

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	69	0	0	0	0	1	69	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	0	0	0	0	1	69	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	69	0	0	0	0	1	69	0	0
STATE TOTAL	1	69	0	0	0	0	1	69	0	0

Loans by County

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Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERN COUNTY (029), CA										
MSA 12540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	77	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	325	1	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	1	325	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	77	0	0	1	325	1	325	0	0
STATE TOTAL	1	77	0	0	1	325	1	325	0	0

Loans by County

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Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA ROSA COUNTY (113), FL										
MSA 37860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KOSCIUSKO COUNTY (085), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	369	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	369	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	369	0	0	0	0
STATE TOTAL	0	0	0	0	1	369	0	0	0	0

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BELMONT COUNTY (013), OH										
MSA 48540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	360	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	360	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	360	0	0	0	0
STATE TOTAL	0	0	0	0	1	360	0	0	0	0

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 110-120%	1	75	2	262	1	650	3	912	0	0
Median Family Income >= 120%	1	49	0	0	2	892	1	495	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	124	2	262	4	2,542	5	2,407	0	0
ARMSTRONG COUNTY (005), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	1	278	2	398	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	1	278	2	398	0	0

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State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMBRIA COUNTY (021), PA										
MSA 27780										
Inside AA 0001										
Low Income	0	0	0	0	1	900	0	0	0	0
Moderate Income	4	226	1	240	1	500	6	966	0	0
Middle Income	18	859	10	1,601	3	1,298	15	1,757	0	0
Upper Income	7	265	1	110	1	307	8	375	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,350	12	1,951	6	3,005	29	3,098	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	0	0	0	0	1	71	0	0
Middle Income	1	50	1	209	1	625	3	884	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	121	1	209	2	1,625	4	955	0	0
CLEARFIELD COUNTY (033), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	3	608	1	350	3	608	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	3	608	1	350	3	608	0	0

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Small Business Loans - Originations

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Institution: AMERISERV FINANCIAL

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CRAWFORD COUNTY (039), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	72	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	0	0	0	0	0	0	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	469	1	469	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	469	1	469	0	0
DAUPHIN COUNTY (043), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	775	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	775	0	0	0	0

Loans by County

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Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	0	0	1	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
ELK COUNTY (047), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	260	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	260	0	0	0	0

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State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (049), PA										
MSA 21500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	1	938	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	938	1	250	0	0
FAYETTE COUNTY (051), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
LAWRENCE COUNTY (073), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	999	1	999	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	999	1	999	0	0

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Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LUZERNE COUNTY (079), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	664	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	664	0	0	0	0
MERCER COUNTY (085), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
SOMERSET COUNTY (111), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	259	2	272	4	1,912	4	605	0	0
Upper Income	2	46	0	0	2	1,750	1	27	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	305	2	272	6	3,662	5	632	0	0

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	44	2,025	17	2,694	18	10,834	44	7,117	0	0
TOTAL OUTSIDE AA IN STATE	4	372	6	1,128	8	4,733	11	3,074	0	0
STATE TOTAL	48	2,397	23	3,822	26	15,567	55	10,191	0	0

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHARTON COUNTY (481), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	660	1	660	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	660	1	660	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	660	1	660	0	0
STATE TOTAL	0	0	0	0	1	660	1	660	0	0

Loans by County

Small Business Loans - Originations

Institution: AMERISERV FINANCIAL

Respondent ID: 0000928618

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	2	350	1	280	3	630	0	0
STATE TOTAL	0	0	2	350	1	280	3	630	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	44	2,025	17	2,694	18	10,834	44	7,117	0	0
TOTAL OUTSIDE AA	7	577	8	1,478	14	7,727	17	4,758	0	0
TOTAL INSIDE & OUTSIDE	51	2,602	25	4,172	32	18,561	61	11,875	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: AMERISERV FINANCIAL

Respondent ID: 0000928618
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - ALLEGHENY COUNTY (003) - MSA 38300	8	2,928	5	2,407	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	47	6,306	29	3,098	0	0
PA - CENTRE COUNTY (027) - MSA 44300	5	1,955	4	955	0	0
PA - SOMERSET COUNTY (111) - MSA NA	17	4,239	5	632	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	2	125	1	25	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: AMERISERV FINANCIAL

Respondent ID: 0000928618
Agency: FRS - 2

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	0	0	0	0
Purchased	0	0	0	0
Total	0	0	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000928618

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

ASSESSMENT AREA - 0001

WASHINGTON COUNTY (043), MD

MSA: 25180

Low Income

0004.00*

Moderate Income

0003.01* 0003.02* 0005.00* 0006.01* 0006.02* 0007.00* 0008.00* 0009.00* 0010.01* 0107.00*

Middle Income

0001.00* 0002.00* 0010.02* 0101.00* 0103.00* 0104.01* 0104.02* 0106.00* 0108.02* 0109.02* 0111.00*

0112.02* 0112.03* 0113.01* 0116.00* 0117.00*

Upper Income

0102.00* 0108.03* 0109.01* 0112.04* 0113.02* 0114.00* 0115.01* 0115.02*

Income Not Known

0110.00*

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 20-30%

0509.00* 0511.00* 5521.00* 5648.00*

Median Family Income 30-40%

0103.02* 1209.00* 1307.00* 1308.00* 1610.00* 2509.00* 2613.00* 2814.00* 4838.00*

Median Family Income 40-50%

0305.00* 0402.00* 0405.00* 0406.00* 0501.00* 1115.00* 1306.00* 4867.00* 4929.00* 5094.00* 5100.00*

5138.00* 5140.00* 5509.00* 5512.00* 5524.00* 5619.00* 5623.00* 5624.00* 5625.00* 5629.01* 5647.00*

Median Family Income 50-60%

1019.00* 1114.00* 1302.00* 1702.00* 1803.00* 1807.00* 2022.00* 2615.00* 2901.00* 3001.00* 4035.00*

4200.00* 4621.00* 4626.00* 4639.00* 4810.00* 4868.00* 4869.00* 4882.00* 4928.00* 5041.00* 5080.00*

5130.00* 5220.00* 5520.00* 5523.00* 5615.00* 5626.00*

Median Family Income 60-70%

0802.00* 1011.00* 2614.00* 2620.00* 2716.00* 2902.00* 3204.00* 4012.00* 4020.00* 4850.00* 4870.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000928618

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

4940.00*	4993.00*	4994.00*	5010.00*	5120.00*	5170.00*	5234.00*	5614.00*	5620.00*			
Median Family Income 70-80%											
0409.00*	0506.00*	0807.00*	1113.00*	1203.00*	1608.00*	1706.00*	1915.00*	1916.00*	2815.00*	4240.00*	
4250.00*	4270.00*	4272.00*	4297.00*	4480.00*	4507.00*	4508.00*	4610.00*	4801.01*	4845.00*	4881.00*	
4927.00*	4950.00*	5151.00*	5231.00*	5232.00*	5235.01*	5235.02*	5240.00*	5604.00*	5652.00*	5653.00*	
Median Family Income 80-90%											
0809.00*	1903.00*	1918.00*	1919.00*	2602.00*	2701.00*	2904.00*	4013.00*	4160.00*	4171.00*	4172.00*	
4281.00*	4314.00*	4324.00*	4350.00*	4571.00*	4572.00*	4656.00*	4687.00*	4706.00*	4710.00*	4723.00*	
4773.00*	4782.00*	4884.00*	4885.00*	4900.02*	5003.00*	5030.02*	5153.00*	5200.01*	5200.02*	5213.02*	
5237.01*	5237.02*	5238.00*	5630.00*	5644.00*	5645.00*						
Median Family Income 90-100%											
0705.00*	0804.00*	1014.00*	1018.00*	1516.00*	1920.00*	2413.00*	2607.00*	2703.00*	2708.00*	3102.00*	
3207.00*	4040.00*	4060.00*	4282.00*	4301.00*	4311.00*	4643.00*	4689.00*	4761.00*	4825.00*	4843.00*	
4846.00*	4961.02*	4962.00*	4980.00*	5070.00*	5152.00*	5212.00*	5213.01*	5233.00*	5628.00*	5639.00*	
5642.00*											
Median Family Income 100-110%											
0901.00*	0903.00*	1005.00*	1405.00*	1517.00*	1914.00*	1917.00*	3206.00*	4011.00*	4050.00*	4264.00*	
4267.00*	4295.00*	4490.00*	4513.00	4550.00*	4591.01*	4688.00*	4703.00*	4721.00*	4722.00*	4751.01*	
4753.01*	4762.00*	4781.00*	4790.00*	4803.00*	4804.00*	4886.00*	4970.00*	5211.00*	5236.00*	5261.02*	
5262.02*	5627.00*	5631.00*	5651.00*								
Median Family Income 110-120%											
0603.00*	0605.00*	0706.00*	2023.00*	4070.01*	4070.02*	4190.00*	4291.00*	4323.00*	4470.00*	4511.02*	
4592.01	4592.02*	4600.01*	4600.02*	4724.00	4772.00*	4801.02*	4802.00*	4883.00*	4890.01*	4890.02*	
4912.00*	5215.00*	5262.01*	5263.02*	5513.00*							
Median Family Income >= 120%											
0201.00*	0404.00*	0703.00*	0708.00*	0709.00*	0806.00*	0902.00*	1102.00*	1106.00*	1401.00*	1402.00*	
1403.00*	1404.00*	1408.00	1411.00*	1412.00*	1413.00*	1414.00*	1609.00*	1911.00*	4080.01*	4080.02*	
4090.01	4090.02*	4100.00*	4110.01*	4110.02*	4120.02*	4120.03*	4120.04*	4131.00*	4132.01*	4132.02*	
4133.00*	4134.00*	4135.00*	4141.01*	4141.02*	4142.00*	4150.01*	4150.02*	4180.00*	4211.00*	4212.00*	
4220.00*	4230.00*	4263.00*	4268.00*	4271.00*	4292.01*	4292.02*	4293.00*	4294.00*	4296.00*	4302.00*	

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000928618

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

4315.00* 4340.00* 4370.00* 4390.00* 4455.00* 4460.00* 4511.01* 4511.04* 4511.05* 4520.00* 4530.03*
4530.04* 4560.01* 4560.03* 4560.04* 4580.01* 4580.02* 4591.02* 4658.00* 4690.00* 4704.00* 4705.01*
4705.02* 4731.00* 4732.00* 4733.00* 4734.01* 4734.02* 4735.00* 4736.01 4736.02* 4741.01* 4741.02*
4742.01* 4742.02* 4742.03* 4751.02* 4752.00* 4753.03* 4753.04* 4754.01* 4754.02* 4771.00* 4900.03*
4900.04* 4911.01* 4961.01* 5154.01* 5161.00* 5162.00* 5180.01* 5190.00* 5214.01* 5214.02* 5251.00*
5252.00* 5253.00* 5261.01* 5263.01* 5605.00* 5632.02* 5633.00* 5638.00* 5640.00* 5641.00*

Median Family Income Not Known

0103.01* 0203.00* 0510.00* 4644.00* 5519.00* 5522.00* 5632.01* 9800.00* 9801.00* 9803.00* 9804.00*
9805.00* 9806.00* 9807.00* 9808.00* 9809.00* 9810.00* 9811.00* 9812.00* 9818.00* 9822.00*

CAMBRIA COUNTY (021), PA

MSA: 27780

Low Income

0134.00 0136.00*

Moderate Income

0001.00 0002.00* 0005.00* 0006.00* 0007.00 0012.00* 0102.00* 0135.00

Middle Income

0003.00 0101.00 0103.00 0105.00 0106.00 0107.00 0110.00* 0111.00 0114.00 0116.00 0117.00*
0118.00 0119.00* 0120.00 0121.00* 0122.00 0124.00 0126.00 0127.00* 0128.00* 0129.00* 0130.00
0131.00 0132.00* 0137.00

Upper Income

0108.01* 0112.00* 0113.00* 0115.00 0123.00 0125.00 0133.00*

CENTRE COUNTY (027), PA

MSA: 44300

Low Income

0122.00*

Moderate Income

0102.00* 0103.00* 0106.00 0108.01* 0109.02* 0111.02* 0113.02* 0115.03*

Middle Income

0101.00* 0104.00* 0105.00* 0107.00* 0108.02* 0109.01* 0110.01* 0110.02 0111.01* 0112.01* 0113.03*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000928618

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

0114.01* 0115.01* 0116.00* 0119.04* 0120.00* 0126.00* 0127.00* 0128.00*

Upper Income

0114.02* 0115.04 0117.02* 0118.00* 0119.01* 0119.03* 0119.05* 0123.00* 0124.00*

Income Not Known

0112.02* 0113.01* 0121.00* 0125.00*

SOMERSET COUNTY (111), PA

MSA: NA

Moderate Income

0211.00* 0215.00*

Middle Income

0201.01 0203.00* 0204.00 0205.00* 0206.01* 0206.02 0207.00* 0208.01 0208.02* 0209.00 0210.00

0212.00* 0213.00* 0214.00* 0216.00* 0217.00* 0218.00* 0219.02* 0219.03* 0219.04*

Upper Income

0201.02 0202.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Low Income

8001.00* 8003.00* 8006.00* 8007.00* 8016.00* 8054.00*

Moderate Income

8002.00* 8009.00* 8010.02* 8014.00* 8015.00* 8022.00* 8026.00* 8028.00* 8040.00* 8041.00* 8044.00*

8047.04* 8048.01* 8052.00* 8058.00* 8060.00* 8061.00* 8067.00* 8068.00* 8070.00* 8073.00* 8079.01*

8081.00* 8082.00 8083.00*

Middle Income

8004.00* 8005.00* 8008.00* 8010.01* 8011.00* 8013.00* 8017.01* 8017.02* 8017.03* 8018.01* 8018.02*

8019.01* 8023.01* 8024.00* 8025.00* 8027.00* 8030.00* 8031.00* 8032.00* 8033.01* 8035.02* 8036.00*

8037.00* 8039.01* 8039.02* 8042.00* 8043.00* 8045.01* 8045.03* 8045.04* 8046.00* 8047.01* 8047.03*

8047.06* 8048.03* 8049.01* 8049.02* 8050.00* 8051.00* 8055.00* 8056.00* 8059.04* 8062.00* 8063.00*

8064.00* 8065.00* 8066.00* 8069.00* 8071.00* 8072.01* 8072.02* 8074.01* 8074.04* 8075.00* 8076.00*

8077.00* 8078.00 8079.02* 8084.01* 8084.02* 8085.00* 8086.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000928618

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

Upper Income

8012.00* 8019.02* 8020.01* 8020.03* 8020.04* 8021.01* 8021.02* 8021.03* 8023.03* 8023.04* 8029.00*
8033.02* 8034.00* 8035.01* 8038.00* 8048.04* 8059.01* 8059.03* 8074.03*

Income Not Known

8047.05*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

2168.36

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 40-50%

0052.05

YOLO COUNTY (113), CA

MSA: 40900

Middle Income

0112.07

0108.13

KOSCIUSKO COUNTY (085), IN

MSA: NA

Moderate Income

9619.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 40-50%

2505.00

BELMONT COUNTY (013), OH

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000928618

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

MSA: 48540

Moderate Income

0109.02

ARMSTRONG COUNTY (005), PA

MSA: 38300

Moderate Income

9516.00

CLEARFIELD COUNTY (033), PA

MSA: NA

Middle Income

3303.00 3312.00 3317.00

CRAWFORD COUNTY (039), PA

MSA: NA

Middle Income

1118.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

Middle Income

0105.00

DAUPHIN COUNTY (043), PA

MSA: 25420

Moderate Income

0201.00

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income >= 120%

4086.00

ELK COUNTY (047), PA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000928618

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: AMERISERV FINANCIAL

MSA: NA

Middle Income

9509.00

ERIE COUNTY (049), PA

MSA: 21500

Upper Income

0109.04 0112.02

FAYETTE COUNTY (051), PA

MSA: 38300

Middle Income

2604.02

LAWRENCE COUNTY (073), PA

MSA: 38300

Moderate Income

0111.00

LUZERNE COUNTY (079), PA

MSA: 42540

Moderate Income

2151.00

MERCER COUNTY (085), PA

MSA: NA

Moderate Income

0320.00

WHARTON COUNTY (481), TX

MSA: NA

Middle Income

7404.00

HANCOCK COUNTY (029), WV

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: AMERISERV FINANCIAL

Respondent ID: 0000928618

Agency: FRS - 2

MSA: 48260

Middle Income

0213.00

HARRISON COUNTY (033), WV

MSA: NA

Upper Income

0321.04

MONONGALIA COUNTY (061), WV

MSA: 34060

Upper Income

0120.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000928618

Institution: AMERISERV FINANCIAL

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	69	69	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	6	6	0	0.00%
Total	77	77	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.