



PUBLIC DISCLOSURE

August 10, 2015

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Pennsylvania
Charter Number 249

166 Main Street
Greenville, PA 16125

Office of the Comptroller of the Currency

4075 Monroeville Boulevard
Pittsburgh, PA 15146

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.

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Overall CRA Rating

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

The following table indicates the performance level of **First National Bank of Pennsylvania (FNB)** with respect to the Lending, Investment, and Service Tests:

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

*The Lending Test is weighted more heavily than the investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- The geographic distribution of loans reflects good penetration throughout many of the bank's AAs.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and among business and farm customers of different sizes.
- FNB has an adequate level of qualified community development investments and grants, although rarely in a leadership position.
- Delivery systems are accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals.
- The institution provides an adequate level of community development services.

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 assessment area.

Census Tract (CT): Small, relatively permanent statistical subdivisions of a county delineated by local participants as part of the U. S. Census Bureau's Participant Statistical Areas Program. The primary purpose of CTs is to provide a stable set of geographic units for the presentation of decennial census data. CTs generally have between 1,200 and 8,000 people, with an optimum size of 4,000 people.

CEBA: Competitive Equality Banking Act of 1987, which permitted corporations to form limited-purpose credit card banks, whose operations are restricted to credit card activities, without the corporation becoming subject to the limitations of a "bank holding company" under the Bank Holding Company Act. A CEBA credit card bank engages only in credit card operations, does not accept demand deposits or savings or time deposits of less than \$100 thousand (other than to secure extensions of credit), maintains only one office and does not engage in the business of making commercial loans. (Credit card loans made to businesses, which meet the criteria for a "small business concern," that are eligible for business loans under regulations established by the Small Business Administration under 13 CFR 121 are not considered commercial loans.)

Combined Statistical Area: Any two adjacent Core Based Statistical Areas (CBSAs) may form a CSA if the employment interchange measure meets a level defined by the Office of Management and Budget.

Core Based Statistical Area (CBSA): A CBSA is a geographic entity associated with at least one core of 10,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties. The standards designate and delineate two categories of CBSAs: Metropolitan Statistical Areas and Micropolitan Statistical Areas.

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;
- Activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or
- Loans, investments, and services that support, enable or facilitate projects or activities that meet the "eligible uses" criteria described in Section 2301(c) of the Housing and Economic Recovery Act of 2008 (HERA), Public Law 110-289, 122 Stat. 2654, as amended, and are conducted in designated target areas identified in plans approved by the United States Department of Housing and Urban Development in accordance with the Neighborhood Stabilization Program (NSP), are provided no later than two years after the last date funds appropriated for the NSP are required to be spent by grantees, and benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or areas outside the bank's assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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: A loan 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.

Distressed Nonmetropolitan Middle-Income Geography: A county that meets one or more of the following triggers: (1) An unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of five percent or more over the five-year period preceding the most recent census.

Family: A group of two or more people (one of whom is the householder) related by birth, marriage, or adoption, residing together. A family household may also include non-relatives living with the family.

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 conduct 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 applicant race, gender, and income, loan amount requested, disposition of the application (e.g., originated, denied, and withdrawn) loan pricing, lien status, requests for preapproval, and type of collateral (e.g. 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: Consists of one or more persons, whether related (family) or unrelated (nonfamily), 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, or a geography with a median family income, that is less than 50 percent of the area median income.

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 assessment area.

Median Family Income (MFI): The median income for families determined by the U. S. Census Bureau's American Community Survey every five years and used to determine the income level category of geographies. The MFI is updated annually by the Federal Financial Institutions Examination Council (FFIEC) and estimates the income level of individuals within a geography. 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.

Metropolitan Division (MD): A Metropolitan Division is defined by the Office of Management and Budget and consists of one or more counties within a Metropolitan Statistical Area that contains a population of at least 2.5

million. MDs represent one or more employment centers, identified as a main county and, as applicable, contiguous counties with strong commuting ties to the main county.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as one or more whole counties having at least one urbanized area that has a population of at least 50,000. An MSA may include adjacent counties that have a high degree of social and economic integration with the urbanized area as measured through commuting ties.

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

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

Multifamily: 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. Consumer loans are an example of such activity.

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

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

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, or multistate metropolitan area, the state or multistate rating is the institution's CRA rating. If an institution maintains domestic branches in more than one state, the institution will receive a separate rating for each state in which branches are located, unless those branches are within a multistate metropolitan statistical area. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a single 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) 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 Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$500 thousand or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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.

Underserved Nonmetropolitan Middle-Income Geography: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs. The Agencies will use as the basis for these designations the "urban influence codes," numbered "7," "10," "11," and "12," maintained by the Economic Research Service of the United States Department of Agriculture.

Upper-Income: Individual income, or a geography with a median family income, that is at least 120 percent of the area median income.

Description of Institution

First National Bank of Pennsylvania (“FNB” or “bank”) is an interstate bank headquartered in Greenville, Pennsylvania (PA), and wholly owned by FNB Corporation (FNB Corp.), a one-bank holding company headquartered in Pittsburgh, PA. FNB Corp. has several subsidiaries, including Regency Finance Company (RFC), First National Insurance Agency (FNIA), and F.N.B. Capital Corporation, LLC (FNBCC). Additionally, FNBCC has a 21.9 percent funding commitment to F.N.B. Capital Partners, L.P. (FNBCP), a Small Business Investment company licensed by the Small Business Administration. FNBCP is not a subsidiary or affiliate of FNB. The bank was chartered in February 1864.

FNB Corp. operates through four segments: community banking, wealth management, insurance, and consumer finance. FNB serves the community banking segment and provides a full range of financial services including commercial and individual demand, savings, and time deposit accounts, as well as commercial, mortgage, and individual installment loans to consumers, corporations, governments, and small- to medium-sized businesses.

The bank currently operates 276 branch offices distributed across 19 assessment areas in Pennsylvania (PA), Ohio (OH), West Virginia (WV), and Maryland (MD). FNB closed 45 branches during the evaluation period, one of which was located in a low-income geography and 11 in moderate-income geographies.

As of December 31, 2014, FNB had total assets of \$16.0 billion and tier 1 capital was \$1.2 billion. Total net loans and leases outstanding were \$11.0 billion. The bank’s loan portfolio consisted of 27.0 percent non-farm non-residential loans, 20.1 percent commercial & industrial loans, 35.2 percent 1-4 family residential loans, 8.7 percent loans to individuals, 3.6 percent construction and development loans, and 5.4 percent in all other loans. Total deposits were \$11.5 billion.

There were no legal or financial factors impeding the bank’s ability during the evaluation period to help meet credit needs in its assessment areas. FNB’s CRA performance was rated “Satisfactory” in the last public evaluation dated January 4, 2011.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation (PE) assesses the bank's performance under the large institution Lending, Investment, and Service Tests. With the exception of community development (CD) loans, the evaluation period for the Lending Test is January 1, 2010 through December 31, 2014. For CD loans, the Investment Test, and the Service Test, the evaluation period is January 22, 2011 through December 31, 2014.

In evaluating the bank's lending performance, we reviewed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) and small loans to businesses and farms reported under the Community Reinvestment Act (CRA) for calendar years 2010 through 2014. Due to changes during the evaluation period in demographic data, we compared data from bank loans originated and purchased during calendar years 2010 and 2011 to demographic data drawn from the 2000 U. S. Decennial Census and 2011 Dun and Bradstreet small business demographic data. We used HMDA peer mortgage data and CRA peer small business data from calendar year 2011 to determine the bank's market share of lending and to compare the bank's level of lending to depository and nondepository lenders in each AA.

For loans originated and purchased during calendar years 2012, 2013, and 2014, we compared bank data to the U. S. Census 2006-2010 American Community Survey (ACS) and the 2014 Dun and Bradstreet small business demographic data. We also used HMDA peer mortgage data and CRA peer small business data from calendar year 2013 to determine the bank's market share of home mortgage lending and to compare the bank's level of lending to depository and nondepository lenders in each AA.

Bank and branch deposit data is as of June 30, 2014 and was drawn from the Federal Deposit Insurance Corporation (FDIC).

Data Integrity

Prior to this evaluation, we selected and tested samples of HMDA and small business and small farm loan data to determine the accuracy and reliability of the data for use in this CRA evaluation. The HMDA and CRA data were determined to be accurate and reliable for use in evaluating the bank's performance under the Lending Test.

Selection of Areas for Full-Scope Review

We selected two assessment areas (AAs) in Pennsylvania, one AA each in Ohio and Maryland, and both multistate MSAs where FNB has branch offices for full-scope reviews. Refer to the "Scope" section under each state or multistate rating section for details regarding how the areas were selected.

Ratings

The bank's overall rating is a blend of the state and multistate ratings. The state ratings are based primarily on those areas that received full-scope reviews with consideration given to performance in areas that received limited-scope reviews.

The bank's performance in Pennsylvania is weighted more heavily than the bank's performance in other rating areas. Of total bank deposits, 74.8 percent are in Pennsylvania. Of total loans originated during the evaluation period, 78.1 percent were in Pennsylvania. The bank's performance in the multistate Weirton-Steubenville WV-OH multistate MSA received the least weight, with 1.3 percent of total bank deposits held and 1.3 percent of total loans originated in the AA during the evaluation period.

Lending test ratings were based primarily on the bank's performance for the period 2012 through 2014. Lending during 2012-2014 covered a broader period of time during which economic conditions were more conducive to lending than during the period 2010-2011. Conclusions for lending activity during 2010-2011 are stated in terms of whether performance is stronger or weaker than, or not inconsistent with, performance during the 2012-2014 period.

In general, home mortgage loans reported under HMDA were weighted more heavily than small business loans.

All loans originated and reported under HMDA and CRA were included in the performance analysis. Loans to farms received less weight than loans to businesses in AAs where loans to farms were reviewed.

Refer to the “Scope” section under each state or multistate ratings section for details on how loan types were weighted in the evaluation process.

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.

The OCC did not identify evidence of discriminatory or other illegal credit practices with respect to this institution.

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 with respect to the Federal consumer financial laws.

State Ratings

State of Pennsylvania

CRA Rating for Pennsylvania^[1]:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- The geographic distribution of loans reflects good penetration throughout the bank's AAs.
- The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among retail customers of different income levels and good penetration among business and farm customers of different sizes.
- FNB made a relatively high level of community development loans in PA.
- FNB has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors and exhibits adequate responsiveness to credit and community economic development needs.
- The institution provides an adequate level of community development services
- Delivery systems are accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals.

Description of Institution's Operations in Pennsylvania

FNB has 11 AAs within the state of Pennsylvania. The Pittsburgh MSA 38300 (Pittsburgh MSA) is comprised of Allegheny, Armstrong, Beaver, Butler, Fayette, Washington and Westmoreland Counties. For purposes of this evaluation, the PA Non-MSA is comprised of Bedford, Clinton, Crawford, Greene, Huntingdon, Indiana, Juniata, Lawrence, Mifflin, Monroe, Northumberland, Schuylkill, Snyder, Somerset, Susquehanna, Union and Venango Counties. The Altoona MSA 11020 (Altoona) is comprised of Blair County. The Erie MSA 21500 (Erie) is comprised of Erie County. The Harrisburg-Carlisle MSA 25420 (Harrisburg) includes only Cumberland and Dauphin Counties. The Johnstown MSA 27780 (Johnstown) is comprised of Cambria County. The Reading MSA 39740 (Reading) is comprised of Berks County. The Scranton-Wilkes-Barre-Hazleton MSA 42540 (Scranton) is comprised of Lackawanna, Luzerne and Wyoming Counties. The State College MSA 44300 (State College) is comprised of Centre County. The Williamsport MSA 48700 (Williamsport) is comprised of Lycoming County, and the York-Hanover MSA 49620 (York) is comprised of York County.

During the evaluation period, FNB acquired two banks in Pennsylvania. In February of 2011, the bank acquired Commercial Bank and Trust, along with its 15 full-service branches, located in the non-MSA areas of Susquehanna and Wyoming Counties. In January 2012, the bank acquired Parkvale Savings Bank along with its 47 full-service branches, located in the Pittsburgh MSA AA. Through these acquisitions, the bank gained 62 bank branches throughout Western and Northeastern Pennsylvania. The bank opened 11 new branches and closed 45 branches in the state during the evaluation period.

FNB provides a full range of loan and deposit products and services to its AAs through 201 full-service and 13 limited-service branches within the state of Pennsylvania. During the evaluation period, 74.8 percent of bank-wide deposits and 81.7 percent of originated loans were from the state of Pennsylvania. As of June 30, 2014, FNB held deposits totaling \$8.4 billion in Pennsylvania, which represented a 4.9 percent market share and ranked the bank

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

number three of 139 financial institutions with operations in Pennsylvania. The state's largest depository institutions are PNC Bank and Citizens Bank of Pennsylvania.

The most significant AAs in the state, in terms of lending and deposits, are the Pittsburgh MSA and PA Non-MSA AAs. The Pittsburgh AA has 82 full-service and two limited-service branches, and accounts for 48.2 percent of rated area deposits and 34.7 percent of rated area loans originated during the evaluation period. The bank opened four new branches during the evaluation period; however, none were located in low- or moderate-income geographies. The bank closed seven branches during the evaluation period, of which four were located in moderate-income geographies.

The PA Non-MSA AA has 52 full-service and two limited-service branches and accounts for 22.6 percent of rated area deposits and approximately 33.9 percent of rated area loans originated during the evaluation period. Within the PA Non-MSA AA, there is a high concentration of distressed nonmetropolitan middle-income geographies in Juniata and Susquehanna Counties. Of the total 17 census tracts in these counties, 14 are designated distressed nonmetropolitan middle-income geographies. FNB opened one new branch in the AA during the evaluation period. The new branch was not located in low- or moderate-income geography. FNB closed 13 branches during the evaluation period, none of which were located in low- or moderate-income geographies.

The Altoona MSA AA has 10 full-service and two limited-service branches and accounts for 4.5 percent of the rated area deposits and approximately 5.5 percent of the rated area loans originated during the evaluation period. FNB opened no branches, but closed one branch in the AA during the evaluation period. The branch was not located in a low- or moderate-income geography.

The Erie MSA AA has 10 full-service and two limited-service branches and accounts for 5.7 percent of the rated area deposits and approximately 6.1 percent of the rated area loans originated during the evaluation period. FNB opened one branch during the evaluation period; however, it was not located in a low- or moderate-income geography. There were no branch closures in the AA during the evaluation period.

The Harrisburg MSA AA has three full-service branches and accounts for 1.3 percent of the rated area deposits and approximately 0.9 percent of the rated area loans originated during the evaluation period. FNB opened two branches in the AA during the evaluation period, of which one was located in a moderate-income geography. There were no branch closures during the evaluation period.

The Johnstown MSA AA has 12 full-service and two limited-service branches and accounts for 5.9 percent of the rated area deposits and approximately 8.4 percent of the rated area loans originated during the evaluation period. FNB opened one branch in a moderate-income geography and closed two branches during the evaluation period; however, neither closed branch was located in a low- or moderate-income geography.

The Reading MSA AA has two full-service branches and accounts for 0.3 percent of the rated area deposits and approximately 0.2 percent of the rated area loans originated during the evaluation period. Both branches were opened during the evaluation period. One is located in a moderate-income geography. There were no branch closures in the AA during the evaluation period.

The Scranton MSA AA and has 14 full-service branches and one limited-service branch, This accounts for 5.1 percent of the rated area deposits and approximately 4.3 percent of the rated area loans originated during the evaluation period. There were no branches opened during the evaluation period. Three branches were closed during the evaluation period. None of the closed branches were located in low- or moderate-income geographies.

The State College MSA AA has 12 full-service and two limited-service branches and accounts for 5.2 percent of the rated area deposits and approximately 4.4 percent of the rated area loans originated during the evaluation period. There were no branches opened during the evaluation period. Three branches closed during the evaluation period, one of which was located in a moderate-income geography.

The Williamsport MSA AA has three full-service branches and one limited-service branch. This accounts for 1.3 percent of the rated area deposits and approximately 1.4 percent of the rated area loans originated during the evaluation period. There were no branches opened during the evaluation period. Two branches closed during the evaluation period; however, neither branch was located in a low- or moderate-income geography.

The York MSA AA has one full-service branch and accounts for 0.1 percent of the rated area deposits and approximately 0.3 percent of the rated area loans originated during the evaluation period. FNB neither opened nor closed branches in the AA during the evaluation period.

Refer to the market profiles for the state of Pennsylvania in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Pennsylvania

The Pittsburgh MSA and the PA Non-MSA AAs received full-scope evaluations. With regard to the PA Non-MSA AA, retail lending in Monroe County is considered for the period January 1, 2010 through December 31, 2013. As of January 1, 2014, Monroe County was defined as the East Stroudsburg MSA 20700. Because lending during calendar year 2014 was limited, consideration of retail lending activity in Monroe County for that period was excluded for purposes of this evaluation. All qualified community development activities in Monroe County are considered in evaluating performance in the PA Non-MSA AA.

The Altoona, Erie, Harrisburg, Johnstown, Reading, Scranton, State College, Williamsport and York MSA AAs received limited-scope evaluations. The ratings for the state of Pennsylvania are primarily based on the results of the full-scope review of the Pittsburgh MSA and PA Non-MSA AAs, but were also influenced by performance in the limited-scope areas. Refer to the table in appendix A for more information.

In performing our analysis, we placed greater weight on the bank's home mortgage lending as home mortgage loans represented the majority of the bank's lending activity. Loans to businesses received greater weight than lending to farms where lending to farms was considered in the full-scope areas, and in the Altoona MSA and State College MSA AAs, which received limited-scope reviews.

During our evaluation, we contacted three community development and affordable housing organizations. One of the entities serves the Pittsburgh MSA AA and the other two serve the PA Non-MSA AA. The Pittsburgh MSA AA community contact indicated that there is a significant reduction in affordable housing units available in the Pittsburgh AA. Though there are now six banks on the various boards of affordable housing organizations serving the AA, the contact indicated credit remains restricted at best. Tax credits are more difficult to obtain and manage as assurances and guarantees are required, much like the commercial lending sector. The community contacts in the PA Non-MSA AA indicated that robust economic development is not occurring. These areas are predominately rural and agricultural businesses and farm-based companies are significant to their economy. General banking and credit needs are being met and there is an abundance of banks servicing these communities. However, there are limited community development opportunities for loans or investments. Alternatively, there are quite a few opportunities for the banks to make donations and/or provide services for community development activities.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Pennsylvania is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Pittsburgh MSA AA is good and the performance for the PA Non-MSA AA is good.

Lending Activity

FNB's lending levels in the state of Pennsylvania reflect excellent responsiveness to AA credit needs. Based on full-scope reviews, the bank's performance in the Pittsburgh and PA Non-MSA AAs is excellent. The institution exhibits a good record of serving the credit needs of the most economically disadvantaged area(s) of its assessment area(s), low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.

Conclusions regarding lending activity are based on the total volume of lending throughout the evaluation period compared to deposit market share as of June 30, 2014. Comparisons were made to peer mortgage and peer small business and small farm data for loans reported during calendar year 2013.

Pittsburgh MSA

FNB's lending levels in the Pittsburgh MSA AA reflect excellent responsiveness to AA credit needs. Home mortgage, small business, and small farm lending activity is excellent.

FNB's equivalent market rank in home mortgage lending, relative to the number of reporting lenders in the AA, exceeds the bank's market rank in deposits. As of June 30, 2014, FNB held a 4.1 percent market share of deposits and ranked in the top 10 percent of total depository banks, or fourth among 57 financial institutions. FNB held a 1.5 percent market share of home purchase loans and ranked in the top five percent, or thirteenth among 369 reporting lenders. The bank held an 11.0 percent market share of home improvement loans and ranked in the top two percent, or third among 164 reporting lenders. FNB held a 4.5 percent market share of home refinance loans and ranked in the top two percent, or fifth among 408 reporting lenders.

FNB's equivalent market rank in small business and small farm lending activity is excellent given the bank's deposit market share and rank and competition within the AA. FNB held a 4.3 percent market share of small loans to businesses and ranked in the top ten percent, or sixth among 87 reporting lenders. FNB held a 5.8 percent market share of small loans to farms and ranked in the top five percent, or fourth among 104 reporting lenders.

PA Non-MSA

FNB's lending levels in the PA Non-MSA AA reflect excellent responsiveness to AA credit needs. Home mortgage lending activity is excellent. Small business lending activity is excellent and small farm lending activity is considered good.

As of June 30, 2014, FNB held an 11.2 percent market share of deposits, ranking first among 66 depository institutions in the AA. FNB ranked in the top one percent of all HMDA reporting lenders for home purchase, home improvement, and refinance loans. Market share and rank for each loan type are as follows: 4.7 percent market share of home purchase loans, third among 318 reporting lenders; 23.4 percent market share of home improvement loans, first among 161 reporting lenders; 12.6 percent market share of home refinance loans, first among 373 reporting lenders.

FNB held a 10.2 percent market share of small loans to businesses and ranked first among 87 reporting lenders. FNB held a 6.2 percent market share of small loans to farms and ranked in the top 20 percent of lenders, or sixth among 37 reporting lenders.

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

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects good penetration throughout the full-scope AAs. The geographic distribution of home mortgage loans and loans to small businesses is good. The geographic distribution of loans to small farms is excellent. We identified no unexplained, conspicuous gaps in the bank's lending patterns throughout its AAs.

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.

Pittsburgh MSA

The geographic distribution of home mortgage loans in the Pittsburgh MSA AA reflects good penetration throughout the AA.

In concluding on the geographic distribution of home mortgage loans in low-income geographies, we considered that, based on 2010 and 2000 U. S. Census data, only 2.1 percent and 1.2 percent, respectively, of total owner-occupied housing units were located in low-income geographies, severely limiting opportunities for bank lending in those geographies.

Home Purchase Loans2012-2014

The geographic distribution of home purchase loans reflects good penetration throughout the AA. The percentage of loans in low-income geographies is below the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is near to the percentage of owner-occupied units in those geographies. The bank's respective market share in low- and moderate-income geographies exceeds its overall market share for home purchase loans.

2010-2011

The bank's performance related to the geographic distribution of home purchase loans for 2010 and 2011 was stronger than performance in 2012 through 2014. The percentage of loans made in low- and moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. The bank's market share of loans in low-income geographies is below their overall market share of home purchase loans, but FNB's market share of loans in moderate-income geographies exceeds their overall market share of home purchase loans.

Home Improvement Loans2012-2014

The geographic distribution of home improvement loans reflects good penetration throughout the AA. The percentage of loans in low-income geographies is below the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home improvement loans. The bank's market share in moderate-income geographies exceeds its overall market share for home improvement loans.

2010-2011

The bank's performance during 2010-2011 was not inconsistent with performance in 2012 through 2014.

Home Refinance Loans2012-2014

The geographic distribution of home refinance loans reflects good penetration throughout the AA. The percentage of loans in low-income geographies is below the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is near to the percentage of owner-occupied units in those geographies. The bank's market share in low- and moderate-income geographies exceeds its overall market share for home refinance loans.

2010-2011

The bank's performance in 2010 and 2011 was not inconsistent with performance noted in 2012 through 2014.

Multi-Family Loans2012-2014

The geographic distribution of multifamily loans reflects good penetration throughout the AA. The percentage of loans in low-income geographies is below the percentage of multifamily units in those geographies. The bank's percentage of loans in moderate-income geographies exceeds the percentage of multifamily units in those geographies. The bank's market share in low-income geographies is below the bank's overall market share for multifamily loans. The bank's market share in moderate-income geographies exceeds the overall market share for multifamily loans.

2010-2011

The bank's performance in 2010 and 2011 was not inconsistent with performance noted in 2012 through 2014.

PA Non-MSA

The geographic distribution of home mortgage loans in the Non-MSA AA reflects good penetration throughout the AA. In concluding on the geographic distribution of home mortgage loans in low-income geographies, we considered that, based on both the 2010 and 2000 U. S. Census data, only 0.18 and 0.20 percent, respectively, of total owner-occupied housing units in the AA were located in low-income geographies. This severely limited the bank's opportunity to lend in low-income geographies.

Home Purchase Loans2012-2014

The geographic distribution of home purchases loans reflects good penetration throughout the AA. The percentage of loans in low-income geographies exceeds the percentage of owner-occupied units in those geographies. The percentage of loans in moderate-income geographies is below the percentage of owner-occupied units in those geographies. The bank's market share in low-and moderate-income geographies exceeds its overall market share for home purchase loans.

2010-2011

The bank's performance in 2010 and 2011 was weaker than performance noted in 2012 through 2014. The bank made no loans within low-income geographies during this evaluation period, however, as noted earlier, only 0.22 percent of owner-occupied units were located in low-income geographies. The bank's percentage of loans in moderate-income geographies is below the percentage of owner-occupied units in these geographies. The bank's market share in the moderate-income geographies is below its overall market share for home refinance loans.

Home Improvement Loans2012-2014

The geographic distribution of home improvement loans reflects adequate penetration throughout the AA. The bank made no loans in low-income geographies. The percentage of loans made in moderate-income geographies is below the percentage of owner-occupied units in those geographies. The bank's market share in moderate-income geographies exceeds its overall market share for home improvement loans.

2010-2011

The bank's performance in 2010 and 2011 was stronger than performance noted in 2012 through 2014. The percentage of loans made in moderate-income geographies exceeds the percentage of owner-occupied units in those geographies.

Home Refinance Loans2012-2014

The geographic distribution of home refinance loans reflects adequate penetration throughout the AA. The bank made no refinance loans in low-income geographies. The percentage of loans made in moderate-income geographies is below the percentage of owner-occupied units in these geographies. The bank's market share in moderate-income geographies exceeds its overall market share for home refinance loans.

2010-2011

The bank's performance in 2010 and 2011 was stronger than performance noted in 2012 through 2014. The percentage loans made in low-income geographies is below the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is near to the percent of owner-occupied units in those geographies.

Multi-Family Loans2012-2014

The geographic distribution of multifamily loans reflects good penetration throughout the AA. The percentage of loans in low-income geographies exceeds the percentage of multifamily units in those geographies. The percentage of loans in moderate-income geographies is below the percentage of multifamily units in those geographies. The bank made no multifamily loans in low-income geographies in 2013, the year for which comparisons are made. The bank's market share in moderate-income geographies exceeds the bank's overall market share for multifamily loans.

2010-2011

The bank did not originate or purchase a sufficient number of multifamily loans in 2010 and 2011 to provide a meaningful analysis. FNB originated nine multifamily loans in the AA during 2010 and 2011.

Small Loans to Businesses

Overall, the geographic distribution of small loans to businesses reflects good penetration throughout the AA.

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.

Pittsburgh MSA2012-2014

The geographic distribution of small loans to businesses reflects excellent penetration throughout the AA. The percentage of small loans to businesses in low-income geographies is near to the percentage of businesses located in low-income geographies considering less than four percent of businesses are located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in low-income geographies is below its overall market share. The bank's market share of loans to businesses in moderate-income geographies exceeds its overall market share.

2010-2011

The bank's performance in 2010 through 2011 was weaker than the bank's performance in 2012 through 2014. The percentage of small loans to businesses in low-income geographies is below the percentage of businesses located in those geographies.

PA Non-MSA2012-2014

The geographic distribution of small loans to businesses reflects good penetration throughout the AA. The percentage of small loans to businesses in low-income geographies exceeds than the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies is below the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in low-income geographies exceeds their overall market share. The bank's market share of loans to businesses in moderate-income geographies is near to their overall market share.

2010-2011

The bank's performance in 2010 through 2011 was not inconsistent with the bank's performance in 2012 through 2014.

Small Loans to Farms

Overall, the geographic distribution of small loans to farms reflects good distributions throughout the AAs.

Refer to table 7 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 farms.

Pittsburgh MSA

2012-2014

The geographic distribution of small loans to farms is good. The bank made no small loans to farms in low-income geographies, however, only 1.2 percent of farms are located in low-income geographies. The percentage of small loans to farms in moderate-income geographies significantly exceeds the percentage of farms located in moderate-income geographies. The bank's market share of loans to farms in moderate-income geographies is near to its overall market share.

2010-2011

The bank did not originate or purchase a sufficient number of small loans to farms in 2010 and 2011 to provide a meaningful analysis. FNB originated only nine loans in the AA during 2010-2011.

PA Non-MSA

2012-2014

The geographic distribution of small loans to farms is good. The bank made no small loans to farms in low-income geographies, however, there are no farms located in low-income geographies. The percentage of small loans to farms in moderate-income geographies exceeds the percentage of farms located in moderate-income geographies. The bank's market share of loans to farms in moderate-income geographies exceeds their overall market share.

2010-2011

The bank's performance in 2010-2011 is not inconsistent with performance noted in 2012-2014.

Lending Gap Analysis

We evaluated the lending distribution in the Pittsburgh MSA, PA Non-MSA, and limited-scope PA AAs to determine if any unexplained, conspicuous gaps existed. We used HMDA and CRA data reports to compare the geographies where loans were made to the geographies in the AAs. We also considered competition, market conditions, and demographic information. No unexplained, conspicuous gaps were identified.

Inside/Outside Ratio

A substantial majority of loans are made in FNB's AAs. Overall, 95.9 percent of the bank's loan originations were in their AAs. For home mortgage loans, 95.5 percent of all originations were in the AAs. By loan product 93.4 percent of all home purchase loans, 96.3 percent of all home improvement loans, and 95.7 percent of all home refinance loans were in the bank's AAs. For loans to businesses and farms, 94.5 and 96.4 percent respectively were in the bank's AAs.

This analysis was performed on the entire bank rather than by AA and factored into the overall analysis of the geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

Overall, the distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among retail customers of different income levels and good penetration among business and farm customers of different sizes. As noted previously, we placed greater weight on the bank's home mortgage lending as home mortgage loans represented the majority of the bank's reportable lending activity. Additionally, we considered the level of families living below the poverty level in our analysis of lending to low- and moderate-income borrowers. In addition, we attributed more weight to the bank's performance from 2012 to 2014 than its performance in 2010 and 2011.

Home Mortgage Loans

The overall borrower distribution of home mortgage loans is excellent.

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.

Pittsburgh MSA AA

Overall, the distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among retail customers of different income levels and good among business and farm customers of different sizes. In evaluating the borrower distribution of home loans in the Pittsburgh AA, we noted that 12.2 percent of the families in the AA are below the poverty level compared to 20.4 percent of families defined as low-income. The median gross rent amounts are between \$542 and \$578 per month and is less than the potential mortgage payment for an owner occupied unit valued at the median housing value of \$123,872. In addition, we also considered the average age of the housing stock in the AA, which was 64 years for low-income census tracts and 63 years for moderate-income census tracts. It should be noted that older housing often has higher maintenance costs compared to new housing stock and frequently requires significant repairs to bring the dwellings up to code requirements. Also, these older houses are often less energy efficient, resulting in higher utility costs, which can increase homeownership costs. These additional factors and costs negatively affect the ability of low- and moderate-income individuals to qualify for mortgage loans.

Home Purchase Loans

2012-2014

The overall borrower distribution of home purchase loans is excellent. The percentage of loans to low-income borrowers is below the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers exceeds its overall market share of home purchase loans.

2010-2011

The bank's performance in 2010 and 2011 is not inconsistent with performance noted in 2012 through 2014.

Home Improvement Loans

2012-2014

The overall borrower distribution of home improvement loans is excellent. The percentage of loans to low-income borrowers is near to the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers exceeds its overall market share of home improvement loans.

2010-2011

The bank's performance in 2010 and 2011 was not inconsistent with performance noted in 2012 through 2014.

Home Refinance Loans2012-2014

The overall borrower distribution of home refinance loans is excellent. The percentage of loans to low-income borrowers is below the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers exceeds their overall market share of home refinance loans.

2010-2011

The bank's performance in 2010 and 2011 is not inconsistent with performance noted from 2012 through 2014.

PA Non-MSA AA

Overall, the distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among retail customers of different income levels and good among business and farm customers of different sizes. In evaluating the borrower distribution of home loans in the PA Non-MSA AA, we considered the impact of families below poverty in our analysis, recognizing that people living below poverty have a difficult time qualifying for traditional mortgages. The poverty rate for this AA averages 14.0 percent, with a range among counties between 11.9 and 17.7 percent, compared to 17.9 percent of families defined as low-income. Further, we considered that the average age of the housing stock in this AA average 66 years for low-income census tracts and 65 years for moderate-income census tracts. Older housing often costs more to maintain. These homes frequently require significant repairs to bring them up to code requirements and they are often are less energy efficient, resulting in higher heating and cooling costs. All of these factors add to the overall cost of homeownership, which negatively affects the ability of low- and moderate-income individuals to qualify for mortgage loans. The median gross rent amounts are between \$352 and \$488 per month and is less than the potential mortgage payment for an owner occupied unit valued at the median housing value of \$100,784.

Home Purchase Loans2012-2014

The overall borrower distribution of home purchase loans is excellent. The percentage of loans to low-income borrowers is below the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers exceeds their overall market share of home purchase loans.

2010-2011

The bank's performance in 2010 and 2011 is not inconsistent with performance noted from 2012 through 2014.

Home Improvement Loans2012-2014

The overall borrower distribution of home improvement loans is excellent. The percentage of loans to low-income borrowers is near to the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers exceeds its overall market share of home improvement loans.

2010-2011

The bank's performance in 2010 and 2011 is not inconsistent with performance noted from 2012 through 2014.

Home Refinance Loans

2012-2014

The overall borrower distribution of home refinance loans is excellent. The percentage of loans to low-income borrowers is below the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers exceeds its overall market share of home refinance loans.

2010-2011

The bank's performance in 2010 and 2011 is not inconsistent with performance noted from 2012 through 2014.

Small Loans to Businesses

The overall distribution of small loans to small businesses (businesses with less than \$1 million in gross annual revenue) is good.

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.

Pittsburgh MSA AA

2012-2014

The distribution of loans to small businesses from 2012 through 2014 is good. The percentage of loans to small businesses is below the percentage of small businesses in the AA. However, the bank's market share of loans to small businesses exceeds its overall market share of loans to small businesses. Additionally, a majority of loans in amounts less than \$100 thousand are made to small businesses.

2010-2011

The bank's performance in 2010 and 2011 is stronger than performance noted from 2012 through 2014. The percentage of loans to small businesses was near to the percentage of small businesses in the AA.

PA Non-MSA AA

The overall distribution of small loans to businesses is good.

2012-2014

The distribution of loans to small businesses from 2012 through 2014 is good. The percentage of loans to small businesses is below the percentage of small businesses. The bank's market share of loans to small businesses exceeds its overall market share of loans to small businesses. Additionally, a majority of loans in amounts less than \$100 thousand are made to small businesses.

2010-2011

The bank's performance in 2011 is stronger than the overall performance from 2012 through 2014. The percentage of loans to small businesses is near to the percentage of small businesses in the AA.

Small Loans to Farms

The overall distribution of loans to small farms (farms with less than \$1 million in gross annual revenue) is good.

Refer to table 12 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 farms.

Pittsburgh MSA AA

The overall distribution of loans to small farms is good.

2012-2014

The distribution of loans to small farms from 2012 through 2014 is good. The percentage of loans to small farms is below the percentage of farms in the AA. The bank's market share of loans to small farms exceeds its overall market share of small loans to farms. A majority of loans in amounts less than \$100 thousand are to small farms.

2010-2011

The bank did not originate or purchase a sufficient number of small loans to farms in 2010 and 2011 to provide a meaningful analysis. FNB originated nine small farm loans during 2010-2011.

PA Non-MSA AA

The overall distribution of loans to small farms is good.

2012-2014

The distribution of loans to small farms from 2012 through 2014 is good. The percentage of loans to small farms is below the percentage of farms in the AA. The bank's market share of loans to small farms exceeds its overall market share of small loans to farms. A substantial majority of loans in amounts less than \$100 thousand are to small farms.

2010-2011

The bank's performance in 2010 and 2011 is stronger than the overall performance from 2012 through 2014. The percentage of loans to small farms is near to the percentage of farms in the AA.

Community Development Lending

FNB made a relatively high level of community development loans in Pennsylvania during the evaluation period. This had a positive impact on the bank's overall Lending Test rating.

Refer to table 1 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Pittsburgh MSA AA

FNB made a relatively high level of community development loans in the Pittsburgh AA. FNB originated 14 loans totaling \$40.2 million during the evaluation period. Loans provided funding for several economic development projects in low-income census tracts in Allegheny County. They also made loans to organizations that provide community services, such as job training and support for low- and moderate-income youth and their parents. One organization that received funding provides assistance to small businesses, particularly underserved and disadvantaged entrepreneurs, in the City of Pittsburgh and Allegheny County.

Two loans went to organizations to improve infrastructure in a low- and moderate-income neighborhood in the AA and to help retain over 200 jobs in the area. Another loan was used to develop vacant properties located in low- and moderate-income neighborhoods into commercial real estate that will attract and retain jobs for this portion of the AA.

Total community development lending in Pittsburgh includes three loans funded through affiliate FNBBCC's investment in the FNBCP Small Business Investment Company (SBIC).

PA Non-MSA AA

FNB made an adequate level of community development loans in the AA. FNB originated three loans totaling \$5.5 million during the evaluation period. One loan provided funding to renovate 134 units of affordable housing for low- and moderate-income families in Venango County. Additionally, affiliate FNBCC's investment in the FNBCP SBIC generated two loans to businesses in the AA.

Product Innovation and Flexibility

FNB uses flexible lending practices in order to serve assessment area credit needs. FNB's flexible lending products include the Family Home Ownership Program (FHOP) and Family Home Improvement/Rehabilitation Program (FHIRP). Both are available to eligible borrowers with low- to moderate-incomes. FHOP and FHIRP are limited to single family residences for the purpose of home purchase, home improvement, or home refinancing. The flexible underwriting guidelines include reduced down payment requirements; "zero point" fixed interest rates, flexible loan to value limits, and reduced closing costs. FNB originated 427 FHOP loans for \$27.1 million and 44 FHIRP loans for \$2.8 million in the evaluation period. Additionally, FNB does not have a minimum loan amount for residential mortgage loans.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Erie and State College AAs is not consistent with the bank's performance in the full-scope areas in Pennsylvania. Performance in the Altoona and Williamsport MSA AAs is weaker than in the full-scope areas with regard to the geographic distribution of loans. Performance in the Harrisburg MSA AA is weaker than in the full-scope areas with regard to the borrower distribution of loans. Performance in the Johnstown and Scranton MSA AAs was weaker than performance in the full-scope AAs in both the geographic and borrower distribution of loans. Performance in the Reading and York MSA AAs was weaker than performance in the full-scope AAs because the bank originated too few loans of any one loan type to conduct a meaningful analysis. The volume of retail lending indicates poor responsiveness to community credit needs.

With regard to community development lending, the bank originated two community development loans totaling \$27.6 million in the Reading MSA AA, only one of nine limited-scope AAs. The bank's affiliate, FNBCC, investment in the FNBCP SBIC resulted in one loan origination of \$1.7 million in the Scranton MSA AA. We considered the impact of community development lending, including the effect of competition and availability of opportunities in markets where the bank has a limited presence, in arriving at conclusions for each AA and in the state of Pennsylvania overall.

The negative impact of performance in limited-scope areas on the Lending Test rating in Pennsylvania was offset by the overall high level of community development lending in Pennsylvania.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Pennsylvania is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Pittsburgh MSA AA and the PA Non-MSA AA is adequate.

The overall state rating also considers that portions of investments in five mortgage backed securities totaling \$4.4 million and assigned to the broader regional area that includes the state of Pennsylvania directly benefited the bank's AAs in 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.

Pittsburgh MSA AA

The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution

exhibits adequate responsiveness to credit and community economic development needs. During the evaluation period, FNB made 151 investments in the Pittsburgh MSA AA totaling \$10.6 million. Investments included:

- \$3.8 million in projects that provide affordable housing for low- and moderate-income individuals;
- \$896 thousand in 142 grants and donations to organizations that supported affordable housing initiatives, economic development and community services targeted towards LMI individuals and geographies over the evaluation period;
- \$865 thousand in activities that promote economic development through FNB's affiliate, FNBC, investment in the FNBCP SBIC;
- \$4.2 million in government sponsored mortgage-backed securities (MBS) where the underlying mortgages were originated to LMI borrowers within the AA;

We also considered the continuing impact of two prior period investments totaling \$9.2 million. One investment of \$7.3 million was in a New Market Tax Credit (NMTC) project that funded construction of two warehouses in a depressed manufacturing area suffering from chronic unemployment. The second investment was in a low-income housing tax credit (LIHTC) project totaling \$1.8 million that provides affordable housing for low- and moderate-income seniors.

PA Non-MSA AA

The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits adequate responsiveness to credit and community economic development needs. During the evaluation period, FNB made 28 investments in the PA Non-MSA AA totaling \$5.9 million. Investments included:

- \$5.6 million in a one LIHTC project for low- and moderate-income families and a second affordable housing development for low-income seniors;
- \$74 thousand in 24 grants and donations to organizations that supported affordable housing initiatives, economic development and community services targeted towards LMI individuals and geographies over the evaluation period.
- \$195 thousand in activities that promote economic development through FNB's affiliate, FNBC, investment in the FNBCP SBIC.

We also considered the ongoing impact in the AA of five prior period investments totaling \$2.4 million. All five investments continue to support affordable housing for low- and moderate-income families and seniors.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Altoona, Erie, Harrisburg, Johnstown, Scranton, and State College limited-scope areas is not inconsistent with the bank's overall performance in the full-scope areas. Performance in the Reading, Williamsport, and York areas is weaker than performance in the full-scope areas. FNB made no contributions or direct investments in the Reading and York AAs, and only one contribution of \$2.5 thousand in the Williamsport AA during the evaluation period.

Performance in the limited-scope areas had a neutral impact on the bank's overall rating under the Investment Test in Pennsylvania.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

FNB's performance under the Service Test in Pennsylvania is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Pittsburgh MSA and PA Non-MSA AAs is good. Delivery systems are accessible to essentially all portions of FNB's AAs. To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate- income geographies and/or to low- and moderate-income individuals. Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment area(s), particularly low- and moderate-income geographies and/or individuals. The bank provides an adequate level of community development services.

Conclusions regarding the bank's performance under Service Test consider activity occurring during the entire evaluation period beginning January 11, 2011 through December 31, 2014. Refer to table 15 for that period 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, and the level and extent of community development services.

Retail Banking Services

Pittsburgh MSA AA

Delivery systems are accessible to essentially all portions of the institution's AAs. The distribution of branches in low- and moderate-income geographies is near to the percentage of the population in those geographies.

To the extent changes have been made, the institution's opening and closing of branches generally has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period, FNB opened four branches and closed seven branches, of which four were located in moderate-income geographies. Closures were largely the result of consolidations with other offices located within a reasonable distance, but beyond geographic parameters that define a branch "consolidation" for licensing purposes. As mentioned above, the bank maintains a reasonable distribution of branches across their assessment area.

Services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies or individuals. Hours of operation vary across locales, but all branch offices operate during core business hours. FNB offers traditional banking products and services at all branch locations. Programs such as the FHOP and FHIRP loans, as discussed under the Product Innovation and Flexibility section of the state of Pennsylvania narrative, are specifically targeted to low- and moderate-income borrowers.

Alternative delivery systems include the bank's extensive network of automated teller machines (ATMs), a website that includes bill and loan pay functionality, transfer ability, and account activity summaries, and an automated 24-hour telephone banking line. These systems are available to all customers. Absent any information regarding how they benefit low- or moderate-income customers specifically, no weight was given to consideration of the alternative delivery systems.

PA Non-MSA AA

Delivery systems are readily accessible to all portions of the institution's assessment area(s). While the bank has no branches in low-income geographies, the distribution of bank branches in moderate-income geographies exceeds the distribution of population in low- and moderate-income geographies combined.

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. FNB opened one branch and closed 13 branches during the evaluation period, none of which were located in low- or moderate-income geographies.

Services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies or individuals. Hours of operation vary across locales, but all branch offices operate during core business hours. FNB offers traditional banking products and services at all branch locations. Programs such as the FHOP and FHIRP loans, as discussed under the Product Innovation and Flexibility section of the state of Pennsylvania narrative, are specifically targeted to low- and moderate-income borrowers.

Alternative delivery systems include the bank's extensive network of automated teller machines (ATM); a website that includes bill and loan pay functionality, transfer ability, and account activity summaries; and an automated 24-hour telephone banking line. These systems are available to all customers. Absent any information regarding how they benefit low- or moderate-income customers specifically, no weight was given to the alternative delivery systems.

Community Development Services

FNB provides an adequate level of CD services that were responsive to community needs.

Pittsburgh MSA AA

In the Pittsburgh MSA AA, 33 FNB employees from various lines of business provided technical assistance to 36 different community development organizations throughout the evaluation period. These organizations provide a varied array of community services and access to affordable housing for low- and moderate-income individuals, as well as support economic development through programs that assist low- and moderate-income and unemployed persons obtain jobs.

PA Non-MSA AA

In the PA Non-MSA AA, 10 FNB employees provided technical assistance to 11 different community development organizations throughout the evaluation period. Organizations served include those that support economic development as defined under CRA, and supportive services targeted to low- and moderate-income individuals and families.

Conclusions for Areas Receiving Limited-Scope Reviews

FNB's performance under the service test in the limited scope areas is weaker than the bank's overall High Satisfactory performance under the service test in Pennsylvania. The bank provided no or limited levels of community development services in the limited-scope areas. This had a negative impact on the bank's overall Service Test rating in Pennsylvania.

State of Ohio

CRA Rating for Ohio¹:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- The bank exhibits an adequate record of serving the credit needs of the most economically disadvantaged area(s) in the AA, low-income individuals, and/or very small businesses.
- The distribution of loans to individuals of different income levels and businesses of different sizes is adequate.
- FNB made an adequate level of qualified community development investments in its AAs.
- FNB provided an adequate level of community development services that were responsive to community needs.
- The bank's service delivery systems are reasonably accessible to AA geographies and AA individuals of different income levels.

Description of Institution's Operations in Ohio

FNB's operations in the state of Ohio rating area are comprised of two full MSA and portions of one MSAs: the entire Cleveland OH MSA17460 (Cleveland MSA AA) comprised of Cuyahoga, Geauga, Lake, Lorain and Medina counties; the entire counties of Portage and Summit in the Akron OH MSA 10420 (Akron MSA AA); and Belmont County in the Wheeling WV-OH MSA 48540 (Wheeling MSA AA). As of December 31, 2014, FNB has 21 full-service locations in the state of Ohio rating area. FNB acquired 18 branches within these three MSAs and added one new branch in a middle-income geography during the evaluation period. Of total branch acquisitions, 17 occurred in 2013 and 2014.

Deposits in the state of Ohio rating area total \$7.0 million and represent 6.2 percent of total bank deposits. The FDIC summary market share report as of June 30, 2014 reported that of deposits in the Ohio rating area, FNB had a 1.0 percent deposit market share ranking it 14th among 53 institutions taking deposits in the Ohio rating area. The top three depository institutions in Ohio are KeyBank, PNC Bank and FirstMerit Bank.

Refer to the market profile for the state of Ohio in appendix C for detailed demographics and other performance context information for assessment areas that received a full-scope review.

Scope of Evaluation in Ohio

The Cleveland MSA AA received a full-scope evaluation. The Akron and Wheeling MSA AAs received limited-scope reviews. The ratings for the state of Ohio are primarily based on the results of the full-scope review of the Cleveland MSA AA. Stronger or weaker performance in limited-scope areas may impact individual test ratings or the overall state rating. Refer to the table in appendix A for more information.

In performing our analysis, we placed greater weight on the bank's home mortgage lending as home mortgage loans represented the majority of the bank's CRA reportable lending activity. Within home mortgage lending, we placed greater weight on home refinance loans with the least weight given to home improvement loans. FNB originated only 1 small farm loan and too few (17) multifamily loans during the evaluation period to conduct a meaningful analysis of performance. Additionally, FNB also originated too few home purchase and home improvement loans during 2010-2011 to conduct a meaningful analysis. FNB's had a much smaller presence in the market during that time. The lack of lending during this period did not impact the bank's overall Lending Test rating.

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

We reviewed one community contact obtained in 2014. The contact represented a nonprofit intermediary that provides programs and services to implement neighborhood recovery strategies and invests in community revitalization to attract residents and small businesses to the area. The contact received a Community Development Financial Institutions (CDFI) Fund award of \$1.3 million, but had to raise matching funds. The contact noted it was difficult to obtain matching funds and were working to find matching funds for the new award cycle in 2015. The contact further stated current investors provided lines of credit that are too short-term to be desirable. The contact expressed longer terms of at least five years would be ideal and additional debt capital is needed.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Ohio is rated Low Satisfactory. Based on a full-scope review, FNB's performance in the Cleveland MSA AA is adequate.

Lending Activity

FNB's lending levels reflect excellent responsiveness to the AA credit needs relative to their deposit market share. However, the bank exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas in the AA, low-income individuals, and/or very small businesses when considering bank lending distributions across geographies, and among borrowers, of different income levels.

Conclusions regarding lending activity are based on the total volume of lending throughout the evaluation period compared to deposit market share as of June 30, 2014. Comparisons were made to peer mortgage and peer small business and small farm data for loans reported during calendar year 2013.

Cleveland MSA AA

FNB's equivalent market rank in home mortgage and small business lending, relative to the number of reporting lenders in the AA, exceeds the bank's market rank in deposits. As of June 30, 2014, FNB held a 1.0 percent deposit market share and was ranked in the 38th percentile, or fourteenth among 37 depository institutions in the Cleveland MSA AA. FNB held a 1.6 percent market share of all home mortgage loans and ranked in the fourth percentile of lenders, or eighteenth among 427 reporting lenders.

FNB held a 0.8 percent market share of home purchase loans and ranked in the ninth percentile, or 29th among 306 reporting lenders. The bank held a 0.3 percent market share of home improvement loans and ranked in the 27th percentile, or 28th among 101 reporting lenders. FNB held a 2.3 percent market share of home refinance loans and ranked in the fourth percentile, or 14th among 346 reporting lenders. FNB held a 0.2 percent market share of small loans to businesses and ranked in the 32nd percentile, or 29th among 89 reporting lenders.

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 lending activity.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects poor penetration throughout the Cleveland MSA AA, particularly to low or moderate-income geographies. The geographic distribution of home mortgage loans is very poor. The geographic distribution of small loans to businesses is good. We identified no unexplained, conspicuous gaps in lending across the AA.

Home Mortgage Loans

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

Home Purchase Loans2012-2014

The geographic distribution of home purchase loans reflects very poor penetration throughout the Cleveland MSA AA, particularly to low-income and moderate-income geographies. The percentage of home purchase loans in low-income and moderate-income geographies is significantly below the percentage of owner occupied units in those geographies. FNB's market share of home purchase loans in low- and moderate-income geographies is significantly below its overall market share of home purchase loans in the AA.

2010-2011

FNB originated an immaterial number of home purchase loans in the AA during 2010 and 2011. An analysis of the geographic distribution of home purchase loans in the period is below analytical thresholds and not meaningful.

Home Improvement Loans2012-2014

The geographic distribution of home improvement loans reflects very poor penetration throughout the Cleveland MSA AA. FNB originated no home improvement loans in low-income geographies. The percentage of home improvement loans in moderate-income geographies is significantly lower than percentage of owner occupied units in moderate-income geographies. FNB's market share of home improvement loans in low- and moderate-income geographies is significantly below its overall market share of home improvement loans in the AA.

Home Refinance Loans2012-2014

The geographic distribution of home refinance loans reflects very poor penetration throughout the Cleveland MSA AA. The percentage of home refinance loans in low-income and moderate-income geographies is significantly below the percentage of owner-occupied units in those geographies. FNB's market share of home refinance loans in low- and moderate-income geographies is significantly below its overall percentage of market share of home refinance loans in the AA.

Small Loans to Businesses

Overall, the geographic distribution of small loans to businesses reflects good penetration throughout the Cleveland MSA AA.

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.

2012-2014

The geographic distribution of small loans to businesses in the Cleveland MSA AA is good. The percentage of small loans to businesses in low-income geographies is below the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentages of businesses located in moderate-income geographies. FNB's market share of small loans to businesses in low-income geographies is significantly below its overall market share of small business loans. FNB's market share of small loans to businesses in moderate-income geographies exceeds its overall market share of small business loans.

2010-2011

FNB performance during 2010-2011 is weaker than performance noted in 2012-2014. FNB made no small loans to businesses in low- or moderate-income geographies during 2010-2011.

Lending Gap Analysis

We evaluated the lending distribution in the Cleveland MSA AA to determine if any unexplained, conspicuous gaps existed. We used HMDA and CRA data reports to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations, competition, market conditions, and demographic information. No unexplained, conspicuous gaps were identified. This had a neutral impact on our conclusion regarding FNB's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower in Cleveland MSA AA reflects adequate penetration among retail customers of different income levels and business customers of different sizes. The distribution of home mortgage loans by borrower income level is adequate. The distribution of loans to small businesses (businesses with less than \$1 million in gross annual revenue) is adequate. A majority of small loans to businesses were for amounts less than \$100 thousand.

In evaluating the borrower distribution of home mortgage loans, we considered the number of families that live below the poverty level and the barrier this may impose to home ownership. Based on ACS census data from 2009-2013, 15.4 percent of families in the Cleveland MSA AA live below poverty, compared to 21.7 percent of families defined as low-income. These factors may have impacted the bank's ability to originate home mortgage loans in the AA during the evaluation period.

Home Mortgage Loans

The overall distribution of home mortgage loans by income level of the borrower reflects adequate penetration throughout the AA.

Refer to tables 8, 9, and 10 in the state of Ohio section in appendix C for the facts and data used to evaluate the borrower distribution of FNB's home mortgage loan originations and purchases.

Home Purchase Loans2012-2014

The distribution of home purchase loans by income level of the borrower in the Cleveland MSA AA is adequate. FNB's percentage of home purchase loans to low-income borrowers is below the percentage of low-income families in the AA. FNB's percentage of home purchase loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. FNB's market share of loans to low- and moderate-income borrowers is below its overall market share of home purchase loans.

Home Improvement Loans2012-2014

The distribution of home improvement loans by income level of the borrower in the Cleveland MSA AA is poor. FNB's percentage of home improvement loans to low-income borrowers is below the percentage of low-income families in the AA. FNB's percentage of home improvement loans to moderate-income borrowers is significantly below the percentage of moderate-income families in the AA. FNB's market share of loans to low-income borrowers exceeds its overall market share of home improvement loans. FNB's market share of loans to moderate-income borrowers is below its overall market share of home improvement loans.

Home Refinance Loans2012-2014

The distribution of home refinance loans by income level of the borrower in the Cleveland MSA AA is adequate. FNB's percentage of home refinance loans to low-income borrowers is below the percentage of low-income borrowers in the AA. FNB's percentage of home refinance loans to moderate-income borrowers is below the percentage of moderate-income families in the AA. FNB's market share of loans to low-income borrowers is

below its overall market share of home refinance loans. The bank's market share of loans to moderate-income borrowers is below the bank's overall market share of home refinance loans.

2010-2011

FNB's performance during 2010-2011 is stronger than performance noted in 2012-2014. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA.

Small Loans to Businesses

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

2012-2014

The distribution of loans to small businesses in the Cleveland MSA AA is adequate. FNB's percentage of loans to small businesses is below the percentage of small businesses in the AA. The majority of the FNB's loans to businesses were for amounts less than \$100 thousand. FNB's market share of loans to small businesses exceeds its overall market share of loans to businesses.

2010-2011

The bank's performance in 2010-2011 is stronger than performance noted in 2012-2014. FNB percentage of loans to small businesses was near to the percentage of small businesses in the AA.

Community Development Lending

FNB made an adequate level of community development loans in the Cleveland MSA AA. FNB originated one loan totaling \$12.0 million. The loan was to a multifamily residential property project that ensures a job creation component for residents in the area between the developer and the City of Cleveland. In addition, FNB received consideration for a \$750 thousand loan that supported economic development as a result of FNB's affiliate, FNBC, investment in the FNBCP SBIC. The level of community development lending had a neutral impact on the overall Lending Test rating.

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

Product Innovation and Flexibility

FNB offers flexible lending products for eligible borrowers. Refer to the Product Innovation and Flexibility section of the State of Pennsylvania AA narrative for details.

Conclusions for Areas Receiving Limited-Scope Reviews

FNB's performance under the Lending Test in the Akron MSA AA is weaker than performance noted in the full scope area. The weaker performance is primarily a result of the bank's limited presence through most of the evaluation period limiting overall lending activity within the AA, as well as weaker performance related to the distribution of loans among borrowers of different income levels and businesses of different size. FNB's performance in the Wheeling MSA AA is stronger than performance in the full-scope area with regard to the geographic distribution of loans.

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 Ohio is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Cleveland MSA AA is adequate.

The overall state rating also considers that portions of investments in five mortgage backed securities totaling \$4.4 million and assigned to the broader regional area that includes the state of Ohio directly benefited the bank's AAs in Ohio.

Refer to table 14 in the state of Ohio section of appendix D for the facts and data used to evaluate FNB's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

FNB made three qualifying donations totaling \$15.9 thousand. Donations supported a youth workforce development organization in the Cleveland MSA AA which provides workforce preparation, job placement, and youth development programs for at-risk youth that live with families at or below poverty. FNB also donated to an organization that offers educational programming for 4th through 12th grade youth. Programs include academic, social and personal development skills, literacy support as well as parental workshops focusing on parental motivation, life skills development, workforce preparedness, personal development and financial empowerment. Participants are from low- and moderate-income families.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Akron MSA AA and Wheeling MSA AA is weaker than the bank's overall performance under the Investment Test in the full-scope area. FNB made no qualified community development investments or donations in Wheeling and only two donations totaling \$658 in Akron. Due to the bank's shorter term presence in these markets during the evaluation period, this had a neutral impact on the overall Investment Test rating in Ohio.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

FNB's performance under the Service Test in Cleveland MSA AA is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Cleveland MSA AA is adequate.

Refer to table 15 for the period January 11, 2011 through December 31, 2014 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, and the level and extent of community development services.

Retail Banking Services

Delivery systems are reasonably accessible to essentially all of portions of the Cleveland MSA AA. FNB has 17 branches in the Cleveland MSA AA. No branches are located in low- income geographies. Two branches are located in moderate-income geographies. The branch distribution in low-moderate-income geographies is less than the percent of the population in low-moderate-income geographies. FNB expanded its branch network in the Cleveland MSA AA through the acquisition of Parkview Bank in 2013. In addition, FNB opened one additional branch in the evaluation period. FNB had three branches in the Cleveland MSA AA prior to opening the new branch and the acquisition activity.

To the extent changes have been made, the institution's opening, closing, and acquisition of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate- income geographies and/or to low- and moderate-income individuals in the Cleveland AA.

Services, including where appropriate, business hours, do not vary in a way that inconveniences portions of the Cleveland MSA AA, particularly low- and moderate- income geographies and/or individuals. All branches in the Cleveland MSA AA have traditional banking business hours and offer Saturday service. Each branch location also offers 24-hour ATM access with deposit taking abilities. Services do not vary in a way that inconveniences

portions of the assessment area, particularly low- and moderate-income geographies or individuals. Hours of operation vary across locales, but all branch offices operate during core business hours. FNB offers traditional banking products and services at all branch locations. Programs such as the FHOP and FHIRP loans, as discussed under the Product Innovation and Flexibility section of the state of Pennsylvania narrative, are specifically targeted to low- and moderate-income borrowers. Alternative delivery systems include the bank's extensive network of automated teller machines; a robust website that includes bill and loan pay functionality, transfer ability, and account activity summaries; and an automated 24-hour telephone banking line. These systems are available to all customers. Absent any information regarding how they benefit low- or moderate-income customers specifically, no weight was given to the alternative delivery systems.

Community Development Services

FNB provided a limited level of community development services within the Cleveland MSA AA. During the evaluation period, Bank staff served on boards and committees for four community development organizations and schools serving primarily low-and moderate-income individuals in the Cleveland MSA AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, FNB's performance under the Service Test in the Akron MSA AA and the Wheeling MSA AA was weaker than its overall performance in the full-scope AA. FNB provided no qualified community development services in the limited-scope AA's during the evaluation period. Because of the bank's limited presence in these AAs during the evaluation period, this had a neutral impact on the bank's overall performance under the Service Test.

State of Maryland

CRA Rating for Maryland²:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects poor penetration throughout the bank's AA.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and good penetration among business and farm customers of different sizes.
- FNB has an adequate level of qualified community development investments and grants.
- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment area.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- The institution provides an adequate level of community development services given the bank's tenure in the AA.

Description of Institution's Operations in Maryland

FNB was evaluated on one assessment area in the state of Maryland. The assessment area is comprised of the counties of Anne Arundel, Baltimore, Harford, Howard, and Queen Anne's, along with the City of Baltimore, in the Baltimore-Columbia-Towson MSA 12580 (Baltimore MSA AA). The Baltimore MSA AA was established in April 2013 with the acquisition of Bank of Annapolis. FNB acquired Baltimore County Savings Bank in February 2014 and operates 26 branch offices in the AA.

FNB entered the Silver Spring-Frederick-Rockville MSA 43524 when it acquired OBA Bank in September 2014. However, the September 2014 acquisition was not considered in this evaluation because it occurred so late in the CRA evaluation cycle.

FNB's primary business focus in the AA is residential mortgage loans and loans to businesses. The bank provides a full range of loan and deposit products and services to its AA. During the evaluation period, 1.0 percent of originated loans and 8.0 percent of bank-wide deposits were from the AA. As of June 30, 2014, the date for which deposit data is available, FNB held deposits totaling \$890 million in the AA, which represented a 1.5 percent deposit market share and ranked FNB number 9 of 66 financial institutions with operations in the AA. FNB held a 0.7 percent deposit market share among 116 depository institutions doing business in the state of Maryland. The top three depository institutions in the state are Bank of America, Manufacturers and Traders Trust Company, and PNC Bank.

Refer to the market profile for the state of Maryland in appendix C for detailed demographics and other performance context information for the assessment area that received a full-scope review.

Scope of Evaluation in Maryland

The Baltimore MSA AA received a full-scope review. Performance ratings are based on results of this full-scope review. Please see the table in appendix A for more information.

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

In performing our analysis, we placed greater weight on the bank's home mortgage lending as home mortgage loans represented the majority of the bank's CRA reportable lending activity. Within home mortgage lending, we placed greater weight on home refinance loans with the least weight given to home improvement loans. FNB originated no small farm loans and too few (4) multifamily loans during the evaluation period to conduct a meaningful analysis of performance.

During our evaluation, we reviewed one community contact interview conducted in 2014. The contact was a small business and technology development center in Baltimore offering low- and moderate-income entrepreneurs education, information, and tools necessary to build successful businesses. The contact noted decreased funding sources in recent years and an ongoing need for more funding to support the organization's programs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Maryland is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Baltimore MSA AA is adequate.

Lending Activity

Lending levels reflect adequate responsiveness to credit needs in the Baltimore MSA AA. FNB exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas in the Baltimore MSA AA, low-income individuals, and/or very small businesses.

As of June 30, 2014, FNB had a 1.5 percent deposit market share and was ranked in the 14th percentile, or ninth of 66 depository institutions doing business in the Baltimore MSA AA. During the evaluation period, FNB originated 335 home mortgage loans totaling \$82.2 million and 241 small loans to businesses totaling \$54.2 million. Comparisons to peer are not available for calendar year 2013, the year for which comparisons are made.

Refer to the Lending Volume section of table 1 in appendix D for the facts and data used to evaluate FNB's lending activity.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects poor penetration throughout the Baltimore MSA AA, particularly to low- and moderate-income geographies in the Baltimore MSA AA. The geographic distribution of home mortgage loans is poor. The geographic distribution of small loans to businesses is adequate.

HMDA market share data by income level of the geography is not available in the Baltimore MSA AA for FNB. FNB made no home mortgage loans in low- or moderate-income geographies the AA during 2013, the year for which market share comparisons are made.

Home Mortgage Loans

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

Home Purchase Loans

The geographic distribution of home purchase loans in the Baltimore MSA AA is very poor. FNB's percentage of home purchase loans in low- and moderate-income geographies is significantly below the percentage of owner-occupied units in those geographies.

Home Improvement Loans

The geographic distribution of home improvement loans in the Baltimore MSA AA is very poor. FNB made no home improvement loans in low-income geographies. FNB's percentage of home improvement loans in moderate-income geographies is significantly below the percentage of owner-occupied units in moderate-income geographies.

Home Refinance

The geographic distribution of home refinance loans in the Baltimore MSA AA is poor. FNB's percentage of home refinance loans in low-income geographies is well below the percentage of owner-occupied units in low-income geographies. FNB's percentage of home refinance loans in moderate-income geographies is below the percentage of owner-occupied units in the moderate-income geographies.

Small Loans to Businesses

The geographic distribution of small loans to businesses is adequate. The percentage of small loans to businesses in low-income geographies is below the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies is below the percentage of businesses located in moderate-income geographies. The bank's market share of small loans to businesses in low- and moderate-income geographies is significantly below its overall market share of small loans to businesses in the AA.

Refer to table 6 in the state of Maryland 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.

Lending Gap Analysis

We evaluated the lending distribution in the Baltimore MSA AA to determine if any unexplained, conspicuous gaps existed. We used HMDA and CRA data reports to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations, competition, market conditions, and demographic information. No unexplained, conspicuous gaps were identified

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower in the Baltimore MSA AA reflects good penetration among retail customers of different income levels and businesses of different sizes. The distribution of home mortgage loans by borrower income level is good. The distribution of loans to small businesses (businesses with less than \$1 million in gross annual revenue) is adequate. Less than a majority of small loans to businesses made in the AA were for amounts less than \$100 thousand.

Conclusions considered the number of individuals that live below the poverty level and the barrier this may impose on home ownership. In the Baltimore MSA AA, 21.9 percent of families in the AA are defined as low-income. In addition, 10.0 percent of families in the Baltimore MSA AA were living below the poverty level. These factors may have impacted FNB's ability to originate home mortgage loans in the AA during the evaluation period.

Home Mortgage Loans

Refer to tables 8, 9 and 10 in the state of Maryland 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.

Home Purchase Loans

The distribution of home purchase loans by income level of the borrower in the Baltimore MSA AA is adequate. FNB's percentage of home purchase loans to low-income borrowers is significantly below the percentage of low-income families in the AA. FNB's percentage of home purchase loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. The bank's market share of home purchase loans to low-income borrowers is below its overall market share of home purchase loans. FNB's market share of loans to moderate-income borrowers is near to its overall market share of home purchase loans in the AA.

Home Improvement Loans

The distribution of home improvement loans by income level of the borrower in the AA is adequate. FNB's percentage of home improvement loans to low-income borrowers is significantly below the percentage of low-income families in the AA. FNB's percentage of home improvement loans to moderate-income borrowers exceeds

the percentage of moderate-income families in the AA. FNB made no loans to low-income borrowers in 2013, the year for which market share comparisons are made. The bank's market share of home improvement loans to moderate-income borrowers exceeds its overall market share of home improvement loans.

Home Refinance Loans

The distribution of home refinance loans by income level of the borrower in the AA is good. FNB's percentage of home refinance loans to low-income borrowers is below the percentage of low-income borrowers in the AA. FNB's percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income borrowers in the AA. The bank's market share of loans to low-income borrowers is near to its overall market share of home refinance loans. The bank's market share of loans to moderate-income borrowers exceeds its overall market share of home refinance loans.

Small Loans to Businesses

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

The distribution of loans to small businesses in the AA is adequate. FNB's percentage of loans to small businesses is below the percentage of small businesses in the AA. Less than a majority of FNB's small loans to businesses were for amounts of \$100 thousand or less. The bank's market share of loans to small businesses is near to the bank's overall market share of loans to businesses.

Community Development Lending

Given the bank's short tenure and competitive position in the market, FNB made an adequate level of community development loans during the evaluation period. The bank received consideration for two community development loans totaling \$3.1 million originated through the FNBCP SBIC in the broader statewide area that includes the bank's assessment area. One loan was to a home medical supply provider with many of its customers enrolled in the Federal Medicare or State Medicaid programs. The other loan was to a transportation company that specializes in transporting time-sensitive full truckload freight on a local, regional, and national basis. The level of community development lending had a neutral impact on the overall Lending Test rating.

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

Product Innovation and Flexibility

FNB offers flexible lending products for eligible borrowers. Refer to the Product Innovation and Flexibility section of the state of Pennsylvania AA narrative for details.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

FNB's performance under the Investment Test in Maryland is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Baltimore MSA AA is adequate.

FNB has an adequate level of qualified community development investments and grants. FNB has one qualified investment and four qualified donations totaling \$965 thousand in the Baltimore MSA AA.

The institution exhibits adequate responsiveness to credit and community economic development needs. FNB acquired one investment in the Maryland Community Development Administration for \$955 thousand through the Bank of Annapolis acquisition. FNB made four qualified donations during the current evaluation totaling \$10.4 thousand to organizations serving the assessment area whose missions include affordable housing and services targeted to low- and moderate-income individuals and families.

The overall state rating also considers that portions of investments in five mortgage backed securities totaling \$4.4 million and assigned to the broader regional area that includes the State of Maryland directly benefited the bank's AA in Maryland.

Refer to table 14 in the State of Maryland 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 Reviews

The bank's performance under the Service Test in Maryland is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Baltimore MSA AA is adequate.

Refer to table 15 in the state of Maryland 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, and the level and extent of community development services.

Retail Banking Services

Delivery systems are reasonably accessible to essentially all portions of the Baltimore MSA AA. To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate- income geographies and/or to low- and moderate-income individuals. FNB acquired 25 branches in the Baltimore MSA AA and opened one branch in a middle-income geography during the evaluation period. FNB operates one branch in a low-income geography. No branches are located in moderate-income geographies. No branches were closed during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences portions of the Baltimore MSA AA, particularly low- and moderate- income geographies and/or individuals. Hours of operation vary across locales, but all branch offices operate during core business hours and most have Saturday hours. Branch locations offer 24-hour ATM access with deposit taking abilities. Refer to the Retail Banking Services section in state of Pennsylvania AA narrative for further details.

Community Development Services

FNB provides a limited level of community development services. During the evaluation period, two bank employees provided community development services within the Baltimore MSA AA. One employee served on the board of a private nonprofit agency that works to help clients rebuild lives and eliminate sexual, domestic and dating violence in Howard County. Another employee served as a committee member of an organization aimed at teaching financial life skills to low- and moderate-income middle school students in Baltimore County. Both services occurred in 2014.

Multistate Metropolitan Area Ratings

MSA 48260 Weirton-Steubenville, WV-OH

CRA rating for the Weirton Multistate MSA³: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to the credit needs of the AA.
- The overall distribution of loans by income level of the borrower reflects good penetration among retail customers of different income levels and business customers of different sizes.
- FNB exhibits adequate responsiveness to credit and community economic development needs.
- Delivery systems are reasonably accessible to essentially all portions of the AA.
- To the extent changes have been made, the institution's opening, closing, and acquisition of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Description of Institution's Operations Weirton Multistate MSA

The Weirton-Steubenville, WV-OH Multistate MSA AA (Weirton MSA AA) is comprised of Brooke County, WV, and Jefferson County, OH. FNB provides a full range of loan and deposit products and services in the AA through four full-service branches; two are located in Brooke County, WV and two in Jefferson County, OH. All four branches are located in middle income geographies. FNB's physical presence in the Weirton MSA AA began January 1, 2012 through acquisition activity.

During the evaluation period, 1.3 percent of originated loans and 1.3 percent of bank-wide deposits were from the AA. FNB originated 720 loans for \$49.7 million in the AA in the evaluation period. As of June 30, 2014, FNB held deposits totaling \$142.0 million in the AA, which represented a 12.0 percent deposit market share and ranked FNB number 4 of 10 financial institutions with operations in the AA. The three largest financial institutions in the AA by deposit market share are The Huntington National Bank, Wesbanco Bank, and PNC Bank.

Refer to the market profiles for the Weirton MSA AA in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Weirton MSA AA

The Weirton MSA AA received a full-scope review. The results of this review were incorporated into FNB's overall rating.

In performing our analysis, we placed greater weight on the bank's home mortgage lending as home mortgage loans represented the majority of the bank's CRA reportable lending activity. Within home mortgage lending, we placed greater weight on home refinance loans with the least weight given to home improvement loans. FNB made no loans to small farms in the AA during the evaluation period. Additionally, FNB made only four loans related to multifamily properties. An analysis of performance related to multifamily lending would not be meaningful.

Conclusions regarding performance are limited to the period 2012 through 2014, following establishment of the Weirton MSA AA.

³ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

During our evaluation, we reviewed a community contact interview conducted in 2014. The contact was an affordable housing organization serving Brooke County, WV and other counties neighboring the Weirton AA. The contact expressed the continued need for affordable housing in the area because of limited supply.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

FNB's performance under the Lending Test in Weirton MSA AA is rated High Satisfactory. Based on a full-scope review, FNB's performance in the Weirton MSA AA is good.

Lending Activity

Lending levels reflect excellent responsiveness to the credit needs of the Weirton MSA AA relative to their deposit market share and rank. However, the geographic distribution of loans indicates FNB exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas in the Weirton MSA AA. The borrower distribution of loans indicates FNB exhibits a good record of serving low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.

FNB's equivalent market rank in home mortgage lending, relative to the number of reporting lenders in the AA, exceeds the bank's market rank in deposits. As of June 30, 2014, FNB had a 12.0 percent deposit market share and ranked number four of ten depository institutions doing business in the Weirton MSA AA. FNB held a market share of 11.6 percent and ranked number three out of 118 HMDA reporters in the overall volume of HMDA lending. FNB held a 2.9 percent market share and ranked in the top 16 percent, or number 11 of 67 home mortgage purchase lenders. FNB ranked first among 26 lenders and held a 25.6 percent market share in home improvement loans. The bank ranked second of 87 lenders with a 14.7 percent market share in home refinance loans. FNB held a 6.7 percent market share and ranked in the top 20 percent, or number six of 30 small business lenders in the AA.

Refer to the Lending Volume section of table 1 in the Weirton MSA AA section of appendix D for the facts and data used to evaluate FNB's lending activity.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects adequate penetration throughout the Weirton MSA AA. The geographic distribution of home mortgage loans is adequate. The geographic distribution of small loans to businesses is adequate.

In evaluating the geographic distribution of home mortgage loans, we considered that only less than one percent of owner-occupied housing units were located in low-income geographies, severely limiting FNB's opportunity to originate loans in those geographies.

Home Mortgage Loans

Refer to tables 2, 3, 4, and 5 in the Weirton MSA AA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase

The geographic distribution of home purchase loans in the Weirton MSA AA is adequate. FNB made no home purchase loans in low-income geographies. FNB's percentage of home purchase loans in moderate-income geographies is near to the percentage of owner-occupied units in moderate-income geographies. FNB's market share of home purchase loans in moderate-income geographies is significantly below their overall market share of home purchase loans in the Weirton MSA AA.

Home Improvement Loans

The geographic distribution of home improvement loans in the Weirton MSA AA is adequate. Considering the opportunities to lend, FNB's percentage of home improvement loans in low-income geographies is near to the

percentage of owner-occupied units in low-income geographies. FNB's percentage of home improvement loans in moderate-income geographies is significantly below the percentage of owner-occupied units in moderate-income geographies. The bank's market share of home improvement loans in low-income geographies exceeds its overall market share of home improvement loans in the Weirton MSA AA. The bank's market share of home improvement loans in moderate-income geographies is significantly below its overall market share of home improvement loans in the Weirton MSA AA.

Home Refinance Loans

The geographic distribution of home refinance loans in the Weirton MSA AA is adequate. FNB's percentage of home refinance loans in low-income geographies is below the percentage of owner-occupied units in those geographies. The percentage of loans in moderate-income geographies is below the percentage of owner-occupied units in those geographies. The bank's market share of home refinance loans in low-income areas is significantly below its overall market share of home refinance loans. The bank's market share of home refinance loans in moderate-income areas is near to its overall market share of home refinance loans in the Weirton MSA AA.

Small Loans to Businesses

The geographic distribution of small loans to businesses is adequate. FNB's percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in low-income geographies. FNB's percentage of small loans to businesses in moderate-income geographies is significantly below the percentage of businesses in moderate-income geographies. The bank's market share of small loans to businesses in low-income geographies exceeds its overall market share of small loans to businesses. The bank's market share of small loans to businesses in moderate-income areas is below its overall market share of small loans to businesses in the Weirton MSA AA.

Refer to table 6 in the Weirton MSA AA section of appendix D for the facts and data used to evaluate the geographic distribution of origination/purchase of small loans to businesses.

Lending Gap Analysis

We evaluated the lending distribution in the Weirton MSA AA to determine if any unexplained, conspicuous gaps existed. We used reports on HMDA and CRA loan data to compare the geographies where loans were made to the geographies in the AA. We considered competition, market conditions, and demographic information. No unexplained, conspicuous gaps were identified.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower in the Weirton MSA AA reflects good penetration among retail customers of different income levels and business customers of different sizes. The distribution of home mortgage loans by borrower income level is good. The distribution of loans to small businesses (businesses with less than \$1 million in gross annual revenues) is good. A majority of small loans to businesses were for amounts less than \$100 thousand.

In arriving at our conclusions, we considered the high family poverty rate and limited opportunities to originate loans for low-income borrowers. In the Weirton MSA AA, 19.1 percent of families are defined as low-income compared to 16.0 percent families defined as living below the poverty level.

Home Mortgage Loans

Refer to tables 8, 9 and 10 in the Weirton MSA AA 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.

Home Purchase Loans

The distribution of home purchase loans by income level of the borrower in the Weirton MSA AA is good. FNB's percentage of home purchase loans to low-income borrowers is below the percentage of low-income families in the Weirton MSA AA. FNB's percentage of home purchase loans in moderate-income geographies is near to the

percentage of moderate-income families in the Weirton MSA AA. The bank's market share of home purchase loans to low- and moderate-income borrowers exceeds their overall market share of home purchase loans in the Weirton MSA AA.

Home Improvement Loans

The distribution of home improvement loans by income level of the borrower in the Weirton MSA AA is good. FNB's percentage of home improvement loans to low-income borrowers is below the percentage of low-income families in the Weirton MSA AA. FNB's percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families in the Weirton MSA AA. The bank's market share of home improvement loans to low-income borrowers is significantly below their overall market share of loans. FNB's market share of home improvement loans to moderate-income borrowers exceeds their overall market share of home improvement loans in the Weirton MSA AA.

Home Refinance Loans

The distribution of home refinance loans by income level of the borrower in the Weirton MSA AA is good. FNB's percentage of home refinance loans to low-income borrowers is below the percentage of low-income families in the Weirton MSA AA. FNB's percentage of home refinance loans to moderate-income borrowers is near to the percentage of moderate-income families in the Weirton MSA AA. The bank's market share of home refinance loans to low-income and moderate-income borrowers is below their overall market share of home refinance loans in the Weirton MSA AA.

Small Loans to Businesses

The distribution of loans to small businesses is good. FNB's percentage of loans to small businesses is near to the percentage of small businesses in the Weirton MSA AA. The majority of FNB's loans to businesses were in amounts of \$100 thousand or less. FNB's market share of loans to small businesses exceeds their overall market share of loans to businesses.

Refer to table 11 in the Weirton MSA AA 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.

Community Development Lending

FNB made no community development loans in the Weirton MSA AA during the evaluation period. Because FNB was new to the market in 2012 and community development loans of less than \$1 million are evaluated under the retail Lending Test if they also have a business purpose, we considered the lack of community development lending in the Weirton MSA AA had a neutral impact on the overall Lending Test rating.

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

Product Innovation and Flexibility

FNB offers flexible lending products for eligible borrowers. Refer to the Product Innovation and Flexibility section of the state of Pennsylvania AA narrative for details.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

FNB's performance under the Investment Test in the Weirton MSA AA is rated Low Satisfactory. Based on a full-scope review, FNB's performance in the Weirton MSA AA is adequate.

FNB exhibits adequate responsiveness to credit and community economic development needs. The bank retained two investments totaling \$830 thousand made in statewide affordable housing development bonds during

a prior period by the acquired institution. FNB made only two donations totaling \$200 in the AA during the evaluation period. Donations supported a family self-sufficiency program for low-and moderate-income families.

Refer to table 14 in the Weirton MSA AA section of appendix D for the facts and data used to evaluate FNB's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

FNB's performance under the Service Test in Weirton MSA AA is rated Low Satisfactory. Based on full-scope reviews, FNB's performance in the Weirton MSA AA is adequate.

Refer to table 15 in the Weirton MSA AA 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.

Retail Banking Services

Delivery systems are reasonably accessible to essentially all portions of the Weirton MSA AA. FNB acquired four branches in the Weirton MSA AA. All are located in middle-income geographies. FNB neither opened additional nor closed branches during the evaluation period.

To the extent changes have been made, the institution's opening, closing, and acquisition of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals in the Weirton MSA AA.

Services, including where appropriate, business hours, do not vary in a way that inconveniences portions of the Weirton MSA AA, particularly low- and moderate- income geographies and/or individuals. All four branches in the Weirton MSA AA have traditional banking business hours and offer Saturday service. Each branch location also offers 24-hour ATM access with deposit taking abilities. Refer to the Retail Banking Services section in state of Pennsylvania AA narrative for further details.

Community Development Services

FNB provides an adequate level of community development services. During the evaluation period, two FNB employees provided services to three different community development organizations in the Weirton MSA AA. A business banker served as the co-president of a social service agency that owns and manages an affordable housing complex in West Virginia. The same business banker also served as a member of an Urban Redevelopment Authority responsible for renovating blighted urban areas in the Weirton MSA AA. In addition, a branch manager served on a Family Self Sufficiency Committee targeting services to low- and moderate-income families.

MSA 49660 Youngstown-Warren-Boardman, OH-PA

CRA rating for the Youngstown Multistate MSA (Youngstown MSA AA)⁴: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Overall lending levels reflect excellent responsiveness to the Youngstown MSA AA credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the Youngstown MSA AA.
- The distribution of loans to individuals of different income levels reflects good penetration among retail customers and business customers of different size within the Youngstown MSA AA.
- The bank has made an adequate level of community development loans benefitting the Youngstown MSA AA.
- The bank has an adequate level of qualified community development investments and grants supporting the Youngstown MSA AA.
- The bank exhibits adequate responsiveness to credit and community economic development needs within the Youngstown MSA AA.
- The bank provides a good level of community development services to the Youngstown MSA AA.
- Delivery systems are accessible to essentially all portions of the Youngstown MSA AA.

Refer to the market profile for the Youngstown MSA AA in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Description of Institution's Operations in the Youngstown-Warren-Boardman, OH-PA Multistate MSA

The Youngstown-Warren-Boardman, OH-PA Multistate MSA (Youngstown MSA AA) is comprised of the contiguous counties of Mahoning and Trumbull in OH and Mercer in PA in their entireties. FNB provides a full range of loan and deposit products and services in the AA through 20 branch offices. During the evaluation period, the bank opened one new branch office and closed three branch offices in middle-income geographies.

Deposits in the Youngstown MSA AA (\$1.09 billion) represent 9.8 percent of total bank deposits. This share of the bank's deposits is surpassed only by the Pittsburgh and PA Non-MSA AAs. As of June 30, 2014, FNB had a 12.4 percent deposit market share in the Youngstown MSA AA, ranking it number three of 19 deposit-taking institutions. Its three major competitors are The Huntington National Bank which ranked number one in deposit market share (22.9 percent) with 42 branch offices; PNC Bank, which ranked number two in deposit share (13.2 percent) with 21 branch offices; and The Home Savings and Loan Company of Youngstown, Ohio which ranked number four in deposit share (9.6 percent) with 14 branch offices.

FNB originated 6,397 loans for \$618.6 million in the Youngstown MSA AA during 2010-2014. This represents approximately 11.0 percent of FNB's total originations by both number (11.1 percent) and dollar volume (10.5 percent). The primary business focus, based on loans within the Youngstown MSA AA, was home mortgage loans followed by small loans to businesses.

Refer to the market profiles for the Youngstown Multistate MSA AA in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Youngstown MSA AA

We conducted a full-scope review of the Youngstown MSA AA. The results of this review were incorporated into FNB's overall rating.

⁴ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

In performing our analysis, we placed greater weight on the bank's home mortgage lending as home mortgage loans represented the majority of the bank's CRA reportable lending activity. Within home mortgage lending, we placed greater weight on home refinance loans with the least weight given to home improvement loans. Loans to businesses received greater weight than lending to farms.

We reviewed one community contact made within the past twelve months, two from 2013, and two from 2012. One represented an economic development office, one was a neighborhood advocacy agency, and the remainders were focused on affordable housing efforts. Two contacts in the Mahoning County area stated there was a need for retail services such as banks, post offices, and grocery stores. FNB opened a new branch in Mahoning County since the last evaluation. Another indicated financial literacy and home ownership education would be beneficial, especially if coupled with flexible mortgage products. FNB provided educational services and continued to offer flexible mortgage products during this evaluation period. None of the contacts had any negative comments about a specific institution in the area, but one did state that banks in general were still suffering residual negative reputation effects following the high number of foreclosures in the Youngstown MSA AA resulting from the recession that began in 2008. This speaks to the need for affordable housing as indicated by the community contacts and the opportunities for banks to offer innovative and flexible mortgage products.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

FNB's performance under the Lending Test in the Youngstown MSA AA is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Youngstown MSA AA is good.

Lending Activity

FNB's lending levels reflect excellent responsiveness to the Youngstown MSA AA's credit needs. Home mortgage and small business lending activity is excellent. Small farm lending activity is adequate.

FNB's equivalent market rank in home mortgage lending, relative to the number of reporting lenders in the AA, exceeds the bank's market rank in deposits. As of June 30, 2014, FNB held a 12.4 percent deposit market share and ranked in the top 16.0 percent of depository institutions, or number three of 19 depository institutions located in the AA. FNB held a 7.5 percent market share and ranked in the top two percent, or number five of 278 HMDA reporters in the overall volume of HMDA lending. In terms of individual HMDA products, FNB held a 3.9 percent market share and ranked in the top three percent, or number five of 174 home purchase lenders. FNB held a 20.3 percent market share and was the largest originator of home improvement loans among 68 lenders. With regard to home refinance loans, FNB held an 8.2 percent market share and ranked in the top two percent, or number four of 211 HMDA reporters.

FNB's equivalent market rank in lending to businesses relative to the number of reporting lenders in the AA exceeds the bank's market rank in deposits. The bank's equivalent market rank in lending to farms is below their deposit market rank. FNB held a 7.4 percent market share and ranked in the top ten percent, or number six of 58 CRA reporters in small loans to businesses. FNB held a 14.1 percent market share and ranked in the top 21.0 percent, or number three of 14 CRA reporters in small loans to farms.

Refer to table 1 Lending Volume in the Youngstown MSA AA section of appendix D for the facts and data used to evaluate the bank's lending activity.

Distribution of Loans by Income Level of the Geography

The overall distribution of loans by income level of the geography reflects adequate penetration throughout the AA. The geographic distribution of home mortgage loans is adequate. The geographic distribution of small loans to businesses is good. The bank made no loans to farms in low- or moderate-income geographies, but agricultural loans are not a significant part of the bank's lending, and as such the results were not given much weight in the overall assessment. We identified no unexplained, conspicuous gaps in the bank's lending patterns throughout its AA.

Home Mortgage Loans

Refer to tables 2, 3, 4, and 5 for the Youngstown MSA AA section of appendix D for the facts and data used to evaluate the geographic distribution of home mortgage loan originations/purchases.

Home Purchase Loans2012-2014

The geographic distribution of home purchase loans in the Youngstown MSA AA reflects adequate penetration throughout the AA. The percentage of home purchase loans in low-income geographies is significantly below the percentage of owner-occupied units in low-income geographies. The percentage of home purchase loans in moderate-income geographies is below the percentage of owner-occupied units in moderate-income geographies. However, the bank's market share of home purchase loans in both low- and moderate-income geographies exceeds their overall market share of home mortgage loans in the AA.

2010-2011

The bank's performance during 2010-2011 was not inconsistent with performance during the period 2012-2014.

Home Improvement Loans2012-2014

The geographic distribution of home improvement loans in the Youngstown MSA AA reflects good penetration throughout the AA. FNB's percentage of home improvement loans in low-income geographies is significantly below the percentage of owner-occupied units in low-income geographies. FNB's percentage of home improvement loans in moderate-income geographies exceeds the percentage of owner-occupied units in moderate-income geographies. The bank's market share of home improvement loans in both the low- and moderate-income geographies exceeds its overall market share of home improvement loans in the AA.

2010-2011

The bank's performance in 2010-2011 was not inconsistent with the bank's performance in 2012-2014. We considered that opportunities to lend during that period were more limited than in 2012-2014 due to weaker economic conditions.

Home Refinance Loans2012-2014

The geographic distribution of home refinance loans in the Youngstown MSA AA reflects adequate penetration throughout the AA. FNB's percentage of home refinance loans in low-income geographies is significantly below the percentage of owner-occupied units in low-income geographies. FNB's percentage of home refinance loans in moderate-income geographies is below the percentage of owner-occupied units in moderate-income geographies. The bank's market share of home refinance loans in low-income geographies is below its overall market share of home refinance loans in the AA. The bank's market share of home refinance loans in moderate-income geographies exceeds its overall market share of home refinance loans in the AA.

2010-2011

The bank's performance in 2010-2011 was not inconsistent with the bank's performance in 2012-2014. We considered that opportunities to lend during that period were more limited than in 2012-2014 due to weaker economic conditions.

Multifamily Loans2012-2014

The geographic distribution of multifamily loans in the Youngstown MSA AA reflects excellent penetration throughout the AA. FNB's percentage of multifamily loans in low-income geographies exceeds the percentage of multifamily units in low-income geographies. FNB's percentage of multi-family loans in moderate-income geographies is near to the percentage of multifamily units in moderate-income geographies. The bank achieved 100 percent of the market share for multifamily loans in low-income geographies. The bank's market share of multifamily loans in moderate-income geographies exceeds its overall market share.

2010-2011

A geographical analysis of multifamily loans is not meaningful as the bank originated only six multifamily loans during this period.

Small Loans to Businesses

Refer to table 6 for the Youngstown MSA AA 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.

2012-2014

The geographic distribution of small loans to businesses reflects good penetration throughout the AA. The percentage of small loans to businesses in low-income geographies is below the percentage of businesses in lower-income geographies. The percentage of small loans to businesses in moderate-income geographies is near to the percentage of businesses located in moderate-income geographies. The bank's market share of small loans to businesses in low-income geographies is near to its overall market share. The bank's market share of small loans to businesses in moderate-income geographies exceeds its overall market share.

2010-2011

The bank's performance in 2010-2011 is stronger than the bank's performance in 2012-2014. The percentage of small loans to businesses exceeds the percentage of businesses located in low-income geographies and is near to the percentage of businesses located in moderate-income geographies. The bank's market share of small loans to businesses in both low- and moderate-income geographies exceeds its overall market share.

Small Loans to Farms

Refer to table 7 for the Youngstown MSA AA section of appendix D for the facts and data used to evaluate the geographic distribution of origination/purchase of small loans to farms.

2012-2014

The geographic distribution of small loans to farms is poor. The bank made no small loans to farms in low- or moderate-income geographies. However, only 6.5 percent of farms are located in these geographies combined, so these results were not given significant weight in the overall assessment.

2010-2011

A geographical analysis of small loans to farms is not meaningful as the bank originated only four loans to farms during this period.

Lending Gap Analysis

We evaluated the lending distribution in the Youngstown MSA AA to determine if any unexplained, conspicuous gaps existed. We used home mortgage data reports to compare the geographies where loans were made to the geographies in the AA. We considered competition, market conditions, and demographic information. No unexplained, conspicuous gaps were identified.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower in the Youngstown MSA AA reflects good penetration among retail customers of different income levels and business customers of different sizes. The distribution of home mortgage loans by borrower income level is good. The distribution of loans to small businesses (businesses with less than \$1 million in gross annual revenue) is good. A majority of small loans to businesses were for amounts less than \$100 thousand. The distribution of loans to small farms (farms with less than \$1 million in gross annual revenue) is excellent. A majority of small loans to businesses and farms were for amounts less than \$100 thousand.

In reaching our overall conclusions regarding borrower distribution, we considered the number of individuals that live below the poverty level. Based on the 2009-2013 American Community Survey (ACS), the percentage of families living below poverty level was 16.7 percent in the Youngstown MSA AA. This may have posed a barrier to home ownership. In addition, we acknowledged the strong level of competition from numerous financial institutions in the AA as previously described.

Home Mortgage Loans

Refer to tables 8, 9, and 10 for the Youngstown MSA AA section in appendix C for the facts and data used to evaluate the borrower distribution of home mortgage loan originations and purchases.

Home Purchase Loans

2012-2014

The distribution of home purchase loans by income level of the borrower in the AA is good. The percentage of home purchase loans to low-income borrowers is significantly below the percentage of low-income families in the AA. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low- and moderate-income borrowers is below its overall market share of home purchase loans.

2010-2011

The bank's performance in 2010-2011 is not inconsistent with the bank's performance in 2012-2014.

Home Improvement Loans

2012-2014

The distribution of home improvement loans by income level of the borrower in the AA is good. The percentage of home improvement loans to low-income borrowers is below the percentage of low-income families in the AA. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low- and moderate-income borrowers are near to its overall market share of loans.

2010-2011

The bank's performance in 2010-2011 is not inconsistent with the bank's performance in 2012-2014.

Home Refinance Loans

2012-2014

The distribution of home refinance loans by income level of the borrower in the AA is good. The percentage of home refinance loans to low-income borrowers is below the percentage of low-income borrowers in the AA. The percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income borrowers in the AA. The bank's market share of loans to both low- and moderate-income borrowers exceeds the bank's overall market share of loans.

2010-2011

The bank's performance in 2010-2011 is not inconsistent with the bank's performance in 2012-2014.

Small Loans to Businesses

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

2012-2014

The borrower distribution of loans to small businesses in the AA is good. The percentage of loans to small businesses (businesses with gross annual revenues of \$1 million or less) is near to the percentage of small businesses in the AA. FNB's market share of loans to small businesses exceeds their overall market share of loans to businesses. A majority of the bank's small loans to businesses were for amounts less than \$100 thousand.

2010-2011

The bank's performance in 2010-2011 is not inconsistent with the bank's performance in 2012-2014.

Small Loans to Farms

Refer to table 12 for the Youngstown MSA AA section in in appendix C for the facts and data used to evaluate the borrower distribution of origination/purchase of small loans to businesses.

2012-2014

The borrower distribution of loans to small farms in the AA is good. The percentage of loans to small farms (farms with gross annual revenues of \$1 million or less) exceeds the percentage of small farms in the AA. The bank's market share of loans to small farms exceeds their overall market share of loans to farms. A majority of the bank's small loans to farms were for amounts less than \$100 thousand.

2010-2011

FNB made only four loans to farms in 2010-2011. An analysis of performance would not be meaningful.

Community Development Lending

FNB made an adequate level of community development loans. FNB originated three community development loans totaling \$1.13 million in the Youngstown MSA AA during the evaluation period. One loan helped to revitalize a moderate-income geography by supporting work repairing a water system. Two smaller loans were made to schools where the substantial majority of students are from low- and moderate-income families. One of these loans was for a revolving line of credit, while the other provided the means to purchase three vans used for student transportation. The bank's community development loans had a positive impact on the overall Lending Test rating.

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

Product Innovation and Flexibility

FNB offers flexible lending products for eligible borrowers. Refer to the Product Innovation and Flexibility section of the state of Pennsylvania AA narrative for details.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

FNB's performance under the Investment Test in the Youngstown MSA AA is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Youngstown MSA AA is adequate.

The bank has an adequate level of qualified community development investments and grants, which demonstrated adequate responsiveness to credit and community development needs in the Youngstown MSA AA. FNB made 30 grants during the current evaluation period totaling \$170.4 thousand to organizations that served the AA. These funds were distributed to approximately 26 local community development organizations and projects that directly benefit low- and moderate-income individuals or small businesses. Many of these grants provided food, shelter, emergency or transitional housing, and other social services to individuals in need. Grants also funded financial literacy programs covering budgeting, and mortgage readiness. Small business and entrepreneurship counseling services were also supported by the grants.

During the evaluation period, FNB invested in three mortgage-backed securities (MBS) which were comprised, in part, of mortgages originated to low- and moderate-income Youngstown MSA AA borrowers. We considered the total investment in these MBS in our evaluation of investments in the broader state and regional area. Refer to the Investment Test section of the State of Pennsylvania AA narrative for details. The bank also has a prior evaluation period investment that continues to benefit the AA. The investment, valued at \$39.2 thousand at the end of this current evaluation period, was in a project for low-income housing for seniors in the Youngstown MSA AA.

FNB's investments and grants, originating in both the current and prior evaluation periods, continue to meet community needs. Community contacts identified both affordable housing and financial education as ongoing needs within the Youngstown MSA AA. The remaining grants supported domestic violence services, playground renovations, and holiday provisions for underprivileged children.

Refer to table 14 in the state of Youngstown MSA 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 Reviews

The bank's performance under the Service Test in Youngstown MSA is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Youngstown MSA AA is good.

Refer to table 15 for the period January 11, through December 31, 2014 in the Youngstown MSA 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.

Retail Banking Services

Refer to table 15 for the Youngstown MSA AA section in appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Delivery systems are accessible to essentially all portions of the Youngstown MSA AA. As of December 31, 2014, FNB had 20 branch offices in the Youngstown MSA AA. The distribution of branch locations approximates the distribution of population in the AA. FNB closed three branches and added one new branch in middle-income geographies since the last evaluation. This has not adversely affected the accessibility of the bank's delivery systems, particularly in low- or moderate-income geographies.

Services, including business hours, do not vary in a way that inconveniences portions of the assessment area, particularly low- or moderate-income geographies and/or individuals. All locations provide a full array of deposit and credit products and services.

Refer to the Retail Banking Services section of the state of Pennsylvania AA narrative for further details regarding bank-wide retail services.

Community Development Services

The bank provides an adequate level of community development services. During the evaluation period, 12 officers and staff provided services to six community development organizations in the Youngstown MSA AA. Bank staff served as board members, treasurers, instructors, financial advisors, and committee members for organizations that provide services directly to low- and moderate-income individuals and families. The services these organizations provide include nutritional assistance, advocacy for poverty elimination, and a federal training initiative that specifically focuses on executives of businesses poised for growth in economically challenged communities.

Appendix A: Scope of Evaluation

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 evaluation review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): 1/1/2010 to 12/31/2014 Investment and Service Tests and CD Loans: 1/22/2011 to 12/31/2014	
Financial Institution	Products Reviewed	
First National Bank of Pennsylvania (FNB) Greenville, PA	Home Mortgage, Small Business, and Community Development Loans Retail and Community Development Services Qualified Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Regency Finance Company (RFC) First National Insurance Agency (FNIA) F.N.B. Capital Corporation, LLC (FNBCC)	Holding Company Affiliates	FNBCC investment in F.N.B. Capital Partners, L.P. (FNBCP)
List of Assessment Areas and Type of Evaluation		
Assessment Area	Type of Evaluation	Other Information
Pennsylvania Altoona MSA (MSA 11020 Altoona PA) <i>East Stroudsburg MSA (MSA 20700 East Stroudsburg PA)</i> Erie MSA (MSA 21500 Erie PA) Harrisburg MSA (MSA 25420 Harrisburg-Carlisle PA) Johnstown MSA (MSA 27780 Johnstown PA) Pittsburgh MSA (MSA 38300 Pittsburgh PA) Reading MSA (MSA 39740 Reading PA) Scranton MSA (MSA 42540 Scranton—Wilkes-Barre-Hazleton PA) State College MSA (MSA 44300 State College PA) Williamsport MSA (MSA 48700 Williamsport PA) York MSA (MSA 49620 York- Hanover PA) PA Non-MSA	Limited-scope <i>Not evaluated as a separate AA</i> Limited-scope Limited-scope Limited-scope Full-scope Limited-scope Limited-scope Limited-scope Limited-scope Full-scope	Blair County <i>Monroe County (MSA established in 2014)</i> Erie County Cumberland and Dauphin Counties Cambria County Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties Berks County Lackawanna, Luzerne, and Wyoming Counties Centre County Lycoming County York County Bedford, Clinton, Crawford, Greene, Huntingdon, Indiana, Juniata, Lawrence, Mifflin, Monroe (2010 through 2013),

Ohio	Limited-scope	Northumberland, Schuylkill, Snyder, Somerset, Susquehanna, Union, and Venango Counties
Akron MSA (MSA 10420 Akron OH)	Full-scope	Portage and Summit Counties
Cleveland MSA (MSA 17460 Cleveland-Elyria OH)	Limited-scope	Cuyahoga, Geauga, Lake, Lorain, and Medina Counties
Wheeling MSA (MSA 48540 Wheeling WV-OH)		Belmont County, OH
Maryland	<i>Not evaluated</i>	Montgomery County
MD 43524 Silver Spring-Frederick-Rockville MD	Full-scope	Anne Arundel, Baltimore, Harford, Howard, and Queen Anne's Counties, Baltimore City
Baltimore MSA (MSA 12580 Baltimore-Columbia-Towson MD)	Full-scope	Brooke County WV Jefferson County OH
Weirton MSA (Multistate MSA 48260 Weirton-Steubenville WV-OH)		
Youngstown MSA (Multistate MSA 49660 Youngstown-Warren-Boardman OH-PA)	Full-scope	Mahoning and Trumbull Counties OH Mercer County PA

Appendix B: Summary of State Ratings

RATINGS: First National Bank of Pennsylvania (FNB)				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
FNB	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State:				
Pennsylvania	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Ohio	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Maryland	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Weirton Multistate MSA	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Youngstown Multistate MSA	High Satisfactory	Low Satisfactory	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 Full-Scope Areas

Pittsburgh AA

Demographic Information for Full-scope Area: Pittsburgh MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	711	6.47	25.74	45.43	20.39	1.97
Population by Geography	2,356,285	4.06	21.40	47.75	26.39	0.41
Owner-Occupied Housing by Geography	702,132	2.13	19.20	50.85	27.82	0.00
Business by Geography	185,678	3.97	16.84	47.38	31.25	0.55
Farms by Geography	4,563	1.16	14.31	60.68	23.71	0.13
Family Distribution by Income Level	619,201	20.37	18.11	21.89	39.62	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	238,303	6.13	32.15	47.62	14.10	0.00
Median Family Income		62,376	Median Housing Value		123,872	
HUD Adjusted Median Family Income for 2014		65,600	Unemployment Rate (2014		5.6%	
Households Below Poverty Level		12%	Bureau of Labor Statistics)			

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

Source: 2010 US Census and 2014 HUD updated MFI

FNB's Pittsburgh AA area is comprised of the complete counties of Allegheny, Armstrong, Beaver, Butler, Fayette, Washington and Westmoreland. FNB nearly doubled the number of branches in this market in January 2012, through the acquisition of one regional bank; Parkvale Savings Bank headquartered in Monroeville, Pennsylvania. FNB serves the AA through 82 full-service branches in the Pittsburgh region and contiguous counties within the AA.

Based on June 30, 2014 FDIC Summary of Deposits data, FNB ranks number four out of 57 financial institutions for its market share of deposits and has 4.1 percent of the total deposits in the AA. Banking competition is strong for both loans and deposits in the Pittsburgh MSA. The top three banking competitors in the AA are PNC Bank, which ranked number one in deposit share (50.6 percent) with 154 branches, Citizens Bank of Pennsylvania which ranked number two in market share of deposits (7.6 percent) with 127 branches, and The Bank of New York Mellon, which ranked number three in deposit share (7.2 percent) with two branches.

Based on information from the PA Department of Labor's Report of the Top 50 Employers for PA Counties (2014), major employers for the seven-county region include UPMC Presbyterian /Shadyside Hospital, The Westmoreland Regional Hospital Network, The University of Pittsburgh, State and Federal Government, and Walmart Distribution Centers.

Based upon data obtained from the US Bureau of Labor Statistics (December 2014-Annualized), the unemployment rate for the Pittsburgh Metropolitan Statistical Area (MSA) was 5.6 percent. For the same period, the state unemployment rate was 5.8 percent and the US unemployment rate was 6.2 percent. Based upon data obtained from the US Census Bureau's American Community Survey (2009-2013), the poverty rate for the Pittsburgh MSA was 12.2 percent. Based on this same data source and on 2013 information, the state poverty rate was 13.3 percent and the US poverty rate was 15.4 percent.

During our evaluation we contacted a community non-profit housing organization serving Western Pennsylvania, including Allegheny County. This contact indicated the area is in dire need of affordable housing for LMI

individuals. While there is an adequate supply of housing in area, the contact indicated most homes are not affordable for low-income individuals. The contact also indicated that many of the lenders in the area appear to still be cautious about lending and investing in LMI housing projects.

Pennsylvania Non-MSA AAs

Demographic Information for Full-scope Area: PA Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	295	0.68	10.17	75.93	11.86	295
Population by Geography	1,187,060	0.33	7.62	78.08	13.01	1,187,060
Owner-Occupied Housing by Geography	350,741	0.15	6.45	79.83	13.57	350,741
Business by Geography	70,401	0.18	8.85	76.60	14.21	70,401
Farms by Geography	4,245	0.00	2.19	85.23	12.56	4,245
Family Distribution by Income Level	314,256	18.24	19.27	22.91	39.58	314,256
Distribution of Low and Moderate Income Families throughout AA Geographies	117,881	0.40	11.07	79.67	8.86	117,881
Median Family Income HUD Adjusted Median Family Income for 2014 Households Below Poverty Level		51,297 54,807 13%	Median Housing Value Unemployment Rate (2014 Bureau of Labor Statistics)		115,864 4.9% to 7.7%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2014 HUD updated MFI

FNB’s Non-MSA AA areas are comprised of the complete counties of Bedford, Clinton, Crawford, Greene, Huntingdon, Indiana, Juniata, Lawrence, Mifflin, Monroe, Northumberland, Schuylkill, Snyder, Somerset, Susquehanna, Union and Venango. FNB has been in these markets through acquisitions that occurred prior to January 2011. FNB serves the AA through 52 full-service branches in the 17 counties identified above for this Non-MSA AA.

Based on June 30, 2014 FDIC Summary of Deposits data, FNB ranks number 1 out of 66 financial institutions for its market share of deposits and has 9.9 percent of the total deposits in the AA. Banking competition is strong for both loans and deposits in the AA. The next three banking competitors in the AA are S&T Bank, which ranked number two in deposit share (7.3 percent) with 11 branches, PNC Bank which ranked number three in market share of deposits (6.5 percent) with 22 branches, and First Commonwealth Bank, which ranked number four in deposit share (6.0 percent) with 21 branches.

Based on information from the PA Department of Labor’s Report of the Top 50 Employers for PA Counties (2014), major employers for the Western portion of the AA are PA State Government, several universities (IUP & Westminister College), Jameson Memorial Hospital (Lawrence) and Indiana Regional Medical Center (Indiana), and ISS Facilities Services (Lawrence). From the same source, major employers for the Eastern portion of the AA are PA State Government, Walmart Association Distribution Center, Weis Markets and Knoebel & Sons (both in Northumberland).

Based upon data obtained from the US Bureau of Labor Statistics (December 2014-Annualized), the unemployment rate for the Non-MSAs ranged from 4.9 percent to 7.7 percent. For the same period, the state unemployment rate was 5.8 percent and the US unemployment rate was 6.2 percent. Based upon data obtained from the US Census Bureau’s American Community Survey (2009-2013), the poverty rate for the Non-MSA ranged from 11.9 percent to 17.7 percent. Based on this same data source and on 2013 information, the state poverty rate was 13.3 percent and the US poverty rate was 15.4 percent.

During our evaluation, we contacted two organizations, one in the Western portion of the Non-MSA AA and one in the Eastern portion of the Non-MSA AA. In the Western portion of the AA, we contacted a community non-profit housing organization serving Crawford County and surrounding counties of Erie, Mercer and Warren. This contact indicated the area needs affordable housing for LMI individuals, especially senior residents. There is an adequate supply of housing in area. In the Eastern portion of the AA, we contacted an economic development organization who works with local governments to improve the lives of these communities through infrastructure and

community facility projects. Counties benefiting from this work are Centre, Northumberland, Snyder and Union. With respect to community development, one of the contacts stated that there are some opportunities available for banks to assist in funding public works/infrastructure projects for local municipalities (mostly Centre County). In addition, there is a need for small business and agricultural lending in Union and Snyder Counties.

State of Ohio Full-Scope Area

Cleveland MSA AA

Demographic Information for Full-scope Area: Cleveland MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	636	16.35	21.23	36.16	25.47	0.79
Population by Geography	2,077,240	10.38	17.42	38.71	33.49	0.01
Owner-Occupied Housing by Geography	575,920	5.68	13.81	41.98	38.53	0.01
Business by Geography	146,921	7.57	13.13	38.38	40.56	0.36
Farms by Geography	3,827	2.59	7.73	44.16	45.49	0.03
Family Distribution by Income Level	535,574	21.71	17.29	20.69	40.30	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	208,889	19.45	25.53	37.15	17.86	0.01
Median Family Income		62,627	Median Housing Value		151,321	
HUD Adjusted Median Family Income for 2014		62,600	Unemployment Rate (2010 US Census)		5.2%	
Households Below Poverty Level		13%				

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

Source: 2010 US Census and 2014 HUD updated MFI

FNB's Cleveland MSA AA area is comprised of the complete counties of Cuyahoga, Geauga, Lake, Lorain and Medina.

Based on June 30, 2014 FDIC Summary of Deposits data, FNB ranks number 14 out of 37 financial institutions for its market share of deposits and has 1.0 percent of the total deposits in the AA. Banking competition is strong for both loans and deposits in the MSA. The top three banking competitors in the Cleveland MSA AA are Key Bank, which ranked first in deposit share (22.3 percent), PNC Bank which ranked second in market share of deposits (12.6 percent) and Third Federal Savings and Loan Association of Cleveland, which ranked third in deposit share (9.9 percent).

Information obtained from the Ohio Department of Development, major employers in Cuyahoga County include the Cleveland Health Clinic, University Hospital and KeyCorp. Geauga's County largest employers include Kinetico, Masco/Kraftmaid, Great Lakes Cheese Co. In Lake County, the major employers are Lake Hospital System Inc., the Lubrizol Corporation and Steris Corporation. In Lorain County, the major employers include the Ford Motor Company, Mercy Regional Medical Center and Lorain County Government. Medina County major employers are the Westfield Group, Medina County and Medina Hospital.

Based upon data obtained from the US Department of Labor, the unemployment rates for Cuyahoga, Geauga, Lake, Lorain and Medina counties were 5.8, 5.0, 5.4, 6.4 and 4.8 percent, respectively. Based on data obtained from the Ohio Department of Development 2014 report, the family poverty rates for Cuyahoga, Geauga, Lake, Lorain and Medina counties were 18.3, 8.1, 9.2, 14.6, and 7.4 percent respectively. The average individual poverty rate for the AA was 11.52 percent. In comparison, the individual poverty rate for the state of Ohio was 15.8 percent.

We reviewed one community contact obtained in 2014. This organization is a nonprofit intermediary that provides programs and services to implement neighborhood recovery strategies and invests in community revitalization to attract residents and small businesses to the area. The contact stated the organization received a Community Development Financial Institutions Fund award of \$1.3 million, but they had to raise matching funds, which was difficult to obtain. The organization is trying to raise matching funds for the new award cycle in 2015. The contact further stated current investors have provided lines of credit that are too short-term to be desirable and that longer terms of at least five years would be ideal. The contact noted additional debt capital is needed.

State of Maryland Full-Scope Area

Baltimore MSA AA

Demographic Information for Full-scope Area: Baltimore MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	643	15.55	22.55	32.50	27.84	1.56
Population by Geography	2,543,355	11.31	21.66	34.62	31.87	0.54
Owner-Occupied Housing by Geography	642,574	6.08	17.67	38.09	38.15	0.01
Business by Geography	188,498	7.37	14.78	36.92	40.70	0.23
Farms by Geography	3,749	2.24	7.66	37.61	52.49	0.00
Family Distribution by Income Level	621,136	21.90	17.57	20.80	39.73	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	245,138	19.97	30.69	32.53	16.82	0.00
Median Family Income		81,788	Median Housing Value		292,994	
HUD Adjusted Median Family Income for 2014		83,500	Unemployment Rate (2014 Bureau of Labor Statistics)		5.5%	
Households Below Poverty Level		10%				

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

Source: 2010 US Census and 2014 HUD updated MFI

The Baltimore MSA AA includes the City of Baltimore and the complete counties of Anne Arundel, Baltimore, Harford, Howard, and Queen Anne's in the state of Maryland. FNB commenced operations in the AA through acquisition activity in 2013 and 2014. The institutions FNB acquired included Bank of Annapolis, OBA Bank, and Baltimore County Savings Bank. FNB opened one new branch in Anne Arundel County in 2014 in a middle-income census tract.

FNB operates 27 full-service branches in the AA. As of June 30, 2014, FNB had a 1.46 percent deposit market share and ranked ninth of 66 financial institutions doing business in the Baltimore MSA AA. FNB's three major competitors in the Baltimore MSA AA include Bank of America, which ranked number one in deposit share (26.7 percent) with 86 offices, Manufacturers and Traders Trust Company (23.1 percent) with 96 offices, PNC Bank (10.1 percent) with 88 offices.

According to the U. S. Bureau of Labor and Statistics, the 2014 annual unemployment rate for the Baltimore MSA AA was 5.5 percent, a decrease from 6.3 percent in 2013. According to the US Census Bureau's American Community Survey, the 2009-2013 percentages of all people below poverty level in the Baltimore MSA AA ranged from a low of 4.6 percent in Howard County to a high of 8.9 percent in Baltimore County. For comparison, percentage of all people below the poverty level in the state of Maryland was 9.8 percent in the same period.

Education and health services, government, and professional and business services are prominent industries in the Baltimore MSA AA. Major employers include Fort George G. Meade, Johns Hopkins University and Health System, Aberdeen Proving Ground, and University System of Maryland. Industry and major employer information was obtained from Moody's Analytics.

We reviewed one community contact in the AA obtained in 2014. The contact is a small business and technology development center located in Baltimore serving six counties in Maryland. The organization provides a variety of services to low- and moderate-income individuals and families. Services include providing entrepreneurs with the education, information, and tools necessary to build successful businesses. The contact noted its funding sources decreased in recent years because of budget cuts and consolidation and there is an ongoing need for additional funding to support the organization's programs.

Multistate MSA Full-Scope Areas

Weirton MSA (MSA 48260 Weirton-Steubenville WV-OH)

Demographic Information for Full-scope Area: Weirton MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	29	6.90	17.24	68.97	6.90	0.00
Population by Geography	93,778	4.15	11.40	77.81	6.64	0.00
Owner-Occupied Housing by Geography	29,005	0.91	8.47	83.47	7.15	0.00
Business by Geography	4,988	8.84	7.64	76.04	7.48	0.00
Farms by Geography	162	1.23	7.41	84.57	6.79	0.00
Family Distribution by Income Level	25,592	19.09	18.83	21.89	40.18	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	9,706	3.88	17.36	75.77	2.99	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2014 Households Below Poverty Level		48,367 52,500 16%	Median Housing Value Unemployment Rate in AA (2014 US Bureau of Labor Statistics)		82,901 7.8%	

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

Source: 2010 US Census, 2014 FFIEC updated MFI, US Bureau of Labor Statistics

The Weirton-Steubenville WV-OH Assessment Area (Weirton MSA AA) is comprised of the complete counties of Brooke County, WV and Jefferson County, OH. FNB commenced branch operations in the AA January 1, 2012 through acquisition activity. The AA excludes Hancock County, WV although it is part of the Weirton-Steubenville WV-OH MSA 48260. Hancock County is excluded from the AA because FNB does not have a physical presence in the county.

FNB has four full-service branches in the AA. As of June 30, 2014, FNB had a 12.04 percent deposit market share in the AA and is ranked number 4 out of 10 financial institutions doing business in the Weirton MSA AA. The bank's three major competitors are The Huntington National Bank, which ranked number one in deposit market share (27.2 percent) with eight offices, Wesbanco Bank, Inc., which ranked number two in deposit share (17.2 percent) with three offices, and PNC Bank, which ranked number three in deposit share (16.1 percent) with four offices.

According to the U. S. Bureau of Labor and Statistics, the 2014 annual unemployment rate in the Weirton MSA AA was 7.8 percent, a decrease from 10.1 percent in 2013. According to the US Census Bureau's American Community Survey, the 2009-2013 percentages of persons below poverty level were 13.1 percent in Brooke County, WV and 16.6 percent in Jefferson County, OH compared to the Weirton-Steubenville MSA poverty rate of 16.0 percent. Statewide poverty rates for all persons in WV and OH for the same period was 17.9 percent and 15.8 percent, respectively.

Manufacturing, trade, transportation and utilities, education and health services, and local governments are prominent industries in the Weirton MSA AA. Major employers in Brooke County, WV include Weirton Medical Center, Wheeling-Pittsburgh Steel Corp., and Bethany College. Major employers in Jefferson County, OH include Trinity Health Systems, Wal-Mart Distribution Center, Titanium Metals Corporation, and First Energy. Other education related employers in education include Eastern Gateway Community College, Brooke County Board of Education, and Buckeye Local Board of Education. Industry and major employer information was obtained from the West Virginia Department of Commerce, West Virginia University Bureau of Business and Economic Research, and the Ohio Development Services Agency.

We reviewed one discussion with a community contact located in the AA that occurred in 2014. The contact represented an affordable housing organization that provides financial assistance and home ownership

counseling services to eligible individuals. The contact noted local banks are helping the organization provide affordable housing and there is a continued need to provide affordable housing in the area.

Youngstown MSA AA (MSA 49660 Youngstown-Warren-Boardman OH-PA)

Demographic Information for Full-scope Area: Youngstown MSA AA 2012-2014						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	155	10.32	21.94	50.97	16.77	0.00
Population by Geography	565,773	6.50	16.07	55.28	22.15	0.00
Owner-Occupied Housing by Geography	171,214	4.24	13.44	58.11	24.21	0.00
Business by Geography	35,663	6.30	12.78	51.36	29.56	0.00
Farms by Geography	1,567	1.53	4.98	70.84	22.65	0.00
Family Distribution by Income Level	151,238	20.09	17.99	22.29	39.63	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	57,590	10.49	23.66	52.45	13.40	0.00
Median Family Income		52,933	Median Housing Value		100,929	
FFIEC Adjusted Median Family Income 2014		52,700	Unemployment Rate (2014		6.60%	
Households Below Poverty Level		15%	Bureau of Labor Statistics)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2010 US Census and 2014 FFIEC updated MFI

The Youngstown MSA AA is comprised of Mahoning and Trumbull counties in Ohio and Mercer County in Pennsylvania. The AA has population of 565,773 per 2010 census data. This represents a 6.2 percent decline since the 2000 census. According to the U. S. Bureau of Labor and Statistics, the 2014 annual unemployment rate for the AA was 6.6 percent. This is a decrease from 7.3 percent in 2013, but still remains above the 2014 annual rates for Ohio and Pennsylvania at 5.7 and 5.8 percent, respectively. According to the American Community Survey (ACS), the 2009-2013 percentages of persons in the AA living below poverty level were 16.7 percent. This compares unfavorably to state poverty rates for Ohio and Pennsylvania during the same period, of 15.8 and 13.3 percent, respectively.

As of December 31, 2014, FNB has 20 full service locations in the AA. The majority (12) of the branches are located in Mercer County, Pennsylvania. The remainders are divided between Mahoning (5) and Trumbull (3) counties in Ohio. As of June 30, 2014, FNB had a 12.4 percent deposit market share in the AA, ranking it number three out of 19. Its three major competitors are The Huntington National Bank which ranked number one in deposit market share (22.9 percent) with 42 offices; PNC Bank, which ranked number two in deposit share (13.2 percent) with 21 offices; and The Home Savings and Loan Company of Youngstown, Ohio which ranked fourth in deposit share (9.57 percent) with 14 offices.

According to the Pennsylvania Department of Labor and Industry and the Ohio Office of Policy, Research and Strategic Planning, prominent area industries include manufacturing, transportation, education, and healthcare. Major employers include General Motors, General Electric, Delphi Corporation, V&M Star, Sharon Pennsylvania Hospital Company, HM Health Partners, Valley Care Health System, and Youngstown State University.

During the evaluation, we reviewed one community contact made within the past twelve months, two from 2013, and two from 2012. One represented an economic development office, one was a neighborhood advocacy agency, and the remainders were focused on affordable housing efforts. Community contacts indicated opportunities exist for involvement by financial institutions in the areas of affordable housing, small business start-ups and workforce readiness, as well as financial literacy and home ownership programs.

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table 1. Lending Volume - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As. 12 (j) - 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 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 two-page table 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 thousand) 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 thousand) 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: JANUARY 1, 2012 TO DECEMBER 31, 2014						
Assessment Area (2014):	% 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 MSA	37.61	8,376	823,388	3,255	426,963	32	1,403	11	29,832	11,671	1,281,586	48.18
PA Non-MSA	31.67	7,252	554,586	2,520	272,648	130	7,619	3	5,532	9,828	830,447	22.61
Limited Review:												
Altoona MSA	5.11	1,260	108,148	305	36,870	21	957	0	0	1,586	145,975	4.45
Erie MSA	5.64	1,210	120,556	531	71,044	6	583	3	675	1,750	193,933	5.67
Harrisburg MSA	0.82	137	34,560	117	24,330	0	0	0	0	254	58,890	1.26
Johnstown MSA	7.77	1,936	115,938	473	42,624	3	191	0	0	2,412	158,753	5.94
Reading MSA	0.25	36	10,272	41	11,782	0	0	2	27,634	79	49,688	0.27
Scranton MSA	5.33	1,111	115,747	538	84,439	3	177	1	1,703	1,653	202,066	5.11
State College MSA	4.20	907	140,364	371	44,771	26	1,131	0	0	1,304	186,266	5.16
Williamsport MSA	1.38	301	34,922	123	17,047	5	255	0	0	429	52,224	1.26
York MSA	0.22	27	5,095	39	9,211	1	40	0	0	67	14,346	0.09

* Loan Data as of December 31, 2014. 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, 2014.

*** Deposit Data as of June 30, 2014. 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: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Pittsburgh MSA	1,406	37.71	2.13	1.35	19.20	18.28	50.85	47.30	27.82	33.07	1.51	1.80	2.39	1.51	1.24									
PA Non-MSA	1,046	28.06	0.15	0.19	6.45	4.59	79.83	81.26	13.57	13.96	4.67	15.38	4.88	4.59	5.00									
Limited Review:																								
Altoona MSA	236	6.33	0.35	0.42	8.96	5.51	79.40	74.58	11.29	19.49	6.22	0.00	6.67	6.11	6.60									
Erie MSA	234	6.28	3.95	2.56	13.43	17.95	47.72	43.59	34.90	35.90	2.69	6.25	2.92	2.89	2.18									
Harrisburg MSA	49	1.31	2.47	0.00	14.11	14.29	52.76	36.73	30.67	48.98	0.26	0.00	0.32	0.22	0.29									
Johnstown MSA	276	7.40	0.00	0.00	13.18	9.42	66.53	68.48	20.29	22.10	6.14	0.00	9.89	6.50	4.22									
Reading MSA	15	0.40	7.11	53.33	5.12	6.67	60.26	26.67	27.51	13.33	0.16	2.73	0.00	0.07	0.07									
Scranton MSA	176	4.72	0.68	0.57	14.42	13.07	61.66	61.36	23.24	25.00	1.35	0.00	1.05	1.64	0.94									
State College MSA	201	5.39	0.05	1.00	12.86	12.94	59.40	57.21	27.69	28.86	3.64	0.00	3.68	3.48	3.91									
Williamsport MSA	82	2.20	1.28	3.66	3.26	4.88	87.42	82.93	8.04	8.54	1.82	6.25	3.08	1.74	1.10									
York MSA	7	0.19	2.71	0.00	6.40	0.00	69.57	57.14	21.33	42.86	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: JANUARY 1, 2012 TO DECEMBER 31, 2014					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 MSA	2,193	36.54	2.13	1.32	19.20	31.92	50.85	46.88	27.82	19.88	10.97	6.62	16.61	10.19	8.70
PA Non-MSA	2,029	33.81	0.15	0.00	6.45	5.17	79.83	88.42	13.57	6.41	23.41	20.00	31.89	23.33	9.86
Limited Review:															
Altoona MSA	416	6.93	0.35	0.00	8.96	6.49	79.40	85.82	11.29	7.69	26.69	0.00	27.50	28.73	13.70
Erie MSA	267	3.95	3.95	2.25	13.43	19.48	47.72	49.44	34.90	28.84	9.73	6.38	8.63	11.09	8.71
Harrisburg MSA	9	0.15	2.47	0.00	14.11	0.00	52.76	77.78	30.67	22.22	0.20	0.00	0.00	0.26	0.19
Johnstown MSA	571	9.51	0.00	0.00	13.18	10.51	66.53	72.68	20.29	16.81	31.98	0.00	34.85	30.89	35.51
Reading MSA	4	0.07	7.11	0.00	5.12	0.00	60.26	50.00	27.51	50.00	0.00	0.00	0.00	0.00	0.00
Scranton MSA	281	4.68	0.68	0.71	14.42	10.68	61.66	66.55	23.24	22.06	5.54	8.33	4.15	5.63	5.91
State College MSA	188	3.13	0.05	1.06	12.86	21.28	59.40	66.49	27.69	11.17	16.30	100.00	16.98	16.96	13.10
Williamsport MSA	68	1.13	1.28	1.47	3.26	0.00	87.42	86.76	8.04	11.76	4.57	0.00	0.00	4.36	11.54
York MSA	6	0.10	2.71	0.00	6.40	16.67	69.57	66.67	21.33	16.67	0.12	0.00	2.63	0.00	0.00

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: JANUARY 1, 2012 TO DECEMBER 31, 2014					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 MSA	4,711	37.25	2.13	1.04	19.20	19.08	50.85	50.52	27.82	29.36	4.45	6.19	7.47	4.69	3.35	
PA Non-MSA	4,147	32.79	0.15	0.00	6.45	4.53	79.83	86.69	13.57	8.78	12.59	4.76	16.32	12.96	5.93	
Limited Review:																
Altoona MSA	605	4.78	0.35	0.17	8.96	4.63	79.40	82.98	11.29	12.23	11.21	0.00	7.00	11.90	9.09	
Erie MSA	696	5.50	3.95	1.72	13.43	14.08	47.72	42.24	34.90	41.95	6.12	13.64	11.81	5.48	5.36	
Harrisburg MSA	77	0.61	2.47	3.90	14.11	6.49	52.76	40.26	30.67	49.35	0.27	0.93	0.08	0.23	0.37	
Johnstown MSA	1,085	8.58	0.00	0.00	13.18	8.02	66.53	68.85	20.29	23.13	19.66	0.00	26.80	19.97	17.29	
Reading MSA	15	0.12	7.11	0.00	5.12	6.67	60.26	33.33	27.51	60.00	0.09	0.00	0.00	0.07	0.15	
Scranton MSA	642	5.08	0.68	0.00	14.42	6.23	61.66	63.55	23.24	30.22	3.22	0.00	1.67	3.31	3.61	
State College MSA	510	4.03	0.05	0.59	12.86	19.41	59.40	59.41	27.69	20.59	7.23	0.00	17.55	7.24	4.50	
Williamsport MSA	147	1.16	1.28	2.72	3.26	2.72	87.42	82.99	8.04	11.56	3.12	7.14	4.26	2.92	4.24	
York MSA	12	0.09	2.71	16.67	6.40	0.00	69.57	50.00	21.33	33.33	0.04	0.83	0.00	0.03	0.04	

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: JANUARY 1, 2012 TO DECEMBER 31, 2014									
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 MSA	65	44.83	8.89	6.15	23.76	38.46	43.21	40.00	24.15	15.38	8.76	4.35	9.84	11.71	3.57	
PA Non-MSA	30	20.69	0.42	3.33	19.86	13.33	69.92	73.33	9.80	10.00	16.00	0.00	18.75	16.36	0.00	
Limited Review:																
Altoona MSA	3	2.07	16.97	33.33	16.25	0.00	53.00	66.67	13.78	0.00	14.29	25.00	0.00	20.00	0.00	
Erie MSA	13	8.97	22.73	0.00	13.35	38.46	27.67	30.77	36.25	30.77	19.23	0.00	20.00	15.38	28.57	
Harrisburg MSA	2	1.38	7.40	50.00	29.59	50.00	48.42	0.00	14.59	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA	4	2.76	0.00	0.00	28.76	25.00	63.74	50.00	7.50	25.00	33.33	0.00	0.00	50.00	0.00	
Reading MSA	2	1.38	33.46	50.00	8.18	0.00	37.57	50.00	20.79	0.00	5.41	16.67	0.00	5.26	0.00	
Scranton MSA	12	8.28	16.20	0.00	25.74	33.33	46.13	50.00	11.94	16.67	3.53	0.00	10.00	2.50	0.00	
State College MSA	8	5.52	12.66	25.00	21.87	12.50	44.70	50.00	20.77	12.50	15.00	0.00	0.00	25.00	0.00	
Williamsport MSA	4	2.76	17.31	25.00	12.17	0.00	60.72	75.00	9.80	0.00	6.90	16.67	0.00	5.56	0.00	
York MSA	2	1.38	12.11	0.00	13.68	0.00	64.91	100.00	9.29	0.00	2.17	0.00	0.00	3.85	0.00	

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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:																								
Pittsburgh MSA	3,236	39.02	3.97	3.15	16.84	20.92	47.38	47.68	31.25	28.24	4.31	3.84	5.12	4.23	4.20									
PA Non-MSA	2,520	30.38	0.18	0.32	8.85	7.18	76.60	82.78	14.21	9.72	10.23	13.61	9.67	11.06	7.12									
Limited Review:																								
Altoona MSA	305	3.68	3.48	0.66	11.54	6.23	70.29	79.02	14.69	14.10	11.09	0.00	5.16	14.20	7.63									
Erie MSA	531	6.40	11.27	8.10	14.00	17.51	43.20	43.31	31.51	31.07	6.89	7.92	9.18	6.77	5.97									
Harrisburg MSA	117	1.41	2.90	0.85	24.54	25.64	45.01	40.17	27.53	33.33	1.21	0.97	1.35	0.96	1.58									
Johnstown MSA	473	5.70	0.00	0.00	12.25	7.19	68.78	73.36	18.98	19.45	13.68	0.00	12.35	14.73	12.04									
Reading MSA	41	0.49	10.28	12.20	7.58	2.44	54.67	58.54	27.47	26.83	0.25	0.91	0.00	0.26	0.19									
Scranton MSA	538	6.49	5.43	3.53	15.03	9.48	58.21	63.38	21.20	23.61	3.19	3.41	1.95	3.28	3.99									
State College MSA	371	4.47	5.96	4.31	10.78	20.75	49.49	56.60	32.95	18.33	8.54	6.48	14.77	9.67	5.99									
Williamsport MSA	123	1.48	3.82	0.00	3.97	2.44	84.95	90.24	7.26	7.32	3.99	0.00	4.62	3.88	6.20									
York MSA	39	0.47	6.74	20.51	7.55	5.13	66.02	41.03	19.69	33.33	0.39	0.36	0.25	0.29	0.87									

* Based on 2013 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 (2014).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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:																								
Pittsburgh MSA	32	14.10	1.16	0.00	14.31	21.88	60.68	75.00	23.71	3.13	5.77	0.00	5.26	7.14	0.00									
PA Non-MSA	130	57.27	0.00	0.00	2.21	2.31	85.43	90.00	12.33	7.69	6.19	0.00	10.00	6.29	0.00									
Limited Review:																								
Altoona MSA	21	9.25	0.39	0.00	3.13	0.00	89.06	95.24	7.42	4.76	7.87	0.00	0.00	7.95	0.00									
Erie MSA	6	2.64	1.42	0.00	9.40	16.67	63.39	66.67	25.78	16.67	4.26	0.00	12.50	2.78	0.00									
Harrisburg MSA	0	0.00	0.32	0.00	9.81	0.00	64.40	0.00	25.47	0.00	0.00	0.00	0.00	0.00	0.00									
Johnstown MSA	3	1.32	0.00	0.00	4.38	0.00	77.37	100.00	18.25	0.00	4.76	0.00	0.00	5.26	0.00									
Reading MSA	0	0.00	0.96	0.00	5.59	0.00	69.65	0.00	23.80	0.00	0.00	0.00	0.00	0.00	0.00									
Scranton MSA	3	1.32	1.06	0.00	7.63	0.00	63.77	100.00	27.54	0.00	0.00	0.00	0.00	0.00	0.00									
State College MSA	26	11.45	0.00	0.00	13.45	46.15	62.25	50.00	23.90	3.85	11.11	0.00	12.90	11.63	0.00									
Williamsport MSA	5	2.20	0.22	0.00	1.12	0.00	92.83	100.00	5.83	0.00	3.92	0.00	0.00	4.17	0.00									
York MSA	1	0.44	0.73	0.00	2.39	0.00	77.45	100.00	19.43	0.00	0.77	0.00	0.00	0.89	0.00									

* Based on 2013 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 (2014).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF PENNSYLVANIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
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 ⁵	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh MSA	1,406	37.71	20.37	11.33	18.11	22.65	21.89	19.17	39.62	46.84	1.40	1.89	1.61	1.12	1.35
PA Non-MSA	1,046	28.06	18.24	9.84	19.27	19.78	22.91	24.75	39.58	45.64	1,046	5.32	4.45	3.88	5.58
Limited Review:															
Altoona MSA	236	6.33	19.37	8.19	18.28	17.67	23.04	20.69	39.32	53.45	6.80	8.53	5.21	5.21	8.58
Erie MSA	234	6.28	20.77	13.53	17.99	20.29	21.23	22.22	40.02	43.96	2.57	1.73	2.62	1.97	3.15
Harrisburg MSA	49	1.31	18.89	4.65	18.03	20.93	22.71	6.98	40.36	67.44	0.23	0.16	0.18	0.06	0.41
Johnstown MSA	276	7.40	18.90	11.85	19.61	23.70	22.01	24.44	39.47	40.00	7.58	10.38	6.30	8.19	7.20
Reading MSA	15	0.40	20.50	50.00	17.37	21.43	23.18	0.00	38.95	28.57	0.18	1.09	0.00	0.00	0.20
Scranton MSA	176	4.72	20.34	13.17	18.03	21.56	21.66	22.75	39.97	42.51	1.45	0.94	1.62	1.14	1.68
State College MSA	201	5.39	18.29	8.52	19.03	16.48	22.77	25.00	39.91	50.00	3.20	4.49	1.35	2.85	4.01
Williamsport MSA	82	2.20	18.83	4.00	18.93	21.33	23.21	21.33	39.03	53.33	1.68	0.00	1.75	1.26	2.05
York MSA	7	0.19	17.58	0.00	18.89	42.86	24.52	0.00	39.01	57.14	0.00	0.00	0.00	0.00	0.00

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.4% of loans originated and purchased by bank.

5 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: JANUARY 1, 2012 TO DECEMBER 31, 2014									
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 ⁶	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid
Full Review:																
Pittsburgh MSA	2,193	36.36	20.37	15.67	18.11	23.96	21.89	25.09	39.62	35.27	10.84	14.41	12.49	11.18	8.94	
PA Non-MSA	2,029	33.64	18.24	15.17	19.27	21.53	22.91	27.14	39.58	36.15	23.66	28.08	26.79	24.60	20.56	
Limited Review:																
Altoona MSA	416	6.90	19.37	17.69	18.28	22.36	23.04	27.27	39.32	32.68	27.34	31.33	34.17	27.56	22.12	
Erie MSA	267	4.43	20.77	17.69	17.99	20.38	21.23	22.69	40.02	39.23	9.72	16.79	9.41	5.67	10.40	
Harrisburg MSA	9	0.15	18.89	0.00	18.03	22.22	22.71	33.33	40.36	44.44	0.20	0.00	0.34	0.27	0.16	
Johnstown MSA	571	9.47	18.90	16.40	19.61	20.32	22.01	24.78	39.47	38.50	31.99	41.18	36.09	30.12	27.68	
Reading MSA	4	0.07	20.50	0.00	17.37	25.00	23.18	25.00	38.95	50.00	0.00	0.00	0.00	0.00	0.00	
Scranton MSA	281	4.66	20.34	14.13	18.03	24.64	21.66	25.00	39.97	36.23	5.52	6.33	6.05	5.26	5.16	
State College MSA	188	3.12	18.29	25.54	19.03	29.35	22.77	24.46	39.91	20.65	16.38	27.91	27.71	9.18	10.77	
Williamsport MSA	68	1.13	18.83	10.45	18.93	19.40	23.21	20.90	39.03	49.25	4.88	3.33	2.86	2.86	7.07	
York MSA	6	0.10	17.58	16.67	18.89	16.67	24.52	0.00	39.01	66.67	0.12	1.00	0.00	0.00	0.00	

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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.

⁶ 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: JANUARY 1, 2012 TO DECEMBER 31, 2014					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 ⁷	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Pittsburgh MSA	4,712	37.25	20.37	10.38	18.11	19.69	21.89	25.95	39.62	43.97	4.74	7.61	5.96	5.11	3.85	
PA Non-MSA	4,147	32.79	18.24	9.60	19.27	20.63	22.91	27.18	39.58	42.59	13.82	19.63	16.36	14.92	11.66	
Limited Review:																
Altoona MSA	605	4.78	19.37	8.72	18.28	21.54	23.04	26.67	39.32	43.08	12.40	12.98	12.28	14.18	11.38	
Erie MSA	696	5.50	20.77	8.26	17.99	19.62	21.23	25.37	40.02	46.76	6.60	10.89	8.31	6.89	5.16	
Harrisburg MSA	77	0.61	18.89	2.99	18.03	5.97	22.71	17.91	40.36	73.13	0.27	0.14	0.16	0.16	0.41	
Johnstown MSA	1,085	8.58	18.90	9.27	19.61	18.26	22.01	28.56	39.47	43.91	22.79	30.08	23.22	25.11	20.00	
Reading MSA	15	0.12	20.50	15.38	17.37	15.38	23.18	7.69	38.95	61.54	0.08	0.00	0.00	0.00	0.16	
Scranton MSA	642	5.08	20.34	6.89	18.03	15.22	21.66	24.84	39.97	53.04	3.58	3.97	2.65	3.38	3.94	
State College MSA	510	4.03	18.29	11.18	19.03	24.64	22.77	25.47	39.91	38.72	7.68	15.22	8.56	8.29	6.30	
Williamsport MSA	147	1.16	18.83	3.82	18.93	19.08	23.21	16.79	39.03	60.31	3.15	3.13	3.08	1.20	4.20	
York MSA	12	0.09	17.58	9.09	18.89	18.18	24.52	27.27	39.01	45.45	0.04	0.00	0.00	0.04	0.06	

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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.

⁷ 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: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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 MSA	3,255	39.16	70.98	55.05	67.04	18.96	14.01	4.31	4.69
PA Non-MSA	2,520	30.32	71.70	58.65	72.98	15.71	11.31	10.23	11.92
Limited Review:									
Altoona MSA	305	3.67	70.21	64.92	68.20	20.33	11.48	11.09	14.33
Erie MSA	531	6.39	70.22	60.45	65.73	19.21	15.07	6.89	8.26
Harrisburg MSA	117	1.41	68.56	53.85	47.86	23.08	29.06	1.21	1.36
Johnstown MSA	473	5.69	70.85	54.12	78.01	15.43	6.55	13.68	15.24
Reading MSA	41	0.49	72.26	41.46	29.27	29.27	41.46	0.25	0.25
Scranton MSA	538	6.47	70.59	57.62	61.15	20.07	18.77	3.19	3.43
State College MSA	371	4.46	68.73	69.27	70.08	16.71	13.21	8.54	9.69
Williamsport MSA	123	1.48	70.55	65.85	67.48	14.63	17.89	3.99	6.16
York MSA	39	0.47	71.99	74.36	48.72	15.38	35.90	0.39	0.60

* Based on 2013 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 - 2014).

**** 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 14.05% 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: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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 MSA	32	14.10	97.35	56.25	90.63	9.38	0.00	5.77	5.88
PA Non-MSA	130	57.27	98.30	76.92	89.23	5.38	5.38	6.19	7.05
Limited Review:									
Altoona MSA	21	9.25	97.27	90.48	85.71	14.29	0.00	7.87	7.81
Erie MSA	6	2.64	98.15	66.67	66.67	16.67	16.67	4.26	3.57
Harrisburg MSA	0	0.00	97.81	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA	3	1.32	98.18	100.00	100.00	0.00	0.00	4.76	7.69
Reading MSA	0	0.00	97.36	0.00	0.00	0.00	0.00	0.00	0.00
Scranton MSA	3	1.32	97.46	66.67	66.67	33.33	0.00	0.00	0.00
State College MSA	26	11.45	97.79	100.00	88.46	11.54	0.00	11.11	14.52
Williamsport MSA	5	2.20	97.76	100.00	80.00	20.00	0.00	3.92	5.00
York MSA	1	0.44	97.46	0.00	100.00	0.00	0.00	0.77	0.00

* Based on 2013 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 - 2014).

**** 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 18. 94% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF PENNSYLVANIA				Evaluation Period: JANUARY 11, 2011 TO DECEMBER 31, 2014			
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 MSA	2	9,155	151	10,242	153	19,397	57.00	0	0
PA Non-MSA	5	2,379	28	5,905	33	8,284	23.91	0	0
Limited Review:									
Altoona MSA	0	0	5	11	5	11	0.03	0	0
Erie MSA	0	0	10	76	10	76	0.22	0	0
Harrisburg MSA	0	0	15	51	15	51	0.15	0	0
Johnstown MSA	0	0	10	41	11	41	0.12	0	0
Reading MSA	0	0	0	0	0	0	0.00	0	0
Scranton MSA	1	4,090	13	8	14	4,098	11.83	0	0
State College MSA	1	988	10	10	11	998	2.88	0	0
Williamsport MSA	2	1,177	1	3	3	1180	3.40	0	0
York MSA	0	0	1	157	1	157	0.45	0	0
Regional Investments	2	830	3	3,611	5	4,441	11.58	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the evaluation 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 PENNSYLVANIA				Evaluation Period: JANUARY 11, 2011 TO DECEMBER 31, 2014									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Pittsburgh MSA	48.18	82	40.80	3.66	19.51	46.34	30.49	4	7	0	-4	-1	+2	4.06	21.40	47.75	26.39
PA Non-MSA	22.61	52	25.87	0.00	15.38	73.08	11.54	1	13	0	0	-12	0	0.39	8.16	77.89	12.46
Limited Review:																	
Altoona MSA	4.45	10	4.98	0.00	10.00	80.00	10.00	0	1	0	0	-1	0	1.26	12.28	76.00	10.46
Erie MSA	5.67	10	4.98	10.00	20.00	40.00	30.00	1	0	0	0	0	+1	8.42	16.82	42.19	31.78
Harrisburg MSA	1.26	3	1.49	0.00	33.33	0.00	66.67	2	0	0	+1	0	+1	4.99	19.09	48.69	26.54
Johnstown MSA	5.94	12	5.97	0.00	25.00	58.33	16.67	1	2	0	+1	-1	-1	0.00	15.74	64.66	19.60
Reading MSA	0.27	2	1.00	0.00	50.00	0.00	50.00	2	0	0	+1	0	+1	14.95	6.51	53.63	24.92
Scranton MSA	5.11	14	6.97	0.00	14.29	71.43	14.28	0	3	0	0	-3	0	2.16	18.36	58.38	21.09
State College MSA	5.16	12	5.97	8.33	16.67	50.00	25.00	0	3	0	-1	-1	-1	2.87	13.81	49.37	24.15
Williamsport MSA	1.26	3	1.49	0.00	33.33	66.67	0.00	0	2	0	0	-2	0	3.77	7.18	81.92	7.13
York MSA	0.09	1	0.50	100.00	0.00	0.00	0.00	0	0	0	0	0	0	6.68	7.48	66.08	19.76

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF PENNSYLVANIA												
Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011												
Assessment Area (2011):	% 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 MSA	29.24	3,416	302,701	1,289	188,399	9	1,649	2	3,739	4,716	496,488	48.18
PA Non-MSA	37.85	4,817	321,755	1,249	155,669	38	2,233	0	0	6,104	479,657	22.07
Limited Review:												
Altoona MSA	6.21	764	62,247	218	27,017	19	986	0	0	1,001	90,250	4.45
Erie MSA	7.00	803	69,673	325	42,139	1	46	0	0	1,129	111,858	0.54
Harrisburg MSA	1.00	86	18,008	76	16,576	0	0	0	0	162	34,584	5.67
Johnstown MSA	9.54	1,343	77,818	191	22,052	5	213	0	0	1,539	100,083	1.26
Scranton MSA	2.39	292	28,116	93	15,196	0	0	0	0	385	43,312	5.94
State College MSA	4.83	560	56,785	215	30,122	4	75	0	0	779	86,982	0.27
Williamsport MSA	1.57	205	20,605	48	8,008	1	30	0	0	254	28,643	5.11
York MSA	0.37	25	4,835	34	8,484	0	0	0	0	59	13,319	5.16

* 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 January 22, 2011 to December 31, 2011.

*** Deposit Data as of June 30, 2014. 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: JANUARY 1, 2010 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 MSA	548	28.42	1.23	1.28	17.74	20.44	54.91	49.64	26.11	28.65	1.08	0.83	1.70	1.21	0.76
PA Non-MSA	700	36.31	0.19	0.00	8.43	7.14	77.94	83.00	13.44	9.86	4.86	0.00	3.09	5.17	3.61
Limited Review:															
Altoona MSA	132	6.85	0.17	0.76	13.78	6.82	76.33	78.03	9.73	14.39	6.36	25.00	4.03	6.20	8.89
Erie MSA	139	7.21	1.45	0.72	10.88	10.07	59.21	53.96	28.47	35.25	2.72	11.11	5.00	2.38	2.72
Harrisburg MSA	19	0.99	1.72	0.00	13.78	21.05	59.10	52.63	25.41	26.32	0.16	0.00	0.43	0.12	0.15
Johnstown MSA	224	11.62	0.61	0.00	10.39	7.59	73.59	77.68	15.40	14.73	8.68	0.00	11.48	9.51	5.42
Scranton MSA	52	2.70	0.00	0.00	8.75	11.54	73.69	61.54	17.56	26.92	0.93	0.00	0.71	0.84	1.18
State College MSA	69	3.58	0.16	0.00	18.90	11.59	48.00	47.83	32.94	40.58	2.35	0.00	1.06	1.77	3.55
Williamsport MSA	40	2.07	0.00	0.00	9.82	15.00	85.38	80.00	4.81	5.00	2.16	0.00	3.31	2.14	0.00
York MSA	5	0.26	1.50	0.00	5.60	0.00	84.99	40.00	7.91	60.00	0.02	0.00	0.00	0.00	0.20

* 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: JANUARY 1, 2010 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:																								
Pittsburgh MSA	926	27.71	1.23	0.22	17.74	26.67	54.91	56.16	26.11	16.95	6.15	3.13	10.66	6.38	3.18									
PA Non-MSA	1,344	40.22	0.19	0.00	8.43	9.82	77.94	86.16	13.44	4.02	24.29	0.00	31.66	24.05	16.80									
Limited Review:																								
Altoona MSA	242	7.24	0.17	0.41	13.78	14.05	76.33	76.03	9.73	9.50	24.07	0.00	18.18	26.72	11.54									
Erie MSA	182	5.45	1.45	0.00	10.88	15.38	59.21	65.93	28.47	18.68	8.03	0.00	9.47	9.27	5.32									
Harrisburg MSA	9	0.27	1.72	11.11	13.78	0.00	59.10	55.56	25.41	33.33	0.22	5.56	0.00	0.25	0.00									
Johnstown MSA	381	11.40	0.61	0.00	10.39	10.24	73.59	75.59	15.40	14.17	27.12	0.00	32.65	26.36	28.43									
Scranton MSA	70	2.09	0.00	0.00	8.75	4.29	73.69	75.71	17.56	20.00	4.77	0.00	3.70	4.81	5.16									
State College MSA	128	3.83	0.16	1.56	18.90	18.75	48.00	61.72	32.94	17.97	16.37	0.00	13.43	21.64	9.71									
Williamsport MSA	53	1.59	0.00	0.00	9.82	9.43	85.38	84.91	4.81	5.66	5.80	0.00	6.25	5.47	11.11									
York MSA	7	0.21	1.50	0.00	5.60	0.00	84.99	100.00	7.91	0.00	0.31	0.00	0.00	0.38	0.00									

* 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: JANUARY 1, 2010 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:																
Pittsburgh MSA	1,916	27.42	1.23	0.31	17.74	15.29	54.91	57.88	26.11	26.51	2.09	1.43	3.84	2.68	1.24	
PA Non-MSA	2,764	39.56	0.19	0.04	8.43	8.61	77.94	85.56	13.44	5.79	11.26	0.00	17.34	11.52	6.05	
Limited Review:																
Altoona MSA	387	5.54	0.17	0.26	13.78	8.27	76.33	75.97	9.73	15.50	9.70	0.00	10.53	9.87	8.33	
Erie MSA	480	6.87	1.45	0.00	10.88	7.29	59.21	56.04	28.47	36.67	5.51	0.00	7.69	6.23	4.40	
Harrisburg MSA	57	0.82	1.72	0.00	13.78	3.51	59.10	36.84	25.41	59.65	0.18	0.00	0.10	0.06	0.40	
Johnstown MSA	735	10.52	0.61	0.68	10.39	8.84	73.59	77.01	15.40	13.47	16.98	40.00	38.89	17.02	10.76	
Scranton MSA	168	2.40	0.00	0.00	8.75	7.14	73.69	59.52	17.56	33.33	1.63	0.00	2.60	1.80	1.19	
State College MSA	360	5.15	0.16	0.83	18.90	19.72	48.00	46.94	32.94	32.50	5.17	0.00	8.75	5.86	3.45	
Williamsport MSA	110	1.57	0.00	0.00	9.82	8.18	85.38	83.64	4.81	8.18	2.50	0.00	2.35	2.33	5.26	
York MSA	10	0.14	1.50	0.00	5.60	0.00	84.99	80.00	7.91	20.00	0.00	0.00	0.00	0.00	0.00	

* 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: JANUARY 1, 2010 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 MSA	26	48.15	10.57	3.85	23.83	26.92	38.98	38.46	26.62	30.77	10.63	0.00	9.52	6.85	21.62	
PA Non-MSA	9	16.67	1.92	0.00	21.10	0.00	64.94	77.78	12.04	22.22	8.33	0.00	0.00	11.76	0.00	
Limited Review:																
Altoona MSA	3	5.56	19.46	0.00	19.06	0.00	49.55	100.00	11.94	0.00	21.43	0.00	0.00	25.00	0.00	
Erie MSA	2	3.70	15.44	0.00	21.13	0.00	36.83	50.00	26.60	50.00	5.00	0.00	0.00	0.00	100.00	
Harrisburg MSA	1	1.85	6.60	0.00	23.95	0.00	53.90	100.00	15.55	0.00	1.59	0.00	0.00	3.57	0.00	
Johnstown MSA	3	5.56	21.55	0.00	20.92	0.00	52.02	100.00	5.51	0.00	14.29	0.00	0.00	25.00	0.00	
Scranton MSA	2	3.70	0.00	0.00	27.66	0.00	64.24	100.00	8.10	0.00	6.67	0.00	0.00	9.09	0.00	
State College MSA	3	5.56	14.13	0.00	22.65	33.33	31.57	66.67	31.65	0.00	20.00	0.00	16.67	28.57	0.00	
Williamsport MSA	2	3.70	0.00	0.00	45.93	50.00	53.06	50.00	1.00	0.00	8.00	0.00	7.69	8.33	0.00	
York MSA	3	5.56	10.18	66.67	15.29	33.33	73.13	0.00	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: JANUARY 1, 2010 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:															
Pittsburgh MSA	1,283	34.39	2.75	1.17	16.36	19.17	46.23	49.73	34.54	29.93	2.70	1.49	3.34	2.84	2.40
PA Non-MSA	1,249	33.48	0.62	0.72	9.82	10.01	72.99	80.54	16.57	8.73	8.51	15.38	9.08	8.79	8.78
Limited Review:															
Altoona MSA	218	5.84	4.16	0.92	14.00	6.88	69.98	77.06	11.86	15.14	11.70	6.82	6.33	13.72	15.00
Erie MSA	325	8.71	5.99	1.85	14.33	8.31	53.62	61.54	26.06	28.31	6.97	3.83	3.85	8.07	6.85
Harrisburg MSA	76	2.04	2.23	2.63	14.71	5.26	59.52	53.95	23.55	38.16	1.07	2.15	0.86	1.02	1.35
Johnstown MSA	191	5.12	6.82	3.14	9.29	14.66	67.35	68.06	16.55	14.14	10.40	9.33	10.14	11.14	9.06
Scranton MSA	93	2.49	0.00	0.00	9.73	15.05	71.40	59.14	18.87	25.81	1.80	0.00	3.00	1.66	2.14
State College MSA	214	5.74	9.90	5.14	13.08	10.75	41.21	62.62	35.61	21.50	8.35	6.11	9.05	11.40	5.46
Williamsport MSA	48	1.29	0.00	0.00	20.90	33.33	74.70	58.33	4.40	8.33	2.49	0.00	3.50	2.10	4.62
York MSA	34	0.91	5.86	14.71	7.23	0.00	78.81	55.88	8.10	29.41	0.43	1.62	0.00	0.24	1.94

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2010 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 MSA	9	11.54	0.58	0.00	12.16	22.22	64.04	77.78	23.20	0.00	5.88	0.00	18.18	3.23	0.00	
PA Non-MSA	38	50.00	0.05	0.00	3.71	2.63	85.59	94.74	10.65	2.63	4.55	0.00	6.67	4.44	8.33	
Limited Review:																
Altoona MSA	19	24.36	0.00	0.00	6.83	5.26	84.17	89.47	8.99	5.26	13.33	0.00	33.33	11.90	0.00	
Erie MSA	1	1.28	1.08	0.00	3.13	0.00	74.76	100.00	21.03	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisburg MSA	0	0.00	0.30	0.00	4.31	0.00	78.78	0.00	16.62	0.00	0.00	0.00	0.00	0.00	0.00	
Johnstown MSA	5	6.41	1.09	0.00	1.82	0.00	80.00	100.00	17.09	0.00	36.36	0.00	0.00	40.00	0.00	
Scranton MSA	0	0.00	0.00	0.00	4.57	0.00	67.84	0.00	27.59	0.00	0.00	0.00	0.00	0.00	0.00	
State College MSA	4	5.13	0.96	0.00	16.18	50.00	55.49	50.00	27.36	0.00	5.00	0.00	3.57	8.70	0.00	
Williamsport MSA	1	1.28	0.00	0.00	4.03	0.00	93.74	100.00	2.24	0.00	1.64	0.00	0.00	1.69	0.00	
York MSA	0	0.00	0.47	0.00	1.48	0.00	91.62	0.00	6.44	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2010 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 ⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Pittsburgh MSA	548	28.42	19.53	13.24	18.74	25.30	22.04	18.18	39.70	43.28	1.07	1.28	1.21	0.75	1.13									
PA Non-MSA	700	36.31	18.05	11.05	19.87	24.59	23.94	22.53	38.14	41.83	5.12	6.26	4.54	3.75	6.31									
Limited Review:																								
Altoona MSA	132	6.85	18.13	12.31	19.05	20.00	24.47	21.54	38.35	46.15	6.94	7.32	4.21	6.18	9.74									
Erie MSA	139	7.21	18.52	9.85	18.90	21.21	23.47	18.94	39.12	50.00	2.79	3.46	3.15	1.91	2.94									
Harrisburg MSA	19	0.99	17.68	22.22	19.03	22.22	23.88	16.67	39.41	38.89	0.18	0.53	0.19	0.14	0.06									
Johnstown MSA	224	11.62	17.49	12.33	19.68	23.29	23.76	24.20	39.06	40.18	10.43	15.31	10.53	8.42	10.54									
Scranton MSA	52	2.70	19.48	15.69	18.97	25.49	22.94	17.65	38.61	41.18	1.00	0.78	0.56	1.14	1.28									
State College MSA	69	3.58	18.06	6.06	19.42	15.15	23.44	33.33	39.09	45.45	2.49	2.56	1.34	2.89	2.81									
Williamsport MSA	40	2.07	16.64	2.86	20.03	17.14	24.76	28.57	38.57	51.43	2.06	1.33	2.15	1.58	2.37									
York MSA	5	0.26	15.97	0.00	19.58	20.00	27.05	20.00	37.40	60.00	0.02	0.00	0.06	0.00	0.00									

* 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 4.5% 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 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2010 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 ⁹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Pittsburgh MSA	926	27.71	19.53	16.02	18.74	26.41	22.04	27.51	39.70	30.06	6.25	8.47	8.79	6.45	4.23	
PA Non-MSA	1,344	40.22	18.05	15.74	19.87	22.52	23.94	27.86	38.14	33.89	24.60	31.75	27.95	24.60	20.43	
Limited Review:																
Altoona MSA	242	7.24	18.13	13.50	19.05	22.36	24.47	22.78	38.35	41.35	24.10	33.33	25.47	27.00	19.12	
Erie MSA	182	5.45	18.52	16.29	18.90	32.02	23.47	20.22	39.12	31.46	7.94	12.63	9.25	6.20	7.00	
Harrisburg MSA	9	0.27	17.68	11.11	19.03	44.44	23.88	11.11	39.41	33.33	0.23	0.00	0.00	0.26	0.43	
Johnstown MSA	381	11.40	17.49	11.67	19.68	21.49	23.76	25.20	39.06	41.64	27.82	23.94	31.62	27.21	27.27	
Scranton MSA	70	2.09	19.48	20.29	18.97	20.29	22.94	24.64	38.61	34.78	5.02	6.43	4.46	4.59	4.96	
State College MSA	128	3.83	18.06	23.77	19.42	30.33	23.44	23.77	39.09	22.13	15.77	22.45	24.68	14.10	9.09	
Williamsport MSA	53	1.59	16.64	13.21	20.03	16.98	24.76	30.19	38.57	39.62	6.13	10.71	8.20	5.49	5.03	
York MSA	7	0.21	15.97	42.86	19.58	0.00	27.05	57.14	37.40	0.00	0.32	0.90	0.00	0.80	0.00	

* 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 1.7% 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 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2010 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 ¹⁰	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Pittsburgh MSA	1,916	27.42	19.53	9.86	18.74	21.03	22.04	25.85	39.70	43.25	2.26	4.83	3.06	2.64	1.66	
PA Non-MSA	2,764	39.56	18.05	10.36	19.87	20.35	23.94	28.29	38.14	41.00	12.27	22.36	13.49	13.51	10.00	
Limited Review:																
Altoona MSA	387	5.54	18.13	6.70	19.05	22.35	24.47	21.51	38.35	49.44	10.05	17.00	15.21	7.93	8.73	
Erie MSA	480	6.87	18.52	11.06	18.90	17.79	23.47	22.78	39.12	48.37	5.90	13.41	5.89	4.43	5.83	
Harrisburg MSA	57	0.82	17.68	4.00	19.03	8.00	23.88	14.00	39.41	74.00	0.20	0.13	0.15	0.04	0.35	
Johnstown MSA	735	10.52	17.49	8.04	19.68	18.19	23.76	27.36	39.06	46.40	18.87	37.18	28.93	20.54	14.22	
Scranton MSA	168	2.40	19.48	11.95	18.97	21.38	22.94	25.16	38.61	41.51	1.86	3.70	2.78	1.73	1.44	
State College MSA	360	5.15	18.06	11.24	19.42	22.48	23.44	25.36	39.09	40.92	5.67	15.15	7.04	5.47	4.36	
Williamsport MSA	110	1.57	16.64	4.76	20.03	18.10	24.76	22.86	38.57	54.29	2.74	1.69	1.84	3.31	2.81	
York MSA	10	0.14	15.97	0.00	19.58	20.00	27.05	10.00	37.40	70.00	0.00	0.00	0.00	0.00	0.00	

* 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 3.7% 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 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF PENNSYLVANIA			Evaluation Period: JANUARY 1, 2010 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 MSA	1,289	34.48	62.54	60.98	64.08	18.85	17.07	2.70	3.06
PA Non-MSA	1,249	33.41	67.57	59.33	66.69	20.74	12.57	8.51	10.11
Limited Review:									
Altoona MSA	218	5.83	66.02	61.47	66.51	20.64	12.84	11.70	15.41
Erie MSA	325	8.69	65.43	62.15	66.46	20.62	12.92	6.97	8.93
Harrisburg MSA	76	2.03	63.28	51.32	48.68	18.42	32.89	1.07	1.24
Johnstown MSA	191	5.11	66.21	63.87	73.82	13.61	12.57	10.40	13.03
Scranton MSA	93	2.49	64.75	70.97	53.76	26.88	19.35	1.80	2.28
State College MSA	215	5.75	54.31	69.77	67.91	14.88	17.21	8.35	10.23
Williamsport MSA	48	1.28	66.40	56.25	60.42	22.92	16.67	2.49	3.32
York MSA	34	0.91	67.35	64.71	35.29	32.35	32.35	0.43	0.72

* Based on 2011 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 - 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 6.38% 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: JANUARY 1, 2010 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 MSA	9	11.69	97.34	22.22	55.56	11.11	33.33	5.88	3.85
PA Non-MSA	38	49.35	98.16	89.47	86.84	7.89	5.26	4.55	4.12
Limited Review:									
Altoona MSA	19	24.68	97.48	89.47	84.21	15.79	0.00	13.33	15.38
Erie MSA	1	1.30	98.32	100.00	100.00	0.00	0.00	0.00	0.00
Harrisburg MSA	0	0.00	98.26	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA	5	6.49	97.09	100.00	100.00	0.00	0.00	36.36	33.33
Scranton MSA	0	0.00	97.01	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA	4	5.19	97.69	100.00	100.00	0.00	0.00	5.00	5.66
Williamsport MSA	1	1.30	97.76	100.00	100.00	0.00	0.00	1.64	1.69
York MSA	0	0.00	97.79	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 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 - 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 2.60% of small loans to farms originated and purchased by the bank.

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014						
Assessment Area (2014):	% 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 MSA	74.13	1,760	300,410	296	65,562	1	10	3	12,749	2,059	377,982	77.94
Limited Review:												
Akron MSA	20.11	509	84,030	49	11,712	0	0	0	0	558	95,742	19.70
Wheeling MSA	5.77	122	8,715	37	2,669	1	49	0	0	160	11,433	2.36

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014										
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:																
Cleveland MSA	433	74.02	5.68	0.92	13.81	3.46	41.98	27.02	38.53	68.59	0.79	0.44	0.26	0.57	1.08	
Limited Review:																
Akron MSA	141	24.10	4.58	0.00	18.89	2.13	42.20	23.40	34.33	74.47	0.76	0.00	0.08	0.43	1.30	
Wheeling MSA	11	1.88	2.55	0.00	13.21	18.18	67.51	72.73	16.73	9.09	0.44	0.00	1.54	0.45	0.00	

Table 1:

* Loan Data as of December 31, 2014. 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, 2014.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: JANUARY 1, 2012 TO DECEMBER 31, 2014					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement 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:																
Cleveland MSA	60	74.07	5.68	0.00	13.81	5.00	41.98	30.00	38.53	65.00	0.28	0.00	0.00	0.20	0.53	
Limited Review:																
Akron MSA	6	7.41	4.58	0.00	18.89	0.00	42.20	50.00	34.33	50.00	0.00	0.00	0.00	0.00	0.00	
Wheeling MSA	15	18.52	2.55	0.00	13.21	13.33	67.51	80.00	16.73	6.67	2.34	0.00	2.86	3.05	0.00	

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					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:																
Cleveland MSA	1,250	73.23	5.68	0.64	13.81	3.12	41.98	29.84	38.53	66.40	2.29	0.94	0.86	1.49	3.25	
Limited Review:																
Akron MSA	361	21.15	4.58	0.28	18.89	0.55	42.20	29.09	34.33	70.08	1.90	0.32	0.10	1.25	3.13	
Wheeling MSA	96	5.62	2.55	2.08	13.21	9.38	67.51	69.79	16.73	18.75	4.72	5.88	4.76	5.82	2.28	

Table 3:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

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

Table 4:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: JANUARY 1, 2012 TO DECEMBER 31, 2014								
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 MSA	17	94.44	15.05	17.65	27.16	29.41	38.98	41.18	18.81	11.76	2.91	5.26	2.99	2.22	3.33
Limited Review:															
Akron MSA	1	5.56	15.36	0.00	23.22	0.00	36.44	100.00	24.98	0.00	2.22	0.00	0.00	6.25	0.00
Wheeling MSA	0	0.00	14.67	0.00	18.08	0.00	48.12	0.00	19.13	0.00	0.00	0.00	0.00	0.00	0.00

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014								
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:															
Cleveland MSA	295	77.43	7.57	4.07	13.13	15.59	38.38	38.98	40.56	41.36	0.15	0.00	0.23	0.15	0.15
Limited Review:															
Akron MSA	49	12.86	7.51	2.04	16.09	6.12	35.89	18.37	40.52	73.47	0.24	0.00	0.14	0.13	0.40
Wheeling MSA	37	9.71	6.17	5.41	12.35	10.81	53.24	67.57	28.24	16.22	1.53	2.17	0.00	2.68	0.44

Table 5:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

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

Table 6:

* Based on 2013 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 (2014).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					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:																
Cleveland MSA	1	50.00	2.59	0.00	7.73	0.00	44.16	0.00	45.49	100.00	1.10	0.00	0.00	0.00	2.38	
Limited Review:																
Akron MSA	0	0.00	1.59	0.00	12.66	0.00	51.38	0.00	34.37	0.00	0.00	0.00	0.00	0.00	0.00	
Wheeling MSA	1	50.00	0.00	0.00	2.88	0.00	77.78	100.00	19.34	0.00	0.00	0.00	0.00	0.00	0.00	

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹¹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Cleveland MSA	433	74.02	21.71	3.96	17.29	14.69	20.69	17.95	40.30	63.40	0.89	0.50	0.67	0.63	1.29	
Limited Review:																
Akron MSA	141	24.10	20.77	3.55	17.80	18.44	22.01	16.31	39.42	61.70	0.88	0.30	0.65	0.74	1.29	
Wheeling MSA	11	1.88	19.91	10.00	20.36	0.00	21.44	20.00	38.29	70.00	0.51	0.00	0.00	1.29	0.38	

Table 7:

* Based on 2013 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 (2014).

Table 8:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.9% 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 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					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 ¹²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Cleveland MSA	60	74.07	21.71	7.02	17.29	5.26	20.69	24.56	40.30	63.16	0.29	1.00	0.18	0.17	0.21	
Limited Review:																
Akron MSA	6	7.41	20.77	0.00	17.80	0.00	22.01	33.33	39.42	66.67	0.00	0.00	0.00	0.00	0.00	
Wheeling MSA	15	18.52	19.91	23.08	20.36	7.69	21.44	15.38	38.29	53.85	1.50	4.35	0.00	0.00	2.33	

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					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 ¹³	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Cleveland MSA	1,250	73.23	21.71	3.16	17.29	12.08	20.69	23.28	40.30	61.48	2.66	1.39	1.99	2.41	3.15	
Limited Review:																
Akron MSA	361	21.15	20.77	4.21	17.80	14.33	22.01	21.35	39.42	60.11	2.17	1.16	1.76	1.78	2.71	
Wheeling MSA	96	5.62	19.91	5.32	20.36	12.77	21.44	28.72	38.29	53.19	5.05	4.44	6.73	4.02	5.14	

Table 9:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.2% 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 10:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.4% 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 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF OHIO			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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 MSA	296	77.49	70.43	39.86	51.01	18.92	30.07	0.15	0.16
Limited Review:									
Akron MSA	49	12.83	69.88	30.61	44.90	26.53	28.57	0.24	0.06
Wheeling MSA	37	9.69	68.50	70.27	78.38	21.62	0.00	1.53	3.91

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF OHIO			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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 MSA	1	50.00	97.00	100.00	100.00	0.00	0.00	1.10	2.50
Limited Review:									
Akron MSA	0	0.00	97.72	0.00	0.00	0.00	0.00	0.00	0.00
Wheeling MSA	1	50.00	98.77	0.00	100.00	0.00	0.00	0.00	0.00

Table 11:

* Based on 2013 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 - 2014).

**** 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 36. 13% of small loans to businesses originated and purchased by the bank.

Table 12:

* Based on 2013 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 - 2014).

**** 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 50. 00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF OHIO				Evaluation Period: JANUARY 11, 2011 TO DECEMBER 31, 2014			
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 MSA	0	0	3	16	3	16	94.12	0	0
Limited Review:									
Akron MSA	0	0	2	1	2	1	5.88	0	0
Wheeling MSA	0	0	0	0	0	0	0.00	0	0

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: JANUARY 11, 2011 TO DECEMBER 31, 2014			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population									
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography							
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp				
Full Review:																					
Cleveland MSA	84.62	16	76.19	0.00	12.50	31.25	56.25	1	0	0	0	+1	0	10.38	17.42	38.71	33.49				
Limited Review:																					
Akron MSA	11.79	3	14.29	0.00	0.00	0.00	100.00	0	0	0	0	0	0	9.27	20.30	39.41	31.03				
Wheeling MSA	3.59	2	9.52	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.81	13.41	61.51	21.27				

Table 14:

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

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

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011						
Assessment Area (2011):	% 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 MSA	100.00	46	5,421	57	8,826	0	0	0	0	103	14,247	100.00

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2010 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:															
Cleveland MSA	4	100.00	0.00	0.00	2.04	0.00	58.09	100.00	39.87	0.00	0.08	0.00	0.00	0.15	0.00

Table 1:

* 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 22, 2011 to December 31, 2011.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2:

* 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: JANUARY 1, 2010 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 MSA	8	100.00	0.00	0.00	2.04	0.00	58.09	62.50	39.87	37.50	1.61	0.00	0.00	2.17	0.99	

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2010 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 MSA	33	100.00	0.00	0.00	2.04	0.00	58.09	57.58	39.87	42.42	0.16	0.00	0.00	0.22	0.11	

Table 3:

* 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:

* 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: JANUARY 1, 2010 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
Full Review:																
Cleveland MSA	1	100.00	0.00	0.00	7.67	100.00	83.52	0.00	8.80	0.00	12.50	0.00	100.00	0.00	0.00	0.00

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2010 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	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Cleveland MSA	57	100.00	0.00	0.00	3.87	0.00	54.20	54.39	41.92	45.61	0.70	0.00	0.00	0.61	0.89	

Table 5:

* 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:

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2010 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:																
Cleveland MSA	0	0.00	0.00	0.00	2.08	0.00	56.55	0.00	41.37	0.00	0.00	0.00	0.00	0.00	0.00	

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 14	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Cleveland MSA	4	100.00	12.32	0.00	17.37	33.33	24.08	0.00	46.23	66.67	0.06	0.00	0.00	0.00	0.15	

Table 7:

* Based on 2011 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 (2011).

Table 8:

* 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 25.0% 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 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2010 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 ¹⁵	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Cleveland MSA	8	100.00	12.32	12.50	17.37	25.00	24.08	37.50	46.23	25.00	1.63	0.00	1.54	3.92	1.09	

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2010 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 ¹⁶	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Cleveland MSA	33	100.00	12.32	3.13	17.37	21.88	24.08	25.00	46.23	50.00	0.19	0.00	0.21	0.21	0.19	

Table 9:

* 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 0.0% 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 10:

* 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 3.0% 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 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF OHIO			Evaluation Period: JANUARY 1, 2010 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 MSA	57	100.00	68.89	68.42	43.86	36.84	19.30	0.70	1.18

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF OHIO			Evaluation Period: JANUARY 1, 2010 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 MSA	0	0.00	97.31	0.00	0.00	0.00	0.00	0.00	0.00

Table 11:

* Based on 2011 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 - 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 0.00% of small loans to businesses originated and purchased by the bank.

Table 12:

* Based on 2011 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 - 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 1. Lending Volume

LENDING VOLUME		Geography: STATE OF MARYLAND				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014						
Assessment Area (2014):	% 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 MSA	100.00	335	82,211	241	54,230	0	0	2	3,110	578	139,551	100.00

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF MARYLAND				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014									
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 MSA	70	100.00	6.08	1.43	17.67	7.14	38.10	40.00	38.15	51.43	0.04	0.00	0.00	0.05	0.05

Table 1:

* Loan Data as of December 31, 2014. 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, 2014.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: JANUARY 1, 2012 TO DECEMBER 31, 2014					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:															
Baltimore MSA	62	100.00	6.08	0.00	17.67	6.45	38.10	41.94	38.15	51.61	0.14	0.00	0.00	0.07	0.30

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF MARYLAND				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					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:															
Baltimore MSA	199	100.00	6.08	2.01	17.67	11.56	38.10	33.17	38.15	53.27	0.05	0.00	0.00	0.03	0.09

Table 3:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

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

Table 4:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: JANUARY 1, 2012 TO DECEMBER 31, 2014								
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 MSA	4	100.00	14.63	0.00	28.77	0.00	35.54	50.00	21.07	50.00	0.56	0.00	0.00	2.17	0.00

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014								
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:															
Baltimore MSA	241	100.00	7.37	4.56	14.78	7.47	36.92	38.17	40.70	49.79	0.26	0.05	0.02	0.20	0.40

Table 5:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

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

Table 6:

* Based on 2013 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 (2014).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					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:																
Baltimore MSA	0	0.00	2.24	0.00	7.66	0.00	37.61	0.00	52.49	0.00	0.00	0.00	0.00	0.00	0.00	

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families 17	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Baltimore MSA	70	100.00	21.90	6.35	17.57	15.87	20.80	15.87	39.73	61.90	0.05	0.03	0.04	0.06	0.04	

Table 7:

* Based on 2013 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 (2014).

Table 8:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 10.0% 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 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					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 ¹⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Baltimore MSA	62	100.00	21.90	6.67	17.57	26.67	20.80	16.67	39.73	50.00	0.13	0.00	0.21	0.00	0.21	

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					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 ¹⁹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Baltimore MSA	199	100.00	21.90	10.00	17.57	21.05	20.80	18.42	39.73	50.53	0.07	0.06	0.08	0.07	0.06	

Table 9:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.2% 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 10:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.5% 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 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF MARYLAND			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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 MSA	241	100.00	70.65	53.53	45.64	21.58	32.78	0.26	0.21

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF MARYLAND			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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 MSA	0	0.00	95.01	0.00	0.00	0.00	0.00	0.00	0.00

Table 11:

* Based on 2013 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 - 2014).

**** 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 6.22% of small loans to businesses originated and purchased by the bank.

Table 12:

* Based on 2013 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 - 2014).

**** 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 MARYLAND				Evaluation Period: JANUARY 11, 2011 TO DECEMBER 31, 2014			
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 MSA	0	0	5	965	5	965	100.00	0	0

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: JANUARY 11, 2011 TO DECEMBER 31, 2014											
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Baltimore MSA	100.00	26	100.00	3.85	0.00	46.15	50.00	1	0	0	0	+1	0	11.31	21.66	34.62	31.87

Table 14:

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

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

Table 1. Lending Volume

LENDING VOLUME													Geography: Youngstown Multistate MSA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014	
Assessment Area (2014):	% 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:																
Youngstown MSA	100.00	2,989	246,739	1,030	143,759	20	1,351	3	1,133	4,042	392,982	100.00				

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: Youngstown Multistate MSA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014	
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:																		
Youngstown MSA	518	100.00	4.24	0.39	13.44	6.95	58.11	64.09	24.21	28.57	3.76	4.00	5.54	3.73	3.48			

Table 1:

* Loan Data as of December 31, 2014. 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, 2014.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: Youngstown Multistate MSA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014									
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:															
Youngstown MSA	596	100.00	4.24	1.34	13.44	14.43	58.11	63.26	24.21	20.97	20.32	22.22	28.57	20.65	16.30

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: Youngstown Multistate MSA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014									
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:															
Youngstown MSA	1,839	100.00	4.24	0.49	13.44	8.70	58.11	61.83	24.21	28.98	8.08	6.38	10.93	8.40	7.02

Table 3:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

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

Table 4:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014								
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:															
Youngstown MSA	36	100.00	10.25	13.89	23.63	19.44	49.04	47.22	17.08	19.44	30.91	100.0	42.86	21.21	27.27

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014								
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:															
Youngstown MSA	1,030	100.00	6.30	3.98	12.78	10.58	51.36	55.44	29.56	30.00	7.40	6.75	7.89	8.10	6.65

Table 5:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

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

Table 6:

* Based on 2013 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 (2014).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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:																								
Youngstown MSA	20	100.00	1.53	0.00	4.98	0.00	70.84	95.00	22.65	5.00	14.08	0.00	0.00	15.00	9.09									

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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 20	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Youngstown MSA	518	100.00	20.09	7.61	17.99	21.56	22.29	23.04	39.63	47.78	3.88	2.84	2.94	3.30	5.29									

Table 7:

* Based on 2013 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 (2014).

Table 8:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.7% 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 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014								
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 ²¹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Youngstown MSA	596	100.00	20.09	10.43	17.99	21.57	22.29	26.43	39.63	41.57	19.67	17.92	17.92	19.85	20.98

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014								
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 ²²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Youngstown MSA	1,839	100.00	20.09	9.24	17.99	19.73	22.29	25.11	39.63	45.92	8.80	9.59	9.22	8.44	8.74

Table 9:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.5% 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 10:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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.

²² 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: Youngstown Multistate MSA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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:									
Youngstown MSA	1,030	100.00	72.04	61.17	63.88	20.97	15.15	7.40	8.76

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Youngstown Multistate MSA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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:									
Youngstown MSA	20	100.00	98.40	100.00	80.00	10.00	10.00	14.08	21.28

Table 11:

* Based on 2013 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 - 2014).

**** 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 10.29% of small loans to businesses originated and purchased by the bank.

Table 12:

* Based on 2013 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 - 2014).

**** 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: Youngstown Multistate MSA				Evaluation Period: JANUARY 22, 2011 TO DECEMBER 31, 2014			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Youngstown MSA	1	39	39	131	40	170	100.00	0	0

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: Youngstown Multistate MSA				Evaluation Period: JANUARY 22, 2011 TO DECEMBER 31, 2014									
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Youngstown MSA	100.00	20	100.00	5.00	15.00	65.00	15.00	1	3	0	0	-2	0	6.50	16.07	55.28	22.15

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

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

Table 1. Lending Volume

LENDING VOLUME		Geography: Youngstown Multistate MSA				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011						
Assessment Area (2011):	% 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:												
Youngstown MSA	100.00	1,763	134,466	591	91,922	4	370	0	0	2,358	226,758	100.00

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: Youngstown Multistate MSA				Evaluation Period: JANUARY 1, 2010 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:															
Youngstown MSA	279	100.00	2.55	0.36	11.77	6.09	64.91	74.19	20.77	19.35	3.28	14.29	3.91	3.97	1.74

Table 1:

* 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 22, 2011 to December 31, 2011.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2:

* 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: Youngstown Multistate MSA						Evaluation Period: JANUARY 1, 2010 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:															
Youngstown MSA	356	100.00	2.55	0.84	11.77	8.15	64.91	76.97	20.77	14.04	21.15	20.00	25.93	23.21	12.57

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: Youngstown Multistate MSA						Evaluation Period: JANUARY 1, 2010 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:															
Youngstown MSA	1,122	100.00	2.55	0.18	11.77	5.35	64.91	78.16	20.77	16.31	6.28	0.00	15.31	8.03	2.67

Table 3:

* 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:

* 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: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2010 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:																
Youngstown MSA	6	100.00	9.03	0.00	16.22	0.00	58.72	83.33	16.03	16.67	9.09	0.00	0.00	9.09	16.67	

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2010 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:																
Youngstown MSA	589	100.00	3.98	4.41	11.45	10.36	57.22	63.84	27.20	21.39	6.09	7.97	8.08	6.78	4.20	

Table 5:

* 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:

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2010 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:																
Youngstown MSA	4	100.00	0.82	0.00	4.19	0.00	74.33	100.00	20.66	0.00	3.33	0.00	0.00	3.70	0.00	

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ₂₃	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Youngstown MSA	279	100.00	18.74	11.32	18.92	23.77	22.62	22.26	39.71	42.64	3.54	2.72	3.14	3.32	4.37	

Table 7:

* Based on 2011 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 (2011).

Table 8:

* 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 5.0% 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 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2010 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 ²⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Youngstown MSA	356	100.00	18.74	11.85	18.92	21.10	22.62	30.64	39.71	36.42	21.14	17.44	23.08	23.25	19.60

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: Youngstown Multistate MSA					Evaluation Period: JANUARY 1, 2010 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 ²⁵	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Youngstown MSA	1,122	100.00	18.74	9.46	18.92	18.73	22.62	26.50	39.71	45.32	6.90	9.91	6.95	6.76	6.49

Table 9:

* 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 2.8% 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 10:

* 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 4.8% 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 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: Youngstown Multistate MSA			Evaluation Period: JANUARY 1, 2010 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:									
Youngstown MSA	591	100.00	66.68	57.53	61.42	19.80	18.78	6.09	7.45

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Youngstown Multistate MSA			Evaluation Period: JANUARY 1, 2010 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:									
Youngstown MSA	4	100.00	98.80	75.00	75.00	25.00	0.00	3.33	0.00

Table 11:

* Based on 2011 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 - 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 10.32% of small loans to businesses originated and purchased by the bank.

Table 12:

* Based on 2011 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 - 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 1. Lending Volume

LENDING VOLUME		Geography: Weirton Multistate MSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area (2014):	% 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:												
Weirton MSA	100.00	557	32,641	163	17,104	0	0	0	0	720	49,745	100.0

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: Weirton Multistate MSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
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:															
Weirton MSA	67	100.00	0.91	0.00	8.47	7.46	83.47	83.58	7.15	8.96	2.87	0.00	0.00	2.89	5.00

Table 1:

* Loan Data as of December 31, 2014. 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, 2014.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: Weirton Multistate MSA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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:															
Weirton MSA	161	100.00	0.91	0.62	8.47	1.86	83.47	86.34	7.15	11.18	25.45	100.00	0.00	25.87	33.33

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: Weirton Multistate MSA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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:															
Weirton MSA	325	100.00	0.91	0.31	8.47	4.00	83.47	76.92	7.15	18.77	14.58	0.00	12.31	13.68	24.44

Table 3:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

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

Table 4:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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: Weirton Multistate MSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
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:															
Weirton MSA	4	100.00	15.62	0.00	18.48	0.00	59.11	75.00	6.79	25.00	25.00	0.00	0.00	18.18	100.0

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: Weirton Multistate MSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
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:															
Weirton MSA	163	100.00	8.84	15.34	7.64	2.45	76.04	73.01	7.48	9.20	6.67	8.16	3.23	6.68	11.67

Table 5:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

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

Table 6:

* Based on 2013 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 (2014).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: Weirton Multistate MSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
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:															
Weirton MSA	0	0.00	1.23	0.00	7.41	0.00	84.57	0.00	6.79	0.00	0.00	0.00	0.00	0.00	0.00

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: Weirton Multistate MSA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
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 ₂₆	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Weirton MSA	67	100.00	19.09	6.67	18.83	18.33	21.89	33.33	40.18	41.67	3.36	6.98	3.73	2.63	3.06

Table 7:

* Based on 2013 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 (2014).

Table 8:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 10.4% 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 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: Weirton Multistate MSA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					
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 ²⁷	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Weirton MSA	161	100.00	19.09	4.43	18.83	20.25	21.89	25.32	40.18	50.00	25.69	7.14	33.33	17.54	29.29

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: Weirton Multistate MSA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					
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 ²⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Weirton MSA	325	100.00	19.09	6.29	18.83	16.67	21.89	28.93	40.18	48.11	15.97	13.33	12.35	21.13	15.15

Table 9:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.9% 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 10:

* Based on 2013 Peer Mortgage Data - US and PR

** 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 2010 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.

²⁸ 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: Weirton Multistate MSA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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:									
Weirton MSA	163	100.00	67.88	58.90	75.46	12.88	11.66	5.15	13.91

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Weirton Multistate MSA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
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:									
Weirton MSA	0	0.00	98.77	0.00	0.00	0.00	0.00	0.00	0.00

Table 11:

* Based on 2013 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 - 2014).

**** 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 13.50% of small loans to businesses originated and purchased by the bank.

Table 12:

* Based on 2013 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 - 2014).

**** 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: Weirton Multistate MSA				Evaluation Period: JANUARY 11, 2011 TO DECEMBER 31, 2014			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Weirton MSA	0	0	2	>1	2	>1	100.00	0	0

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		Geography: Weirton Multistate MSA						Evaluation Period: JANUARY 11, 2011 TO DECEMBER 31, 2014									
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Weirton MSA	100.00	4	100.00	0.00	0.00	100.00	0.00	0	1	0	0	0	-1	4.15	11.40	77.81	6.64

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

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

