Beach-Boca Raton-Ormond Beach MSA is good. The bank has good branch accessibility in LMI geographies and to LMI individuals. The availability of telephone and internet banking channels offers additional means of conducting banking services

to LMI individuals. PNC opened five offices and closed one office during the evaluation period. However, the bank did not open or close any branches in LMI geographies. Hours and services do not vary in a way that inconveniences people living in the state. The bank provided an excellent level of CD services through its work with more than 75 organizations during the evaluation period.

Based on limited-scope reviews, Service Test performance in the Port St. Lucie MSA is excellent and stronger than the overall performance for the state. The stronger performance is due to excellent accessibility of branches to LMI geographies and individuals. Performance in the Fort Lauderdale-Pompano Beach-Dearfield Beach MSA is good and not inconsistent with the overall performance for the state. Performance in the Deltona-Daytona Beach-Ormond Beach, the Naples-Marco Island, the Orlando-Kissimmee-Sanford, Palm Coast, the Tampa-St. Petersburg-Clearwater, the Palm Bay-Melbourne-Titusville, Sebastian-Vero Beach, and Florida Non-MSA AAs is adequate, but weaker than the overall performance in the state. Weaker performance is due to adequate accessibility of branches to LMI geographies and individuals. Performance in limited-scope AAs did not positively or negatively impact the Service Test rating for Florida.

Refer to Tables 1-15 in the Florida section of Appendix D for the facts and data that support all Test conclusions.

State of Illinois Rating

CRA rating for the State: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the credit needs of the state;
- Good distribution of loans among geographies and among borrowers of different income levels throughout the state;
- Investment volume that reflects a poor level of responsiveness to the needs of the state; and
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

Description of Institution's Operations in State of Illinois

PNC is the fifth largest banking institution in the state of Illinois. The bank had \$13.9 billion in deposits and 3.54 percent of market share as of June 30, 2012. Primary competitors within the state include JPMorgan Chase Bank, N.A., BMO Harris Bank, N.A., Bank of America, N.A., and the Northern Trust Company, with deposit market shares of 17.85, 9.13, 5.99, and 5.67 percent, respectively. The state of Illinois is PNC's 13th largest rating area and has 1.49 percent of total bank deposits. Exclusive of AAs within MMAs, PNC has eight defined AAs in the state of Illinois. The Peoria, IL MSA AA is the largest AA in the state. It comprises 25.75 percent of bank deposits and 23.78 percent of the reportable loans in the state. PNC has a total of 49 branches in the state, excluding branches within MMAs.

LENDING TEST

Lending Test performance in the state of Illinois is rated High Satisfactory. Based on a full-scope review, performance in the Peoria MSA is good. PNC's lending performance consists of adequate lending activity, adequate geographic distribution of home mortgage loans, excellent geographic distribution of small loans to businesses, excellent borrower distribution of home mortgage loans, and adequate borrower distribution of small loans to businesses. PNC's adequate geographic distribution of home mortgage lending consists of an adequate distribution of home purchase and improvement lending and a poor distribution of refinance lending. The bank's excellent borrower distribution of mortgage lending consists of an excellent distribution of home purchase and improvement lending and a good distribution of refinance lending. PNC originated eight CD loans for \$4 million during the evaluation period. The volume of CD lending had a neutral impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Bloomington-Normal, Champaign-Urbana, Decatur, Kankakee-Bradley, Rockford, and Springfield MSAs and the Illinois Non-MSA AA is good and is not inconsistent with the overall High Satisfactory performance in Illinois.

INVESTMENT TEST

Investment Test performance in the state of Illinois is rated Needs to Improve. Based upon a full-scope review, the bank's performance in the Peoria MSA is good. During the evaluation period, PNC made 23 investments in the MSA totaling \$3.4 million. The bank did not have any prior period investments as of July 8, 2012. PNC also made two investments totaling \$388 thousand that benefit a wider area that includes the Peoria MSA during the current evaluation period. Additionally, the bank had 22 prior period investments totaling \$4.9 million that benefit a wider area that includes the AA. These investments are not considered in our assessment of the bank's performance in the Peoria MSA AA because of the bank's poor or very poor performance under the Investment Test in five of the limited-scope AAs.

Based on limited-scope reviews, Investment Test performance in the Champaign-Urbana, and Decatur MSAs is excellent and stronger than the overall performance in the state of Illinois. Performance is stronger because of a larger volume of investments relative to the bank's presence in those MSAs. The stronger performance does not positively impact the overall performance. Performance in the Bloomington-Normal and Kankakee-Bradley MSAs is poor and performance in the Illinois Non-Metro AA and the Rockford, and Springfield MSAs is very poor. The weaker performance is due to lower volumes of investments relative to the bank's presence in those AAs. The bank did not make any investments during the evaluation period in the Illinois Non-MSA AA. Performance in these limited-scope AAs is significantly weaker than performance in the Peoria MSA and negatively impacts the overall rating for the state of Illinois.

SERVICE TEST

Service Test performance in the state of Illinois is rated High Satisfactory. Based on a full-scope review, performance in the Peoria MSA is good. The bank has good branch accessibility in low-income geographies and to low-income individuals. PNC does not have any branches in moderate-income geographies. Use of telephone and internet banking delivery systems offers additional access for LMI individuals to retail banking services. The bank did not open or close any branches during the evaluation period. Hours and services do not vary in a way that inconveniences people living in the state. PNC provided a good level of CD services through its work with more than 40 organizations during the evaluation period.

Based on limited-scope reviews, Service Test performance in the Champaign-Urbana, and Decatur MSAs is excellent and stronger than the overall performance in the state of Illinois. Performance is stronger because of branching accessibility that is more readily available. Performance in the Kankakee-Bradley, Bloomington-Normal, Rockford, and Springfield MSAs is good and not inconsistent with the overall performance in the state. PNC has only one branch in the Illinois Non-MSA AA. Performance is adequate in the AA and weaker than overall performance in the state. Performance in limited-scope AAs did not positively or negatively impact the Service Test rating for Illinois.

Refer to Tables 1-15 in the Illinois section of Appendix D for the facts and data that support all Test conclusions.

State of Indiana Rating

CRA rating for the State: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the credit needs of the state;
- Good distribution of loans among geographies and among borrowers of different income levels throughout the state;
- Excellent level of CD lending had a positive impact on the community and the bank's performance under the Lending Test;
- The volume of current and prior-period investments made in the Indianapolis-Carmel MSA AA and in the limited scope AAs reflects an excellent level of responsiveness to the needs of the state; and
- Retail banking and CD services reflect good responsiveness to banking and community needs.

Description of Institution's Operations in State of Indiana

PNC is the second largest banking institution in the state of Indiana. As of June 30, 2012, PNC had \$9.7 billion in deposits and a deposit market share of 9.47 percent. Primary competitors within the state include JPMorgan Chase Bank, N.A., Fifth Third Bank, Old National Bank, and BMO Harris Bank, N.A., with deposit market shares of 13.35, 7.11, 4.93, and 3.39 percent, respectively. The state of Indiana is PNC's seventh largest rating area and has 5.28 percent of total bank deposits. PNC has 14 defined AAs in the state of Indiana. Six AAs that are not MSAs/MDs have been combined under the Indiana Non-MSA AA. The Indianapolis-Carmel MSA AA is the largest AA in the state. It has 72.19 percent of bank deposits and 53.51 percent of the reportable loans in the state. PNC has a total of 145 branches in the state.

LENDING TEST

Lending Test performance in Indiana is rated High Satisfactory. Based on a full-scope review, performance in the Indianapolis-Carmel MSA is good. PNC's lending performance consists of adequate lending activity, poor geographic distribution and excellent borrower distribution of home mortgage loans, and excellent geographic distribution and good borrower distribution of small loans to businesses. The bank's poor geographic distribution of home mortgage lending is based upon a very poor distribution of home purchase lending, an adequate distribution of home improvement lending, and a poor distribution of refinance lending. The excellent borrower distribution of mortgage lending is based upon an excellent distribution of home purchase and improvement lending and a good distribution of refinance lending. PNC made 17 CD loans totaling \$84.6 million during the evaluation period. The bank's CD lending had a positive impact on lending performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Columbus and Fort Wayne MSAs is excellent and stronger than the overall performance in the state. The stronger

performance is because of excellent CD lending having a positive impact on the lending performance in the MSAs. PNC's lending performance in the Anderson, Elkhart, Kokomo, Michigan City-La Porte, and South Bend-Mishawaka MSAs, and the Indiana Non-MSA AA is good and not inconsistent with the overall performance in the state. Performance in limited-scope AAs did not positively impact the Lending Test rating for Indiana.

INVESTMENT TEST

PNC's Investment Test performance in Indiana is rated Outstanding. Based on a full-scope review, Investment Test performance is good in the Indianapolis-Carmel MSA. PNC made 66 investments in the MSA totaling \$1.5 million during the evaluation period. The bank also had made 11 prior period investments totaling \$25.3 million that remained outstanding as of July 8, 2012. The prior period investments continue to benefit the AA and are responsive to community needs. PNC also made 12 investments totaling \$14.8 million during the evaluation period that benefit a wider area that includes the Indianapolis-Carmel MSA. The bank also had 22 prior period investments totaling \$17.6 million that remain outstanding and also benefit a wider area that includes the AA. We considered the investments benefiting the wider area in our assessment of the bank's performance in the Indianapolis-Carmel MSA. The investments have a positive impact in our evaluation. PNC provided significant support to affordable housing efforts within the MSA and the state. PNC invested in Low Income Housing Tax Credit (LIHTC) projects and invested in Indiana Housing and Community Development Revenue Bonds. Additional PNC investments included contributions to local or regional organizations providing affordable housing, community services, early childhood education, and economic development, or to activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Elkhart, Fort Wayne, South Bend-Mishawaka MSAs and the Indiana Non-MSA AA is excellent. The bank's performance in these AAs positively impacts the overall rating, resulting in the Outstanding rating for the state of Indiana. Performance in the Anderson MSA is good. Performance in the Michigan City-La Porte MSA is adequate and performance in the Columbus and Kokomo MSAs is very poor. The bank did not make any investments in the Columbus and Kokomo MSAs during the evaluation period. The weaker performance is due to lower volumes of qualified CD investments relative to the bank's presence in those MSAs. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Indiana.

SERVICE TEST

Service Test performance in the state of Indiana is rated High Satisfactory. Based on a full-scope review, performance in the Indianapolis-Carmel MSA is good. PNC's branches are reasonably accessible in LMI geographies and to LMI individuals. The availability of telephone and internet banking delivery systems enhances the access by LMI individuals to retail banking services. PNC closed three branches during the evaluation period. None of the branches were closed in LMI geographies. Hours and services do not vary in a way that inconveniences people living in the state. PNC provided an excellent level of CD services through its work with more than 50 organizations during the evaluation period.

Based on limited-scope reviews, Service Test performance in the Fort Wayne, Kokomo, Michigan City- La Porte, and South Bend-Mishawaka MSAs is excellent and stronger than the bank's

overall Service Test performance in the state. The stronger performance is based upon branch accessibility that is more readily available to LMI geographies and LMI individuals. Performance in the Elkhart, MSA AA is good and not inconsistent with the overall performance in the state. Performance in the Anderson and Columbus MSAs and the Indiana Non-MSA AA is adequate, but weaker than the overall High Satisfactory performance in Indiana. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating for Indiana.

Refer to Tables 1-15 in the Indiana section of Appendix D for the facts and data that support all Test conclusions.

State of Kentucky Rating

CRA rating for the State: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating:

- Lending levels that reflect good responsiveness to the credit needs of the state;
- Good distribution of loans among geographies and among borrowers of different income levels throughout the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Retail banking products and services are readily accessible and CD services demonstrate excellent responsiveness to banking and community needs.

Description of Institution's Operations in the State of Kentucky

PNC is the largest banking institution in the state of Kentucky. PNC had \$6.3 billion in deposits and 8.90 percent of market share as of June 30, 2012. Primary competitors within the state include JPMorgan Chase Bank, N.A., Fifth Third Bank, Branch Banking and Trust Company, and U.S. Bank, N.A. with deposit market shares of 7.22, 7.09, 5.81, and 5.47 percent, respectively. The state of Kentucky is PNC's 17th largest rating area and has 0.86 percent of total bank deposits. Exclusive of AAs within MMAs, PNC has eight defined AAs in the state of Kentucky. Four AAs that are not MSAs/MDs have been combined under the Kentucky Non-MSA AA. The Lexington-Fayette MSA AA is the largest AA in the state. It comprises 46 percent of bank deposits and 41.65 percent of the reportable loans in the state. PNC has a total of 45 branches in the state, exclusive of branches in MMAs.

LENDING TEST

Lending Test performance in the state of Kentucky is rated High Satisfactory. Performance in the Lexington-Fayette MSA, based on a full-scope review, is good. PNC's lending performance consists of good lending activity, adequate geographic and good borrower distribution of home mortgage loans, and good geographic and borrower distribution of small loans to businesses. The good lending activity is based upon an excellent level of small loans to businesses relative to the bank's market presence. The bank's adequate geographic distribution of home mortgage lending is based upon an adequate distribution of home purchase and improvement loans and a poor distribution of refinance loans. The good borrower distribution of mortgage lending is based upon a good distribution of home purchase, improvement, and refinance lending. PNC made nine CD loans totaling \$9.6 million during the evaluation period. The bank's CD lending had a positive impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Bowling Green, Elizabethtown, and Owensboro MSAs is excellent and stronger than the overall High Satisfactory performance in Kentucky. The stronger performance is due to stronger CD lending performance in the MSAs. Performance in the Kentucky Non-MSA AA is adequate, but weaker than overall performance in

the state. Weaker performance is due to a weaker geographic and borrower distribution of home mortgage loans. Performance in the limited-scope AA did not positively or negatively impact the Lending Test rating for Kentucky.

INVESTMENT TEST

Investment Test performance in Kentucky is rated High Satisfactory. Based on a full-scope review, Investment Test performance is adequate in the Lexington-Fayette MSA. Performance in the limited-scope AAs, as well as the bank's investments that benefit a wider area including the Lexington-Fayette MSA, positively impacts the overall rating and results in the High Satisfactory rating for the state of Kentucky. PNC made 40 investments in the MSA totaling \$2 million during the evaluation period. The bank also had two prior period investments totaling \$228 thousand still outstanding as of July 8, 2012. The investments made during the prior evaluation period continue to benefit the AA and are responsive to community needs. PNC also made two investments totaling \$338 thousand during the evaluation period that benefit a wider area that includes the Lexington-Fayette MSA. In addition, the bank had 22 prior period investments totaling \$4.9 million that remained outstanding and that also benefit a wider area that includes the AA. The prior period investments also continue to provide benefit to the AA and remain responsive to community needs. These investments are considered in our assessment of the bank's performance in the Lexington-Fayette MSA, and have a positive impact in our evaluation. PNC's investments included certificates of deposit in certified low-income credit unions. The bank also invested in funds supporting Low Income Housing Tax Credit (LIHTC) projects within the MSA and state. PNC also contributed to organizations providing affordable housing, community services, early childhood education, and economic development, or to activities that revitalize or stabilize LMI geographies within the MSA.

Based on limited-scope reviews, Investment Test performance in the Bowling Green, Owensboro, and the Kentucky Non-MSA AA is excellent and stronger than the overall High Satisfactory performance in Kentucky. The stronger performance is based upon larger volumes of qualified CD investments made in the areas relative to the bank's presence. The stronger performance in these AAs positively impacts the Investment Test rating. Performance in the Elizabethtown MSA is very poor and weaker than the overall performance in the state. The bank did not make any investments in the Elizabethtown MSA during the evaluation period. Performance in limited-scope AA did not negatively impact the Investment Test rating for Kentucky.

SERVICE TEST

PNC's Service Test performance in Kentucky is rated Outstanding. Based on a full-scope review, performance in the Lexington-Fayette MSA is excellent. The bank has good branch accessibility in low-income geographies and to low-income individuals. Accessibility is excellent in moderate-income geographies and to moderate-income individuals. PNC's telephone and internet banking delivery systems enhance the access by LMI individuals to retail banking services. PNC closed four offices overall, including one in a low-income geography. The closure of the office in the low-income geography negatively impacted accessibility. However, the remaining branches provide good accessibility to low-income geographies and to low-income individuals. Hours and services do not vary in a way that inconveniences people living in the state. PNC provided an adequate level of CD services during the evaluation period.

Based on limited-scope reviews, Service Test performance in the Bowling Green and Owensboro MSAs is excellent and not inconsistent with the overall Outstanding performance in the state. Performance in the Kentucky Non-MSA AA is adequate, but weaker than the overall performance in the state. Performance in the Elizabethtown MSA is poor and also weaker than the overall performance in the state. The weaker performance in the Non-MSA AA is due to reasonable branch accessibility in LMI geographies and to LMI individuals. Weaker performance in the Elizabethtown MSA is due to no branches in moderate-income geographies. There are no low-income geographies in the MSA. Performance in limited-scope AAs did not negatively impact the Service Test rating for the state of Kentucky.

Refer to Tables 1-15 in the state of Kentucky section of Appendix D for the facts and data that support all Test conclusions.

State of Maryland Rating

CRA rating for the State: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the state's credit needs;
- Adequate geographic distribution of loans and good distribution among borrowers of different income levels throughout the state;
- Excellent volume of CD loans that has a significantly positive impact on the bank's lending performance;
- Investment volume that reflects an excellent level of responsiveness within the Baltimore-Towson MSA, although performance in the other AAs negatively impacts the bank's lending performance in the state of Maryland; and
- Poor accessibility of banking products and services through the bank's retail branch network that is offset by excellent CD services, resulting in an overall adequate level of performance.

Description of Institution's Operations in the State of Maryland

PNC is the third largest banking institution in the state of Maryland. As of June 30, 2012, PNC had \$11.8 billion in deposits and a 9.75 percent market share. Primary competitors within the state include Bank of America, N.A., Manufacturers and Traders Trust Company, Capital One Bank, N.A., and Wells Fargo Bank, N.A., with deposit market shares of 19.85, 14.92, 8.58, and 7.46 percent, respectively. The state of Maryland is PNC's ninth largest rating area and has 4.07 percent of total bank deposits. PNC has eight defined AAs in the state of Maryland, exclusive of AAs within MMAs. Four non-MSA/MD AAs have been combined under the Maryland Non-MSA AA. The Baltimore-Towson MD AA is the largest AA in the state. It comprises 78.81 percent of bank deposits and 69.52 percent of the reportable loans in the state. Exclusive of branches in MMAs, PNC has a total of 144 branches in the state.

LENDING TEST

Lending Test performance in Maryland is rated High Satisfactory. Based on a full-scope review, performance in the Baltimore-Towson MSA is good. The bank's lending performance consists of adequate lending activity, poor geographic distribution of home mortgage loans, adequate geographic distribution of small loans to businesses, and good borrower distribution of home mortgage loans and small loans to businesses. PNC's poor geographic distribution of home mortgage lending consists of a poor distribution of home purchase and refinance lending and very poor home improvement lending. The good borrower distribution of mortgage lending consists of a good distribution of home purchase, improvement, and refinance lending. PNC made 38 CD loans for \$125.2 million during the evaluation period. The volume of the bank's CD lending had a positive impact on performance in the MSA and improved otherwise adequate lending performance to an overall good level.

Based on limited-scope reviews, Lending Test performance in the Maryland Non-MSA AA is good and not inconsistent with the overall High Satisfactory performance in the state. Performance in the Cumberland, Hagerstown-Martinsburg, and Salisbury MSAs is excellent and stronger than the overall Lending Test performance in the state. The stronger performance is due to stronger CD lending in the Cumberland MSA and stronger geographic and borrower distribution of both home mortgage loans and small loans to businesses in the Hagerstown-Martinsburg and Salisbury MSAs. Performance in limited-scope AAs did not positively impact the Lending Test rating for Maryland.

INVESTMENT TEST

Investment Test performance in the state of Maryland is rated High Satisfactory. Based on a full-scope review, Investment Test performance is excellent in the Baltimore-Towson MSA. Performance in the limited-scope AAs negatively impacted the overall rating, resulting in the rating of High Satisfactory for the state of Maryland. PNC funded 90 investments in the MSA totaling \$35.8 million. As of July 8, 2012, seven prior period investments totaled \$19.2 million remained outstanding. In addition, the bank had two current period investments totaling \$859 thousand and 22 prior period investments totaling \$12.5 million that benefited a wider area that includes the AA. The prior period investments made within the Baltimore-Towson MSA and the wider area continue to benefit the AA and are responsive to community needs. We considered the investments benefiting the wider area in our assessment of the bank's performance in the Baltimore-Towson MSA. These investments have a positive impact in our evaluation. PNC supported affordable housing through an investment in a FNMA Project Bond supporting a section 8 housing project and an investment in a Low Income Housing Tax Project (LIHTC) project to rehabilitate a large apartment complex providing affordable housing to LMI individuals and families within the MSA. PNC also made contributions to local or regional organizations providing economic development, affordable housing, early childhood education, and community services, or to activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Hagerstown-Martinsburg MSA is adequate, but weaker than overall performance in the state. Performance is poor in the Salisbury MSA and the Maryland Non-MSA AA and very poor in the Hagerstown-Martinsburg MSA. The bank did not make any investments in the Hagerstown-Martinsburg MSA. Performance in the limited-scope AAs is weaker than the overall performance in the state because of a lower level of qualified investments relative to the bank's operations in the AAs. Performance in limited-scope AAs has a negative impact on the Investment Test rating for Maryland.

SERVICE TEST

Service Test performance in Maryland is rated Low Satisfactory. Based on a full-scope review, performance in the Baltimore-Towson MSA is adequate. The bank has poor branch accessibility in LMI geographies and to LMI individuals. The bank's telephone and internet banking delivery systems increase the availability of retail banking services to LMI individuals. PNC opened 14 branches and closed seven branches during the evaluation period. The bank opened a net of one new branch in both low- and moderate-income geographies. Hours and services do not vary in a way that inconveniences people living in the state. The bank provided an excellent level of CD services through its work with more than 150 different organizations during the evaluation period.

Based on limited-scope reviews, Service Test performance in the Salisbury MSA and the Maryland Non-MSA AAs is excellent and stronger than the overall performance in the state. The stronger performance is because of a branch distribution that is more readily-available to LMI individuals and geographies. Performance in the Cumberland and the Hagerstown-Martinsburg MSAs is adequate, but weaker than the overall Service Test performance in the state. The weaker performance is because of a branch distribution that is less accessible to LMI geographies and individuals. Performance in limited-scope AAs did not positively or negatively impact the Service Test rating for Maryland.

Refer to Tables 1-15 in the Maryland section of Appendix D for the facts and data that support all Test conclusions.

State of New Jersey Rating

CRA rating for the State: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the credit needs of the state;
- Adequate geographic distribution of loans and good borrower distribution of loans throughout the state;
- An excellent level of CD lending has a significantly positive impact on the bank's Lending Test performance;
- PNC's volume of investments reflects an excellent level of responsiveness to the needs of the state; and
- Adequate accessibility of banking products and services through the bank's retail branch network that is partially offset by good CD services, resulting in an overall adequate level of performance.

Description of Institution's Operations in the State of New Jersey

PNC is the fourth largest banking institution in the state of New Jersey. The bank had \$21.5 billion in deposits and a 8.02 percent market share as of June 30, 2012. Primary competitors within the state include Bank of America, N.A., Wells Fargo Bank, N.A., and TD Bank, N.A. with deposit market shares of 15.05, 11.75, and 11.15 percent, respectively. The state of New Jersey is PNC's 14th largest rating area and has 1.34 percent of total bank deposits. PNC has four defined AAs in the state of New Jersey, exclusive of AAs within MMAs. The Trenton-Ewing MSA AA is the largest AA in the state. It comprises 75.38 percent of bank deposits and 50.04 percent of the reportable loans in the state. Exclusive of branches in MMAs, PNC has a total of 44 branches in the state.

LENDING TEST

Lending Test performance in New Jersey is rated High Satisfactory. Performance in the Trenton-Ewing MSA, based upon a full-scope review, is good. PNC's lending performance consists of adequate lending activity, adequate geographic distribution of home mortgage loans, good borrower distribution of home mortgage loans, poor geographic distribution of small loans to businesses, and good borrower distribution of small loans to businesses. PNC's adequate geographic distribution of home mortgage lending consists of an adequate distribution of home purchase lending, a good distribution of home improvement lending, and a poor distribution of refinance lending. The good borrower distribution of mortgage lending consists of a good distribution of home purchase lending, an excellent distribution of home improvement lending, and a good distribution of refinance lending. PNC made 13 CD loans totaling \$45.4 million during the evaluation period. The bank's volume of CD lending had a significantly positive impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Ocean City and Vineland-Millville-Bridgeton MSAs is good and not inconsistent with the overall lending performance in the state. Performance in the Atlantic City-Hammonton MSA is excellent and stronger than the overall performance in the state. The stronger performance is due to stronger geographic and borrower distribution of small loans to businesses. Weaker performance is due to very poor geographic distribution of home mortgage loans. Performance in limited-scope AAs did not negatively impact the Lending Test rating for New Jersey.

INVESTMENT TEST

Investment Test performance in New Jersey is rated Outstanding. Based on a full-scope review, Investment Test performance is good in the Trenton-Ewing MSA. The bank's performance in the limited-scope AAs positively impacted the overall rating, resulting in the rating of Outstanding for the state of New Jersey. PNC made 43 investments in the MSA totaling \$3.4 million. As of July 8, 2012, one prior period investment of \$14.2 million remained outstanding. In addition, the bank had 30 current period investments totaling \$6.6 million and 24 prior period investments totaling \$4.6 million that benefit a wider area that includes the AA. The prior period investments continue to benefit the Trenton-Ewing MSA and the wider area including the MSA and remain responsive to community needs. These investments are also considered in our assessment of the bank's performance in the Trenton-Ewing MSA, and have a positive impact in our evaluation. PNC supported education for LMI students through investments in New Jersey Economic Development Authority Bonds which funded the cost of school facilities projects. The bank also supported affordable housing through investments in funds investing in local Low Income Housing Tax Credit (LIHTC) projects. Other investments included contributions to local or regional organizations providing early childhood education, economic development, affordable housing, and community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Atlantic City-Hammonton MSA is excellent and positively impacted the bank's overall performance in the state. Performance in the Ocean City MSA is adequate, but weaker than the overall state performance. Performance in the Vineland-Millville-Bridgeton MSA is poor and also weaker than the overall state performance. The bank's weaker performance in the limited-scope AAs is due to a lower level of qualified investments relative to the bank's operations in the AAs. Weaker performance in limited-scope AAs did not negatively impact the Investment Test rating for New Jersey.

SERVICE TEST

Service Test performance in New Jersey is rated Low Satisfactory. Based on a full-scope review, performance in the Trenton-Ewing MSA is adequate. PNC has adequate branch accessibility in LMI geographies and to LMI individuals. The bank's telephone and internet banking delivery systems offer enhanced access by LMI individuals to retail banking services. The bank did not open or close any branches in LMI geographies, but did open one office and closed four offices in other geographies. Hours and services in the retail branches do not vary in a way that inconveniences people living in the state. The bank provided a good level of CD services through its work with more than 60 organizations during the evaluation period.

Based on limited-scope reviews, Service Test performance in the Ocean City, Vineland-Millville-Bridgeton, and Atlantic City-Hammonton MSAs is good and stronger than the overall performance

in the state. The stronger performance is due to greater accessibility of retail banking services to LMI geographies and individuals. Performance in limited-scope AAs did not positively impact the Service Test rating for New Jersey.

Refer to Tables 1-15 in the New Jersey section of Appendix D for the facts and data that support all Test conclusions.

State of Virginia Rating

CRA rating for the State: Satisfactory

The Lending Test is rated: Outstanding

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

The major factors that support this rating:

- Lending levels that reflect good responsiveness to the credit needs of the state;
- Good distribution of loans among geographies and excellent penetration to borrowers of different income levels throughout the state;
- Excellent CD lending levels has a significantly positive impact on lending performance;
- Investment volume that reflects a poor level of responsiveness to the needs of the state; and
- Adequate accessibility of banking products and services through the bank's retail branch network that is offset by good responsiveness to community needs through its CD services.

Description of Institution's Operations in the State of Virginia

PNC is the 11th largest banking institution in the state of Virginia. PNC had \$2.8 billion in deposits and 1.14 percent of market share as of June 30, 2012. Primary competitors within the state include Capital One Bank (USA), N.A., E*TRADE Bank, Wells Fargo Bank, N.A., and Bank of America, N.A., with deposit market shares of 17.45, 13.46, 11.80, and 8.94 percent, respectively. The state of Virginia is PNC's 22nd largest rating area and has 0.10 percent of total bank deposits. PNC has one defined AA in the state of Virginia, the Accomack-Northampton Non-Metro AA. The AA does not include any low-income geographies. Exclusive of branches in MMAs, PNC has a total of five branches in the state.

LENDING TEST

Lending Test performance in Virginia is rated Outstanding. Performance in the Accomack-Northampton Non-MSA AA, based upon a full-scope review, is excellent. PNC's lending performance is highlighted by good lending activity, adequate geographic and good borrower distribution of home mortgage loans, and excellent geographic and borrower distribution of small loans to businesses. The bank's good lending activity is based upon an excellent level of small loans to businesses relative to PNC's market presence. PNC's adequate geographic distribution of home mortgage lending is based upon adequate home improvement and refinance lending and poor home purchase lending. The bank's good borrower distribution of home mortgage lending is based upon good home purchase and refinance lending and excellent home improvement lending. PNC made eight CD loans totaling \$4 million during the evaluation period. The bank's volume of CD lending had a significantly positive impact on performance in the Non-Metro AA.

INVESTMENT TEST

Investment Test performance in Virginia is rated Needs to Improve. Based on a full-scope review, Investment Test performance is poor, based upon the low level of investments made by the bank in the Accomack-Northampton Non-MSA AA. PNC made 11 investments totaling \$312 thousand

during the evaluation period. The bank's level of performance is reflective of its very limited and relatively new presence within the AA. The investments made by the bank are responsive to community needs. The bank also made two investments totaling \$43 thousand and had 22 prior period investments totaling \$634 thousand that benefit a wider area that includes the AA. The prior period investments continue to benefit the AA and are responsive to community needs. We considered these investments in our assessment of the bank's performance in the Accomack-Northampton AA. The investments positively impact our evaluation of the bank's performance. PNC supported affordable housing through investments in funds investing in local Low Income Housing Tax Credit (LIHTC) projects. The bank also made contributions to local or regional organizations providing early childhood education, economic development, affordable housing, and community services or activities that revitalize or stabilize LMI geographies.

SERVICE TEST

Service Test performance in Virginia is rated Low Satisfactory. Based on a full-scope review, performance in the Accomack-Northampton Non-MSA AA is adequate. The AA consists of moderate- and middle-income geographies only. PNC does not have any branches in the moderate-income areas. However, the branches are reasonably accessible to the moderate-income geographies and low- and moderate-income individuals. Accessibility to retail products and services is enhanced by the availability of telephone and internet banking delivery systems. The bank did not open or close any branches in LMI geographies during the evaluation period. Hours and services in the retail branches do not vary in a way that inconveniences people living in the state. PNC worked with 11 organizations to provide a good level of CD services during the evaluation period.

Refer to Tables 1-15 in the Virginia section of Appendix D for the facts and data that support all Test conclusions.

State of West Virginia Rating

CRA rating for the State: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- Small business lending levels reflect excellent responsiveness to the credit needs of the state;
- A good geographic distribution of small loans to businesses and an adequate distribution of small loans among businesses of different income levels throughout the state;
- A very low volume of home mortgage lending within the AA precludes analysis. The bank's lending is not inconsistent with its very limited and relatively new presence and the location of one branch on the campus of West Virginia University;
- An excellent volume of CD lending that has a significantly positive impact on the bank's lending performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Retail banking shows good accessibility to banking needs and community development services show good responsiveness to community needs.

Description of Institution's Operations in the State of West Virginia

PNC is the 79th largest banking financial institution in the state of West Virginia. As of June 30, 2012, the bank had \$12.2 million in deposits and 0.04 percent of market share. The largest competitors within the state include Branch Banking and Trust Company, United Bank, Westbanco Bank, Inc., and City National Bank of West Virginia, with deposit market shares of 17.96, 11.95, 7.70, and 6.69 percent, respectively. The state of West Virginia is PNC's smallest (23rd) rating area and has less than 0.1 percent of total bank deposits. PNC has one defined AAs in the state of West Virginia, the Morgantown MSA AA. PNC has a total of two branches in the state, exclusive of branches in MMAs. One of the branches is located on the campus of West Virginia University.

LENDING TEST

Lending Test performance in West Virginia is rated High Satisfactory. Based on a full-scope review, performance in the Morgantown MSA is good. PNC's lending performance consists of excellent lending activity, good geographic distribution of small loans to businesses, and adequate borrower distribution of small loans to businesses. PNC's excellent lending activity is based upon excellent levels of small loans to businesses relative to the bank's market presence. Mortgage lending is not considered in our evaluation of the bank's performance because of its very limited and relatively new presence in the Morgantown MSA and the location of one of its two branches on the campus of West Virginia University. PNC made seven CD loans totaling \$908 thousand during the evaluation period. The volume of the bank's CD lending had a significantly positive impact on performance in the state.

INVESTMENT TEST

Investment Test performance in West Virginia is rated Outstanding. Based on a full-scope review, Investment Test performance is excellent in the Morgantown MSA. The bank made ten investments totaling \$701 thousand during the evaluation period. PNC also made two investments totaling \$43 thousand and had 22 prior period investments totaling \$634 thousand that benefit a wider area that includes the AA. The prior period investments continue to benefit the AA and remain responsive to community needs. These investments are considered in our assessment of the bank's performance in the Morgantown MSA AA, and have a positive impact in our evaluation. These additional investments demonstrate a positive commitment to needs within the entire state. The largest investment made by PNC was a certificate of deposit in a local credit union serving LMI individuals and communities. Other investments were contributions to local or regional organizations providing early childhood education, economic development, affordable housing, and community services or activities that revitalize or stabilize LMI geographies.

SERVICE TEST

Service Test performance in West Virginia is rated High Satisfactory. Based on a full-scope review, performance in the Morgantown MSA is good. PNC has a limited presence in the AA, but has excellent branch accessibility in moderate-income geographies and to LMI individuals. The bank's AA does not include any low-income geographies. Availability of telephone and internet banking delivery systems offers enhanced access by LMI individuals to retail banking services. The bank opened one branch in an upper-income geography during the evaluation period. It did not open or close any branches in moderate-income geographies. Hours and services in the retail branches do not vary in a way that inconveniences people living in the state. The bank worked with three organizations to provide an adequate level of CD services during the evaluation period.

Refer to Tables 1-15 in the West Virginia section of Appendix D for the facts and data that support all Test conclusions.

State of Wisconsin Rating

CRA rating for the State: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- Lending levels that reflect adequate responsiveness to the credit needs of the state;
- Adequate distribution of loans among geographies and good distribution among borrowers of different income levels throughout the state;
- Excellent CD lending that has a significantly positive impact on the community and the bank's performance under the Lending Test;
- Investment volume that reflects an excellent level of responsiveness within the Milwaukee-Waukesha-West Allis MSA. A lack of investments in the Wisconsin Non-Metro AA does not negatively impact the bank's rating; and
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs.

Description of Institution's Operations in the State of Wisconsin

PNC is the 11th largest banking financial institution in the state of Wisconsin. The bank had \$1.04 billion in deposits and 0.79 percent of market share as of June 30, 2012. Primary competitors within the state include U.S. Bank, N.A., BMO Harris Bank, N.A., Associated Bank, N.A., and JPMorgan Chase Bank, N.A., with deposit market shares of 20.02, 15.80, 8.08, and 5.73 percent, respectively. The state of Wisconsin is PNC's 18th largest rating area and has 0.69 percent of total bank deposits. PNC has two defined AAs in the state of Wisconsin. The Milwaukee-Waukesha-West Allis MSA AA is the largest AA in the state. It has 96.64 percent of bank deposits and 95.41 percent of the reportable loans in the state. PNC has a total of 30 branches in the state.

LENDING TEST

PNC's performance under the Lending Test in Wisconsin is rated Outstanding. Based on a full-scope review, performance in the Milwaukee-Waukesha-West Allis MSA is excellent. The bank's lending performance consists of adequate lending activity, poor geographic and excellent distribution of home mortgage loans, and good geographic and borrower distribution of small loans to businesses. PNC's poor geographic distribution of home mortgage lending consists of an adequate distribution of home purchase lending and a poor distribution of home improvement and refinance lending. The excellent borrower distribution of mortgage lending consists of an excellent distribution of home purchase and improvement lending and a good distribution of refinance lending. PNC made 14 CD loans totaling \$73.3 million during the evaluation period. The bank's volume of CD lending had a significantly positive impact on performance in the MSA by elevating otherwise good lending performance to the excellent level.

Based on a limited-scope review, Lending Test performance in the Wisconsin Non-MSA AA is adequate, but weaker than the overall Outstanding performance in the state. The weaker

performance is based upon a weaker borrower distribution of home mortgage lending and a level of CD lending that does not have a significantly positive impact on performance in the AA. Performance in the Wisconsin Non-Metro AA did not negatively impact the Lending Test rating for Wisconsin.

INVESTMENT TEST

Investment Test performance in Wisconsin is rated Outstanding. PNC's Investment Test performance in the Milwaukee-Waukesha-West Allis MSA, based on a full-scope review, is excellent. PNC made 36 investments totaling \$116.1 million during the evaluation period. As of July 8, 2012, the bank still had outstanding one prior period investment for \$4.2 million. The bank also made two investments totaling \$166 thousand and had 22 prior period investments totaling \$2.4 million that benefit a wider area that includes the AA. The prior period investments in both the AA and the wider area continue to benefit the AA and are responsive to community needs. We considered these investments in our assessment of the bank's performance in the Milwaukee-West Allis MSA, and they have a positive impact in our evaluation. PNC supported affordable housing and economic development through local Low Income Housing Tax Credit (LIHTC) and New Market Tax Credit (NMTC) projects. The bank also made a large investment in a local Community Development Financial Institution (CDFI). Other investments included grants to local or regional organizations providing early childhood education, economic development, affordable housing, and community services or activities that revitalize or stabilize LMI geographies.

Based on a limited-scope review, Investment Test performance in the Wisconsin Non-MSA AA is very poor and weaker than the overall Outstanding performance in Wisconsin. The bank did not make any investments in the AA during the evaluation period. The weaker performance is due to a lower level of qualified investments relative to the bank's presence in the AA. Performance in the AA did not negatively impact the Investment Test rating for Wisconsin.

SERVICE TEST

Service Test performance in Wisconsin is rated High Satisfactory. Based on a full-scope review, performance in the Milwaukee-Waukesha-West Allis MSA is good. The bank has adequate branch accessibility in LMI geographies and to LMI individuals. PNC's telephone and internet banking delivery systems offer improved access to LMI individuals for retail banking services. The bank opened five new branches during the evaluation period, including individual branches in both low- and moderate-income geographies. PNC did not close any branches. The opening of branches in LMI geographies improved accessibility to retail banking services for LMI individuals and in LMI geographies and positively impacted the bank's service performance. Hours and services in the retail branches do not vary in a way that inconveniences people living in the state. The bank worked with more than 25 organizations to provide a good level of CD services during the evaluation period.

Based on a limited-scope review, Service Test performance in the Wisconsin Non-MSA AA is adequate, but weaker than the overall High Satisfactory performance in Wisconsin. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in the Wisconsin Non-MSA AA did not negatively impact the Service Test rating for the state.

Refer to Tables 1-15 in the Wisconsin section of Appendix D for the facts and data that support all Test 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 nonmetropolitan 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): (07/01/09 to 12/31/11) Investment and Service Tests and CD Loans: (10/01/09 to 07/08/12)	
Financial Institution	Products Reviewed	
PNC Bank, N.A. Wilmington, Delaware	Home Mortgage Loans Small Loans to Businesses CD Loans and Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
The PNC Foundation	Charitable Foundation	Community Development Loans and Investments

List of Assessment Areas and Type of Examination

Assessment Area	Type of Exam	Other Information
<u>State of Pennsylvania</u>		
Pittsburgh, PA MSA	Full Scope	Entire MSA
Erie, PA MSA	Limited Scope	Entire MSA
Harrisburg – Carlisle, PA MSA	Limited Scope	Entire MSA
Lancaster, PA MSA	Limited Scope	Entire MSA
Lebanon, PA MSA	Limited Scope	Entire MSA
Reading, PA MSA	Limited Scope	Entire MSA except Wyoming County
Scranton – Wilkes Barre, PA MSA	Limited Scope	Entire MSA
State College, PA MSA	Limited Scope	Entire MSA
Williamsport, PA MSA	Limited Scope	Entire MSA
York - Hanover, PA MSA	Limited Scope	Entire MSA
Pennsylvania Non-MSA	Limited Scope	Adams, Columbia, Huntingdon, Indiana, Monroe, Somerset, Adams, Clarion, Clearfield, Columbia, Crawford, Elk, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Monroe, Venango, Warren and Wayne Counties
<u>State of Michigan</u>		
Detroit-Livonia-Dearborn, MI MSA	Full Scope	Entire MSA
Warren-Troy-Farmington Hills, MI MD	Full Scope	Lapeer, Livingston, Macomb, and Oakland Counties
Ann Arbor, MI MSA	Limited Scope	Entire MSA
Battle Creek, MI MSA	Limited Scope	Entire MSA
Bay City, MI MSA	Limited Scope	Entire MSA
Flint, MI MSA	Limited Scope	Entire MSA
Grand Rapids-Wyoming, MI MSA	Limited Scope	Entire MSA

Holland-Grand Haven, MI MSA	Limited Scope	Entire MSA
Jackson, MI MSA	Limited Scope	Entire MSA
Kalamazoo-Portage, MI MSA	Limited Scope	Entire MSA
Lansing-East Lansing, MI MSA	Limited Scope	Entire MSA
Monroe, MI MSA	Limited Scope	Entire MSA
Muskegon-Norton Shores, MI MSA	Limited Scope	Entire MSA
Saginaw-Saginaw Township North, MI MSA	Limited Scope	Entire MSA
Michigan Non-Metro	Limited Scope	Allegan, Alpena, Antrim, Branch, Cheboygan, Chippewa, Clare, Emmet, Gladwin, Grand Traverse, Iosco, Isabella, Manistee, Mason, Midland, Montmorency, Ogenaw, Shiawassee, and Tuscola Counties
<u>State of Ohio</u>		
Cleveland-Elyria-Mentor, OH MSA	Full Scope	Entire MSA
Columbus, OH MSA	Full Scope	Delaware, Fairfield, Franklin, Licking, Madison, Pickaway, and Union Counties
Akron, OH MSA	Limited Scope	Entire MSA
Canton-Massillon, OH MSA	Limited Scope	Entire MSA
Dayton, OH MSA	Limited Scope	Entire MSA
Mansfield, OH MSA	Limited Scope	Entire MSA
Sandusky, OH MSA	Limited Scope	Entire MSA
Springfield, OH MSA	Limited Scope	Entire MSA
Steubenville-Weirton, OH-WV MSA	Limited Scope	Jefferson County
Toledo, OH MSA	Limited Scope	Entire MSA
Wheeling, WV-OH MSA	Limited Scope	Belmont County
Ohio Non-Metro	Limited Scope	Ashland, Clinton, Columbiana, Coshocton, Fayette, Guernsey, Harrison, Henry, Hocking, Holmes, Huron, Jackson, Knox, Logan, Marion, Muskingum, Perry, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Wayne, and Williams Counties
<u>Chicago-Joliet-Naperville, IL-IN-WI MMA</u>		
Chicago-Joliet-Naperville, IL MD	Full Scope	Cook, DeKalb, DuPage, Kane, Kendall, McHenry, and Will Counties
Gary, IN MD	Limited Scope	Entire MD

Lake County-Kenosha County, IL-WI MD	Limited Scope	Lake County
<u>New York-Northern New Jersey-Long Island, NY-NJ-PA MMA</u>		
Newark-Union, NJ-PA MD	Full Scope	Entire MD
Edison-New Brunswick, NJ MD	Limited Scope	Entire MD
New York-Wayne-White Plains, NY-NJ MD	Limited Scope	Bergen, Hudson, Passaic Counties, NJ and New York County, NY
<u>Philadelphia-Camden-Wilmington, PA-NJ- DE-MD, MMA</u>		
Philadelphia, PA MD	Full Scope	Entire MD
Camden, MJ MD	Limited Scope	Entire MD
Wilmington, DE-MD-NJ MD	Limited Scope	Cecil County, MD and New Castle County, DE
<u>State of Delaware</u>		
Sussex County Non-Metro	Full Scope	Sussex County
Dover MSA	Limited Scope	Entire MSA
<u>State of Florida</u>		
West Palm Beach-Boca Raton-Boynton Beach, FL MD	Full Scope	Entire MD
Deltona-Daytona Beach-Ormond Beach, FL MSA	Limited Scope	Entire MSA
Ft. Lauderdale-Pompano Beach-Deerfield Beach, FL MD	Limited Scope	Entire MD
Naples-Marco Island, FL MSA	Limited Scope	Entire MSA
Orlando-Kissimmee-Sanford, FL MSA	Limited Scope	Entire MSA
Palm Bay-Melbourne-Titusville, FL MSA	Limited Scope	Entire MSA
Palm Coast, FL MSA	Limited Scope	Entire MSA
Port St. Lucie, FL MSA	Limited Scope	Entire MSA
Sebastian-Vero Beach, FL MSA	Limited Scope	Entire MSA
Tampa-St. Petersburg-Clearwater, FL MSA	Limited Scope	Entire MSA
Florida Non-Metro	Limited Scope	Okeechobee County
<u>State of Illinois</u>		
Peoria, IL MSA	Full Scope	Entire MSA
Bloomington-Normal, IL MSA	Limited Scope	Entire MSA
Champaign-Urbana, IL MSA	Limited Scope	Entire MSA

Decatur, IL MSA	Limited Scope	Entire MSA
Kankakee-Bradley, IL MSA	Limited Scope	Entire MSA
Rockford, IL MSA	Limited Scope	Entire MSA
Springfield, IL MSA	Limited Scope	Entire MSA
Illinois Non-Metro	Limited Scope	Morgan County
<u>State of Indiana</u>		
Indianapolis-Carmel, IN MSA	Full Scope	Entire MSA
Anderson, IN MSA	Limited Scope	Entire MSA
Columbus, IN MSA	Limited Scope	Entire MSA
Elkhart-Goshen, IN MSA	Limited Scope	Entire MSA
Kokomo, IN MSA	Limited Scope	Entire MSA
Michigan City-LaPorte, IN MSA	Limited Scope	Entire MSA
South Bend-Mishawaka, IN-MI MSA	Limited Scope	St. Joseph County
Indiana Non-Metro	Limited Scope	Cass, DeKalb, Huntington, Jackson, Jennings, Kosciusko, Marshall, Miami, Montgomery, and Ripley Counties
<u>State of Kentucky</u>		
Lexington-Fayette, KY MSA	Full Scope	Entire MSA
Bowling Green, KY MSA	Limited Scope	Entire MSA
Elizabethtown, KY MSA	Limited Scope	Entire MSA
Owensboro, KY MSA	Limited Scope	Entire MSA
Kentucky Non-Metro	Limited Scope	Bell, Boyle, Clay, Franklin, Knox, Laurel, Madison, and Whitley Counties
<u>State of Maryland</u>		
Baltimore – Towson, MD MSA	Full Scope	Entire MSA
Cumberland, MD-WV MSA	Limited Scope	Allegany County, MD
Hagerstown – Martinsburg, MD-WV MSA	Limited Scope	Washington County, MD
Salisbury, MD MSA	Limited Scope	Entire MSA
Maryland Non-Metro	Limited Scope	Caroline, Kent, St. Mary's, Somerset, Talbot, Wicomico, and Worcester Counties
<u>State of New Jersey</u>		
Trenton-Ewing, NJ MSA	Full Scope	Entire MSA
Atlantic City-Hammonton, NJ MSA	Limited Scope	Entire MSA
Ocean City, NJ MSA	Limited Scope	Entire MSA
Vineland-Millville-Bridgeton, NJ MSA	Limited Scope	Entire MSA

<u>State of Virginia</u>	Limited Scope	Entire MSA
Accomack-Northampton Counties Non-Metro	Full Scope	Accomack and Northampton Counties
<u>State of West Virginia</u>		
Morgantown, WV MSA	Full Scope	Entire MSA
<u>State of Wisconsin</u>		
Milwaukee-Waukesha-West Allis, WI MSA	Full Scope	Entire MSA
Wisconsin Non-Metro	Limited Scope	Walworth County
Allentown-Bethlehem-Easton, PA-NJ MMA	Full Scope	Entire MSA
Cincinnati-Middletown, OH-KY-IN MMA	Full Scope	Butler, Clermont, Hamilton, and Warren Counties, OH and Boone, Campbell, and Kenton Counties, KY
Huntington-Ashland, WV-KY-OH MMA	Full Scope	Lawrence County, OH and Boyd and Greenup Counties, KY
Louisville-Jefferson County, KY-IN MMA	Full Scope	Entire MSA
St. Louis, MO-IL MMA	Full Scope	Entire MSA
<u>Washington-Arlington-Alexandria, DC-MD-VA-WV MMA</u>		
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	Full Scope	Washington, DC, Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City, and Arlington, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, and Stafford Counties, VA, and Calvert, Charles, and Princes Georges Counties, MD
Bethesda-Rockville-Frederick, MD MD	Limited Scope	Entire MD
Youngstown-Warren-Boardman, OH-PA MSA	Full Scope	Entire MSA

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS – PNC BANK, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
PNC BANK, N.A.	Outstanding	Outstanding	High Satisfactory	Outstanding
State:				
Delaware	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Florida	Outstanding	Outstanding	High Satisfactory	Outstanding
Illinois	High Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
Indiana	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Kentucky	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Maryland	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Michigan	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
New Jersey	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Ohio	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Pennsylvania	Outstanding	Outstanding	Outstanding	Outstanding
Virginia	Outstanding	Needs to Improve	Low Satisfactory	Satisfactory
West Virginia	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Wisconsin	Outstanding	Outstanding	High Satisfactory	Outstanding
Multistate Metropolitan Area (MMA):				
Allentown-Bethlehem-Easton, PA-NJ	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory
Chicago-Naperville-Joliet, IL-IN-WI	Outstanding	Outstanding	High Satisfactory	Outstanding
Cincinnati-Middletown, OH-KY-IN	Outstanding	Outstanding	Outstanding	Outstanding
Huntington-Ashland, WV-KY-OH	High Satisfactory	Outstanding	Outstanding	Outstanding
Louisville-Jefferson County, KY-IN	Outstanding	Outstanding	Outstanding	Outstanding
New York-Northern NJ-Long Island, NY-NJ-PA	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Outstanding	Outstanding	High Satisfactory	Outstanding
St. Louis, MO-IL	Outstanding	Outstanding	High Satisfactory	Outstanding
Washington-Arlington-Alexandria, DC-MD-VA-WV	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Youngstown-Warren-Boardman, OH-PA	High Satisfactory	Outstanding	High Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service tests in the overall rating

Appendix C: Market Profiles for Full-Scope Areas

State of Pennsylvania
Pittsburgh MSA

Demographic Information for Full Scope Area: Pittsburgh, Pennsylvania MSA 38300						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	721	5.13	23.99	49.79	20.94	0.14
Population by Geography	2,431,087	2.88	20.42	51.63	25.06	0.00
Owner-Occupied Housing by Geography	711,338	1.23	17.74	54.91	26.11	0.00
Business by Geography	242,210	2.75	16.36	46.23	34.54	0.12
Farms by Geography	4,850	0.58	12.16	64.04	23.20	0.02
Family Distribution by Income Level	654,982	19.53	18.74	22.04	39.70	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	250,635	4.83	28.87	53.06	13.24	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		47,195 64,000 11%	Median Housing Value Unemployment Rate (2000 US Census)		86,535 2.81%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

The Pittsburgh AA consists of the entire Pittsburgh MSA. The MSA is comprised of the following seven counties: Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties. The MSA contains 721 census tracts of which approximately five percent are low-income, 24 percent are moderate-income, 50 percent are middle-income, and 21 percent are upper-income. Additional census tracts, representing less than one percent of the total, do not have income information and are classified as NA. The MSA's 2011 HUD adjusted median family income is \$64,000. Eleven percent of MSA households are below the poverty level.

As of June 30, 2012, PNC had \$42.6 billion in deposits in the MSA, and is the largest deposit taker with 44.10 percent market share. Banking competition is very strong with a total of 59 FDIC-insured institutions that operate 873 branches. PNC's primary deposit competitors are The Bank of New York Mellon, Citizens Bank of Pennsylvania, First National Bank of Pennsylvania, and Dollar Bank, FSB with deposit market shares of 16.73 percent, 7.12 percent, 3.65 percent, and 3.57 percent, respectively. PNC has 172 branches and 589 ATMs in the Pittsburgh AA.

The City of Pittsburgh is the major metropolitan city within the MSA. The city continues to experience economic growth and accounts for the largest share of state jobs since the 1990s. Private employment is above its 2001 peak, and industrial production is closing in on its prerecession peak. Financial activities have weathered turbulence in global financial markets, and Pittsburgh and Harrisburg are Pennsylvania's only large metro areas to recoup all the tech jobs lost during the recession.

The Marcellus Shale continues to contribute positively to Pittsburgh's economy. Natural gas prices are depressed but rising, making it still economical to drill in the shale. Mining investment is strong and additional projects are coming on-line. CONSOL Energy is investing an additional \$1 billion in drilling operations in both Pennsylvania and West Virginia. The Marcellus Shale will also pay dividends in the job market, supporting demand for engineers, lawyers, and steel workers.

Federal fiscal policy is anticipated to adversely impact Pittsburgh's economy during 2013. The prospect for significant budget cuts create uncertainty for area defense manufacturers. Healthcare reform may lead hospitals to cut costs further impacting the economy.

Troubles in the economy are a concern, but healthcare is expected to remain one of the state's top performers. Payroll employment gains in Pittsburgh have outpaced those in Philadelphia and the U.S. since the national recovery began in mid-2009. Although Pittsburgh is not accustomed to this pace of employment growth, there is not an immediate concern about the economy overheating. There is plenty of capacity in the housing and labor markets. Housing affordability is high, and far more people are unemployed than prior to the recession. Wage increases are on par with the national average. Commercial real estate is an area of concern, as industrial and office vacancy rates are low.

Discussions conducted with community-based organizations during the evaluation period indicated there are significant credit and community development needs in the MSA, including the following:

- Affordable housing credit – purchase money, refinance, credit for rehabilitating aging housing stock
- Foreclosure prevention
- Financial literacy training, especially for young people
- Capital for small businesses
- Investments / donations

Financial institutions have a significant number of community development opportunities for lending, services, and investments. These opportunities exist through partnerships with agencies supporting affordable housing and small businesses, affordable housing developers, community service organizations, LIHTC and NMTC projects, and other investment opportunities.

State of Michigan
 Detroit-Livonia-Dearborn MD

Demographic Information for Full Scope Area: Detroit-Livonia-Dearborn, Michigan MD 19804						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	620	11.45	30.65	30.81	25.81	1.29
Population by Geography	2,061,162	7.80	30.49	33.77	27.85	0.09
Owner-Occupied Housing by Geography	511,936	3.81	22.11	38.26	35.82	0.00
Business by Geography	138,796	5.34	21.67	35.29	37.30	0.40
Farms by Geography	2,263	3.36	16.79	41.45	38.31	0.09
Family Distribution by Income Level	514,979	23.09	16.60	19.31	41.01	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	204,384	12.63	42.64	31.52	13.22	0.00
Median Family Income		48,792	Median Housing Value		102,841	
HUD Adjusted Median Family Income for 2011		50,500	Unemployment Rate (2000 US Census)		3.84%	
Households Below Poverty Level		15%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2011 HUD updated MFI

The Detroit AA consists of the entire Detroit-Livonia-Dearborn MD. The MD is comprised of Wayne County. The MD contains 620 census tracts of which approximately 11 percent are low-income, 31 percent are moderate-income, 31 percent are middle-income, and 26 percent are upper-income. Additional census tracts, representing approximately one percent of the total, do not have income information and are classified as NA. The MD's 2011 HUD adjusted median family income is \$50,500. Fifteen percent of MD households are below the poverty level.

As of June 30, 2012, PNC had \$1.99 billion in deposits in the MD, and is the fourth-largest deposit taker with 5.15 percent market share. Banking competition is very strong with a total of 27 FDIC-insured institutions that operate 379 branches. PNC's primary deposit competitors are JPMorgan Chase Bank, NA, Comerica Bank, and Bank of America, NA with deposit market shares of 42.14 percent, 32.35 percent, and 6.22 percent, respectively. PNC has 37 branches and 65 ATMs in the Detroit MD.

The primary employment sectors for the Detroit MD are educational and health services (18 percent), professional and business services (17 percent), and government (12.5 percent). This represents a significant shift from Detroit's historical reliance upon the auto industry. Although the area has experienced a reduction in auto manufacturing, auto research and development is a key industry for the Detroit area. Unemployment remains a significant issue for the Detroit MD. As of June 30, 2012, unemployment was 11.2 percent for the Detroit MD, exceeding the unemployment rates for the state (9 percent) and nation (8 percent). Minimal growth in employment has occurred within the Detroit MD over the past several years.

Underemployment and unemployment are the underlying sources for much of the poverty and disinvestment occurring within the Detroit MD. Job loss has led to population decline, vacant and

abandoned properties, and a decreased tax base. City institutions have not adapted as the number of inhabitants fell from nearly two million in 1950 to approximately 700 thousand in 2010. Government payrolls were slow to adjust, and insufficient provision was made to cover pensions and retirement benefits with a shrinking tax base. The declining tax base has negatively impacted Detroit's fiscal condition and resulted in a significant challenge for city leaders to provide basic public services to the city, including public safety services.

The high percentage of abandoned and dilapidated homes has a significant negative impact on the local housing market. The Detroit MD has an estimated 40,000 vacant homes. The low housing values make it difficult for individuals to refinance, sell, or even buy homes.

Contacts conducted with community-based organizations during the evaluation period indicated there are significant credit and community development needs in the MD, including the following:

- Affordable housing credit – purchase money, refinance, credit for rehabilitating aging housing stock
- Foreclosure prevention
- Financial literacy training, especially for young people
- Capital for small businesses
- Investments / donations

Financial institutions have a significant number of community development opportunities for lending, services, and investments. These opportunities exist through partnerships with agencies supporting affordable housing and small businesses, affordable housing developers, community service organizations, LIHTC and NMTC projects, and other investment opportunities.

State of Michigan
Warren-Troy-Farmington Hills MD

Demographic Information for Full Scope Area: Warren-Troy-Farmington Hills, Michigan MD 47644						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	620	1.94	19.35	51.29	26.94	0.48
Population by Geography	2,227,160	1.66	19.35	52.07	26.91	0.02
Owner-Occupied Housing by Geography	671,041	0.75	17.72	53.08	28.44	0.00
Business by Geography	246,494	1.69	16.31	50.69	31.18	0.13
Farms by Geography	5,640	1.52	16.33	59.20	22.94	0.00
Family Distribution by Income Level	596,510	17.83	18.34	23.84	39.99	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	215,759	3.02	29.52	53.39	14.07	0.00
Median Family Income		67,923	Median Housing Value		167,401	
HUD Adjusted Median Family Income for 2011		73,800	Unemployment Rate (2000 US Census)		2.04%	
Households Below Poverty Level		5%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

The Warren-Troy-Farmington Hills AA consists of Lapeer, Livingston, Macomb, and Oakland Counties. St. Clair County is included within the Warren-Troy-Farmington Hills MD, but is not included in the bank's AA. The AA contains 620 census tracts of which approximately two percent are low-income, 19 percent are moderate-income, 51 percent are middle-income, and 27 percent are upper-income. Additional census tracts, representing less than one percent of the total, do not have income information and are classified as NA. The MD's 2011 HUD adjusted median family income is \$73,800. Five percent of MD households are below the poverty level.

As of June 30, 2012, PNC had \$8.2 billion in deposits in the AA, and is the third-leading deposit taker with 14.42 percent market share. Banking competition is very strong with a total of 42 FDIC-insured institutions that operate 711 branches. PNC's primary deposit competitors are Bank of America, NA, Comerica Bank, and JPMorgan Chase Bank, NA, with deposit market shares of 15.58 percent, 14.88 percent, and 12.15 percent, respectively. PNC has 65 branches and 145 ATMs in the Warren-Troy-Farmington Hills AA.

The Warren-Troy-Farmington Hills recovery is strong as the metro area is profiting from its significant links to the thriving auto industry. The area is meeting or exceeding statewide averages on most indicators, and likely upward revisions in payroll data will leave the metro area near the front of the pack. Unemployment has increased, driven primarily by growth in the workforce, a sign of optimism among workers. One factor boosting labor force participation rates are the metro area's above-average wages. After stalling in 2010, wages are once again on the rise. Greater in-state migration is contributing to a bigger workforce and increased housing demand. According to the Michigan Association of Realtors, the average house price is up nearly 25 percent on a year-ago basis.

Warren-Troy-Farmington Hills' role as the auto industry's key research and development hub ensures a steady flow of jobs and investment for the foreseeable future. Rising sales and demand for safer and more energy-efficient vehicles are driving automakers and their suppliers to invest heavily in engineering and design. General Motors recently spent \$20 million, tripling the size of its electric-vehicle battery facility in Warren-Troy-Farmington Hills. Foreign-owned companies are attracted to the metro area by the pool of specialized workers and managers. Increases in automation, competition from low-wage southern states, and Michigan's new right-to-work law mean that even a booming auto sector will result in fewer production jobs.

High-value-added jobs will make an important contribution to Warren-Troy-Farmington Hills' medium- and long-term growth. These jobs are part of a strategy to diversify away from reliance on the auto sector. The IT industry has benefited from its connection to deep-pocketed carmakers. Technology incubators and the increasing availability of venture capital are helping Warren-Troy-Farmington Hills entrepreneurs to branch out. The highly educated population is also attracting established firms. Oakland County is working to leverage its unique confluence of healthcare expertise and manufacturing capacity to make the area a hub for Michigan's burgeoning life sciences industry. Its Medical Main Street campaign has attracted \$220 million in investment in the past three years. Risk is to the downside, as cuts to federal research grants and Medicare reimbursement rates could dampen demand for medical innovation more than anticipated in the near term.

The southeast Michigan real estate market is heating up and will become a larger driver of job gains in coming years. High and rising wages and strong in-state migration have helped make Warren-Troy-Farmington Hills' housing market one of the strongest in the state. Single-family permits are rising quickly as pent-up demand is being released. The decline in inventories is supporting residential investment and it is not expected to slacken soon. The commercial market is mixed. Though industrial properties remain in high demand, owners of office space are feeling the impact of stiff competition from downtown. City developers are successfully campaigning to bring suburban tenants into the City of Warren, dampening office-using employment growth and driving up vacancy rates.

Although conditions within the AA are currently strong, community contacts revealed the following community development needs in the AA:

- Affordable housing credit – purchase money, refinance, and home improvement
- Foreclosure prevention
- Financial literacy training, especially for young people
- Capital for small businesses
- Investments / donations

Financial institutions have a significant number of community development opportunities for lending, services, and investments. These opportunities exist through partnerships with agencies supporting affordable housing and small businesses, affordable housing developers, community service organizations, LIHTC and NMTC projects, and other investment opportunities.

State of Ohio
Cleveland-Elyria-Mentor MSA

Demographic Information for Full Scope Area: Cleveland-Elyria-Mentor, Ohio MSA 17460						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	693	16.02	20.06	38.82	23.81	1.30
Population by Geography	2,148,143	9.74	16.77	43.79	29.67	0.03
Owner-Occupied Housing by Geography	580,878	4.83	12.41	48.22	34.54	0.00
Business by Geography	190,231	6.40	13.31	40.66	38.74	0.89
Farms by Geography	4,316	1.81	6.21	52.22	39.69	0.07
Family Distribution by Income Level	562,913	20.34	18.08	22.21	39.37	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	216,274	17.82	24.67	41.67	15.84	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		52,660 62,800 11%	Median Housing Value Unemployment Rate (2000 US Census)		121,274 2.62%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

PNC has designated the Cleveland-Elyria-Mentor, OH MSA as the Cleveland-Elyria-Mentor AA. It consists of Cuyahoga, Geauga, Lake, Lorain, and Medina Counties. The AA has 693 census tracts. Approximately 16 percent of the census tracts are low-income, 20 percent are moderate-income, 39 percent are middle-income, and 24 percent are upper-income. Additional census tracts, representing one percent of the total, do not have income information and are classified as NA. The MSA's 2011 HUD adjusted median family income is \$62,800. Eleven percent of MSA households are below the poverty level.

As of June 30, 2012, PNC had \$5.8 billion in deposits in the AA, and is the second-largest deposit taker with 11.45 percent market share. Banking competition is very strong with a total of 44 FDIC-insured institutions that operate 731 branches. PNC's primary deposit competitors are Key Bank, NA, Third Federal Savings and Loan Association of Cleveland, and RBS Citizens, NA, with deposit market shares of 19.84 percent, 11.20 percent, and 8.79 percent, respectively. PNC has 80 branches and 193 ATMs in the Cleveland-Elyria-Mentor AA.

The Cleveland-Elyria-Mentor recovery has hit a rough patch and is lagging behind that of Ohio and the nation on most economic gauges. Factory employment has slipped as hiring at auto assemblers and related suppliers has slowed. The steel industry has also faced fierce overseas competition in recent quarters, which has spurred a corresponding shelving of hiring plans by local producers. Even healthcare, traditionally a source of strength for the metro area, has struggled in recent months because of lower Medicare and Medicaid reimbursement rates and recently announced layoffs by local healthcare providers.

Cleveland's reliance upon manufacturing has negatively impacted the area. Auto manufacturing and related parts suppliers were key drivers of factory job growth in the early years of Cleveland-Elyria-Mentor's recovery, but that support is being negatively impacted as auto demand nationwide is slowing. As a result, the robust job growth at local auto manufacturers and suppliers

will slow as capital spending levels off. In addition, steel manufacturing will also take a breather as imports from foreign firms squeeze profit margins and slow hiring at local steel producers. In particular, local steel tubular manufacturers are facing stiff competition from emerging economies where labor costs are significantly lower. One bright spot for the factory sector is machinery equipment manufacturing, which will provide a modicum of support over the next couple of years. Machinery exports to the rest of the Midwest and Canada will rise, spurring additional capital spending and hiring.

Healthcare will be a key driver of economic growth over the medium and long terms, but near-term downside risks have risen. The Cleveland Clinic, the area's top employer, recently sent voluntary retirement agreements to more than 3,000 of its workers. Lower reimbursement rates for Medicare and Medicaid have driven the healthcare provider to reduce labor costs. Other local hospitals could also see job cuts spurred by these spending reductions. On the upside, a portion of the blow from lower reimbursement rates will be offset by the recent statewide expansion of Medicaid coverage. Around 300,000 previously ineligible residents statewide will receive coverage. Further, over the long term, healthcare will remain a key source of strength. Capital spending at healthcare providers will rise over the next couple of decades as the population of elderly residents grows at a quickening pace.

Our discussions with community-based organizations during the evaluation period revealed the following credit and community development needs in the MSA, including the following:

- Affordable housing credit – purchase money, refinance, credit for rehabilitating aging housing stock
- Foreclosure prevention
- Financial literacy training, especially for young people
- Capital for small businesses
- Investments / donations

Financial institutions have a significant number of community development opportunities for lending, services, and investments. These opportunities exist through partnerships with agencies supporting affordable housing and small businesses, affordable housing developers, community service organizations, LIHTC and NMTC projects, and other investment opportunities.

State of Ohio
Columbus MSA

Demographic Information for Full Scope Area: Columbus, Ohio MSA 18140						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	379	9.23	26.65	39.05	24.80	0.26
Population by Geography	1,581,066	6.60	22.56	42.13	28.47	0.23
Owner-Occupied Housing by Geography	391,666	2.94	17.51	45.74	33.81	0.00
Business by Geography	171,075	5.96	16.78	40.05	37.21	0.00
Farms by Geography	4,916	1.28	9.50	60.60	28.62	0.00
Family Distribution by Income Level	404,868	19.39	18.38	23.09	39.13	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	152,947	10.99	33.37	42.33	13.31	0.00
Median Family Income		54,708	Median Housing Value		120,052	
HUD Adjusted Median Family Income for 2011		66,600	Unemployment Rate (2000 US Census)		2.14%	
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

The Columbus AA consists of Delaware, Fairfield, Franklin, Licking, Madison, Pickaway, and Union Counties. The AA consists of the Columbus MSA, except for Morrow County. The AA has 379 census tracts. Nine percent of the census tracts are low-income, 27 percent are moderate-income, 39 percent are middle-income, and 25 percent are upper-income. Additional census tracts, representing less than one percent of the total, do not have income information and are classified as NA. The MSA's 2011 HUD adjusted median family income is \$66,600. Ten percent of MSA households are below the poverty level.

As of June 30, 2012, PNC had \$5.7 billion in deposits in the AA, and is the third-leading deposit taker with 12.18 percent market share. Banking competition is very strong with a total of 54 FDIC-insured institutions that operate 557 branches. PNC's primary deposit competitors are The Huntington National Bank, JPMorgan Chase Bank, NA, and Fifth Third Bank with deposit market shares of 27.91 percent, 21.31 percent, and 8.52 percent, respectively. PNC has 64 branches and 159 ATMs in the Columbus AA.

Columbus' recovery is strong and is near transition into a self-sustaining expansion. Payroll employment remains comfortably above its prerecession peak, and the Columbus MSA is outperforming every one of its peer metro areas in the state of Ohio. Professional and business services firms are leading the way forward driven by a mix of technical, administrative and managerial job gains. Consumer industries have also been resilient in recent months as households open their wallets. Elsewhere, house prices are trending higher as the negative impact of foreclosures steadily fades.

High-value-added professional and business services will remain a prime source of support over the next several years. The metro area's slew of corporate headquarters, information technology firms, and other technical services companies will boost hiring in the near term as the economy strengthens. Professional and business services employment continues to increase and will likely

continue to move higher over the next several years. Local colleges and universities, including the Ohio State University, continue to provide a steady spending base and a large pool of educated workers to support the addition of these high-paying positions. Out-of-area companies will shift operations to the Columbus MSA, spurred by low business costs and a talented workforce.

Financial services is a large employer within the Columbus MSA and is expected to continue to provide support for the foreseeable future. Although mortgage volume is declining and has resulted in layoffs, financial services employment is expected to increase over the next few years. An anticipated national housing market recovery will cause traditional homebuyers to re-enter the market, in turn boosting mortgage purchase applications and supporting mortgage servicers.

Health services will also remain a core source of support for the foreseeable future. Local hospitals are boosting capital spending and are expected to continue that trend over the next several years. Healthcare employment has grown within the Columbus MSA at a faster pace than in the state of Ohio and the nation. In addition, local healthcare providers will become more productive as additional investments in information technology infrastructure are completed.

Discussions with community-based organizations during the evaluation period indicated the following credit and community development needs in the AA:

- Affordable housing credit – purchase money, refinance, home improvement loans
- Foreclosure prevention
- Financial literacy training, especially for young people
- Capital for small businesses
- Investments / donations

Financial institutions have a significant number of community development opportunities for lending, services, and investments. These opportunities exist through partnerships with agencies supporting affordable housing and small businesses, affordable housing developers, community service organizations, LIHTC and NMTC projects, and other investment opportunities.

Chicago-Naperville-Joliet, IL-IN-WI Multistate Metropolitan Area
Chicago-Joliet-Naperville Metropolitan Division

Demographic Information for Full Scope Area: Chicago-Joliet-Naperville, Illinois MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,715	13.70	24.90	35.39	25.01	0.99
Population by Geography	7,590,877	8.04	23.42	39.24	29.29	0.01
Owner-Occupied Housing by Geography	1,741,664	2.60	15.06	44.96	37.37	0.00
Business by Geography	652,196	3.49	13.59	38.08	44.63	0.21
Farms by Geography	9,257	1.36	8.93	49.93	39.78	0.00
Family Distribution by Income Level	1,853,556	20.88	17.59	22.07	39.46	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	713,105	14.49	33.47	37.95	14.09	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		60,166 76,200 10%	Median Housing Value Unemployment Rate (2000 US Census)		174,768 3.21%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

PNC has designated Cook, DeKalb, DuPage, Kane, Kendall, McHenry, and Will Counties as the Chicago-Joliet-Naperville AA. The AA consists of the Chicago-Joliet-Naperville MD, except for Grundy County. The AA has 1,715 census tracts. Fourteen percent of the census tracts are low-income, 25 percent are moderate-income, 35 percent are middle-income, and 25 percent are upper-income. Additional census tracts, representing one percent of the total, do not have income information and are classified as NA. The MD's 2011 HUD adjusted median family income is \$76,200. Ten percent of MD households are below the poverty level.

As of June 30, 2012, PNC had \$10.6 billion in deposits in the AA, and is the fifth-largest deposit taker with market share of 3.78 percent. Banking competition is very strong with a total of 212 FDIC-insured institutions that operate 2,609 branches. PNC's primary deposit competitors are JPMorgan Chase Bank, NA, BMO Harris Bank, NA, and Bank of America, NA with deposit market shares of 23.20 percent, 12.00 percent, and 7.90 percent, respectively. PNC has 131 branches and 224 ATMs in the Chicago-Joliet-Naperville AA.

Chicago's recovery has strengthened and downside risk has decreased. Payroll employment is further from its peak than it is nationally, but this is mainly because the decline was more severe. If not for slower healing in housing and state and local government, the job market rebound would be on par with the nation's. The public sector remains a weak spot, but housing is on the mend. More aggressive hiring at tech- and science-based companies, headquarters' operations, and insurers is fueling faster growth in office-using industries. Manufacturing is also headed in the right direction and downstream industries such as transportation and warehousing are benefiting from a pickup in foreign trade.

Some parts of the economy are taking longer to recover, but household balance sheets are improving and are increasingly supportive of spending, which bodes well for struggling retailers.

Because their wealth fell so much during the recession, households have been more aggressive in cutting debt and padding savings, hurting consumer industries in the process. But with the debt service burden and consumer delinquency rates declining, households are more willing and able to borrow. An increase in house prices has helped shrink the number of borrowers with negative equity, but it has yet to trigger much new construction because of a still-substantial foreclosure overhang. However, the Chicago-Joliet-Naperville MD has become a hotbed of investor activity, and foreclosure inventories are declining faster than they are nationally. Housing's contribution to growth is poised to increase rapidly as a stronger pace of sales more quickly absorbs excess supply.

Pension woes, if left unsolved, will undermine the city of Chicago's capacity to provide essential services. Among the nation's five largest cities, it has put away the smallest portion for its looming pension obligations, and it has been unable to negotiate a solution with labor unions or lobby the state legislature to change the benefit formula. The city enjoys home-rule powers over taxation, but its lawmakers have been reluctant to make changes.

Downstream industries to manufacturing were big contributors to the recovery early on, but growth is slowing as shipping volumes suffered from weaker foreign demand. More recently, the trend has been positive, and wholesale trade and transportation jobs are forecast to increase during the next several years.

Contacts with community-based organizations disclosed the following credit and community development needs in the AA:

- Affordable housing credit – purchase money, refinance, home improvement
- Foreclosure prevention
- Financial literacy training, especially for young people
- Capital for small businesses
- Investments / donations

Financial institutions have a significant number of community development opportunities for lending, services, and investments. These opportunities exist through partnerships with agencies supporting affordable housing and small businesses, affordable housing developers, community service organizations, LIHTC and NMTC projects, and other investment opportunities.

New York-Northern NJ-Long Island, NY-NJ-PA Multistate Metropolitan Area
 Newark-Union, New Jersey-Pennsylvania Metropolitan Division

Demographic Information for Full Scope Area: Newark-Union, New Jersey-Pennsylvania MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	483	16.15	22.98	28.78	32.09	0.00
Population by Geography	2,052,541	11.19	22.22	30.44	36.15	0.00
Owner-Occupied Housing by Geography	451,735	3.15	12.31	35.02	49.52	0.00
Business by Geography	196,930	8.92	16.51	31.46	43.11	0.00
Farms by Geography	3,814	1.18	6.55	36.42	55.85	0.00
Family Distribution by Income Level	526,425	22.05	16.60	20.25	41.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	203,424	20.66	33.46	27.86	18.02	0.00
Median Family Income		68,424	Median Housing Value		205,824	
HUD Adjusted Median Family Income for 2011		90,600	Unemployment Rate (2000 US		3.02%	
Households Below Poverty Level		9%	Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

The Newark-Union, New Jersey-Pennsylvania MD has been designated as the Newark-Union AA. This MD is one of three MDs within the New York-Northern NJ-Long Island, NY-NJ-PA MMA, and has been selected to be the full-scope AA because of the bank's size within the MD relative to the other MDs and the significant level of community needs within it. The AA consists of Essex, Hunterdon, Morris, Sussex, and Union Counties. The AA has 483 census tracts. Sixteen percent of the census tracts are low-income, 23 percent are moderate-income, 29 percent are middle-income, and 32 percent are upper-income. The MD's 2011 HUD adjusted median family income is \$90,000. Nine percent of MD households are below the poverty level.

As of June 30, 2012, PNC had \$4.3 billion in deposits in the AA, and is the seventh-largest deposit taker with market share of 5.80 percent. The AA has strong banking competition with 61 FDIC-insured institutions operating 831 branches. PNC's primary deposit competitors are Wells Fargo Bank, NA, New York Community Bank, and Bank of America, NA, with deposit market shares of 16.05 percent, 10.19 percent, and 8.04 percent, respectively. PNC has 81 branches and 204 ATMs in the Newark-Union AA.

During the 2007 – 2011 downturn, the workforce in the Newark MD declined by 3.2 percent. Newark's economy is recovering slowly from the downturn. However, overall job growth remains weak. During 2012, job growth has been occurring in the service sectors – leisure and hospitality, professional and business services, and education and health services. Health services remains the dominant industry in the MD. Employment in the construction, manufacturing, and information sectors have continued to languish at depressed levels. As of July 2012, unemployment in the Newark-Union MD was 9.9 percent, significantly higher than the national unemployment rate of 8.6 percent.

Although still struggling, financial services will play an important role in the Newark-Union MD's recovery. With regulatory uncertainty, banks are taking a cautious path toward hiring; some are even downsizing. However, increased regulatory clarity will enable the financial industry to develop long term plans and should allow for some expansion. With employment conditions currently weak, hiring in accounting, advertising, architecture, engineering, consulting and new-media industries should pick up as the national economy strengthens. Hiring in white-collar jobs will be crucial for the economy's acceleration because the well-paying jobs and generous bonuses in banking and insurance directly generate consumer spending and housing demand. Financial services employ an above-average share of the workforce and have historically kept incomes high; per capita income is 10 percent above the state average.

With the expectation that demand from Europe will gradually recover, the Newark-Union MD should regain its position as a transport hub in the Northeast. New Jersey's exposure to weak European export markets has contributed to a recent decline in exports. A large proportion of exports pass through the Port of Newark, which is among the largest container ports in the country, directly benefiting the local economy by boosting hiring in trade, transportation and utilities. This industry's share of total employment significantly exceeds the national average. Both single- and multifamily homebuilding are expected to increase in future years. Inventories are thinning, and the labor market strength is creating home demand. House prices are among the fastest growing in New Jersey and benefit from the metro division's proximity to New York City. It also helps that the Newark-Union MD had a smaller house price correction during the recession.

Our contacts with community-based organizations during the evaluation period revealed the following credit and community development needs in the MD:

- Affordable housing credit – purchase money, refinance, home rehabilitation / improvement
- Foreclosure prevention
- Financial literacy training, especially for young people
- Capital for small businesses
- Investments / donations

Financial institutions have a significant number of community development opportunities for lending, services, and investments. These opportunities exist through partnerships with agencies supporting affordable housing and small businesses, affordable housing developers, community service organizations, LIHTC and NMTC projects, and other investment opportunities.

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Multistate Metropolitan Area
Philadelphia Metropolitan Division

Demographic Information for Full Scope Area: Philadelphia, Pennsylvania MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	987	12.26	19.45	33.03	33.43	1.82
Population by Geography	3,849,647	12.19	20.88	31.83	34.94	0.16
Owner-Occupied Housing by Geography	997,858	8.68	18.44	33.17	39.71	0.00
Business by Geography	450,186	7.35	15.75	29.30	46.94	0.66
Farms by Geography	6,792	1.56	5.23	35.78	57.36	0.07
Family Distribution by Income Level	970,405	22.16	17.16	20.53	40.14	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	381,626	22.13	30.68	30.28	16.91	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		56,993 78,100 12%	Median Housing Value Unemployment Rate (2000 US Census)		124,584 3.17%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

The bank has designated the Philadelphia, Pennsylvania MD as the Philadelphia AA. The AA consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties. The AA has 987 census tracts. Twelve percent of the census tracts are low-income, 19 percent are moderate-income, 33 percent are middle-income, and 33 percent are upper-income. Additional census tracts, representing approximately two percent of the total, do not have income information and are classified as NA. The MD's 2011 HUD adjusted median family income is \$78,100. Twelve percent of MD households are below the poverty level.

As of June 30, 2012, PNC had \$11.3 billion in deposits in the AA, and is the third-leading deposit taker with market share of 10.69 percent. Banking competition within the AA is very strong with a total of 93 FDIC-insured institutions operating 1,322 branches. Primary competition for PNC in the AA include Wells Fargo Bank, NA, Citizens Bank of Pennsylvania, and TD Bank, NA, with deposit market shares of 21.82 percent, 14.72 percent, and 10.10 percent, respectively. PNC has 109 branches and 713 ATMs in the Philadelphia AA.

Philadelphia's economy has been growing at a moderate pace during 2012. Private employment is just shy of its prerecession peak, but job growth is concentrated in low-paying services. Major employment sectors in the MD include federal, state and local government, education services, health care, telecommunications, professional and business services, and leisure and hospitality. Gaming employment has been stable over the past year, but accommodation and restaurants have been hiring. Despite modest wage gains, consumer spending is holding up well, according to the Federal Reserve's Beige Book. Philadelphians remain price sensitive, but outlet malls and auto sales are flourishing. Though the Philadelphia School District remains cash-strapped, local government employment is bottoming. Housing is doing better, as new-home sales have ticked up and foreclosures are not an issue.

The Philadelphia MD could be negatively impacted if healthcare reform and federal budget cuts force hospitals and nursing care facilities to cut costs. Hospital employment has been remarkably stable since the early 1990s and layoffs could take some steam out of the economy. Biosciences are also struggling because of consolidation. Layoffs at Merck will hurt the job market in the near term and have lasting impact if these workers head toward other bioscience hubs, including Boston.

The tourism industry has played a large role in the Philadelphia MD's recovery, but conditions are turning more restrictive. Hotel occupancy rates are declining as they are rising in New York and Boston. Gaming faces new challenges. Approval of casinos in other states can result in competition cannibalizing gaming revenue from Pennsylvania. Also, the Philadelphia Convention Center is struggling with bookings. However, two additional high-end hotels in Center City are in the planning phase.

Business investment in nonresidential structures could add more to growth over the next few years than anticipated. Comcast is building a \$1.2 billion skyscraper. This will boost employment in nonresidential building construction. There will be positive spillover to other parts of the economy, but the forecast will not be adjusted until construction begins. Not to be overlooked, the Comcast Innovation & Technology Center will include incubator space for tech startups. This could provide a boost to tech employment, finally allowing it to recover from the 2001 recession. The Comcast skyscraper adds to a lengthening list of nonresidential investment. Urban Outfitters plans to expand its headquarters, University City continues to grow quickly, and development around Logan Square has been approved.

Our contacts with community-based organizations during the evaluation period revealed the following credit and community development needs in the AA:

- Affordable housing credit – purchase money, refinance, home improvement / rehabilitation
- Foreclosure prevention
- Financial literacy training, especially for young people
- Capital for small businesses
- Investments / donations

Financial institutions have a significant number of community development opportunities for lending, services, and investments. These opportunities exist through partnerships with agencies supporting affordable housing and small businesses, affordable housing developers, community service organizations, LIHTC and NMTC projects, and other investment opportunities.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of 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. Deposit data are compiled by the FDIC and are available as of June 30th of each year. 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 included in each set:

- 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. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, 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.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

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: STATE OF PENNSYLVANIA												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
Pittsburgh, PA MSA	58.82	16,492	1,978,863	24,554	2,080,409	9	698	39	189,884	41,094	4,249,854	79.44
Limited Review:												
Erie, PA MSA	5.75	1,594	183,279	2,408	223,322	7	604	8	2,347	4,017	409,552	2.62
Harrisburg-Carlisle, PA MSA	4.36	1,416	201,361	1,616	175,265	1	20	15	12,252	3,048	388,898	3.23
Lancaster, PA MSA	5.57	1,659	216,665	2,025	250,657	206	21,257	6	552	3,896	489,131	2.38
Lebanon, PA MSA	0.53	259	39,220	102	21,580	0	0	6	552	367	61,352	0.02
Pennsylvania Non-Metro Areas	13.25	3,634	342,242	5,508	387,914	43	5,146	69	22,777	9,254	758,079	5.62
Reading, PA MSA	0.68	193	39,553	273	44,309	1	324	6	552	473	84,738	0.05
Scranton-Wilkes Barre, PA MSA	6.82	1,961	167,050	2,772	236,631	2	72	29	33,305	4,764	437,058	4.95
State College, PA MSA	0.95	264	44,104	396	33,973	0	0	6	552	666	78,629	0.76
Williamsport, PA MSA	0.37	160	15,287	95	6,746	0	0	6	552	261	22,585	0.11
York-Hanover, PA MSA	2.90	942	136,008	1,057	128,084	17	647	9	8,652	2,025	273,391	0.82

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 1, 2009 to July 8, 2012.

*** Deposit Data as of May 29, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF PENNSYLVANIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh, PA MSA	3,418	58.42	1.23	0.59	17.74	13.14	54.91	49.06	26.11	37.21	4.98	0.00	5.56	5.11	4.75
Limited Review:															
Erie, PA MSA	267	4.56	1.45	1.12	10.88	5.24	59.21	51.31	28.47	42.32	4.08	0.00	3.33	3.63	4.99
Harrisburg-Carlisle, PA MSA	296	5.06	1.55	0.34	13.09	13.51	62.34	56.76	23.01	29.39	1.18	1.89	0.41	1.40	1.02
Lancaster, PA MSA	369	6.31	1.17	1.36	6.39	12.47	81.91	75.88	10.53	10.30	1.14	5.00	0.86	1.11	1.08
Lebanon, PA MSA	138	2.36	0.00	0.00	11.94	8.70	69.36	57.97	18.70	33.33	2.67	0.00	0.68	2.73	3.31
Pennsylvania Non-Metro Areas	739	12.63	0.19	0.00	5.49	3.52	77.14	73.75	17.18	22.73	3.07	0.00	3.73	3.30	2.24
Reading, PA MSA	47	0.80	3.01	0.00	10.08	0.00	70.43	85.11	16.49	14.89	0.21	0.00	0.00	0.27	0.11
Scranton-Wilkes Barre, PA MSA	403	6.89	0.03	0.25	8.34	7.44	73.46	70.72	18.17	21.59	4.25	0.00	4.90	4.30	3.99
State College, PA MSA	22	0.38	0.16	0.00	18.90	13.64	48.00	22.73	32.94	63.64	0.67	0.00	1.06	0.41	0.89
Williamsport, PA MSA	23	0.39	0.00	0.00	9.82	4.35	85.38	91.30	4.81	4.35	0.17	0.00	0.00	0.20	0.00
York-Hanover, PA MSA	129	2.20	1.50	0.78	5.60	5.43	84.99	88.37	7.91	5.43	0.58	0.00	0.82	0.55	0.80

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF PENNSYLVANIA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
Pittsburgh, PA MSA	2,348	52.19	1.23	0.81	17.74	14.14	54.91	54.09	26.11	30.96	16.49	10.94	13.58	15.65	20.08	
Limited Review:																
Erie, PA MSA	323	7.18	1.45	0.31	10.88	8.67	59.21	54.49	28.47	36.53	14.55	7.69	12.63	12.91	19.01	
Harrisburg-Carlisle, PA MSA	158	3.51	1.55	0.63	13.09	10.13	62.34	59.49	23.01	29.75	3.97	5.56	4.52	3.31	5.36	
Lancaster, PA MSA	254	5.65	1.17	0.39	6.39	5.12	81.91	86.61	10.53	7.87	8.62	0.00	8.33	8.64	9.43	
Lebanon, PA MSA	12	0.27	0.00	0.00	11.94	8.33	69.36	41.67	18.70	50.00	1.34	0.00	0.00	0.47	5.00	
Pennsylvania Non-Metro Areas	621	13.80	0.19	0.00	5.49	2.42	77.14	71.98	17.18	25.60	7.59	0.00	3.41	6.80	14.15	
Reading, PA MSA	15	0.33	3.01	0.00	10.08	0.00	70.43	53.33	16.49	46.67	1.20	0.00	0.00	0.75	4.32	
Scranton-Wilkes Barre, PA MSA	576	12.80	0.03	0.17	8.34	7.64	73.46	76.56	18.17	15.63	14.03	50.00	16.80	14.42	11.11	
State College, PA MSA	59	1.31	0.16	0.00	18.90	8.47	48.00	54.24	32.94	37.29	7.02	0.00	5.97	7.02	7.77	
Williamsport, PA MSA	16	0.36	0.00	0.00	9.82	0.00	85.38	93.75	4.81	6.25	2.11	0.00	0.00	2.13	5.56	
York-Hanover, PA MSA	117	2.60	1.50	0.00	5.60	3.42	84.99	87.18	7.91	9.40	3.46	0.00	2.17	3.69	2.86	

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF PENNSYLVANIA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
Pittsburgh, PA MSA	10,696	58.85	1.23	0.21	17.74	8.94	54.91	45.38	26.11	45.47	13.34	12.86	15.74	13.00	13.31	
Limited Review:																
Erie, PA MSA	1,002	5.51	1.45	0.30	10.88	4.49	59.21	51.50	28.47	43.71	12.33	28.57	9.89	12.56	12.27	
Harrisburg-Carlisle, PA MSA	958	5.27	1.55	0.21	13.09	6.05	62.34	56.78	23.01	36.95	3.05	1.59	3.02	2.75	3.64	
Lancaster, PA MSA	1,034	5.69	1.17	0.97	6.39	2.22	81.91	85.59	10.53	11.22	4.39	5.36	2.17	4.66	3.27	
Lebanon, PA MSA	109	0.60	0.00	0.00	11.94	1.83	69.36	57.80	18.70	40.37	1.33	0.00	0.69	1.24	1.67	
Pennsylvania Non-Metro Areas	2,272	12.50	0.19	0.00	5.49	1.36	77.14	73.72	17.18	24.91	6.90	0.00	2.75	7.46	5.92	
Reading, PA MSA	129	0.71	3.01	0.00	10.08	2.33	70.43	68.99	16.49	28.68	0.81	0.00	0.60	0.75	1.04	
Scranton-Wilkes Barre, PA MSA	980	5.39	0.03	0.00	8.34	3.37	73.46	70.82	18.17	25.82	5.42	0.00	4.69	6.17	4.03	
State College, PA MSA	179	0.98	0.16	0.00	18.90	7.82	48.00	49.72	32.94	42.46	2.44	0.00	1.46	2.97	2.18	
Williamsport, PA MSA	121	0.67	0.00	0.00	9.82	6.61	85.38	90.91	4.81	2.48	3.06	0.00	3.53	3.10	2.11	
York-Hanover, PA MSA	695	3.82	1.50	0.14	5.60	2.45	84.99	87.91	7.91	9.50	3.10	0.00	2.30	3.11	3.37	

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF PENNSYLVANIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh, PA MSA	30	61.22	10.57	3.33	23.83	33.33	38.98	46.67	26.62	16.67	3.13	12.50	2.38	2.74	2.70
Limited Review:															
Erie, PA MSA	2	4.08	15.44	0.00	21.13	0.00	36.83	50.00	26.60	50.00	5.00	0.00	0.00	10.00	0.00
Harrisburg-Carlisle, PA MSA	4	8.16	6.40	0.00	23.25	25.00	55.26	50.00	15.09	25.00	0.00	0.00	0.00	0.00	0.00
Lancaster, PA MSA	2	4.08	8.06	0.00	11.61	50.00	67.83	50.00	12.49	0.00	2.13	0.00	0.00	3.23	0.00
Lebanon, PA MSA	0	0.00	0.00	0.00	37.39	0.00	48.01	0.00	14.60	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-Metro Areas	2	4.08	2.05	0.00	13.20	0.00	72.89	100	11.86	0.00	1.47	0.00	0.00	2.33	0.00
Reading, PA MSA	2	4.08	24.92	100	11.67	0.00	47.61	0.00	15.81	0.00	0.00	0.00	0.00	0.00	0.00
Scranton-Wilkes Barre, PA MSA	2	4.08	6.58	0.00	23.47	50.00	60.18	50.00	9.78	0.00	0.00	0.00	0.00	0.00	0.00
State College, PA MSA	4	8.16	14.13	0.00	22.65	0.00	31.57	25.00	31.65	75.00	13.33	0.00	0.00	14.29	100
Williamsport, PA MSA	0	0.00	0.00	0.00	45.93	0.00	53.06	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover, PA MSA	1	2.04	10.18	0.00	15.29	0.00	73.13	100	1.41	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF PENNSYLVANIA								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh, PA MSA	24,487	60.11	2.75	3.05	16.36	17.90	46.23	43.40	34.54	35.66	29.98	38.04	35.86	28.55	29.63
Limited Review:															
Erie, PA MSA	2,408	5.91	5.99	6.02	14.33	11.71	53.62	57.35	26.06	24.92	24.92	29.67	21.26	25.17	25.82
Harrisburg-Carlisle, PA MSA	1,616	3.97	2.10	0.74	14.07	9.78	61.68	67.33	22.15	22.15	9.65	6.45	8.82	10.61	8.84
Lancaster, PA MSA	2,025	4.97	3.28	4.30	7.19	7.01	77.05	75.31	12.48	13.38	9.57	15.02	9.56	9.60	10.73
Lebanon, PA MSA	102	0.25	0.00	0.00	14.38	6.86	67.22	63.73	18.41	29.41	2.39	0.00	1.85	1.94	5.18
Pennsylvania Non-Metro Areas	5,508	13.52	0.58	0.22	6.82	6.15	73.28	69.55	19.32	24.07	16.11	9.23	15.16	16.56	18.04
Reading, PA MSA	273	0.67	7.83	3.30	6.99	1.10	64.60	75.82	20.58	19.78	2.06	1.74	0.40	2.32	1.96
Scranton-Wilkes Barre, PA MSA	2,772	6.80	3.09	2.27	8.91	8.80	68.78	70.20	19.21	18.72	13.43	10.92	16.37	14.30	11.91
State College, PA MSA	395	0.97	9.90	9.62	13.08	8.61	41.21	42.78	35.61	38.99	8.25	12.98	7.54	7.34	9.63
Williamsport, PA MSA	95	0.23	0.00	0.00	20.90	26.32	74.70	72.63	4.40	1.05	2.56	0.00	2.23	2.94	0.00
York-Hanover, PA MSA	1,057	2.59	5.86	1.89	7.23	14.85	78.81	72.37	8.10	10.88	8.48	2.70	16.18	8.05	9.89

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF PENNSYLVANIA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans						
Full Review:																
Pittsburgh, PA MSA	9	3.15	0.58	0.00	12.16	0.00	64.04	44.44	23.20	55.56	7.84	0.00	0.00	6.45	22.22	
Limited Review:																
Erie, PA MSA	7	2.45	1.08	0.00	3.13	0.00	74.76	100	21.03	0.00	17.65	0.00	0.00	20.00	0.00	
Harrisburg-Carlisle, PA MSA	1	0.35	0.24	0.00	5.09	0.00	81.33	0.00	13.33	100	0.00	0.00	0.00	0.00	0.00	
Lancaster, PA MSA	206	72.03	0.56	0.00	2.77	0.00	92.55	98.06	4.11	1.94	6.98	0.00	0.00	7.46	9.09	
Lebanon, PA MSA	0	0.00	0.00	0.00	1.48	0.00	81.89	0.00	16.64	0.00	0.00	0.00	0.00	0.00	0.00	
Pennsylvania Non-Metro Areas	43	15.03	0.05	0.00	3.45	0.00	80.12	48.84	16.38	51.16	5.93	0.00	0.00	3.24	26.47	
Reading, PA MSA	1	0.35	0.83	0.00	0.90	0.00	86.52	100	11.75	0.00	0.70	0.00	0.00	0.72	0.00	
Scranton-Wilkes Barre, PA MSA	2	0.70	0.34	0.00	4.58	0.00	64.53	100	30.55	0.00	8.70	0.00	0.00	16.67	0.00	
State College, PA MSA	0	0.00	0.96	0.00	16.18	0.00	55.49	0.00	27.36	0.00	0.00	0.00	0.00	0.00	0.00	
Williamsport, PA MSA	0	0.00	0.00	0.00	4.03	0.00	93.74	0.00	2.24	0.00	0.00	0.00	0.00	0.00	0.00	
York-Hanover, PA MSA	17	5.94	0.47	0.00	1.48	5.88	91.62	94.12	6.44	0.00	9.52	0.00	50.00	8.75	0.00	

* Based on 2011 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF PENNSYLVANIA							Evaluation Period: JULY1, 2009 TO DECEMBER 31, 2011						
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**	% Families7	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh, PA MSA	3,418	58.42	19.53	11.27	18.74	26.49	22.04	26.42	39.70	35.82	5.01	5.28	5.27	5.57	4.50
Limited Review:															
Erie, PA MSA	267	4.56	18.52	6.72	18.90	24.51	23.47	26.48	39.12	42.29	4.22	2.60	4.64	4.33	4.29
Harrisburg-Carlisle, PA MSA	296	5.06	17.85	9.41	19.30	34.84	24.27	25.78	38.57	29.97	1.25	0.96	1.19	1.44	1.28
Lancaster, PA MSA	369	6.31	15.76	10.80	19.70	34.35	26.55	25.76	37.99	29.09	1.24	1.16	0.90	0.77	2.19
Lebanon, PA MSA	138	2.36	16.79	10.87	19.96	29.71	25.27	36.96	37.97	22.46	2.88	2.86	2.97	4.20	1.64
Pennsylvania Non-Metro Areas	739	12.63	17.78	7.34	19.39	22.99	23.85	27.15	38.99	42.52	3.19	3.40	3.36	3.48	2.88
Reading, PA MSA	47	0.80	17.73	2.27	19.00	34.09	24.38	27.27	38.90	36.36	0.18	0.21	0.16	0.10	0.25
Scranton-Wilkes Barre, PA MSA	403	6.89	19.04	12.06	18.71	25.63	22.85	28.64	39.40	33.67	4.69	6.20	4.76	5.10	3.92
State College, PA MSA	22	0.38	18.06	0.00	19.42	9.52	23.44	33.33	39.09	57.14	0.73	0.00	0.00	1.16	0.99
Williamsport, PA MSA	23	0.39	16.64	8.70	20.03	4.35	24.76	26.09	38.57	60.87	0.19	0.00	0.00	0.40	0.20
York-Hanover, PA MSA	129	2.20	15.97	7.20	19.58	32.80	27.05	32.00	37.40	28.00	0.67	0.36	0.43	0.99	0.77

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.5% of loans originated and purchased by bank.

7 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF PENNSYLVANIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 ⁸	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh, PA MSA	2,348	52.19	19.53	11.42	18.74	22.92	22.04	24.18	39.70	41.48	16.75	14.52	17.04	17.52	16.74
Limited Review:															
Erie, PA MSA	323	7.18	18.52	12.46	18.90	22.43	23.47	26.79	39.12	38.32	14.77	17.89	15.42	14.88	13.41
Harrisburg-Carlisle, PA MSA	158	3.51	17.85	7.01	19.30	20.38	24.27	30.57	38.57	42.04	4.09	4.26	4.49	2.69	4.94
Lancaster, PA MSA	254	5.65	15.76	12.25	19.70	23.32	26.55	28.06	37.99	36.36	8.89	15.96	7.65	9.48	7.28
Lebanon, PA MSA	12	0.27	16.79	0.00	19.96	16.67	25.27	41.67	37.97	41.67	1.37	0.00	0.00	2.08	1.69
Pennsylvania Non-Metro Areas	621	13.80	17.78	10.32	19.39	20.16	23.85	26.61	38.99	42.90	7.82	5.97	7.25	8.56	8.10
Reading, PA MSA	15	0.33	17.73	13.33	19.00	6.67	24.38	40.00	38.90	40.00	1.26	1.37	0.00	2.53	1.21
Scranton-Wilkes Barre, PA MSA	576	12.80	19.04	18.15	18.71	21.12	22.85	25.31	39.40	35.43	14.50	17.28	13.67	17.57	11.75
State College, PA MSA	59	1.31	18.06	6.78	19.42	20.34	23.44	28.81	39.09	44.07	7.14	4.08	7.79	8.97	6.82
Williamsport, PA MSA	16	0.36	16.64	0.00	20.03	12.50	24.76	31.25	38.57	56.25	2.23	0.00	1.64	3.30	2.23
York-Hanover, PA MSA	117	2.60	15.97	7.02	19.58	21.93	27.05	24.56	37.40	46.49	3.56	2.70	3.62	3.59	3.77

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.0% of loans originated and purchased by bank.

⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF PENNSYLVANIA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total*	% Families***	% BANK Loans****	% Families ⁹	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Pittsburgh, PA MSA	10,696	58.85	19.53	5.86	18.74	16.87	22.04	23.54	39.70	53.73	14.74	15.09	16.90	14.97	14.03	
Limited Review:																
Erie, PA MSA	1,002	5.51	18.52	5.78	18.90	16.43	23.47	23.83	39.12	53.96	13.60	12.80	13.08	12.52	14.33	
Harrisburg-Carlisle, PA MSA	958	5.27	17.85	6.62	19.30	20.97	24.27	27.81	38.57	44.59	3.45	3.07	3.53	3.48	3.47	
Lancaster, PA MSA	1,034	5.69	15.76	8.48	19.70	21.86	26.55	28.14	37.99	41.52	4.96	6.08	4.99	5.02	4.71	
Lebanon, PA MSA	109	0.60	16.79	2.08	19.96	14.58	25.27	26.04	37.97	57.29	1.55	0.62	1.28	1.38	1.96	
Pennsylvania Non-Metro Areas	2,272	12.50	17.78	6.50	19.39	17.17	23.85	26.77	38.99	49.55	7.77	8.74	9.15	8.40	7.01	
Reading, PA MSA	129	0.71	17.73	4.07	19.00	14.63	24.38	24.39	38.90	56.91	0.93	1.13	0.41	0.73	1.24	
Scranton-Wilkes Barre, PA MSA	980	5.39	19.04	8.14	18.71	17.63	22.85	25.46	39.40	48.76	6.14	8.55	8.31	6.47	5.13	
State College, PA MSA	179	0.98	18.06	4.49	19.42	18.54	23.44	24.72	39.09	52.25	2.79	1.52	3.02	3.05	2.73	
Williamsport, PA MSA	121	0.67	16.64	3.45	20.03	12.07	24.76	29.31	38.57	55.17	3.45	1.69	3.69	4.70	2.93	
York-Hanover, PA MSA	695	3.82	15.97	8.96	19.58	20.45	27.05	31.79	37.40	38.81	3.81	3.57	3.64	4.47	3.49	

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 2.8% of loans originated and purchased by bank.

⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF PENNSYLVANIA			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Pittsburgh, PA MSA	24,554	60.17	62.54	64.01	85.33	7.76	6.90	29.98	40.31
Limited Review:									
Erie, PA MSA	2,408	5.90	65.43	66.74	83.80	7.93	8.26	24.92	37.21
Harrisburg-Carlisle, PA MSA	1,616	3.96	63.75	69.68	80.94	8.73	10.33	9.65	15.48
Lancaster, PA MSA	2,025	4.96	66.75	63.06	74.91	11.85	13.23	9.57	14.51
Lebanon, PA MSA	102	0.25	68.46	52.94	49.02	26.47	24.51	2.39	2.54
Pennsylvania Non-Metro Areas	5,508	13.50	67.61	63.60	87.69	7.59	4.72	16.11	21.44
Reading, PA MSA	273	0.67	66.31	60.07	69.23	12.45	18.32	2.06	2.96
Scranton-Wilkes Barre, PA MSA	2,772	6.79	64.86	74.31	85.86	8.23	5.92	13.43	20.07
State College, PA MSA	396	0.97	54.31	81.31	87.12	5.30	7.58	8.25	13.01
Williamsport, PA MSA	95	0.23	66.40	75.79	90.53	5.26	4.21	2.56	5.08
York-Hanover, PA MSA	1,057	2.59	67.35	64.05	77.01	10.41	12.58	8.48	11.71

* Based on 2011 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 - 2011).

**** 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 9.88% 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: STATE OF PENNSYLVANIA			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
Pittsburgh, PA MSA	9	3.15	97.34	55.56	66.67	33.33	0.00	7.84	7.69
Limited Review:									
Erie, PA MSA	7	2.45	98.32	85.71	57.14	42.86	0.00	17.65	33.33
Harrisburg-Carlisle, PA MSA	1	0.35	98.36	100	100	0.00	0.00	0.00	0.00
Lancaster, PA MSA	206	72.03	97.36	81.07	69.90	20.87	9.22	6.98	6.26
Lebanon, PA MSA	0	0.00	98.52	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-Metro Areas	43	15.03	98.40	53.49	62.79	27.91	9.30	5.93	4.48
Reading, PA MSA	1	0.35	97.21	0.00	0.00	0.00	100	0.70	0.00
Scranton-Wilkes Barre, PA MSA	2	0.70	97.25	100	100	0.00	0.00	8.70	14.29
State College, PA MSA	0	0.00	97.69	0.00	0.00	0.00	0.00	0.00	0.00
Williamsport, PA MSA	0	0.00	97.76	0.00	0.00	0.00	0.00	0.00	0.00
York-Hanover, PA MSA	17	5.94	97.79	94.12	94.12	5.88	0.00	9.52	11.29

* Based on 2011 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 - 2011).

**** 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 5.94% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF PENNSYLVANIA				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Pittsburgh, PA MSA	29	76,276	170	160,227	199	236,503	76.01	0	0
Limited Review:									
Erie, PA MSA	0	0	19	2,266	19	2,266	0.73	0	0
Harrisburg-Carlisle, PA MSA	1	519	30	12,482	31	13,001	4.18	0	0
Lancaster, PA MSA	0	0	23	240	23	240	0.08	0	0
Lebanon, PA MSA	0	0	0	0	0	0	0.00	0	0
Pennsylvania Non-Metro Areas	1	13	8	5,845	9	5,858	1.88	0	0
Reading, PA MSA	1	72	0	0	1	72	0.03	0	0
Scranton-Wilkes Barre, PA MSA	0	0	40	9,789	40	9,879	3.15	0	0
State College, PA MSA	1	756	1	5	2	761	0.24	0	0
Williamsport, PA MSA	0	0	0	0	0	0	0.00	0	0
York-Hanover, PA MSA	0	0	11	53	11	53	0.02	0	0
Pennsylvania Statewide Assessment***	22	39,862	2	2,728	24	42,590	13.69	0	0

* 'Prior Period Investments' means investments made in a previous 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.

*** Statewide Assessment means statewide investments with potential benefit to one or more AAs.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		Geography: STATE OF PENNSYLVANIA				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011			
Assessment Area:	Deposits % of Rated Area Deposits in AA	Branches						Branch Openings/Closings						Population											
		# 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:																									
Pittsburgh MSA	79.44	172	54.43	4.70	21.50	41.30	32.60	2	19	-1	-1	-11	-4	2.88	20.42	51.63	25.06								
Limited Review:																									
Erie MSA	2.62	19	6.01	5.30	10.50	52.60	31.60	0	1	0	0	0	-1	4.40	16.81	53.86	24.93								
Harrisburg-Carlisle MSA	3.23	27	8.54	3.70	3.70	66.70	25.90	1	1	0	0	-1	1	3.49	17.46	58.70	20.35								
Lancaster MSA	2.38	33	10.44	3.00	0.00	84.80	12.10	0	1	0	0	0	-1	3.13	8.69	79.02	9.15								
Lebanon MSA	0.02	1	0.32	0.00	0.00	100	0.00	0	1	0	0	0	-1	0.00	16.43	67.01	16.55								
PA Non-Metro Areas	5.62	69	21.84	1.40	8.70	69.60	20.30	1	3	0	0	-1	-1	0.47	5.61	77.80	16.12								
Reading MSA	0.05	2	0.63	0.00	0.00	50.00	50.00	0	0	0	0	0	0	7.37	12.67	64.96	15.00								
Scranton-Wilkes Barre MSA	4.95	33	10.44	3.00	9.10	72.70	15.20	0	1	0	0	-1	0	0.49	10.80	71.81	16.91								
State College MSA	0.76	6	1.90	33.33	0.00	33.33	33.33	0	0	0	0	0	0	7.31	17.66	40.93	30.11								
Williamsport MSA	0.11	2	0.63	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	18.22	77.66	4.12								
York-Hanover MSA	0.82	11	3.48	9.10	18.20	72.70	0.00	0	1	0	0	-1	0	3.68	8.14	80.70	7.48								

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF MICHIGAN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:												
Detroit-Livonia-Dearborn, MI MD	13.97	1,344	146,925	2,105	254,011	2	150	16	37,156	3,467	438,242	14.24
Warren-Troy-Farmington Hills, MI MD	30.80	2,564	378,886	5,060	612,132	5	878	13	43,546	7,642	1,035,442	52.10
Limited Review:												
Ann Arbor, MI MSA	5.15	568	97,061	701	53,175	3	79	6	552	1,278	150,867	4.96
Battle Creek, MI MSA	1.12	94	9,651	173	18,958	5	975	6	552	278	30,136	0.55
Bay City, MI MSA	2.03	162	13,828	333	39,181	4	122	6	552	505	53,683	2.03
Flint, MI MSA	1.88	96	10,762	360	61,157	5	575	6	552	467	73,046	0.69
Grand Rapids-Wyoming, MI MSA	6.29	684	98,609	862	101,508	4	800	12	26,165	1,562	227,082	2.50
Holland-Grand Haven, MI MSA	4.38	611	85,954	459	45,055	10	1,726	6	552	1,086	133,287	1.03
Jackson, MI MSA	0.49	59	6,655	56	8,136	0	0	6	552	121	15,343	0.12
Kalamazoo-Portage, MI MSA	7.16	767	111,743	980	110,896	22	2,795	8	6,227	1,777	231,661	5.02
Lansing-East Lansing, MI MSA	6.90	669	92,123	1,034	120,738	3	665	6	552	1,712	214,078	3.99
MI Non-Metro Areas	12.03	1,323	142,529	1,560	143,273	53	6,723	48	4,413	2,984	296,938	7.61
Monroe, MI MSA	1.79	276	33,395	161	15,751	0	0	6	552	443	49,698	1.18
Muskegon-Norton Shores, MI MSA	3.84	439	43,619	507	48,776	0	0	6	552	952	92,947	2.20
Saginaw-Saginaw Township North, MI MSA	2.17	106	9,030	407	42,865	19	2,471	6	552	538	54,918	1.75

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

*** Deposit Data as of May 29, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF MICHIGAN				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
Detroit-Livonia-Dearborn, MI MD	695	20.68	3.81	2.45	22.11	4.60	38.26	34.82	35.82	58.13	2.21	3.96	2.55	2.65	1.97	
Warren-Troy-Farmington Hills, MI MD	935	27.82	0.75	0.21	17.72	11.44	53.08	56.26	28.44	32.09	1.03	3.23	1.26	1.02	0.98	
Limited Review:																
Ann Arbor, MI MSA	192	5.71	2.07	0.52	13.42	12.50	55.60	56.77	28.90	30.21	1.74	0.93	2.39	1.59	1.95	
Battle Creek, MI MSA	28	0.83	1.18	0.00	19.41	10.71	52.71	42.86	26.70	46.43	0.98	0.00	0.86	0.90	1.09	
Bay City, MI MSA	34	1.01	0.00	0.00	15.32	23.53	67.48	64.71	17.20	11.76	1.09	0.00	1.18	1.26	0.45	
Flint, MI MSA	31	0.92	7.56	0.00	15.95	6.45	42.80	41.94	33.69	51.61	0.25	0.00	0.00	0.27	0.26	
Grand Rapids-Wyoming, MI MSA	199	5.92	1.08	0.00	12.26	12.06	59.38	58.79	27.29	29.15	0.88	0.00	0.94	0.96	0.75	
Holland-Grand Haven, MI MSA	171	5.09	0.00	0.00	4.67	7.02	91.47	87.72	3.87	5.26	1.91	0.00	2.98	1.86	1.74	
Jackson, MI MSA	21	0.62	0.59	0.00	11.63	0.00	77.08	95.24	10.69	4.76	0.95	0.00	0.00	1.19	0.00	
Kalamazoo-Portage, MI MSA	230	6.84	1.66	1.30	17.36	10.00	54.68	56.52	26.30	32.17	2.25	0.00	1.91	2.55	1.97	
Lansing-East Lansing, MI MSA	253	7.53	1.72	1.19	13.87	14.62	61.20	54.94	23.22	29.25	1.82	0.00	2.65	1.79	1.61	
MI Non-Metro Areas	309	9.19	0.00	0.00	11.83	12.30	67.76	66.02	20.41	21.68	1.90	0.00	3.32	2.12	1.00	
Monroe, MI MSA	96	2.86	0.58	1.04	1.35	2.08	94.57	91.67	3.51	5.21	2.13	0.00	0.00	2.17	1.69	
Muskegon-Norton Shores, MI MSA	133	3.96	3.33	0.00	15.03	8.27	54.98	46.62	26.66	45.11	3.12	0.00	2.52	2.65	4.04	
Saginaw-Saginaw Township North, MI MSA	34	1.01	8.48	0.00	8.97	0.00	58.66	55.88	23.89	44.12	0.53	0.00	0.00	0.48	0.65	

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF MICHIGAN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit-Livonia-Dearborn, MI MD	105	17.30	3.81	0.95	22.11	13.33	38.26	38.10	35.82	47.62	6.05	4.17	2.46	6.46	7.63
Warren-Troy-Farmington Hills, MI MD	150	24.71	0.75	0.67	17.72	14.67	53.08	62.00	28.44	22.67	4.98	0.00	3.61	5.66	4.61
Limited Review:															
Ann Arbor, MI MSA	34	5.60	2.07	5.88	13.42	2.94	55.60	61.76	28.90	29.41	8.13	0.00	4.35	9.64	6.82
Battle Creek, MI MSA	5	0.82	1.18	0.00	19.41	0.00	52.71	80.00	26.70	20.00	0.69	0.00	0.00	1.20	0.00
Bay City, MI MSA	18	2.97	0.00	0.00	15.32	5.56	67.48	77.78	17.20	16.67	3.49	0.00	3.70	4.21	0.00
Flint, MI MSA	7	1.15	7.56	0.00	15.95	28.57	42.80	42.86	33.69	28.57	1.16	0.00	0.00	1.52	1.09
Grand Rapids-Wyoming, MI MSA	38	6.26	1.08	0.00	12.26	5.26	59.38	57.89	27.29	36.84	2.26	0.00	2.13	2.63	1.58
Holland-Grand Haven, MI MSA	10	1.65	0.00	0.00	4.67	0.00	91.47	100	3.87	0.00	1.16	0.00	0.00	1.23	0.00
Jackson, MI MSA	5	0.82	0.59	0.00	11.63	0.00	77.08	100	10.69	0.00	1.58	0.00	0.00	2.03	0.00
Kalamazoo-Portage, MI MSA	31	5.11	1.66	0.00	17.36	16.13	54.68	58.06	26.30	25.81	3.76	0.00	5.08	3.59	3.26
Lansing-East Lansing, MI MSA	35	5.77	1.72	2.86	13.87	8.57	61.20	51.43	23.22	37.14	2.37	0.00	3.37	1.55	4.79
MI Non-Metro Areas	104	17.13	0.00	0.00	11.83	15.38	67.76	74.04	20.41	10.58	5.57	0.00	9.18	6.43	1.12
Monroe, MI MSA	17	2.80	0.58	0.00	1.35	0.00	94.57	100	3.51	0.00	8.62	0.00	0.00	8.85	0.00
Muskegon-Norton Shores, MI MSA	34	5.60	3.33	8.82	15.03	14.71	54.98	55.88	26.66	20.59	8.11	25.00	17.65	5.71	8.47
Saginaw-Saginaw Township North, MI MSA	14	2.31	8.48	0.00	8.97	0.00	58.66	71.43	23.89	28.57	2.50	0.00	0.00	3.13	2.38

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: STATE OF MICHIGAN				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Detroit-Livonia-Dearborn, MI MD	542	9.38	3.81	0.92	22.11	1.85	38.26	22.69	35.82	74.54	1.72	6.00	1.10	2.48	1.54					
Warren-Troy-Farmington Hills, MI MD	1,477	25.56	0.75	0.07	17.72	6.57	53.08	48.75	28.44	44.62	1.62	3.33	2.04	1.72	1.47					
Limited Review:																				
Ann Arbor, MI MSA	342	5.92	2.07	0.88	13.42	2.92	55.60	50.00	28.90	46.20	1.59	2.34	1.07	1.67	1.53					
Battle Creek, MI MSA	61	1.06	1.18	0.00	19.41	3.28	52.71	57.38	26.70	39.34	1.28	0.00	0.79	1.18	1.50					
Bay City, MI MSA	110	1.90	0.00	0.00	15.32	7.27	67.48	78.18	17.20	14.55	3.07	0.00	2.84	3.38	2.39					
Flint, MI MSA	57	0.99	7.56	0.00	15.95	7.02	42.80	43.86	33.69	49.12	0.50	0.00	1.52	0.52	0.44					
Grand Rapids-Wyoming, MI MSA	443	7.67	1.08	0.23	12.26	4.51	59.38	49.44	27.29	45.82	1.37	3.33	1.11	1.40	1.35					
Holland-Grand Haven, MI MSA	430	7.44	0.00	0.00	4.67	2.09	91.47	90.23	3.87	7.67	2.49	0.00	2.67	2.39	4.49					
Jackson, MI MSA	33	0.57	0.59	0.00	11.63	3.03	77.08	87.88	10.69	9.09	0.71	0.00	0.00	0.83	0.31					
Kalamazoo-Portage, MI MSA	505	8.74	1.66	0.00	17.36	5.35	54.68	46.34	26.30	48.32	3.61	0.00	2.23	3.29	4.35					
Lansing-East Lansing, MI MSA	377	6.52	1.72	0.53	13.87	6.37	61.20	54.38	23.22	38.73	2.05	1.61	2.55	1.94	2.17					
MI Non-Metro Areas	910	15.75	0.00	0.00	11.83	12.42	67.76	66.48	20.41	21.10	3.13	0.00	4.80	3.47	2.10					
Monroe, MI MSA	161	2.79	0.58	0.00	1.35	0.00	94.57	94.41	3.51	5.59	3.77	0.00	0.00	3.85	2.73					
Muskegon-Norton Shores, MI MSA	272	4.71	3.33	0.00	15.03	2.21	54.98	51.47	26.66	46.32	4.40	0.00	2.94	4.74	4.16					
Saginaw-Saginaw Township North, MI MSA	58	1.00	8.48	0.00	8.97	1.72	58.66	72.41	23.89	25.86	0.78	0.00	2.17	1.10	0.40					

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF MICHIGAN								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit-Livonia-Dearborn, MI MD	2	14.29	13.15	0.00	27.75	0.00	35.30	100	23.80	0.00	0.00	0.00	0.00	0.00	0.00
Warren-Troy-Farmington Hills, MI MD	1	7.14	5.12	0.00	26.92	0.00	55.79	100	12.17	0.00	2.13	0.00	0.00	4.17	0.00
Limited Review:															
Ann Arbor, MI MSA	0	0.00	22.08	0.00	30.13	0.00	39.91	0.00	7.88	0.00	0.00	0.00	0.00	0.00	0.00
Battle Creek, MI MSA	0	0.00	2.84	0.00	30.70	0.00	45.79	0.00	20.66	0.00	0.00	0.00	0.00	0.00	0.00
Bay City, MI MSA	0	0.00	0.00	0.00	35.36	0.00	55.53	0.00	9.11	0.00	0.00	0.00	0.00	0.00	0.00
Flint, MI MSA	1	7.14	11.66	0.00	12.88	100	56.68	0.00	18.78	0.00	11.11	0.00	100	0.00	0.00
Grand Rapids-Wyoming, MI MSA	4	28.57	0.83	0.00	19.20	50.00	68.37	50.00	11.60	0.00	6.67	0.00	11.11	5.00	0.00
Holland-Grand Haven, MI MSA	0	0.00	0.00	0.00	4.25	0.00	94.68	0.00	1.07	0.00	0.00	0.00	0.00	0.00	0.00
Jackson, MI MSA	0	0.00	12.03	0.00	17.18	0.00	58.69	0.00	12.09	0.00	0.00	0.00	0.00	0.00	0.00
Kalamazoo-Portage, MI MSA	1	7.14	9.30	0.00	23.27	0.00	56.64	0.00	10.79	100	4.76	0.00	0.00	0.00	14.29
Lansing-East Lansing, MI MSA	3	21.43	14.64	0.00	19.48	0.00	46.19	66.67	19.69	33.33	1.85	0.00	0.00	0.00	16.67
MI Non-Metro Areas	0	0.00	0.00	0.00	17.82	0.00	67.12	0.00	15.06	0.00	0.00	0.00	0.00	0.00	0.00
Monroe, MI MSA	2	14.29	0.17	0.00	6.67	0.00	93.16	100	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Muskegon-Norton Shores, MI MSA	0	0.00	11.91	0.00	42.97	0.00	27.84	0.00	17.28	0.00	0.00	0.00	0.00	0.00	0.00
Saginaw-Saginaw Township North, MI MSA	0	0.00	12.33	0.00	8.96	0.00	42.71	0.00	36.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF MICHIGAN				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Detroit-Livonia-Dearborn, MI MD	2,091	14.21	5.34	3.25	21.67	12.05	35.29	41.42	37.30	43.28	6.28	4.50	5.00	7.52	6.05					
Warren-Troy-Farmington Hills, MI MD	5,059	34.37	1.69	3.14	16.31	17.85	50.69	49.26	31.18	29.75	5.78	8.92	6.96	6.19	4.71					
Limited Review:																				
Ann Arbor, MI MSA	701	4.76	9.43	6.13	11.99	8.42	52.34	55.49	26.24	29.96	6.60	5.96	5.08	7.08	6.73					
Battle Creek, MI MSA	168	1.14	2.25	1.79	18.43	25.00	52.12	42.86	25.42	30.36	7.76	7.69	11.50	6.92	7.12					
Bay City, MI MSA	333	2.26	0.00	0.00	20.60	23.42	63.65	61.86	15.75	14.71	16.00	0.00	16.81	15.99	15.90					
Flint, MI MSA	360	2.45	8.82	5.83	11.95	15.56	45.05	53.61	34.17	25.00	4.05	3.78	9.09	4.58	2.79					
Grand Rapids-Wyoming, MI MSA	862	5.86	2.02	3.25	14.17	12.76	52.33	47.56	31.48	36.43	4.41	4.90	4.71	4.48	4.32					
Holland-Grand Haven, MI MSA	459	3.12	0.00	0.00	7.17	6.75	89.93	90.85	2.90	2.40	5.64	0.00	5.82	5.73	5.75					
Jackson, MI MSA	56	0.38	5.98	7.14	12.05	8.93	72.89	71.43	8.98	12.50	2.25	4.23	1.61	1.91	4.38					
Kalamazoo-Portage, MI MSA	980	6.66	2.03	2.14	20.49	21.33	52.59	52.65	24.89	23.88	14.24	11.54	14.08	15.20	13.70					
Lansing-East Lansing, MI MSA	1,015	6.90	3.77	5.81	15.95	17.73	54.16	46.21	23.93	30.25	12.36	16.02	15.64	11.18	12.91					
MI Non-Metro Areas	1,560	10.60	0.00	0.00	10.81	14.68	68.98	68.65	20.20	16.67	8.39	0.00	13.70	8.75	6.09					
Monroe, MI MSA	161	1.09	0.64	0.62	2.24	1.86	94.35	93.79	2.77	3.73	5.34	0.00	9.09	5.29	9.76					
Muskegon-Norton Shores, MI MSA	507	3.44	4.14	3.55	16.91	25.84	45.58	34.71	33.37	35.90	15.86	14.93	23.99	12.76	16.31					
Saginaw-Saginaw Township North, MI MSA	407	2.77	6.67	4.18	9.69	7.86	55.99	61.43	27.65	26.54	12.06	8.60	9.77	13.61	10.89					

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF MICHIGAN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Detroit-Livonia-Dearborn, MI MD	2	1.48	3.36	0.00	16.79	0.00	41.45	0.00	38.31	100	7.14	0.00	0.00	0.00	16.67
Warren-Troy-Farmington Hills, MI MD	5	3.70	1.52	0.00	16.33	40.00	59.20	60.00	22.94	0.00	1.33	0.00	0.00	1.92	0.00
Limited Review:															
Ann Arbor, MI MSA	3	2.22	2.18	0.00	6.24	0.00	60.85	100	30.72	0.00	10.00	0.00	0.00	16.67	0.00
Battle Creek, MI MSA	5	3.70	0.32	0.00	5.27	0.00	80.35	100	14.06	0.00	6.90	0.00	0.00	6.90	0.00
Bay City, MI MSA	4	2.96	0.00	0.00	4.55	0.00	74.53	50.00	20.91	50.00	8.70	0.00	0.00	6.67	14.29
Flint, MI MSA	5	3.70	3.96	0.00	7.64	0.00	40.88	80.00	47.51	20.00	21.05	0.00	0.00	33.33	11.11
Grand Rapids-Wyoming, MI MSA	4	2.96	0.36	0.00	4.29	0.00	65.02	100	30.33	0.00	2.27	0.00	0.00	3.08	0.00
Holland-Grand Haven, MI MSA	10	7.41	0.00	0.00	1.67	0.00	97.38	100	0.94	0.00	6.73	0.00	0.00	6.73	0.00
Jackson, MI MSA	0	0.00	0.95	0.00	3.47	0.00	90.85	0.00	4.73	0.00	0.00	0.00	0.00	0.00	0.00
Kalamazoo-Portage, MI MSA	22	16.30	0.52	0.00	18.78	4.55	56.50	86.36	24.20	9.09	15.79	0.00	0.00	21.05	20.00
Lansing-East Lansing, MI MSA	3	2.22	0.94	0.00	5.67	0.00	77.28	66.67	16.00	33.33	1.72	0.00	0.00	2.13	0.00
MI Non-Metro Areas	53	39.26	0.00	0.00	6.26	0.00	73.29	84.91	20.46	15.09	7.89	0.00	0.00	8.06	10.00
Monroe, MI MSA	0	0.00	0.14	0.00	0.42	0.00	97.21	0.00	2.23	0.00	0.00	0.00	0.00	0.00	0.00
Muskegon-Norton Shores, MI MSA	0	0.00	1.48	0.00	8.13	0.00	68.72	0.00	21.67	0.00	0.00	0.00	0.00	0.00	0.00
Saginaw-Saginaw Township North, MI MSA	19	14.07	1.25	0.00	2.26	0.00	74.94	73.68	21.55	26.32	20.41	0.00	0.00	20.00	22.22

* Based on 2011 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF MICHIGAN								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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 10	% BANK Loans ****	% Families** *	% BANK Loans****	% Families* **	% BANK Loans* ***	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit-Livonia-Dearborn, MI MD	695	20.67	23.09	13.79	16.60	26.27	19.31	25.25	41.01	34.69	2.56	3.57	3.40	2.35	2.03
Warren-Troy-Farmington Hills, MI MD	936	27.83	17.83	23.35	18.34	29.41	23.84	23.90	39.99	23.35	1.11	1.08	1.12	1.31	0.95
Limited Review:															
Ann Arbor, MI MSA	192	5.71	19.62	27.23	18.04	29.84	22.71	18.32	39.63	24.61	2.01	2.72	2.20	1.93	1.54
Battle Creek, MI MSA	28	0.83	19.31	14.81	18.76	29.63	22.55	22.22	39.38	33.33	1.15	1.23	0.00	1.71	1.46
Bay City, MI MSA	34	1.01	18.81	21.21	19.72	27.27	21.93	24.24	39.53	27.27	1.26	1.46	0.66	1.40	1.71
Flint, MI MSA	31	0.92	22.10	26.67	17.07	20.00	20.46	20.00	40.37	33.33	0.29	0.31	0.17	0.10	0.63
Grand Rapids-Wyoming, MI MSA	199	5.92	17.31	12.17	18.46	33.33	24.33	23.28	39.90	31.22	0.94	0.65	1.16	0.69	1.08
Holland-Grand Haven, MI MSA	171	5.08	14.28	25.60	19.85	37.50	29.77	16.07	36.09	20.83	2.10	2.88	2.60	0.77	2.14
Jackson, MI MSA	21	0.62	17.84	23.81	19.18	28.57	24.66	23.81	38.32	23.81	1.08	1.11	1.19	1.49	0.60
Kalamazoo-Portage, MI MSA	230	6.84	19.20	8.12	18.77	30.46	23.27	20.30	38.75	41.12	2.14	1.93	1.78	1.17	3.09
Lansing-East Lansing, MI MSA	254	7.55	18.99	17.93	18.70	29.88	23.64	28.69	38.67	23.51	2.01	2.51	1.52	2.11	2.14
MI Non-Metro Areas	309	9.19	16.68	9.21	18.89	25.66	23.20	20.07	41.23	45.07	2.14	2.27	1.96	2.36	2.11
Monroe, MI MSA	96	2.85	17.78	21.28	19.03	31.91	25.15	24.47	38.05	22.34	2.35	2.31	2.59	3.11	1.28
Muskegon-Norton Shores, MI MSA	133	3.95	19.62	14.62	18.74	33.85	22.87	23.85	38.77	27.69	3.44	1.56	4.66	3.45	3.66
Saginaw-Saginaw Township North, MI MSA	34	1.01	21.61	9.09	17.36	24.24	20.27	30.30	40.76	36.36	0.62	0.38	0.67	0.99	0.40

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by bank.

10 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF MICHIGAN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 11	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit-Livonia-Dearborn, MI MD	105	17.30	23.09	22.86	16.60	24.76	19.31	24.76	41.01	27.62	6.34	7.86	7.21	5.04	6.10
Warren-Troy-Farmington Hills, MI MD	150	24.71	17.83	17.45	18.34	20.81	23.84	35.57	39.99	26.17	5.22	3.88	2.71	8.52	5.36
Limited Review:															
Ann Arbor, MI MSA	34	5.60	19.62	17.65	18.04	17.65	22.71	32.35	39.63	32.35	8.42	10.81	8.00	13.85	4.96
Battle Creek, MI MSA	5	0.82	19.31	0.00	18.76	20.00	22.55	40.00	39.38	40.00	0.70	0.00	0.00	0.00	1.64
Bay City, MI MSA	18	2.97	18.81	22.22	19.72	22.22	21.93	33.33	39.53	22.22	3.59	2.33	2.63	4.76	4.35
Flint, MI MSA	7	1.15	22.10	14.29	17.07	42.86	20.46	0.00	40.37	42.86	1.20	1.64	0.83	0.00	2.86
Grand Rapids-Wyoming, MI MSA	38	6.26	17.31	19.44	18.46	22.22	24.33	16.67	39.90	41.67	2.32	3.03	1.60	1.86	2.68
Holland-Grand Haven, MI MSA	10	1.65	14.28	10.00	19.85	10.00	29.77	40.00	36.09	40.00	1.20	5.26	2.63	0.00	0.00
Jackson, MI MSA	5	0.82	17.84	20.00	19.18	20.00	24.66	60.00	38.32	0.00	1.61	2.22	1.54	2.86	0.00
Kalamazoo-Portage, MI MSA	31	5.11	19.20	20.00	18.77	23.33	23.27	20.00	38.75	36.67	3.51	8.11	4.29	2.30	2.52
Lansing-East Lansing, MI MSA	35	5.77	18.99	35.29	18.70	17.65	23.64	14.71	38.67	32.35	2.30	5.83	2.00	0.49	2.33
MI Non-Metro Areas	104	17.13	16.68	14.56	18.89	17.48	23.20	37.86	41.23	30.10	5.79	4.55	5.36	8.63	4.56
Monroe, MI MSA	17	2.80	17.78	29.41	19.03	11.76	25.15	29.41	38.05	29.41	8.93	8.33	3.85	10.81	10.81
Muskegon-Norton Shores, MI MSA	34	5.60	19.62	27.27	18.74	39.39	22.87	18.18	38.77	15.15	8.29	21.05	10.00	5.80	4.65
Saginaw-Saginaw Township North, MI MSA	14	2.31	21.61	21.43	17.36	21.43	20.27	35.71	40.76	21.43	2.57	1.79	1.59	4.48	2.33

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.2% of loans originated and purchased by bank.

11 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: STATE OF MICHIGAN				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011								
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 12	% BANK Loans****	% Families**	% BANK Loans****	% Families*	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Detroit-Livonia-Dearborn, MI MD	542	9.38	23.09	3.55	16.60	12.62	19.31	23.67	41.01	60.16	2.18	2.60	2.93	3.32	1.84	
Warren-Troy-Farmington Hills, MI MD	1,477	25.56	17.83	11.46	18.34	20.45	23.84	22.84	39.99	45.25	1.94	2.56	2.39	1.84	1.78	
Limited Review:																
Ann Arbor, MI MSA	342	5.92	19.62	8.73	18.04	16.87	22.71	25.90	39.63	48.49	1.95	2.62	2.73	1.53	1.84	
Battle Creek, MI MSA	61	1.06	19.31	1.67	18.76	20.00	22.55	31.67	39.38	46.67	1.53	0.00	1.54	2.80	1.18	
Bay City, MI MSA	110	1.90	18.81	7.84	19.72	21.57	21.93	27.45	39.53	43.14	3.56	3.60	2.48	3.87	3.84	
Flint, MI MSA	57	0.99	22.10	6.82	17.07	15.91	20.46	43.18	40.37	34.09	0.60	0.41	0.47	1.02	0.46	
Grand Rapids-Wyoming, MI MSA	443	7.67	17.31	8.19	18.46	16.63	24.33	26.80	39.90	48.39	1.51	1.34	1.74	1.36	1.53	
Holland-Grand Haven, MI MSA	430	7.44	14.28	7.01	19.85	19.74	29.77	29.35	36.09	43.90	2.70	2.52	2.73	2.79	2.67	
Jackson, MI MSA	33	0.57	17.84	0.00	19.18	27.59	24.66	20.69	38.32	51.72	0.80	0.00	1.40	0.71	0.79	
Kalamazoo-Portage, MI MSA	505	8.74	19.20	7.24	18.77	17.54	23.27	25.44	38.75	49.78	3.92	4.88	3.19	3.98	3.97	
Lansing-East Lansing, MI MSA	377	6.52	18.99	6.74	18.70	20.53	23.64	28.15	38.67	44.57	2.37	2.17	2.77	2.72	2.04	
MI Non-Metro Areas	910	15.75	16.68	6.95	18.89	19.81	23.20	25.26	41.23	47.97	3.67	4.98	4.75	4.85	2.85	
Monroe, MI MSA	161	2.79	17.78	8.67	19.03	24.00	25.15	27.33	38.05	40.00	4.44	6.45	5.48	3.73	4.21	
Muskegon-Norton Shores, MI MSA	272	4.71	19.62	8.20	18.74	21.09	22.87	26.95	38.77	43.75	4.93	6.02	5.16	4.40	4.91	
Saginaw-Saginaw Township North, MI MSA	58	1.00	21.61	7.02	17.36	21.05	20.27	28.07	40.76	43.86	0.90	0.59	0.54	1.34	0.82	

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 7.2% of loans originated and purchased by bank.

12 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF MICHIGAN		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Detroit-Livonia-Dearborn, MI MD	2,105	14.26	67.41	52.16	75.72	11.26	13.02	6.28	8.56
Warren-Troy-Farmington Hills, MI MD	5,060	34.29	69.64	54.90	75.63	10.34	14.03	5.78	8.78
Limited Review:									
Ann Arbor, MI MSA	701	4.75	68.40	61.20	85.73	7.42	6.85	6.60	10.76
Battle Creek, MI MSA	173	1.17	66.14	47.98	76.30	11.56	12.14	7.76	9.88
Bay City, MI MSA	333	2.26	70.04	52.85	73.57	15.02	11.41	16.00	18.23
Flint, MI MSA	360	2.44	72.95	48.06	62.22	18.06	19.72	4.05	6.05
Grand Rapids-Wyoming, MI MSA	862	5.84	67.56	54.64	73.20	11.60	15.20	4.41	6.18
Holland-Grand Haven, MI MSA	459	3.11	71.09	65.36	78.87	11.11	10.02	5.64	8.70
Jackson, MI MSA	56	0.38	67.51	64.29	75.00	7.14	17.86	2.25	4.57
Kalamazoo-Portage, MI MSA	980	6.64	67.18	55.10	76.33	11.43	12.24	14.24	19.75
Lansing-East Lansing, MI MSA	1,034	7.01	68.04	52.42	74.76	12.77	12.48	12.36	15.84
MI Non-Metro Areas	1,560	10.57	72.54	60.90	79.68	11.22	9.10	8.39	11.41
Monroe, MI MSA	161	1.09	69.20	60.87	83.85	5.59	10.56	5.34	5.91
Muskegon-Norton Shores, MI MSA	507	3.44	70.97	55.42	78.30	13.21	8.48	15.86	18.89
Saginaw-Saginaw Township North, MI MSA	407	2.76	70.45	53.81	80.59	8.60	10.81	12.06	17.22

* Based on 2011 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 - 2011).

**** 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 12.16% 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: STATE OF MICHIGAN		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
Detroit-Livonia-Dearborn, MI MD	2	1.48	97.30	100	100	0.00	0.00	7.14	25.00
Warren-Troy-Farmington Hills, MI MD	5	3.70	97.04	20.00	40.00	40.00	20.00	1.33	0.00
Limited Review:									
Ann Arbor, MI MSA	3	2.22	97.42	66.67	100	0.00	0.00	10.00	12.50
Battle Creek, MI MSA	5	3.70	98.24	100	20.00	40.00	40.00	6.90	11.76
Bay City, MI MSA	4	2.96	99.17	100	100	0.00	0.00	8.70	11.11
Flint, MI MSA	5	3.70	98.16	80.00	80.00	0.00	20.00	21.05	42.86
Grand Rapids-Wyoming, MI MSA	4	2.96	96.60	50.00	50.00	25.00	25.00	2.27	0.00
Holland-Grand Haven, MI MSA	10	7.41	94.77	70.00	30.00	60.00	10.00	6.73	7.46
Jackson, MI MSA	0	0.00	99.68	0.00	0.00	0.00	0.00	0.00	0.00
Kalamazoo-Portage, MI MSA	22	16.30	94.92	77.27	72.73	13.64	13.64	15.79	21.88
Lansing-East Lansing, MI MSA	3	2.22	97.90	66.67	0.00	66.67	33.33	1.72	2.94
MI Non-Metro Areas	53	39.26	98.11	47.17	58.49	32.08	9.43	7.89	4.72
Monroe, MI MSA	0	0.00	97.07	0.00	0.00	0.00	0.00	0.00	0.00
Muskegon-Norton Shores, MI MSA	0	0.00	97.29	0.00	0.00	0.00	0.00	0.00	0.00
Saginaw-Saginaw Township North, MI MSA	19	14.07	98.12	42.11	68.42	15.79	15.79	20.41	11.43

* Based on 2011 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 - 2011).

**** 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 9.63% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF MICHIGAN									
Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Detroit-Livonia-Dearborn, MI MD	21	20,547	93	24,093	114	44,641	23.71	0	0
Warren-Troy-Farmington Hills, MI MD	1	2,844	49	39,982	50	42,826	22.75	0	0
Limited Review:									
Ann Arbor, MI MSA	0	0	11	574	11	574	0.30	0	0
Battle Creek, MI MSA	0	0	6	54	6	54	0.03	0	0
Bay City, MI MSA	0	0	3	9	3	9	0.00	0	0
Flint, MI MSA	1	151	3	35	4	186	0.10	0	0
Grand Rapids-Wyoming, MI MSA	7	6,505	20	21,648	27	28,153	14.95	0	0
Holland-Grand Haven, MI MSA	0	0	8	25	8	25	0.01	0	0
Jackson, MI MSA	0	0	0	0	0	0	0.00	0	0
Kalamazoo-Portage, MI MSA	2	2,149	19	3,000	21	5,149	2.73	0	0
Lansing-East Lansing, MI MSA	11	21,134	18	5,298	29	26,432	14.04	0	0
Michigan Non-Metro Areas	4	2,254	7	44	11	2,298	1.22	0	0
Monroe, MI MSA	0	0	2	5	2	5	0.00	0	0
Muskegon-Norton Shores, MI MSA	0	0	3	14	3	14	0.00	0	0
Saginaw-Saginaw Township North, MI MSA	1	428	3	21	4	449	0.24	0	0
Michigan Statewide Assessment***	25	27,164	6	10,301	31	37,464	19.90	0	0

* 'Prior Period Investments' means investments made in a previous 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.

*** Statewide Assessment means statewide investments with potential benefit to one or more AAs.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: STATE OF MICHIGAN				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011					
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:																	
Detroit-Livonia-Dearborn, MI MD	14.24	37	15.23	2.70	13.50	32.40	51.40	0	0	0	0	0	0	7.80	30.49	33.77	27.85
Warren-Troy-Farmington Hills, MI MD	52.10	65	26.75	3.10	20.00	53.80	23.10	0	0	0	0	0	0	1.66	19.35	52.07	26.91
Limited Review:																	
Ann Arbor, MI MSA	4.96	12	4.94	8.30	16.70	58.30	16.70	0	0	0	0	0	0	11.48	18.11	48.69	21.72
Battle Creek, MI MSA	0.55	3	1.23	0.00	0.00	66.70	0.00	0	0	0	0	0	0	1.99	23.53	51.25	23.21
Bay City, MI MSA	2.03	5	2.06	0.00	40.00	60.00	0.00	0	1	0	-1	0	0	0.00	19.55	65.06	15.39
Flint, MI MSA	0.69	3	1.23	0.00	0	100	0.00	0	0	0	0	0	0	12.32	17.84	40.48	29.36
Grand Rapids-Wyoming, MI MSA	2.50	15	6.17	0.00	13.30	60.00	26.70	0	0	0	0	0	0	2.36	17.03	56.73	23.88
Holland-Grand Haven, MI MSA	1.03	6	2.47	0.00	16.70	83.30	0.00	0	0	0	0	0	0	0.00	5.86	90.83	3.31
Jackson, MI MSA	0.12	1	0.41	0.00	0.00	100	0.00	0	0	0	0	0	0	2.43	14.06	72.73	8.89
Kalamazoo-Portage, MI MSA	5.02	21	8.64	9.50	28.60	52.40	9.50	0	0	0	0	0	0	5.92	21.21	51.05	21.82
Lansing-East Lansing, MI MSA	3.99	16	6.58	0.00	18.80	50.00	25.00	0	0	0	0	0	0	5.69	16.98	55.47	21.05
MI Non-Metro Areas	7.61	40	16.46	0.00	27.50	57.50	15.00	0	2	0	-1	-1	0	0.00	8.88	73.33	17.79
Monroe, MI MSA	1.18	3	1.23	0.00	0.00	100	0.00	0	0	0	0	0	0	1.03	2.15	93.50	3.33
Muskegon-Norton Shores, MI MSA	2.20	9	3.70	0.00	11.10	55.60	33.33	0	0	0	0	0	0	5.82	21.98	48.81	23.40
Saginaw-Saginaw Township North, MI MSA	1.75	7	2.88	0.00	14.30	57.10	28.60	0	1	0	0	0	-1	12.52	11.50	53.37	22.61

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF OHIO						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:												
Cleveland-Elyria-Mentor, OH MSA	25.08	3,768	520,254	7,277	1,058,537	5	589	22	91,163	11,072	1,670,543	30.73
Columbus, OH MSA	24.83	4,121	698,411	6,809	744,270	22	2,775	10	16,506	10,962	1,461,962	29.96
Limited Review:												
Akron, OH MSA	8.64	1,427	180,085	2,379	302,587	1	425	6	552	3,813	483,649	7.85
Canton-Massillon, OH MSA	4.06	800	83,698	968	105,602	16	1,795	6	552	1,790	191,647	2.05
Dayton, OH MSA	11.99	2,484	321,403	2,792	443,620	11	1,718	7	27,867	5,294	794,608	8.53
Mansfield, OH MSA	0.45	61	5,870	113	24,166	18	2,816	6	552	198	33,404	0.18
OH Non-Metro Areas	14.26	2,833	270,124	3,115	343,591	305	34,747	43	5,681	6,296	654,143	12.47
Sandusky, OH MSA	1.03	209	22,757	240	21,970	0	0	6	552	455	45,279	0.72
Springfield, OH MSA	1.91	477	47,690	353	45,853	5	640	6	552	841	94,735	1.29
Steubenville-Weirton, OH-WV MSA	0.80	152	10,136	192	14,938	3	683	6	552	353	26,309	1.04
Toledo, OH MSA	6.07	1,438	174,851	1,209	146,407	25	1,415	9	23,802	2,681	346,475	4.63
Wheeling, WV-OH MSA	0.88	209	19,765	172	8,963	1	111	6	552	388	29,391	0.55

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

*** Deposit Data as of May 29, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF OHIO				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
Cleveland-Elyria-Mentor, OH MSA	1,002	19.00	4.83	2.40	12.41	6.79	48.22	42.61	34.54	48.20	1.64	1.68	1.97	1.26	2.01	
Columbus, OH MSA	1,203	22.81	2.94	2.58	17.51	11.14	45.74	39.73	33.81	46.55	1.56	1.91	1.28	1.43	1.73	
Limited Review:																
Akron, OH MSA	343	6.50	2.76	2.62	18.38	5.83	51.56	53.94	27.30	37.61	1.60	6.35	1.12	1.54	1.72	
Canton-Massillon, OH MSA	262	4.97	0.92	0.00	14.69	7.63	65.16	67.18	19.23	25.19	1.70	0.00	2.13	1.98	0.89	
Dayton, OH MSA	810	15.36	2.03	0.86	18.03	7.53	48.40	47.16	31.54	44.44	1.93	7.69	1.23	1.80	2.19	
Mansfield, OH MSA	13	0.25	0.16	0.00	14.17	7.69	58.08	76.92	27.58	15.38	0.40	0.00	1.64	0.36	0.26	
OH Non-Metro Areas	802	15.20	0.06	0.00	11.64	8.23	75.99	79.68	12.31	12.09	2.53	0.00	2.76	2.59	2.04	
Sandusky, OH MSA	61	1.16	0.00	0.00	18.57	19.67	65.56	54.10	15.87	26.23	2.64	0.00	3.19	2.52	2.72	
Springfield, OH MSA	161	3.05	1.73	0.00	9.72	5.59	59.32	64.60	29.23	29.81	4.06	0.00	1.96	4.65	3.20	
Steubenville-Weirton, OH-WV MSA	43	0.82	0.92	0.00	8.50	4.65	87.23	90.70	3.35	4.65	5.54	0.00	5.88	5.52	5.56	
Toledo, OH MSA	472	8.95	2.74	0.21	13.99	6.14	56.25	55.93	27.01	37.71	3.11	0.00	3.01	3.56	2.58	
Wheeling, WV-OH MSA	103	1.95	0.00	0.00	10.33	6.80	83.93	79.61	5.74	13.59	6.50	0.00	10.42	5.74	9.68	

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF OHIO						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Elyria-Mentor, OH MSA	434	31.98	4.83	2.30	12.41	8.76	48.22	53.46	34.54	35.48	10.59	4.71	6.05	13.01	9.87
Columbus, OH MSA	238	17.54	2.94	0.84	17.51	13.87	45.74	52.52	33.81	32.77	9.98	10.00	7.73	10.84	9.93
Limited Review:															
Akron, OH MSA	85	6.26	2.76	1.18	18.38	17.65	51.56	51.76	27.30	29.41	10.04	0.00	9.38	11.02	9.09
Canton-Massillon, OH MSA	54	3.98	0.92	1.85	14.69	12.96	65.16	59.26	19.23	25.93	7.30	0.00	6.35	6.23	12.86
Dayton, OH MSA	108	7.96	2.03	1.85	18.03	16.67	48.40	48.15	31.54	33.33	9.91	33.33	12.09	9.34	8.96
Mansfield, OH MSA	4	0.29	0.16	0.00	14.17	0.00	58.08	100	27.58	0.00	1.31	0.00	0.00	2.04	0.00
OH Non-Metro Areas	263	19.38	0.06	0.00	11.64	14.45	75.99	74.14	12.31	11.41	9.21	0.00	10.56	9.11	8.82
Sandusky, OH MSA	20	1.47	0.00	0.00	18.57	5.00	65.56	75.00	15.87	20.00	9.89	0.00	5.88	10.34	12.50
Springfield, OH MSA	31	2.28	1.73	0.00	9.72	0.00	59.32	61.29	29.23	38.71	10.64	0.00	0.00	12.50	8.96
Steubenville-Weirton, OH-WV MSA	23	1.69	0.92	0.00	8.50	17.39	87.23	78.26	3.35	4.35	12.82	0.00	42.86	8.96	33.33
Toledo, OH MSA	68	5.01	2.74	2.94	13.99	8.82	56.25	55.88	27.01	32.35	7.80	0.00	5.68	8.43	8.33
Wheeling, WV-OH MSA	29	2.14	0.00	0.00	10.33	17.24	83.93	68.97	5.74	13.79	8.94	0.00	3.85	9.03	22.22

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF OHIO						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Elyria-Mentor, OH MSA	2,327	20.55	4.83	0.90	12.41	4.38	48.22	37.73	34.54	56.98	3.82	5.70	4.14	3.69	3.87
Columbus, OH MSA	2,666	23.54	2.94	0.94	17.51	8.44	45.74	41.64	33.81	48.99	3.31	3.05	3.44	3.85	2.95
Limited Review:															
Akron, OH MSA	998	8.81	2.76	0.30	18.38	6.11	51.56	47.29	27.30	46.29	4.46	1.10	4.06	4.49	4.54
Canton-Massillon, OH MSA	484	4.27	0.92	0.21	14.69	3.31	65.16	61.36	19.23	35.12	3.90	16.67	3.18	4.08	3.64
Dayton, OH MSA	1,565	13.82	2.03	0.58	18.03	6.26	48.40	38.91	31.54	54.25	3.47	0.00	4.12	3.31	3.53
Mansfield, OH MSA	44	0.39	0.16	0.00	14.17	2.27	58.08	81.82	27.58	15.91	1.75	0.00	1.61	2.50	0.68
OH Non-Metro Areas	1,767	15.60	0.06	0.06	11.64	8.43	75.99	77.31	12.31	14.20	5.42	0.00	7.54	5.47	4.38
Sandusky, OH MSA	128	1.13	0.00	0.00	18.57	12.50	65.56	71.09	15.87	16.41	4.99	0.00	8.70	5.41	2.89
Springfield, OH MSA	285	2.52	1.73	0.00	9.72	2.81	59.32	55.09	29.23	42.11	5.42	0.00	4.35	5.68	5.26
Steubenville-Weirton, OH-WV MSA	86	0.76	0.92	0.00	8.50	3.49	87.23	94.19	3.35	2.33	8.45	0.00	9.09	8.91	0.00
Toledo, OH MSA	897	7.92	2.74	0.00	13.99	3.90	56.25	44.48	27.01	51.62	4.74	0.00	5.63	4.30	5.11
Wheeling, WV-OH MSA	77	0.68	0.00	0.00	10.33	0.00	83.93	87.01	5.74	12.99	5.63	0.00	0.00	5.60	8.64

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF OHIO						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Elyria-Mentor, OH MSA	5	21.74	12.81	20.00	25.25	0.00	44.29	20.00	17.66	60.00	6.49	16.67	0.00	2.86	16.67
Columbus, OH MSA	14	60.87	12.21	0.00	31.62	14.29	35.18	57.14	20.99	28.57	1.43	0.00	0.00	6.06	0.00
Limited Review:															
Akron, OH MSA	1	4.35	12.03	0.00	24.76	0.00	44.88	100	18.33	0.00	2.70	0.00	0.00	4.76	0.00
Canton-Massillon, OH MSA	0	0.00	6.01	0.00	15.88	0.00	49.84	0.00	28.27	0.00	0.00	0.00	0.00	0.00	0.00
Dayton, OH MSA	1	4.35	8.65	0.00	21.65	0.00	48.43	0.00	21.28	100	0.00	0.00	0.00	0.00	0.00
Mansfield, OH MSA	0	0.00	1.06	0.00	25.75	0.00	53.27	0.00	19.92	0.00	0.00	0.00	0.00	0.00	0.00
OH Non-Metro Areas	1	4.35	1.96	0.00	19.19	0.00	68.79	100	10.07	0.00	0.00	0.00	0.00	0.00	0.00
Sandusky, OH MSA	0	0.00	0.00	0.00	31.32	0.00	48.15	0.00	20.53	0.00	0.00	0.00	0.00	0.00	0.00
Springfield, OH MSA	0	0.00	4.16	0.00	21.72	0.00	70.62	0.00	3.49	0.00	0.00	0.00	0.00	0.00	0.00
Steubenville-Weirton, OH-WV MSA	0	0.00	1.32	0.00	49.89	0.00	41.78	0.00	7.01	0.00	0.00	0.00	0.00	0.00	0.00
Toledo, OH MSA	1	4.35	7.15	100	21.51	0.00	54.06	0.00	17.28	0.00	2.17	100	0.00	0.00	0.00
Wheeling, WV-OH MSA	0	0.00	0.00	0.00	30.15	0.00	55.40	0.00	14.45	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF OHIO						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Elyria-Mentor, OH MSA	7,197	28.18	6.40	6.52	13.31	12.70	40.66	36.43	38.74	44.35	12.77	16.14	14.98	12.57	12.33
Columbus, OH MSA	6,809	26.66	5.96	3.95	16.78	49.82	40.05	22.29	37.21	23.94	13.04	10.78	36.18	7.60	7.29
Limited Review:															
Akron, OH MSA	2,379	9.32	7.24	9.84	12.95	10.09	44.58	40.61	35.22	39.47	13.57	19.00	12.74	13.44	13.53
Canton-Massillon, OH MSA	968	3.79	2.83	2.27	13.00	11.88	59.12	54.86	25.05	30.99	11.69	11.29	11.86	12.01	11.99
Dayton, OH MSA	2,792	10.93	5.20	8.67	17.28	20.52	43.08	34.96	34.43	35.85	13.46	24.28	16.37	11.75	13.19
Mansfield, OH MSA	113	0.44	2.54	1.77	15.93	18.58	53.51	56.64	28.02	23.01	2.77	2.44	2.45	3.53	1.97
OH Non-Metro Areas	3,115	12.20	0.55	1.03	11.94	11.52	76.01	78.07	11.50	9.37	11.59	28.95	13.16	12.31	8.67
Sandusky, OH MSA	240	0.94	0.00	0.00	20.53	31.67	62.78	57.92	16.69	10.42	14.31	0.00	23.23	13.77	8.33
Springfield, OH MSA	353	1.38	2.31	1.13	14.89	14.45	55.20	55.81	27.60	28.61	11.50	6.45	12.56	12.65	10.60
Steubenville-Weirton, OH-WV MSA	192	0.75	1.50	0.00	17.14	19.79	75.30	72.40	6.06	7.81	14.34	0.00	19.47	13.81	16.28
Toledo, OH MSA	1,209	4.73	3.58	3.06	10.54	9.26	52.72	51.36	33.16	36.31	8.79	11.56	8.59	9.14	8.60
Wheeling, WV-OH MSA	172	0.67	0.00	0.00	13.95	20.35	76.18	62.79	9.87	16.86	13.50	0.00	21.52	13.25	10.26

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF OHIO								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:															
Cleveland-Elyria-Mentor, OH MSA	5	1.21	1.81	0.00	6.21	0.00	52.22	80.00	39.69	20.00	4.55	0.00	0.00	8.11	0.00
Columbus, OH MSA	22	5.34	1.28	0.00	9.50	4.55	60.60	86.36	28.62	9.09	3.91	0.00	6.25	4.23	1.96
Limited Review:															
Akron, OH MSA	1	0.24	2.38	0.00	8.96	0.00	60.00	0.00	28.66	100	0.00	0.00	0.00	0.00	0.00
Canton-Massillon, OH MSA	16	3.88	0.43	0.00	7.41	25.00	75.55	75.00	16.61	0.00	17.95	0.00	22.22	20.83	0.00
Dayton, OH MSA	11	2.67	0.60	0.00	9.67	27.27	65.66	36.36	24.06	36.36	2.91	0.00	20.00	1.45	6.90
Mansfield, OH MSA	18	4.37	0.60	0.00	3.02	0.00	69.56	94.44	26.81	5.56	15.63	0.00	0.00	17.39	12.50
OH Non-Metro Areas	305	74.03	0.00	0.00	4.58	1.31	78.85	72.79	16.57	25.90	12.37	0.00	17.65	12.09	13.66
Sandusky, OH MSA	0	0.00	0.00	0.00	6.61	0.00	79.88	0.00	13.51	0.00	0.00	0.00	0.00	0.00	0.00
Springfield, OH MSA	5	1.21	0.95	0.00	3.80	0.00	48.96	80.00	46.30	20.00	2.63	0.00	0.00	4.41	1.19
Steubenville-Weirton, OH-WV MSA	3	0.73	0.75	0.00	3.01	0.00	95.49	100	0.75	0.00	0.00	0.00	0.00	0.00	0.00
Toledo, OH MSA	25	6.07	0.55	0.00	4.52	0.00	71.64	92.00	23.29	8.00	2.49	0.00	0.00	2.47	2.94
Wheeling, WV-OH MSA	1	0.24	0.00	0.00	1.13	0.00	94.36	100	4.51	0.00	8.33	0.00	0.00	8.33	0.00

* Based on 2011 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF OHIO								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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**	% Families13	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Elyria-Mentor, OH MSA	1,002	19.00	20.34	11.07	18.08	24.83	22.21	24.16	39.37	39.93	1.74	1.34	1.48	1.67	2.10
Columbus, OH MSA	1,203	22.81	19.39	13.80	18.38	26.14	23.09	24.59	39.13	35.48	1.89	1.75	1.92	1.90	1.91
Limited Review:															
Akron, OH MSA	343	6.50	19.24	13.89	18.62	29.01	23.21	25.31	38.93	31.79	1.78	1.12	1.91	1.93	1.86
Canton-Massillon, OH MSA	262	4.97	17.81	15.95	19.41	30.74	24.06	26.46	38.73	26.85	1.98	2.72	1.71	2.21	1.71
Dayton, OH MSA	810	15.36	19.26	15.36	18.66	25.61	22.62	24.71	39.46	34.31	2.21	2.06	1.97	2.00	2.56
Mansfield, OH MSA	13	0.25	17.95	18.18	19.32	27.27	23.37	9.09	39.36	45.45	0.48	0.96	0.35	0.00	0.79
OH Non-Metro Areas	802	15.20	17.90	11.17	19.58	32.99	24.43	26.65	38.09	29.19	2.89	2.15	2.94	2.89	3.15
Sandusky, OH MSA	61	1.16	19.00	18.64	18.59	22.03	23.34	18.64	39.07	40.68	2.81	3.36	1.72	2.20	3.81
Springfield, OH MSA	161	3.05	18.75	16.35	18.55	29.56	24.25	29.56	38.44	24.53	4.74	4.02	5.09	5.00	4.63
Steubenville-Weirton, OH-WV MSA	43	0.82	20.15	6.98	19.32	27.91	22.60	34.88	37.94	30.23	6.13	0.00	5.56	8.59	5.83
Toledo, OH MSA	472	8.95	20.18	13.54	18.07	33.84	22.67	24.02	39.08	28.60	3.50	3.48	3.97	4.05	2.80
Wheeling, WV-OH MSA	103	1.95	20.21	9.71	19.48	9.71	22.89	35.92	37.41	44.66	7.49	7.81	1.80	11.41	7.62

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.4% of loans originated and purchased by bank.

13 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF OHIO						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 14	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Elyria-Mentor, OH MSA	434	31.98	20.34	15.78	18.08	19.72	22.21	26.68	39.37	37.82	11.12	9.34	8.92	14.68	10.95
Columbus, OH MSA	238	17.54	19.39	16.03	18.38	23.63	23.09	18.57	39.13	41.77	10.50	11.45	13.36	9.21	9.45
Limited Review:															
Akron, OH MSA	85	6.26	19.24	9.52	18.62	29.76	23.21	28.57	38.93	32.14	10.63	9.38	10.81	13.68	8.89
Canton-Massillon, OH MSA	54	3.98	17.81	15.09	19.41	32.08	24.06	24.53	38.73	28.30	7.37	6.02	5.17	8.14	10.53
Dayton, OH MSA	108	7.96	19.26	16.04	18.66	16.98	22.62	30.19	39.46	36.79	10.24	13.33	8.40	12.58	8.33
Mansfield, OH MSA	4	0.29	17.95	0.00	19.32	25.00	23.37	0.00	39.36	75.00	1.41	0.00	2.50	0.00	1.89
OH Non-Metro Areas	263	19.38	17.90	16.03	19.58	23.66	24.43	27.86	38.09	32.44	9.57	9.33	11.85	9.03	8.63
Sandusky, OH MSA	20	1.47	19.00	5.00	18.59	30.00	23.34	40.00	39.07	25.00	10.00	7.14	7.69	20.00	4.00
Springfield, OH MSA	31	2.28	18.75	3.23	18.55	32.26	24.25	29.03	38.44	35.48	10.93	0.00	8.00	14.89	14.29
Steubenville-Weirton, OH-WV MSA	23	1.69	20.15	8.70	19.32	17.39	22.60	30.43	37.94	43.48	12.82	0.00	16.67	8.00	15.63
Toledo, OH MSA	68	5.01	20.18	18.18	18.07	21.21	22.67	30.30	39.08	30.30	7.82	10.26	5.67	12.12	5.81
Wheeling, WV-OH MSA	29	2.14	20.21	13.79	19.48	13.79	22.89	24.14	37.41	48.28	9.25	5.00	2.38	13.51	12.16

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.8% of loans originated and purchased by bank.

14 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: STATE OF OHIO				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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 15	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cleveland-Elyria-Mentor, OH MSA	2,327	20.55	20.34	6.66	18.08	16.90	22.21	23.42	39.37	53.02	4.20	4.29	4.57	3.98	4.18
Columbus, OH MSA	2,666	23.54	19.39	5.92	18.38	17.51	23.09	25.98	39.13	50.60	3.89	3.49	4.65	4.52	3.49
Limited Review:															
Akron, OH MSA	998	8.81	19.24	8.09	18.62	17.78	23.21	27.26	38.93	46.86	4.98	4.67	4.56	5.64	4.86
Canton-Massillon, OH MSA	484	4.27	17.81	6.06	19.41	22.08	24.06	27.06	38.73	44.81	4.48	3.54	5.54	5.06	3.90
Dayton, OH MSA	1,565	13.82	19.26	6.45	18.66	15.53	22.62	24.69	39.46	53.33	3.77	3.57	4.03	3.75	3.73
Mansfield, OH MSA	44	0.39	17.95	2.38	19.32	26.19	23.37	23.81	39.36	47.62	2.05	0.00	3.00	1.15	2.56
OH Non-Metro Areas	1,767	15.60	17.90	6.59	19.58	18.41	24.43	29.45	38.09	45.55	6.03	5.64	6.46	6.07	5.91
Sandusky, OH MSA	128	1.13	19.00	10.40	18.59	24.00	23.34	24.00	39.07	41.60	5.66	3.41	6.97	6.29	5.15
Springfield, OH MSA	285	2.52	18.75	6.91	18.55	17.89	24.25	30.89	38.44	44.31	6.13	6.56	5.74	7.37	5.43
Steubenville-Weirton, OH-WV MSA	86	0.76	20.15	6.98	19.32	19.77	22.60	26.74	37.94	46.51	9.14	7.14	12.75	8.28	8.40
Toledo, OH MSA	897	7.92	20.18	6.24	18.07	17.88	22.67	22.71	39.08	53.18	5.26	5.22	5.18	4.66	5.59
Wheeling, WV-OH MSA	77	0.68	20.21	7.79	19.48	9.09	22.89	20.78	37.41	62.34	6.64	6.67	2.38	6.76	7.80

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 8.3% of loans originated and purchased by bank.

15 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF OHIO			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Cleveland-Elyria-Mentor, OH MSA	7,277	28.40	64.75	48.88	69.23	13.40	17.37	12.77	17.38
Columbus, OH MSA	6,809	26.58	63.47	31.69	74.11	14.60	11.29	13.04	11.84
Limited Review:									
Akron, OH MSA	2,379	9.29	65.28	54.01	72.01	14.00	14.00	13.57	19.65
Canton-Massillon, OH MSA	968	3.78	67.56	57.02	78.51	8.99	12.50	11.69	17.77
Dayton, OH MSA	2,792	10.90	68.38	43.95	63.07	17.91	19.02	13.46	17.00
Mansfield, OH MSA	113	0.44	65.68	49.56	55.75	19.47	24.78	2.77	3.82
OH Non-Metro Areas	3,115	12.16	69.22	57.66	77.85	10.53	11.62	11.59	16.25
Sandusky, OH MSA	240	0.94	64.01	65.83	75.83	16.67	7.50	14.31	20.35
Springfield, OH MSA	353	1.38	69.58	50.14	71.10	15.01	13.88	11.50	14.05
Steubenville-Weirton, OH-WV MSA	192	0.75	66.61	54.69	83.85	7.81	8.33	14.34	17.87
Toledo, OH MSA	1,209	4.72	64.70	53.18	74.52	11.25	14.23	8.79	11.15
Wheeling, WV-OH MSA	172	0.67	65.86	64.53	90.12	8.72	1.16	13.50	22.18

* Based on 2011 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 - 2011).

**** 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 11.62% 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: STATE OF OHIO			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
Cleveland-Elyria-Mentor, OH MSA	5	1.21	97.38	40.00	80.00	0.00	20.00	4.55	4.35
Columbus, OH MSA	22	5.34	97.34	68.18	72.73	13.64	13.64	3.91	3.11
Limited Review:									
Akron, OH MSA	1	0.24	97.68	100	0.00	0.00	100	0.00	0.00
Canton-Massillon, OH MSA	16	3.88	98.65	87.50	68.75	18.75	12.50	17.95	36.84
Dayton, OH MSA	11	2.67	98.01	72.73	36.36	45.45	18.18	2.91	3.08
Mansfield, OH MSA	18	4.37	98.99	66.67	44.44	27.78	27.78	15.63	12.50
OH Non-Metro Areas	305	74.03	98.98	76.39	63.61	25.25	11.15	12.37	11.48
Sandusky, OH MSA	0	0.00	98.20	0.00	0.00	0.00	0.00	0.00	0.00
Springfield, OH MSA	5	1.21	98.67	100	60.00	20.00	20.00	2.63	3.31
Steubenville-Weirton, OH-WV MSA	3	0.73	97.74	66.67	33.33	33.33	33.33	0.00	0.00
Toledo, OH MSA	25	6.07	97.44	52.00	92.00	8.00	0.00	2.49	1.68
Wheeling, WV-OH MSA	1	0.24	99.62	0.00	0.00	100	0.00	8.33	0.00

* Based on 2011 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 - 2011).

**** 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 11.89% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF OHIO				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Cleveland-Elyria-Mentor, OH MSA	20	22,271	132	84,069	152	106,340	42.04	0	0
Columbus, OH MSA	6	14,085	74	19,467	80	33,552	13.26	0	0
Limited Review:									
Akron, OH MSA	2	909	26	122	28	1,030	0.41	0	0
Canton-Massillon, OH MSA	0	0	10	57	10	57	0.02	0	0
Dayton, OH MSA	0	0	44	19,983	44	19,983	7.90	0	0
Mansfield, OH MSA	0	0	0	0	0	0	0.00	0	0
OH Non-Metro Areas	4	2,776	12	1,729	16	4,505	1.78	0	0
Sandusky, OH MSA	0	0	0	0	0	0	0.00	0	0
Springfield, OH MSA	0	0	2	7	2	7	0.00	0	0
Steubenville-Weirton, OH-WV MSA	1	547	0	0	1	547	0.22	0	0
Toledo, OH MSA	10	12,180	11	3,513	21	15,693	6.20	0	0
Wheeling, WV-OH MSA	0	0	1	2	1	2	0.00	0	0
Ohio Statewide Assessment***	37	50,502	14	20,752	51	71,255	28.17	0	0

* 'Prior Period Investments' means investments made in a previous 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.

*** Statewide Assessment means statewide investments with potential benefit to one or more AAs.

(Included)

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: STATE OF OHIO				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011					
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:																	
Cleveland-Elyria-Mentor, OH MSA	30.73	80	25.32	3.80	20.00	42.50	33.80	0	1	0	0	0	-1	9.74	16.77	43.79	29.67
Columbus, OH MSA	29.96	64	20.25	6.30	29.70	29.70	34.40	1	2	0	1	0	-2	6.60	22.60	42.10	28.50
Limited Review:																	
Akron, OH MSA	7.85	24	7.59	8.30	12.50	37.50	41.70	0	0	0	0	0	0	6.29	21.45	48.11	24.15
Canton-Massillon, OH MSA	2.05	13	4.11	0.00	7.70	69.20	23.10	0	0	0	0	0	0	1.88	17.09	62.40	18.63
Dayton, OH MSA	8.53	31	9.81	3.20	19.40	35.50	41.90	0	3	0	0	-2	-1	3.49	22.91	46.40	27.20
Mansfield, OH MSA	0.18	1	0.32	0.00	0.00	100	0.00	0	0	0	0	0	0	2.08	17.95	56.06	23.91
OH Non-Metro Areas	12.47	63	19.94	3.20	14.30	77.80	4.80	0	3	0	-2	-1	0	0.34	13.32	70.84	15.50
Sandusky, OH MSA	0.72	4	1.27	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	24.16	61.49	14.35
Springfield, OH MSA	1.29	7	2.22	0.00	28.60	71.40	0.00	0	0	0	0	0	0	3.37	15.18	57.07	24.38
Steubenville-Weirton, OH-WV MSA	1.04	5	1.58	0.00	60.00	40.00	0.00	0	0	0	0	0	0	1.78	12.77	82.17	3.27
Toledo, OH MSA	4.63	21	6.65	4.80	9.50	52.40	33.33	1	1	1	-1	0	0	6.14	17.69	52.10	24.07
Wheeling, WV-OH MSA	0.55	3	0.95	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	12.84	81.63	5.53

Table 1. Lending Volume

LENDING VOLUME TO DECEMBER 31, 2011		Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA								Evaluation Period: JULY 1, 2009		
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:												
Chicago-Naperville-Joliet, IL-IN-WI MSA	85.08	11,546	2,455,126	4,449	390,286	4	1,233	19	212,489	16,018	3,059,134	90.09
Limited Review:												
Gary, IN MD	4.48	596	116,713	234	23,615	13	1,051	0	0	843	141,379	2.27
Lake County-Kenosha County, IL-WI MD	10.44	1,234	256,002	730	56,928	0	0	2	10,695	1,966	323,625	7.64

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 1, 2009 to July 8, 2012.

*** Deposit Data as of June 6, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE TO DECEMBER 31, 2011		Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA									Evaluation Period: JULY 1, 2009				
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet, IL-IN-WI MSA	2,957	86.49	2.60	2.37	15.06	12.11	44.96	42.44	37.38	43.08	1.36	0.96	1.14	1.51	1.30
Limited Review:															
Gary, IN MD	181	5.29	2.54	1.10	23.76	8.29	48.62	48.07	25.08	42.54	1.10	20.00	1.42	0.99	1.09
Lake County-Kenosha County, IL-WI MD	281	8.22	1.19	1.42	16.35	14.23	36.62	53.38	45.84	30.96	1.78	1.92	2.06	2.20	1.30

* Based on 2010 Peer Mortgage Data (Eastern)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT TO DECEMBER 31, 2011			Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA								Evaluation Period: JULY 1, 2009				
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet, IL-IN-WI MSA	480	88.24	2.60	1.04	15.06	8.13	44.96	39.17	37.38	51.67	4.15	1.12	2.22	5.19	4.26
Limited Review:															
Gary, IN MD	28	5.15	2.54	0.00	23.76	10.71	48.62	75.00	25.08	14.29	2.56	0.00	3.30	3.41	0.63
Lake County-Kenosha County, IL-WI MD	36	6.62	1.19	0.00	16.35	13.89	36.62	61.11	45.84	25.00	2.58	0.00	4.69	4.39	0.70

* Based on 2010 Peer Mortgage Data (Eastern)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE TO DECEMBER 31, 2011			Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA								Evaluation Period: JULY 1, 2009				
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet, IL-IN-WI MSA	8,061	86.15	2.60	1.15	15.06	6.60	44.96	38.89	37.38	53.36	1.58	1.33	1.33	1.85	1.47
Limited Review:															
Gary, IN MD	384	4.09	2.54	0.26	23.76	3.13	48.62	49.74	25.08	46.88	1.42	0.00	0.64	1.59	1.32
Lake County-Kenosha County, IL-WI MD	915	9.75	1.19	0.11	16.35	8.20	36.62	47.54	45.84	44.15	1.35	1.92	2.08	2.14	0.89

* Based on 2010 Peer Mortgage Data (Eastern)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY TO DECEMBER 31, 2011		Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA									Evaluation Period: JULY 1, 2009				
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet, IL-IN-WI MSA	23	82.14	12.04	4.35	24.05	13.04	35.64	26.09	28.28	56.52	0.59	0.00	0.00	0.47	1.92
Limited Review:															
Gary, IN MD	3	10.71	13.09	0.00	29.82	0.00	42.89	66.67	14.20	33.33	4.55	0.00	0.00	4.76	14.29
Lake County-Kenosha County, IL-WI MD	2	7.14	6.09	0.00	34.70	0.00	36.12	50.00	23.10	50.00	2.44	0.00	0.00	6.67	0.00

* Based on 2010 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES TO DECEMBER 31, 2011		Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA									Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2009				
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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet, IL-IN-WI MSA	4,442	82.17	3.49	2.12	13.59	11.95	38.08	40.72	44.63	45.20	1.78	2.04	2.36	1.87	1.64
Limited Review:															
Gary, IN MD	234	4.33	3.93	7.69	16.89	16.24	47.14	40.17	32.05	35.90	2.78	9.35	3.05	2.67	2.50
Lake County-Kenosha County, IL-WI MD	730	13.50	0.86	0.41	12.94	11.92	32.41	42.74	53.80	44.93	2.83	2.53	3.54	4.28	2.07

* Based on 2010 Peer Small Business Data -- US and PR

** 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 (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS TO DECEMBER 31, 2011			Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA								Evaluation Period: JULY 1, 2009				
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:															
Chicago-Naperville-Joliet, IL-IN-WI MSA	4	23.53	1.36	0.00	8.93	25.00	49.93	50.00	39.78	25.00	0.55	0.00	9.09	0.25	0.78
Limited Review:															
Gary, IN MD	13	76.47	0.88	0.00	6.26	0.00	70.45	100	22.41	0.00	13.64	0.00	0.00	16.22	0.00
Lake County-Kenosha County, IL-WI MD	0	0.00	1.05	0.00	19.04	0.00	39.66	0.00	40.25	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 Peer Small Business Data -- US and PR

** 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 (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2009 TO DECEMBER 31, 2011		Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA										Evaluation Period: JULY 1,				
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**	% Families16	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Chicago-Naperville-Joliet, IL-IN-WI MSA	2,958	86.49	20.88	12.97	17.59	28.29	22.07	25.35	39.46	33.38	1.54	1.95	1.74	1.53	1.29	
Limited Review:																
Gary, IN MD	181	5.29	22.31	16.20	18.71	28.49	22.76	28.49	36.22	26.82	1.30	1.72	1.24	1.19	1.31	
Lake County-Kenosha County, IL-WI MD	281	8.22	17.00	22.26	17.25	29.93	22.01	20.80	43.75	27.01	2.03	2.65	3.01	2.41	1.10	

* Based on 2010 Peer Mortgage Data (Eastern)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 14.5% of loans originated and purchased by bank.

16 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT TO DECEMBER 31, 2011		Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA										Evaluation Period: JULY 1, 2009				
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 17	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Chicago-Naperville-Joliet, IL-IN-WI MSA	480	88.24	20.88	10.32	17.59	20.00	22.07	28.84	39.46	40.84	4.52	5.11	4.65	4.97	4.08	
Limited Review:																
Gary, IN MD	28	5.15	22.31	14.29	18.71	46.43	22.76	17.86	36.22	21.43	2.83	2.99	5.47	1.50	1.80	
Lake County-Kenosha County, IL-WI MD	36	6.62	17.00	19.44	17.25	27.78	22.01	16.67	43.75	36.11	2.84	4.11	5.48	2.33	1.97	

* Based on 2010 Peer Mortgage Data (Eastern)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by bank.

17 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE TO DECEMBER 31, 2011			Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA								Evaluation Period: JULY 1, 2009				
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 18	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet, IL-IN-WI MSA	8,085	86.16	20.88	6.03	17.59	17.60	22.07	27.24	39.46	49.13	1.92	2.15	2.46	2.32	1.62
Limited Review:															
Gary, IN MD	384	4.09	22.31	5.59	18.71	22.07	22.76	26.82	36.22	45.53	1.73	1.35	2.01	1.54	1.80
Lake County-Kenosha County, IL-WI MD	915	9.75	17.00	7.47	17.25	20.77	22.01	25.32	43.75	46.44	1.63	2.91	2.88	1.85	1.18

* Based on 2010 Peer Mortgage Data (Eastern)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 10.7% of loans originated and purchased by bank.

18 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES TO DECEMBER 31, 2011		Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA						Evaluation Period: JULY 1, 2009	
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Chicago-Naperville-Joliet, IL-IN-WI MSA	4,449	82.19	65.11	61.27	81.28	8.86	9.87	1.78	2.98
Limited Review:									
Gary, IN MD	234	4.32	67.57	55.98	79.49	8.97	11.54	2.78	4.32
Lake County-Kenosha County, IL-WI MD	730	13.49	66.77	59.86	84.93	7.53	7.53	2.83	4.35

* Based on 2010 Peer Small Business Data -- US and PR

** 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 - 2010).

**** 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 5.59% 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 TO DECEMBER 31, 2011		Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA					Evaluation Period: JULY 1, 2009			
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:										
Chicago-Naperville-Joliet, IL-IN-WI MSA	4	23.53	95.21	25.00	0.00	75.00	25.00	0.55	0.28	
Limited Review:										
Gary, IN MD	13	76.47	96.87	92.31	69.23	30.77	0.00	13.64	24.00	
Lake County-Kenosha County, IL-WI MD	0	0.00	93.93	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2010 Peer Small Business Data -- US and PR

** 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 - 2010).

**** 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 20.83% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Chicago-Naperville-Joliet IL-IN-WI MSA	48	33,077	109	69,350	157	102,428	90.06	0	0
Limited Review:									
Gary, IN MD	24	1,653	17	9,068	41	10,721	9.43	0	0
Lake County-Kenosha County, IL-WI MD	22	525	4	56	26	581	0.51	0	0

* 'Prior Period Investments' means investments made in a previous 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.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS										Geography: CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MMA				Evaluation			
Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011																	
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:																	
Chicago-Naperville-Joliet, IL-IN-WI MSA	90.09	131	85.07	4.60	16.00	29.00	49.60	20	6	1	3	4	6	8.04	23.42	39.24	29.29
Limited Review:																	
Gary, IN MD	2.27	7	4.54	14.30	14.30	28.60	42.80	0	0	0	0	0	0	5.36	28.70	44.80	21.14
Lake County-Kenosha County, IL-WI MD	7.64	16	10.39	0.00	31.30	18.70	50.00	1	0	0	0	0	1	2.76	24.34	33.68	39.23

Table 1. Lending Volume

LENDING VOLUME												
Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
Newark-Union MSA	32.29	2,726	633,874	7,300	631,294	3	266	21	114,360	10,050	1,379,794	29.38
Limited Review:												
Edison-New Brunswick, NJ MD	40.49	4,737	1,136,699	7,847	755,835	3	200	16	34,360	12,603	1,927,094	47.30
New York-Wayne-White Plains MSA	27.22	1,730	541,702	6,730	551,466	0	0	11	22,177	8,471	1,115,345	23.32

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 06, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Newark-Union MSA	550	29.79	3.15	5.64	12.31	12.36	35.02	35.64	49.52	46.36	0.95	0.73	0.59	1.10	0.97
Limited Review:															
Edison-New Brunswick, NJ MD	876	47.45	3.50	1.37	14.87	12.33	51.71	45.66	29.93	40.64	0.86	0.71	0.78	0.72	1.12
New York-Wayne-White Plains MSA	420	22.75	0.85	0.71	6.91	10.48	16.61	21.90	75.64	66.90	0.71	0.19	0.86	0.87	0.66

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA																	
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																	
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	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:																	
Newark-Union MSA	393	31.62	3.15	2.29	12.31	11.20	35.02	31.81	49.52	54.71	8.44	3.57	9.95	7.29	9.17		
Limited Review:																	
Edison-New Brunswick, NJ MD	628	50.52	3.50	1.43	14.87	11.78	51.71	57.17	29.93	29.62	9.32	13.11	8.14	9.26	9.61		
New York-Wayne-White Plains MSA	222	17.86	0.85	0.90	6.91	3.15	16.61	19.37	75.64	76.58	4.46	8.33	2.86	6.60	4.11		

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA																
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																
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	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Newark-Union MSA	1,779	29.30	3.15	1.07	12.31	5.34	35.02	31.20	49.52	62.39	1.65	1.02	1.61	1.71	1.64	
Limited Review:																
Edison-New Brunswick, NJ MD	3,220	53.04	3.50	0.50	14.87	11.12	51.71	47.95	29.93	40.43	2.06	1.41	2.04	2.06	2.07	
New York-Wayne-White Plains MSA	1,072	17.66	0.85	0.09	6.91	4.01	16.61	14.55	75.64	81.34	0.98	0.28	0.70	1.13	0.98	

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Newark-Union MSA	4	13.33	25.36	25.00	33.76	50.00	25.56	25.00	15.32	0.00	1.01	0.00	1.42	1.85	0.00
Limited Review:															
Edison-New Brunswick, NJ MD	13	43.33	7.81	7.69	24.08	15.38	53.46	61.54	14.66	15.38	1.18	5.56	0.00	0.00	0.00
New York-Wayne-White Plains MSA	13	43.33	11.13	0.00	19.81	7.69	14.04	30.77	55.02	61.54	0.49	0.00	0.00	0.45	0.84

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA															
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Newark-Union MSA	7,300	33.41	8.92	5.73	16.51	11.16	31.46	25.99	43.11	57.12	5.76	6.92	5.60	4.94	6.33
Limited Review:															
Edison-New Brunswick, NJ MD	7,842	35.89	3.04	1.75	13.68	10.39	51.01	46.15	32.17	41.71	5.49	3.76	5.32	5.20	6.30
New York-Wayne-White Plains MSA	6,708	30.70	4.32	1.83	9.81	8.78	14.11	24.69	70.16	64.70	2.08	1.06	2.38	3.86	1.83

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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:															
Newark-Union MSA	3	50.00	1.18	0.00	6.55	0.00	36.42	0.00	55.85	100	1.82	0.00	0.00	0.00	2.94
Limited Review:															
Edison-New Brunswick, NJ MD	3	50.00	1.04	0.00	9.20	0.00	53.74	33.33	36.02	66.67	1.41	0.00	0.00	0.00	3.45
New York-Wayne-White Plains MSA	0	0.00	1.78	0.00	5.16	0.00	13.52	0.00	79.15	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA				
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																			
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 ¹⁹	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp				
Full Review:																			
Newark-Union MSA	550	29.76	22.05	4.60	16.60	24.31	20.25	27.62	41.11	43.46	1.06	0.87	1.09	1.20	0.99				
Limited Review:																			
Edison-New Brunswick, NJ MD	876	47.40	19.11	6.37	18.58	24.77	22.73	28.70	39.58	40.16	0.94	0.66	0.88	1.05	0.96				
New York-Wayne-White Plains MSA	422	22.84	21.21	0.24	13.80	6.24	15.63	21.82	49.36	71.70	0.77	0.76	1.14	1.05	0.67				

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.3% of loans originated and purchased by bank.

¹⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA				
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																			
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 20	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp				
Full Review:																			
Newark-Union MSA	393	31.62	22.05	10.00	16.60	21.03	20.25	27.95	41.11	41.03	8.88	11.63	8.72	8.81	8.58				
Limited Review:																			
Edison-New Brunswick, NJ MD	628	50.52	19.11	13.90	18.58	24.28	22.73	30.51	39.58	31.31	9.82	10.82	10.74	12.68	7.07				
New York-Wayne-White Plains MSA	222	17.86	21.21	5.99	13.80	12.44	15.63	22.12	49.36	59.45	4.61	6.38	8.89	5.21	3.97				

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.8% of loans originated and purchased by bank.

20 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA															
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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 21	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Newark-Union MSA	1,779	29.30	22.05	4.96	16.60	14.54	20.25	26.20	41.11	54.30	1.94	2.76	2.29	2.28	1.71
Limited Review:															
Edison-New Brunswick, NJ MD	3,220	53.03	19.11	8.82	18.58	19.54	22.73	27.13	39.58	44.51	2.43	3.27	2.82	2.65	2.08
New York-Wayne-White Plains MSA	1,073	17.67	21.21	1.24	13.80	8.80	15.63	13.96	49.36	76.00	1.11	1.50	3.16	1.34	0.97

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by bank.

21 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA									
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011									
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Newark-Union MSA	7,300	33.37	68.32	67.23	88.66	5.82	5.52	5.76	9.73
Limited Review:									
Edison-New Brunswick, NJ MD	7,847	35.87	68.77	67.53	85.79	6.45	7.76	5.49	8.67
New York-Wayne-White Plains MSA	6,730	30.76	63.45	69.26	89.75	5.35	4.90	2.08	4.10

* Based on 2010 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 - 2011).

**** 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 1.78% 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: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA							
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011									
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:									
Newark-Union MSA	3	50.00	96.80	33.33	66.67	33.33	0.00	1.82	4.00
Limited Review:									
Edison-New Brunswick, NJ MD	3	50.00	96.09	0.00	100	0.00	0.00	1.41	0.00
New York-Wayne-White Plains MSA	0	0.00	95.90	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 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 - 2011).

**** 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 16.67% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA							
Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Newark-Union MSA	26	13,788	118	21,930	144	35,718	32.46	0	0
Limited Review:									
Edison-New Brunswick, NJ MD	24	10,137	72	44,026	96	54,163	49.23	0	0
New York-Wayne-White Plains MSA	24	5,662	75	14,478	99	20,141	18.31	0	0

* 'Prior Period Investments' means investments made in a previous 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.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MMA																	
Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011																	
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:																	
Newark-Union MSA	29.38	81	34.62	7.40	7.40	33.30	51.90	3	5	0	-2	0	0	11.19	22.22	30.44	36.15
Limited Review:																	
Edison-New Brunswick, NJ MD	47.30	89	38.03	2.20	13.50	48.30	36.00	4	3	0	0	1	0	3.91	17.20	51.81	26.93
New York-Wayne-White Plains MSA	23.32	64	27.35	1.60	7.80	18.80	67.20	4	3	0	0	0	0	8.98	20.16	19.80	51.00

Table 1. Lending Volume

LENDING VOLUME												
Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31 2011												
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:												
Philadelphia, PA MD	64.04	6,536	1,201,854	12,284	1,275,653	15	1,604	79	177,294	18,914	2,656,405	71.09
Limited Review:												
Camden, NJ MD	21.19	2,730	390,152	3,508	375,748	2	75	17	9,436	6,257	775,411	13.08
Wilmington, DE MD	14.77	1,463	202,638	2,872	255,303	16	1,095	11	6,365	4,362	465,401	15.82

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 06, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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:															
Philadelphia, PA MD	1,447	69.90	8.68	6.63	18.44	16.38	33.17	36.42	39.71	40.57	0.83	1.25	0.81	0.76	0.85
Limited Review:															
Camden, NJ MD	388	18.74	3.02	2.06	9.38	8.25	62.69	59.54	24.91	30.15	0.70	2.23	0.33	0.62	0.91
Wilmington, DE MD	235	11.35	1.30	1.28	13.45	12.77	57.46	63.40	27.79	22.55	0.85	1.74	0.51	0.98	0.69

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Geography: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA																
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																
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	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Philadelphia, PA MD	1,254	57.47	8.68	9.89	18.44	21.93	33.17	33.17	39.71	35.01	7.03	9.20	7.65	6.50	6.75	
Limited Review:																
Camden, NJ MD	550	25.21	3.02	5.27	9.38	6.73	62.69	66.00	24.91	22.00	8.84	31.58	9.74	8.84	7.24	
Wilmington, DE MD	378	17.32	1.30	0.79	13.45	10.32	57.46	68.52	27.79	20.37	16.68	11.11	14.40	20.29	9.93	

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA																
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																
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	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Philadelphia, PA MD	3,826	59.18	8.68	3.19	18.44	10.17	33.17	33.48	39.71	53.16	1.74	2.76	1.88	1.98	1.57	
Limited Review:																
Camden, NJ MD	1,789	27.67	3.02	1.40	9.38	5.59	62.69	61.99	24.91	31.02	2.58	6.98	2.61	2.83	2.08	
Wilmington, DE MD	850	13.15	1.30	0.71	13.45	8.12	57.46	63.06	27.79	28.12	2.44	1.11	2.39	2.89	1.83	

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia, PA MD	9	75.00	7.67	11.11	21.08	0.00	39.16	66.67	32.08	22.22	0.62	0.00	0.00	1.74	0.00
Limited Review:															
Camden, NJ MD	3	25.00	6.64	0.00	24.73	33.33	57.35	33.33	11.28	33.33	0.00	0.00	0.00	0.00	0.00
Wilmington, DE MD	0	0.00	5.17	0.00	21.13	0.00	55.35	0.00	18.35	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA				
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																
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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Philadelphia, PA MD	12,160	65.61	7.35	5.53	15.75	13.79	29.30	27.89	46.94	52.79	7.34	9.91	9.00	7.16	7.08	
Limited Review:																
Camden, NJ MD	3,503	18.90	3.82	4.28	9.81	8.08	58.79	55.07	27.33	32.57	7.22	15.64	7.86	7.28	6.98	
Wilmington, DE MD	2,870	15.49	9.83	4.70	13.90	19.34	51.44	48.85	24.75	27.11	10.93	8.05	13.64	11.76	10.23	

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS Geography: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA															
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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:															
Philadelphia, PA MD	15	45.45	1.56	0.00	5.23	0.00	35.78	66.67	57.36	33.33	2.46	0.00	0.00	2.69	2.04
Limited Review:															
Camden, NJ MD	2	6.06	0.65	0.00	6.90	0.00	61.56	0.00	30.85	100	0.00	0.00	0.00	0.00	0.00
Wilmington, DE MD	16	48.48	1.75	0.00	9.53	0.00	64.81	93.75	23.91	6.25	23.81	0.00	0.00	25.00	16.67

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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 ²²	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia, PA MD	1,447	69.90	22.16	12.45	17.16	25.53	20.53	27.02	40.14	35.01	0.92	0.79	0.84	0.91	1.01
Limited Review:															
Camden, NJ MD	388	18.74	18.85	10.48	18.50	36.02	24.62	24.73	38.03	28.76	0.81	0.82	0.42	0.95	1.11
Wilmington, DE MD	235	11.35	18.65	14.59	17.92	35.19	24.06	25.32	39.37	24.89	0.97	0.64	0.99	1.03	1.15

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.5% of loans originated and purchased by bank.

²² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT Geography: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA															
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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 23	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia, PA MD	1,254	57.47	22.16	19.10	17.16	22.48	20.53	24.34	40.14	34.09	7.45	8.67	8.16	7.62	6.40
Limited Review:															
Camden, NJ MD	550	25.21	18.85	18.10	18.50	25.78	24.62	24.50	38.03	31.63	9.25	11.97	10.47	7.99	8.62
Wilmington, DE MD	378	17.32	18.65	21.75	17.92	23.34	24.06	26.53	39.37	28.38	17.79	20.38	19.76	20.17	13.17

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.8% of loans originated and purchased by bank.

23 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA															
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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 24	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia, PA MD	3,826	59.18	22.16	8.66	17.16	17.15	20.53	24.14	40.14	50.05	2.04	3.17	2.29	2.07	1.84
Limited Review:															
Camden, NJ MD	1,789	27.67	18.85	10.63	18.50	23.05	24.62	26.95	38.03	39.37	3.18	5.11	3.59	2.95	2.80
Wilmington, DE MD	850	13.15	18.65	10.12	17.92	24.27	24.06	28.54	39.37	37.07	3.16	4.29	3.54	3.50	2.54

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 3.6% of loans originated and purchased by bank.

24 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MMA									
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011									
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Philadelphia, PA MD	12,284	65.82	64.12	66.38	82.95	8.22	8.82	7.34	10.85
Limited Review:									
Camden, NJ MD	3,508	18.80	67.46	67.93	81.84	8.69	9.46	7.22	11.01
Wilmington, DE MD	2,872	15.39	66.99	71.27	84.26	8.81	6.93	10.93	18.36

* Based on 2010 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 - 2011).

**** 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 2.76% 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: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA									
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011									
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:									
Philadelphia, PA MD	15	45.45	95.60	66.67	73.33	13.33	13.33	2.46	2.12
Limited Review:									
Camden, NJ MD	2	6.06	95.92	100	100	0.00	0.00	0.00	0.00
Wilmington, DE MD	16	48.48	95.63	100	87.50	12.50	0.00	23.81	50.00

* Based on 2010 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 - 2011).

**** 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 9.09% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA							
Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Philadelphia, PA MD	27	25,418	152	85,742	179	111,160	78.87%	0	0
Limited Review:									
Camden, NJ MD	25	5,475	72	6,591	97	12,066	8.56%	0	0
Wilmington, DE MD	27	9,714	57	8,000	84	17,713	12.56%	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Geography: PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MMA																	
Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011																	
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:																	
Philadelphia, PA MD	71.09	109	56.48	8.30	16.50	26.60	47.70	4	8	0	-1	-2	-1	12.19	20.88	31.83	34.94
Limited Review:																	
Camden, NJ MD	13.08	45	23.31	4.40	8.90	57.80	28.90	2	0	0	0	1	1	6.00	12.38	59.47	22.13
Wilmington, DE MD	15.82	39	20.21	5.10	23.10	38.50	33.33	1	1	0	0	0	0	3.56	16.70	56.21	23.54

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF DELAWARE												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
Sussex County, DE Non-Metro Area	66.11	818	154,370	1,006	77,599	25	3,207	8	3,367	1,857	238,543	70.65
Limited Review:												
Dover, DE MSA	33.89	394	46,681	542	41,679	10	1,394	6	552	952	89,806	29.35

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 07, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF DELAWARE						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Sussex County, DE Non-Metro Area	202	78.91	0.00	0.00	0.00	0.00	90.18	83.66	9.82	16.34	2.04	0.00	0.00	2.07	1.88
Limited Review:															
Dover, DE MSA	54	21.09	0.00	0.00	5.30	3.70	82.64	88.89	12.06	7.41	0.67	0.00	1.19	0.64	0.82

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF DELAWARE						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Sussex County, DE Non-Metro Area	114	54.29	0.00	0.00	0.00	0.00	90.18	97.37	9.82	2.63	14.97	0.00	0.00	16.03	3.70
Limited Review:															
Dover, DE MSA	96	45.71	0.00	0.00	5.30	7.29	82.64	83.33	12.06	9.38	16.12	0.00	28.57	15.76	15.63

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF DELAWARE						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Sussex County, DE Non-Metro Area	500	67.29	0.00	0.00	0.00	0.00	90.18	83.40	9.82	16.60	3.68	0.00	0.00	4.06	2.56
Limited Review:															
Dover, DE MSA	243	32.71	0.00	0.00	5.30	2.88	82.64	80.25	12.06	16.87	3.28	0.00	2.56	3.07	4.81

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF DELAWARE						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011									
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	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:																	
Sussex County, DE Non-Metro Area	2	66.67	0.00	0.00	0.00	0.00	45.38	100	54.62	0.00	33.33	0.00	0.00	33.33	0.00		
Limited Review:																	
Dover, DE MSA	1	33.33	0.00	0.00	12.38	0.00	66.39	100	21.24	0.00	0.00	0.00	0.00	0.00	0.00		

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF DELAWARE		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:																		
Sussex County, DE Non-Metro Area	1,006	64.99	0.00	0.00	0.00	0.00	84.97	77.93	15.03	22.07	10.43	0.00	0.00	10.35	15.41			
Limited Review:																		
Dover, DE MSA	542	35.01	0.00	0.00	7.23	4.24	79.04	79.89	13.73	15.87	10.89	0.00	10.20	11.10	13.01			

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF DELAWARE						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Sussex County, DE Non-Metro Area	25	71.43	0.00	0.00	0.00	0.00	96.11	100	3.89	0.00	35.00	0.00	0.00	38.89	0.00
Limited Review:															
Dover, DE MSA	10	28.57	0.00	0.00	4.77	0.00	89.52	100	5.70	0.00	30.00	0.00	0.00	33.33	0.00

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF DELAWARE								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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 25	% BANK Loans*	% Families***	% BANK Loans**	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Sussex County, DE Non-Metro Area	202	78.91	18.14	6.60	19.53	15.74	23.99	13.71	38.34	63.96	2.16	3.37	2.16	1.31	2.25
Limited Review:															
Dover, DE MSA	54	21.09	18.78	7.55	18.66	26.42	23.18	26.42	39.38	39.62	0.76	0.00	0.16	0.71	1.79

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.3% of loans originated and purchased by bank.

25 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF DELAWARE						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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 26	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Sussex County, DE Non-Metro Area	114	54.29	18.14	16.67	19.53	24.56	23.99	21.93	38.34	36.84	16.26	32.26	18.57	11.59	13.45
Limited Review:															
Dover, DE MSA	96	45.71	18.78	14.58	18.66	20.83	23.18	22.92	39.38	41.67	17.03	16.13	17.65	12.50	19.78

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

26 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF DELAWARE						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 27	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Sussex County, DE Non-Metro Area	500	67.29	18.14	3.88	19.53	17.76	23.99	23.47	38.34	54.90	4.37	2.87	7.26	6.30	3.52
Limited Review:															
Dover, DE MSA	243	32.71	18.78	7.83	18.66	17.83	23.18	27.83	39.38	46.52	4.61	6.03	4.02	4.88	4.51

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 3.1% of loans originated and purchased by bank.

27 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF DELAWARE			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Sussex County, DE Non-Metro Area	1,006	64.99	68.68	76.54	86.18	7.85	5.96	10.43	19.49
Limited Review:									
Dover, DE MSA	542	35.01	65.99	80.07	87.64	6.46	5.90	10.89	20.28

* Based on 2010 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 - 2011).

**** 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 1.87% 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: STATE OF DELAWARE			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011			
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:									
Sussex County, DE Non-Metro Area	25	71.43	97.67	76.00	68.00	20.00	12.00	19.15	25.93
Limited Review:									
Dover, DE MSA	10	28.57	98.01	70.00	40.00	60.00	0.00	10.00	10.00

* Based on 2010 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 - 2011).

**** 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 2.86% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF DELAWARE				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Sussex County, DE Non-Metro Area	1	85	18	4,667	19	4,752	51.80	0	0
Limited Review:									
Dover, DE MSA	0	0	2	305	2	305	3.32	0	0
Delaware Statewide Assessment***	26	3,968	23	149	49	4,117	44.88	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	Geography: STATE OF DELAWARE				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011			
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:																								
Sussex County, DE Non-Metro Area	70.65	16	76.19	0.00	0.00	81.20	18.80	0	0	0	0	0	0	0.00	0.00	92.26	7.74							
Limited Review:																								
Dover, DE MSA	29.35	5	23.81	0.00	0.00	60.00	40.00	0	0	0	0	0	0	0.00	8.88	77.69	13.42							

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF FLORIDA												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
West Palm Beach, FL MSA	37.20	1,693	316,064	2,031	214,512	10	1,675	24	125,375	3,758	657,626	47.89
Limited Review:												
Deltona-Daytona Beach, FL MSA	4.51	264	39,380	182	13,057	0	0	10	7,358	456	59,795	7.64
Florida Non-Metro Areas	1.07	63	4,833	36	2,098	0	0	9	591	108	7,522	1.16
Fort Lauderdale, FL MSA	8.67	540	191,319	327	42,484	0	0	9	3,560	876	237,363	3.51
Naples-Marco Island, FL MSA	2.76	217	77,981	51	9,596	0	0	11	16,055	279	103,632	0.85
Orlando-Kissimmee-Sanford, FL MSA	6.46	490	163,204	147	18,132	0	0	16	42,644	653	223,980	2.14
Palm Bay-Melbourne- Titusville, FL MSA	7.95	396	51,552	398	45,112	0	0	9	781	803	97,445	6.81
Palm Coast, FL MSA	1.08	58	7,431	42	1,118	0	0	9	570	109	9,119	0.54
Port St. Lucie, FL MSA	16.215	858	99,774	756	83,716	12	2,786	12	7,276	1,638	193,552	16.86
Sebastian Vero Beach, FL MSA	7.71	562	82,328	206	24,832	1	50	10	900	779	108,110	7.40
Tampa-St Petersburg-Clearwater, FL MSA	6.37	390	133,676	238	32,784	3	320	12	9,593	643	176,373	6.35

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 06, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF FLORIDA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
West Palm Beach, FL MSA	963	30.92	1.53	2.80	24.63	20.25	36.35	43.30	37.50	33.64	2.21	5.11	2.66	2.62	1.68
Limited Review:															
Deltona-Daytona Beach, FL MSA	121	3.89	0.47	0.00	9.62	7.44	74.00	80.17	15.91	12.40	1.04	0.00	1.56	1.19	0.46
Florida Non-Metro Areas	17	0.55	0.00	0.00	0.00	0.00	100	100	0.00	0.00	1.53	0.00	0.00	1.53	0.00
Fort Lauderdale, FL MSA	377	12.11	1.16	1.59	23.67	15.65	45.93	50.40	29.24	32.36	0.59	0.71	0.51	0.65	0.55
Naples-Marco Island, FL MSA	120	3.85	2.30	0.00	13.08	9.17	47.98	40.00	36.65	50.83	1.39	0.00	0.54	1.21	2.00
Orlando-Kissimmee-Sanford, FL MSA	256	8.22	0.69	0.78	16.51	8.59	48.43	49.22	34.37	41.41	0.40	5.13	0.20	0.44	0.38
Palm Bay-Melbourne-Titusville, FL MSA	174	5.59	0.62	0.57	17.75	13.79	49.76	52.87	31.87	32.76	0.84	0.00	0.88	0.83	0.87
Palm Coast, FL MSA	30	0.96	0.00	0.00	0.00	0.00	100	100	0.00	0.00	0.36	0.00	0.00	0.36	0.00
Port St. Lucie, FL MSA	505	16.22	1.15	0.00	11.40	6.73	62.21	76.24	25.24	17.03	2.73	0.00	1.87	2.72	2.92
Sebastian Vero Beach, FL MSA	398	12.78	0.00	0.00	13.47	10.80	61.60	75.38	24.93	13.82	8.39	0.00	7.91	9.05	7.00
Tampa-St Petersburg-Clearwater, FL MSA	153	4.91	0.77	0.00	21.94	13.07	48.28	38.56	29.01	48.37	0.21	0.00	0.19	0.20	0.22

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF FLORIDA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
West Palm Beach, FL MSA	87	31.29	1.53	4.60	24.63	12.64	36.35	35.63	37.50	47.13	9.46	15.38	6.35	10.00	9.69
Limited Review:															
Deltona-Daytona Beach, FL MSA	18	6.47	0.47	0.00	9.62	16.67	74.00	50.00	15.91	33.33	2.84	0.00	7.14	2.16	2.94
Florida Non-Metro Areas	6	2.16	0.00	0.00	0.00	0.00	100	100	0.00	0.00	11.11	0.00	0.00	11.11	0.00
Fort Lauderdale, FL MSA	18	6.47	1.16	0.00	23.67	11.11	45.93	55.56	29.24	33.33	0.71	0.00	2.50	0.51	0.35
Naples-Marco Island, FL MSA	5	1.80	2.30	0.00	13.08	0.00	47.98	20.00	36.65	80.00	4.08	0.00	0.00	2.00	8.82
Orlando-Kissimmee-Sanford, FL MSA	14	5.04	0.69	0.00	16.51	7.14	48.43	35.71	34.37	57.14	1.24	0.00	0.00	1.16	2.21
Palm Bay-Melbourne- Titusville, FL MSA	19	6.83	0.62	0.00	17.75	31.58	49.76	52.63	31.87	15.79	3.09	0.00	8.11	2.29	2.25
Palm Coast, FL MSA	2	0.72	0.00	0.00	0.00	0.00	100	100	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Port St. Lucie, FL MSA	83	29.86	1.15	1.20	11.40	12.05	62.21	73.49	25.24	13.25	20.09	0.00	38.89	20.28	14.00
Sebastian Vero Beach, FL MSA	14	5.04	0.00	0.00	13.47	14.29	61.60	64.29	24.93	21.43	9.59	0.00	16.67	13.33	0.00
Tampa-St Petersburg-Clearwater, FL MSA	12	4.32	0.77	0.00	21.94	25.00	48.28	41.67	29.01	33.33	0.33	0.00	0.32	0.29	0.41

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF FLORIDA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
West Palm Beach, FL MSA	642	30.33	1.53	0.93	24.63	9.97	36.35	29.91	37.50	59.19	2.08	2.60	2.53	2.04	2.05
Limited Review:															
Deltona-Daytona Beach, FL MSA	123	5.81	0.47	0.00	9.62	6.50	74.00	65.85	15.91	27.64	1.31	0.00	2.78	1.22	1.30
Florida Non-Metro Areas	40	1.89	0.00	0.00	0.00	0.00	100	100	0.00	0.00	12.07	0.00	0.00	12.07	0.00
Fort Lauderdale, FL MSA	142	6.71	1.16	0.70	23.67	7.04	45.93	36.62	29.24	55.63	0.57	0.00	0.17	0.76	0.52
Naples-Marco Island, FL MSA	90	4.25	2.30	0.00	13.08	10.00	47.98	30.00	36.65	60.00	1.04	0.00	1.29	0.82	1.20
Orlando-Kissimmee-Sanford, FL MSA	213	10.06	0.69	0.00	16.51	10.33	48.43	39.44	34.37	50.23	0.55	0.00	0.53	0.53	0.57
Palm Bay-Melbourne-Titusville, FL MSA	201	9.49	0.62	0.00	17.75	8.46	49.76	43.28	31.87	48.26	1.62	0.00	2.17	1.51	1.66
Palm Coast, FL MSA	26	1.23	0.00	0.00	0.00	0.00	100	100	0.00	0.00	0.71	0.00	0.00	0.71	0.00
Port St. Lucie, FL MSA	270	12.75	1.15	0.37	11.40	7.78	62.21	62.96	25.24	28.89	2.97	0.00	8.11	3.07	2.33
Sebastian Vero Beach, FL MSA	150	7.09	0.00	0.00	13.47	6.67	61.60	57.33	24.93	36.00	4.18	0.00	5.94	4.12	3.97
Tampa-St Petersburg-Clearwater, FL MSA	220	10.39	0.77	0.00	21.94	7.73	48.28	40.45	29.01	51.82	0.42	0.00	0.32	0.49	0.39

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF FLORIDA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
West Palm Beach, FL MSA	1	4.55	3.13	0.00	32.78	0.00	31.51	0.00	32.58	100	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Deltona-Daytona Beach, FL MSA	2	9.09	1.77	50.00	26.94	0.00	60.83	50.00	10.46	0.00	5.88	0.00	0.00	10.00	0.00
Florida Non-Metro Areas	0	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fort Lauderdale, FL MSA	3	13.64	2.27	33.33	32.48	0.00	48.64	66.67	16.61	0.00	1.23	0.00	0.00	3.23	0.00
Naples-Marco Island, FL MSA	2	9.09	2.08	50.00	7.03	0.00	35.11	50.00	55.78	0.00	16.67	0.00	0.00	33.33	0.00
Orlando-Kissimmee-Sanford, FL MSA	7	31.82	2.61	0.00	26.96	28.57	51.86	57.14	18.58	14.29	13.89	0.00	12.50	30.00	0.00
Palm Bay-Melbourne- Titusville, FL MSA	2	9.09	2.10	0.00	26.13	100	53.00	0.00	18.77	0.00	0.00	0.00	0.00	0.00	0.00
Palm Coast, FL MSA	0	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Port St. Lucie, FL MSA	0	0.00	2.19	0.00	14.37	0.00	43.56	0.00	39.88	0.00	0.00	0.00	0.00	0.00	0.00
Sebastian Vero Beach, FL MSA	0	0.00	0.00	0.00	18.93	0.00	45.98	0.00	35.08	0.00	0.00	0.00	0.00	0.00	0.00
Tampa-St Petersburg-Clearwater, FL MSA	5	22.73	4.33	0.00	18.88	20.00	49.17	20.00	27.61	60.00	3.09	0.00	0.00	2.04	6.90

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF FLORIDA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
West Palm Beach, FL	2,031	46.01	2.78	6.99	19.29	24.27	34.19	32.35	43.62	36.39	2.83	7.79	4.37	2.66	2.17					
Limited Review:																				
Deltona-Daytona Beach, FL MSA	182	4.12	0.71	0.00	14.11	9.89	65.77	73.63	19.40	16.48	1.22	0.00	0.62	1.41	1.22					
Florida Non-Metro Areas	36	0.82	0.00	0.00	0.00	0.00	100	100	0.00	0.00	3.83	0.00	0.00	3.92	0.00					
Fort Lauderdale, FL MSA	327	7.41	4.01	8.56	19.65	16.51	41.33	45.87	35.01	29.05	0.38	0.94	0.36	0.44	0.28					
Naples-Marco Island, FL MSA	51	1.16	1.46	0.00	10.63	1.96	44.78	31.37	43.14	66.67	0.35	0.00	0.17	0.28	0.46					
Orlando-Kissimmee-Sanford, FL MSA	147	3.33	1.20	1.36	16.95	12.93	44.63	41.50	37.22	44.22	0.22	0.22	0.20	0.21	0.25					
Palm Bay-Melbourne-Titusville, FL MSA	398	9.02	0.82	0.75	19.86	25.63	46.97	43.72	32.35	29.90	2.29	1.14	2.62	2.34	2.17					
Palm Coast, FL MSA	42	0.95	0.00	0.00	0.00	0.00	100	100	0.00	0.00	1.92	0.00	0.00	1.97	0.00					
Port St. Lucie, FL MSA	756	17.13	1.99	1.85	16.05	30.03	59.41	49.21	22.54	18.92	5.39	6.82	10.03	4.55	4.20					
Sebastian Vero Beach, FL MSA	206	4.67	0.00	0.00	11.49	15.05	60.55	61.17	27.96	23.79	3.68	0.00	3.92	4.56	2.22					
Tampa-St Petersburg-Clearwater, FL MSA	238	5.39	1.41	0.42	21.26	18.49	42.74	37.39	34.58	43.70	0.41	0.16	0.43	0.37	0.48					

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF FLORIDA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
West Palm Beach, FL MSA	10	38.46	2.82	0.00	23.02	0.00	34.77	20.00	39.38	80.00	4.55	0.00	0.00	4.35	5.56
Limited Review:															
Deltona-Daytona Beach, FL MSA	0	0.00	0.46	0.00	9.27	0.00	72.49	0.00	17.78	0.00	0.00	0.00	0.00	0.00	0.00
Florida Non-Metro Areas	0	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fort Lauderdale, FL MSA	0	0.00	3.30	0.00	21.23	0.00	42.51	0.00	32.96	0.00	0.00	0.00	0.00	0.00	0.00
Naples-Marco Island, FL MSA	0	0.00	3.98	0.00	19.27	0.00	52.42	0.00	24.32	0.00	0.00	0.00	0.00	0.00	0.00
Orlando-Kissimmee-Sanford, FL MSA	0	0.00	1.00	0.00	16.49	0.00	53.05	0.00	29.47	0.00	0.00	0.00	0.00	0.00	0.00
Palm Bay-Melbourne- Titusville, FL MSA	0	0.00	1.07	0.00	17.84	0.00	53.53	0.00	27.56	0.00	0.00	0.00	0.00	0.00	0.00
Palm Coast, FL MSA	0	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Port St. Lucie, FL MSA	12	46.15	1.70	0.00	17.98	16.67	60.45	50.00	19.87	33.33	18.52	0.00	20.00	21.43	12.50
Sebastian Vero Beach, FL MSA	1	3.85	0.00	0.00	14.14	0.00	65.64	100	20.22	0.00	10.00	0.00	0.00	12.50	0.00
Tampa-St Petersburg-Clearwater, FL MSA	3	11.54	0.59	0.00	23.12	0.00	48.74	0.00	27.55	100	0.87	0.00	0.00	0.00	2.17

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF FLORIDA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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**	% Families28	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
West Palm Beach, FL MSA	963	30.92	19.86	12.87	18.56	29.26	20.60	21.91	40.98	35.96	2.46	3.91	3.27	2.30	2.01
Limited Review:															
Deltona-Daytona Beach, FL MSA	121	3.89	17.44	18.18	19.60	23.14	23.44	25.62	39.51	33.06	1.19	1.65	0.87	1.36	1.15
Florida Non-Metro Areas	17	0.55	20.20	11.76	19.90	23.53	22.47	47.06	37.43	17.65	1.88	0.00	0.00	6.52	0.00
Fort Lauderdale, FL MSA	377	12.11	20.85	6.72	18.17	27.69	20.48	27.42	40.50	38.17	0.67	0.57	0.64	0.71	0.67
Naples-Marco Island, FL MSA	120	3.85	19.06	7.56	19.32	13.45	20.65	8.40	40.97	70.59	1.54	0.80	1.08	1.14	1.97
Orlando-Kissimmee-Sanford, FL MSA	256	8.22	18.32	11.95	18.47	19.92	22.39	25.90	40.82	42.23	0.45	0.59	0.27	0.52	0.48
Palm Bay-Melbourne- Titusville, FL MSA	174	5.59	18.27	12.28	19.30	21.05	22.67	22.81	39.76	43.86	0.98	1.16	1.06	1.00	0.89
Palm Coast, FL MSA	30	0.96	17.10	21.43	20.20	7.14	23.28	32.14	39.41	39.29	0.42	0.93	0.00	0.00	0.76
Port St. Lucie, FL MSA	505	16.22	18.46	17.60	19.34	29.00	22.19	22.80	40.01	30.60	3.25	6.17	3.40	3.30	2.53
Sebastian Vero Beach, FL MSA	398	12.78	17.61	17.47	19.63	26.33	22.39	25.06	40.37	31.14	9.69	14.95	11.96	11.15	7.50
Tampa-St Petersburg-Clearwater, FL MSA	153	4.91	18.87	6.54	19.12	16.99	22.01	21.57	40.01	54.90	0.24	0.32	0.15	0.26	0.26

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by bank.

28 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF FLORIDA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 29	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
West Palm Beach, FL MSA	87	31.29	19.86	11.49	18.56	28.74	20.60	18.39	40.98	41.38	9.93	5.41	15.19	9.78	8.72
Limited Review:															
Deltona-Daytona Beach, FL MSA	18	6.47	17.44	29.41	19.60	41.18	23.44	5.88	39.51	23.53	2.91	7.55	4.60	0.00	0.00
Florida Non-Metro Areas	6	2.16	20.20	16.67	19.90	33.33	22.47	16.67	37.43	33.33	11.54	25.00	0.00	10.00	14.29
Fort Lauderdale, FL MSA	18	6.47	20.85	5.56	18.17	22.22	20.48	16.67	40.50	55.56	0.75	0.00	0.00	0.78	1.18
Naples-Marco Island, FL MSA	5	1.80	19.06	0.00	19.32	20.00	20.65	0.00	40.97	80.00	4.44	0.00	5.88	0.00	7.50
Orlando-Kissimmee-Sanford, FL MSA	14	5.04	18.32	7.14	18.47	28.57	22.39	0.00	40.82	64.29	1.31	0.00	1.86	0.00	2.29
Palm Pay-Melbourne- Titusville, FL MSA	19	6.83	18.27	22.22	19.30	33.33	22.67	22.22	39.76	22.22	3.19	0.00	6.90	2.33	2.94
Palm Coast, FL MSA	2	0.72	17.10	0.00	20.20	50.00	23.28	50.00	39.41	0.00	0.00	0.00	0.00	0.00	0.00
Port St. Lucie, FL MSA	83	29.86	18.46	20.48	19.34	27.71	22.19	18.07	40.01	33.73	21.29	23.81	26.53	14.29	22.37
Sebastian Vero Beach, FL MSA	14	5.04	17.61	21.43	19.63	14.29	22.39	14.29	40.37	50.00	9.86	14.29	0.00	12.50	11.76
Tampa-St Petersburg-Clearwater, FL MSA	12	4.32	18.87	16.67	19.12	0.00	22.01	41.67	40.01	41.67	0.35	0.00	0.00	0.85	0.36

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.7% of loans originated and purchased by bank.

29 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF FLORIDA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 30	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
West Palm Beach, FL MSA	642	30.33	19.86	4.35	18.56	17.58	20.60	21.61	40.98	56.45	2.64	2.00	3.68	2.95	2.42
Limited Review:															
Deltona-Daytona Beach, FL MSA	123	5.81	17.44	14.88	19.60	14.88	23.44	28.93	39.51	41.32	1.73	3.25	1.04	1.82	1.67
Florida Non-Metro Areas	40	1.89	20.20	10.26	19.90	20.51	22.47	23.08	37.43	46.15	16.54	40.00	26.92	18.18	10.81
Fort Lauderdale, FL MSA	142	6.71	20.85	6.06	18.17	7.58	20.48	20.45	40.50	65.91	0.74	1.23	0.72	0.77	0.70
Naples-Marco Island, FL MSA	90	4.25	19.06	1.20	19.32	2.41	20.65	9.64	40.97	86.75	1.19	0.51	0.46	0.59	1.57
Orlando-Kissimmee-Sanford, FL MSA	213	10.06	18.32	6.04	18.47	11.54	22.39	22.53	40.82	59.89	0.72	0.43	0.70	0.87	0.71
Palm Bay-Melbourne- Titusville, FL MSA	201	9.49	18.27	9.57	19.30	16.49	22.67	19.68	39.76	54.26	2.17	3.91	1.83	2.46	1.92
Palm Coast, FL MSA	26	1.23	17.10	7.69	20.20	15.38	23.28	42.31	39.41	34.62	0.92	1.19	1.30	1.34	0.50
Port St. Lucie, FL MSA	270	12.75	18.46	11.92	19.34	15.00	22.19	22.31	40.01	50.77	4.07	8.02	4.68	4.15	3.50
Sebastian Vero Beach, FL MSA	150	7.09	17.61	2.88	19.63	19.42	22.39	17.99	40.37	59.71	5.32	1.85	9.22	4.33	5.11
Tampa-St Petersburg-Clearwater, FL MSA	220	10.39	18.87	3.80	19.12	10.33	22.01	18.48	40.01	67.39	0.51	0.33	0.46	0.49	0.53

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 6.8% of loans originated and purchased by bank.

30 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF FLORIDA		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
West Palm Beach, FL MSA	2,031	46.01	70.34	52.04	79.71	8.96	11.32	2.83	3.42
Limited Review:									
Deltona-Daytona Beach, FL MSA	182	4.12	71.11	73.08	87.36	5.49	7.14	1.22	1.90
Florida Non-Metro Areas	36	0.82	74.07	66.67	86.11	5.56	8.33	3.83	5.41
Fort Lauderdale, FL MSA	327	7.41	70.49	49.24	74.92	8.87	16.21	0.38	0.41
Naples-Marco Island, FL MSA	51	1.16	70.10	49.02	62.75	9.80	27.45	0.35	0.41
Orlando-Kissimmee-Sanford, FL MSA	147	3.33	70.48	44.90	72.11	12.24	15.65	0.22	0.26
Palm Bay-Melbourne- Titusville, FL MSA	398	9.02	64.34	50.25	73.37	12.31	14.32	2.29	2.70
Palm Coast, FL MSA	42	0.95	73.00	73.81	97.62	2.38	0.00	1.92	2.93
Port St. Lucie, FL MSA	756	17.13	72.16	52.65	75.40	13.23	11.38	5.39	6.17
Sebastian Vero Beach, FL MSA	206	4.67	53.40	54.37	74.76	12.62	12.62	3.68	3.99
Tampa-St Petersburg-Clearwater, FL MSA	238	5.39	68.28	55.88	74.79	8.82	16.39	0.41	0.53

* Based on 2010 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 - 2011).

**** 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 16.27% 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: STATE OF FLORIDA		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
West Palm Beach, FL MSA	10	38.46	96.20	30.00	60.00	10.00	30.00	4.55	4.35
Limited Review:									
Deltona-Daytona Beach, FL MSA	0	0.00	98.44	0.00	0.00	0.00	0.00	0.00	0.00
Florida Non-Metro Areas	0	0.00	90.00	0.00	0.00	0.00	0.00	0.00	0.00
Fort Lauderdale, FL MSA	0	0.00	97.37	0.00	0.00	0.00	0.00	0.00	0.00
Naples-Marco Island, FL MSA	0	0.00	94.81	0.00	0.00	0.00	0.00	0.00	0.00
Orlando-Kissimmee-Sanford, FL MSA	0	0.00	96.46	0.00	0.00	0.00	0.00	0.00	0.00
Palm Bay-Melbourne-Titusville, FL MSA	0	0.00	98.14	0.00	0.00	0.00	0.00	0.00	0.00
Palm Coast, FL MSA	0	0.00	97.62	0.00	0.00	0.00	0.00	0.00	0.00
Port St. Lucie, FL MSA	12	46.15	95.30	25.00	41.67	16.67	41.67	18.52	7.69
Sebastian Vero Beach, FL MSA	1	3.85	94.25	0.00	100	0.00	0.00	10.00	0.00
Tampa-St Petersburg-Clearwater, FL MSA	3	11.54	97.27	66.67	66.67	33.33	0.00	0.87	1.64

* Based on 2010 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 - 2011).

**** 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 15.38% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF FLORIDA				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
West Palm Beach, FL MSA	1	5,583	73	18,824	74	24,407	34.76	0	0
Limited Review:									
Deltona-Daytona Beach, FL MSA	0	0	3	10,911	3	10,911	15.54	0	0
Florida Non-Metro Areas	0	0	2	25	2	25	0.04	0	0
Fort Lauderdale, FL MSA	0	0	8	84	8	84	0.12	0	0
Naples-Marco Island, FL MSA	1	1,536	4	11	5	1,547	2.20	0	0
Orlando-Kissimmee-Sanford, FL MSA	0	0	3	5,159	3	5,159	7.35	0	0
Palm Bay-Melbourne-Titusville, FL MSA	0	0	0	0	0	0	0.00	0	0
Palm Coast, FL MSA	0	0	0	0	0	0	0.00	0	0
Port St. Lucie, FL MSA	0	0	4	53	4	53	0.07	0	0
Sebastian Vero Beach, FL MSA	1	100	7	384	8	484	0.69	0	0
Tampa-St Petersburg-Clearwater, FL MSA	0	0	1	5,308	1	5,308	7.56	0	0
Florida Statewide Assessment ***	22	9,051	6	13,193	28	22,244	31.68	0	0

* 'Prior Period Investments' means investments made in a previous 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.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	Geography: STATE OF FLORIDA				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011			
Assessment Area:	Deposits % of Rated Area Deposits in AA	Branches						Branch Openings/Closings						Population										
		# 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:																								
West Palm Beach, FL MSA	47.89	51	38.06	3.90	19.60	43.10	33.30	5	1	0	0	0	4	4.21	29.32	33.88	32.37							
Limited Review:																								
Deltona-Daytona Beach, FL MSA	7.64	8	5.97	0.00	12.50	62.50	25.00	0	1	0	0	-1	0	0.99	15.06	69.38	14.57							
Florida Non-Metro Areas	1.16	1	0.75	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100	0.00							
Fort Lauderdale, FL MSA	3.51	8	5.97	12.50	12.50	37.50	37.50	2	0	0	0	1	1	3.57	26.43	43.13	26.88							
Naples-Marco Island, FL MSA	0.85	2	1.49	0.00	0.00	0.00	100	2	0	0	0	0	2	7.48	18.77	45.24	28.51							
Orlando-Kissimmee-Sanford, FL MSA	2.14	5	3.73	0.00	20.00	60.00	20.00	1	2	0	1	-1	-1	1.82	20.87	47.30	30.01							
Palm Pay-Melbourne-Titusville, FL MSA	6.81	10	7.46	0.00	20.00	40.00	40.00	0	1	0	0	-1	0	1.34	19.21	51.27	28.17							
Palm Coast, FL MSA	0.54	2	1.49	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100	0.00							
Port St. Lucie, FL MSA	16.86	20	14.93	10.00	15.00	65.00	10.00	1	1	0	0	0	0	3.58	17.57	57.55	21.31							
Sebastian Vero Beach, FL MSA	7.40	9	6.72	0.00	0.00	77.80	22.20	3	0	0	0	2	1	0.00	16.49	61.66	21.84							
Tampa-St Petersburg-Clearwater, FL MSA	6.35	19	14.18	0.00	21.10	63.20	15.80	0	0	0	0	0	0	2.35	24.27	46.05	27.32							

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF ILLINOIS												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
Peoria, IL MSA	23.78	2,000	228,883	514	64,288	43	5,611	8	4,047	2,565	302,829	25.75
Limited Review:												
Bloomington-Normal, IL MSA	27.11	2,675	367,179	233	26,278	10	1,136	6	552	2,924	395,145	17.58
Champaign-Urbana, IL MSA	13.03	1,292	179,657	104	7,883	3	450	6	552	1,405	188,542	10.20
Decatur, IL MSA	7.75	707	65,187	123	12,179	0	0	6	552	836	77,918	6.37
Kankakee-Bradley, IL MSA	4.37	343	39,742	118	8,069	4	164	6	552	471	48,527	8.17
Illinois Non-Metro Areas	0.65	46	4,035	16	569	2	100	6	552	70	5,256	1.54
Rockford, IL MSA	11.89	969	103,725	296	23,190	9	850	8	22,325	1,282	150,090	14.88
Springfield, IL MSA	11.42	984	106,460	236	21,692	6	1,110	6	552	1,232	129,814	17.05

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 07, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Peoria, IL MSA	506	17.37	3.30	0.20	10.41	11.46	64.42	64.62	21.87	23.72	3.42	0.00	5.22	3.60	2.62
Limited Review:															
Bloomington-Normal, IL MSA	786	26.98	0.00	0.00	21.24	20.87	55.27	52.16	23.49	26.97	9.75	0.00	10.19	11.76	6.96
Champaign-Urbana, IL MSA	527	18.09	0.91	0.00	18.58	14.42	52.37	59.20	28.13	26.38	8.53	0.00	7.77	8.86	8.33
Decatur, IL MSA	288	9.89	3.18	0.35	21.90	17.71	50.66	52.08	24.26	29.86	7.35	0.00	6.45	8.06	6.65
Kankakee-Bradley, IL MSA	94	3.23	1.40	0.00	9.84	6.38	74.97	80.85	13.79	12.77	3.27	0.00	4.26	3.18	3.45
Illinois Non-Metro Areas	18	0.62	0.00	0.00	8.22	11.11	76.77	72.22	15.00	16.67	2.33	0.00	0.00	2.15	3.64
Rockford, IL MSA	290	9.96	1.40	0.00	14.80	13.10	59.49	58.97	24.30	27.93	2.97	0.00	4.60	2.63	3.31
Springfield, IL MSA	404	13.87	2.60	2.23	20.47	15.35	40.90	43.07	36.04	39.36	2.01	0.00	1.64	2.35	1.87

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Peoria, IL MSA	96	25.53	3.30	1.04	10.41	8.33	64.42	66.67	21.87	23.96	6.97	0.00	8.89	6.99	6.78
Limited Review:															
Bloomington-Normal, IL MSA	79	21.01	0.00	0.00	21.24	18.99	55.27	50.63	23.49	30.38	11.48	0.00	23.08	10.40	9.78
Champaign-Urbana, IL MSA	43	11.44	0.91	2.33	18.58	6.98	52.37	58.14	28.13	32.56	8.63	0.00	3.70	8.06	13.64
Decatur, IL MSA	28	7.45	3.18	0.00	21.90	21.43	50.66	57.14	24.26	21.43	5.75	0.00	11.11	4.69	4.82
Kankakee-Bradley, IL MSA	37	9.84	1.40	0.00	9.84	10.81	74.97	78.38	13.79	10.81	6.45	0.00	18.18	6.99	0.00
Illinois Non-Metro Areas	4	1.06	0.00	0.00	8.22	25.00	76.77	50.00	15.00	25.00	0.78	0.00	0.00	0.00	4.17
Rockford, IL MSA	32	8.51	1.40	0.00	14.80	25.00	59.49	56.25	24.30	18.75	5.85	0.00	22.22	3.68	4.08
Springfield, IL MSA	57	15.16	2.60	7.02	20.47	15.79	40.90	38.60	36.04	38.60	5.61	28.57	6.12	6.02	4.56

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Peoria, IL MSA	1,398	24.41	3.30	0.29	10.41	9.08	64.42	60.09	21.87	30.54	7.46	6.38	14.87	7.64	6.02
Limited Review:															
Bloomington-Normal, IL MSA	1,810	31.60	0.00	0.06	21.24	19.17	55.27	43.70	23.49	37.07	13.33	0.00	16.97	14.33	10.92
Champaign-Urbana, IL MSA	722	12.61	0.91	0.00	18.58	12.88	52.37	59.14	28.13	27.98	5.79	0.00	8.11	6.47	4.20
Decatur, IL MSA	391	6.83	3.18	0.26	21.90	9.46	50.66	59.85	24.26	30.43	9.00	0.00	13.89	10.31	6.22
Kankakee-Bradley, IL MSA	212	3.70	1.40	0.00	9.84	3.30	74.97	74.06	13.79	22.64	5.30	0.00	5.88	5.12	5.98
Illinois Non-Metro Areas	24	0.42	0.00	0.00	8.22	8.33	76.77	70.83	15.00	20.83	2.09	0.00	9.09	2.07	0.85
Rockford, IL MSA	647	11.30	1.40	0.31	14.80	8.04	59.49	59.81	24.30	31.84	3.08	0.00	4.43	3.52	2.29
Springfield, IL MSA	523	9.13	2.60	0.57	20.47	16.06	40.90	38.81	36.04	44.55	4.35	0.00	9.13	4.65	3.49

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Peoria, IL MSA	0	0.00	14.88	0.00	15.00	0.00	44.20	0.00	25.92	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Bloomington-Normal, IL MSA	0	0.00	2.12	0.00	36.51	0.00	54.30	0.00	7.07	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana, IL MSA	0	0.00	17.66	0.00	45.23	0.00	21.61	0.00	15.50	0.00	0.00	0.00	0.00	0.00	0.00
Decatur, IL MSA	0	0.00	9.52	0.00	56.14	0.00	20.99	0.00	13.34	0.00	0.00	0.00	0.00	0.00	0.00
Kankakee-Bradley, IL MSA	0	0.00	1.30	0.00	28.00	0.00	57.04	0.00	13.66	0.00	0.00	0.00	0.00	0.00	0.00
Illinois Non-Metro Areas	0	0.00	0.00	0.00	13.78	0.00	75.49	0.00	10.73	0.00	0.00	0.00	0.00	0.00	0.00
Rockford, IL MSA	0	0.00	10.01	0.00	25.92	0.00	53.34	0.00	10.74	0.00	0.00	0.00	0.00	0.00	0.00
Springfield, IL MSA	0	0.00	12.05	0.00	41.81	0.00	22.14	0.00	24.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Peoria, IL MSA	514	31.44	7.31	9.53	11.33	10.31	56.25	50.39	25.11	29.77	6.48	5.99	8.82	6.03	7.33
Limited Review:															
Bloomington-Normal, IL MSA	233	14.25	0.37	1.29	21.51	15.45	56.85	44.21	21.27	39.06	4.85	50.00	4.53	3.92	6.89
Champaign-Urbana, IL MSA	99	6.06	4.12	5.05	25.49	28.28	45.24	44.44	23.35	22.22	2.54	3.92	3.46	2.22	1.62
Decatur, IL MSA	123	7.52	11.10	15.45	25.86	28.46	41.36	34.15	21.69	21.95	6.55	5.28	6.73	7.11	6.81
Kankakee-Bradley, IL MSA	118	7.22	1.33	0.85	14.18	16.10	72.88	68.64	11.60	14.41	6.66	0.00	9.80	6.26	8.04
Illinois Non-Metro Areas	16	0.98	0.00	0.00	7.78	37.50	76.82	43.75	15.40	18.75	3.74	0.00	17.65	2.85	4.17
Rockford, IL MSA	296	18.10	3.25	4.73	13.87	18.92	55.53	49.32	27.35	27.03	5.54	9.89	9.11	5.10	4.90
Springfield, IL MSA	236	14.43	7.28	3.39	22.63	29.66	32.04	28.39	38.05	38.56	6.37	3.94	8.01	6.31	6.18

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Peoria, IL MSA	43	55.84	0.58	0.00	2.71	0.00	77.22	55.81	19.49	44.19	2.08	0.00	0.00	1.35	13.04
Limited Review:															
Bloomington-Normal, IL MSA	10	12.99	0.00	0.00	6.69	0.00	70.55	80.00	22.76	20.00	0.60	0.00	0.00	0.76	0.00
Champaign-Urbana, IL MSA	3	3.90	0.85	0.00	6.72	33.33	80.61	66.67	11.64	0.00	1.64	0.00	12.50	0.97	0.00
Decatur, IL MSA	0	0.00	0.55	0.00	7.82	0.00	66.18	0.00	25.45	0.00	0.00	0.00	0.00	0.00	0.00
Kankakee-Bradley, IL MSA	4	5.19	0.00	0.00	4.97	0.00	83.36	100	11.66	0.00	6.06	0.00	0.00	6.90	0.00
Illinois Non-Metro Areas	2	2.60	0.00	0.00	1.57	0.00	89.66	100	8.78	0.00	2.86	0.00	0.00	3.03	0.00
Rockford, IL MSA	9	11.69	0.19	0.00	7.07	0.00	60.27	77.78	32.47	22.22	5.88	0.00	0.00	7.41	3.45
Springfield, IL MSA	6	7.79	1.30	0.00	8.67	16.67	53.41	50.00	36.62	33.33	1.00	0.00	0.00	1.52	0.00

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF ILLINOIS								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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**	% Families31	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Peoria, IL MSA	506	17.37	18.93	22.38	18.48	32.67	23.85	22.97	38.74	21.98	3.89	5.01	4.65	2.79	3.48
Limited Review:															
Bloomington-Normal, IL MSA	786	26.98	17.41	18.26	18.87	27.97	26.57	28.61	37.15	25.16	10.51	11.56	10.57	11.17	9.43
Champaign-Urbana, IL MSA	527	18.09	18.12	10.77	18.34	28.65	24.52	27.69	39.02	32.88	9.52	8.45	9.79	11.39	8.36
Decatur, IL MSA	288	9.89	20.06	17.83	18.49	30.77	22.27	26.57	39.18	24.83	8.36	6.29	9.54	11.59	6.21
Kankakee-Bradley, IL MSA	94	3.23	19.07	14.13	18.85	32.61	23.04	31.52	39.04	21.74	3.73	4.26	5.53	4.95	1.17
Illinois Non-Metro Areas	18	0.62	14.81	5.56	19.54	38.89	24.21	27.78	41.43	27.78	2.47	0.00	0.00	5.63	3.06
Rockford, IL MSA	290	9.96	18.51	22.38	18.84	33.92	24.28	25.17	38.36	18.53	3.53	5.41	3.27	3.79	2.20
Springfield, IL MSA	404	13.87	18.59	16.42	18.94	35.82	23.76	24.38	38.71	23.38	2.26	2.03	2.76	2.29	1.98

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.7% of loans originated and purchased by bank.

31 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 32	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Peoria, IL MSA	96	25.53	18.93	19.78	18.48	21.98	23.85	27.47	38.74	30.77	7.06	8.70	7.52	7.48	5.74
Limited Review:															
Bloomington-Normal, IL MSA	79	21.01	17.41	12.82	18.87	17.95	26.57	28.21	37.15	41.03	12.12	21.88	16.67	8.33	9.17
Champaign-Urbana, IL MSA	43	11.44	18.12	4.65	18.34	30.23	24.52	27.91	39.02	37.21	8.85	0.00	14.29	4.55	10.34
Decatur, IL MSA	28	7.45	20.06	7.14	18.49	35.71	22.27	21.43	39.18	35.71	5.91	3.13	8.47	5.48	5.56
Kankakee-Bradley, IL MSA	37	9.84	19.07	13.51	18.85	21.62	23.04	24.32	39.04	40.54	6.56	6.67	8.00	3.28	8.54
Illinois Non-Metro Areas	4	1.06	14.81	25.00	19.54	0.00	24.21	25.00	41.43	50.00	0.83	0.00	0.00	3.85	0.00
Rockford, IL MSA	32	8.51	18.51	31.25	18.84	21.88	24.28	28.13	38.36	18.75	6.07	15.00	4.48	7.07	2.80
Springfield, IL MSA	57	15.16	18.59	26.32	18.94	19.30	23.76	28.07	38.71	26.32	5.80	17.50	7.45	5.07	3.67

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by bank.

32 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 33	% BANK Loans****	% Families**	% BANK Loans****	% Families***	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Peoria, IL MSA	1,398	24.41	18.93	10.47	18.48	24.78	23.85	26.00	38.74	38.76	8.03	12.99	11.10	7.67	6.05
Limited Review:															
Bloomington-Normal, IL MSA	1,810	31.60	17.41	9.33	18.87	20.59	26.57	29.33	37.15	40.76	14.91	17.75	18.93	15.35	12.53
Champaign-Urbana, IL MSA	722	12.61	18.12	6.21	18.34	18.64	24.52	28.11	39.02	47.04	6.33	8.82	6.41	7.32	5.52
Decatur, IL MSA	391	6.83	20.06	8.43	18.49	21.80	22.27	30.81	39.18	38.95	9.80	14.00	13.36	12.84	7.01
Kankakee-Bradley, IL MSA	212	3.70	19.07	6.09	18.85	15.23	23.04	27.92	39.04	50.76	6.09	7.45	5.33	5.03	6.98
Illinois Non-Metro Areas	24	0.42	14.81	4.17	19.54	16.67	24.21	41.67	41.43	37.50	2.25	2.86	1.19	6.25	0.70
Rockford, IL MSA	647	11.30	18.51	8.54	18.84	24.20	24.28	25.80	38.36	41.46	3.54	3.17	5.16	3.33	2.98
Springfield, IL MSA	523	9.13	18.59	11.72	18.94	27.41	23.76	24.69	38.71	36.19	4.61	9.31	7.98	4.30	3.06

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 9.0% of loans originated and purchased by bank.

33 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF ILLINOIS		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Peoria, IL MSA	514	31.34	65.28	53.31	71.79	14.79	13.42	6.48	8.39
Limited Review:									
Bloomington-Normal, IL MSA	233	14.21	66.06	57.51	77.68	8.58	13.73	4.85	6.06
Champaign-Urbana, IL MSA	104	6.34	63.86	57.69	85.58	8.65	5.77	2.54	3.17
Decatur, IL MSA	123	7.50	64.12	65.04	84.55	4.88	10.57	6.55	10.75
Kankakee-Bradley, IL MSA	118	7.20	65.98	64.41	88.98	5.08	5.93	6.66	10.81
Illinois Non-Metro Areas	16	0.98	66.76	68.75	93.75	6.25	0.00	3.74	7.09
Rockford, IL MSA	296	18.05	68.26	66.22	87.50	7.09	5.41	5.54	10.38
Springfield, IL MSA	236	14.39	63.89	58.05	81.36	8.47	10.17	6.37	9.20

* Based on 2010 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 - 2011).

**** 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 15.98% 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: STATE OF ILLINOIS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011			
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:										
Peoria, IL MSA	43	55.84	98.51	83.72	46.51	48.84	4.65	2.08	2.20	
Limited Review:										
Bloomington-Normal, IL MSA	10	12.99	97.95	60.00	70.00	0.00	30.00	0.60	0.49	
Champaign-Urbana, IL MSA	3	3.90	98.01	100	66.67	0.00	33.33	1.64	1.98	
Decatur, IL MSA	0	0.00	98.00	0.00	0.00	0.00	0.00	0.00	0.00	
Kankakee-Bradley, IL MSA	4	5.19	97.77	50.00	100	0.00	0.00	6.06	5.00	
Illinois Non-Metro Areas	2	2.60	99.06	100	100	0.00	0.00	2.86	4.35	
Rockford, IL MSA	9	11.69	97.61	88.89	66.67	33.33	0.00	5.88	8.33	
Springfield, IL MSA	6	7.79	98.05	100	66.67	0.00	33.33	1.00	1.33	

* Based on 2010 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 - 2011).

**** 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 9.09% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF ILLINOIS				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Peoria, IL MSA	0	0	23	3,364	23	3,364	22.00	0	0
Limited Review:									
Bloomington-Normal, IL MSA	0	0	8	158	8	158	1.03	0	0
Champaign-Urbana, IL MSA	1	3,146	5	28	6	3,174	20.76	0	0
Decatur, IL MSA	3	2,940	3	30	6	2,970	19.42	0	0
Kankakee-Bradley, IL MSA	2	167	0	0	2	167	1.09	0	0
Illinois Non-Metro Areas	0	0	0	0	0	0	0.00	0	0
Rockford, IL MSA	2	137	2	15	4	152	0.99	0	0
Springfield, IL MSA	0	0	3	25	3	25	0.16	0	0
Illinois Statewide Assessment***	22	4,942	2	388	24	5,280	34.53	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF ILLINOIS				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011									
Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	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:																	
Peoria, IL MSA	25.75	13	27.08	15.40	0.00	53.80	30.80	0	0	0	0	0	0	6.22	13.03	59.85	20.89
Limited Review:																	
Bloomington-Normal, IL MSA	17.58	7	14.58	0.00	28.60	42.90	28.60	0	0	0	0	0	0	5.16	22.68	53.48	18.67
Champaign-Urbana, IL MSA	10.20	4	8.33	25.00	25.00	25.00	25.00	0	0	0	0	0	0	6.19	28.70	44.32	20.69
Decatur, IL MSA	6.37	3	6.25	33.33	33.33	33.33	0.00	0	1	-1	0	0	0	6.43	27.76	44.95	20.87
Kankakee-Bradley, IL MSA	8.17	4	8.33	0.00	50.00	50.00	0.00	0	0	0	0	0	0	2.31	15.38	69.99	12.32
Illinois Non-Metro Areas	1.54	1	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	10.57	76.80	12.63
Rockford, IL MSA	14.88	10	20.83	0.00	30.00	50.00	20.00	0	0	0	0	0	0	3.72	19.51	55.62	21.15
Springfield, IL MSA	17.05	7	14.58	28.60	0.00	0.00	71.40	0	0	0	0	0	0	5.38	23.74	38.50	32.38

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF INDIANA												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
Indianapolis, IN MSA	53.51	3,701	524,653	3,972	436,028	204	23,909	17	84,629	7,894	1,069,219	72.19
Limited Review:												
Anderson, IN MSA	5.32	506	41,262	270	15,710	3	130	6	552	785	57,654	3.77
Columbus, IN MSA	1.08	77	9,237	59	3,277	17	1,760	6	552	159	14,826	0.63
Elkhart-Goshen, IN MSA	2.06	121	13,558	174	23,865	3	179	6	552	304	38,154	0.45
Fort Wayne, IN MSA	14.81	939	103,642	990	128,981	243	27,084	12	13,424	2,184	273,131	8.80
Indiana Non-Metro Areas	14.53	1,169	117,954	715	66,781	224	20,265	36	3,310	2,144	208,310	7.71
Kokomo, IN MSA	1.82	158	14,268	92	6,084	13	1,744	6	552	269	22,648	1.62
Michigan City-La Porte, IN MSA	2.39	234	25,861	101	6,054	12	1,753	6	552	353	34,220	1.59
South Bend-Mishawaka, IN MSA	4.48	246	33,009	405	37,523	3	996	6	552	660	72,080	3.23

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

*** Deposit Data as of May 29, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF INDIANA								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis, IN MSA	715	44.35	2.97	0.42	18.81	7.55	48.38	51.05	29.83	40.98	0.95	0.46	0.53	1.00	0.98
Limited Review:															
Anderson, IN MSA	144	8.93	2.46	0.00	13.30	10.42	52.79	58.33	31.45	31.25	3.59	0.00	7.14	2.37	4.89
Columbus, IN MSA	23	1.43	0.00	0.00	11.17	8.70	70.83	78.26	18.00	13.04	1.07	0.00	0.00	1.23	0.97
Elkhart-Goshen, IN MSA	28	1.74	0.06	0.00	2.92	7.14	90.58	78.57	6.44	14.29	0.48	0.00	8.70	0.36	0.74
Fort Wayne, IN MSA	250	15.51	0.75	1.20	18.24	13.60	58.40	60.80	22.61	24.40	1.18	33.33	1.24	1.38	0.87
Indiana Non-Metro Areas	313	19.42	0.00	0.00	1.68	1.60	86.82	88.50	11.50	9.90	2.73	0.00	6.25	2.91	1.52
Kokomo, IN MSA	32	1.99	0.00	0.00	22.01	6.25	56.36	71.88	21.63	21.88	1.40	0.00	1.19	1.52	1.30
Michigan City-La Porte, IN MSA	52	3.23	0.00	0.00	13.50	7.69	69.17	82.69	17.33	9.62	2.43	0.00	0.00	2.92	1.58
South Bend-Mishawaka, IN MSA	55	3.41	1.29	0.00	19.73	16.36	51.29	52.73	27.68	30.91	0.90	0.00	1.82	0.74	0.88

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF INDIANA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis, IN MSA	253	49.22	2.97	3.56	18.81	8.70	48.38	50.59	29.83	37.15	9.63	18.18	7.91	10.09	9.30
Limited Review:															
Anderson, IN MSA	44	8.56	2.46	0.00	13.30	9.09	52.79	43.18	31.45	47.73	15.83	0.00	16.67	14.29	17.46
Columbus, IN MSA	7	1.36	0.00	0.00	11.17	14.29	70.83	57.14	18.00	28.57	3.85	0.00	10.00	2.59	6.67
Elkhart-Goshen, IN MSA	6	1.17	0.06	0.00	2.92	0.00	90.58	66.67	6.44	33.33	1.21	0.00	0.00	0.63	20.00
Fort Wayne, IN MSA	63	12.26	0.75	4.76	18.24	11.11	58.40	65.08	22.61	19.05	6.68	33.33	3.70	6.93	6.03
Indiana Non-Metro Areas	98	19.07	0.00	0.00	1.68	2.04	86.82	92.86	11.50	5.10	9.06	0.00	40.00	9.66	1.61
Kokomo, IN MSA	10	1.95	0.00	0.00	22.01	10.00	56.36	60.00	21.63	30.00	6.38	0.00	11.11	9.09	0.00
Michigan City-La Porte, IN MSA	14	2.72	0.00	0.00	13.50	21.43	69.17	57.14	17.33	21.43	3.52	0.00	5.88	3.40	2.86
South Bend-Mishawaka, MSA	19	3.70	1.29	5.26	19.73	15.79	51.29	63.16	27.68	15.79	5.99	0.00	8.82	6.78	3.13

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF INDIANA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis, IN MSA	2,730	54.39	2.97	0.73	18.81	7.44	48.38	47.51	29.83	44.32	2.70	4.49	3.78	3.14	2.21
Limited Review:															
Anderson, IN MSA	318	6.34	2.46	0.00	13.30	0.63	52.79	47.80	31.45	51.57	6.65	0.00	1.67	6.43	7.19
Columbus, IN MSA	47	0.94	0.00	0.00	11.17	2.13	70.83	76.60	18.00	21.28	0.88	0.00	0.00	1.25	0.33
Elkhart-Goshen, IN MSA	87	1.73	0.06	0.00	2.92	0.00	90.58	88.51	6.44	11.49	1.36	0.00	0.00	1.27	2.67
Fort Wayne, IN MSA	624	12.43	0.75	0.00	18.24	5.13	58.40	59.46	22.61	35.42	2.56	0.00	2.73	3.33	1.73
Indiana Non-Metro Areas	758	15.10	0.00	0.00	1.68	0.40	86.82	81.66	11.50	17.94	4.67	0.00	12.50	4.65	4.64
Kokomo, IN MSA	116	2.31	0.00	0.00	22.01	8.62	56.36	63.79	21.63	27.59	3.21	0.00	3.47	3.70	2.32
Michigan City-La Porte, IN MSA	168	3.35	0.00	0.00	13.50	5.95	69.17	66.67	17.33	27.38	3.24	0.00	2.70	3.21	3.49
South Bend-Mishawaka, IN MSA	171	3.41	1.29	0.00	19.73	6.43	51.29	49.12	27.68	44.44	1.73	0.00	1.79	1.97	1.47

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF INDIANA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp		
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans							
Full Review:																	
Indianapolis, IN MSA	3	50.00	6.82	0.00	31.76	0.00	47.44	66.67	13.98	33.33	0.88	0.00	0.00	1.33	0.00		
Limited Review:																	
Anderson, IN MSA	0	0.00	1.95	0.00	13.44	0.00	76.21	0.00	8.40	0.00	0.00	0.00	0.00	0.00	0.00		
Columbus, IN MSA	0	0.00	0.00	0.00	35.23	0.00	47.85	0.00	16.91	0.00	0.00	0.00	0.00	0.00	0.00		
Elkhart-Goshen, IN MSA	0	0.00	2.97	0.00	7.24	0.00	85.35	0.00	4.44	0.00	0.00	0.00	0.00	0.00	0.00		
Fort Wayne, IN MSA	2	33.33	2.56	0.00	37.96	0.00	53.27	100	6.21	0.00	5.88	0.00	0.00	8.33	0.00		
Indiana Non-Metro Areas	0	0.00	0.00	0.00	0.82	0.00	89.50	0.00	9.68	0.00	0.00	0.00	0.00	0.00	0.00		
Kokomo, IN MSA	0	0.00	0.00	0.00	38.90	0.00	53.50	0.00	7.60	0.00	0.00	0.00	0.00	0.00	0.00		
Michigan City-La Porte, IN MSA	0	0.00	0.00	0.00	43.62	0.00	48.85	0.00	7.54	0.00	0.00	0.00	0.00	0.00	0.00		
South Bend-Mishawaka, IN MSA	1	16.67	2.28	0.00	30.66	100	42.25	0.00	24.82	0.00	25.00	0.00	50.00	0.00	0.00		

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF INDIANA								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis, IN MSA	3,969	58.62	2.38	2.12	14.48	15.92	48.21	48.37	34.88	33.59	9.94	9.62	13.42	10.76	8.39
Limited Review:															
Anderson, IN MSA	270	3.99	1.89	1.48	15.20	8.89	53.86	51.48	29.05	38.15	17.08	14.29	11.69	18.62	18.18
Columbus, IN MSA	59	0.87	0.00	0.00	24.44	27.12	58.40	61.02	17.16	11.86	4.52	0.00	4.00	5.36	3.64
Elkhart-Goshen, IN MSA	174	2.57	3.36	1.72	3.96	4.60	87.64	88.51	5.04	5.17	3.98	1.75	6.06	4.17	5.45
Fort Wayne, IN MSA	986	14.56	1.04	0.61	21.49	27.89	51.74	50.00	25.60	21.50	9.85	8.33	14.21	10.11	6.70
Indiana Non-Metro Areas	715	10.56	0.00	0.00	1.33	1.12	87.32	86.71	11.35	12.17	10.24	0.00	11.11	10.90	10.54
Kokomo, IN MSA	92	1.36	0.00	0.00	29.06	22.83	53.14	45.65	17.80	31.52	6.15	0.00	8.11	6.07	6.21
Michigan City-La Porte, IN MSA	101	1.49	0.00	0.00	25.36	29.70	60.91	47.52	13.73	22.77	4.77	0.00	6.27	3.63	9.49
South Bend-Mishawaka, IN MSA	405	5.98	1.53	1.48	24.82	20.49	46.80	49.63	26.84	28.40	8.61	13.51	8.31	8.79	8.72

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF INDIANA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Indianapolis, IN MSA	204	28.25	0.99	0.00	10.02	1.96	62.95	93.63	26.03	4.41	32.86	0.00	16.67	36.07	11.54
Limited Review:															
Anderson, IN MSA	3	0.42	0.54	0.00	3.93	0.00	50.71	0.00	44.82	100	6.90	0.00	0.00	0.00	16.67
Columbus, IN MSA	17	2.35	0.00	0.00	4.79	0.00	84.13	100	11.08	0.00	24.32	0.00	0.00	25.71	0.00
Elkhart-Goshen, IN MSA	3	0.42	0.37	0.00	0.87	0.00	97.01	100	1.74	0.00	2.17	0.00	0.00	2.17	0.00
Fort Wayne, IN MSA	243	33.66	0.00	0.00	5.97	1.23	78.41	98.35	15.62	0.41	39.45	0.00	100	40.58	0.00
Indiana Non-Metro Areas	224	31.02	0.00	0.00	0.15	0.00	86.57	82.59	13.28	17.41	20.65	0.00	0.00	20.67	26.23
Kokomo, IN MSA	13	1.80	0.00	0.00	4.72	0.00	62.05	53.85	33.22	46.15	14.29	0.00	0.00	12.00	17.65
Michigan City-La Porte, IN MSA	12	1.66	0.00	0.00	6.50	0.00	82.81	100	10.69	0.00	5.17	0.00	0.00	5.77	0.00
South Bend-Mishawaka, IN MSA	3	0.42	0.16	0.00	8.03	0.00	69.66	0.00	22.15	100	0.00	0.00	0.00	0.00	0.00

* Based on 2011 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF INDIANA								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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**	% Families34	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis, IN MSA	715	44.35	19.26	13.43	18.58	26.42	23.02	25.07	39.14	35.07	1.08	0.75	1.06	1.10	1.21
Limited Review:															
Anderson, IN MSA	144	8.93	18.05	20.98	19.37	37.06	23.21	27.27	39.38	14.69	4.45	3.53	4.22	7.26	2.29
Columbus, IN MSA	23	1.43	17.59	13.04	19.75	26.09	24.22	21.74	38.44	39.13	1.23	0.00	1.75	1.00	1.67
Elkhart-Goshen, IN MSA	28	1.74	16.23	10.71	19.39	39.29	27.07	28.57	37.31	21.43	0.57	0.44	0.92	0.40	0.40
Fort Wayne, IN MSA	250	15.51	17.82	31.54	19.25	24.90	24.87	23.65	38.06	19.92	1.40	1.67	1.30	1.24	1.40
Indiana Non-Metro Areas	313	19.42	13.90	15.18	19.06	36.30	26.76	24.09	40.28	24.42	3.00	2.56	3.13	3.08	3.00
Kokomo, IN MSA	32	1.99	18.98	16.13	18.80	32.26	23.57	19.35	38.64	32.26	1.62	1.15	1.09	1.63	2.60
Michigan City-La Porte, IN MSA	52	3.23	17.79	17.31	19.40	32.69	25.27	30.77	37.55	19.23	3.24	2.61	3.25	4.85	2.31
South Bend-Mishawaka, IN MSA	55	3.41	18.53	19.23	18.63	34.62	23.48	19.23	39.36	26.92	1.01	0.98	1.40	1.04	0.63

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.3% of loans originated and purchased by bank.

34 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF INDIANA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 35	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis, IN MSA	253	49.22	19.26	16.13	18.58	22.18	23.02	25.40	39.14	36.29	10.33	13.41	11.54	11.29	8.14
Limited Review:															
Anderson, IN MSA	44	8.56	18.05	20.45	19.37	20.45	23.21	18.18	39.38	40.91	16.67	20.00	17.65	12.50	16.95
Columbus, IN MSA	7	1.36	17.59	14.29	19.75	28.57	24.22	42.86	38.44	14.29	3.92	4.55	2.44	7.32	2.04
Elkhart-Goshen, IN MSA	6	1.17	16.23	16.67	19.39	33.33	27.07	33.33	37.31	16.67	1.27	0.00	0.00	2.17	1.27
Fort Wayne, IN MSA	63	12.26	17.82	21.31	19.25	24.59	24.87	27.87	38.06	26.23	6.94	8.86	6.61	7.46	5.31
Indiana Non-Metro Areas	98	19.07	13.90	15.46	19.06	18.56	26.76	21.65	40.28	44.33	9.49	9.68	10.69	6.92	10.71
Kokomo, IN MSA	10	1.95	18.98	30.00	18.80	40.00	23.57	10.00	38.64	20.00	6.82	25.00	18.18	0.00	0.00
Michigan City-La Porte, IN MSA	14	2.72	17.79	7.69	19.40	0.00	25.27	69.23	37.55	23.08	3.19	0.00	0.00	8.93	1.61
South Bend-Mishawaka, IN MSA	19	3.70	18.53	10.53	18.63	15.79	23.48	21.05	39.36	52.63	6.22	2.38	3.77	6.67	10.14

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by bank.

35 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF INDIANA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 36	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis, IN MSA	2,730	54.39	19.26	9.44	18.58	19.93	23.02	25.69	39.14	44.94	3.16	4.13	3.63	3.52	2.73
Limited Review:															
Anderson, IN MSA	318	6.34	18.05	10.32	19.37	27.74	23.21	26.45	39.38	35.48	8.82	7.28	10.66	9.39	7.73
Columbus, IN MSA	47	0.94	17.59	10.00	19.75	30.00	24.22	20.00	38.44	40.00	0.99	1.60	1.85	0.84	0.66
Elkhart-Goshen, IN MSA	87	1.73	16.23	4.94	19.39	29.63	27.07	23.46	37.31	41.98	1.60	0.60	2.06	1.64	1.54
Fort Wayne, IN MSA	624	12.43	17.82	11.13	19.25	21.59	24.87	31.37	38.06	35.92	3.24	3.09	3.43	3.59	2.95
Indiana Non-Metro Areas	758	15.10	13.90	8.28	19.06	21.93	26.76	23.45	40.28	46.34	5.45	6.57	6.29	4.40	5.55
Kokomo, IN MSA	116	2.31	18.98	12.04	18.80	25.00	23.57	28.70	38.64	34.26	3.67	3.75	4.18	4.10	3.13
Michigan City-La Porte, IN MSA	168	3.35	17.79	8.98	19.40	17.96	25.27	31.14	37.55	41.92	4.09	3.94	2.55	5.00	4.24
South Bend-Mishawaka, IN MSA	171	3.41	18.53	12.80	18.63	14.02	23.48	21.95	39.36	51.22	2.00	2.34	1.84	1.48	2.27

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 6.6% of loans originated and purchased by bank.

36 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF INDIANA		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Indianapolis, IN MSA	3,972	58.60	65.84	52.47	77.42	11.03	11.56	9.94	15.64
Limited Review:									
Anderson, IN MSA	270	3.98	68.27	71.85	91.85	4.07	4.07	17.08	23.15
Columbus, IN MSA	59	0.87	65.40	71.19	89.83	8.47	1.69	4.52	8.08
Elkhart-Goshen, IN MSA	174	2.57	67.38	53.45	67.24	15.52	17.24	3.98	7.91
Fort Wayne, IN MSA	990	14.61	66.52	54.34	76.67	8.99	14.34	9.85	13.65
Indiana Non-Metro Areas	715	10.55	69.85	62.52	82.94	7.27	9.79	10.24	15.00
Kokomo, IN MSA	92	1.36	67.77	75.00	88.04	3.26	8.70	6.15	11.02
Michigan City-La Porte, IN MSA	101	1.49	67.05	63.37	88.12	4.95	6.93	4.77	7.22
South Bend-Mishawaka, IN MSA	405	5.98	65.55	64.94	81.98	8.89	9.14	8.61	13.34

* Based on 2011 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 - 2011).

**** 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 14.44% 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: STATE OF INDIANA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011			
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:										
Indianapolis, IN MSA	204	28.25	98.02	83.82	63.24	24.51	12.25	32.86	43.10	
Limited Review:										
Anderson, IN MSA	3	0.42	99.11	100	100	0.00	0.00	6.90	11.11	
Columbus, IN MSA	17	2.35	98.50	94.12	82.35	0.00	17.65	24.32	32.14	
Elkhart-Goshen, IN MSA	3	0.42	98.88	100	100	0.00	0.00	2.17	3.13	
Fort Wayne, IN MSA	243	33.66	98.22	90.53	65.84	22.63	11.52	39.45	46.22	
Indiana Non-Metro Areas	224	31.02	98.39	89.29	74.55	19.64	5.80	20.65	24.57	
Kokomo, IN MSA	13	1.80	98.86	76.92	46.15	23.08	30.77	14.29	14.71	
Michigan City-La Porte, IN MSA	12	1.66	97.90	83.33	50.00	50.00	0.00	5.17	5.95	
South Bend-Mishawaka, IN MSA	3	0.42	96.79	0.00	0.00	33.33	66.67	0.00	0.00	

* Based on 2011 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 - 2011).

**** 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 3.46% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF INDIANA				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Indianapolis, IN MSA	11	25,275	66	17,524	77	42,798	28.99	0	0
Limited Review:									
Anderson, IN MSA	2	1,276	3	25	5	1,301	0.88	0	0
Columbus, IN MSA	0	0	0	0	0	0	0.00	0	0
Elkhart-Goshen, IN MSA	3	4,407	5	57	8	4,464	3.02	0	0
Fort Wayne, IN MSA	11	16,335	20	22,979	31	39,314	26.63	0	0
Indiana Non-Metro Areas	8	15,480	1	10	9	15,490	10.49	0	0
Kokomo, IN MSA	0	0	0	0	0	0	0.00	0	0
Michigan City-La Porte, IN MSA	0	0	6	28	6	28	0.02	0	0
South Bend-Mishawaka, IN MSA	2	6,276	12	5,520	14	11,797	7.99	0	0
Indiana Statewide Assessment***	22	17,596	12	14,847	34	32,443	21.98	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS TO DECEMBER 31, 2011								Geography: STATE OF INDIANA				Evaluation Period: OCTOBER 1, 2009					
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:																	
Indianapolis, IN MSA	72.19	71	42.26	2.80	15.50	52.10	29.60	0	1	0	0	-1	0	4.84	23.33	46.14	25.69
Limited Review:																	
Anderson, IN MSA	3.77	10	6.90	0.00	10.00	80.00	10.00	0	0	0	0	0	0	2.80	16.93	52.62	27.64
Columbus, IN MSA	0.63	2	1.38	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	16.97	66.59	16.43
Elkhart-Goshen, IN MSA	0.45	3	2.07	33.33	0.00	66.67	0.00	0	1	0	0	-1	0	0.45	6.06	88.14	5.36
Fort Wayne, IN MSA	8.80	20	13.79	5.00	25.00	50.00	20.00	0	0	0	0	0	0	1.44	23.63	54.92	19.92
Indiana Non-Metro Areas	7.71	23	15.86	0.00	0.00	87.00	13.00	0	1	0	0	-1	0	0.00	1.80	86.55	11.65
Kokomo, IN MSA	1.62	4	2.76	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	26.19	54.03	19.78
Michigan City-La Porte, IN MSA	1.59	4	2.76	0.00	50.00	25.00	25.00	0	0	0	0	0	0	0.00	19.42	66.44	14.14
South Bend-Mishawaka, IN MSA	3.23	8	5.52	0.00	37.50	25.00	37.50	0	0	0	0	0	0	1.84	24.20	49.83	24.13

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF KENTUCKY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:												
Lexington-Fayette, KY MSA	41.65	956	151,332	1,017	95,455	37	8,439	9	9,578	2,019	264,804	46.00
Limited Review:												
Bowling Green, KY MSA	9.28	216	22,381	209	23,623	14	646	11	31,224	450	77,874	10.31
Elizabethtown, KY MSA	11.26	316	36,263	220	18,239	2	150	8	1,633	546	56,285	6.69
Kentucky Non-Metro Areas	26.63	665	66,961	562	40,108	31	1,544	33	9,715	1,291	118,328	27.84
Owensboro, KY MSA	11.18	335	37,286	196	24,573	2	139	9	2,634	542	64,632	9.16

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 01, 2009 to December 31, 2011.

*** Deposit Data as of May 29, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF KENTUCKY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette, KY MSA	222	37.76	2.88	2.25	18.17	10.81	43.70	36.94	35.25	50.00	1.28	1.25	0.80	1.47	1.26
Limited Review:															
Bowling Green, KY MSA	30	5.10	0.00	0.00	9.66	10.00	54.60	53.33	35.74	36.67	0.85	0.00	0.80	0.82	0.89
Elizabethtown, KY MSA	111	18.88	0.00	0.00	1.64	3.60	82.63	80.18	15.74	16.22	1.01	0.00	1.96	0.92	1.22
Kentucky Non-Metro Areas	123	20.92	1.06	0.00	28.84	27.64	34.58	40.65	35.52	31.71	1.39	0.00	1.50	1.88	1.00
Owensboro, KY MSA	102	17.35	0.00	0.00	12.09	7.84	62.07	57.84	25.84	34.31	2.13	0.00	1.56	2.06	2.42

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF KENTUCKY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette, KY MSA	56	25.57	2.88	1.79	18.17	16.07	43.70	48.21	35.25	33.93	5.20	7.14	3.85	6.54	4.37
Limited Review:															
Bowling Green, KY MSA	24	10.96	0.00	0.00	9.66	12.50	54.60	66.67	35.74	20.83	3.47	0.00	22.22	2.25	2.67
Elizabethtown, KY MSA	41	18.72	0.00	0.00	1.64	2.44	82.63	90.24	15.74	7.32	9.04	0.00	0.00	9.93	4.17
Kentucky Non-Metro Areas	70	31.96	1.06	0.00	28.84	38.57	34.58	37.14	35.52	24.29	7.62	0.00	10.17	6.80	6.38
Owensboro, KY MSA	28	12.79	0.00	0.00	12.09	14.29	62.07	46.43	25.84	39.29	6.15	0.00	11.76	4.63	7.41

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF KENTUCKY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette, KY MSA	676	40.26	2.88	0.74	18.17	7.84	43.70	37.72	35.25	53.70	2.53	1.20	1.77	3.12	2.35
Limited Review:															
Bowling Green, KY MSA	162	9.65	0.00	0.00	9.66	4.94	54.60	51.23	35.74	43.83	2.36	0.00	2.54	2.37	2.33
Elizabethtown, KY MSA	164	9.77	0.00	0.00	1.64	0.61	82.63	80.49	15.74	18.90	3.04	0.00	0.00	3.04	3.19
Kentucky Non-Metro Areas	472	28.11	1.06	1.91	28.84	25.64	34.58	38.14	35.52	34.32	6.52	63.64	19.95	6.95	3.54
Owensboro, KY MSA	205	12.21	0.00	0.00	12.09	4.88	62.07	57.07	25.84	38.05	4.78	0.00	2.78	5.36	4.33

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF KENTUCKY								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette, KY MSA	2	100	16.85	50.00	23.52	0.00	41.04	0.00	18.59	50.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Bowling Green, KY MSA	0	0.00	0.00	0.00	41.81	0.00	47.25	0.00	10.94	0.00	0.00	0.00	0.00	0.00	0.00
Elizabethtown, KY MSA	0	0.00	0.00	0.00	21.87	0.00	69.61	0.00	8.52	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky Non-Metro Areas	0	0.00	1.47	0.00	14.60	0.00	43.18	0.00	40.75	0.00	0.00	0.00	0.00	0.00	0.00
Owensboro, KY MSA	0	0.00	0.00	0.00	24.69	0.00	69.29	0.00	6.02	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF KENTUCKY		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Lexington-Fayette, KY MSA	1,015	46.09	8.86	12.71	16.51	10.94	36.24	38.13	38.19	38.23	7.12	8.10	5.06	8.96	6.27			
Limited Review:																		
Bowling Green, KY MSA	209	9.49	0.00	0.00	18.17	21.53	51.36	55.02	30.47	23.44	7.83	0.00	9.36	9.49	5.58			
Elizabethtown, KY MSA	220	9.99	0.00	0.00	5.93	1.36	77.62	83.18	16.45	15.45	8.56	0.00	3.45	9.03	9.15			
Kentucky Non-Metro Areas	562	25.52	0.50	0.36	18.07	29.18	38.83	43.95	42.60	26.51	11.45	12.50	27.38	12.69	6.72			
Owensboro, KY MSA	196	8.90	0.00	0.00	20.66	26.02	56.27	42.86	23.07	31.12	8.61	0.00	10.15	6.54	11.90			

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF KENTUCKY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Lexington-Fayette, KY MSA	37	43.02	3.58	2.70	10.78	0.00	39.55	40.54	46.09	56.76	0.43	0.00	0.00	1.00	0.00
Limited Review:															
Bowling Green, KY MSA	14	16.28	0.00	0.00	5.04	0.00	53.43	100	41.53	0.00	17.50	0.00	0.00	26.92	0.00
Elizabethtown, KY MSA	2	2.33	0.00	0.00	0.42	0.00	78.44	100	21.14	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky Non-Metro Areas	31	36.05	0.00	6.45	12.82	32.26	34.07	19.35	53.11	41.94	11.83	100	66.67	11.11	6.25
Owensboro, KY MSA	2	2.33	0.00	0.00	3.78	0.00	74.44	50.00	21.78	50.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF KENTUCKY								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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**	% Families37	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette, KY MSA	222	37.76	20.38	15.07	17.68	22.83	21.65	21.92	40.29	40.18	1.47	1.80	1.48	1.11	1.59
Limited Review:															
Bowling Green, KY MSA	30	5.10	19.59	17.24	16.71	20.69	20.88	27.59	42.83	34.48	1.08	1.72	1.30	0.63	1.07
Elizabethtown, KY MSA	111	18.88	18.06	14.55	18.48	19.09	23.03	20.91	40.43	45.45	1.12	1.77	1.00	0.56	1.37
Kentucky Non-Metro Areas	123	20.92	23.43	3.31	16.42	17.36	18.17	19.01	41.99	60.33	1.52	0.83	1.28	0.88	2.06
Owensboro, KY MSA	102	17.35	18.70	12.75	17.31	28.43	23.07	26.47	40.92	32.35	2.58	2.31	2.77	2.50	2.57

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.2% of loans originated and purchased by bank.

37 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF KENTUCKY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 38	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette, KY MSA	56	25.57	20.38	17.86	17.68	14.29	21.65	28.57	40.29	39.29	5.58	4.44	6.73	6.35	4.95
Limited Review:															
Bowling Green, KY MSA	24	10.96	19.59	37.50	16.71	16.67	20.88	12.50	42.83	33.33	3.82	21.05	0.00	0.00	3.28
Elizabethtown, KY MSA	41	18.72	18.06	17.07	18.48	29.27	23.03	21.95	40.43	31.71	9.55	9.09	14.29	5.56	9.38
Kentucky Non-Metro Areas	70	31.96	23.43	10.00	16.42	10.00	18.17	34.29	41.99	45.71	7.94	4.26	4.76	11.63	8.60
Owensboro, KY MSA	28	12.79	18.70	14.81	17.31	25.93	23.07	18.52	40.92	40.74	5.81	4.55	10.34	4.76	5.06

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by bank.

38 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF KENTUCKY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 39	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette, KY MSA	676	40.26	20.38	8.11	17.68	17.32	21.65	25.12	40.29	49.45	3.02	3.03	3.41	3.23	2.78
Limited Review:															
Bowling Green, KY MSA	162	9.65	19.59	7.10	16.71	22.58	20.88	29.03	42.83	41.29	3.03	3.83	2.67	3.94	2.59
Elizabethtown, KY MSA	164	9.77	18.06	11.04	18.48	15.58	23.03	24.03	40.43	49.35	4.31	8.33	3.09	3.76	4.55
Kentucky Non-Metro Areas	472	28.11	23.43	4.35	16.42	9.78	18.17	21.52	41.99	64.35	7.87	12.12	6.07	8.60	7.69
Owensboro, KY MSA	205	12.21	18.70	6.00	17.31	25.00	23.07	26.50	40.92	42.50	5.46	3.45	5.56	5.74	5.70

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 4.1% of loans originated and purchased by bank.

39 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF KENTUCKY				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011			
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Lexington-Fayette, KY MSA	1,017	46.14	67.50	59.29	81.02	9.64	9.34	7.12	9.79	
Limited Review:										
Bowling Green, KY MSA	209	9.48	68.65	56.46	78.95	6.70	14.35	7.83	10.53	
Elizabethtown, KY MSA	220	9.98	69.65	80.45	90.45	3.64	5.91	8.56	15.42	
Kentucky Non-Metro Areas	562	25.50	68.97	62.46	85.41	8.54	6.05	11.45	16.54	
Owensboro, KY MSA	196	8.89	66.96	64.80	75.00	11.22	13.78	8.61	12.72	

* Based on 2011 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 - 2011).

**** 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 11.89% 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: STATE OF KENTUCKY			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
Lexington-Fayette, KY MSA	37	43.02	96.19	59.46	18.92	51.35	29.73	0.43	0.57
Limited Review:									
Bowling Green, KY MSA	14	16.28	98.99	78.57	100	0.00	0.00	17.50	14.29
Elizabethtown, KY MSA	2	2.33	98.73	100	100	0.00	0.00	0.00	0.00
Kentucky Non-Metro Areas	31	36.05	98.78	64.52	93.55	6.45	0.00	11.83	10.29
Owensboro, KY MSA	2	2.33	99.33	100	100	0.00	0.00	0.00	0.00

* Based on 2011 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 - 2011).

**** 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 27.91% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF KENTUCKY				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Lexington-Fayette, KY MSA	2	228	40	1,960	42	2,188	8.85	0	0
Limited Review:									
Bowling Green, KY MSA	1	100	5	8,554	6	8,654	34.98	0	0
Elizabethtown, KY MSA	0	0	0	0	0	0	0.00	0	0
Kentucky Non-Metro Areas	4	5,467	6	30	10	5,497	22.22	0	0
Owensboro, KY MSA	1	3,064	6	56	7	3,120	12.61	0	0
Kentucky Statewide Assessment***	22	4,942	2	338	24	5,280	21.34	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF KENTUCKY				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011									
Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	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:																	
Lexington-Fayette, KY MSA	46.00	18	40.00	5.60	27.80	44.40	22.20	0	4	-1	0	-3	0	7.54	21.35	41.66	29.34
Limited Review:																	
Bowling Green, KY MSA	10.31	5	11.11	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	18.05	54.35	27.60
Elizabethtown, KY MSA	6.69	4	8.89	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	11.74	75.28	12.98
Kentucky Non-Metro Areas	27.84	14	31.11	0.00	35.70	28.60	35.70	0	2	0	0	-1	-1	1.97	13.33	26.71	57.99
Owensboro, KY MSA	9.16	4	8.89	0.00	25.00	50.00	25.00	0	0	0	0	0	0	0.00	16.43	60.78	22.79

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF MARYLAND												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
Baltimore-Towson, MD MSA	69.52	4,097	1,054,765	5,707	789,897	39	4,942	38	125,210	9,881	1,974,814	78.81
Limited Review:												
Cumberland, MD-WV MSA	0.77	36	2,033	67	5,530	0	0	7	852	110	8,415	0.68
Hagerstown-Martinsburg, MD-WV MSA	3.87	286	37,053	258	22,680	0	0	6	552	550	60,285	2.02
Maryland Non-Metro Areas	18.52	1,036	209,521	1,490	179,131	82	13,116	24	2,206	2,632	403,947	13.93
Salisbury, MD MSA	7.32	245	25,340	774	67,095	16	1,075	6	552	1,041	94,062	4.56

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

*** Deposit Data as of May 29, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF MARYLAND						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore-Towson, MD MSA	683	65.36	4.55	2.20	16.09	11.13	42.83	46.56	36.52	40.12	0.54	0.71	0.45	0.50	0.62
Limited Review:															
Cumberland, MD-WV MSA	4	0.38	0.00	0.00	7.12	25.00	69.47	50.00	23.40	25.00	0.37	0.00	2.27	0.29	0.00
Hagerstown-Martinsburg, MD-WV MSA	54	5.17	0.52	1.85	8.65	9.26	57.98	55.56	32.84	33.33	0.47	0.00	0.00	0.33	0.81
Maryland Non-Metro Areas	265	25.36	0.00	0.00	8.97	4.15	60.50	59.25	30.53	36.60	1.93	0.00	1.66	1.78	2.36
Salisbury, MD MSA	39	3.73	0.23	0.00	12.76	10.26	69.54	71.79	17.47	17.95	1.17	0.00	2.17	1.14	0.88

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF MARYLAND								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore-Towson, MD MSA	378	57.98	4.55	0.79	16.09	6.08	42.83	43.39	36.52	49.74	5.15	0.96	2.48	5.59	5.79
Limited Review:															
Cumberland, MD-WV MSA	9	1.38	0.00	0.00	7.12	0.00	69.47	100	23.40	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg, MD-WV MSA	53	8.13	0.52	0.00	8.65	11.32	57.98	52.83	32.84	35.85	12.35	0.00	13.33	12.87	11.11
Maryland Non-Metro Area	150	23.01	0.00	0.00	8.97	10.00	60.50	51.33	30.53	38.67	15.95	0.00	26.67	13.43	17.45
Salisbury, MD MSA	62	9.51	0.23	0.00	12.76	12.90	69.54	85.48	17.47	1.61	25.44	0.00	30.77	28.24	6.67

* Based on 2011 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF MARYLAND						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore-Towson, MD MSA	3,027	75.79	4.55	1.06	16.09	7.27	42.83	43.18	36.52	48.50	2.08	1.68	1.89	2.32	1.94
Limited Review:															
Cumberland, MD-WV MSA	23	0.58	0.00	0.00	7.12	0.00	69.47	82.61	23.40	17.39	0.55	0.00	0.00	0.35	1.05
Hagerstown-Martinsburg, MD-WV MSA	179	4.48	0.52	1.12	8.65	5.03	57.98	51.40	32.84	42.46	3.80	10.00	2.60	3.75	4.00
Maryland Non-Metro Areas	621	15.55	0.00	0.00	8.97	5.96	60.50	61.84	30.53	32.21	3.64	0.00	4.85	3.50	3.74
Salisbury, MD MSA	144	3.61	0.23	0.00	12.76	13.19	69.54	72.22	17.47	14.58	2.92	0.00	4.03	3.12	2.15

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF MARYLAND						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore-Towson, MD MSA	9	100	9.27	11.11	27.09	0.00	44.67	33.33	18.97	55.56	6.06	0.00	0.00	7.69	13.04
Limited Review:															
Cumberland, MD-WV MSA	0	0.00	0.00	0.00	18.68	0.00	69.14	0.00	12.19	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg, MD-WV MSA	0	0.00	9.30	0.00	32.99	0.00	40.17	0.00	17.54	0.00	0.00	0.00	0.00	0.00	0.00
Maryland Non-Metro Areas	0	0.00	0.00	0.00	7.37	0.00	89.36	0.00	3.27	0.00	0.00	0.00	0.00	0.00	0.00
Salisbury, MD MSA	0	0.00	2.73	0.00	29.21	0.00	60.23	0.00	7.83	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF MARYLAND		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Baltimore-Towson, MD MSA	5,706	68.79	4.74	2.19	15.19	10.16	41.74	44.16	38.29	43.48	6.14	4.95	6.15	6.44	6.16			
Limited Review:																		
Cumberland, MD-WV MSA	67	0.81	0.00	0.00	7.76	4.48	70.08	76.12	22.16	19.40	3.06	0.00	2.70	3.22	3.03			
Hagerstown-Martinsburg, MD-WV MSA	258	3.11	4.51	6.20	13.28	12.02	50.82	53.88	31.23	27.91	5.19	10.00	3.05	6.24	4.22			
Maryland Non-Metro Areas	1,490	17.96	0.00	0.00	10.78	9.80	65.77	65.64	23.45	24.56	15.87	0.00	18.13	16.01	16.46			
Salisbury, MD MSA	774	9.33	1.06	1.29	14.93	19.25	63.27	57.62	20.70	21.83	15.17	16.67	18.99	14.29	16.30			

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF MARYLAND						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Baltimore-Towson, MD MSA	39	28.47	0.77	0.00	6.70	0.00	44.87	76.92	47.66	23.08	19.81	0.00	0.00	26.92	14.58
Limited Review:															
Cumberland, MD-WV MSA	0	0.00	0.00	0.00	1.67	0.00	85.00	0.00	13.33	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg, MD-WV MSA	0	0.00	0.53	0.00	3.55	0.00	66.07	0.00	29.84	0.00	0.00	0.00	0.00	0.00	0.00
Maryland Non-Metro Areas	82	59.85	0.00	0.00	9.79	6.10	72.43	93.90	17.79	0.00	59.72	0.00	44.44	67.24	0.00
Salisbury, MD MSA	16	11.68	0.50	0.00	6.86	0.00	71.40	81.25	21.24	18.75	14.89	0.00	0.00	12.82	33.33

* Based on 2011 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF MARYLAND								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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**	% Families40	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore-Towson, MD MSA	683	65.36	20.46	10.83	17.74	29.17	22.48	27.22	39.33	32.78	0.59	0.63	0.47	0.64	0.63
Limited Review:															
Cumberland, MD-WV MSA	4	0.38	18.05	25.00	19.06	0.00	23.37	25.00	39.52	50.00	0.44	0.00	0.00	0.82	0.68
Hagerstown-Martinsburg, MD-WV MSA	54	5.17	16.80	7.69	17.74	32.69	23.90	32.69	41.56	26.92	0.54	0.00	0.50	0.68	0.66
Maryland Non-Metro Areas	265	25.36	17.11	2.67	17.07	12.98	23.78	29.01	42.04	55.34	2.10	0.50	1.62	2.35	2.30
Salisbury, MD MSA	39	3.73	21.13	17.95	17.82	30.77	22.01	28.21	39.03	23.08	1.35	2.63	0.69	1.52	1.35

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.2% of loans originated and purchased by bank.

40 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF MARYLAND						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 41	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore-Towson, MD MSA	378	57.98	20.46	14.93	17.74	15.47	22.48	34.40	39.33	35.20	5.52	5.63	3.84	8.05	4.79
Limited Review:															
Cumberland, MD-WV MSA	9	1.38	18.05	22.22	19.06	66.67	23.37	0.00	39.52	11.11	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg, MD-WV MSA	53	8.13	16.80	15.09	17.74	20.75	23.90	20.75	41.56	43.40	13.38	11.54	15.63	0.00	17.33
Maryland Non-Metro Areas	150	23.01	17.11	15.33	17.07	13.33	23.78	28.67	42.04	42.67	16.98	31.58	12.73	20.83	13.19
Salisbury, MD MSA	62	9.51	21.13	29.03	17.82	24.19	22.01	22.58	39.03	24.19	27.88	41.67	25.00	25.81	27.27

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by bank.

41 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF MARYLAND						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 42	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore-Towson, MD MSA	3,027	75.79	20.46	7.18	17.74	17.58	22.48	24.51	39.33	50.74	2.54	2.56	2.76	2.47	2.50
Limited Review:															
Cumberland, MD-WV MSA	23	0.58	18.05	13.64	19.06	18.18	23.37	31.82	39.52	36.36	0.69	0.00	0.00	0.00	1.42
Hagerstown-Martinsburg, MD-WV MSA	179	4.48	16.80	10.29	17.74	18.86	23.90	26.86	41.56	44.00	4.90	9.45	5.54	5.08	3.95
Maryland Non-Metro Areas	621	15.55	17.11	6.96	17.07	15.30	23.78	24.17	42.04	53.57	4.31	4.44	4.56	4.91	4.06
Salisbury, MD MSA	144	3.61	21.13	10.95	17.82	28.47	22.01	25.55	39.03	35.04	3.58	3.75	6.12	2.86	2.98

* Based on 2011 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 7.5% of loans originated and purchased by bank.

42 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF MARYLAND		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Baltimore-Towson, MD MSA	5,707	68.79	66.15	57.04	72.67	11.92	15.42	6.14	7.80
Limited Review:									
Cumberland, MD-WV MSA	67	0.81	57.67	68.66	86.57	5.97	7.46	3.06	5.98
Hagerstown-Martinsburg, MD-WV MSA	258	3.11	62.56	65.50	86.43	7.36	6.20	5.19	8.28
Maryland Non-Metro Areas	1,490	17.96	67.96	69.19	75.23	12.68	12.08	15.87	23.61
Salisbury, MD MSA	774	9.33	67.31	73.90	81.91	10.72	7.36	15.17	19.26

* Based on 2011 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 - 2011).

**** 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 5.50% 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: STATE OF MARYLAND		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
Baltimore-Towson, MD MSA	39	28.47	96.29	82.05	61.54	30.77	7.69	19.81	26.47
Limited Review:									
Cumberland, MD-WV MSA	0	0.00	97.50	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg, MD-WV MSA	0	0.00	99.11	0.00	0.00	0.00	0.00	0.00	0.00
Maryland Non-Metro Areas	82	59.85	97.93	67.07	47.56	32.93	19.51	59.72	64.10
Salisbury, MD MSA	16	11.68	97.16	81.25	75.00	25.00	0.00	14.89	17.65

* Based on 2011 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 - 2011).

**** 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 4.38% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF MARYLAND				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Baltimore-Towson, MD MSA	7	19,175	90	35,826	97	55,001	80.30	0	0
Limited Review:									
Cumberland, MD-WV MSA	0	0	1	50	1	50	0.07	0	0
Hagerstown-Martinsburg, MD-WV MSA	0	0	0	0	0	0	0.00	0	0
Maryland Non-Metro Areas	0	0	7	30	7	30	0.04	0	0
Salisbury, MD MSA	0	0	2	13	2	13	0.02		
Maryland Statewide Assessment***	22	12,545	2	859	24	13,404	19.57	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF MARYLAND				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011									
Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	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:																	
Baltimore-Towson, MD MSA	78.81	101	70.14	1.00	8.90	44.60	45.50	14	7	1	1	2	3	8.92	20.01	40.13	30.53
Limited Review:																	
Cumberland, MD-WV MSA	0.68	3	2.08	0.00	0.00	66.70	33.30	0	0	0	0	0	0	0.00	8.08	72.42	19.51
Hagerstown-Martinsburg, MD-WV MSA	2.02	5	3.47	0.00	0.00	80.00	20.00	0	1	-1	0	0	0	1.75	13.92	51.67	27.40
Maryland Non-Metro Areas	13.93	25	17.36	0.00	20.00	64.00	16.00	0	3	0	-1	-1	-1	0.00	13.68	67.48	18.84
Salisbury, MD MSA	4.56	10	6.94	10.00	30.00	50.00	10.00	0	1	0	0	-1	0	1.36	20.52	63.25	14.78

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF NEW JERSEY												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
Trenton–Ewing, NJ MSA	50.04	845	190,743	1,575	185,406	0	0	13	45,418	2,433	421,567	75.38
Limited Review:												
Atlantic City–Hammonton, NJ MSA	23.69	591	92,718	552	49,253	1	18	8	47,505	1,152	189,494	11.14
Ocean City, NJ MSA	21.70	489	115,854	559	43,495	0	0	7	567	1,055	159,916	10.75
Vineland-Millville-Bridgeton, NJ MSA	4.57	100	11,581	115	16,289	0	0	7	556	222	28,426	2.72

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 07, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF NEW JERSEY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton–Ewing, NJ MSA	139	34.92	6.07	5.04	12.82	9.35	38.98	25.18	42.12	60.43	1.16	0.85	0.00	0.73	1.73
Limited Review:															
Atlantic City–Hammonton, NJ MSA	102	25.63	0.98	0.98	9.67	14.71	66.10	53.92	23.26	30.39	1.04	0.00	1.69	1.15	0.60
Ocean City, NJ MSA	138	34.67	0.00	0.00	21.44	14.49	50.49	51.45	28.06	34.06	2.11	0.00	1.08	2.55	2.01
Vineland-Millville-Bridgeton, NJ MSA	19	4.77	1.56	0.00	10.01	0.00	59.09	52.63	29.35	47.37	0.15	0.00	0.00	0.13	0.22

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF NEW JERSEY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton–Ewing, NJ MSA	117	41.49	6.07	2.56	12.82	13.68	38.98	45.30	42.12	38.46	11.04	0.00	20.59	10.78	10.43
Limited Review:															
Atlantic City–Hammononton, NJ MSA	69	24.47	0.98	0.00	9.67	2.90	66.10	72.46	23.26	24.64	5.81	0.00	0.00	5.61	7.21
Ocean City, NJ MSA	81	28.72	0.00	0.00	21.44	30.86	50.49	55.56	28.06	13.58	11.61	0.00	16.67	14.07	4.76
Vineland-Millville-Bridgeton, NJ MSA	15	5.32	1.56	0.00	10.01	0.00	59.09	60.00	29.35	40.00	3.10	0.00	0.00	4.00	2.25

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF NEW JERSEY								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton–Ewing, NJ MSA	588	43.78	6.07	1.53	12.82	4.42	38.98	36.73	42.12	57.31	2.96	3.48	2.57	3.86	2.56
Limited Review:															
Atlantic City–Hammonton, NJ MSA	419	31.20	0.98	0.24	9.67	4.06	66.10	53.70	23.26	42.00	3.07	0.00	3.10	2.57	4.26
Ocean City, NJ MSA	270	20.10	0.00	0.00	21.44	14.81	50.49	46.67	28.06	38.52	2.49	0.00	3.35	2.45	2.29
Vineland-Millville-Bridgeton, NJ MSA	66	4.91	1.56	0.00	10.01	7.58	59.09	50.00	29.35	42.42	1.37	0.00	0.81	1.37	1.48

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF NEW JERSEY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton–Ewing, NJ MSA	1	50.00	19.55	100	8.94	0.00	40.17	0.00	31.35	0.00	6.25	50.00	0.00	0.00	0.00
Limited Review:															
Atlantic City–Hammonton, NJ MSA	1	50.00	14.40	0.00	27.71	0.00	51.78	100	6.10	0.00	0.00	0.00	0.00	0.00	0.00
Ocean City, NJ MSA	0	0.00	0.00	0.00	22.14	0.00	53.11	0.00	24.75	0.00	0.00	0.00	0.00	0.00	0.00
Vineland-Millville-Bridgeton, NJ MSA	0	0.00	6.08	0.00	25.05	0.00	46.63	0.00	22.24	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: STATE OF NEW JERSEY					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Trenton–Ewing, NJ MSA	1,575	56.23	10.69	5.27	10.70	5.52	32.32	36.63	46.30	52.57	9.25	9.05	7.79	11.07	8.60									
Limited Review:																								
Atlantic City–Hammon ton, NJ MSA	552	19.71	5.21	3.80	12.52	12.32	59.81	60.87	22.45	23.01	4.92	4.69	4.83	5.07	5.02									
Ocean City, NJ MSA	559	19.96	0.00	0.00	19.68	25.94	54.95	58.86	25.37	15.21	9.36	0.00	11.24	10.88	5.61									
Vineland-Millville-Bridgeton, NJ MSA	115	4.11	7.67	13.91	16.15	20.00	48.47	33.04	27.71	33.04	3.23	9.78	4.93	2.34	2.84									

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF NEW JERSEY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Trenton–Ewing, NJ MSA	0	0.00	3.01	0.00	9.03	0.00	33.61	0.00	54.35	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Atlantic City–Hammononton, NJ MSA	1	100	0.33	0.00	3.75	0.00	77.16	100	18.76	0.00	9.09	0.00	0.00	10.00	0.00
Ocean City, NJ MSA	0	0.00	0.00	0.00	18.04	0.00	56.01	0.00	25.95	0.00	0.00	0.00	0.00	0.00	0.00
Vineland-Millville-Bridgeton, NJ MSA	0	0.00	0.29	0.00	4.06	0.00	50.43	0.00	45.22	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF NEW JERSEY								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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**	% Families43	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton–Ewing, NJ MSA	139	34.92	20.71	8.03	17.30	21.17	21.40	22.63	40.58	48.18	1.33	0.95	0.82	1.21	1.90
Limited Review:															
Atlantic City–Hammonton, NJ MSA	102	25.63	19.29	9.09	18.27	17.17	23.34	22.22	39.11	51.52	1.08	2.25	0.83	0.46	1.37
Ocean City, NJ MSA	138	34.67	18.91	2.26	18.76	5.26	21.69	10.53	40.65	81.95	2.21	0.00	1.45	2.39	2.31
Vineland-Millville-Bridgeton, NJ MSA	19	4.77	21.78	5.56	17.56	27.78	20.35	22.22	40.31	44.44	0.19	0.00	0.00	0.00	0.71

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.8% of loans originated and purchased by bank.

43 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF NEW JERSEY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 44	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton–Ewing, NJ MSA	117	41.49	20.71	16.38	17.30	25.86	21.40	24.14	40.58	33.62	11.41	9.43	14.14	10.26	11.24
Limited Review:															
Atlantic City–Hammononton, NJ MSA	69	24.47	19.29	11.59	18.27	23.19	23.34	33.33	39.11	31.88	6.10	13.64	5.38	8.93	3.83
Ocean City, NJ MSA	81	28.72	18.91	8.64	18.76	19.75	21.69	32.10	40.65	39.51	12.11	11.76	13.89	18.87	9.33
Vineland-Millville-Bridgeton, NJ MSA	15	5.32	21.78	0.00	17.56	6.67	20.35	26.67	40.31	66.67	3.21	0.00	0.00	4.11	4.24

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.4% of loans originated and purchased by bank.

44 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF NEW JERSEY						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 45	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton–Ewing, NJ MSA	588	43.78	20.71	9.57	17.30	18.78	21.40	23.65	40.58	48.00	3.49	4.48	4.73	3.14	3.22
Limited Review:															
Atlantic City–Hammononton, NJ MSA	419	31.20	19.29	5.16	18.27	15.97	23.34	33.17	39.11	45.70	3.71	4.31	3.48	5.14	3.06
Ocean City, NJ MSA	270	20.10	18.91	5.00	18.76	10.77	21.69	14.62	40.65	69.62	2.80	4.65	4.75	2.19	2.65
Vineland-Millville-Bridgeton, NJ MSA	66	4.91	21.78	4.69	17.56	23.44	20.35	28.13	40.31	43.75	1.79	0.00	3.67	1.75	1.26

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 2.8% of loans originated and purchased by bank.

45 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF NEW JERSEY			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Trenton–Ewing, NJ MSA	1,575	56.23	65.33	63.24	78.67	9.78	11.56	9.25	13.48
Limited Review:									
Atlantic City–Hammonton, NJ MSA	552	19.71	66.95	70.83	88.41	5.62	5.98	4.92	8.75
Ocean City, NJ MSA	559	19.96	67.33	74.96	89.45	5.72	4.83	9.36	16.12
Vineland-Millville-Bridgeton, NJ MSA	115	4.11	65.50	46.09	75.65	9.57	14.78	3.23	4.17

* Based on 2010 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 - 2011).

**** 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 2.96% 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: STATE OF NEW JERSEY			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
Trenton–Ewing, NJ MSA	0	0.00	95.65	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Atlantic City–Hammonton, NJ MSA	1	100	95.76	0.00	100	0.00	0.00	9.09	0.00
Ocean City, NJ MSA	0	0.00	96.20	0.00	0.00	0.00	0.00	0.00	0.00
Vineland-Millville-Bridgeton, NJ MSA	0	0.00	95.36	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 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 - 2011).

**** 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 the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF NEW JERSEY				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Trenton–Ewing, NJ MSA	1	14,156	43	3,431	44	17,587	52.17	0	0
Limited Review:									
Atlantic City– Hammonton, NJ MSA	0	0	3	4,862	3	4,862	14.42	0	0
Ocean City, NJ MSA	0	0	4	60	4	60	0.18	0	0
Vineland-Millville- Bridgeton, NJ MSA	0	0	3	31	3	31	0.09	0	0
New Jersey Statewide Assessment***	24	4,551	30	6,618	54	11,169	33.13	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF NEW JERSEY				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011									
Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	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:																	
Trenton–Ewing, NJ MSA	75.38	26	59.09	7.70	0.00	42.30	50.00	1	4	0	0	-3	0	11.94	14.87	35.29	37.37
Limited Review:																	
Atlantic City–Hammononton, NJ MSA	11.14	8	18.18	0.00	12.50	50.00	37.50	0	0	0	0	0	0	4.31	16.09	61.29	17.52
Ocean City, NJ MSA	10.75	8	18.18	0.00	0.00	87.50	12.50	0	0	0	0	0	0	0.00	23.79	51.50	24.71
Vineland-Millville-Bridgeton, NJ MSA	2.72	2	4.55	50.00	0.00	50.00	0.00	0	0	0	0	0	0	5.07	17.50	54.11	23.32

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF VIRGINIA												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
Accomack-Northhampton, VA Non-Metro	100	217	24,244	298	24,359	36	4,193	8	3,958	559	56,754	100

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 07, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Accomack-Northhampton, VA Non-Metro	49	100	0.00	0.00	9.18	4.08	90.82	95.92	0.00	0.00	5.28	0.00	5.00	5.29	0.00

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Accomack-Northhampton VA Non-Metro	50	100	0.00	0.00	9.18	6.00	90.82	94.00	0.00	0.00	21.82	0.00	0.00	21.82	0.00

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Accomack-Northhampton, VA Non-Metro	118	100	0.00	0.00	9.18	5.93	90.82	94.07	0.00	0.00	7.39	0.00	4.84	7.63	0.00

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Accomack-Northampton, VA Non-Metro	0	0.00	0.00	0.00	9.35	0.00	90.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF VIRGINIA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Accomack-Northhampton, VA Non-Metro	298	100	0.00	0.00	9.53	10.07	90.47	89.93	0.00	0.00	20.08	0.00	29.17	20.57	0.00					

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Accomack-Northampton, VA Non-Metro	36	100	0.00	0.00	11.82	8.33	88.18	91.67	0.00	0.00	51.28	0.00	25.00	57.58	0.00

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF VIRGINIA								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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**	% Families46	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Accomack-Northhampton, VA Non-Metro	49	100	24.14	8.33	19.28	16.67	22.10	22.92	34.48	52.08	6.13	0.00	7.69	7.81	5.58

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.0% of loans originated and purchased by bank.

46 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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 47	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Accomack-Northampton, VA Non-Metro	50	100	24.14	22.92	19.28	27.08	22.10	14.58	34.48	35.42	24.49	50.00	44.44	7.14	22.73

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.0% of loans originated and purchased by bank.

47 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF VIRGINIA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
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 48	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Accomack-Northhampton, VA Non-Metro	118	100	24.14	8.85	19.28	15.93	22.10	24.78	34.48	50.44	8.40	26.32	11.43	11.21	6.15	

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 4.2% of loans originated and purchased by bank.

48 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF VIRGINIA			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Accomack-Northampton, VA Non-Metro	298	100	66.39	76.17	83.56	9.06	7.38	20.08	27.61

* Based on 2010 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 - 2011).

**** 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 4.70% 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: STATE OF VIRGINIA			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
Accomack-Northampton, VA Non-Metro	36	100	95.95	69.44	58.33	30.56	11.11	51.28	65.00

* Based on 2010 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 - 2011).

**** 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 8.33% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF VIRGINIA				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Accomack-Northampton, VA Non-Metro	0	0	11	312	11	312	31.52	0	0
Virginia Statewide Assessment***	22	634	2	43	24	677	68.48	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF VIRGINIA				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011									
Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	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:																	
Accomack-Northhampton, VA Non-Metro	100.	5	100	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	11.74	88.26	0.00

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF WEST VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:												
Morgantown, WV MSA	100	34	18,240	38	3,087	1	17	7	908	80	22,252	100

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 07, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF WEST VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Morgantown, WV MSA	17	100	0.00	0.00	11.81	11.76	40.55	23.53	47.65	64.71	0.55	0.00	0.61	0.26	0.68

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF WEST VIRGINIA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
Morgantown, WV MSA	2	100	0.00	0.00	11.81	0.00	40.55	0.00	47.65	100	1.52	0.00	0.00	0.00	2.50	

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF WEST VIRGINIA								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Morgantown, WV MSA	13	100	0.00	0.00	11.81	23.08	40.55	15.38	47.65	61.54	0.19	0.00	0.00	0.23	0.20

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF WEST VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Morgantown, WV MSA	2	100	0.00	0.00	19.71	0.00	22.92	50.00	57.37	50.00	8.00	0.00	0.00	20.00	6.25

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF WEST VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Morgantown, WV MSA	38	100	0.00	0.00	17.59	26.32	33.29	36.84	49.12	36.84	1.57	0.00	2.87	1.62	1.22

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF WEST VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Morgantown, WV MSA	1	100	0.00	0.00	20.89	100	32.28	0.00	46.84	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF WEST VIRGINIA							Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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**	% Families49	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Morgantown, WV MSA	17	100	18.60	0.00	17.16	17.65	19.68	23.53	44.57	58.82	0.65	0.00	0.76	0.36	0.79

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

49 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF WEST VIRGINIA						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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 50	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Morgantown, WV MSA	2	100	18.60	0.00	17.16	0.00	19.68	0.00	44.57	100	1.96	0.00	0.00	0.00	3.57

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

50 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF WEST VIRGINIA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans****	% Families 51	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***						
Full Review:																
Morgantown, WV MSA	13	100	18.60	0.00	17.16	7.69	19.68	15.38	44.57	76.92	0.25	0.00	0.00	0.44	0.24	

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

51 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF WEST VIRGINIA Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Morgantown, WV MSA	38	100	54.62	44.74	81.58	5.26	13.16	1.57	1.58

* Based on 2010 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 - 2011).

**** 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 42.11% 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: STATE OF WEST VIRGINIA				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011			
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:									
Morgantown, WV MSA	1	100	99.37	100	100	0.00	0.00	0.00	0.00

* Based on 2010 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 - 2011).

**** 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 the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF WEST VIRGINIA				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Morgantown, WV MSA	0	0	10	701	10	701	50.88	0	0
West Virginia Statewide Assessment***	22	634	2	43	24	677	49.12	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF WEST VIRGINIA										Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011							
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:																	
Morgantown, WV MSA	100	2	100	0.00	50.00	0.00	50.00	1	0	0	0	0	1	0.00	19.06	39.06	41.85

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF WISCONSIN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:												
Milwaukee-Waukesha-West Allis, WI MSA	95.41	1,277	207,424	747	79,424	0	0	14	73,294	2,038	360,142	96.64
Limited Review:												
Wisconsin Non-Metro Areas	4.59	60	10,817	32	3,086	0	0	6	552	98	14,455	3.36

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 07, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF WISCONSIN								Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis, WI MSA	278	96.53	4.46	1.44	12.07	9.35	46.58	53.60	36.88	35.61	0.70	0.42	0.08	0.79	0.74
Limited Review:															
Wisconsin Non-Metro Areas	10	3.47	0.00	0.00	0.00	0.00	50.90	40.00	49.10	60.00	0.42	0.00	0.00	0.38	0.48

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF WISCONSIN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis, WI MSA	61	96.83	4.46	1.64	12.07	6.56	46.58	59.02	36.88	32.79	1.71	0.00	1.61	1.93	1.60
Limited Review:															
Wisconsin Non-Metro Areas	2	3.17	0.00	0.00	0.00	0.00	50.90	100	49.10	0.00	0.78	0.00	0.00	1.56	0.00

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF WISCONSIN				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Milwaukee-Waukesha-West Allis, WI MSA	932	95.10	4.46	0.43	12.07	4.51	46.58	52.25	36.88	42.81	0.72	0.00	0.32	0.97	0.57	
Limited Review:																
Wisconsin Non-Metro Areas	48	4.90	0.00	0.00	0.00	0.00	50.90	54.17	49.10	45.83	0.57	0.00	0.00	0.61	0.54	

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF WISCONSIN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis, WI MSA	6	100	12.61	0.00	19.46	16.67	48.14	66.67	19.79	16.67	1.14	0.00	1.16	1.31	1.79
Limited Review:															
Wisconsin Non-Metro Areas	0	0.00	0.00	0.00	0.00	0.00	75.72	0.00	24.28	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF WISCONSIN				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Milwaukee-Waukesha-West Allis, WI MSA	743	95.87	7.28	8.21	13.38	9.42	42.50	47.24	36.29	35.13	1.55	3.33	1.80	1.62	1.32					
Limited Review:																				
Wisconsin Non-Metro Areas	32	4.13	0.00	0.00	0.00	0.00	59.65	37.50	40.35	62.50	1.09	0.00	0.00	1.24	1.08					

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF WISCONSIN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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:															
Milwaukee-Waukesha-West Allis, WI MSA	0	0.00	2.34	0.00	5.62	0.00	49.43	0.00	42.52	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Wisconsin Non-Metro Areas	0	0.00	0.00	0.00	0.00	0.00	43.54	0.00	56.46	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF WISCONSIN							Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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**	% Families52	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis, WI MSA	278	96.53	19.84	13.38	17.89	27.51	23.61	31.23	38.65	27.88	0.78	0.53	0.73	1.21	0.61
Limited Review:															
Wisconsin Non-Metro Areas	10	3.47	12.06	0.00	15.23	20.00	23.61	20.00	49.11	60.00	0.47	0.00	0.60	0.49	0.45

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.1% of loans originated and purchased by bank.

52 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF WISCONSIN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 53	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis, WI MSA	61	96.83	19.84	16.39	17.89	24.59	23.61	22.95	38.65	36.07	1.81	3.08	1.56	1.69	1.70
Limited Review:															
Wisconsin Non-Metro Areas	2	3.17	12.06	0.00	15.23	50.00	23.61	50.00	49.11	0.00	0.83	0.00	0.00	3.70	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

53 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF WISCONSIN						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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 54	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis, WI MSA	932	95.10	19.84	8.66	17.89	18.45	23.61	33.18	38.65	39.71	0.82	1.36	0.91	1.05	0.62
Limited Review:															
Wisconsin Non-Metro Areas	48	4.90	12.06	0.00	15.23	4.35	23.61	34.78	49.11	60.87	0.65	0.00	0.00	1.12	0.66

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 4.6% of loans originated and purchased by bank.

54 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF WISCONSIN			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Milwaukee-Waukesha-West Allis, WI MSA	747	95.89	66.45	53.01	75.64	11.11	13.25	1.55	1.64
Limited Review:									
Wisconsin Non-Metro Areas	32	4.11	72.03	59.38	68.75	12.50	18.75	1.09	1.75

* Based on 2010 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 - 2011).

**** 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 17.20% 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: STATE OF WISCONSIN			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
Milwaukee-Waukesha-West Allis, WI MSA	0	0.00	95.61	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Wisconsin Non-Metro Areas	0	0.00	98.33	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2010 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 - 2011).

**** 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 the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF WISCONSIN				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Milwaukee-Waukesha-West Allis, WI MSA	1	4,188	36	116,151	37	120,338	97.89	0	0
Limited Review:									
Wisconsin Non-Metro Areas	0	0	0	0	0	0	0.00	0	0
Wisconsin Statewide Assessment***	22	2,426	2	166	24	2,592	2.11	0	0

* 'Prior Period Investments' means investments made in a previous 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.

***'Statewide Assessment' means statewide investments with potential benefit to one or more AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		Geography: STATE OF WISCONSIN				Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011			
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:																									
Milwaukee-Waukesha-West Allis, WI MSA	96.64	29	96.67	3.40	13.80	55.20	27.60	5	0	1	1	1	2	11.87	16.37	42.27	29.29								
Limited Review:																									
Wisconsin Non-Metro Areas	3.36	1	3.33	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	58.25	41.75								

Table 1. Lending Volume

LENDING VOLUME												
Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA												
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011												
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:												
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	71.44	6,961	2,748,780	6,122	692,711	3	445	26	176,688	13,112	3,618,624	77.44
Limited Review:												
Bethesda-Rockville-Frederick, MD MD	28.56	2,489	778,078	2,738	313,674	6	866	9	15,233	5,242	1,107,851	22.56

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of June 06, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011		Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA													
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	1,593	78.78	2.15	3.45	15.35	17.26	44.32	43.50	38.18	35.78	0.60	0.85	0.73	0.51	0.63
Limited Review:															
Bethesda-Rockville-Frederick, MD MD	429	21.22	0.57	1.63	16.20	17.95	49.83	47.32	33.40	33.10	0.88	1.41	0.82	0.65	1.32

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA														
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																
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	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	393	66.05	2.15	3.31	15.35	16.79	44.32	47.07	38.18	32.82	3.58	3.88	3.95	3.71	3.27	
Limited Review:																
Bethesda-Rockville-Frederick, MD MD	202	33.95	0.57	0.50	16.20	25.25	49.83	52.97	33.40	21.29	6.95	0.00	12.57	8.05	3.22	

* Based on 2010 Peer Mortgage Data (USPR)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA				
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	4,955	72.81	2.15	2.04	15.35	11.62	44.32	39.29	38.18	47.04	1.91	1.84	2.34	2.11	1.70	
Limited Review:																
Bethesda-Rockville-Frederick, MD MD	1,850	27.19	0.57	0.65	16.20	12.97	49.83	49.62	33.40	36.76	1.77	3.64	2.26	1.97	1.45	

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	20	71.43	12.48	15.00	37.41	20.00	29.18	30.00	20.92	35.00	2.92	0.00	2.06	4.26	6.12
Limited Review:															
Bethesda-Rockville-Frederick, MD MD	8	28.57	1.69	12.50	44.59	50.00	41.98	37.50	11.74	0.00	6.00	0.00	7.69	4.76	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA				
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																
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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	6,019	68.73	4.44	5.65	14.40	13.06	39.50	41.22	40.01	40.07	3.73	5.46	3.92	4.18	3.21	
Limited Review:																
Bethesda-Rockville-Frederick, MD MD	2,738	31.27	1.00	2.48	20.90	22.72	46.97	52.89	31.13	21.91	4.78	13.00	5.85	5.64	2.91	

* Based on 2010 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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:															
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	3	33.33	1.45	0.00	10.81	0.00	51.98	100	35.59	0.00	0.98	0.00	0.00	2.17	0.00
Limited Review:															
Bethesda-Rockville-Frederick, MD MD	6	66.67	0.83	0.00	18.77	16.67	56.62	33.33	23.79	50.00	7.50	0.00	14.29	5.88	7.69

* Based on 2010 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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**	% Families55	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	1,593	78.78	19.95	12.69	17.62	25.38	22.18	25.00	40.25	36.93	0.65	0.61	0.63	0.59	0.72
Limited Review:															
Bethesda-Rockville-Frederick, MD MD	429	21.22	18.47	13.68	19.10	25.71	23.46	24.29	38.97	36.32	0.97	0.82	0.82	0.77	1.28

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by bank.

55 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA													
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011															
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 56	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	393	66.05	19.95	14.87	17.62	23.59	22.18	23.59	40.25	37.95	3.79	3.08	5.62	3.23	3.46
Limited Review:															
Bethesda-Rockville-Frederick, MD MD	202	33.95	18.47	22.00	19.10	29.50	23.46	22.00	38.97	26.50	7.44	12.11	8.89	7.34	4.74

* Based on 2010 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.8% of loans originated and purchased by bank.

56 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA				
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																
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 57	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Washington-Arlington-Alexandria DC-MD-VA-WV MD	4,955	72.81	19.95	8.18	17.62	16.49	22.18	25.26	40.25	50.08	2.29	3.00	2.51	2.43	2.07	
Limited Review:																
Bethesda-Rockville-Frederick, MD MD	1,850	27.19	18.47	11.85	19.10	17.98	23.46	24.72	38.97	45.45	2.11	3.51	2.45	1.93	1.88	

* Based on 2010 Peer Mortgage Data (USPR)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 6.6% of loans originated and purchased by bank.

57 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA					
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011									
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	6,122	69.10	67.36	59.29	76.72	11.50	11.78	3.73	4.68
Limited Review:									
Bethesda-Rockville-Frederick, MD MD	2,738	30.90	66.44	58.95	76.73	11.94	11.32	4.78	6.17

* Based on 2010 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 - 2011).

**** 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 5.54% 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: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA				
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011									
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:									
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	3	33.33	95.77	100	33.33	66.67	0.00	0.98	1.72
Limited Review:									
Bethesda-Rockville-Frederick, MD MD	6	66.67	95.77	83.33	66.67	16.67	16.67	7.50	10.53

* Based on 2010 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 - 2011).

**** 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 the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA							
Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	25	11,687	89	35,388	114	47,075	94.46	0	0
Limited Review:									
Bethesda-Rockville-Frederick, MD MD	23	2,584	3	178	26	2,763	5.54	0	0

* 'Prior Period Investments' means investments made in a previous 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.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: WASHINGTON-ARLINGTON-ALEXANDRIA, DC-MD-VA-WV MMA									
Evaluation Period: OCTOBER 1, 2009 TO DECEMBER 31, 2011																	
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:																	
Washington-Arlington-Alexandria, DC-MD-VA-WV MD	77.44	144	75.79	9.00	10.40	43.80	35.40	30	12	-1	5	7	6	6.06	22.29	40.56	30.94
Limited Review:																	
Bethesda-Rockville-Frederick, MD MD	22.56	46	24.21	2.20	30.40	56.60	10.90	6	1	0	0	4	1	1.30	24.13	46.78	27.78

Table 1. Lending Volume

LENDING VOLUME		Geography: MULTISTATE - OTHERS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:												
Allentown-Bethlehem-Easton, PA-NJ MMA	100	2,099	272,532	3,023	237,966	4	848	18	29,413	5,144	540,759	100
Cincinnati-Middletown, OH-KY-IN MMA	100	5,023	762,239	6,795	907,763	7	908	37	131,777	11,862	1,802,687	100
Huntington-Ashland, KY-OH-WV MMA	100	468	41,630	283	17,048	0	0	8	708	759	59,386	100
Louisville, KY-IN MMA	100	5,663	721,024	6,360	674,366	66	4,353	25	123,941	12,114	1,523,684	100
St. Louis, MO-IL MMA	100	2,289	371,853	2,119	219,359	3	452	17	40,981	4,428	632,645	100
Youngstown-Warren-Boardman, OH-PA MMA	100	1,134	94,702	2,324	257,204	2	43	9	14,583	3,469	366,532	100

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 1, 2009 to July 8, 2012.

*** Deposit Data as of June 6, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: MULTISTATE - OTHERS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
Allentown-Bethlehem-Easton PA-NJ MMA	350	100	1.17	0.00	16.64	18.00	50.09	51.43	32.10	30.57	1.40	0.00	1.44	1.59	1.18	
Cincinnati-Middletown OH-KY-IN MMA	1,661	100	2.38	6.02	14.70	12.70	51.43	45.39	31.49	35.88	1.73	6.70	2.45	1.52	1.62	
Huntington-Ashland, KY-OH-WV MMA	106	100	0.00	0.00	5.19	6.60	73.04	71.70	21.77	21.70	2.43	0.00	1.79	2.40	2.61	
Louisville KY-IN MMA	1,132	100	1.88	0.80	15.55	10.07	50.07	47.17	32.50	41.96	2.78	0.00	2.77	2.43	3.26	
St. Louis, MO-IL MMA	750	100	3.13	0.93	16.63	13.33	51.17	50.00	29.07	35.73	0.67	1.00	0.81	0.62	0.69	
Youngstown-Warren-Boardman, OH-PA MMA	301	100	2.55	0.66	11.77	5.98	64.91	70.43	20.77	22.92	2.04	0.00	3.35	2.29	1.37	

* Based on 2010 Peer Mortgage Data (Eastern)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MULTISTATE - OTHERS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
Allentown-Bethlehem-Easton PA-NJ MMA	429	100	1.17	0.93	16.64	13.75	50.09	55.94	32.10	29.37	8.21	4.35	6.03	8.75	8.56	
Cincinnati-Middletown OH-KY-IN MMA	450	100	2.38	3.11	14.70	9.11	51.43	52.22	31.49	35.56	14.46	14.81	10.56	16.69	12.83	
Huntington-Ashland, KY-OH-WV MMA	50	100	0.00	0.00	5.19	6.00	73.04	58.00	21.77	36.00	3.85	0.00	8.33	3.14	5.15	
Louisville KY-IN MMA	726	100	1.88	1.24	15.55	14.88	50.07	53.17	32.50	30.72	19.65	5.26	23.12	19.60	18.98	
St. Louis, MO-IL MMA	125	100	3.13	1.60	16.63	12.00	51.17	48.00	29.07	38.40	2.20	2.17	2.03	1.99	2.64	
Youngstown-Warren-Boardman, OH-PA MMA	138	100	2.55	0.72	11.77	12.32	64.91	72.46	20.77	14.49	7.63	0.00	7.41	8.55	4.79	

* Based on 2010 Peer Mortgage Data (Eastern)

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MULTISTATE - OTHERS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MMA	1,314	100	1.17	0.46	16.64	11.49	50.09	52.36	32.10	35.69	3.57	5.80	3.77	4.09	3.02	
Cincinnati-Middletown OH-KY-IN MMA	2,894	100	2.38	0.76	14.70	6.46	51.43	41.29	31.49	51.49	2.37	2.22	2.19	2.26	2.48	
Huntington-Ashland, KY-OH-WV MMA	312	100	0.00	0.00	5.19	7.05	73.04	66.99	21.77	25.96	6.74	0.00	5.68	6.49	7.52	
Louisville KY-IN MMA	3,798	100	1.88	0.50	15.55	8.72	50.07	42.02	32.50	48.76	6.80	9.02	8.07	6.58	6.79	
St. Louis, MO-IL MMA	1,412	100	3.13	0.85	16.63	7.08	51.17	49.65	29.07	42.42	0.58	0.87	0.78	0.62	0.51	
Youngstown-Warren-Boardman, OH-PA MMA	693	100	2.55	0.72	11.77	3.46	64.91	68.98	20.77	26.84	5.06	6.67	4.59	5.89	3.69	

* Based on 2010 Peer Mortgage Data (Eastern)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MULTISTATE - OTHERS					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MMA	6	100	7.30	0.00	27.94	0.00	48.77	66.67	15.99	33.33	3.39	0.00	0.00	5.71	0.00	
Cincinnati-Middletown OH-KY-IN MMA	17	100	17.48	5.88	22.32	29.41	43.96	58.82	16.23	5.88	2.67	8.33	2.00	3.23	0.00	
Huntington-Ashland, KY-OH-WV MMA	0	0.00	0.00	0.00	32.41	0.00	57.88	0.00	9.71	0.00	0.00	0.00	0.00	0.00	0.00	
Louisville KY-IN MMA	7	100	10.29	14.29	26.87	14.29	39.18	14.29	23.66	57.14	4.90	0.00	2.86	2.33	14.29	
St. Louis, MO-IL MMA	0	0.00	10.69	0.00	20.14	0.00	47.86	0.00	21.31	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman, OH-PA MMA	2	100	9.03	0.00	16.22	0.00	58.72	100	16.03	0.00	6.25	0.00	0.00	10.00	0.00	

* Based on 2010 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE - OTHERS						Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011							
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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton PA-NJ MMA	3,023	100	3.68	1.52	15.69	12.37	45.67	50.41	34.96	35.69	9.31	4.87	8.25	10.70	8.75
Cincinnati-Middletown OH-KY-IN MMA	6,761	100	4.61	5.92	14.99	15.23	47.59	42.27	32.15	36.58	10.26	14.35	10.22	9.86	10.64
Huntington-Ashland, KY-OH-WV MMA	283	100	0.00	0.00	8.83	15.55	65.93	64.66	26.24	19.79	13.69	0.00	23.16	13.47	12.87
Louisville KY-IN MMA	6,360	100	3.11	4.01	18.48	20.83	38.87	34.09	39.54	41.07	18.36	20.04	20.91	18.39	17.78
St. Louis, MO-IL MMA	2,104	100	3.95	3.61	15.56	11.98	45.71	40.68	34.49	43.73	2.95	3.69	2.59	2.68	3.42
Youngstown-Warren-Boardman, OH-PA MMA	2,302	100	3.98	4.30	11.45	12.47	57.22	59.12	27.20	24.11	15.38	15.95	17.83	16.16	13.69

* Based on 2010 Peer Small Business Data -- US and PR

** 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: MULTISTATE - OTHERS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MMA	4	100	0.52	0.00	6.79	0.00	48.06	75.00	44.63	25.00	4.55	0.00	0.00	8.33	0.00	
Cincinnati-Middletown OH-KY-IN MMA	7	100	1.19	28.57	10.87	0.00	59.45	14.29	28.40	57.14	4.00	100	0.00	0.00	12.50	
Huntington-Ashland, KY-OH-WV MMA	0	0.00	0.00	0.00	4.93	0.00	75.07	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	
Louisville KY-IN MMA	66	100	0.99	0.00	9.04	1.52	54.17	87.88	35.80	10.61	31.52	0.00	33.33	33.80	25.00	
St. Louis, MO-IL MMA	3	100	0.88	0.00	8.18	0.00	65.49	66.67	25.44	33.33	0.24	0.00	0.00	0.00	1.89	
Youngstown-Warren-Boardman, OH-PA MMA	2	100	0.82	0.00	4.19	0.00	74.33	50.00	20.66	50.00	6.67	0.00	0.00	3.70	33.33	

* Based on 2010 Peer Small Business Data -- US and PR

** 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE - OTHERS							Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
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**	% Families58	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton PA-NJ MMA	350	100	18.44	11.01	19.24	30.14	23.54	30.14	38.78	28.70	1.55	1.53	1.59	1.85	1.30
Cincinnati-Middletown OH-KY-IN MMA	1,662	100	18.81	17.49	18.19	32.38	22.97	21.53	40.03	28.60	2.04	2.66	2.27	1.74	1.79
Huntington-Ashland, KY-OH-WV MMA	106	100	21.18	4.85	16.89	19.42	21.26	33.01	40.68	42.72	2.61	1.27	4.26	2.82	1.89
Louisville KY-IN MMA	1,132	100	19.91	15.38	17.79	29.56	22.62	23.48	39.68	31.58	3.04	3.23	2.96	3.00	3.03
St. Louis, MO-IL MMA	750	100	19.22	15.27	18.13	26.27	22.44	20.22	40.21	38.24	0.80	0.64	0.74	0.78	0.92
Youngstown-Warren-Boardman, OH-PA MMA	301	100	18.74	13.65	18.92	27.99	22.62	25.94	39.71	32.42	2.27	1.75	2.55	2.22	2.31

* Based on 2010 Peer Mortgage Data (Eastern)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by bank.

58 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: MULTISTATE - OTHERS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans***	% Families 59	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****						
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MMA	429	100	18.44	13.35	19.24	22.72	23.54	32.08	38.78	31.85	8.46	11.40	7.67	8.52	7.82	
Cincinnati-Middletown OH-KY-IN MMA	450	100	18.81	15.66	18.19	23.27	22.97	23.04	40.03	38.03	15.02	12.09	17.21	15.29	14.59	
Huntington-Ashland, KY-OH-WV MMA	60	100	21.18	10.00	16.89	26.00	21.26	34.00	40.68	30.00	3.92	4.35	5.71	5.13	2.45	
Louisville KY-IN MMA	726	100	19.91	19.11	17.79	25.07	22.62	25.48	39.68	30.33	20.37	25.00	19.59	22.07	17.77	
St. Louis, MO-IL MMA	125	100	19.22	13.60	18.13	22.40	22.44	26.40	40.21	37.60	2.40	3.40	2.65	2.74	1.81	
Youngstown-Warren-Boardman, OH-PA MMA	138	100	18.74	11.68	18.92	26.28	22.62	27.74	39.71	34.31	7.91	2.33	10.90	7.46	8.31	

* Based on 2010 Peer Mortgage Data (Eastern)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.4% of loans originated and purchased by bank.

59 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MULTISTATE - OTHERS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total*	% Families***	% BANK Loans****	% Families 60	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MMA	1,314	100	18.44	8.13	19.24	21.74	23.54	28.38	38.78	41.75	4.23	5.45	5.26	4.66	3.45	
Cincinnati-Middletown OH-KY-IN MMA	2,894	100	18.81	8.55	18.19	17.46	22.97	23.77	40.03	50.22	2.65	3.98	2.56	2.61	2.53	
Huntington-Ashland, KY-OH-WV MMA	312	100	21.18	4.30	16.89	13.91	21.26	25.17	40.68	56.62	7.38	6.40	5.79	8.44	7.33	
Louisville KY-IN MMA	3,798	100	19.91	10.34	17.79	20.90	22.62	25.96	39.68	42.79	7.88	9.38	8.66	7.95	7.25	
St. Louis, MO-IL MMA	1,412	100	19.22	7.37	18.13	15.75	22.44	25.60	40.21	51.28	0.71	0.83	0.72	0.65	0.71	
Youngstown-Warren-Boardman, OH-PA MMA	693	100	18.74	10.71	18.92	21.13	22.62	26.79	39.71	41.37	5.72	8.96	6.48	5.69	4.94	

* Based on 2010 Peer Mortgage Data (Eastern)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by bank.

60 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE - OTHERS			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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 Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Allentown-Bethlehem-Easton, PA-NJ MMA	3,023	100	66.51	74.89	88.55	5.69	5.76	9.31	14.57
Cincinnati-Middletown, OH-KY-IN MMA	6,795	100	65.59	57.67	73.72	11.39	14.89	10.26	13.53
Huntington-Ashland, KY-OH-WV MMA	283	100	67.14	61.84	88.69	8.83	2.47	13.69	16.64
Louisville, KY-IN MMA	6,360	100	67.85	64.59	80.16	9.64	10.20	18.36	27.86
St. Louis, MO-IL MMA	2,119	100	65.48	58.09	78.53	9.82	11.66	2.95	3.95
Youngstown-Warren-Boardman, OH-PA MMA	2,234	100	66.68	51.81	76.85	11.19	11.96	15.38	20.94

* Based on 2010 Peer Small Business Data -- US and PR

** 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 - 2008).

**** 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 1.31% 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: MULTISTATE - OTHERS			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
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:									
Allentown-Bethlehem-Easton PA-NJ MMA	4	100	97.30	75.00	50.00	0.00	50.00	4.55	3.33
Cincinnati-Middletown OH-KY-IN MMA	7	100	97.61	14.29	28.57	71.43	0.00	4.00	1.47
Huntington-Ashland, KY-OH-WV MMA	0	0.00	98.84	0.00	0.00	0.00	0.00	0.00	0.00
Louisville KY-IN MMA	66	100	98.25	81.82	80.30	18.18	1.52	31.52	39.34
St. Louis, MO-IL MMA	3	100	97.59	66.67	33.33	33.33	33.33	0.24	0.33
Youngstown-Warren-Boardman, OH-PA MMA	2	100	98.80	100	100	0.00	0.00	6.67	13.33

* Based on 2010 Peer Small Business Data -- US and PR

** 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 - 2008).

**** 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 the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MULTISTATE - OTHERS				Evaluation Period: OCTOBER 1, 2009 TO JULY 8, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Allentown-Bethlehem-Easton PA-NJ MMA	24	2,658	67	4,513	91	7,171	100	0	0
Cincinnati-Middletown OH-KY-IN MMA	47	25,966	163	71,660	210	97,626	100	0	0
Huntington-Ashland KY-OH-WV MMA	38	3,847	24	833	62	4,680	100	0	0
Louisville-Jefferson County KY-IN MMA	43	32,915	125	23,816	168	56,731	100	0	0
St. Louis, MO-IL MMA	41	20,105	71	27,337	112	47,442	100	0	0
Youngstown-Warren-Boardman, OH-PA MMA	39	6,262	46	3,253	85	9,515	100	0	0

* 'Prior Period Investments' means investments made in a previous 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.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS OCTOBER 1, 2009 TO DECEMBER 31, 2011								Geography: MULTISTATE - OTHERS						Evaluation Period:			
Assessment Area:	Deposits % of Rated Area Deposits in AA	Branches						Branch Openings/Closings						Population			
		# 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:																	
Allentown-Bethlehem-Easton PA-NJ MMA	100	33	100	0.00	15.20	48.50	36.40	2	2	0	1	-1	0	3.57	20.22	47.76	28.44
Cincinnati-Middletown OH-KY-IN MMA	100	92	100	6.50	13.00	47.80	32.60	2	16	1	-6	-6	-3	6.80	18.14	47.69	27.27
Huntington-Ashland, KY-OH-WV MMA	100	11	100	0.00	27.30	54.50	18.20	0	0	0	0	0	0	0.00	6.97	71.96	21.07
Louisville KY-IN MMA	100	82	100	3.70	23.20	40.20	32.90	0	18	-2	-3	-5	-8	4.36	19.62	47.18	28.83
St. Louis, MO-IL MMA	100	57	100	3.50	12.30	45.60	38.60	1	0	0	0	1	0	5.90	19.69	48.10	26.31
Youngstown-Warren-Boardman, OH-PA MMA	100	27	100	7.40	11.10	66.70	14.80	0	0	0	0	0	0	4.31	15.14	62.07	18.48