



# LARGE BANK

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

## PUBLIC DISCLOSURE

January 7, 2008

### COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Pennsylvania  
Charter Number: 249

166 Main Street  
Greenville, Pennsylvania 16125

Office of the Comptroller of the Currency  
Western Pennsylvania  
4075 Monroeville Boulevard Building 2, Suite 300  
Monroeville, 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** with respect to the Lending, Investment, and Service Tests:

<b>Performance Levels</b>	First National Bank of Pennsylvania 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 activity reflects an adequate level of responsiveness to credit needs throughout the bank’s assessment areas.
- The majority of the bank’s lending is within its assessment areas.
- The geographic distribution of loans by income level of the geography is good.
- The distribution of loans by income level of the borrower is adequate.
- The bank originated an adequate level of community development investments.
- The bank’s delivery systems are readily accessible to geographies and individuals of different income levels.
- The bank provides a good 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 MA/assessment area.

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

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

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

Activities that revitalize or stabilize-

Low-or moderate-income geographies;

Designated disaster areas; or

Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on- Rates of poverty, unemployment, and population loss; or

Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan.

This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

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

**Full Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

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

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

**Limited Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

## Description of Institution

First National Bank of Pennsylvania (“FNB”) is an interstate bank headquartered in Hermitage, Pennsylvania. As of September 30, 2007, FNB had assets totaling \$5.9 billion. FNB operates 154 branches in Pennsylvania and Ohio. FNB is a full service bank providing a wide range of products for personal and business purposes. FNB is a wholly owned subsidiary of F.N.B. Corporation. F.N.B. Corporation, a \$6 billion financial services company also headquartered in Hermitage, Pa., is a leading provider of banking, wealth management, insurance, merchant banking and consumer finance services in Pennsylvania and Ohio, where, in addition to FNB, it owns and operates First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Capital Corporation, LLC, and Regency Finance Company. It also operates consumer finance offices in Tennessee and loan production offices in Tennessee and Florida. Activities of the bank’s subsidiary, First National Community Development Corporation (FNCDC), are being considered in the evaluation of the bank’s performance.

During the evaluation period (see below), the bank merged with several financial institutions in Western Pennsylvania. FNB continued its expansion in the Pittsburgh market by acquiring two financial institutions, First National Bank of Slippery Rock and NorthSide Bank in 2004 and 2005, respectively. First National Bank of Slippery Rock, a \$330 million bank headquartered in Slippery Rock, Pa., operated branches in Butler, Lawrence, and Mercer counties in Western Pennsylvania. NorthSide Bank, a \$532 million bank headquartered in Pittsburgh, had branch operations in Allegheny and Butler counties. In 2005, the FNB expanded its presence in the Erie market by purchasing The First National Bank of North East, a \$69 million bank headquartered in North East, Pennsylvania, with branch operations in Erie, Pennsylvania. In 2006, FNB merged with Legacy Bank, a \$382 million bank headquartered in Harrisburg, Pennsylvania. Legacy Bank operated branches in Dauphin, Cumberland, Lycoming, Luzerne, and Schuylkill counties throughout central and eastern Pennsylvania.

As of September 30, 2007, net loans represented 70.36 percent of total assets. The net loans portfolio is comprised of real estate loans (69 percent), commercial loans (19 percent), and loans to individuals (12 percent). Tier 1 capital was \$411 million.

There are no legal, financial or other factors impeding the bank’s ability to help meet the credit needs of its assessment areas. FNB was rated “Satisfactory” at its last CRA examination dated September 20, 2004.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This performance evaluation assessed the bank's performance under the Lending, Investment, and Service Tests. FNB's home mortgage loans were evaluated for the period from January 1, 2003 through December 31, 2006. Management requested that home mortgage loan data for 2007 not be evaluated because its accuracy could not be confirmed. Home mortgage loans were evaluated for the period January 1, 2003 through December 31, 2003 and January 1, 2004 through December 31, 2006. Small loans to businesses were evaluated for the period January 1, 2003 through December 31, 2003 and January 1, 2004 through December 31, 2007. The multiple analyses were performed due to the updated demographic data implemented by the Office of Management and Budget (OMB) beginning January 1, 2004. Community development lending, community development investments, and retail and community development services were evaluated for the period from September 21, 2004 through January 7, 2008. FNB did not originate a substantial number of multifamily mortgage loans or small farm loans in any of its assessment areas and therefore these loans were not analyzed. Small farm lending and multifamily home lending are not primary business lines of the bank. Loan data reported for the evaluation period included the activity of the four merged banks identified in the *Description of Institution*.

### Data Integrity

This CRA evaluation is based on accurate data. A data integrity review was conducted in May 2007. The review tested the accuracy of reported home mortgage loans and small loans to businesses loans for the period from January 1, 2003 through December 31, 2006. Errors identified within the home mortgage loans and small loans to businesses data were statistically insignificant and the data was considered to be reliable for analysis purposes. Complete data pertaining to community development loans, investments and services was unavailable for review during the data integrity exam. Consequently, community development loans, investments and services were tested during this CRA evaluation.

### Selection of Areas for Full-Scope Review

FNB has 10 assessment areas. There are eight assessment areas in Pennsylvania, one multi-state assessment area, and one assessment area in Ohio. In Pennsylvania, the Johnstown MSA 27780, Pittsburgh MSA 38300, and the Erie MSA 21500 received a full-scope review. In Ohio, the delineated segment of the Cleveland MSA 17460 (Cleveland assessment area) received a full-scope review. The Youngstown-Warren-Boardman Ohio-Pennsylvania multi-state MSA 49660 ("Youngstown MSA") received a full-scope review. The remaining five assessment areas in Pennsylvania received limited scope reviews. Refer to Appendix A for more information on assessment areas selected for full and limited-scope reviews.

### Ratings

The bank's overall rating is a blend of the multistate metropolitan area rating and state ratings. The state rating for Ohio is based on the bank's activities in the Cleveland assessment area. The Cleveland assessment area has only 3 branches and accounts for less than one percent of loans

originated by FNB during the evaluation period. Consequently, less weight is placed on the rating for the state of Ohio.

## **Fair Lending or Other Illegal Credit Practices Review**

We found no evidence of illegal discrimination or other illegal credit practices.

## Multistate Metropolitan Area Rating

### Youngstown-Warren-Boardman Ohio-Pennsylvania MSA 49660

#### CRA rating for the Youngstown-Warren-Boardman Ohio-PA MSA<sup>1</sup>: Satisfactory

**The lending test is rated: High Satisfactory**  
**The investment test is rated: Needs to Improve**  
**The service test is rated: Low Satisfactory**

- Lending activity in the assessment area is good.
- The geographic distribution of loans by income level of the geography is adequate.
- The distribution of loans by income level of the borrower is excellent.
- The bank’s delivery systems are readily accessible to geographies and individuals of different income levels.
- The bank originated a poor level of qualified community development investments during the evaluation period.

#### Description of Institution’s Operations in Youngstown-Warren-Boardman Ohio-Pennsylvania MSA 49660

FNB operates 22 branches in the Youngstown-Warren-Boardman Ohio-Pennsylvania MSA 49660 (“Youngstown MSA”). Fourteen of the 22 branches are in Mercer County (Pennsylvania). As a result of the 2000 census, the Mercer County Metropolitan Statistical Area (MSA) was eliminated and folded into the Youngstown-Warren, Ohio MSA to form the Youngstown MSA 49660. Twenty-two percent of the bank’s rated areas loans and 20 percent of the bank’s rated areas deposits are within the Youngstown MSA. The bank is ranked 4<sup>th</sup> in deposit market share as of June 30, 2006. Major competitors include First Place Bank, Sky Bank, and National City Bank NA.

Refer to the market profile for the Youngstown-Warren-Boardman Ohio-Pennsylvania MSA 49660 in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

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<sup>1</sup> 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.

## **Scope of Evaluation in Youngstown-Warren-Boardman Ohio-Pennsylvania MSA 49660**

The Youngstown-Warren-Boardman Ohio-Pennsylvania MSA 49660 (“Youngstown MSA”) received a full-scope review. The bank’s performance in the Youngstown MSA weighed heavily in the bank’s overall CRA rating. Community contacts were held with several organizations that sponsor both affordable housing and economic development. Community development lending and investment opportunities exist in the Youngstown MSA. Those opportunities include providing financing and/or equity investments to local community development financial institutions (CDFIs) and community development corporations (CDCs), as well as revolving loan funds. Refer to the tables in Appendix A for more information.

### **LENDING TEST**

#### **Lending Activity**

Refer to Table 1-Lending Volume and Table 1-Other in the Youngstown MSA 49660 section of appendix D for the facts and data used to evaluate the bank’s lending activity.

Lending activity in the Youngstown MSA is good. The bank originated a good level of home mortgage loans and an excellent level of small loans to businesses. The bank is ranked 4<sup>th</sup> in deposit market share with 9.23 percent. There is strong competition in the Youngstown MSA for both home mortgage loans and small loans to businesses. Competition for the origination of home purchase loans is received from a large number of lenders located outside of the Youngstown MSA. Those lenders include several nationwide mortgage companies. The bank is ranked 11<sup>th</sup> in the origination of home purchase loans with a market share of 2.64 percent. The bank is ranked 2<sup>nd</sup> in the origination of home improvement loans with a market share 11.98 percent. The bank is ranked 7<sup>th</sup> in the origination of home mortgage refinance loans with a market share of 3.96 percent. The bank is ranked 8<sup>th</sup> in originations of small loans to businesses with a market share of 3.51 percent. The five leading originators of small loans to businesses are credit card banks that hold 65 percent of the market share.

#### **Distribution of Loans by Income Level of the Geography**

The geographic distribution of loans by income level of the geography is adequate. The geographic distribution of home mortgage loans and small loans to businesses is adequate.

##### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in the Youngstown MSA 49660 section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s home mortgage loan originations and purchases.

The distribution of home purchase loans by the income level of the geography is adequate. The percentage of home purchase loans in low-income geographies is significantly lower than the percentage of owner-occupied units in the geographies. The percentage of home purchase loans in moderate-income geographies is somewhat lower than the percentage of owner-occupied units in the geographies. The market share of home purchase loans in low-income geographies exceeds the overall market share.

The market share of home purchase loans in moderate-income geographies is somewhat lower than the overall market share.

The distribution of home improvement loans by the income level of the geography is good. The percentage of home improvement loans in low-income geographies is somewhat lower than the percentage of owner-occupied units in the geographies. The percentage of home improvement loans in moderate-income geographies is somewhat lower than the percentage of owner-occupied units in the geographies. The market share of home improvement loans in low and moderate-income geographies exceeds the overall market share.

The distribution of home mortgage refinance loans by the income level of the geography is adequate. The percentage of home mortgage refinance loans in low-income geographies is significantly lower than the percentage of owner-occupied units in the geographies. The percentage of home mortgage refinance loans in moderate-income geographies is somewhat lower than the percentage of owner-occupied units in the geographies. The market share of home mortgage refinance loans in low-income geographies substantially meets the overall market share. The market share of home mortgage refinance loans in moderate-income geographies is somewhat lower than the overall market share.

### ***Small Loans to Businesses***

Refer to Table 6 in the Youngstown MSA 49660 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.

The distribution of small loans to businesses by the income level of the geography is adequate. The percentage of small loans to businesses in low-income geographies is somewhat lower than the percentage of businesses in these geographies. The percentage of small loans to businesses in moderate-income geographies is somewhat lower than the percentage of businesses in these geographies. The market share of small loans to businesses in low-income geographies substantially meets the overall market share. The market share of small loans to businesses in moderate-income geographies exceeds the overall market share.

### ***Small Loans to Farms***

Refer to Table 7 in the Youngstown MSA 49660 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.

We did not evaluate these loans because of the low volume.

### ***Lending Gap Analysis***

Our review of the geographic distribution of loans did not detect any conspicuous or unexplained gaps in the bank's lending patterns.

### ***Inside/Outside Ratio***

This portion of the evaluation was performed at the bank level and is discussed under the state of Pennsylvania Lending Test.

## **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of the borrower is excellent. The distribution of loans by income level of the borrower for home mortgage loans and small loans to businesses is excellent.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the Youngstown MSA 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.

The distribution of home mortgage loans by income level of the borrower is excellent. The percentage of home purchase loans to low-income borrowers is somewhat lower than the percentage of low-income families in these geographies. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families in these geographies. The market share of home mortgage loans to low-income borrowers exceeds the overall market share. The market share of home mortgage loans to moderate-income borrowers is near to the overall market share.

The distribution of home improvement loans by income level of the borrower is excellent. The percentage of home improvement loans to low-income borrowers is somewhat lower than the percentage of low-income families in these geographies. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families in these geographies. The market share of home improvement loans to low-income borrowers is near to the overall market share. The market share of home improvement loans to moderate-income borrowers exceeds the overall market share.

The distribution of home mortgage refinance loans by income level of the borrower is excellent. The percentage of home mortgage refinance loans to low-income borrowers is somewhat lower than the percentage of low-income families in these geographies. The percentage of home mortgage refinance loans to moderate-income borrowers exceeds the percentage of moderate-income borrowers in these geographies. The market share of home mortgage refinance loans to low-income borrowers exceeds the overall market share. The market share of home mortgage refinance loans to moderate-income borrowers is near to the overall market share.

### ***Small Loans to Businesses***

Refer to Table 11 in the Youngstown MSA section of 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 small loans to small businesses is good. The percentage of small loans to small businesses (businesses with revenues of \$1 million or less) is somewhat lower than the percentage of small businesses in the Youngstown MSA. The market share of small loans to small businesses exceeds the market share of small loans to businesses.

### ***Small Loans to Farms***

Refer to Table 12 in the Youngstown MSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses. We did not evaluate these loans because of the low volume.

## **Community Development Lending**

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

The bank did not originate any community development loans in the MSA during the evaluation period. Community development lending had a neutral impact on the Lending Test.

## **Product Innovation and Flexibility**

The bank offers several flexible loan products for home purchases and rehabilitations for LMI borrowers. Information on the volume of loans originated under these programs was not available.

## **INVESTMENT TEST**

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

The bank originated a poor level of qualified CD investments during the evaluation period. CD investments made during the evaluation period consisted of contributions totaling \$24,000 made to various organizations that provide community development services. A prior-period CD investment was made in a limited partnership that provided affordable housing in Farrell, Pennsylvania. The book value of the limited partnership is \$187,999. This investment continues to have a positive impact on the Youngstown MSA assessment area.

## **SERVICE TEST**

### **Retail Banking Services**

Refer to Table 15 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.

The bank's delivery systems in the Youngstown MSA are readily accessible to geographies and individuals of different income levels. There are 22 branches in the Youngstown MSA. Branch distribution is consistent with the percentage of the population residing in LMI geographies of the assessment area. Alternative delivery systems consist of 27 ATMs, telephone banking and internet banking. There have been no branch closings during the evaluation period. No material differences exist between the range of services or operating hours of branches located in low and moderate-income geographies and the range of services or operating hours of branches located in middle and upper-income geographies.

## **Community Development Services**

The bank provides an adequate level of community development services. Community development services provided are as follows:

A regional president serves as treasurer of an agency in Youngstown, Ohio that oversees the development of a building that will house small businesses.

A bank officer provides financial expertise to an organization that has a mission of redeveloping commercial corridors in the Sharon/Farrell communities. Both areas under development are classified as LMI geographies.

A bank officer provides instruction to individuals seeking to start small businesses in the Shenango Valley area of the Youngstown MSA.

## State Rating

### State of Pennsylvania

**CRA Rating for Pennsylvania: 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 activity reflects an adequate level of responsiveness to the credit needs.
- A substantial majority of home mortgage loans and small loans to businesses were originated within the bank's assessment areas.
- The geographic distribution of loans is good.
- The distribution of loans by income level of the borrower is good.
- The bank originated a low level of community development loans.
- The bank originated an adequate level of qualified community development investments.
- The bank's delivery systems are readily accessible to geographies and individuals of different levels.
- The bank provides a good level of community development services.

### Description of Institution's Operations in Pennsylvania

FNB's primary operations are in the State of Pennsylvania. Of the bank's 154 branches, 129 are located in Pennsylvania. For CRA evaluation purposes, the bank has 8 assessment areas throughout Pennsylvania. These assessment areas include 7 MSAs and 1 non-MSA area. The non-MSA areas are a combination of predominately rural communities. Since the previous CRA examination, FNB has expanded its statewide operations, particularly in the western and central regions of Pennsylvania. FNB is the 8<sup>th</sup> largest bank in Pennsylvania. Deposits and evaluation period loans in Pennsylvania comprise 79 percent and 77 percent, respectively, of total deposits and evaluation period loans of the bank. Of those percentages, 38 percent of total deposits and 33 percent of total evaluation period loans are in the Pittsburgh MSA. Refer to the *Description of Institution* section of this public evaluation for further discussion of corporate activity undertaken by FNB since the previous CRA evaluation.

The major metropolitan areas where FNB has branches are the Pittsburgh MSA 38300, Johnstown MSA 27780, Erie MSA 21500, and Harrisburg-Carlisle MSA 25420. Competition is the strongest in the Pittsburgh MSA where the bank competes with much larger banks such as PNC Bank, N.A., Citizens

Bank, and National City Bank of Pennsylvania. Competition in the Johnstown MSA, FNB's second largest assessment area, is not as strong where the bank is one of the market leaders in terms of deposits and loan originations.

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**

FNB has 8 assessment areas throughout Pennsylvania. These assessment areas include 7 MSAs and 1 non-MSA area. The non-MSA areas are a combination of predominately rural communities. Since the previous CRA examination, the U.S. Office of Management and Budget (OMB) combined the former Sharon (PA) MSA with the former Youngstown MSA to create the Youngstown-Warren-Boardman MSA. The Youngstown-Warren-Boardman MSA is a multistate MSA and is evaluated separately in this report. Of the 8 MSAs in Pennsylvania, the Pittsburgh, Johnstown, and Erie MSAs were selected for full-scope review. The 3 MSAs combined represent 74 percent of the bank's deposits in Pennsylvania (as of June 30, 2007) and 68 percent (book value) of the loans evaluated in Pennsylvania during the evaluation period of this examination. The rating for Pennsylvania is based primarily on those MSAs receiving full-scope reviews. The bank's performance in the Pittsburgh MSA weighted heavily in the bank's overall CRA rating due to the percentage of deposits and loans originated in the MSA.

Limited-scope reviews were performed for the Altoona MSA 11020, Harrisburg-Carlisle MSA 25420, Scranton-Wilkes Barre MSA 42540, Williamsport MSA 48700, and the Pennsylvania Non-MSA counties of Bradford, Crawford, Greene, Indiana, Lawrence, Schuylkill, and Venango. Performance in the limited-scope assessment areas had a neutral impact on the bank's overall performance for Pennsylvania.

## **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, Johnstown MSA, and Erie MSA is good.

### **Lending Activity**

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

The overall lending activity in the MSAs under full-scope reviews reflect an adequate level of responsiveness to credit needs. Lending activity is adequate in the Pittsburgh MSA, excellent in the Johnstown MSA, and good in the Erie MSA.

Lending activity in the Pittsburgh MSA reflects an adequate level of responsiveness to credit needs. As of June 30, 2006, the bank is ranked 8<sup>th</sup> in deposit market share at 2.36 percent. Based on 2006 lending market data, the bank is ranked 39<sup>th</sup> in origination of home purchase loans with a market share of 0.66 percent; 6<sup>th</sup> in origination of home improvement loans with a market share of 3.72 percent; and 22<sup>nd</sup> in

origination of home refinance loans with a market share of 1.08 percent. The bank is ranked 15th in originations of small loans to businesses with a market share of 1.40 percent. Competition for home mortgage and small business lending is strong with a large number of national lenders with no branches in the Pittsburgh MSA. Only one of the top ten lenders of home purchase loans are deposit taking institutions in the Pittsburgh MSA. Ten of the lenders ranked higher than the bank do not have a deposit market share. The three leading lenders of small loans to businesses have a combined market share of 45.62 percent. FNB has only been in the Pittsburgh MSA since 2002 through a bank acquisition. Since then, the bank has acquired two additional banks in the Pittsburgh MSA. The bank's recent entrance in the market attributes somewhat to its lending market share being below that of some of its local competitors.

Lending activity in the Johnstown MSA reflected an excellent level of responsiveness to credit needs. As of June 30, 2006, the bank is ranked 2<sup>nd</sup> in deposit market share at 17.31 percent. Based on 2006 lending market data, the bank is ranked 4<sup>th</sup> in home purchase loans with a market share of 5.44 percent. The two leading originators of home purchase loans do not have branches in the Johnstown MSA. The bank is ranked 1<sup>st</sup> in both home improvement loans and home mortgage refinancing loans with market shares of 20.35 percent and 8.59 percent, respectively. The bank is ranked 7<sup>th</sup> in origination of small loans to businesses with a market share of 5.53 percent. The three leading originators of small loans to businesses, whose combined market share is 40 percent, are national credit card lenders who do not take deposits. There is only one small business lender ranking higher than the bank with branches in the Johnstown MSA.

The bank's overall lending levels reflected a good response to meeting the credit needs of the Erie MSA. As of June 30, 2006, the bank is ranked 4<sup>th</sup> in deposit market share at 9.89 percent. Based on 2006 lending market data, the bank is ranked 13<sup>th</sup> in origination of home purchase loans with a market share of 1.70 percent; 6<sup>th</sup> in origination of home improvement loans with a market share of 5.96 percent, and 6<sup>th</sup> in home mortgage refinancing loans with a market share of 4.21 percent. Competition in the MSA to originate home mortgage loans is strong. Competitors include national and regional mortgage companies and money center banks with large mortgage origination affiliates. Five of the 10 leading originators of home purchase loans are non-bank competitors. The bank is ranked tenth in the origination of small loans to businesses with a market share of 3.85 percent. Six of the top ten originators of small loans to businesses are credit card banks that have 56 percent of the market share.

## **Distribution of Loans by Income Level of the Geography**

The geographic distribution of loans is good. The geographic distribution of loans in the Pittsburgh MSA and Erie MSA is good. The geographic distribution of loans in the Johnstown MSA is adequate.

### ***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 purchase loans in 2003 is good. The percentage of home purchase loans originated in low-income geographies is significantly lower than the percentage of owner-occupied units. The percentage of home purchase loans originated in moderate-income geographies

exceeds the percentage of owner-occupied units. The bank's market share of home purchase loans in low-income geographies is somewhat lower than its overall market share. The bank's market share of home purchase loans in moderate-income geographies exceeds its overall market share.

The geographic distribution of home purchase loans from 2004 through 2006 is good. The percentage of home purchase loans originated in low-income geographies is significantly lower than the percentage of owner-occupied units. The percentage of home purchase loans originated in moderate-income geographies exceeds the percentage of owner-occupied units. The bank's market share of home purchase loans in low-income geographies substantially meets its overall market share. The bank's market share of home purchase loans in moderate-income geographies exceeds its overall market share.

The geographic distribution of home improvement loans in 2003 is good. The percentage of home improvement loans in low-income geographies is somewhat lower than the percentage of owner-occupied units. The percentage of home improvement loans originated in moderate-income geographies exceeds the percentage of owner-occupied units. The bank's market share of home improvement loans in low-income geographies is somewhat lower than its overall market share. The bank's market share in moderate-income geographies exceeds its overall market share.

The geographic distribution of home improvement loans from 2004 through 2006 is good. The percentage of home improvement loans originated in low-income geographies is significantly lower than the percentage of owner-occupied housing units. The percentage of home improvement loans originated in moderate-income geographies exceeds the percentage of owner-occupied units. The bank's market share of home improvement loans in low-income geographies is lower than its overall market share. The bank's market share of home improvement loans in moderate-income geographies exceeds its overall market share.

The geographic distribution of home mortgage refinance loans in 2003 is good. The percentage of home mortgage refinance loans originated in low-income geographies is significantly lower than the percentage of owner-occupied units. The percentage of home mortgage refinance loans originated in moderate-income geographies exceeds the percentage of owner-occupied units. The bank's market share of home mortgage refinance loans in low-income geographies is somewhat lower than its overall market share. The bank's market share of home mortgage refinance loans in moderate-income geographies exceeds its overall market share.

The geographic distribution of home mortgage refinance loans from 2004 through 2006 is good. The percentage of home mortgage refinance loans originated in the low-income geographies is significantly lower than the level of owner-occupied housing units in those geographies. The percentage of home mortgage refinance loans originated in moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. The bank's market share of home mortgage refinance loans in low-income geographies is somewhat lower than its overall market share. The bank's market share of home improvement loans in moderate-income geographies exceeds its overall market share.

#### Johnstown MSA

The geographic distribution of home purchase loans in 2003 is adequate. The percentage of home purchase loans originated in low-income geographies is significantly lower than the percentage of owner-occupied units. The percentage of home purchase loans originated in moderate-income geographies is lower than the percentage of owner-occupied units. The bank's market share of home

purchase loans in low-income geographies is significantly lower than its overall market share. The bank's market share of home purchase loans in moderate-income geographies is somewhat lower than its overall market share.

The geographic distribution of home purchase loans from 2004 through 2006 is adequate. The percentage of home purchase loans originated in low-income geographies is significantly lower than the percentage of owner-occupied units. Limited opportunities exist to originate home purchase loans in low-income geographies. There are only 2 low-income geographies in the MSA. Less than 2 percent of the MSA's population resides in low-income geographies. The bank did not originate any home mortgage loans in low-income geographies in 2006. In total, there were only 5 home mortgage loans originated by all lenders in low-income geographies in 2006. The percentage of home purchase loans originated in moderate-income geographies exceeds the percentage of owner-occupied units. The bank's market share of home purchase loans in moderate-income geographies is somewhat lower than its overall market share.

The geographic distribution of home improvement loans in 2003 is adequate. The percentage of home improvement loans originated in low-income geographies is significantly lower than the percentage of owner-occupied units. The percentage of home improvement loans originated in moderate-income geographies is somewhat lower than the percentage of owner-occupied units. The bank's market share of home improvement loans in low-income geographies is significantly lower than its overall market share. The bank's market share of home improvement loans in moderate-income geographies substantially meets its overall market share.

The geographic distribution of home improvement loans from 2004 through 2006 is good. The percentage of home improvement loans originated in the low-income geographies is significantly lower than the level of owner-occupied housing units. The percentage of home improvement loans originated in moderate-income geographies exceeds the percentage of owner-occupied units. The bank's market share of home improvement loans originated in low-income geographies is significantly lower than its overall market share. The bank's market share of home improvement loans originated in moderate-income geographies exceeds its overall market share.

The geographic distribution of home mortgage refinance loans in 2003 is adequate. The percentage of home mortgage refinance loans originated in low-income geographies is significantly lower than the percentage of owner-occupied units. The percentage of home mortgage refinance loans originated in moderate-income geographies is somewhat lower than the percentage of owner-occupied units. The bank's market share of home mortgage refinance loans in low-income geographies is somewhat lower than its overall market share. The bank's market share of home mortgage refinance loans in moderate-income geographies exceeds its overall market share.

The geographic distribution of home mortgage refinance loans from 2004 through 2006 is adequate. The percentage of home mortgage refinance loans originated in the low-income geographies is significantly lower than the level of owner-occupied housing units. The percentage of home mortgage refinance loans originated in moderate-income geographies is near to the percentage of owner-occupied units. The bank's market share of home mortgage refinance loans in low-income geographies is somewhat lower than its overall market share. The bank's market share of home mortgage refinance loans in moderate-income geographies exceeds its overall market share.

## Erie MSA

The geographic distribution of home purchase loans in 2003 is excellent. The percentage of home purchase loans originated in the low-income geographies exceeded the percentage of owner-occupied units in those geographies. The percentage of home purchase loans originated in moderate-income geographies was near to the percentage of owner-occupied units in those geographies. The market share of home purchase loans in low-income geographies exceeds the bank's overall market share. The bank's market share of home purchase loans in moderate-income geographies substantially meets its overall market share.

The geographic distribution of home mortgage loans from 2004 through 2007 is good. The percentage of home purchase loans originated in low-income geographies exceeded the percentage of owner-occupied units. The percentage of home purchase loans originated in moderate-income geographies was near to the level of owner-occupied units. The bank's market share of home purchase loans in low-income geographies exceeds its overall market share. The bank's market share of home purchase loans in moderate-income geographies is somewhat lower than its overall market share.

The geographic distribution of home improvement loans in 2003 is adequate. The percentage of home improvement loans originated in the low-income geographies is significantly lower than the percentage of owner-occupied units in those geographies. The percentage of home improvement loans originated in moderate-income geographies is near to the percentage of owner-occupied units in those geographies. The bank's market share of home improvement loans in low-income geographies is significantly lower than its overall market share. The bank's market share of home improvement loans in moderate-income geographies is somewhat lower than its overall market share.

The geographic distribution of home improvement loans from 2004 through 2007 is good. The percentage of home improvement loans originated in the low-income geography is somewhat lower than the percentage of owner-occupied housing units in those geographies. The geographic distribution of home improvement loans originated in moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. The bank's market share of home improvement loans in low-income geographies is significantly lower than its overall market share. The bank's market share of home improvement loans in moderate-income geographies exceeds its overall market share.

The geographic distribution of home mortgage refinance loans in 2003 is adequate. The percentage of home mortgage refinance loans originated in low-income geographies is significantly lower than the level of owner-occupied housing units in those geographies. The percentage of home mortgage refinance loans originated in moderate-income geographies is somewhat lower than the level of owner-occupied units in those geographies. The bank's market share of home mortgage refinance loans in low-income geographies is significantly lower than its overall market share. The bank's market share of home mortgage refinance loans in moderate-income geographies is somewhat lower than its overall market share.

The geographic distribution of home mortgage refinance loans from 2004 through 2007 is good. The percentage of home mortgage refinance loans originated in low-income geographies is somewhat lower than the level of owner-occupied units in those geographies. The percentage of home mortgage refinance loans originated in moderate-income geographies exceeds the level of owner-occupied units in those geographies. The bank's market share of home mortgage refinance loans in low and moderate-income geographies exceeds its overall market share in both low and moderate-income geographies.

### ***Small Loans to Businesses***

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

#### **Pittsburgh MSA**

The geographic distribution of small loans to businesses in 2003 is good. The percentage of small loans to businesses in low-income geographies is significantly lower than the percentage of businesses in low-income geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in moderate-income geographies. The bank's market share of small loans to businesses in low-income geographies is significantly lower than its overall market share. The bank's market share of small loans to businesses in moderate-income geographies exceeds its overall market share.

The geographic distribution of small loans to businesses from 2004 through 2007 is good. The percentage of small loans to businesses in low-income geographies is significantly lower than the percentage of businesses in low-income geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in moderate-income geographies. The bank's market share of small loans to businesses in low-income geographies is somewhat lower than its overall market share. The bank's market share of small loans to businesses in moderate-income geographies exceeds its overall market share.

#### **Johnstown MSA**

The geographic distribution of small loans to businesses in 2003 is adequate. The percentage of small loans to businesses originated in low-income geographies is somewhat lower than the percentage of businesses in those geographies. The percentage of small loans to businesses originated in moderate-income geographies is lower than the percentage of businesses in those geographies. The bank's market share of small loans to businesses in low-income geographies exceeds its overall market share. The bank's market share of small loans to businesses in moderate-income geographies is lower than its overall market share.

The geographic distribution of small loans to businesses from 2004 through 2007 is good. The percentage of small loans to businesses originated in low-income geographies exceeds the percentage of businesses operating in those geographies. The percentage of small loans to businesses originated in moderate-income geographies is somewhat lower than the percentage of businesses operating in those geographies. The bank's market share of small loans to businesses in low-income geographies substantially meets its overall market share. The bank's market share of small loans to businesses in moderate-income geographies exceeds its overall market share.

#### **Erie MSA**

The geographic distribution of small loans to businesses in 2003 is good. The percentage of small loans to businesses originated in low-income geographies is somewhat lower than the percentage of businesses in those geographies. The percentage of small loans to businesses originated in moderate-income geographies is near to the percentage of businesses operating in these geographies. The bank's market share of small loans to businesses in low and moderate-income geographies exceeds the bank's overall market share in both geographies.

The geographic distribution of small loans to businesses from 2004 through 2007 is good. The geographic distribution of small loans to businesses originated in low-income geographies exceeds the percentage of businesses operating in those geographies. The percentage of small loans to businesses originated in moderate-income geographies is near to the percentage of businesses operating in those geographies. The bank's market share of small loans to businesses in low-income geographies exceeds its overall market share. The bank's market share of small loans to businesses in moderate-income geographies is somewhat lower than its overall market share.

***Small Loans to Farms***

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.

We did not evaluate these loans because of the low volume.

***Lending Gap Analysis***

We evaluated the lending distribution in the bank's full-scope assessment areas to determine if any unexplained conspicuous gaps existed. No unexplained conspicuous gaps were identified.

***Inside/Outside Ratio***

A substantial majority of home mortgage loans and small loans to businesses originated by FNB over the evaluation period were within its assessment areas. This portion of the evaluation was performed for the entire bank. By numbers, 87 percent of home mortgage loans and 89 percent of small loans to businesses were inside the bank's assessment areas in Pennsylvania and Ohio. By dollar amount, 90 percent of home mortgage loans and 98 percent of small loans to businesses were inside the bank's assessment areas. This performance was positively 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**

The distribution of loans by income level of the borrower is good. The distribution of loans by income level of the borrower in the Pittsburgh MSA is excellent. The distribution of loans by income level of the borrower in the Johnstown MSA and the Erie MSA is good.

***Home Mortgage Loans***

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

**Pittsburgh MSA**

The borrower distribution of home purchase loans in 2003 is excellent. The percentage of home purchase loans to low-income borrowers is near to the percentage of low-income families. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-

income families. The bank's market share of home purchase loans to low and moderate-income borrowers exceeds its overall market share.

The borrower distribution of home purchase loans from 2004 through 2006 is excellent. The percentage of home purchase loans to low-income borrowers is somewhat lower than the percentage of low-income families in the MSA. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share to low and moderate-income borrowers exceeds its overall market share.

The borrower distribution of home improvement loans in 2003 is good. The percentage of home improvement loans to low-income borrowers is somewhat lower than the percentage of low-income families. The percentage of home improvement lending to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share of home improvement loans to low-income borrowers substantially meets its overall market share. The bank's market share of home improvement loans to moderate-income borrowers exceeds its overall market share.

The borrower distribution of home improvement loans from 2004 through 2006 is excellent. The percentage of home improvement loans to low-income borrowers is near to the percentage of low-income families. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share of home improvement loans to low-income borrowers exceeds its overall market share. The bank's market share to moderate-income borrowers substantially meets its overall market share.

The borrower distribution of home refinance loans in 2003 is good. The percentage of home refinance loans to low-income borrowers is lower than the percentage of low-income families. The percentage of home refinance lending to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share of home refinance loans to low and moderate-income borrowers exceeds its overall market share.

The borrower distribution of home refinance loans in 2004 through 2006 is good. The percentage of home refinance loans to low-income borrowers is somewhat lower than the percentage of low-income families. The percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share of home refinance loans to low-income borrowers exceeds its overall market share. The bank's market share of home refinance loans to moderate-income borrowers is near to its overall market share.

#### Johnstown MSA

The borrower distribution of home purchase loans in 2003 is good. The percentage of home purchase loans to low-income borrowers is significantly lower than the percentage of low-income families. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share of home purchase loans to low-income borrowers is somewhat lower than its overall market share. The bank's market share of home purchase loans to moderate-income borrowers exceeds its overall market share.

The borrower distribution of home purchase loans from 2004 through 2006 is good. The percentage of home purchase loans to low-income borrowers exceeds the percentage of low-income families. The percentage of home purchase loans to moderate-income borrowers is near to the percentage of moderate-income families. The bank's market share of home purchase loans to low-income borrowers exceeds its

overall market share. The bank's market share of home purchase loans to moderate-income borrowers is somewhat lower than its overall market share.

The borrower distribution of home improvement loans in 2003 is good. The percentage of home improvement loans to low-income borrowers is somewhat lower than the percentage of low-income families. The percentage of home improvement loans made to moderate-income borrowers is near to the percentage of moderate-income families. The bank's market share of home improvement loans to low-income borrowers exceeds its overall market share. The bank's market share of home improvement loans to moderate-income borrowers substantially meets its overall market share.

The borrower distribution of home improvement loans from 2004 through 2006 is good. The percentage of home improvement loans to low-income borrowers is near to the percentage of low-income families. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share of home improvement loans to both low and moderate-income borrowers exceeds its overall market share.

The borrower distribution of home mortgage refinance loans in 2003 is good. The percentage of home mortgage refinance loans to low-income borrowers is significantly lower than the percentage of low-income families. The percentage of home mortgage refinance loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families. The bank's market share of home mortgage refinance loans to low and moderate-income borrowers exceeds its overall market share.

The borrower distribution of home mortgage refinance loans from 2004 through 2006 is good. The percentage of home mortgage refinance loans made to low-income borrowers is lower than the percentage of low-income families. The percentage of home refinance loans made to moderate-income borrowers is near to the percentage of moderate-income families. The bank's market share of home refinance loans to low-income borrowers substantially meets its overall market share. The bank's market share of home refinance loans to moderate-income borrowers exceeds its overall market share.

#### Erie MSA

The distribution of home purchase loans in 2003 is good. The percentage of home purchase loans to low-income borrowers is somewhat lower than the percentage of low-income families. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's home purchase loan market share to low-income borrowers exceeds the bank's overall market share. The bank's home purchase loan market share to moderate-income borrowers is somewhat lower than the bank's overall market share.

The distribution of home purchase loans from 2004 through 2007 is adequate. The percentage of home purchase loans to low-income borrowers is somewhat lower than the percentage of low-income families. The percentage of home purchase loans to moderate-income borrowers is near to the percentage of moderate-income families. The bank's home purchase loan market share to low-income borrowers substantially meets its overall market share. The bank's home purchase loan market share to moderate-income borrowers is somewhat lower than its overall market share.

The distribution of home improvement loans in 2003 is excellent. The percentage of home improvement loans to low-income borrowers is near to the percentage of low-income families. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income

families. The bank's home improvement loan market share to both low-income borrowers and moderate-income borrowers exceeds its overall market share.

The distribution of home improvement loans from 2004 through 2007 is good. The percentage of home improvement loans to low-income borrowers is near to the percentage of low-income families. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's home improvement loan market share to low-income borrowers exceeds the bank's overall market share. The bank's home improvement loan market share to moderate-income borrowers is somewhat lower than the bank's overall market share.

The distribution of home mortgage refinance loans in 2003 is adequate. The percentage of home mortgage refinance loans to low-income borrowers is lower than the percentage of low-income families. The percentage of home refinance loans to moderate-income borrowers is near to the percentage of moderate-income families. The bank's home refinance loan market share to low-income borrowers substantially meets the bank's overall market share. The bank's home refinance loan market share to moderate-income borrowers is somewhat lower than the bank's overall market share.

The distribution of home mortgage refinance loans from 2004 through 2007 is good. The percentage of home mortgage refinance loans to low-income borrowers is somewhat lower than the percentage of low-income families. The percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's home refinance loan market share to low-income borrowers exceeds the bank's overall market share. The bank's home refinance loan market share to moderate-income borrowers exceeds the bank's overall market share.

### ***Small Loans to Businesses***

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

#### **Pittsburgh MSA**

The borrower distribution of small loans to businesses in 2003 is excellent. The percentage of small loans made to small businesses (businesses with annual revenues of \$1 million or less) exceeds the percentage of small businesses. The market share for small loans to small businesses exceeds the overall market share of small loans to all businesses.

The borrower distribution of small loans to businesses from 2004 through 2007 is good. The percentage of small loans made to businesses is somewhat lower than the percentage of small businesses (businesses with annual revenues of \$1 million or less). The market share for small loans to businesses exceeds the overall market share of small loans to all businesses.

#### **Johnstown MSA**

The borrower distribution of small loans to businesses in 2003 is excellent. The percentage of small loans to small businesses (businesses with annual revenues of \$1 million or less) exceeds the percentage of small businesses. The market share of small loans to small businesses exceeds its overall market share of small loans to all businesses.

The borrower distribution of small loans to businesses from 2004 through 2007 is good. The percentage of small loans to small businesses (businesses with annual revenues of \$1 million or less) is somewhat lower than the percentage of small businesses. The bank's market share of small loans to small businesses exceeds its overall market share of small loans to all businesses.

#### Erie MSA

Borrower distribution of small loans to businesses in 2003 is excellent. The percentage of small loans to small businesses (businesses with annual revenues of \$1 million or less) exceeds the percentage of small businesses. The bank's market share of small loans to small businesses exceeds its overall market share of small loans to all businesses. The percentage of the bank's loans to small businesses in amounts of \$100 thousand or less is somewhat lower than the percentage of businesses with revenues of \$1 million or less.

Borrower distribution of small loans to businesses from 2004 through 2007 is good. The percentage of small loans to small businesses (businesses with annual revenues of \$1 million or less) is somewhat lower than the percentage of small businesses. The bank's market share of small loans to small businesses exceeds its overall market share of small loans to all businesses. The percentage of the bank's loans to small businesses in amounts of \$100 thousand or less is somewhat lower than the percentage of businesses with revenues of \$1 million or less.

#### ***Small Loans to Farms***

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/purchase of small loans to businesses.

We did not evaluate these loans because of the low volume.

#### **Community Development Lending**

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 level of community development (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.

The bank originated a low level of CD loans. CD loans had a neutral impact on the Lending Test conclusions.

#### Pittsburgh MSA

The bank originated 2 community development loans totaling \$3,850,000 during the evaluation period. The loans were made to organizations that provide CD services targeted to low and moderate-income individuals and promote economic development.

#### Johnstown MSA

The bank did not originate any CD loans in the Johnstown MSA.

## Erie MSA

The bank originated a CD loan for \$1.7 million to purchase property for business expansion in an Enterprise Zone (EZ). An EZ is an area that has been designated by the state as financially distressed and disadvantaged. The CD loan serves to revitalize and stabilize these LMI geographies by attracting and retaining businesses and residents.

### **Product Innovation and Flexibility**

The bank offers several flexible loan products for home purchases and rehabilitations for LMI borrowers. Information on the volume of loans originated under these programs was not available.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the lending test in the Altoona MSA, Harrisburg MSA, Williamsport MSA and Pennsylvania Non-MSA is not inconsistent with the bank's overall "High Satisfactory" performance under the lending test in Pennsylvania. Refer to Tables 1 through 13 in the state of Pennsylvania section of appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the investment test in Pennsylvania is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Pittsburgh MSA is "excellent" and in the Johnstown MSA and Erie MSA is "poor".

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

The bank originated a significant level of qualified CD investments in the Pittsburgh MSA during the evaluation period. CD investments made during the evaluation period totaled \$10.8 million. CD investments primarily targeted affordable housing and economic development, which is an identified credit need in the assessment area.

CD investments included a \$7 million equity investment in New Market Tax Credits (NMTC) to develop an abandoned mill site in Monessen, Pennsylvania. The facility is used to manufacture home components that are shipped to construction sites throughout the mid-Atlantic region. This adaptive reuse of an old industrial site enhances the economic base by creating 150 construction jobs, 100 permanent manufacturing jobs for local residents, and an additional 120 related jobs in the region. NMTC are tax credits awarded by the U.S. Treasury Department and used as an incentive to raise equity for investments in businesses in low-income communities.

An investment of \$2.8 million was made in a limited partnership to develop affordable housing for LMI individuals in Beaver County. The development will consist of 24 units for low-income individuals in the New Brighton area of Beaver County.

An investment of \$1.1 million was made in mortgage-backed securities (MBS) pools. The MBS pools are pools of mortgages originated in the Pittsburgh MSA to LMI individuals.

Contributions totaling \$118,000 were made to various organizations that provide community development services.

#### Johnstown MSA

The bank originated a poor level of qualified CD investments during the evaluation period. CD investments made during the evaluation period totaled \$261,771. The CD investments consisted of contributions totaling \$1,547 to organizations that provide community development services and ongoing investments totaling \$260,224 in a limited partnership to develop affordable housing in Centre County which is adjacent to the Johnstown MSA. The book value of the limited partnership from the prior period is \$1,096,112. An investment in a limited partnership that developed affordable housing in Stoystown, Pennsylvania made in a prior evaluation period continues to address affordable housing needs in the assessment area. The book value of the affordable housing development in Stoystown is \$914,907.

#### Erie MSA

The level of qualified CD investments originated in the Erie MSA is poor. CD investments consisted of grants and donations totaling \$107,725. These grants and donations supported local non-profit organizations focusing on various community development services.

#### Statewide Investments

The bank made an investment in a mortgage-backed securities (MBS) pool totaling \$1.9 million. While the underlying mortgages were made to LMI borrowers throughout western Pennsylvania, the majority of the mortgages were originated in the Pittsburgh MSA. Therefore, the Pittsburgh MSA received the most credit for the statewide investment in the MBS pool.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the investment test in the Altoona MSA, Harrisburg MSA, Williamsport MSA and Pennsylvania Non-MSA is weaker than the bank's overall performance in the state. Refer to Table 14 in the state of Pennsylvania section of appendix D for the facts and data that support these conclusions.

The bank did not originate any qualified investments in the limited-scope areas. The performance had a neutral impact on the overall conclusions under the Investment Test.

## SERVICE TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank'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, Johnstown MSA, and Erie MSA is "good".

#### Retail Banking Services

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

##### Pittsburgh MSA

The bank's delivery systems in the Pittsburgh MSA are readily accessible to geographies and individuals of different income levels. There are 57 branches in the Pittsburgh MSA. Branch distribution is consistent with the percentage of the population residing in LMI geographies of the assessment area. Alternative delivery systems consist of 63 ATMs, telephone banking and internet banking. There have been no branch closings during the evaluation period. No material differences exist between the range of services or operating hours of branches located in low and moderate-income geographies and the range of services or operating hours of branches located in middle and upper-income geographies.

##### Johnstown MSA

The bank's delivery systems in the Johnstown MSA are readily accessible to geographies and individuals of different income levels. There are 18 branches in the Johnstown MSA. Branch distributions in low and moderate-income geographies exceed the demographics of these geographies. Alternative delivery systems consist of 20 ATMs, telephone banking and internet banking. There have been no branch closings during the evaluation period. No material differences exist between the range of services or operating hours of branches located in low and moderate-income geographies and the range of services or operating hours of branches located in middle and upper-income geographies.

##### Erie MSA

The bank's delivery systems in the Erie MSA are readily accessible to geographies and individuals of different income levels in the assessment area. There are 10 branches in the Erie MSA. Branch distribution in low and moderate-income geographies is consistent with the demographics of these geographies. Alternative delivery systems consist of 14 ATMs, telephone banking and internet banking. Services do not vary in a manner that would inconvenience individuals residing in low and moderate-income geographies.

#### Community Development Services

##### Pittsburgh MSA

FNB provides a good level of CD services in the Pittsburgh MSA. Several branch managers and bank staff provide financial expertise to many non-profit organizations. These organizations provide

affordable housing and economic development to many low and moderate-income areas throughout the Pittsburgh MSA. Examples of community development services are as follows:

A branch manager provides financial expertise by serving on the selection committee for the Habitat for Humanity. He provides counseling to families seeking to qualify for services.

A branch manager serves as chairperson of a local community action agency that provides affordable housing and various services to low and moderate-income individuals.

A branch manager serves as treasurer of a housing development organization to assist low and moderate-income individuals with purchasing, constructing or rehabilitating affordable housing.

A branch manager serves as treasurer of a neighborhood organization that provides economic development to revitalize small businesses in low and moderate-income areas.

A commercial lender serves as a board member for a redevelopment agency that provides economic development for small businesses and affordable housing targeted to low and moderate-income individuals.

A bank officer teaches money management and budgeting classes for a local housing authority to assist low and moderate-income individuals with obtaining affordable housing.

#### Johnstown MSA

FNB provides a good level of CD services in the Johnstown MSA. Several branch managers and bank staff provide financial expertise to many non-profit organizations. These organizations provide affordable housing and economic development to many low and moderate-income areas throughout the Johnstown MSA. Examples of CD services are as follows:

An assistant vice president serves in an advisory capacity providing financial expertise for a local non-profit organization dedicated to the growth, promotion, and revitalization of downtown Johnstown. The activities of the organization have the potential to benefit LMI individuals and geographies through permanent job creation and retention.

A regional president serves on the board of directors of a not-for-profit economic development organization. The bank employee provides administrative oversight, fund raising, and fiscal advice for a local not-for-profit economic development center provider. The organization has the potential to benefit LMI individuals and geographies through permanent job creation and retention.

A bank employee serves on the selection committee that reviews applications for assistance from the local chapter of an organization that provides housing for LMI individuals. The organization's primary focus is to provide affordable housing to qualified applicants.

#### Erie MSA

FNB provides an adequate level of CD services. The bank participated in several CD services. A description of the community development services are as follows:

An FNB Regional President serves on the Board of Directors for the Greater Erie Community Action Committee (GECAC). The organization has grown into a multi-faceted human and social service provider for educational, economic, and self-improvement assistance for Erie area residents.

The bank participates in a savings plan, *Family Savings Plan*, sponsored by GECAC (Greater Erie Community Action Committee). The savings program is targeted to low and moderate-income individuals. Participants in the program receive a dollar-for-dollar match from the State of Pennsylvania. As of May 2007, sixteen accounts have been opened for a total of \$11,569. Customers must meet certain guidelines and must attend classes.

Another program that FNB offers in conjunction with other area banks is the *JayKeck Savings Program*. This program provides financial expertise from one of the Assistant Branch Managers to educate low and moderate-income individuals in bank terminology, bank products, budgeting, credit bureaus, credit repairing, and FDIC insurance coverage. This is done as a monthly workshop.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the service test in the Altoona MSA, Harrisburg MSA, Williamsport MSA and Pennsylvania Non-MSA is not inconsistent with the bank's overall "High Satisfactory" performance under the service test in Pennsylvania. Refer to Table 15 in the state of Pennsylvania section of appendix D for the facts and data that support these conclusions.

## State Rating

### State of Ohio

#### CRA Rating for Ohio<sup>2</sup>: 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 level of lending activity is adequate.
- The distribution of loans by income level of the geography is adequate.
- The distribution of loans by income level of the borrower is adequate.
- The bank did not originate any qualified community development investments.
- The bank's delivery systems are reasonably accessible to geographies and individuals of different income levels.

#### Description of Institution's Operations in Ohio

FNB's operations in the state of Ohio are limited. The bank has 3 branches in Lake and Geauga counties, both located in the Cleveland-Lorain-Elyria Ohio MSA 17460 ("Cleveland MSA"). None of the branches are located in LMI geographies. There are no low-income geographies and only 3 moderate-income geographies in the assessment area. As of June 30, 2006, FNB is ranked 19<sup>th</sup> in deposit market share at 0.66 percent. Several large financial institutions dominate the assessment area with a combined deposit market share of 45 percent. Major competitors include National City Bank of Ohio, JP Morgan Chase Bank, N.A., Charter One Bank, N.A., and Key Bank, N.A. Deposits and evaluation period loans in Ohio comprise 0.86 percent and 1.01 percent, respectively, of total deposits and evaluation period loans of the bank.

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

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<sup>2</sup> 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.

## Scope of Evaluation in Ohio

The Cleveland MSA is the bank's only assessment area in the state of Ohio. Consequently, a full scope review was performed. Due to the limited size of the assessment area, its rating does not weigh heavily on the bank's CRA rating. Our community contacts identified credit needs in the MSA for funding to support economic development projects in the region. In addition, capital funding needs exist for local small businesses. There are opportunities for banks to partner with organizations to address economic development. In addition, state and local governments have a number of zone-based initiatives that are designed to facilitate economic investment.

## 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 full-scope reviews, the bank's performance in the Cleveland MSA is adequate.

### Lending Activity

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

The level of lending activity in the Cleveland MSA is adequate. The bank originated an adequate level of home mortgage loans and small loans to businesses considering its limited number of branches in the assessment area. The bank has 3 branches in the MSA. As of June 30, 2006, the bank is ranked 19<sup>th</sup> in deposit market share at 0.65 percent. The bank is ranked 93<sup>rd</sup> in originations of home mortgage loans with 0.10 of market share. The bank is ranked 24<sup>th</sup> in originations of home improvement loans with 0.76 percent of market share. The bank is ranked 97<sup>th</sup> in originations of home mortgage refinancing loans with 0.13 percent of market share. The bank is ranked 24<sup>th</sup> in originations of small loans to businesses with 0.24 percent of market share.

### Distribution of Loans by Income Level of the Geography

The distribution of loans by income level of the geography is adequate. The distribution of home mortgage loans and small loans to businesses is adequate. Opportunities to originate loans in the moderate-income geographies are limited. The assessment area contains no low-income census tracts and only 3 moderate-income geographies. Less than 3 percent of owner-occupied units are located in the moderate-income geographies.

### Home Mortgage Loans

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

The geographic distribution of home purchase loans in 2003 is adequate. The percentage of home purchase loans originated in moderate-income geographies is significantly lower than the percentage of owner-occupied units. The bank's market share of home purchase loans in moderate-income geographies is significantly lower than its overall market share.

The geographic distribution of home purchase loans from 2004 through 2006 is adequate. The percentage of home purchase loans originated in moderate-income geographies is significantly lower than the percentage of owner-occupied units. The bank's market share of home purchase loans in moderate-income geographies is significantly lower than its overall market share.

The geographic distribution of home improvement loans in 2003 is adequate. The percentage of home improvement loans originated in moderate-income geographies is significantly lower than the percentage of owner-occupied units. The bank's market share of home purchase loans in moderate-income geographies is significantly lower than its overall market share.

The geographic distribution of home improvement loans from 2004 through 2006 is adequate. The percentage of home improvement loans originated in moderate-income geographies is significantly lower than the percentage of owner-occupied units. The bank's market share of home improvement loans originated in moderate-income geographies is significantly lower than its overall market share.

The geographic distribution of home mortgage refinance loans in 2003 is adequate. The percentage of home mortgage refinance loans originated in moderate-income geographies is significantly lower than the percentage of owner-occupied units. The bank's market share of home mortgage refinance loans in moderate-income geographies is significantly lower than its overall market share.

The geographic distribution of home mortgage refinance loans from 2004 through 2006 is adequate. The percentage of home mortgage refinance loans originated in moderate-income geographies is significantly lower than the percentage of owner-occupied units. The bank's market share of home mortgage refinance loans in moderate-income geographies is significantly lower than its overall market share.

### ***Small Loans to Businesses***

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

The geographic distribution of small loans to businesses in 2003 is adequate. The percentage of small loans to businesses originated in moderate-income geographies is lower than the percentage of businesses operating in these geographies. The bank's market share of small loans to businesses in moderate-income geographies is significantly lower than its overall market share.

The geographic distribution of small loans to businesses from 2004 through 2007 is adequate. The percentage of small loans to businesses originated in moderate-income geographies is somewhat lower than the percentage of businesses operating in those geographies. The bank's market share of small loans to businesses in moderate-income geographies is significantly lower than its overall market share.

### ***Lending Gap Analysis***

We evaluated the lending distribution in the bank's full-scope assessment areas to determine if any unexplained conspicuous gaps existed. No unexplained conspicuous gaps were identified.

### ***Inside/Outside Ratio***

This portion of the evaluation was performed at the bank level and is discussed under the state of Pennsylvania Lending Test.

## **Distribution of Loans by Income Level of the Borrower**

### ***Home Mortgage Loans***

The distribution of loans by income level of the borrower is adequate. The distribution of home mortgage loans is adequate and the distribution of small loans to businesses is adequate.

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

The borrower distribution of home purchase loans in 2003 is good. The percentage of home purchase loans to low-income borrowers exceeds the percentage of low-income families. The percentage of home purchase loans to moderate-income borrowers is near to the percentage of moderate-income families. The bank's market share of home purchase loans to low-income borrowers exceeds its overall market share. The bank's market share of home purchase loans to moderate-income borrowers is lower than its overall market share.

The borrower distribution of home purchase loans from 2004 through 2006 is good. The percentage of home purchase loans to low and moderate-income borrowers exceeds the percentage of low and moderate-income families. The bank's market share of home purchase loans to both low and moderate-income borrowers exceeds its overall market share.

The borrower distribution of home improvement loans in 2003 is adequate. The percentage of home improvement loans to low-income borrowers exceeds the percentage of low-income families. The percentage of home improvement loans made to moderate-income borrowers is somewhat lower than the percentage of moderate-income families. The bank's market share of home improvement loans to low-income borrowers substantially meets its overall market share. The bank's market share of home improvement loans to moderate-income borrowers is somewhat lower than its overall market share.

The borrower distribution of home improvement loans from 2004 through 2006 is adequate. The percentage of home improvement loans to low-income borrowers exceeds the percentage of low-income families. The percentage of home improvement loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families. The bank's market share of home improvement loans to both low and moderate-income borrowers exceeds its overall market share.

The borrower distribution of home mortgage refinance loans in 2003 is adequate. The percentage of home mortgage refinance loans to low-income borrowers is lower than the percentage of low-income families. The percentage of home mortgage refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share of home mortgage refinance loans to both low and moderate-income borrowers exceeds its overall market share.

The borrower distribution of home mortgage refinance loans from 2004 through 2006 is adequate. The percentage of home mortgage refinance loans to both low and moderate-income borrowers is somewhat

lower than the percentage of low-income families. The bank's market share of home refinance loans to low-income borrowers is significantly lower than its overall market share. The bank's market share of home refinance loans to moderate-income borrowers exceeds its overall market share.

### ***Small Loans to Businesses***

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

The borrower distribution of small loans to businesses in 2003 is good. The percentage of small loans to small businesses (businesses with annual revenues of \$1 million or less) exceeds the percentage of small businesses. The market share of small loans to small businesses exceeds its overall market share of small loans to all businesses.

The borrower distribution of small loans to businesses from 2004 through 2007 is good. The percentage of small loans to small businesses (businesses with annual revenues of \$1 million or less) is somewhat lower than the percentage of small businesses. The bank's market share of small loans to small businesses exceeds its overall market share of small loans to all businesses.

### **Community Development Lending**

Refer to Table 1 Lending Volume in the state of Ohio section of appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that 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.

The bank did not originate any CD loans in the assessment area.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the investment test in Ohio is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Cleveland MSA is adequate.

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

The bank did not make any qualified community development investments. Limited opportunities to make CD investments exist in the assessment area.

## **SERVICE TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the service test in Ohio is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Cleveland MSA is "adequate".

## **Retail Banking Services**

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

The bank's delivery systems are reasonably accessible to geographies and individuals of different income levels. There are no low-income geographies in the assessment area. The bank does not have any branches or ATMs in the moderate-income geographies. However, only 3.35 percent of the assessment area's population resides within the moderate-income geographies. As a result of having no branches or ATMs in moderate-income geographies, an analysis of services and branch operating hours would not be meaningful.

## **Community Development Services**

FNB provided an adequate level of CD services.

A branch manager is a board member for the Lithuanian Center in Richmond Heights, Ohio. The Lithuanian Center provides affordable HUD housing to retired low and moderate-income individuals. The branch manager provides financial expertise to the center.

Another branch manager volunteers and provides financial expertise to a non-profit that provides shelter and assistance to abused women that are low and moderate-income individuals.



## Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS: First National Bank of Pennsylvania				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
First National Bank of Pennsylvania	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Multistate Metropolitan Area				
Youngstown-Warren-Boardman, OH-PA MSA 49660	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
State				
Pennsylvania	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Ohio	Low Satisfactory	Low Satisfactory	Low 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

### Youngstown-Warren-Boardman, OH-PA MSA 49660

Demographic Information for Full-Scope Area: Youngstown-Warren-Boardman, OH-PA 49660						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	168	10.12	22.02	54.17	13.10	0.60
Population by Geography	602,964	4.31	15.14	62.07	18.48	0.00
Owner-Occupied Housing by Geography	176,407	2.55	11.77	64.91	20.77	0.00
Business by Geography	33,427	5.33	14.02	55.63	24.82	0.20
Farms by Geography	1,119	0.89	4.29	76.05	18.77	0.00
Family Distribution by Income Level	163,699	18.74	18.92	22.62	39.71	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	61,658	7.07	21.56	60.61	10.75	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		44,378 52,100 11%	Median Housing Value Unemployment Rate (2000 US Census)		79,856 2.81%	

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

Source: 2000 US Census and 2007 HUD updated MFI

The Youngstown-Warren-Boardman OH-PA MSA 49660 (“Youngstown MSA”) is a multistate MSA assessment area comprised of the counties of Mahoning and Trumbull in Ohio and the county of Mercer in Pennsylvania. As a result of the 2000 census, the Mercer County MSA was eliminated and folded into the Youngstown-Warren, Ohio MSA to form the Youngstown MSA. The additional county represents the growing social and economic integration among the different cities in both Ohio and Pennsylvania within the region. The assessment area complies with regulatory requirements and does not arbitrarily exclude any low and moderate-income geographies. FNB operates 22 branches and 27 ATMs in the assessment area. It contains 19.71 percent of total bank deposits. As of June 30, 2006, FNB ranked 4<sup>th</sup> in deposit market share with 8.26 percent of the market share. Loans originated in the MSA during the evaluation period represented 22.27 percent of total loans originated by the bank. Banking competition in the assessment area is strong. Major competitors include Sky Bank, First Place Bank, National City Bank and Home Savings & Loan Company.

The economy in the Ohio section of the Youngstown MSA is slowly beginning to recover after more than a year in recession, although it continues to significantly under perform the state and national economies. Stabilization in manufacturing employment was the primary factor for the improvement, while growth in private services remained slow. However, demographic trends remain poor, reflected in the substantial decline in the Youngstown area’s labor force this year. Weakness in manufacturing employment continues to hamper overall job growth. There has been some stabilization and recovery from previous years of job cuts in the steel industry. The change from high paying factory jobs being replaced by lower paying service industry positions has had an effect on the local economy. Major employers in the Ohio section of the Youngstown MSA are Forum Health, HM Health Partners, General

Motors Corporation, Youngstown Air Reserve Base, Youngstown State University, Sharon Regional Health System, UPMC Horizon's Shenango Valley Medical Center and the U. S. Postal Service. The economy in the Sharon, PA region, while similar to nearby Ohio, is smaller and hit harder by the current economic downturn. Most of the area's weaknesses are from the large manufacturing base, which continues to struggle. The economy continues to shift from relatively well-paying manufacturing jobs to relatively low-paying service-oriented jobs. Like neighboring Youngstown, the Sharon area has a low cost of living index and ample affordable housing. Major employers are Sharon Regional Health System, John Maneely Company, UPMC Horizon's Shenango Valley Medical Center, and Werner Company.

Primary credit needs for economic development exist in the Youngstown MSA. Community contacts were held with several organizations that sponsor both affordable housing and economic development. Community development lending and investment opportunities exist in the Youngstown MSA. Those opportunities include providing financing and/or equity investments to local community development financial institutions (CDFIs) and community development corporations (CDCs), as well as revolving loan funds.

## State of Ohio

### Cleveland-Lorain-Elryia MSA 17460

Demographic Information for Full Scope Area: Cleveland MSA 17460						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	85	0.00	3.53	65.88	30.59	0.00
Population by Geography	318,406	0.00	3.35	59.91	36.74	0.00
Owner-Occupied Housing by Geography	97,116	0.00	2.04	58.09	39.87	0.00
Business by Geography	22,171	0.00	4.81	56.60	38.59	0.00
Farms by Geography	872	0.00	2.41	54.47	43.12	0.00
Family Distribution by Income Level	87,749	12.32	17.37	24.08	46.23	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,054	0.00	5.24	70.28	24.48	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		52,660 60,700 5%	Median Housing Value Unemployment Rate (2000 US Census)		145,250 1.77%	

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

Source: 2000 US Census and 2007 HUD updated MFI

The Cleveland assessment area (“Cleveland AA”) consists of two counties that border the five-county Cleveland-Lorain-Elryia MSA 17460. Those counties are Geauga and Lake Counties. The Cleveland assessment area is the bank’s smallest assessment area with Geauga and Lake Counties accounting for fewer than 15 percent of the Cleveland MSA. The Cleveland AA complies with CRA guidelines and does not arbitrarily exclude LMI geographies. As of the 2000 census, the area had a total population of 318 thousand reflecting an increase of 6 percent from the 1990 census. FNB operates three branches with ATM’s within the Cleveland AA. As of June 30, 2006, less than one percent of total bank deposits were in the Cleveland AA. FNB is ranked 19<sup>th</sup> in deposit market share and below 15<sup>th</sup> in the number of branches in the AA. Several large institutions dominate the AA with a combined deposit market share of 45 percent. There are 21 banks in the Cleveland AA. Major competitors in the AA are National City Bank of Ohio, JP Morgan Chase Bank N.A., Charter One Bank N.A., Key Bank N.A., Fifth Third Bank, First Merit Bank, Sky Bank, and Geauga Savings Bank.

Economic growth in the Cleveland AA is modest. The manufacturing sector benefits from state and county economic development initiatives and outward population movements from the city of Cleveland. Due to the AA’s older demographics, the healthcare industry is expected to be a positive driver for the economy over the forecast horizon. More than 13 percent of the Cleveland AA’s residents are age 65 or older and expected to grow. Consequently, demand for health services will continue to grow. The 2007 unemployment rates for Geauga and Lake Counties were 4.3 percent and 4.8 percent, respectively and slightly under the State of Ohio rate of 5.3 percent. The largest employment sectors are manufacturing, government, health and education. Some of the larger employers are Duramax Inc, Great Lakes Cheese Company, Kraft Maid Cabinetry, Inc., Lubrizol Corporation, and Avery International.

Our community contacts identified credit needs in the Cleveland AA. Funding for economic development projects is a high priority in the region. In addition, capital funding needs exist for local small businesses. There are opportunities for banks to partner with organizations to address economic development. In addition, state and local governments have a number of zone-based initiatives that are designed to facilitate economic investment.

# State of Pennsylvania

## Pittsburgh MSA 383300

Demographic Information for Full Scope Area: Pittsburgh MSA 38300						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	721	5.13	23.99	49.79	20.94	0.14
Population by Geography	2,431,087	2.88	20.42	51.63	25.06	0.00
Owner-Occupied Housing by Geography	711,338	1.23	17.74	54.91	26.11	0.00
Business by Geography	138,127	3.90	19.15	45.39	31.44	0.12
Farms by Geography	3,113	0.80	12.37	64.70	22.10	0.03
Family Distribution by Income Level	654,982	19.53	18.74	22.04	39.70	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	250,635	4.83	28.87	53.06	13.24	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		47,195 57,900 11%	Median Housing Value Unemployment Rate (2000 US Census)		86,535 2.81%	

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

Source: 2000 US Census and 2007 HUD updated MFI

The Pittsburgh assessment area consists of seven counties that comprise the Pittsburgh MSA 38300. Those counties are Allegheny, Armstrong, Beaver, Butler, Fayette, Washington and Westmoreland. The Pittsburgh assessment area is the bank's largest assessment area with Allegheny County being the second most populous county in Pennsylvania. The City of Pittsburgh, located in Allegheny County, is the principal city in the region. Over half of the population in the Pittsburgh MSA resides in Allegheny County. The assessment area complies with CRA guidelines and does not arbitrarily exclude LMI geographies. As of the 2000 census, the area had a total population of 2.4 million reflecting a decrease of 1.5 percent from the 1990 census. Butler County was the only county in southwestern Pennsylvania to experience population growth during the 1990's. FNB operates 57 branches and 63 ATMs within the assessment area. As of June 30, 2006, FNB is ranked 8<sup>th</sup> in deposit market share with 2.36 percent of the market. Banking competition in the Pittsburgh MSA is strong. Major competitors in the assessment area are National City Bank of Pennsylvania, Citizens Bank of Pennsylvania, Mellon Bank, N.A. and Dollar Bank, FSB.

Economic growth in the assessment area is slow. The mortgage-lending and consumer finance sectors are reducing its workforce in the Pittsburgh region. Over the past two years, the mortgage-lending and consumer finance sectors have cut 1,600 jobs in the region, the tenth most among all metropolitan areas nationwide. The manufacturing sector continues a slow decline with offsetting growth in service industries. Education, healthcare, leisure and hospitality industries are the driving forces of the economy. Due to the assessment area's older demographics, the already oversized healthcare industry is expected to be a positive driver for the economy over the forecast horizon. More than 17 percent of the assessment area's residents are age 65 or older compared to just over 12 percent nationally. Consequently, demand for health services will continue to grow. The largest employment sectors are

education, health and social services. Some of the larger employers are UPMC Medical Health System, U.S. Government, Commonwealth of Pennsylvania, and West Penn Allegheny Health Systems.

Our community contacts identified numerous credit needs in the assessment area. Funding for economic development projects is a high priority in the region. In addition, credit needs exist for funding for small businesses relocating in the AA and below market financing to develop affordable housing. There are numerous opportunities for banks to partner with organizations to address economic development and affordable housing issues. The region’s community-based organizations benefit through the high level of foundation grants available in the assessment area. The regional Federal Home Loan Bank offers numerous programs addressing affordable housing and CD. In addition, state and local governments have a number of zone-based initiatives that are designed to facilitate economic investment.

## Johnstown MSA 27780

Demographic Information for Full Scope Area: Johnstown MSA 27780						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	48	4.17	20.83	62.50	12.50	0.00
Population by Geography	152,598	1.64	12.26	71.00	15.11	0.00
Owner-Occupied Housing by Geography	45,242	0.61	10.39	73.59	15.40	0.00
Business by Geography	7,483	7.44	9.70	66.84	16.01	0.00
Farms by Geography	236	0.42	2.97	79.66	16.95	0.00
Family Distribution by Income Level	40,891	17.49	19.68	23.76	39.06	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	15,201	2.12	18.44	70.84	8.59	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		37,765 45,500 13%	Median Housing Value Unemployment Rate (2000 US Census)		61,571 3.86%	

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

Source: 2000 US Census and 2007 HUD updated MFI

The Johnstown assessment area is comprised of all of the Johnstown MSA 27780. The Johnstown MSA consists of Cambria County. The assessment area meets regulatory requirements and does not arbitrarily exclude low or moderate-income geographies. According to the 2000 Census, the population of the MSA is 152,598. The city of Johnstown, located in Cambria County, is the economic hub of the MSA. As of June 30, 2006, the bank is ranked 2<sup>nd</sup> in deposit market share with 17.31 percent of the market. Primary competitors are Ameriserv Financial Bank and First Commonwealth Bank.

The economy of the Johnstown MSA is on an upswing. Private service-producing industries are adding jobs consistently, although payrolls in retail and leisure and hospitality industries are showing declines. A rebound in goods-producing employment has been more instrumental to improvement in overall growth, however. Retail employment has been contracting for the better part of the past decade and a break from this trend is not likely over the next couple of years. Major employers are Conemaugh Valley Memorial Hospital, UPMC Lee Regional Hospital, Seven Springs Resort, Inc., and Wal-Mart Associates, Inc.

The Johnstown MSA has the lowest cost of living of any metropolitan area in the state of Pennsylvania. Housing is considered affordable, particularly for moderate-income families. Low-income families would generally have difficulty, without some form of assistance. The median housing value, according to the 2000 Census, is \$61,571. The HUD adjusted median family income for 2007 is \$46,100. However, the affordability of housing is due primarily to a declining population. The population has been shrinking steadily since 1978. Per capita income is low. Thirteen percent of the households are below the poverty level.

Primary credit needs identified through community contacts conducted for this examination and for other examinations of banks operating in the same assessment area are financing for small business, existing and start-up, economic development, and revitalization. Opportunities to make community development loans and investments exist because of the numerous organizations providing community services to low and moderate-income individuals and families.

## Erie MSA 21500

Demographic Information for Full Scope Area: Erie MSA 21500						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	72	6.94	19.44	51.39	22.22	0.00
Population by Geography	280,843	4.40	16.81	53.86	24.93	0.00
Owner-Occupied Housing by Geography	73,708	1.45	10.88	59.21	28.47	0.00
Business by Geography	14,564	7.05	16.14	55.49	21.32	0.00
Farms by Geography	528	1.52	3.60	77.27	17.61	0.00
Family Distribution by Income Level	71,650	18.52	18.90	23.47	39.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,808	6.49	23.71	53.97	15.83	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		44,825 53,900 12%	Median Housing Value Unemployment Rate (2000 US Census)		83,573 2.85%	

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

Source: 2000 US Census and 2007 HUD updated MFI

The Erie assessment area is comprised of all of the Erie MSA 21500. The Erie MSA consists of Erie County. The assessment area meets regulatory requirements and does not arbitrarily exclude low or moderate-income geographies. The bank operates 10 branches and 14 ATMs in the assessment area. As of June 30, 2006, the bank is ranked 5<sup>th</sup> in deposit market share with 9.89 percent of the market. Strong competition in the market comes from large financial institutions such as Northwest Savings Bank, PNC Bank, N.A., and National City Bank of Pennsylvania.

The economy of the Erie MSA is weak, due to the declining manufacturing industries which continues to be the largest drag on the local economy. According to the 2000 Census, the population of the MSA is 280,843, which is a declining population. The city of Erie is the economic hub of the Erie MSA. Erie

County is predominately urban in nature. Manufacturing jobs have been replaced with service jobs; however, these jobs are lower in numbers and lower in pay. The loss of manufacturing jobs continues to have a relatively stagnant effect on the local economy. However, the Erie MSA has experienced some modest growth, particularly in the education and healthcare industries. Major employers in the MSA are GE Transportation Systems, Hamot Medical Center, Saint Vincent Health System, Erie Insurance Group, Wal-Mart Stores, Inc. and Verizon Communications, Inc. Of the top local employers, the total number of employees is over 13,500. The 2007 unemployment rate of Erie County was 4.5 percent, very near to the overall state unemployment rate of 4.1 percent and the national unemployment rate of 4.4 percent. For the MSA, the Census percentage of households below the poverty level is 12 percent. According to the 2000 Census, over 18 percent of the population is retired.

Housing in the Erie MSA is considered affordable, particularly for moderate-income families. Low-income families would generally have difficulty, without some form of assistance. The median housing value, according to the 2000 Census, is \$83,573. The HUD adjusted median family income for 2007 is \$54,300. Accordingly, low-income families would earn, at most, \$27,150 and moderate-income families would earn, at most, \$43,440.

Primary credit needs identified through community contacts conducted for this examination basically all stated the need for financial education. Programs starting in the early ages for understanding credit reports, repairing credit, financial products and services, and savings programs. In addition, financing for small business for both existing and start-up continues to remain a community need. It was also noted that while housing is considered to be affordable, there is a need for quality housing in the Erie MSA.

Opportunities for the bank to make community development loans and investments are available. Opportunities include working with public and private agencies in the city of Erie that have developed a single, consolidated plan through to 2009 which is the Federal Community Block Grant Fund. There are state and local, zone-based initiatives targeted for economic growth also. Opportunities for community development service participation are much greater because of the numerous area organizations serving the community's low and moderate-income individuals and families.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As \_\_.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the

bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

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

table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

**Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

**Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/MSA. 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/MSA. The table also presents data on branch openings and closings in each MA/MSA.

## Tables of Performance Data

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Youngstown-Warren-Boardman MSA 49660.....D-5

State of Pennsylvania.....D-23

State of Ohio.....D-48

**Table 1. Lending Volume**

LENDING VOLUME		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area (2007):	% 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)	
<b>Full Review:</b>												
Youngstown-Warren-Bo	100.00	3,098	198,915	1,673	276,228	1	390	0	0	4,772	475,533	100.00

\* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from September 21, 2004 to January 07, 2008.

\*\*\* Deposit Data as of June 30, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007						
MA/Assessment Area (2007):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>														
Youngstown-Warren-Bo	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00

\* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Optional Product Line(s) is from January 01, 2004 to December 31, 2007.

\*\*\* Deposit Data as of June 30, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: MULTISTATE		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007	
MA/Assessment Area (2007):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>					
Youngstown-Warren-Bo	0	0	0	0	

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\* The evaluation period for Optional Product Line(s) is from January 01, 2004 to December 31, 2007.

**Table2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: MULTISTATE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	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						
<b>Full Review:</b>																
Youngstown-Warren-Boardman 49660	779	100.00	2.55	0.90	11.77	8.22	64.91	72.14	20.77	18.74	2.64	2.82	2.11	3.09	1.73	

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Youngstown-Warren-Boardman 49660	897	100.00	2.55	1.67	11.77	9.59	64.91	76.92	20.77	11.82	12.70	17.14	11.07	13.85	8.97

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Youngstown-Warren-Boardman 49660	1,413	100.00	2.55	0.71	11.77	7.43	64.91	77.07	20.77	14.79	3.96	3.94	3.24	4.52	2.62

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans**** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Youngstown-Warren-Boardman 49660	9	100.0 0	9.03	0.00	16.22	11.11	58.72	77.78	16.03	11.11	2.56	0.00	16.6 7	0.00	0.00

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Youngstown-Warren-Boardman 49660	1,672	100.00	5.33	4.19	14.02	11.54	55.63	65.61	24.82	18.66	3.52	3.44	3.73	4.31	2.21

\* Based on 2006 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 (2007).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Youngstown-Warren-Boardman 49660	1	100.00	0.89	0.00	4.29	0.00	76.05	100.00	18.77	0.00	1.08	0.00	0.00	1.54	0.00

\* Based on 2006 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 (2007).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families3	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Youngstown-Warren-Boardman 49660	779	100.00	18.74	12.38	18.92	23.19	22.62	25.30	39.71	39.13	2.95	3.71	2.55	2.90	3.03

\* Based on 2006 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available. No information was available for 2.6% of loans originated and purchased by bank.

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

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

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

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families <sup>4</sup>	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Youngstown-Warren-Boardman 49660	897	100.00	18.74	14.69	18.92	24.86	22.62	29.38	39.71	31.07	12.82	11.80	13.19	15.12	11.08

\* Based on 2006 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available. No information was available for 1.3% of loans originated and purchased by bank.

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

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

<sup>4</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MULTISTATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families <sup>5</sup>	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans**	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Youngstown-Warren-Boardman 49660	1,413	100.00	18.74	14.91	18.92	20.90	22.62	28.89	39.71	35.31	4.58	6.49	4.24	4.81	4.05

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

\*\*\*\* 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.

<sup>5</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Youngstown-Warren-Boardman 49660	1,673	100.00	64.36	51.70	54.39	26.42	19.19	3.52	4.94

\* Based on 2006 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 - 2007).

\*\*\*\* 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 10.28% of small loans to businesses originated and purchased by the bank.

**Table12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Youngstown-Warren-Boardman 49660	1	100.00	97.77	100.00	0.00	0.00	100.00	1.08	1.39

\* Based on 2006 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 - 2007).

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

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS									
Geography: MULTISTATE									
Evaluation Period: SEPTEMBER 21, 2004 TO JANUARY 7, 2008									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Youngstown-Warren-Boardman 49660	1	188	48	24	49	212	100.00	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS SEPTEMBER 21, 2004 TO JANUARY 7, 2008								Geography: MULTISTATE				Evaluation Period:					
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
<b>Full Review:</b>																	
Youngstown-Warren-Boardman 49660	100.00	22	100.00	4.55	13.64	63.64	18.18	1	0	0	0	0	1	4.31	15.14	62.07	18.48

### Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: MULTISTATE						Evaluation Period: SEPTEMBER 21, 2004 TO JANUARY 7, 2008									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Youngstown-Warren-Boardman 49660	100.00	22	100.00	5	14	64	18	27	100.00	1	3	16	7	4.31	15.14	62.07	18.48

### Youngstown-Warren-Boardman 49660

Demographic Information for Full Scope Area: Youngstown-Warren-Boardman 49660						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	168	10.12	22.02	54.17	13.10	0.60
Population by Geography	602,964	4.31	15.14	62.07	18.48	0.00
Owner-Occupied Housing by Geography	176,407	2.55	11.77	64.91	20.77	0.00
Business by Geography	33,427	5.33	14.02	55.63	24.82	0.20
Farms by Geography	1,119	0.89	4.29	76.05	18.77	0.00
Family Distribution by Income Level	163,699	18.74	18.92	22.62	39.71	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	61,658	7.07	21.56	60.61	10.75	0.00
Median Family Income	44,378	Median Housing Value		79,856		
HUD Adjusted Median Family Income for 2007	51,400	Unemployment Rate (2000 US Census)		2.81%		
Households Below Poverty Level	11%					

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

Source: 2000 US Census and 2007 HUD updated MFI

**Table 1. Lending Volume**

LENDING VOLUME												
Geography: STATE OF PENNSYLVANIA												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007												
MA/Assessment Area (2007):	% 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)	
<b>Full Review:</b>												
Erie MSA	11.40	951	65,752	921	161,580	1	76	1	1,750	1,874	229,158	11.86
Johnstown MSA	13.69	1,627	74,045	623	77,966	0	0	0	0	2,250	152,011	14.27
Pittsburgh MSA	42.90	3,878	242,674	3,169	371,920	2	230	2	3,850	7,051	618,674	47.42
<b>Limited Review:</b>												
Altoona MSA	2.28	192	10,580	183	27,801	0	0	0	0	375	38,381	1.27
Harrisburg MSA	1.11	58	7,933	125	25,565	0	0	0	0	183	33,498	1.32
PA Non-MSA	27.14	2,741	160,040	1,717	218,488	2	39	1	1,600	4,461	380,167	21.40
Scranton Wilkes Barre MSA	1.21	70	6,518	128	12,502	0	0	1	2,500	199	21,520	1.56
Williamsport MSA	0.26	23	1,790	20	2,506	0	0	0	0	43	4,296	0.91

\* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from September 21, 2004 to January 07, 2008.

\*\*\* Deposit Data as of June 30, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: STATE OF PENNSYLVANIA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area (2007):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>														
Erie MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	11.86
Johnstown MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	14.27
Pittsburgh MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	47.42
<b>Limited Review:</b>														
Altoona MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.27
Harrisburg MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.32
PA No	0.00	0	0	0	0	0	0	0	0	0	0	0	0	21.40
Scranton Wilkes Bar	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.56
Williamsport MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.91

\* Loan Data as of December 31, 2007. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Optional Product Line(s) is from January 01, 2004 to December 31, 2007.

\*\*\* Deposit Data as of June 30, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: STATE OF PENNSYLVANIA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007	
MA/Assessment Area (2007):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>					
Erie MSA	0	0	0	0	0
Johnstown MSA	0	0	0	0	0
Pittsburgh MSA	0	0	0	0	0
<b>Limited Review:</b>					
Altoona MSA	0	0	0	0	0
Harrisburg MSA	0	0	0	0	0
PA No	0	0	0	0	0
Scranton Wilkes Bar	0	0	0	0	0
Williamsport MSA	0	0	0	0	0

\* The evaluation period for Optional Product Line(s) is from January 01, 2004 to December 31, 2007.

**Table2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	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						
<b>Full Review:</b>																
Erie MSA 21500	234	10.51	1.45	1.71	10.88	10.68	59.21	52.56	28.47	35.04	1.70	1.75	1.47	1.81	1.58	
Johnstown MSA 27780	313	14.05	0.61	0.00	10.39	10.54	73.59	74.12	15.40	15.34	5.44	0.00	5.16	5.72	4.55	
Pittsburgh MSA 38300	884	39.69	1.23	0.45	17.74	19.12	54.91	62.67	26.11	17.76	0.66	0.66	0.81	0.85	0.34	
<b>Limited Review:</b>																
Altoona MSA 11020	38	1.71	0.17	0.00	13.78	13.16	76.33	73.68	9.73	13.16	0.34	0.00	0.00	0.46	0.00	
Harrisburg MSA 25420	30	1.35	1.72	3.33	13.78	13.33	59.10	46.67	25.41	36.67	0.11	0.38	0.12	0.09	0.14	
PA Non-MSA	699	31.39	0.36	0.14	7.58	8.01	84.62	81.69	7.44	10.16	2.90	0.00	3.48	2.97	2.03	
Scranton Wilkes Barre MSA 42540	27	1.21	0.00	0.00	8.75	14.81	73.69	48.15	17.56	37.04	0.39	0.00	0.53	0.28	0.63	
Williamsport MSA 48700	2	0.09	0.00	0.00	9.82	50.00	85.38	50.00	4.81	0.00	0.05	0.00	0.00	0.06	0.00	

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF PENNSYLVANIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Erie MSA 21500	297	8.84	1.45	1.01	10.88	12.79	59.21	59.60	28.47	26.60	5.96	2.63	6.07	5.62	6.88	
Johnstown MSA 27780	653	19.43	0.61	0.15	10.39	12.10	73.59	74.12	15.40	13.63	20.35	0.00	35.80	19.86	15.38	
Pittsburgh MSA 38300	1,390	41.37	1.23	0.50	17.74	22.37	54.91	63.09	26.11	14.03	3.72	1.55	4.69	4.08	2.34	
<b>Limited Review:</b>																
Altoona MSA 11020	84	2.50	0.17	0.00	13.78	17.86	76.33	61.90	9.73	20.24	2.61	0.00	1.92	2.29	6.12	
Harrisburg MSA 25420	4	0.12	1.72	0.00	13.78	0.00	59.10	75.00	25.41	25.00	0.11	0.00	0.00	0.14	0.11	
PA Non-MSA	911	27.11	0.36	0.22	7.58	7.24	84.62	84.74	7.44	7.79	9.92	0.00	10.33	9.73	12.07	
Scranton Wilkes Barre MSA 42540	11	0.33	0.00	0.00	8.75	9.09	73.69	63.64	17.56	27.27	0.51	0.00	0.56	0.46	0.71	
Williamsport MSA 48700	10	0.30	0.00	0.00	9.82	20.00	85.38	50.00	4.81	30.00	1.21	0.00	2.63	0.70	8.33	

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF PENNSYLVANIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/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	Overa ll	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Erie MSA 21500	413	10.56	1.45	0.97	10.88	12.83	59.21	54.00	28.47	32.20	3.43	3.92	3.71	3.32	3.51	
Johnstown MSA 27780	657	16.80	0.61	0.00	10.39	9.59	73.59	73.82	15.40	16.59	8.59	0.00	8.29	8.76	7.99	
Pittsburgh MSA 38300	1,585	40.53	1.23	0.50	17.74	18.99	54.91	62.84	26.11	17.67	1.08	0.79	1.31	1.12	0.88	
<b>Limited Review:</b>																
Altoona MSA 11020	70	1.79	0.17	0.00	13.78	15.71	76.33	65.71	9.73	18.57	0.63	0.00	0.27	0.75	0.44	
Harrisburg MSA 25420	22	0.56	1.72	4.55	13.78	13.64	59.10	31.82	25.41	50.00	0.15	0.45	0.12	0.09	0.30	
PA Non-MSA	1,121	28.66	0.36	0.18	7.58	7.94	84.62	82.87	7.44	9.01	3.64	3.57	4.26	3.59	3.68	
Scranton Wilkes Barre MSA 42540	32	0.82	0.00	0.00	8.75	6.25	73.69	56.25	17.56	37.50	0.52	0.00	0.38	0.42	0.87	
Williamsport MSA 48700	11	0.28	0.00	0.00	9.82	9.09	85.38	72.73	4.81	18.18	0.49	0.00	0.45	0.42	1.77	

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY			Geography: STATE OF PENNSYLVANIA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans**** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid
<b>Full Review:</b>																
Erie MSA 21500	7	16.67	15.44	0.00	21.13	28.57	36.83	42.86	26.60	28.57	4.35	0.00	16.67	0.00	0.00	
Johnstown MSA 27780	4	9.52	21.55	0.00	20.92	0.00	52.02	75.00	5.51	25.00	6.25	0.00	0.00	8.33	0.00	
Pittsburgh MSA 38300	19	45.24	10.57	0.00	23.83	10.53	38.98	52.63	26.62	36.84	3.00	0.00	1.52	3.61	4.26	
<b>Limited Review:</b>																
Altoona MSA 11020	0	0.00	19.46	0.00	19.06	0.00	49.55	0.00	11.94	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisburg MSA 25420	2	4.76	6.60	50.00	23.95	0.00	53.90	0.00	15.55	50.00	2.41	14.29	0.00	0.00	9.09	
PA Non-MSA	10	23.81	3.37	0.00	16.26	10.00	68.97	60.00	11.40	30.00	9.09	0.00	14.29	6.67	20.00	
Scranton Wilkes Barre MSA 42540	0	0.00	0.00	0.00	27.66	0.00	64.24	0.00	8.10	0.00	0.00	0.00	0.00	0.00	0.00	
Williamsport MSA 48700	0	0.00	0.00	0.00	45.93	0.00	53.06	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES    Geography: STATE OF PENNSYLVANIA    Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007															
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Erie MSA 21500	921	13.39	7.05	7.06	16.14	15.42	55.49	54.72	21.32	22.80	3.85	5.13	3.18	3.93	3.95
Johnstown MSA 27780	623	9.06	7.44	8.35	9.70	8.51	66.84	64.37	16.01	18.78	5.53	5.50	7.54	5.38	5.82
Pittsburgh MSA 38300	3,160	45.95	3.90	1.39	19.15	21.30	45.39	50.98	31.44	26.33	1.40	0.84	1.85	1.47	1.21
<b>Limited Review:</b>															
Altoona MSA 11020	183	2.66	4.66	4.37	18.65	18.58	65.93	57.38	10.77	19.67	1.91	0.00	2.76	1.82	3.21
Harrisburg MSA 25420	125	1.82	2.56	1.60	15.73	13.60	62.43	52.80	19.29	32.00	0.75	0.73	0.85	0.67	0.95
PA Non-MSA	1,717	24.97	1.36	1.57	10.60	11.18	78.53	75.60	9.51	11.65	4.07	2.97	5.36	4.18	4.37
Scranton Wilkes Barre MSA 42540	128	1.86	0.00	0.00	11.99	10.94	71.80	60.16	16.21	28.91	1.13	0.00	1.41	1.00	1.58
Williamsport MSA 48700	20	0.29	0.00	0.00	24.41	20.00	71.70	75.00	3.89	5.00	0.57	0.00	0.61	0.57	0.66

\* Based on 2006 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 (2007).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS      Geography: STATE OF PENNSYLVANIA      Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Erie MSA 21500	1	20.00	1.52	0.00	3.60	0.00	77.27	100.00	17.61	0.00	0.00	0.00	0.00	0.00	0.00
Johnstown MSA 27780	0	0.00	0.42	0.00	2.97	0.00	79.66	0.00	16.95	0.00	0.00	0.00	0.00	0.00	0.00
Pittsburgh MSA 38300	2	40.00	0.80	0.00	12.37	0.00	64.70	100.00	22.10	0.00	0.56	0.00	0.00	0.83	0.00
<b>Limited Review:</b>															
Altoona MSA 11020	0	0.00	0.46	0.00	17.81	0.00	74.89	0.00	6.85	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg MSA 25420	0	0.00	0.21	0.00	4.95	0.00	80.31	0.00	14.54	0.00	0.00	0.00	0.00	0.00	0.00
PA Non-MSA	2	40.00	0.06	50.00	4.85	0.00	87.37	50.00	7.72	0.00	0.00	0.00	0.00	0.00	0.00
Scranton Wilkes Barre MSA 42540	0	0.00	0.00	0.00	4.38	0.00	71.65	0.00	23.97	0.00	0.00	0.00	0.00	0.00	0.00
Williamsport MSA 48700	0	0.00	0.00	0.00	4.36	0.00	94.18	0.00	1.45	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2006 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 (2007).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: STATE OF PENNSYLVANIA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families6	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Erie MSA 21500	234	10.51	18.52	14.22	18.90	16.81	23.47	27.59	39.12	41.38	1.85	1.77	1.46	2.01	2.03
Johnstown MSA 27780	313	14.05	17.49	17.65	19.68	18.30	23.76	27.45	39.06	36.60	5.79	11.11	4.14	4.07	6.46
Pittsburgh MSA 38300	884	39.69	19.53	12.25	18.74	25.09	22.04	23.01	39.70	39.65	0.72	0.88	0.80	0.68	0.68
<b>Limited Review:</b>															
Altoona MSA 11020	38	1.71	18.13	2.70	19.05	24.32	24.47	18.92	38.35	54.05	0.35	0.00	0.27	0.48	0.42
Harrisburg MSA 25420	30	1.35	17.68	0.00	19.03	13.04	23.88	47.83	39.41	39.13	0.11	0.00	0.06	0.21	0.09
PA Non-MSA	699	31.39	19.01	13.50	20.06	21.19	23.56	29.03	37.37	36.28	3.16	3.86	2.45	3.39	3.30
Scranton Wilkes Barre MSA 42540	27	1.21	19.48	4.00	18.97	16.00	22.94	28.00	38.61	52.00	0.42	0.19	0.22	0.47	0.59
Williamsport MSA 48700	2	0.09	16.64	0.00	20.03	0.00	24.76	0.00	38.57	100.00	0.06	0.00	0.00	0.00	0.14

\* Based on 2006 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available. No information was available for 2.2% of loans originated and purchased by bank.

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

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

6 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, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families7	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Erie MSA 21500	297	8.84	18.52	17.06	18.90	23.55	23.47	27.65	39.12	31.74	6.03	8.09	5.00	6.89	5.21
Johnstown MSA 27780	653	19.43	17.49	15.38	19.68	22.31	23.76	28.77	39.06	33.54	20.73	27.21	23.98	22.99	15.68
Pittsburgh MSA 38300	1,390	41.37	19.53	17.56	18.74	23.88	22.04	28.08	39.70	30.48	3.78	4.72	3.59	4.76	2.90
<b>Limited Review:</b>															
Altoona MSA 11020	84	2.50	18.13	10.98	19.05	35.37	24.47	18.29	38.35	35.37	2.55	2.50	3.48	1.94	2.40
Harrisburg MSA 25420	4	0.12	17.68	0.00	19.03	0.00	23.88	25.00	39.41	75.00	0.12	0.00	0.00	0.10	0.22
PA Non-MSA	911	27.11	19.01	13.91	20.06	25.50	23.56	28.48	37.37	32.12	10.01	9.69	10.54	10.73	9.22
Scranton Wilkes Barre MSA 42540	11	0.33	19.48	10.00	18.97	10.00	22.94	60.00	38.61	20.00	0.48	0.35	0.23	1.11	0.25
Williamsport MSA 48700	10	0.30	16.64	10.00	20.03	20.00	24.76	10.00	38.57	60.00	1.23	1.30	1.33	0.45	1.66

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

7 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, 2004 TO DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total*	% Families***	% BANK Loans****	% Families <sup>8</sup>	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Erie MSA 21500	413	10.56	18.52	11.46	18.90	27.80	23.47	25.12	39.12	35.61	3.73	4.06	4.79	3.55	3.18	
Johnstown MSA 27780	657	16.80	17.49	9.04	19.68	19.60	23.76	31.09	39.06	40.28	9.83	8.81	10.86	9.74	9.62	
Pittsburgh MSA 38300	1,585	40.53	19.53	13.40	18.74	22.65	22.04	28.33	39.70	35.61	1.22	1.95	1.15	1.26	1.06	
<b>Limited Review:</b>																
Altoona MSA 11020	70	1.79	18.13	5.88	19.05	23.53	24.47	22.06	38.35	48.53	0.71	0.51	1.04	0.20	0.94	
Harrisburg MSA 25420	22	0.56	17.68	0.00	19.03	10.53	23.88	21.05	39.41	68.42	0.16	0.00	0.04	0.13	0.29	
PA Non-MSA	1,121	28.66	19.01	13.03	20.06	23.18	23.56	29.02	37.37	34.77	4.05	5.32	4.31	4.15	3.50	
Scranton Wilkes Barre MSA 42540	32	0.82	19.48	12.90	18.97	25.81	22.94	12.90	38.61	48.39	0.58	0.83	0.71	0.27	0.68	
Williamsport MSA 48700	11	0.28	16.64	0.00	20.03	27.27	24.76	45.45	38.57	27.27	0.57	0.00	0.78	0.83	0.38	

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

\*\*\*\* 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.

<sup>8</sup> 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, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Erie MSA 21500	921	13.37	66.22	48.86	52.12	27.25	20.63	3.85	4.00
Johnstown MSA 27780	623	9.05	66.23	55.22	66.29	20.71	13.00	5.53	6.42
Pittsburgh MSA 38300	3,169	46.02	67.69	55.29	69.64	18.08	12.28	1.40	1.66
<b>Limited Review:</b>									
Altoona MSA 11020	183	2.66	65.52	55.74	59.56	21.31	19.13	1.91	2.79
Harrisburg MSA 25420	125	1.82	64.21	43.20	49.60	21.60	28.80	0.75	0.86
PA Non-MSA	1,717	24.93	65.06	55.15	67.62	19.45	12.93	4.07	4.57
Scranton Wilkes Barre MSA 42540	128	1.86	69.72	47.66	67.19	26.56	6.25	1.13	1.32
Williamsport MSA 48700	20	0.29	66.71	50.00	60.00	35.00	5.00	0.57	0.75

\* Based on 2006 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 - 2007).

\*\*\*\* 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 13.11% of small loans to businesses originated and purchased by the bank.

**Table12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF PENNSYLVANIA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Erie MSA 21500	1	20.00	98.86	0.00	100.00	0.00	0.00	0.00	0.00
Johnstown MSA 27780	0	0.00	97.03	0.00	0.00	0.00	0.00	0.00	0.00
Pittsburgh MSA 38300	2	40.00	96.66	100.00	50.00	50.00	0.00	0.56	0.82
<b>Limited Review:</b>									
Altoona MSA 11020	0	0.00	97.72	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg MSA 25420	0	0.00	98.14	0.00	0.00	0.00	0.00	0.00	0.00
PA Non-MSA	2	40.00	98.41	50.00	100.00	0.00	0.00	0.00	0.00
Scranton Wilkes Barre MSA 42540	0	0.00	95.36	0.00	0.00	0.00	0.00	0.00	0.00
Williamsport MSA 48700	0	0.00	97.82	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2006 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 - 2007).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20.00% of small loans to farms originated and purchased by the bank.

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS		Geography: STATE OF PENNSYLVANIA				Evaluation Period: SEPTEMBER 21, 2004 TO JANUARY 7, 2008			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Erie MSA 21500	0	0	14	108	14	108	0.81	0	0
Johnstown MSA 27780	2	2,011	4	262	6	2,273	17.00	0	0
Pittsburgh MSA 38300	0	0	4	10,993	4	10,993	82.20	0	0
<b>Limited Review:</b>									
Altoona MSA 11020	0	0	0	0	0	0	0.00	0	0
Harrisburg MSA 25420	0	0	0	0	0	0	0.00	0	0
PA Non-MSA	0	0	0	0	0	0	0.00	0	0
Scranton Wilkes Barre MSA 42540	0	0	0	0	0	0	0.00	0	0
Williamsport MSA 48700	0	0	0	0	0	0	0.00	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: STATE OF PENNSYLVANIA Evaluation Period: SEPTEMBER 21, 2004 TO JANUARY 7, 2008																	
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
<b>Full Review:</b>																	
Erie MSA 21500	11.86	10	7.75	10.00	10.00	70.00	10.00	3	1	0	0	2	0	4.40	16.81	53.86	24.93
Johnstown MSA 27780	14.27	18	13.95	11.11	16.67	55.56	16.67	0	0	0	0	0	0	1.64	12.26	71.00	15.11
Pittsburgh MSA 38300	47.42	57	44.19	1.75	28.07	43.86	26.32	18	0	1	0	6	11	2.88	20.42	51.63	25.06
<b>Limited Review:</b>																	
Altoona MSA 11020	1.27	2	1.55	0.00	0.00	100.00	0.00	0	0	0	0	0	0	1.35	16.29	73.38	8.99
Harrisburg MSA 25420	1.32	2	1.55	0.00	0.00	50.00	50.00	2	0	0	0	1	1	3.81	18.46	55.47	22.26
PA Non-MSA	21.40	37	28.68	2.70	21.62	64.86	10.81	4	1	0	1	0	2	0.69	8.51	82.35	8.45
Scranton Wilkes Barre MSA 42540	1.56	2	1.55	0.00	50.00	0.00	50.00	2	0	0	1	0	1	0.00	11.47	71.71	16.82
Williamsport MSA 48700	0.91	1	0.78	0.00	100.00	0.00	0.00	1	0	0	1	0	0	0.00	18.22	77.66	4.12

### Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System				Geography: STATE OF PENNSYLVANIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007									
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Erie MSA 21500	11.86	10	7.75	10	10	70	10	14	10.37	1	1	11	1	4.40	16.81	53.86	24.93
Johnstown MSA 27780	14.27	18	13.95	11	17	56	17	18	13.33	2	2	10	4	1.64	12.26	71.00	15.11
Pittsburgh MSA 38300	47.42	57	44.19	2	28	44	26	63	46.67	1	17	28	17	2.88	20.42	51.63	25.06
<b>Limited Review:</b>																	
Altoona MSA 11020	1.27	2	1.55	0	0	100	0	2	1.48	0	0	2	0	1.35	16.29	73.38	8.99
Harrisburg MSA 25420	1.32	2	1.55	0	0	50	50	2	1.48	0	0	1	1	3.81	18.46	55.47	22.26
PA Non-MSA	21.40	37	28.68	3	22	65	11	33	24.44	1	8	20	4	0.69	8.51	82.35	8.45
Scranton Wilkes Barre MSA 42540	1.56	2	1.55	0	50	0	50	2	1.48	0	1	0	1	0.00	11.47	71.71	16.82
Williamsport MSA 48700	0.91	1	0.78	0	100	0	0	1	0.74	0	1	0	0	0.00	18.22	77.66	4.12

**Altoona MSA 11020**

Demographic Information for Limited Scope Area: Altoona MSA 11020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	34	2.94	17.65	73.53	5.88	0.00
Population by Geography	129,144	1.35	16.29	73.38	8.99	0.00
Owner-Occupied Housing by Geography	37,561	0.17	13.78	76.33	9.73	0.00
Business by Geography	6,398	4.66	18.65	65.93	10.77	0.00
Farms by Geography	219	0.46	17.81	74.89	6.85	0.00
Family Distribution by Income Level	35,267	18.13	19.05	24.47	38.35	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	13,112	1.21	22.62	69.19	6.98	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		40,157 48,500 13%	Median Housing Value Unemployment Rate (2000 US Census)		71,123 2.97%	

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2007 HUD updated MFI

**Williamsport MSA 48700**

Demographic Information for Limited Scope Area: Williamsport MSA 48700						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	27	0.00	22.22	70.37	7.41	0.00
Population by Geography	120,044	0.00	18.22	77.66	4.12	0.00
Owner-Occupied Housing by Geography	32,653	0.00	9.82	85.38	4.81	0.00
Business by Geography	6,732	0.00	24.41	71.70	3.89	0.00
Farms by Geography	275	0.00	4.36	94.18	1.45	0.00
Family Distribution by Income Level	31,916	16.64	20.03	24.76	38.57	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	11,703	0.00	20.83	76.05	3.12	0.00
Median Family Income		41,069	Median Housing Value		83,118	
HUD Adjusted Median Family Income for 2007		49,700	Unemployment Rate (2000 US Census)		3.08%	
Households Below Poverty Level		12%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2007 HUD updated MFI

**Scranton Wilkes Barre MSA 42540**

Demographic Information for Limited Scope Area: Scranton Wilkes Barre MSA 42540						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	103	0.00	13.59	73.79	12.62	0.00
Population by Geography	319,250	0.00	11.47	71.71	16.82	0.00
Owner-Occupied Housing by Geography	91,880	0.00	8.75	73.69	17.56	0.00
Business by Geography	18,003	0.00	11.99	71.80	16.21	0.00
Farms by Geography	388	0.00	4.38	71.65	23.97	0.00
Family Distribution by Income Level	84,729	19.48	18.97	22.94	38.61	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	32,575	0.00	16.62	73.18	10.20	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		43,893 52,500 12%	Median Housing Value Unemployment Rate (2000 US Census)		83,155 2.59%	

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

Source: 2000 US Census and 2007 HUD updated MFI

**Pittsburgh MSA 38300**

Demographic Information for Full Scope Area: Pittsburgh MSA 38300						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	721	5.13	23.99	49.79	20.94	0.14
Population by Geography	2,431,087	2.88	20.42	51.63	25.06	0.00
Owner-Occupied Housing by Geography	711,338	1.23	17.74	54.91	26.11	0.00
Business by Geography	138,127	3.90	19.15	45.39	31.44	0.12
Farms by Geography	3,113	0.80	12.37	64.70	22.10	0.03
Family Distribution by Income Level	654,982	19.53	18.74	22.04	39.70	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	250,635	4.83	28.87	53.06	13.24	0.00
Median Family Income		47,195	Median Housing Value		86,535	
HUD Adjusted Median Family Income for 2007		57,900	Unemployment Rate (2000		2.81%	
Households Below Poverty Level		11%	US Census)			

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

Source: 2000 US Census and 2007 HUD updated MFI

**PA Non-MSA**

Demographic Information for Limited Scope Area: PA Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	147	1.36	9.52	81.63	7.48	0.00
Population by Geography	585,948	0.69	8.51	82.35	8.45	0.00
Owner-Occupied Housing by Geography	173,476	0.36	7.58	84.62	7.44	0.00
Business by Geography	30,414	1.36	10.60	78.53	9.51	0.00
Farms by Geography	1,568	0.06	4.85	87.37	7.72	0.00
Family Distribution by Income Level	156,771	19.01	20.06	23.56	37.37	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	61,251	1.14	11.22	82.60	5.04	0.00
Median Family Income		41,475	Median Housing Value		66,898	
HUD Adjusted Median Family Income for 2007		49,800	Unemployment Rate (2000		3.00%	
Households Below Poverty Level		13%	US Census)			

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

Source: 2000 US Census and 2007 HUD updated MFI

**Johnstown MSA 27780**

Demographic Information for Full Scope Area: Johnstown MSA 27780						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	48	4.17	20.83	62.50	12.50	0.00
Population by Geography	152,598	1.64	12.26	71.00	15.11	0.00
Owner-Occupied Housing by Geography	45,242	0.61	10.39	73.59	15.40	0.00
Business by Geography	7,483	7.44	9.70	66.84	16.01	0.00
Farms by Geography	236	0.42	2.97	79.66	16.95	0.00
Family Distribution by Income Level	40,891	17.49	19.68	23.76	39.06	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	15,201	2.12	18.44	70.84	8.59	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		37,765 45,500 13%	Median Housing Value Unemployment Rate (2000 US Census)		61,571 3.86%	

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2007 HUD updated MFI

**Harrisburg MSA 25420**

Demographic Information for Limited Scope Area: Harrisburg MSA 25420						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	102	4.90	24.51	51.96	18.63	0.00
Population by Geography	465,472	3.81	18.46	55.47	22.26	0.00
Owner-Occupied Housing by Geography	127,751	1.72	13.78	59.10	25.41	0.00
Business by Geography	30,425	2.56	15.73	62.43	19.29	0.00
Farms by Geography	970	0.21	4.95	80.31	14.54	0.00
Family Distribution by Income Level	122,754	17.68	19.03	23.88	39.41	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	45,062	7.02	24.17	55.92	12.89	0.00
Median Family Income		52,829	Median Housing Value		104,921	
HUD Adjusted Median Family Income for 2007		65,600	Unemployment Rate (2000		2.00%	
Households Below Poverty Level		8%	US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2007 HUD updated MFI

**Erie MSA 21500**

Demographic Information for Full Scope Area: Erie MSA 21500						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	72	6.94	19.44	51.39	22.22	0.00
Population by Geography	280,843	4.40	16.81	53.86	24.93	0.00
Owner-Occupied Housing by Geography	73,708	1.45	10.88	59.21	28.47	0.00
Business by Geography	14,564	7.05	16.14	55.49	21.32	0.00
Farms by Geography	528	1.52	3.60	77.27	17.61	0.00
Family Distribution by Income Level	71,650	18.52	18.90	23.47	39.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,808	6.49	23.71	53.97	15.83	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		44,825 53,900 12%	Median Housing Value Unemployment Rate (2000 US Census)		83,573 2.85%	

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

Source: 2000 US Census and 2007 HUD updated MFI

**Table 1. Lending Volume**

LENDING VOLUME	Geography: STATE OF OHIO	Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007
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LENDING VOLUME		Geography: STATE OF OHIO						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area (2007):	% 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)	
<b>Full Review:</b>												
Cleveland MS	100.00	81	8,484	136	19,432	0	0	0	0	217	27,916	100.00

\* Loan Data as of December 31, 2006. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from January 01, 2007 to December 31, 2007.

\*\*\* Deposit Data as of June 30, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: STATE OF OHIO								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area (2007):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>														
Cleveland MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00

\* Loan Data as of December 31, 2006. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Optional Product Line(s) is from January 01, 2006 to December 31, 2006.

\*\*\* Deposit Data as of June 30, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: STATE OF OHIO		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007	
MA/Assessment Area (2007):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>					
Cleveland MSA	0	0	0	0	0

\* The evaluation period for Optional Product Line(s) is from January 01, 2006 to December 31, 2006.

**Table2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	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						
<b>Full Review:</b>																
Cleveland MSA 17460	17	100.00	0.00	0.00	2.04	0.00	58.09	76.47	39.87	23.53	0.10	0.00	0.00	0.14	0.03	

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Cleveland MSA 17460	19	100.00	0.00	0.00	2.04	0.00	58.09	42.11	39.87	57.89	0.76	0.00	0.00	0.56	1.15

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/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	Overa ll	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Cleveland MSA 17460	44	100.00	0.00	0.00	2.04	0.00	58.09	61.36	39.87	38.64	0.14	0.00	0.00	0.12	0.19	

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: STATE OF OHIO						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Cleveland MSA 17460	1	100.00	0.00	0.00	7.67	100.00	83.52	0.00	8.80	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2006 Peer Mortgage Data (Eastern)

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

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

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

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF OHIO						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Cleveland MSA 17460	136	100.00	0.00	0.00	4.81	2.21	56.60	53.68	38.59	44.12	0.24	0.00	0.00	0.23	0.29

\* Based on 2006 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 (2007).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS      Geography: STATE OF OHIO      Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Cleveland MSA 17460	0	0.00	0.00	0.00	2.41	0.00	54.47	0.00	43.12	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2006 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 (2007).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: STATE OF OHIO						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families <sup>9</sup>	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Cleveland MSA 17460	17	100.00	12.32	14.29	17.37	28.57	24.08	21.43	46.23	35.71	0.10	0.43	0.13	0.05	0.07

\* Based on 2006 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available. No information was available for 17.6% of loans originated and purchased by bank.

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

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

<sup>9</sup> 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, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 10	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Cleveland MSA 17460	19	100.00	12.32	22.22	17.37	11.11	24.08	38.89	46.23	27.78	0.78	0.89	0.74	0.96	0.65

\* Based on 2006 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available. No information was available for 5.3% of loans originated and purchased by bank.

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

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

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

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF OHIO						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 11	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Cleveland MSA 17460	44	100.00	12.32	9.09	17.37	11.36	24.08	31.82	46.23	47.73	0.18	0.00	0.20	0.34	0.07

\* Based on 2006 Peer Mortgage Data (Eastern)

\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

\*\*\*\* 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.

11 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, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Cleveland MSA 17460	136	100.00	68.63	47.79	56.62	30.88	12.50	0.24	0.28

\* Based on 2006 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 - 2007).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 11.76% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF OHIO			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Cleveland MSA 17460	0	0.00	96.44	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2006 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 - 2007).

\*\*\*\* 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 OHIO				Evaluation Period: SEPTEMBER 21, 2004 TO JANUARY 7, 2008			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Cleveland MSA 17460	0	0	0	0	0	0	0.00	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS										Geography: STATE OF OHIO				Evaluation Period:			
SEPTEMBER 21, 2004 TO JANUARY 7, 2008																	
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
<b>Full Review:</b>																	
Cleveland MSA 17460	100.00	3	100.00	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	3.35	59.91	36.74

**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System																	
Geography: STATE OF OHIO										Evaluation Period: SEPTEMBER 7, 2004 TO SEPTEMBER 7, 2008							
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Cleveland MSA 17460	100.00	3	100.00	0	0	67	33	3	100.00	0	0	2	1	0.00	3.35	59.91	36.74

**Cleveland MSA 17460**

Demographic Information for Full Scope Area: Cleveland MSA 17460						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	85	0.00	3.53	65.88	30.59	0.00
Population by Geography	318,406	0.00	3.35	59.91	36.74	0.00
Owner-Occupied Housing by Geography	97,116	0.00	2.04	58.09	39.87	0.00
Business by Geography	22,171	0.00	4.81	56.60	38.59	0.00
Farms by Geography	872	0.00	2.41	54.47	43.12	0.00
Family Distribution by Income Level	87,749	12.32	17.37	24.08	46.23	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,054	0.00	5.24	70.28	24.48	0.00
Median Family Income HUD Adjusted Median Family Income for 2007 Households Below Poverty Level		52,660 60,700 5%	Median Housing Value Unemployment Rate (2000 US Census)		145,250 1.77%	

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2007 HUD updated MFI