



PUBLIC DISCLOSURE

March 27, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First United National Bank
Charter Number 9480

19535 Route 208
Fryburg, PA 16326

Office of the Comptroller of the Currency

Corporate One Office Park, Building 2
4075 Monroeville Boulevard, Suite 430
Monroeville, PA 15146-2529

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 **Outstanding**.

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on the excellent distribution of home mortgage loans among borrowers of different incomes and an excellent geographic distribution of home mortgages.
- A substantial majority of the bank's loans are inside its assessment area (AA).
- The bank's loan to deposit (LTD) ratio is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is reasonable.

OCC examiners evaluated the First United National Bank's (FUNB) quarterly average LTD ratio for the period of January 1, 2020, to December 31, 2021. The bank's average LTD ratio during this period was 57.8 percent, with quarterly ratios ranging from a low of 49.7 percent in the third quarter of 2021, to a high of 70.8 percent in the first quarter of 2020. The LTD ratio was calculated on a bank-wide basis. We compared the bank's LTD ratio to 17 institutions of similar asset size (ranging from \$92.8 million to \$471.7 million), location, and product offerings. The peer group includes institutions inside and outside the bank's AA due to the rural nature of FUNB's market area. The peer group's average LTD ratio ranged from 22.5 percent to 105.4 percent during the evaluation period, with an average LTD ratio of 72.1 percent.

Despite FUNB's lower average LTD ratio, the bank's performance is reasonable considering lending was impacted by competition from other banks and significant deposit growth during the COVID-19 pandemic as a result of various stimulus programs. FUNB's total deposits grew 38.5 percent or \$90.4 million since the end of the previous evaluation period, while total loans decreased 1.3 percent or \$2.3 million.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated and purchased 91.7 percent by number and 90.1 percent by dollar amount of its total loans inside the AA during the evaluation period. This analysis is performed at the bank level rather than the AA level and resulted in a positive impact on the bank's overall geographic distribution of lending by income.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	55	91.7	5	8.3	60	4,769	90.1	525	9.9	5,294
Total	55	91.7	5	8.3	60	4,769	90.1	525	9.9	5,294

Description of Institution

FUNB is a federally chartered national bank founded in 1909 and headquartered in Fryburg, Pennsylvania. FUNB is a wholly owned subsidiary of Fryburg Banking Company, a one-bank holding company located in Fryburg, Pennsylvania. The town of Fryburg is in Clarion County, Pennsylvania which is situated in Northwestern Pennsylvania approximately 80 miles south of Erie, Pennsylvania. As of December 31, 2021, FUNB reported total assets of \$351.4 million, net loans and leases of \$165.6 million, total deposits of \$325.3 million, and tier one capital of \$26.6 million. Net loans and tier one capital represent 47.1 percent and 7.6 percent of total assets, respectively.

FUNB operates six full-service branches and seven automated teller machines (ATMs) in Pennsylvania. Three branches are located in Clarion County, including FUNB’s main office in Fryburg. The remaining three branch offices are in Venango County. Each of the six branch locations have an ATM, with the seventh ATM being situated at an off-site location inside of Farm Fresh Foods in Forest County. According to the 2021 FFIEC Geocoding Census report, the Oil City branch is located in a moderate-income census tract (CT); the remaining branches are in middle-income CTs. No branches were opened or closed since the last CRA evaluation.

FUNB operates its branches with regular business hours Monday through Thursday and offers extended lobby hours on Friday at all six branches. All branches offer drive-up services on weekdays. On Saturday morning, the Clarion and Cranberry branches provide full-service banking and drive-up services, while the New Bethlehem office offers drive-up only service.

The bank’s primary loan product is residential real estate loans representing \$116.5 million or 70.3 percent of the loan portfolio as of December 31, 2021. The remainder of the portfolio was comprised of commercial real estate (\$18.9 million or 11.4 percent), consumer loans (\$17.4 million or 10.5 percent), commercial and industrial loans (\$11.7 million or 7.1 percent), and other loans (\$1.1 million or 0.7 percent).

FUNB offers a range of traditional deposit and loan products and services. FUNB’s retail products include checking accounts, savings programs, and individual retirement accounts. FUNB’s loan products include home mortgages, home equity loans, home equity lines of credit, consumer, commercial, agricultural, and small business loans. FUNB also offers services including mail, telephone, and internet banking.

There are no legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its AA. FUNB received a “Satisfactory” rating on their previous CRA performance evaluation dated February 18, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses FUNB's record of meeting the credit needs of its AA. The evaluation covers the period from January 1, 2020, to December 31, 2021. Examiners performed a full-scope review using Small Bank CRA evaluation procedures, which includes the lending test. Residential mortgages are the bank's primary loan product and were the only product reviewed as part of this evaluation. The bank is not a Home Mortgage Disclosure Act (HMDA) reporter. To conduct the lending test, we analyzed a sample of 60 home mortgage loans originated in 2020 and 2021.

We utilized other supporting information during the evaluation, including the 2015 American Community Survey (ACS) data, internal bank records, deposit market share data, and information from governmental websites regarding the characteristics and economy of the bank's AA. We also considered information from a community contact to help assess the needs of the bank's AA.

Selection of Areas for Full-Scope Review

FUNB has one AA, the Pennsylvania Non-MSA AA, which contains all the bank's branches and provides its entire deposit base and loan business. We performed a full-scope review of this AA. Please refer to *Appendix A, Scope of Examination*, for more information.

Ratings

The bank's overall rating is based on its state of Pennsylvania lending performance within its Non-MSA AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Pennsylvania

CRA rating for the State of Pennsylvania¹: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The bank's distribution of home mortgage loans among individuals of different income levels and small loans to businesses of different sizes is excellent.
- The bank's geographic distribution of home mortgage loans and small loans to businesses is excellent.

Description of Institution's Operations in Pennsylvania

As of December 31, 2021, FUNB had one AA in the state of Pennsylvania. The AA includes Clarion, Venango, and Forest counties, and partial counties of Crawford and Jefferson. According to 2015 U.S. Census data and 2021 D&B Data, FUNB's AA contains 41 CTs, with seven designated as moderate-income, and 34 designated as middle-income. FUNB's AA does not contain any CTs designated as low- or upper-income. Forest County contains two distressed middle-income nonmetropolitan CTs due to poverty levels. FUNB's AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies.

FUNB's AA is primarily rural in nature. The 2015 U.S. Census reports a total population of 141,920, total families of 37,564, and total households of 56,713. Of the 37,564 families, 19.9 percent are low-income, 19.3 percent are moderate-income, 23.5 percent are middle-income, and 37.3 percent are upper-income. The 2015 U.S. Census reports the AA median family income to be \$56,172 and the median housing value at \$93,041. Overall, median housing values are approximately 1.7 times the median family income in the AA.

Banking competition within the AA is high. According to the June 30, 2021, FDIC Deposit Market Share Report, there are fifteen financial institutions serving the Pennsylvania Non-MSA AA. The bank is ranked seventh in terms of deposit market share in the AA, with 6.8 percent of total deposits. The top five institutions in the June 2021 report have a market share of 65.7 percent and include Northwest Bank, S&T Bank, PNC Bank, N.A., The Farmers National Bank of Emlenton, and First National Bank of Pennsylvania.

For Clarion, Venango, and Forest Counties, the U.S. Bureau of Labor Statistics reported unemployment rates for December 2021 as 4.9 percent, 5.1 percent, and 6.5 percent, respectively. Each county in the AA exceeded the state unemployment rate of 3.8 percent as of December 2021. Unemployment rates decreased in 2021 from high levels caused by the economic impacts of the COVID-19 pandemic. Unemployment rates reached a high of 16.0 percent (Clarion County), 14.6 percent (Venango County), and 17.1 percent

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

(Forest County) in April 2020. These unemployment rates were in line with the state of Pennsylvania’s unemployment rate of 15.2 percent in April 2020. Clarion University and the Pennsylvania state government are the largest employers in the area.

As part of this performance evaluation, we considered information obtained from one community contact within the AA to gain an understanding of the community development needs and credit opportunities of the AA. The community organization focuses on housing needs of the homeless and near homeless in Crawford County as well as advocating for building and managing affordable housing to meet those needs. The organization noted that there is a shortage of affordable housing, specifically single bedroom housing.

Pennsylvania Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Pa Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	41	0.0	17.1	82.9	0.0	0.0
Population by Geography	141,920	0.0	11.4	88.6	0.0	0.0
Housing Units by Geography	76,807	0.0	12.0	88.0	0.0	0.0
Owner-Occupied Units by Geography	41,775	0.0	9.1	90.9	0.0	0.0
Occupied Rental Units by Geography	14,938	0.0	20.2	79.8	0.0	0.0
Vacant Units by Geography	20,094	0.0	11.7	88.3	0.0	0.0
Businesses by Geography	9,723	0.0	12.2	87.8	0.0	0.0
Farms by Geography	492	0.0	2.6	97.4	0.0	0.0
Family Distribution by Income Level	37,564	19.9	19.3	23.5	37.3	0.0
Household Distribution by Income Level	56,713	24.7	17.2	18.7	39.4	0.0
Median Family Income Non-MSAs - PA		\$56,172	Median Housing Value			\$93,041
			Median Gross Rent			\$590
			Families Below Poverty Level			10.4%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Pennsylvania

This analysis reflects a full-scope review of the Pennsylvania Non-MSA AA. To develop our conclusions, we considered the number of home mortgage loans originated or purchased by the bank during the evaluation period. We gave equal weight to the distribution of loans to individuals of different income levels, and the geographic distribution of home mortgage loans. We also considered any factors affecting the bank’s ability to lend in its AA during the evaluation period, such as demographic and market share information.

LENDING TEST

The bank's performance under the Lending Test in Pennsylvania is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

The bank's performance in the Pennsylvania Non-MSA AA is excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's geographic distribution of home mortgage loan originations and purchases.

The bank's geographic distribution of home mortgage loans reflects an excellent distribution in the Pennsylvania Non-MSA AA. In 2020-2021, there were no low-income CTs within the AA. The bank's percentage of home mortgage loans to borrowers in moderate-income CTs in the AA is 20.0 percent. This significantly exceeds both the 9.1 percent of owner-occupied housing units in moderate-income CTs and the 7.4 percent of aggregate bank lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels.

Home Mortgage Loans

Refer to Table P 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.

The bank exhibits an excellent distribution of home mortgage loans to individuals of different income levels in the Pennsylvania Non-MSA AA. FUNB's percentage of home mortgage loans to low-income borrowers was 9.1 percent. This is below the 19.9 percent of low-income families in the AA but exceeds the 8.5 percent aggregate bank lending. The bank's percentage of home mortgage loans to moderate-income borrowers at 21.8 percent exceeds both the 19.3 percent of moderate-income families living in the AA, and the 20.6 percent of aggregate bank lending. This distribution is excellent given the strong banking competition within the AA and the rural nature of the AA.

When determining conclusions, examiners considered barriers to homeownership when assessing the bank's performance lending to low-income borrowers compared to the distribution of low-income families. Within the bank's AA, 10.4 percent of families were at or below the poverty level, which accounted for over half the low-income families within the AA. The COVID-19 pandemic further exacerbated existing challenges for low-income borrowers to purchase a home, as the inventory of homes available for sale declined and home prices accelerated, driven by historically low mortgage interest rates. According to Federal Reserve Economic Data, the median home price increased 35 percent from the first quarter of 2019 to the fourth quarter of 2021, which would limit the ability for low-income borrowers to

afford housing. Additionally, examiners considered the very high unemployment rate through 2020 and 2021 due to the effects of the COVID-19 pandemic, which reached highs between 14.6 and 17.1 percent across the three counties within the bank's AA. Based on the bank's lending performance and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was excellent.

Responses to Complaints

There were no complaints during the evaluation period that would affect the bank's CRA rating.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2020 to 12/31/2021	
Bank Products Reviewed:	Home mortgage	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	No affiliate products reviewed
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
States		
Pennsylvania Non-MSA	Full-Scope	Full Counties: Clarion, Venango, and Forest Partial Counties: Crawford and Jefferson

Appendix B: Summary of MMSA and State Ratings

RATINGS	First United National Bank
Overall Bank:	Lending Test Rating
First United National Bank	Outstanding
MMSA or State:	
Pennsylvania	Outstanding

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in 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. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, 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, 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-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

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

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

Limited-Scope Review: Performance 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: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) 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, and half below, a range of incomes.

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

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

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.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the 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 1 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.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, 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 are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - 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 aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - 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 MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Pa Non-MSA	55	4,769	100	2,825	0.0	0.0	0.0	9.1	20.0	7.4	90.9	80.0	92.6	0.0	0.0	0.0	0.0	0.0	0.0	
Total	55	4,769	100	2,825	0.0	0.0	0.0	9.1	20.0	7.4	90.9	80.0	92.6	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Pa Non-MSA	55	4,769	100	2,825	19.9	9.1	8.5	19.3	21.8	20.6	23.5	10.9	22.9	37.3	58.2	35.3	0.0	0.0	12.7	
Total	55	4,769	100	2,825	19.9	9.1	8.5	19.3	21.8	20.6	23.5	10.9	22.9	37.3	58.2	35.3	0.0	0.0	12.7	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.