



# **PUBLIC DISCLOSURE**

June 9, 2025

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

AmeriServ Financial Bank  
RSSD - 928618  
216 Franklin Street  
Johnstown, PA

**THE FEDERAL RESERVE BANK OF PHILADELPHIA  
TEN INDEPENDENCE MALL, PHILADELPHIA, PA 19106**

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 the safe and sound operation of the institution. This evaluation is not, nor should it 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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## INSTITUTION’S CRA RATING

### **INSTITUTION’S CRA RATING: SATISFACTORY**

The following table indicates the performance level of AmeriServ Financial Bank (AmeriServ) with respect to the lending, investment, and service tests.

### **PERFORMANCE TEST RATINGS TABLE**

PERFORMANCE LEVELS	AmeriServ Financial Bank		
	PERFORMANCE TESTS		
	Lending Test	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

\*Note: The lending test is weighed more heavily than the investment and service tests when arriving at an overall rating.

### **SUMMARY OF MAJOR FACTORS SUPPORTING RATING**

Major factors contributing to this rating include:

- An adequate percentage of loans are made in the bank’s assessment area;
- The distribution of borrowers reflects adequate penetration among retail customers of different income levels, and business customers of different sizes;
- The geographic distribution of loans reflects good penetration throughout the assessment area;
- The bank makes an adequate level of community development loans;
- The bank makes an adequate level of qualified community development investments and grants; and
- The bank’s delivery systems are accessible.

## INSTITUTION

### DESCRIPTION OF INSTITUTION

AmeriServ was rated satisfactory at its previous CRA evaluation dated January 10, 2022, utilizing the Interagency Large Institution CRA Examination Procedures.

AmeriServ is a state-chartered full-service commercial bank headquartered in Johnstown, Cambria County, Pennsylvania. The institution offers a variety of commercial and consumer banking services through a total of 17 branches<sup>1</sup>, 16 of which are located in Cambria, Allegheny, Westmoreland, Centre, and Somerset Counties in Pennsylvania, and one located in Washington County, Maryland.

Using 2015 American Community Survey (ACS) data, the bank operated 18 branches. Of these branches, none were located in low-income tracts, five (28%) were located in moderate-income tracts, 11 (61%) in middle-income tracts, and two (11%) in upper-income tracts.

Using 2020 Census data, the bank operated 17 branches. Of these branches, none were located in low-income tracts, four (just under 24%) were located in moderate-income tracts, 12 (71%) in middle-income tracts, and one (6%) in an upper-income tract.

In addition to its full-service branches, the institution also maintains two loan production offices (LPOs), including an office in Altoona, Blair County, Pennsylvania, and an office in Monroeville, Allegheny County, Pennsylvania.

The table below details the locations of AmeriServ's full-service branches and LPOs as of the CRA evaluation date.

<b>AmeriServ Financial Bank Branch and LPO Locations</b>			
<b>Assessment Area</b>	<b>County</b>	<b>State</b>	<b>Number of Branches or LPOs</b>
Johnstown, PA	Cambria	Pennsylvania	8
Pittsburgh, PA	Allegheny, Westmoreland	Pennsylvania	3
State College, PA	Centre	Pennsylvania	1
Non-MSA Somerset County, PA	Somerset	Pennsylvania	4
Hagerstown, MD	Washington	Maryland	1
<b>Total Full-Service Branches</b>			<b>17</b>
Altoona, PA MSA	Blair	Pennsylvania	1
Pittsburgh, PA Assessment Area	Allegheny	Pennsylvania	1
<b>Total LPOs</b>			<b>2</b>

The bank, with assets of over \$1.4 billion as of December 31, 2024, is the sole banking subsidiary of AmeriServ Financial, Inc., a bank holding company located in Johnstown, Pennsylvania, which also

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<sup>1</sup>Since the previous CRA evaluation, the bank closed one branch. Closures are discussed in more detail under each affected assessment area.

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holds consolidated assets of over \$1.4 billion as of December 31, 2024. One additional operating entity, AmeriServ Wealth Advisors, is a subsidiary of the bank.

Of the \$1.4 billion in assets reported on the bank’s December 31, 2024 Consolidated Reports of Condition and Income (Call Report), \$1 billion (75%) were loans. On a dollar volume basis, commercial loans<sup>2</sup> were the most significant credit products offered by the bank, totaling \$602 million, or 56% of the bank’s loan portfolio. Residential mortgage loans<sup>3</sup> represent the second largest segment of the bank’s loan portfolio at \$404 million, or nearly 38% of the bank’s loan portfolio.

Schedule RC-C Part I (Loans and Leases) of the Call Report indicates the composition of the bank’s loan portfolio as of December 31, 2024, which is presented in the table below.

<b>AmeriServ Financial Bank</b>		
<b>LOANS as of 12/31/2024</b>	<b>\$ (000s)</b>	<b>%</b>
Loans Secured by Nonfarm Nonresidential properties (Commercial Mortgages)	463,781	43.4
Commercial and Industrial Loans	138,380	13.0
Secured by Farmland	2,400	0.2
Secured by Residential Properties (Closed-end)	215,554	20.2
Secured by Residential Properties (Open-end)	97,502	9.1
Secured by Multifamily Residential Properties	91,050	8.5
Construction & Land Development	38,458	3.6
Consumer Loans	11,137	1.0
Loans to Finance Agricultural Production & Other Loans to Farmers	2	<0.1
States and Political Subdivisions	3,356	0.3
Loan to Nondepository Financial Institutions	4,882	0.5
Other Loans	1,907	0.2
Other Leases	0	0.0
<b>TOTAL LOANS</b>	<b>1,068,409</b>	<b>100.0</b>

**Small Business Loans**

Schedule RC-C Part II (Loans to Small Businesses and Small Farms) of the Call Report indicates that as of December 31, 2024, \$115 million (19%) of the bank’s outstanding commercial loans were designated as small business loans. At the previous CRA evaluation, the bank’s outstanding commercial loan volume was \$557 million, of which \$131 million (24%) were designated as small business loans. For purposes of this evaluation, a small business loan is defined as a commercial loan with an origination amount of \$1 million or less, as detailed in the following table.

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<sup>2</sup> Commercial loans are comprised of loans secured by nonfarm nonresidential properties (commercial mortgages) and commercial and industrial loans.

<sup>3</sup> Residential mortgage loans are comprised of closed-end and open-end loans secured by residential properties, and multifamily loans.

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<b>AmeriServ Financial Bank Small Business Loans</b>		
	<b>Amount Outstanding as of 12/31/2024 \$ (000s)</b>	<b>%</b>
Loans with original amounts of \$100,000 or less	11,231	1.9
Loans with original amounts of \$100,001 through \$250,000	14,733	2.4
Loans with original amounts of \$250,001 to \$1 million	89,338	14.8
<b>TOTAL SMALL BUSINESS LOANS</b>	<b>115,302</b>	<b>19.1</b>
Loans with original amounts of more than \$1,000,000	486,859	80.9
<b>TOTAL COMMERCIAL LOANS</b>	<b>602,161</b>	<b>100.0</b>

The bank's asset size and financial condition indicate that it has the ability to effectively meet the credit needs of its assessment areas. There are no legal or other impediments that would hamper the bank's ability to meet community credit needs.

### **DESCRIPTION OF ASSESSMENT AREAS**

For the purposes of CRA, AmeriServ has designated five assessment areas, as follows:

1. The Johnstown, PA assessment area, which consists of Cambria County and comprises the entirety of the Johnstown, PA Metropolitan Statistical Area (MSA);
2. The Pittsburgh, PA assessment area, which consists of Allegheny and Westmoreland Counties in the larger Pittsburgh, PA MSA;
3. The State College, PA assessment area, which consists of Centre County and comprises the entirety of the State College, PA MSA;
4. The Non-MSA Somerset County, PA assessment area; and,
5. The Hagerstown, MD assessment area, which consists of Washington County in the larger Hagerstown-Martinsburg, MD-WV MSA.

The bank's assessment areas were determined to comply with the requirements of the CRA, and do not arbitrarily exclude low- or moderate-income census tracts.

The bank's assessment area has changed since the last evaluation, with the addition of the entirety of Washington County, MD on May 18, 2023. At the previous evaluation, the bank's Hagerstown, MD assessment area consisted of 26 census tracts within and around the city of Hagerstown, MD.

### **SCOPE OF EXAMINATION**

The current evaluation of AmeriServ's CRA performance covers the period from January 11, 2022, through June 9, 2025, and was conducted using the Interagency Large Institution CRA Examination Procedures adopted by the Board of Governors of the Federal Reserve System.

Under the lending test, loan products evaluated included:

- Home purchase, home improvement, and multifamily loans and the refinancing of such loans, open-end lines of credit, closed-end mortgage loans, and loans with purpose "not applicable,"

collectively titled Home Mortgage Disclosure Act (HMDA) loans, reported by the bank in calendar years 2021, 2022, and 2023<sup>4</sup>;

- Small business loans reported by the bank pursuant to the CRA for calendar years 2021, 2022, and 2023; and
- Other loans that qualified as community development loans during the entire evaluation period.

The bank originated 692 HMDA loans totaling \$151 million, and 419 CRA small business loans totaling \$62.5 million within its five assessment areas during the evaluation period. Because the bank's HMDA lending exceeded its CRA small business lending in both number of originations and dollar volume, HMDA loans were generally given the most weight in determining AmeriServ's overall rating, followed by CRA small business loans. Additional details on weighting decisions are contained in the assessment area discussions.

AmeriServ's HMDA and CRA small business loans were compared to the aggregate of all lenders in the bank's assessment areas that report home-mortgage loans pursuant to HMDA, and small business loans pursuant to CRA. These data are reported annually.

Examiners also analyzed the demographic characteristics of each assessment area as one way to measure loan demand. Demographic information should not be construed as defining an expected level of lending for a particular loan product, group of borrowers, or geography. Rather, demographic data provides a business context for the bank's performance in the assessment areas in which it operates. Further, bank management provided information regarding the bank's lending activities, credit demand, and competition.

For purposes of evaluating the geographic distribution of loans by census tract type, census tracts were classified on the basis of 2015 ACS data for loans originated in 2021, and on the basis of 2020 Census data for loans originated in 2022, and 2023. The distribution of HMDA loans to borrowers of different income levels was based upon annually-adjusted median family income data for each of those years, made available by the Federal Financial Institutions Examination Council (FFIEC). All other demographic indices and statistics presented throughout this evaluation are based on 2015 ACS data in 2021, and 2020 Census data in 2022, and 2023, unless otherwise noted.

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<sup>4</sup> On January 18, 2018, the Consumer Financial Protection Bureau's (CFPB) amendments to Regulation C became effective. See 80 FR 66128 (Oct. 28, 2015) (1) the types of institutions that are subject to Regulation C (covered institutions); (2) the types of transactions that are subject to Regulation C (covered loans); (3) the types of data that institutions are required to collect, record and report pursuant to Regulation C; and (4) the corresponding processes for reporting and disclosing HMDA data.) The Board of Governors, along with other agencies, amended their regulations implementing the CRA to conform with the CFPB regulation changes. Of note, changes include the "home-mortgage loan" definition in the CRA regulations to mean a "closed-end mortgage loan" or an "open-end line of credit," as those terms are defined in, and that are not excluded transactions under, amended Regulation C. As a result, home improvement loans that are not secured by a dwelling, which were previously required to be reported under Regulation C, are no longer reportable transactions; Home equity lines of credit (HELOCs) secured by a dwelling, which were previously reported at the option of the financial institution under Regulation C, are now covered transactions under HMDA; Also, "home equity loan" was deleted from the CRA definition of "consumer loan" because home equity loans are now included within the CRA definition of "home-mortgage loan." Finally, the CFPB amended the HMDA reporting thresholds. Institutions must report closed-end, dwelling-secured loans if they originate at least 25 in each of the two preceding calendar years, and must report open-end, dwelling-secured lines of credits if they originated at least 200 in each of the two preceding calendar years.

For small business loans, examiners used annual Dun & Bradstreet data for comparison purposes for the applicable years. Dun & Bradstreet collects and publishes this self-reported data detailing the revenues and locations of local businesses.

To supplement economic, demographic and performance data, and to gain a better perspective on community credit needs, interviews were conducted with eight community representatives within the bank's five assessment areas. Discussions were held with three community contacts focused on affordable housing, three involved in economic development, and two community groups focused on revitalization/stabilization efforts within the bank's assessment areas. More information about the contacts and the community development and credit needs identified by the contacts is available in the discussions of each assessment area.

For purposes of assessing the bank's overall CRA performance, the greatest weight was given to the bank's performance in the Commonwealth of Pennsylvania, where a substantial majority of the bank's operations, deposits, and lending were located. As of the CRA evaluation date, 16 of the bank's branches (94%) were located in Pennsylvania. These branches held nearly 99% of the bank's total deposits. Additionally, 98% of the bank's loans by number, and 98% loans by dollar volume were made in the Pennsylvania assessment areas.

In reaching statewide conclusions within the Commonwealth of Pennsylvania, greatest weight was given to the bank's performance in the Johnstown, PA assessment area, followed by the Pittsburgh, PA assessment area, the State College, PA assessment area, and the Non-MSA Somerset County, PA assessment areas, as detailed below.

A full-scope review was conducted in the Johnstown, PA assessment area, which held a majority of the bank's operations and lending. Eight of the bank's 17 branches (47%) were located in this assessment area, and these branches generated 68% of the bank's total deposits. From a loan perspective, just over 39% of the bank's total loans by number, and 21% by dollar volume were made within the Johnstown, PA assessment area.

The Pittsburgh, PA assessment area was also evaluated using full-scope review procedures. During the evaluation period, the bank operated three branches (almost 18%) within the assessment area, which generated 15% of the bank's total deposits, 27% of total loans by number, and 43% by dollar volume.

The State College, PA assessment area was evaluated using limited-scope review procedures, where performance was compared with that in the full-scope areas in the state to determine if it exceeded, was consistent with, or was below the performance in the full-scope areas. During the evaluation period, the bank operated one branch (6%) within the assessment area, which generated just under 3% of the bank's total deposits, 20% of total loans by number, and 27% by dollar volume.

Similarly, the Non-MSA Somerset County, PA assessment area was evaluated using limited-scope review procedures. During the evaluation period, the bank operated four branches (nearly 24%) within the assessment area, which generated almost 13% of the bank's total deposits, 12% of total loans by number, and 7% by dollar volume.

Finally, the least amount of weight in determining the overall CRA rating was assigned to performance in the State of Maryland. In reaching statewide conclusions for Maryland, performance was based solely on performance in the Hagerstown, MD assessment area, the bank's only assessment area in the state. AmeriServ operated one branch (6%) within the assessment area, which generated less than 2% of the bank's total deposits, nearly 2% of total loans by number, and 2% by dollar volume. The assessment area was reviewed using full-scope review procedures. It is noted that neither borrower nor geographic distribution analyses were performed for the Hagerstown, MD assessment area due to the very limited HMDA and CRA small business lending volume from which to draw meaningful conclusions. The lending test analysis for the Hagerstown, MD assessment area was based on the bank's responsiveness to credit needs of low- and moderate-income individuals and geographies, and very small businesses; the innovativeness and flexibility of lending practices; and community development lending activities.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

### **LENDING TEST**

Performance under the lending test is rated low satisfactory. The lending test evaluated the institution's lending activities based on the following characteristics:

- Lending activity in the assessment area;
- Concentration of lending within assessment areas, including HMDA and small business lending;
- Borrower distribution of loans, including the distribution of loans to low- and moderate-income borrowers, and businesses of different sizes, including small businesses;
- Geographic distribution of loans, including loans originated in low- and moderate-income census tracts;
- Responsiveness to the credit needs of low- and moderate-income individuals and geographies, and very small businesses;
- Innovativeness and flexibility of lending practices; and
- Community development lending activities.

### **Lending Activity**

Overall, AmeriServ lending levels reflect good responsiveness to the credit needs of its assessment areas in Pennsylvania and Maryland.

As indicated previously, as of December 31, 2024, AmeriServ reported total loans of \$1 billion, or 75% of total assets. At the previous evaluation conducted on January 10, 2022, total loans measured \$996 million, and represented 75% of total assets.

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The bank’s loan-to-deposit ratio averaged 86% over the 13-quarter period ending December 31, 2024, while the peer group averaged just under 80% over the same timeframe<sup>5</sup>.

The table below depicts the bank’s HMDA and CRA small business lending activity during the evaluation period.

<b>AmeriServ Financial Bank Summary of Lending Activity</b>				
<b>Loan Types</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	248	13.0	19,579	5.1
Home Purchase	415	21.8	99,413	26.0
Multifamily Housing	44	2.3	60,893	15.9
Refinancing	406	21.4	76,315	19.9
Other Purpose Closed-End	106	5.6	7,596	2.0
<b>Total HMDA related</b>	<b>1,219</b>	<b>64.1</b>	<b>263,796</b>	<b>68.9</b>
<b>Total Small Business related</b>	<b>681</b>	<b>35.8</b>	<b>118,861</b>	<b>31.1</b>
<b>Total Small Farm related</b>	<b>1</b>	<b>&lt;0.1</b>	<b>20</b>	<b>&lt;0.1</b>
<b>TOTAL LOANS</b>	<b>1,901</b>	<b>100.0</b>	<b>382,677</b>	<b>100.0</b>

**Assessment Area Concentration**

An analysis was performed to determine the volume of loans extended inside and outside of the bank’s assessment areas. The analysis consisted of an evaluation of AmeriServ’s HMDA loans and small business loans. The assessment area concentration analysis indicated that an adequate percentage of loans were made in the bank’s assessment areas.

During the evaluation period, the bank made 57% of its HMDA loans by number, and 57% by dollar volume within its assessment areas. This level of lending represents a decrease compared to the previous evaluation, when 61% of HMDA loans by number, and 62% by dollar volume were made within the bank’s assessment areas.

With respect to CRA small business loans, the bank made 62% by number, and 53% by dollar volume within its assessment areas. Again, this level of lending represents a decrease compared to the previous evaluation, when 74% of small business loans by number, and 64% by dollar volume were made within the bank’s assessment areas.

Overall, the bank made 59% of its loans by number, and 56% by dollar volume inside of its five assessment areas. At the previous evaluation, 66% of the bank’s total loans by number, and 63% by dollar volume were made within the bank’s assessment areas.

The table below shows the distribution of lending both inside and outside of the bank’s assessment areas.

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<sup>5</sup> AmeriServ’s Uniform Bank Performance Report (UBPR) peer group includes insured commercial banks having assets between \$1 billion and \$3 billion.

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AmeriServ Financial Bank								
Lending Inside and Outside the Assessment Areas								
Loan Types	Inside				Outside			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Improvement	112	45.2	6,845	35.0	136	54.8	12,734	65.0
Home Purchase – Conventional	273	68.3	59,675	62.4	127	31.8	36,025	37.6
Home Purchase - FHA	10	76.9	2,336	71.5	3	23.1	932	28.5
Home Purchase - VA	1	50.0	194	43.7	1	50.0	250	56.3
Multifamily Housing	28	63.6	46,697	76.7	16	36.4	14,196	23.3
Other Purpose Closed-End	66	62.3	4,423	58.2	40	37.7	3,173	41.8
Refinancing	202	49.8	31,059	40.7	204	50.2	45,256	59.3
<b>Total HMDA related</b>	<b>692</b>	<b>56.8</b>	<b>151,230</b>	<b>57.3</b>	<b>527</b>	<b>43.2</b>	<b>112,566</b>	<b>42.7</b>
<b>Total Small Business related</b>	<b>419</b>	<b>61.5</b>	<b>62,532</b>	<b>52.6</b>	<b>262</b>	<b>38.5</b>	<b>56,329</b>	<b>47.4</b>
<b>Total Small Farm related</b>	<b>1</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>TOTAL LOANS</b>	<b>1,112</b>	<b>58.5</b>	<b>213,782</b>	<b>55.9</b>	<b>789</b>	<b>41.5</b>	<b>168,895</b>	<b>44.1</b>

**Borrower and Geographic Distribution of Lending**

**Home-Mortgage Lending**

Overall, AmeriServ’s distribution of HMDA loans among borrowers of different income levels, including low- and moderate-income borrowers, is adequate, due to adequate performance in the Johnstown, PA assessment area and adequate performance in the Pittsburgh, PA assessment area. Performance in the State College, PA assessment area was consistent with the performance in the two full-scope assessment areas in Pennsylvania, and performance in the Non-MSA Somerset County, PA assessment area exceeded the bank’s statewide performance. As noted earlier, borrower distribution of HMDA loans was not evaluated in the Hagerstown, MD assessment area due to insufficient loan volume.

The geographic distribution of HMDA loans reflects good penetration throughout the bank’s assessment areas, including low- and moderate-income census tracts, due to poor performance in the Johnstown, PA assessment area and excellent performance in the Pittsburgh, PA assessment area. Performance in the State College, PA assessment area was consistent with the performance in the full-scope assessment areas in Pennsylvania. Performance in the Non-MSA Somerset County, PA assessment area was not evaluated due to the demographics of the area, and performance in the Hagerstown, MD assessment area was not evaluated due to insufficient loan volume.

**Small Business Lending**

Overall, AmeriServ’s borrower distribution of small business loans reflects adequate penetration throughout the bank’s assessment areas, driven by the bank’s adequate performance in the Johnstown, PA assessment area and good performance in the Pittsburgh, PA assessment area. Performance in both the State College, PA and Non-MSA Somerset County, PA assessment areas was consistent with the performance in the two full-scope assessment areas in Pennsylvania. Borrower distribution performance for small business loans was not evaluated in the Hagerstown, MD assessment area due to insufficient loan volume.

The geographic distribution of small business loans reflects good penetration throughout the bank's assessment areas, driven by good performance in both the Johnstown, PA and Pittsburgh, PA assessment areas. Performance in the State College, PA assessment area was below the performance in the two full-scope assessment areas in Pennsylvania. Performance in the Non-MSA Somerset County, PA assessment area was not evaluated due to the demographics of the assessment area. Finally, geographic distribution performance for small business loans was not evaluated in the Hagerstown, MD assessment area due to insufficient loan volume.

### **Responsiveness to Credit Needs**

Overall, AmeriServ exhibits an adequate record of serving the credit needs of low- and moderate-income individuals and very small businesses. Affordable housing was a credit need identified by community contacts in the bank's assessment areas, and the bank's HMDA lending record shows that home-mortgage loans are being originated throughout the bank's assessment areas, and include loans made to low- and moderate-income borrowers.

Another credit need identified by community contacts in the bank's assessment areas was lending to small businesses, particularly small-dollar loans for entrepreneurs and very small businesses. The bank's retail small business lending shows that such loans are being made throughout the assessment areas.

More detail on the bank's responsiveness to credit needs can be found within individual assessment area discussions.

### **Innovative and Flexible Lending Practices**

AmeriServ makes limited use of innovative and/or flexible lending programs in meeting credit needs in its assessment areas. The bank participated in a variety of programs to meet the credit needs of low- and moderate-income individuals and small businesses, as summarized below and detailed in the discussions for each assessment area.

Often, the home-mortgage credit needs of low- and moderate-income borrowers can be effectively addressed by alternative mortgage products, which have more flexible credit terms than traditional home financing. Throughout its assessment areas, AmeriServ offers an in-house product, namely its AmeriServ Community Loan Program, with flexible income requirements and underwriting criteria for low- and moderate-income individuals, or for properties located in low- or moderate-income census tracts. Loans under the Community Loan Program are fixed-rate mortgages, and feature low downpayment requirements, reduced interest rates, no origination fees, and no mortgage insurance requirements. The bank originated 59 such loans during the evaluation period, totaling nearly \$7.6 million. The bank also offers loans through the Federal Housing Administration (FHA); the U.S. Department of Veterans Affairs (VA); and the U.S. Department of Agriculture (USDA). During the evaluation period, the bank originated 14 FHA loans, totaling approximately \$3.3 million.

Additionally, the bank makes grants to first-time homebuyers through the Federal Home Loan Bank (FHLB) of Pittsburgh's First Front Door (FFD) program, and the Neighborhood Housing Services of Greater Berks, Inc. (NHS). Under the programs, eligible homebuyers can contribute a minimum of

\$1,500 toward down payment and closing costs, with an eligible maximum grant of \$15,000. During the evaluation period, the bank's grant activity under these programs included 11 grants totaling almost \$153 thousand.

All special program loans are discussed in more detail by assessment area throughout this Performance Evaluation.

### **Community Development Lending Activities**

AmeriServ made an adequate level of community development loans. During the evaluation period, the bank originated seven community development loans totaling \$13.9 million within its assessment areas. This represents a decrease compared to the previous evaluation when the bank's community development loans totaled 23 by number, and \$20 million by dollar volume.

By dollar amount, the bank's community development lending was highest in the Pittsburgh, PA assessment area (four loans totaling \$9 million, or 65% of total community development lending), followed by the Johnstown, PA assessment area (two loans totaling \$3.4 million, or 24%), and Non-MSA Somerset County, PA assessment area (one loan totaling \$1.5 million). The bank did not make any qualified community development loans in the State College, PA or Hagerstown, MD assessment areas.

By purpose, almost 60% of community development loan dollars within the bank's assessment areas provided community development services to low- and moderate-income individuals, almost 35% were for activities that revitalized or stabilized low- or moderate-income geographies, and just over 5% went to affordable housing activities for low- and moderate-income individuals.

The bank's community development lending performance is discussed in more detail by assessment area throughout this Performance Evaluation.

### **INVESTMENT TEST**

Performance under the investment test is rated low satisfactory. The investment test was rated low satisfactory in the Commonwealth of Pennsylvania and needs to improve in the State of Maryland.

Overall, AmeriServ has an adequate level of qualified investments and donations, which exhibit good responsiveness to community development needs. Qualified investments and donations in the bank's five assessment areas totaled over \$4.5 million, representing no significant change from the previous evaluation, when the bank invested \$4.4 million.

The majority of investment dollars were made in the Pittsburgh, PA assessment area (almost \$2.4 million, or 52%), followed by the Johnstown, PA assessment area (\$2.1 million, or 46%). Investments in the State College, PA, Non-MSA Somerset County, PA, and Hagerstown, MD assessment areas were negligible, totaling \$78 thousand, and representing less than 2% of total investment dollars across the three assessment areas.

Of the assessment area investments, 75% supported affordable housing, 22% supported efforts to revitalize/stabilize low- and moderate-income census tracts, 3% supported community services targeted to low- and moderate-income individuals and communities, and less than 1% supported economic development through the financing of small businesses and small farms. AmeriServ exhibits good responsiveness to the credit and community needs of its assessment areas. As indicated, a majority of the bank's investment dollars supported affordable housing, a primary need noted by community contacts. Finally, the bank makes occasional use of innovative and/or complex investments to support community development initiatives when opportunities exist.

The bank's investment test performance is discussed in more detail by assessment area throughout the Performance Evaluation.

### **SERVICE TEST**

Performance under the service test is rated low satisfactory. The service test was rated low satisfactory in both the Commonwealth of Pennsylvania and in the State of Maryland.

Branch delivery systems, as well as alternative delivery systems such as automated teller machines (ATMs) and online banking are accessible to the bank's geographies and individuals of different income levels in its assessment areas. As noted previously, the bank provides retail services through its 17 branches, 16 (94%) of which are located in Pennsylvania, and one (6%) of which is located in Maryland.

The bank's branch locations by assessment area are as follows: eight of the bank's 17 branches (47%) were located in the Johnstown, PA assessment area; four branches (24%) in the Non-MSA Somerset County, PA assessment area; three branches (18%) in the Pittsburgh, PA assessment area; one branch (6%) in the State College, PA assessment area; and one branch (6%) in the Hagerstown, MD assessment area.

AmeriServ's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. Since the previous evaluation, the bank has closed one branch, which is discussed in the Johnstown, PA assessment area section of this Performance Evaluation.

Overall, banking services do not vary in a way that inconveniences its assessment areas, particularly low- and moderate-income geographies and low- and moderate-income individuals. Generally, hours of operation are reasonable, with the majority of the bank's branches (14 branches, or 82%) offering extended business hours at least once a week, and some locations offering limited Saturday banking hours (eight branches, or 47%). The majority of bank branches offer ATMs, lobby, and drive-up services. Differences are discussed in more detail by assessment area.

Finally, AmeriServ provides an adequate level of community development services in its assessment areas, which are discussed in more detail by assessment area.

The bank's service test performance is discussed in more detail by assessment area throughout this Performance Evaluation.

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES**

AmeriServ is in compliance with the substantive provisions of the anti-discrimination laws and regulations. No evidence of discriminatory or other illegal credit practices, inconsistent with helping to meet community credit needs, was identified.

## COMMONWEALTH OF PENNSYLVANIA

### STATE RATING

<b>Performance Test</b>	<b>Performance Level</b>
Lending	Low Satisfactory
Investment	Low Satisfactory
Service	Low Satisfactory
<b>Overall</b>	<b>Satisfactory</b>

### **SUMMARY OF MAJOR FACTORS SUPPORTING RATING**

Major factors contributing to the rating include the following:

- The distribution of borrowers, given the product lines offered by the bank, reflects adequate penetration among retail customers of different income levels and business customers of different sizes;
- The geographic distribution of loans reflects adequate penetration throughout the Pennsylvania assessment areas;
- The bank made an adequate level of community development loans in Pennsylvania;
- The bank has an adequate level of qualified community development investments and grants in the state;
- The bank exhibits adequate responsiveness to credit and community development needs;
- The bank's delivery systems are accessible; and
- The bank provides an adequate level of community development services.

### SCOPE OF EXAMINATION

AmeriServ's CRA performance in the Commonwealth of Pennsylvania was evaluated for the period from January 11, 2022, through June 9, 2025. The lending, investment, and service tests were applied in assessing the bank's performance under the CRA. Under the lending test, loan products evaluated included HMDA loans, small business loans, and other loans that qualified as community development loans.

As mentioned previously, examiners completed full-scope reviews of the Johnstown, PA and Pittsburgh, PA assessment areas, as the majority of the bank's operations are in these assessment areas, including branches, and deposit and lending production. Limited-scope reviews were conducted for the State College, PA and Non-MSA Somerset County, PA assessment areas.

As discussed earlier, for purposes of assessing AmeriServ's overall CRA performance, more weight was given to the performance in the Commonwealth of Pennsylvania than in the State of Maryland.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS**

As detailed earlier, the majority of the bank's business was conducted in the Johnstown, PA assessment area, giving this assessment area the greatest weight in determining the CRA rating in the Commonwealth of Pennsylvania. Eight of the bank's 17 branches (47%) were located in this assessment area, and these branches generated 68% of the bank's total deposits as of June 30, 2024. From a loan perspective, just under 40% of the bank's total loans by number, and 21% by dollar volume were made within the Johnstown, PA assessment area.

The Pittsburgh, PA assessment area was given the second highest weight in determining performance in Pennsylvania. During the evaluation period, the bank operated three branches (18%) within the assessment area, which generated 15% of the bank's total deposits, 27% of total loans by number, and 43% by dollar volume.

The State College, PA assessment area was given the third highest weight in determining performance in Pennsylvania. During the evaluation period, the bank operated one branch (6%) within the assessment area, which generated 3% of the bank's total deposits, 20% of total loans by number, and 27% by dollar volume.

Finally, the Non-MSA Somerset County, PA assessment area was given the fourth highest weight in determining performance in Pennsylvania. During the evaluation period, the bank operated four branches (24%) within the assessment area, which generated 13% of the bank's total deposits, 12% of total loans by number, and 7% by dollar volume.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

### **LENDING TEST**

Overall, the lending test was determined to be low satisfactory in the Commonwealth of Pennsylvania. Primary drivers of the overall lending test rating were borrower and geographic distribution of loans, the bank's use of innovative and/or flexible lending products, and community development lending. It is noted that borrower distribution was weighted more heavily than geographic distribution, due to the demographics of the Pennsylvania assessment areas. More detail on lending test components is provided in the discussion of each Pennsylvania assessment area.

### **INVESTMENT TEST**

Overall, the investment test was determined to be low satisfactory in Pennsylvania. The investment test rating was driven by the amount of qualified investments and donations, with additional consideration given to the responsiveness, innovativeness, and complexity of such investments. More detail on the investment test components is provided in the discussion of each Pennsylvania assessment area.

### **SERVICE TEST**

Overall, the service test was determined to be low satisfactory in the Commonwealth of Pennsylvania. The service test was influenced by retail service aspects, particularly the accessibility of delivery systems, and reasonableness of hours and services in serving assessment area needs, as well as the

level of community development services provided by the bank in Pennsylvania. More detail on the service test components is provided in the discussion of each Pennsylvania assessment area.

## JOHNSTOWN, PA ASSESSMENT AREA FULL-SCOPE REVIEW

### DESCRIPTION OF INSTITUTION'S OPERATIONS

#### **Description of Assessment Area**

AmeriServ's Johnstown, PA assessment area consists of Cambria County, which represents the entire Johnstown, PA MSA. The assessment area is situated in west central Pennsylvania, and had a population of 139,381 according to the 2015 ACS, and 133,472 as of the 2020 Census.

For the purposes of assessing the bank's CRA performance in the Commonwealth of Pennsylvania, and overall, the Johnstown, PA assessment area was given the greatest weight. As mentioned previously, the Johnstown, PA assessment area had the highest volume of deposits, accounting for 68% of the bank's total deposits (just under \$796 million). From a loan perspective, 40% of the bank's total loans by number, and 21% by dollar volume were made within the Johnstown, PA assessment area. Finally, eight of the bank's 17 branches (47%) were located in this assessment area.

AmeriServ's CRA performance in this assessment area was evaluated in terms of the demographic and business context in which the bank operates.

According to 2015 ACS data, the Johnstown, PA assessment area contained 42 census tracts. Of these tracts, two (5%) were designated as low-income, 10 (24%) were designated as moderate-income, 21 (50%) as middle-income, and nine (21%) as upper-income.

According to 2020 Census data, the assessment area also contained 42 census tracts, though the distribution of these tracts shifted slightly. Of the 42 tracts, two (5%) were designated as low-income, eight (19%) were designated as moderate-income, 25 (59%) as middle-income, and seven (17%) as upper-income.

Maps of the assessment area at the time of the 2015 ACS and the 2020 Census are available in Appendix F.

According to the FDIC's Deposit Market Share Report as of June 30, 2024, there were 13 depository institutions operating in the bank's Johnstown, PA assessment area. These institutions maintained a total of 61 branches, holding over \$3.8 billion in deposits. 1<sup>st</sup> Summit Bank, with 10 branches in the area, ranked first with \$919 million in deposits, or 24% of the deposit market. First National Bank of Pennsylvania ranked second with 10 branches holding \$812 million (21%) of the deposit market, followed by AmeriServ with eight branches holding almost \$796 million (nearly 21%) of the deposit market.

AmeriServ reports home-mortgage loans pursuant to HMDA and was compared to the aggregate of all lenders in the market reporting real estate loans pursuant to HMDA. This data is reported annually. In 2021, a total of 171 institutions reported 3,570 HMDA loan originations and purchases within the assessment area. AmeriServ ranked seventeenth in the market, with just over 1% HMDA market share.

First Commonwealth Bank ranked first with 12% of the HMDA market. 1<sup>st</sup> Summit Bank ranked second with 11% market share, followed by First National Bank of Pennsylvania with 10% market share.

The 2022 aggregate HMDA data showed a 19% decrease in overall HMDA lending, with 161 lenders originating and purchasing 2,891 home-mortgage loans in the assessment area. AmeriServ ranked eighth among the 161 lenders, with just under 4% of the market. First Commonwealth Bank led the HMDA market with 13% market share. 1<sup>st</sup> Summit Bank ranked second with 11% of the market, followed by First National Bank of Pennsylvania with 10%.

Finally, the 2023 aggregate HMDA data showed a 19% decrease in HMDA lending year-over-year, with 160 lenders originating and purchasing 2,330 home-mortgage loans in the assessment area. AmeriServ ranked sixth among these HMDA lenders, with 4% market share. 1<sup>st</sup> Summit Bank led the HMDA market with 13% market share. First Commonwealth Bank ranked second with 11% of the market, followed by First National Bank of Pennsylvania with 9%.

Similarly, the institution reports its small business loans pursuant to the CRA, and was compared to the aggregate of all small business and small farm lenders operating in the assessment area. This data is also reported annually. According to 2021 small business and small farm data, there were 61 CRA reporters in the assessment area, originating or purchasing a total of 2,375 small business and small farm loans. AmeriServ ranked sixth in the CRA market, with 5% market share. 1<sup>st</sup> Summit Bank ranked first with 18% of the market. First National Bank of Pennsylvania ranked second with 11%, followed by American Express, N.B. with 10%.

According to 2022 small business and small farm data, there was a 23% decrease in CRA lending year-over-year. In 2022, there were 61 CRA reporters in the assessment area, originating or purchasing a total of 1,835 small business and small farm loans. AmeriServ ranked fifteenth amongst the CRA lenders, with 1% of the market. American Express, N.B. ranked first with 15% of the market. 1<sup>st</sup> Summit Bank ranked second with 12%, followed by JP Morgan Chase Bank, N.A. with 11%.

Finally, according to 2023 small business and small farm data, CRA lending declined further, by 23%. In 2023, there were 57 CRA reporters in the assessment area, originating or purchasing a total of 1,620 small business and small farm loans. AmeriServ ranked eleventh with 2% of the CRA market. American Express, N.B. ranked first with 19% of the market, followed by Synchrony Bank with 14%, and JP Morgan Chase Bank, N.A. with 11%.

To supplement economic, demographic, and performance data, interviews were conducted with local community organizations, which provided perspective on credit and community development needs of the Johnstown, PA assessment area. Interviews were held with an agency focused on affordable housing and economic development.

According to the contacts, blighted and aging housing stock, a shrinking population, and high unemployment are concerns in the area, and safe and accessible affordable housing is a critical need. Further, contacts indicate that small business credit products are always in demand, particularly in the assessment area's slowing economy. Additionally, financial literacy, education on credit products, and workforce training were noted as important community needs.

### **Economic Characteristics**

As mentioned previously, the bank’s Johnstown, PA assessment area encompasses Cambria County in west central Pennsylvania, which is conterminous with the Johnstown, PA MSA. Johnstown is the largest city in the MSA, and it is noteworthy that on April 26, 2023, Johnstown, PA had its distressed municipality determination rescinded under Pennsylvania’s Act 47,<sup>6</sup> after being subject to this designation since 1992, due to severe financial difficulties.

According to Moody’s Analytics Precis Report as of September 2024, Johnstown, PA MSA’s economy is at risk, and is predicted to underperform that of the state and nation over the near term due to weak demographics and few dynamic industries. Gains in the healthcare and manufacturing industries are dampened by the area’s shrinking working-age population, and local seniors taking advantage of healthcare options in nearby Pittsburgh. Lack of highly skilled workers also negatively impacts the local defense manufacturing industry, providing limited opportunities for factory expansion.

Strengths noted by Moody’s include good industrial diversity of the area’s size, low business costs, especially office rents, a resilient healthcare industry, and below-average employment volatility. Weaknesses noted include declining natural population, persistent out-migration, low income potential, a poor image, as suggested by the area’s three decade inclusion as a distressed municipality, and few high-paying jobs.

The largest employment sector in the Johnstown, PA MSA is education and health services, which accounts for 24% of all jobs in the area, followed by government (15%), and finally retail trade (12%). The largest employers in the area include Conemaugh Valley Memorial Hospital, Saint Francis University, Giant Eagle, Inc., DRS Laurel Technologies, and Ebensburg Center.

Seasonally unadjusted unemployment rates, according to the U.S. Department of Labor’s Bureau of Labor Statistics (BLS), are presented in the following table. As reflected in the table, Johnstown, PA MSA’s unemployment rate was above both the rates in Pennsylvania and the United States as a whole, though those rates fell year-over-year.

<b>AmeriServ Financial Bank</b>			
<b>Johnstown, PA Assessment Area</b>			
<b>Unemployment Rates (Annual, Not Seasonally Adjusted)</b>			
<b>Location</b>	<b>% 2021</b>	<b>% 2022</b>	<b>% 2023</b>
Johnstown, PA MSA	6.4	5.0	4.4
Commonwealth of Pennsylvania	5.9	4.1	3.7
United States	5.3	3.6	3.6

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<sup>6</sup> Under Act 47, Pennsylvania’s Department of Community and Economic Development (DCED) has a responsibility to assist Pennsylvania municipalities that are experiencing severe financial difficulties in order to ensure the health, safety, and welfare of their citizens. Johnstown’s distressed status was terminated due to meeting criteria established in section 255.1 of Act 47.

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## **Housing**

### 2015 ACS Data

According to 2015 ACS data, the Johnstown, PA assessment area contained 65,413 housing units, 65% of which were owner-occupied, 23% of which were rental units, and 12% of which were vacant units. The overall owner occupancy rate in the area (65%) was higher than the occupancy rate in Pennsylvania (61%).

The distribution of owner-occupied housing units throughout the assessment area is used as a proxy to estimate demand for home-mortgage credit within such tracts. According to 2015 ACS data, less than 2% of owner-occupied housing was located in low-income tracts, and 13% was located in moderate-income tracts. The majority of owner-occupied housing was located in middle-income tracts (59%), and in upper-income tracts (26%).

Of the total existing housing units, 81% were single-family units, 7% were two-to-four family units, 8% were multifamily units (five families or more), and 4% were mobile homes. The median age of the housing stock was 61 years, making it older than that in Pennsylvania, where median age of housing was 54 years, indicating a potential need for home improvement loans for rehabilitation of the assessment area's housing stock. This need was substantiated through community contacts.

Data show that the price of housing in the assessment area was significantly more affordable than in Pennsylvania overall. The 2015 ACS data indicate that the median housing value in the Johnstown, PA assessment area was \$87,100, which was below the median housing value in Pennsylvania (\$166,000). Further, data show a disparity between housing values in low- and moderate-income tracts compared to values in middle- and upper-income tracts. The median housing value in low-income tracts was \$40,368, and this value just slightly increased to \$45,122 in moderate-income tracts. These values were significantly lower than median housing values in middle- (\$86,581) and upper-income tracts (\$124,474). In the assessment area, almost 58% of owner-occupied units were valued at less than \$100,000, compared to the Commonwealth of Pennsylvania, where only 26% of owner-occupied units were valued at less than \$100,000.

Finally, median gross rent (rent plus utilities) in the assessment area was less expensive than in Pennsylvania. Median gross rent was \$566 in the Johnstown, PA assessment area, which was below the median gross rent in Pennsylvania (\$840). Within the assessment area, 39% of renters spent more than 30% of their income on rent, which was lower than in Pennsylvania overall (46%).

### 2020 Census Data

According to 2020 Census data, the Johnstown, PA assessment area contained 66,072 housing units, 64% of which were owner-occupied, 22% of which were rental units, and 14% of which were vacant units. The overall owner occupancy rate in the area (64%) was higher than the occupancy rate in Pennsylvania (62%).

According to 2020 Census data, 3% of owner-occupied housing was located in low-income tracts, 9% in moderate-income tracts, 64% in middle-income tracts, and 24% in upper-income tracts.

Of the total existing housing units, 81% were single-family units, 7% were two-to-four family units, 8% were multifamily units (five families or more), and 4% were mobile homes. The median age of the housing stock was 66 years, making it older than that in Pennsylvania, where median age of housing was 57 years, once again indicating potential need for home improvement loans for rehabilitation of the assessment area's housing stock.

Data show that the price of housing in the assessment area increased, but was still more affordable than in Pennsylvania overall. The 2020 Census data indicate that the median housing value in the Johnstown, PA assessment area was \$94,882, which was below the median housing value in Pennsylvania (\$187,500). Data once again show a disparity between housing values in low- and moderate-income tracts compared to values in middle- and upper-income tracts. The median housing value in low-income tracts was \$30,917, and increased to \$38,641 in moderate-income tracts. These values were significantly lower than median housing values in middle- (\$95,079) and upper-income tracts (\$140,675). According to 2020 Census data, 53% of owner-occupied units in the assessment area were valued at \$100,000 or less, compared to the Commonwealth, where 21% of owner-occupied units were valued at \$100,000 or less.

Finally, median gross rent (rent plus utilities) in the assessment area was less expensive than in Pennsylvania. Median gross rent was \$635 in the Johnstown, PA assessment area, which was below the median gross rent in Pennsylvania (\$958). Within the assessment area, 37% of renters spent more than 30% of their income on rent, which is lower than in Pennsylvania overall (43%).

## **Borrower Income Data**

### 2015 ACS Data

The percentage of low- and moderate-income families are used as proxies to estimate demand for home-mortgage lending in the assessment area. The 2015 ACS shows that there were 36,531 families in the assessment area. Of these families, 20% were designated as low-income, 19% were moderate-income, 21% were middle-income, and 40% were upper-income. According to 2015 ACS data, families living below the poverty level represented 10% of families in the assessment area, which was just slightly higher than the 9% rate in Pennsylvania.

### 2020 Census Data

According to 2020 Census data, of the 35,036 families in the assessment area, 20% were designated as low-income, 19% as moderate-income, 22% as middle-income, and over 39% as upper-income. Families living below the poverty level represented 9% of families in the assessment area, which was just above the 8% rate in Pennsylvania.

For purposes of evaluating the distribution of loans to borrowers of different income levels, incomes were classified based upon the United States Department of Housing and Urban Development (HUD) annually-adjusted median family income data made available by the FFIEC.

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**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

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Median family incomes for the assessment area are listed in the table below for each of the years covered by the evaluation, and are categorized by the dollar amounts recognized as low-, moderate-, middle-, and upper-income.

Year	HUD-Adjusted Median Family Income	Low-Income (less than 50%)	Moderate-Income (50% - less than 80%)	Middle-Income (80% - less than 120%)	Upper-Income (120% or Greater)
2021	\$65,500	Less than \$32,750	\$32,750 - \$52,399	\$52,400 - \$78,599	\$78,600 or more
2022	\$73,900	Less than \$36,950	\$36,950 - \$59,119	\$59,120 - \$88,679	\$88,680 or more
2023	\$80,900	Less than \$40,450	\$40,450 - \$64,719	\$64,720 - \$97,079	\$97,080 or more

### **Geographic Business Data**

#### 2015 ACS Data

The percentage of businesses located within designated census tracts is used as a proxy to estimate demand for business credit within such census tracts. Dun & Bradstreet reports business demographics annually. According to 2021 Dun & Bradstreet business demographics, there were 4,959 businesses in the assessment area. Of these businesses, 2% were located in low-income tracts, 19% in moderate-income tracts, 50% in middle-income tracts, and almost 30% in upper-income tracts. Business demographics also revealed that of the 4,959 businesses in the assessment area, 89% were small businesses with gross annual revenue of \$1 million or less.

#### 2020 Census Data

According to 2022 Dun & Bradstreet business demographics, there were 4,874 businesses in the assessment area. Of those businesses, 4% were located in low-income tracts, 14% in moderate-income tracts, 60% in middle-income tracts, and 22% in upper-income tracts. Of the 4,874 businesses in the assessment area, 89% were small businesses with gross annual revenue of \$1 million or less.

Finally, according to 2023 Dun & Bradstreet business demographics, there were 4,919 businesses in the assessment area. Of those businesses, 4% were located in low-income tracts, 14% in moderate-income tracts, over 60% in middle-income tracts, and 22% in upper-income tracts. Of the 4,919 businesses in the assessment area, 89% were small businesses with gross annual revenue of \$1 million or less.

Assessment area demographics used to evaluate AmeriServ's CRA performance in the Johnstown, PA assessment area in 2021, 2022, and 2023 are detailed in the tables on the following pages.

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank Johnstown, PA Assessment Area Assessment Area Demographics 2021								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.8	670	1.8	208	31.0	7,127	19.5
Moderate-income	10	23.8	5,601	15.3	1,338	23.9	7,077	19.4
Middle-income	21	50.0	20,747	56.8	1,718	8.3	7,600	20.8
Upper-income	9	21.4	9,513	26.0	496	5.2	14,727	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>42</b>	<b>100.0</b>	<b>36,531</b>	<b>100.0</b>	<b>3,760</b>	<b>10.3</b>	<b>36,531</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,643	583	1.4	35.5	570	34.7	490	29.8
Moderate-income	13,186	5,636	13.3	42.7	4,992	37.9	2,558	19.4
Middle-income	34,568	25,174	59.3	72.8	6,077	17.6	3,317	9.6
Upper-income	16,016	11,047	26.0	69.0	3,386	21.1	1,583	9.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>65,413</b>	<b>42,440</b>	<b>100.0</b>	<b>64.9</b>	<b>15,025</b>	<b>23.0</b>	<b>7,948</b>	<b>12.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	102	2.1	89	2.0	13	2.9	0	0.0
Moderate-income	924	18.6	790	18.0	115	26.0	19	15.4
Middle-income	2,467	49.7	2,214	50.4	180	40.7	73	59.3
Upper-income	1,466	29.6	1,301	29.6	134	30.3	31	25.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,959</b>	<b>100.0</b>	<b>4,394</b>	<b>100.0</b>	<b>442</b>	<b>100.0</b>	<b>123</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.6</b>		<b>8.9</b>		<b>2.5</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	5	4.3	5	4.3	0	0.0	0	0.0
Middle-income	76	65.0	75	65.2	1	50.0	0	0.0
Upper-income	36	30.8	35	30.4	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>117</b>	<b>100.0</b>	<b>115</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.3</b>		<b>1.7</b>		<b>0.0</b>

2015 ACS Data and 2021 Dun & Bradstreet Information

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank Johnstown, PA Assessment Area Assessment Area Demographics 2022								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.8	1,233	3.5	506	41.0	6,865	19.6
Moderate-income	8	19.0	3,758	10.7	756	20.1	6,513	18.6
Middle-income	25	59.5	21,759	62.1	1,649	7.6	7,741	22.1
Upper-income	7	16.7	8,286	23.6	349	4.2	13,917	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>42</b>	<b>100.0</b>	<b>35,036</b>	<b>100.0</b>	<b>3,260</b>	<b>9.3</b>	<b>35,036</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,447	1,292	3.0	37.5	1,367	39.7	788	22.9
Moderate-income	9,833	3,922	9.2	39.9	3,701	37.6	2,210	22.5
Middle-income	39,170	27,251	64.0	69.6	7,204	18.4	4,715	12.0
Upper-income	13,622	10,089	23.7	74.1	2,107	15.5	1,426	10.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>66,072</b>	<b>42,554</b>	<b>100.0</b>	<b>64.4</b>	<b>14,379</b>	<b>21.8</b>	<b>9,139</b>	<b>13.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	174	3.6	146	3.4	24	5.5	4	3.4
Moderate-income	672	13.8	583	13.5	78	17.9	11	9.2
Middle-income	2,946	60.4	2,620	60.7	246	56.4	80	67.2
Upper-income	1,082	22.2	970	22.5	88	20.2	24	20.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,874</b>	<b>100.0</b>	<b>4,319</b>	<b>100.0</b>	<b>436</b>	<b>100.0</b>	<b>119</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.6</b>	<b>8.9</b>		<b>2.4</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	1.8	2	1.8	0	0.0	0	0.0
Moderate-income	1	0.9	1	0.9	0	0.0	0	0.0
Middle-income	80	70.2	77	69.4	3	100.0	0	0.0
Upper-income	31	27.2	31	27.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>114</b>	<b>100.0</b>	<b>111</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.4</b>	<b>2.6</b>		<b>0.0</b>	

2020 Census Data and 2022 Dun & Bradstreet Information

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AmeriServ Financial Bank Johnstown, PA Assessment Area Assessment Area Demographics 2023								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.8	1,233	3.5	506	41.0	6,865	19.6
Moderate-income	8	19.0	3,758	10.7	756	20.1	6,513	18.6
Middle-income	25	59.5	21,759	62.1	1,649	7.6	7,741	22.1
Upper-income	7	16.7	8,286	23.6	349	4.2	13,917	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>42</b>	<b>100.0</b>	<b>35,036</b>	<b>100.0</b>	<b>3,260</b>	<b>9.3</b>	<b>35,036</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,447	1,292	3.0	37.5	1,367	39.7	788	22.9
Moderate-income	9,833	3,922	9.2	39.9	3,701	37.6	2,210	22.5
Middle-income	39,170	27,251	64.0	69.6	7,204	18.4	4,715	12.0
Upper-income	13,622	10,089	23.7	74.1	2,107	15.5	1,426	10.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>66,072</b>	<b>42,554</b>	<b>100.0</b>	<b>64.4</b>	<b>14,379</b>	<b>21.8</b>	<b>9,139</b>	<b>13.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	177	3.6	149	3.4	24	5.5	4	3.4
Moderate-income	676	13.7	587	13.4	79	18.2	10	8.6
Middle-income	2,985	60.7	2,660	60.9	246	56.6	79	68.1
Upper-income	1,081	22.0	972	22.3	86	19.8	23	19.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,919</b>	<b>100.0</b>	<b>4,368</b>	<b>100.0</b>	<b>435</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.8</b>		<b>8.8</b>		<b>2.4</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	1.8	2	1.8	0	0.0	0	0.0
Moderate-income	1	0.9	1	0.9	0	0.0	0	0.0
Middle-income	80	70.2	77	69.4	3	100.0	0	0.0
Upper-income	31	27.2	31	27.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>114</b>	<b>100.0</b>	<b>111</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.4</b>		<b>2.6</b>		<b>0.0</b>

2020 Census Data and 2023 Dun & Bradstreet Information

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

### **LENDING TEST**

The lending test evaluates an institution's lending activities based on the following characteristics:

- Lending activity in the assessment area;
- Borrower distribution of loans, including the distribution of loans to low- and moderate-income borrowers and businesses of different sizes, including small businesses;
- Geographic distribution of loans, including loans originated in low- and moderate-income census tracts;
- Responsiveness to credit needs of low- and moderate-income individuals and geographies, and very small businesses;
- Innovativeness and flexibility of lending practices; and
- Community development lending activities.

#### **Lending Activity**

AmeriServ's lending levels in the Johnstown, PA assessment area reflect good responsiveness to the assessment area's credit needs. During the evaluation period, lending activity in the Johnstown, PA assessment area represented over 39% of the bank's overall lending by number of loans, and 21% by dollar amount. The bank made 255 HMDA loans totaling \$26.1 million, and 183 small business loans totaling \$19.7 million in the assessment area during the evaluation period.

#### **Borrower Distribution of Lending**

Given the assessment area's demographics and economic characteristics, the borrower distribution of lending, given the product lines offered, reflects adequate penetration among individuals of different income levels, including low- and moderate-income individuals, and businesses of different sizes, including small businesses.

In this assessment area, borrower distribution is given more weight than geographic distribution in driving lending performance, due to few low- and moderate-income census tracts. Due to loan volumes, HMDA loans were given the most weight in determining the bank's overall borrower distribution of loans, followed by small business loans.

#### **Home-Mortgage Lending**

AmeriServ's distribution of home-mortgage loans among borrowers of different income levels, including low- and moderate-income borrowers, is adequate.

For purposes of evaluating the distribution of loans to borrowers of different income levels, incomes are classified based upon annually-adjusted median family income data made available by the FFIEC. The respective percentages of low- and moderate-income families in the assessment area are used as proxies to estimate demand for home-mortgage credit. Generally, the higher the percentages of low-

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and moderate-income families in an assessment area, the greater demand for credit is among low- and moderate-income individuals and families within the assessment area.

As noted previously, according to 2015 ACS data, 20% of assessment area families were designated as low-income, 19% as moderate-income, 21% as middle-income, and 40% as upper-income. According to 2015 ACS data, 39% of families were designated as low- or moderate-income. This indicates a notable need for home-mortgage credit among this segment of the population.

According to 2020 Census data, 20% of assessment area families were designated as low-income, 19% as moderate-income, 22% as middle-income, and over 39% as upper-income. Per 2020 Census data, 39% of families were designated as low- or moderate-income.

The following tables compare AmeriServ’s home-mortgage lending to aggregate levels, using the percentages of low- and moderate-income families in the assessment area as proxies for loan demand. The first table, used to evaluate lending in 2021, relies on 2015 ACS data to estimate demand, while the table evaluating lending in 2022 and 2023 relies on 2020 Census data. Both tables include updated HMDA data.

AmeriServ Financial Bank Johnstown, PA Assessment Area Distribution of HMDA Loans by Borrower Income Level				
Income Level	% Families by Family Income (2015 ACS Data)	Aggregate Comparison		
		2021		
		% AmeriServ Lending	% Aggregate Lending	
Low	19.5	4.2	8.6	
Moderate	19.4	14.6	18.7	
Middle	20.8	27.1	21.0	
Upper	40.3	47.9	37.5	
Unknown	0.0	6.3	14.1	
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	

AmeriServ Financial Bank Johnstown, PA Assessment Area Distribution of HMDA Loans by Borrower Income Level					
Income Level	% Families by Family Income (2020 Census Data)	Aggregate Comparison			
		2022		2023	
		% AmeriServ Lending	% Aggregate Lending	% AmeriServ Lending	% Aggregate Lending
Low	19.6	9.5	12.0	12.7	12.1
Moderate	18.6	10.5	20.0	22.5	23.1
Middle	22.1	20.0	22.1	17.6	20.8
Upper	39.7	42.9	33.0	33.3	28.2
Unknown	0.0	17.1	13.0	13.7	15.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Lending to Low-Income Borrowers

Overall, AmeriServ’s lending to low-income borrowers was adequate.

### 2015 ACS Data

In assessing the level of the bank's lending among low-income borrowers, the evaluation takes into consideration median family incomes and housing costs, and the challenges faced by low-income borrowers in saving for a downpayment and closing costs. These factors can present a significant obstacle to homeownership, thereby limiting lending opportunities.

AmeriServ's lending to low-income borrowers in 2021 was poor. In 2021, 4% of the bank's HMDA loans (two loans) were to low-income borrowers in the assessment area, which was below the aggregate level of 9%, and the proxy of 20% low-income families in the assessment area. By product type, both of the loans originated to low-income borrowers (6%) were home purchase loans. In comparison, 2021 aggregate lending data show that 12% of home purchase loans, 5% of refinance loans, 9% of home improvement loans, 10% of other purpose lines of credit, 7% of other purpose closed/exempt loans, 2% of loans with purpose "not applicable," and no multifamily loans were made to low-income borrowers.

### 2020 Census Data

AmeriServ's lending to low-income borrowers in 2022 was adequate. In 2022, 10% of the bank's HMDA loans (10 loans) were to low-income borrowers in the assessment area, which was below the aggregate level of 12%, and the proxy of 20% of low-income families in the assessment area. By product type, the bank originated 15% of its home purchase loans, 3% of its refinance loans, 11% of its home improvement loans, 14% of its other purpose closed/exempt loans, and no multifamily loans, other purpose lines of credit, or loans with purpose "not applicable" to low-income borrowers. Aggregate lenders made 14% of home purchase loans, 11% of refinance loans, 11% of home improvement loans, 12% of other purpose lines of credit, 8% of other purpose closed/exempt loans, 6% of loans with purpose "not applicable," and no multifamily loans to low-income borrowers.

AmeriServ's lending to low-income borrowers in 2023 was good. In 2023, 13% of the bank's HMDA loans (13 loans) were to low-income borrowers in the assessment area, which was above the aggregate level of 12%, but below the proxy of 20% of low-income families in the assessment area. By product type, the bank originated 14% of its home purchase loans, 10% of its refinance loans, 15% of its home improvement loans, 12% of its other purpose closed/exempt loans, and no multifamily loans, other purpose lines of credit, or loans with purpose "not applicable" to low-income borrowers. By comparison, aggregate lenders made 13% of home purchase loans, 14% of refinance loans, 11% of home improvement loans, 4% of other purpose lines of credit, 10% of other purpose closed/exempt loans, and no multifamily loans, or loans with purpose "not applicable" to low-income borrowers in 2023.

### *Lending to Moderate-Income Borrowers*

For the period under review, the bank's lending to moderate-income borrowers was adequate.

### 2015 ACS Data

AmeriServ's lending to moderate-income borrowers in 2021 was adequate. In 2021, 15% of the bank's HMDA loans (seven loans) were to moderate-income borrowers in the assessment area, which was below both the aggregate lending level and the proxy of moderate-income families in the assessment

area (both 19%). By product type, the bank originated 22% of its home purchase loans to moderate-income borrowers. The bank did not originate any of its refinance loans, home improvement loans, multifamily loans, other purpose lines of credit, other purpose closed/exempt loans, or loans with purpose “not applicable” to moderate-income borrowers. In comparison, aggregate lenders made 25% of home purchase loans, 13% of refinance loans, 18% of home improvement loans, 18% of other purpose lines of credit, 20% of other purpose closed/exempt loans, 3% of loans with purpose “not applicable,” and no multifamily loans to moderate-income borrowers.

### 2020 Census Data

AmeriServ’s lending to moderate-income borrowers in 2022 was poor. In 2022, 11% of the bank’s HMDA loans (11 loans) were to moderate-income borrowers in the assessment area, which was below the aggregate level of 20%, and the proxy of 19% moderate-income families in the assessment area. By product type, the bank originated 12% of its refinance loans, 20% of its home improvement loans, and no home purchase loans, multifamily loans, other purpose lines of credit, other purpose closed/exempt loans, or loans with purpose “not applicable” to moderate-income borrowers. Aggregate lenders made 23% of home purchase loans, 20% of refinance loans, 17% of home improvement loans, 13% of other purpose lines of credit, 15% of other purpose closed/exempt loans, 9% of loans with purpose “not applicable,” and no multifamily loans to moderate-income borrowers in 2022.

Finally, AmeriServ’s lending to moderate-income borrowers in 2023 was good. In 2023, 23% of the bank’s HMDA loans (23 loans) were to moderate-income borrowers in the assessment area, which was aligned with the aggregate level of 23%, and was above the proxy of 19% of moderate-income families in the assessment area. By product type, the bank originated 31% of its home purchase loans, 14% of its refinance loans, 27% of its home improvement loans, 12% of its other purpose closed/exempt loans, and no multifamily loans, other purpose lines of credit, or loans with purpose “not applicable” to moderate-income borrowers. By comparison, aggregate lenders made 25% of home purchase loans, 21% of refinance loans, 22% of home improvement loans, 29% of other purpose lines of credit, 22% of other purpose closed/exempt loans, and no multifamily loans, or loans with purpose “not applicable” to moderate-income borrowers in 2023.

### **Small Business Lending**

An analysis of AmeriServ’s borrower distribution of small business loans reflects adequate penetration among business customers of different sizes, including small businesses. For purposes of this evaluation, a small business loan is defined as a commercial loan with an origination amount of \$1 million or less. Small business loans are further quantified to identify those loans to businesses with gross annual revenues of \$1 million or less, namely small businesses.

The number of businesses operating in the bank’s Johnstown, PA assessment area is used as a proxy to estimate demand for business credit in the assessment area. As previously mentioned, according to Dun & Bradstreet business demographic data, in 2021 there were 4,959 businesses in the assessment area, with 4,394 (89%) designated as small businesses. In 2022, there were 4,874 businesses in the assessment area, with 4,319 (89%) designated as small businesses. Finally, in 2023, there were 4,919 businesses in the assessment area, with 4,368 (89%) designated as small businesses.

### 2015 ACS Data

The bank's borrower distribution of small business loans in 2021 was good. In 2021, AmeriServ originated 121 small business loans within the assessment area, aggregating \$8.7 million. Of these loans, 56% were originated to small businesses. This performance was above the aggregate lending level of 45% to small businesses, and below the proxy of 89%.

Small business loans were further analyzed to determine the extent of loans originated in an amount of \$100 thousand or less. Smaller size loans are generally commensurate with the borrowing needs of smaller businesses, and thus added weight is given to such loans in determining whether an institution is meeting the credit needs of small businesses. In 2021, 85% of the bank's small business loans were extended in amounts of \$100 thousand or less. Aggregate data indicates that 89% of small business loans made in the assessment area were originated in an amount of \$100 thousand or less.

### 2020 Census Data

The bank's borrower distribution of small business loans in 2022 was poor. In 2022, AmeriServ originated 27 small business loans within the assessment area, aggregating over \$5.7 million. Of these loans, 30% were originated to small businesses. This performance was below the aggregate lending level of 55% to small businesses, and below the proxy of 89%. In 2022, 56% of the bank's small business loans were extended in amounts of \$100 thousand or less. Aggregate data indicates that 90% of small business loans made in the assessment area were originated in an amount of \$100 thousand or less.

The bank's borrower distribution of small business loans in 2023 was good. In 2023, AmeriServ originated 35 small business loans within the assessment area, aggregating almost \$5.2 million. Of these loans, 66% were originated to small businesses. This performance was above the aggregate lending level of 60% to small businesses, and below the proxy of 89%. In 2023, 69% of the bank's small business loans were extended in amounts of \$100 thousand or less. Aggregate data indicates that 91% of small business loans made in the assessment area were originated in an amount of \$100 thousand or less.

### **Geographic Distribution of Lending**

The geographic distribution of loans was analyzed to determine the dispersion of loans among different census tracts within the assessment area. The overall analysis reflects poor penetration throughout the Johnstown, PA assessment area, including low- and moderate-income tracts. Once again, it is noted that HMDA loans were given greater weight in determining this conclusion, given the higher volume by number and dollar amount, followed by small business loans. Further, due to the demographics of the assessment area, more weight was given to the bank's lending in moderate-income census tracts.

### **Home-Mortgage Lending**

AmeriServ's distribution of home-mortgage loans among geographies of different income levels, including low- and moderate-income census tracts, is poor. The percentage of owner-occupied housing

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units contained within designated census tracts is used as a proxy to estimate demand for residential mortgage credit within such tracts. Generally, the greater the number of owner-occupied residential dwellings in a census tract, the greater the demand for home-mortgage credit is in the tract.

According to 2015 ACS data, just over 1% of owner-occupied housing was located in low-income tracts, and 13% was located in moderate-income tracts. By comparison, 59% of owner-occupied housing was located in middle-income tracts, and 26% was located in upper-income tracts.

According to 2020 Census data, 3% of owner-occupied housing was located in low-income tracts, and 9% was located in moderate-income tracts. By comparison, 64% of owner-occupied housing was located in middle-income tracts, and 24% was located in upper-income tracts.

The following tables present AmeriServ’s geographic distribution of HMDA loans from 2021 through 2023, in comparison to the applicable owner-occupied housing proxies and the aggregate lending levels in the assessment area. The first table relies on 2015 ACS data for 2021, and the second tables relies on 2020 Census data for 2022 and 2023. Both tables also include updated HMDA data.

AmeriServ Financial Bank Johnstown, PA Assessment Area Geographic Distribution of HMDA Loans			
Census Tract Income Level	% Owner-Occupied Units (2015 ACS Data)	Aggregate Comparison	
		2021	
		% AmeriServ Lending	% Aggregate Lending
Low	1.4	0.0	0.4
Moderate	13.3	2.1	6.2
Middle	59.3	50.0	57.9
Upper	26.0	47.9	35.5
Unknown	0.0	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

AmeriServ Financial Bank Johnstown, PA Assessment Area Geographic Distribution of HMDA Loans					
Census Tract Income Level	% Owner-Occupied Units (2020 Census Data)	Aggregate Comparison			
		2022		2023	
		% AmeriServ Lending	% Aggregate Lending	% AmeriServ Lending	% Aggregate Lending
Low	3.0	0.0	0.8	1.0	1.8
Moderate	9.2	3.8	5.3	7.8	5.7
Middle	64.0	61.9	67.0	56.9	66.4
Upper	23.7	34.3	26.9	34.3	26.1
Unknown	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Lending in Low-Income Census Tracts*

AmeriServ’s overall HMDA lending in low-income tracts was poor, though very little weight was given to lending in low-income tracts, given the demographics of the assessment area. Specifically,

the assessment area had two low-income tracts, where 1% of owner-occupied housing was located using 2015 ACS data, and 3% of owner-occupied housing was located using 2020 Census data.

#### 2015 ACS Data

The bank's lending in low-income census tracts in 2021 was poor. Of the bank's 48 HMDA loans originated in the assessment area in 2021, none were made in low-income census tracts. The bank's lending was below the proxy of 1%, and below the aggregate lending level of less than 1%. Aggregate lenders made less than 1% of home purchase loans, refinance loans, and home improvement loans, 4% of multifamily loans, and no other purpose lines of credit, other purpose closed/exempt loans, or loans with purpose "not applicable," in low-income census tracts in 2021.

#### 2020 Census Data

The bank's lending in low-income census tracts in 2022 was poor. Of the bank's 105 HMDA loans originated in the assessment area in 2022, none were made in low-income census tracts. The bank's lending was below the proxy of 3%, and the aggregate lending level of less than 1%. By product, aggregate lenders made less than 1% of home purchase and refinance loans, less than 2% of home improvement loans, 1% of other purpose lines of credit, less than 1% of other purpose closed/exempt loans, 3% of loans with purpose "not applicable," and no multifamily loans in low-income census tracts.

Finally, the bank's lending in low-income census tracts in 2023 was poor. Of the bank's 102 HMDA loans originated in the assessment area in 2023, one was made in low-income census tracts (1%). The bank's lending was below the proxy of 3%, and below the aggregate lending level of 2%. The bank's single HMDA loan in a low-income geography was a home purchase loan. By comparison, aggregate lenders made 2% of home purchase and refinance loans, 1% of home improvement and other purpose closed/exempt loans, almost 3% of loans with purpose "not applicable," and no multifamily or other purpose lines of credit in low-income census tracts in 2023.

#### *Lending in Moderate-Income Census Tracts*

AmeriServ's overall HMDA lending in moderate-income income tracts was poor. It is noted that, according to 2015 ACS data, there were 10 moderate-income census tracts in the assessment area, which contained 13% of owner-occupied housing units. According to 2020 Census data, there were eight moderate-income tracts that contained 9% of the assessment area's owner-occupied housing units.

#### 2015 ACS Data

The bank's lending in moderate-income census tracts in 2021 was poor. Of the bank's 48 HMDA loans originated in the assessment area in 2021, only one was made in a moderate-income census tract (2%). The bank's lending was below the proxy of 13%, and the aggregate lending level of 6%. The bank's single loan in a moderate-income tract was a home purchase loan. Aggregate lenders made 9% of home purchase loans, 4% of refinance and home improvement loans, 17% of multifamily loans, 4%

of other purpose lines of credit, 5% of other purpose closed/exempt loans, and 20% of loans with purpose “not applicable” in moderate-income tracts in 2021.

### 2020 Census Data

The bank’s lending in moderate-income census tracts in 2022 was poor. Of the bank’s 105 HMDA loans originated in the assessment area in 2022, four were made in moderate-income census tracts (4%). The bank’s lending was below the proxy of 9%, and the aggregate lending level of 5%. By product type, the bank made 5% of home purchase loans, 3% of refinance and home improvement loans, 7% of other purpose closed/exempt loans, and no multifamily loans, other purpose lines of credit, or loans with purpose “not applicable” in moderate-income tracts in 2022. By comparison, aggregate lenders made 6% of home purchase loans, 5% of refinance loans, 3% of home improvement loans, 6% of multifamily loans, 4% of other purpose lines of credit, 5% of other purpose closed/exempt loans, and 11% of loans with purpose “not applicable” in moderate-income tracts.

The bank’s lending in moderate-income census tracts in 2023 was good. Of the bank’s 102 HMDA loans originated in the assessment area in 2023, eight were made in moderate-income census tracts (8%). The bank’s lending was below the proxy of 9%, but above the aggregate lending level of 6%. By product type, 11% of the bank’s home purchase loans, 10% of refinance loans, 50% of multifamily loans, 6% of other purpose closed/exempt loans, and no home improvement loans, other purpose lines of credit, or loans with purpose “not applicable” in moderate-income tracts. Aggregate lenders made 7% of home purchase loans, 4% of refinance loans, 3% of home improvement loans, 44% of multifamily loans, 5% of other purpose lines of credit, 4% of other purpose closed/exempt loans, and 8% of loans with purpose “not applicable” in moderate-income census tracts in 2023.

### **Small Business Lending**

The geographic distribution of AmeriServ’s small business lending reflects good penetration throughout the assessment area, in the context of the assessment area’s demographic and economic characteristics during the evaluation period.

As stated previously, the geographic distribution of businesses in the assessment area by census tract is used as a proxy for small business loan demand. Generally, the greater the number of businesses located in a tract, the greater the demand for small business loans in that tract.

Based on available business data in 2021, 2% of assessment area’s businesses were located in low-income tracts, and 19% in moderate-income tracts. Middle-income tracts contained 50% of businesses, and upper-income tracts contained almost 30%.

In 2022, 4% of assessment area’s businesses were located in low-income tracts, and 14% in moderate-income tracts. Middle-income tracts contained 60% of businesses, and upper-income tracts contained 22% of businesses.

Finally, in 2023, 4% of assessment area’s businesses were located in low-income tracts, and 14% were located in moderate-income tracts. Middle-income tracts contained nearly 61% of businesses, and upper-income tracts contained 22% of businesses.

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The tables below present AmeriServ’s small business geographic distribution, in comparison to applicable business proxy and aggregate lending levels in the assessment area for the years evaluated.

AmeriServ Financial Bank Johnstown, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2021 D&B Data)	Aggregate Comparison	
		2021	
		% AmeriServ Lending	% Aggregate Lending
Low	2.1	3.3	2.4
Moderate	18.6	20.7	15.0
Middle	49.7	41.3	50.3
Upper	29.6	34.7	32.0
Unknown	0.0	0.0	0.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

AmeriServ Financial Bank Johnstown, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2022 D&B Data)	Aggregate Comparison	
		2022	
		% AmeriServ Lending	% Aggregate Lending
Low	3.6	0.0	3.2
Moderate	13.8	22.2	11.4
Middle	60.4	44.4	61.0
Upper	22.2	33.3	23.7
Unknown	0.0	0.0	0.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

AmeriServ Financial Bank Johnstown, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2023 D&B Data)	Aggregate Comparison	
		2023	
		% AmeriServ Lending	% Aggregate Lending
Low	3.6	5.7	2.9
Moderate	13.7	8.6	10.2
Middle	60.7	62.9	61.3
Upper	22.0	22.9	25.2
Unknown	0.0	0.0	0.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Lending in Low-Income Census Tracts

AmeriServ’s overall CRA small business lending in low-income tracts was good.

2015 ACS Data

The bank's small business lending in low-income tracts in 2021 was excellent. The bank originated four small business loans (3%) in low-income census tracts, which exceeded both the proxy of 2%, and aggregate lending level of 2%.

2020 Census Data

The bank's small business lending in low-income tracts in 2022 was poor. The bank did not originate any small business loans in low-income tracts, compared to the proxy of 4%, and aggregate lending level of 3%.

The bank's small business lending in low-income tracts in 2023 was excellent. The bank originated two small business loans (6%) in low-income tracts, compared to the proxy of 4%, and aggregate lending level of 3%.

*Lending in Moderate-Income Census Tracts*

AmeriServ's small business lending in moderate-income tracts was good.

2015 ACS Data

In 2021, the geographic distribution of the bank's small business lending in moderate-income census tracts was excellent. The bank originated 25 small business loans (21%) in moderate-income tracts, which exceeded the proxy of 19%, and the aggregate lending level of 15%.

2020 Census Data

In 2022, the geographic distribution of the bank's small business lending in moderate-income census tracts was excellent. The bank originated six small business loans (22%) in moderate-income tracts, which again exceeded the proxy of 14%, and the aggregate lending level of 11%.

In 2023, the geographic distribution of the bank's small business lending in moderate-income census tracts was adequate. The bank originated three small business loans (9%) in moderate-income tracts, which was below the proxy of 14%, and the aggregate lending level of 10%.

**Responsiveness to Credit Needs**

AmeriServ exhibits an adequate record of servicing the credit needs of low- and moderate-income individuals and areas, and very small businesses, consistent with safe and sound banking practices. As mentioned previously, the primary community development needs mentioned by community contacts were affordable housing and economic development through lending to small businesses.

In addition to responsiveness through its retail HMDA and small business lending, AmeriServ addressed these needs through the use of flexible lending programs, as discussed in more detail below.

**Innovative and/or Flexible Lending Practices**

AmeriServ makes limited use of innovative and/or flexible lending practices in serving assessment area credit needs. The home-mortgage credit needs of low- and moderate-income individuals and families can often be addressed more effectively by alternative mortgage products. In an effort to address the credit needs of such borrowers in the Johnstown, PA assessment area, AmeriServ offers a proprietary mortgage product called the Community Loan Program, which is targeted to low- and moderate-income borrowers. Further, the bank participated in the FHLB of Pittsburgh’s FFD program, which provides downpayment and closing cost grants to first-time homebuyers.

During the evaluation period, the bank originated 29 AmeriServ Community Loan Program loans totaling \$2.5 million. The bank also made four FFD grants totaling \$50 thousand, one for \$5,000 and three for \$15,000 each, distributed to first-time homebuyers in the assessment area during the evaluation period.

**Community Development Lending**

AmeriServ made an adequate level of community development loans in the assessment area.

During the evaluation period, which includes the timeframe between January 11, 2022 through June 9, 2025, the bank made two qualified community development loans in the assessment area totaling \$3.4 million. This is a decrease from the previous evaluation, when the bank made 14 community development loans totaling \$9.6 million in the assessment area. Community development lending in the Johnstown, PA assessment area accounts for 24% of the bank’s total community development lending.

Of the bank’s two community development loans, one loan totaling \$68 thousand (2%) supported affordable housing, and the other loan totaling \$3.3 million (98%) supported revitalization/stabilization efforts in the Johnstown, PA assessment area.

The following table includes the bank’s community development loans, broken out by community development purpose.

<b>AmeriServ Financial Bank Johnstown, PA Assessment Area Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	1	68	0	0	0	0	1	3,326	2	3,394
<b>TOTAL</b>	<b>1</b>	<b>68</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>3,326</b>	<b>2</b>	<b>3,394</b>

## **INVESTMENT TEST**

The investment test evaluates a financial institution’s level of qualified investments that serve low- or moderate-income areas or individuals, together with the responsiveness, innovativeness, and complexity of such investments. Qualified investments made prior to the previous evaluation, which are still outstanding, are considered under the test. For purposes of the CRA, the term qualified investment has been defined to include: a lawful investment; deposit; membership share; or grant, including a donation or in-kind contribution of property that has as its primary purpose, community development.

### **Volume of Investment and Grant Activity**

AmeriServ made an adequate level of qualified community development investments and grants, rarely in a leadership position. The bank made 46 qualified investments, grants, and donations in the Johnstown, PA assessment area totaling \$2.1 million, an increase in number but decrease in dollar amount from the previous evaluation when the bank made 26 investments totaling \$2.9 million.

AmeriServ made three qualified investments totaling just under \$2 million. The majority of qualified investment dollars supported affordable housing for low- and moderate-income individuals and families in the assessment area (just over \$1 million, or 55% of qualified investment dollars). The remaining \$871 thousand in qualified investments (45%) supported revitalization/stabilization efforts in the assessment area. Qualified investments included one mortgage-backed security for affordable housing, and two bonds to the Johnstown School District which serves students primarily from low- and moderate-income families.

In addition to the qualified investments discussed above, the bank also made 36 donations totaling nearly \$167 thousand, to local organizations that provide community development services in the assessment area. Of the total dollar amount, just under \$8 thousand (almost 5%) supported affordable housing, \$59 thousand (35%) supported community services, and \$100 thousand (60%) supported revitalization/stabilization efforts in the assessment area.

Finally, the bank made seven in-kind donations totaling \$11 thousand in the assessment area. The in-kind donations supported community services, and included care packages consisting of personal care items for low- and moderate-income persons.

The following table presents the investment and grant activity for the Johnstown, PA assessment area.

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AmeriServ Financial Bank Johnstown, PA Assessment Area Qualified Investments										
CD Category	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Qualified Investments	1	1,054	0	0	0	0	2	871	3	1,925
Donations	1	8	33	59	0	0	2	100	36	167
In-Kind Donations	0	0	7	11	0	0	0	0	7	11
<b>TOTAL</b>	<b>2</b>	<b>1,062</b>	<b>40</b>	<b>70</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>971</b>	<b>46</b>	<b>2,103</b>

**Responsiveness to Credit and Community Development Needs**

AmeriServ exhibits good responsiveness to credit and community development needs in the assessment area. As noted in the table above, over half of the bank’s investments supported affordable housing in the assessment area, a community need indicated through community contact interviews.

**Community Development Initiatives**

The bank makes occasional use of innovative and/or complex investments to support community development initiatives. In the Johnstown, PA assessment area, the bank pledged \$50 thousand annually over the course of six years to Johnstown Vision, an organization focused on revitalization/stabilization efforts in the assessment area. This contribution meets Pennsylvania’s Neighborhood Partnership Program guidelines, and was considered to be an innovative investment activity. The bank also invested in a mortgage-backed security, and two school district bonds. These investment types are more complex than simple donations.

**SERVICE TEST**

The service test evaluates the financial services provided by a financial institution using the following characteristics:

- The accessibility of delivery mechanisms within an assessment area, including the distribution of an institution’s branch offices and alternative delivery mechanisms;
- The impact of changes in branch locations upon low- and moderate-income census tracts or low- and moderate-income individuals in the assessment area;
- The reasonableness of business hours and services in meeting assessment area needs; and
- The extent to which an institution provides community development services.

**Accessibility of Delivery Systems**

Delivery systems are accessible to the bank’s geographies and individuals of different income levels in its Johnstown, PA assessment area. During the review period, AmeriServ operated eight full-service

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branches<sup>7</sup> and one limited-service/drive-up only location within the Johnstown, PA assessment area. Using 2015 ACS data, two branches were located in moderate-income tracts, six branches were located in middle-income tracts, and one branch was located in an upper-income census tract. Using 2020 Census data, one branch was located in a moderate-income, tract and seven were located in middle-income tracts.

The following tables detail the location of the bank’s branches using both 2015 ACS and 2020 Census data. Both tables indicate that a majority of the assessment area’s population resides in middle-income tracts, where a majority of the bank’s branches are located, but that the bank did have representation in moderate-income areas.

AmeriServ Financial Bank Johnstown, PA Assessment Area Retail Branch Distribution 2015 ACS Data				
Census Tract Type	Number of Branches	Percent Branches	Population	Percent of Population
Low	0	0.0	2,473	1.8
Moderate	2	22.2	22,941	16.5
Middle	6	66.7	76,836	55.1
Upper	1	11.1	37,131	26.6
Unknown Income	0	0.0	0	0.0
<b>Totals</b>	<b>9</b>	<b>100.0</b>	<b>139,381</b>	<b>100.0</b>

AmeriServ Financial Bank Johnstown, PA Assessment Area Retail Branch Distribution 2020 Census Data				
Census Tract Type	Number of Branches	Percent Branches	Population	Percent of Population
Low	0	0.0	5,119	3.8
Moderate	1	12.5	14,109	10.6
Middle	7	87.5	81,857	61.3
Upper	0	0.0	32,387	24.3
Unknown Income	0	0.0	0	0.0
<b>Totals</b>	<b>8</b>	<b>100.0</b>	<b>133,472</b>	<b>100.0</b>

ATMs are available at all branches in the Johnstown, PA assessment area, which provide electronic access to banking services. To supplement traditional banking services, AmeriServ provides alternative delivery systems that include online banking and funds transfer services through its full-service website at <https://www.ameriserv.com/>.

**Changes in Branch Locations**

AmeriServ’s record of opening and closing branches has generally not adversely affected the accessibility of the bank’s delivery systems, particularly to low- or moderate-income census tracts or individuals.

<sup>7</sup> The bank’s Eighth Ward branch, located in a moderate-income census tract at 1059 Franklin Street, Johnstown, PA 15905, was closed on February 29, 2024. As a result, it is included in the first table, which used 2015 ACS data for analysis, but not in the second table, which uses 2020 Census data for analysis.

As noted above, within the Johnstown, PA assessment area, the bank closed one branch, located in a moderate-income tract, during the evaluation period. It is noteworthy that the bank's main office, which is also located in a moderate-income tract, is located about one mile away from the closed branch office. No branches were opened in the assessment area since the previous evaluation.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Services do not vary in a way that inconveniences the needs of its assessment area, particularly low- and moderate-income census tracts or individuals. All branches within the assessment area have ATMs, six branches have extended Friday hours, and five branches offer limited Saturday hours<sup>8</sup>.

#### **Bank Products**

Though the bank does not offer a free checking product for individuals, it does offer a Free Business Checking account for businesses with up to 250 transactions a month, which features no fees and no minimum balance requirements. The account offers free telephone, online, and mobile banking services, and a free Visa® Business Debit Card.

#### **Community Development Services**

AmeriServ provides a relatively high level of community development services in the Johnstown, PA assessment area.

Over the evaluation period, bank employees provided community development services, providing technical assistance to community development organizations, and serving on boards of such organizations. Some notable examples included:

- The bank president is involved with two organizations that support economic development through the financing of small businesses, and one organization focused on revitalization/stabilization efforts in the Johnstown, PA assessment area. Notably, the president serves as the chairman of the board for Johnstown Area Regional Industries/JARI (economic development), and is a board member of Community Foundation of the Alleghenies (economic development) and Johnstown Vision (revitalization/stabilization).
- One employee serves on a finance committee where they provide technical assistance for Women's Help Center, an organization offering community services for low- and moderate-income individuals.
- The bank's community development officer provides technical assistance for JARI, and conducts financial literacy classes for numerous organizations in the assessment area.
- The bank's chief human resources officer serves on the board and provides technical assistance for Laurel Highlands Free & Charitable Medical Clinic, which provides discounted or free medical, pharmaceutical and wellness care to individuals based on program income restrictions.

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<sup>8</sup> Extended hours are offered at all branches except for the main office (moderate-income tract) and the East Hills drive-up location (middle-income tract). Saturday hours are offered at all branches except for the main office (moderate-income tract), and the East Hills drive-up and Carroltown locations (both middle-income tracts).

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- An employee serves on the board of the Respective Solutions Group, a non-profit group that provides assistance to low- and moderate-income individuals for utilities, rent, food, and other basic needs.
- An employee serves on the Board of the Women’s Help Center, which provides emergency housing, support, and legal services for survivors of domestic violations who are experiencing homelessness.

## PITTSBURGH, PA ASSESSMENT AREA FULL-SCOPE REVIEW

### DESCRIPTION OF INSTITUTION'S OPERATIONS

#### **Description of Assessment Area**

AmeriServ's Pittsburgh, PA assessment area consists of Allegheny and Westmoreland Counties in Pennsylvania, which is a portion of the larger Pittsburgh, PA MSA. The entirety of the Pittsburgh, PA MSA consists of Allegheny, Armstrong, Beaver, Bulter, Fayette, Lawrence, Washington, and Westmoreland Counties in Pennsylvania. The assessment area is situated in western Pennsylvania, and had a population of 1,592,396 according to the 2015 ACS, and 1,605,241 as of the 2020 Census.

For the purposes of assessing the bank's CRA performance in the Commonwealth of Pennsylvania, and overall, the Pittsburgh, PA assessment area was given the second greatest weight. As mentioned previously, the Pittsburgh, PA assessment area had the second highest volume of deposits, accounting for 15% of the bank's total deposits (\$179 million). From a loan perspective, 27% of the bank's total loans by number, and 43% by dollar volume were made within the Pittsburgh, PA assessment area. Additionally, three of the bank's 17 branches (18%) were located in this assessment area.

AmeriServ's CRA performance in this assessment area was evaluated in terms of the demographic and business context in which the bank operates.

According to 2015 ACS data, the Pittsburgh, PA assessment area contained 502 census tracts. Of these tracts, 52 (just over 10%) were designated as low-income, 111 (22%) were designated as moderate-income, 203 (over 40%) as middle-income, 122 (24%) as upper-income, and 14 (3%) as tracts with unknown income.

According to 2020 Census data, the assessment area contained 507 census tracts. Of these tracts, 44 (9%) were designated as low-income, 111 (22%) were designated as moderate-income, 197 (39%) as middle-income, 133 (26%) as upper-income, and 22 (4%) as tracts with unknown income.

Maps of the assessment area at the time of the 2015 ACS and the 2020 Census are available in Appendix F.

According to the FDIC's Deposit Market Share Report as of June 30, 2024, there were 41 depository institutions operating in the bank's Pittsburgh, PA assessment area. These institutions maintained a total of 479 branches, holding \$197 billion in deposits. AmeriServ, with three branches in the assessment area, ranked twenty-fourth, with \$179 million, or less than 1% of the deposit market. PNC Bank, N.A., with 68 branches in the area, ranked first with \$112 billion in deposits, or 57% of the deposit market. BNY Mellon, N.A. ranked second with one branch holding over \$25 billion (13%) of the deposit market, followed by TriState Capital Bank with two branches holding nearly \$18 billion (9%) of the deposit market.

AmeriServ reports home-mortgage loans pursuant to HMDA and was compared to the aggregate of all lenders in the market reporting real estate loans pursuant to HMDA. This data is reported annually. In 2021, a total of 624 institutions reported 75,885 HMDA loan originations and purchases within the assessment area. AmeriServ tied for ninety-sixth with less than 1% of the HMDA market. Citizens Bank, N.A. ranked first with almost 8% of the HMDA market. PNC Bank, N.A. ranked second with 6% market share, followed by Dollar Bank, FSB with just under 6% market share.

The 2022 aggregate HMDA data showed a 35% decrease in overall HMDA lending, with 587 lenders originating and purchasing 49,143 home-mortgage loans in the assessment area. AmeriServ ranked ninety-third in the market with less than 1% of HMDA loans. PNC Bank, N.A. led the HMDA market with 9% market share, followed by Citizens Bank, N.A. with just under 9% of the market, and Dollar Bank, FSB with 7%.

Finally, the 2023 aggregate HMDA data showed a further 29% decrease in overall HMDA lending, with 550 lenders originating and purchasing 34,884 home-mortgage loans in the assessment area. AmeriServ jumped to seventy-sixth place, with less than 1% of the HMDA market. PNC Bank, N.A. led the HMDA market with 9% market share. Citizens Bank, N.A. ranked second with 8% of the market, followed by Dollar Bank, FSB with 6%.

Similarly, the institution reports its small business loans pursuant to the CRA, and was compared to the aggregate of all small business and small farm lenders operating in the assessment area. This data is also reported annually. According to 2021 small business and small farm data, there were 176 CRA reporters in the assessment area, originating or purchasing a total of 42,208 small business and small farm loans. AmeriServ tied for thirty-fourth among these lenders, with less than 1% of the small business and small farm market. PNC Bank, N.A. ranked first with 21% of the market. American Express, NB ranked second with 14%, followed by JP Morgan Chase Bank, N.A. with nearly 8%.

According to 2022 small business and small farm data, CRA lending decreased by 21% year-over-year. In 2022, there were 147 CRA reporters in the assessment area, originating or purchasing a total of 33,372 small business and small farm loans. AmeriServ tied for forty-ninth, with less than 1% of the small business and small farm market. American Express, NB ranked first with 23% of the market. JP Morgan Chase Bank, N.A. ranked second with 13%, followed by PNC Bank, N.A. with 11%.

Finally, according to 2023 small business and small farm data, there were 134 CRA reporters in the assessment area, originating or purchasing a total of 31,129 small business and small farm loans, representing a 7% decrease in lending from 2022. AmeriServ ranked fifty-second with less than 1% of the market. American Express, NB led the market with 25% of the market, followed by JP Morgan Chase Bank, N.A. with 18%, and PNC Bank, N.A. with 9%.

To supplement economic, demographic, and performance data, interviews were conducted with local community organizations, which provided perspective on credit and community development needs of the Pittsburgh, PA assessment area. In this assessment area, interviews were held with an organization focused on affordable housing, and an organization focused on revitalization/stabilization efforts in the assessment area.

According to the contacts, affordable housing and related credit products for low- and moderate-income borrowers, are critical needs in the assessment area, in addition to credit products for the repair and rehabilitation of the housing stock, which is fairly old, as noted in the demographic data, and anecdotally through community contacts. Contacts also indicated that economic development through small business financing, and technical assistance for minority and woman-owned businesses were also notable needs.

**Economic Characteristics**

According to Moody’s Analytics Precis Report as of January 2025, Pittsburgh, PA MSA’s economy is in a recovery phase, driven by strong and growing healthcare and finance payrolls. Though these sectors continue to shine, manufacturing jobs are negatively affected by elevated borrowing costs, slowing consumer demand, and restrictive trade policies.

Strengths noted by Moody’s include the assessment area’s top education and research institutions, a low cost of living relative to other large northeast areas, and a relatively low employment volatility. Weaknesses noted include an aging population with negative net migration, and a contracting population, and aging infrastructure.

The largest employment sector in the Pittsburgh, PA MSA is education and health services, which accounts for 22% of all jobs in the area, followed by professional and business services (16%), and leisure and hospitality services and government (both 10%). Largest employers in the area include UPMC Health System, Highmark Health, University of Pittsburgh, PNC Bank, Independence Health System, and BNY Mellon Corporation.

Seasonally unadjusted unemployment rates, according to the U.S. Department of Labor’s BLS, are presented in the following table. As reflected in the table, Westmoreland County’s unemployment rate met or exceeded those in Allegheny County, the MSA, the state and the nation in each year. In general, unemployment rates in the Pittsburgh, PA MSA were higher than the United States as a whole, and relatively similar to the unemployment rates in the Commonwealth of Pennsylvania.

<b>AmeriServ Financial Bank Pittsburgh, PA Assessment Area Unemployment Rates (Annual, Not Seasonally Adjusted)</b>			
<b>Location</b>	<b>% 2021</b>	<b>% 2022</b>	<b>% 2023</b>
Pittsburgh, PA MSA	5.9	4.3	3.7
Allegheny County, PA	5.6	4.0	3.5
Westmoreland County, PA	5.9	4.4	3.8
Commonwealth of Pennsylvania	5.9	4.1	3.7
United States	5.3	3.6	3.6

**Housing**

2015 ACS Data

According to 2015 ACS data, the Pittsburgh, PA assessment area contained 757,931 housing units, 61% of which were owner-occupied, 29% of which were rental units, and 10% of which were vacant units. The overall owner occupancy rate in the assessment area (61%) was the same as the occupancy rate in Pennsylvania (61%).

The distribution of owner-occupied housing units throughout the assessment area is used as a proxy to estimate demand for home-mortgage credit within such tracts. According to 2015 ACS data, 3% of owner-occupied housing was located in low-income tracts, and 16% was located in moderate-income tracts. The majority of owner-occupied housing units were located in middle- and upper-income census tracts. More specifically, 47% of owner-occupied units were in middle-income tracts, and 34% were in upper-income tracts.

Of the total existing housing units, 74% were single-family units, 9% were two-to-four family units, 15% were multifamily units (five families or more), and 2% were mobile homes. The median age of the housing stock was 61 years, making it older than that in Pennsylvania, where median age of housing was 54 years, indicating a potential need for home improvement loans for rehabilitation of the assessment area's housing stock. This need was anecdotally confirmed by a community contact, as noted previously.

Data show that the price of housing in the assessment area was more affordable than in Pennsylvania overall. The 2015 ACS data indicate that the median housing value in the Pittsburgh, PA assessment area was \$132,024, which was below the median housing value in Pennsylvania (\$166,000). Data show a disparity between housing values in low- and moderate-income tracts compared to values in middle- and upper-income tracts, with a median housing value in low-income tracts of \$49,904 and \$77,948 in moderate-income tracts. These values were significantly lower than median housing values in middle- (\$118,111) and upper-income tracts (\$200,616). Finally, in the assessment area, nearly 36% of owner-occupied units were valued at less than \$100,000 compared to the Commonwealth, where 26% of units held the same value.

Finally, median gross rent (rent plus utilities) in the assessment area was less expensive than in Pennsylvania. Median gross rent was \$757 in the Pittsburgh, PA assessment area, which was below the median gross rent in Pennsylvania (\$840). Within the assessment area, 43% of renters spent more than 30% of their income on rent, which is lower than in Pennsylvania overall (46%).

### 2020 Census Data

According to 2020 Census data, the Pittsburgh, PA assessment area contained 773,181 housing units, 61% of which were owner-occupied, almost 30% of which were rental units, and 10% of which were vacant units. The overall owner-occupancy rate in the area (61%) was just under the rate in Pennsylvania (62%).

According to 2020 Census data, 3% of owner-occupied housing was located in low-income tracts, and 18% was in moderate-income tracts. Again, the majority of owner-occupied housing was located in middle- and upper-income tracts. More specifically, 43% of owner-occupied housing was located in middle-income tracts, and 36% in upper-income tracts.

Of the total existing housing units, 74% were single-family units, 8% were two-to-four family units, 16% were multifamily units (five families or more), and 2% were mobile homes. The median age of the housing stock was 61 years, making it older than that in Pennsylvania, where median age of housing was 57 years, once again indicating a potential need for home improvement loans for rehabilitation of the assessment area's housing stock.

Data show that the price of housing in the assessment area was more affordable than in Pennsylvania overall. The 2020 Census data indicate that the median housing value in the Pittsburgh, PA assessment area was \$160,364, which was below the median housing value in Pennsylvania (\$187,500). Data once again show a disparity between housing values in low- and moderate-income tracts compared to values in middle- and upper-income tracts. The median housing value in low-income tracts was \$62,558 and \$92,664 in moderate-income tracts. These values were significantly lower than median housing values in middle- (\$144,446) and upper-income tracts (\$247,764). Finally, 26% of owner-occupied units were valued at \$100,000 or less, which compared favorably to the same measure for the Commonwealth (21%).

Finally, median gross rent (rent plus utilities) in the assessment area was less expensive than in Pennsylvania. Median gross rent was \$883 in the Pittsburgh, PA assessment area, which was below the median gross rent in Pennsylvania (\$958). Within the assessment area, 41% of renters spent more than 30% of their income on rent, which is lower than in Pennsylvania overall (43%).

**Borrower Income Data**

2015 ACS Data

The percentage of low- and moderate-income families are used as proxies to estimate demand for home-mortgage lending in the assessment area. The 2015 ACS shows that there were 406,203 families in the assessment area. Of these families, 21% were designated as low-income, 17% were moderate-income, 20% were middle-income, and 42% were upper-income. According to 2015 ACS data, families living below the poverty level represented 8% of families in the assessment area, which was just lower than the 9% rate in Pennsylvania.

2020 Census Data

According to 2020 Census data, of the 400,950 families in the assessment area, just under 20% were designated as low-income, 18% as moderate-income, 21% as middle-income, and 42% as upper-income. Families living below the poverty level represented 7% of families in the assessment area, which was lower than the 8% rate in Pennsylvania.

For purposes of evaluating the distribution of loans to borrowers of different income levels, incomes were classified based upon HUD annually-adjusted median family income data made available by the FFIEC.

Median family incomes for the assessment area are listed in the table below for each of the years covered by the evaluation and are categorized by the dollar amounts recognized as low-, moderate-, middle-, and upper-income.

Year	HUD-Adjusted Median Family Income	Low-Income (less than 50%)	Moderate-Income (50% - less than 80%)	Middle-Income (80% - less than 120%)	Upper-Income (120% or Greater)
2021	\$84,200	Less than \$42,100	\$42,100 - \$67,359	\$67,360 - \$101,039	\$101,040 or more
2022	\$94,800	Less than \$47,400	\$47,400 - \$75,839	\$75,840 - \$113,759	\$113,760 or more
2023	\$101,900	Less than \$50,950	\$50,950 - \$81,519	\$81,520 - \$122,279	\$122,280 or more

## **Geographic Business Data**

### 2015 ACS Data

The percentage of businesses located within designated census tracts is used as a proxy to estimate demand for business credit within such census tracts. Dun & Bradstreet reports business demographics annually. According to 2021 Dun & Bradstreet business demographics, there were 78,496 businesses in the assessment area. Of these businesses, 5% were located in low-income tracts, and 15% were in moderate-income tracts. The majority of businesses were located in middle- and upper-income census tracts. Specifically, 40% of businesses were located in middle-income tracts, and 39% were located in upper-income tracts. The remaining 1% of businesses were located in tracts of unknown income. Business demographics also revealed that of the 78,496 businesses in the assessment area, 90% were small businesses with gross annual revenue of \$1 million or less.

### 2020 Census Data

According to 2022 Dun & Bradstreet business demographics, there were 78,022 businesses in the assessment area. Of those businesses, 6% were located in low-income tracts, 15% in moderate-income tracts, 38% in middle-income tracts, 39% in upper-income tracts, and 2% in tracts of unknown income. Of the 78,022 businesses in the assessment area, 90% were small businesses with gross annual revenue of \$1 million or less.

Finally, according to 2023 Dun & Bradstreet business demographics, there were 79,307 businesses in the assessment area. Of those businesses, 6% were located in low-income tracts, 15% in moderate-income tracts, 38% in middle-income tracts, 39% in upper-income tracts, and 2% were located in tracts of unknown income. Of the 79,307 businesses in the assessment area, 90% were small businesses with gross annual revenue of \$1 million or less.

Assessment area demographics used to evaluate AmeriServ's CRA performance in the Pittsburgh, PA assessment area in 2021, 2022, and 2023 are detailed in the tables on the following pages.

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AmeriServ Financial Bank Pittsburgh, PA Assessment Area Assessment Area Demographics 2021								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	52	10.4	21,512	5.3	7,749	36.0	84,358	20.8
Moderate-income	111	22.1	69,983	17.2	11,115	15.9	68,659	16.9
Middle-income	203	40.4	183,151	45.1	11,312	6.2	81,608	20.1
Upper-income	122	24.3	131,419	32.4	4,087	3.1	171,578	42.2
Unknown-income	14	2.8	138	0.0	63	45.7	0	0.0
<b>Total Assessment Area</b>	<b>502</b>	<b>100.0</b>	<b>406,203</b>	<b>100.0</b>	<b>34,326</b>	<b>8.5</b>	<b>406,203</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	54,150	15,466	3.4	28.6	26,989	49.8	11,695	21.6
Moderate-income	155,573	72,542	15.8	46.6	60,096	38.6	22,935	14.7
Middle-income	335,487	215,960	47.0	64.4	89,812	26.8	29,715	8.9
Upper-income	211,319	155,094	33.8	73.4	43,626	20.6	12,599	6.0
Unknown-income	1,402	112	0.0	8.0	1,010	72.0	280	20.0
<b>Total Assessment Area</b>	<b>757,931</b>	<b>459,174</b>	<b>100.0</b>	<b>60.6</b>	<b>221,533</b>	<b>29.2</b>	<b>77,224</b>	<b>10.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,925	5.0	3,511	5.0	352	5.1	62	5.8
Moderate-income	11,740	15.0	10,628	15.1	943	13.6	169	15.9
Middle-income	31,736	40.4	28,666	40.7	2,611	37.7	459	43.2
Upper-income	30,345	38.7	27,119	38.5	2,858	41.3	368	34.6
Unknown-income	750	1.0	586	0.8	159	2.3	5	0.5
<b>Total Assessment Area</b>	<b>78,496</b>	<b>100.0</b>	<b>70,510</b>	<b>100.0</b>	<b>6,923</b>	<b>100.0</b>	<b>1,063</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>89.8</b>		<b>8.8</b>		<b>1.4</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	10	2.2	10	2.2	0	0.0	0	0.0
Moderate-income	81	17.7	78	17.5	3	25.0	0	0.0
Middle-income	224	48.9	217	48.7	7	58.3	0	0.0
Upper-income	143	31.2	141	31.6	2	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>458</b>	<b>100.0</b>	<b>446</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
Percentage of Total Farms:				<b>97.4</b>		<b>2.6</b>		<b>0.0</b>

2015 ACS Data and 2021 Dun & Bradstreet Information

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AmeriServ Financial Bank Pittsburgh, PA Assessment Area Assessment Area Demographics 2022								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	44	8.7	20,338	5.1	6,004	29.5	78,476	19.6
Moderate-income	111	21.9	71,940	17.9	8,986	12.5	70,117	17.5
Middle-income	197	38.9	164,451	41.0	8,463	5.1	83,679	20.9
Upper-income	133	26.2	142,674	35.6	3,295	2.3	168,678	42.1
Unknown-income	22	4.3	1,547	0.4	716	46.3	0	0.0
<b>Total Assessment Area</b>	<b>507</b>	<b>100.0</b>	<b>400,950</b>	<b>100.0</b>	<b>27,464</b>	<b>6.8</b>	<b>400,950</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	55,586	15,581	3.3	28.0	29,029	52.2	10,976	19.7
Moderate-income	162,789	82,182	17.5	50.5	59,193	36.4	21,414	13.2
Middle-income	312,069	202,569	43.1	64.9	83,523	26.8	25,977	8.3
Upper-income	236,757	168,600	35.9	71.2	53,740	22.7	14,417	6.1
Unknown-income	5,980	1,148	0.2	19.2	3,902	65.3	930	15.6
<b>Total Assessment Area</b>	<b>773,181</b>	<b>470,080</b>	<b>100.0</b>	<b>60.8</b>	<b>229,387</b>	<b>29.7</b>	<b>73,714</b>	<b>9.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,254	5.5	3,820	5.4	378	5.6	56	5.3
Moderate-income	11,840	15.2	10,709	15.3	937	13.8	194	18.4
Middle-income	29,837	38.2	26,949	38.4	2,469	36.3	419	39.7
Upper-income	30,459	39.0	27,435	39.1	2,655	39.0	369	35.0
Unknown-income	1,632	2.1	1,255	1.8	360	5.3	17	1.6
<b>Total Assessment Area</b>	<b>78,022</b>	<b>100.0</b>	<b>70,168</b>	<b>100.0</b>	<b>6,799</b>	<b>100.0</b>	<b>1,055</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.9</b>		<b>8.7</b>		<b>1.4</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	15	3.3	15	3.3	0	0.0	0	0.0
Moderate-income	91	19.8	89	19.9	2	16.7	0	0.0
Middle-income	201	43.7	196	43.8	5	41.7	0	0.0
Upper-income	149	32.4	144	32.1	5	41.7	0	0.0
Unknown-income	4	0.9	4	0.9	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>460</b>	<b>100.0</b>	<b>448</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.4</b>		<b>2.6</b>		<b>0.0</b>

2020 Census Data and 2022 Dun & Bradstreet Information

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AmeriServ Financial Bank Pittsburgh, PA Assessment Area Assessment Area Demographics 2023								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	44	8.7	20,338	5.1	6,004	29.5	78,476	19.6
Moderate-income	111	21.9	71,940	17.9	8,986	12.5	70,117	17.5
Middle-income	197	38.9	164,451	41.0	8,463	5.1	83,679	20.9
Upper-income	133	26.2	142,674	35.6	3,295	2.3	168,678	42.1
Unknown-income	22	4.3	1,547	0.4	716	46.3	0	0.0
<b>Total Assessment Area</b>	<b>507</b>	<b>100.0</b>	<b>400,950</b>	<b>100.0</b>	<b>27,464</b>	<b>6.8</b>	<b>400,950</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	55,586	15,581	3.3	28.0	29,029	52.2	10,976	19.7
Moderate-income	162,789	82,182	17.5	50.5	59,193	36.4	21,414	13.2
Middle-income	312,069	202,569	43.1	64.9	83,523	26.8	25,977	8.3
Upper-income	236,757	168,600	35.9	71.2	53,740	22.7	14,417	6.1
Unknown-income	5,980	1,148	0.2	19.2	3,902	65.3	930	15.6
<b>Total Assessment Area</b>	<b>773,181</b>	<b>470,080</b>	<b>100.0</b>	<b>60.8</b>	<b>229,387</b>	<b>29.7</b>	<b>73,714</b>	<b>9.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,378	5.5	3,941	5.5	378	5.6	59	5.6
Moderate-income	12,060	15.2	10,940	15.3	925	13.7	195	18.4
Middle-income	30,205	38.1	27,320	38.2	2,467	36.5	418	39.5
Upper-income	30,981	39.1	27,996	39.2	2,617	38.8	368	34.7
Unknown-income	1,683	2.1	1,298	1.8	366	5.4	19	1.8
<b>Total Assessment Area</b>	<b>79,307</b>	<b>100.0</b>	<b>71,495</b>	<b>100.0</b>	<b>6,753</b>	<b>100.0</b>	<b>1,059</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.1</b>		<b>8.5</b>		<b>1.3</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	16	3.4	16	3.5	0	0.0	0	0.0
Moderate-income	91	19.5	89	19.6	2	16.7	0	0.0
Middle-income	204	43.8	199	43.8	5	41.7	0	0.0
Upper-income	151	32.4	146	32.2	5	41.7	0	0.0
Unknown-income	4	0.9	4	0.9	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>466</b>	<b>100.0</b>	<b>454</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.4</b>		<b>2.6</b>		<b>0.0</b>

2020 Census Data and 2023 Dun & Bradstreet Information

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

### **LENDING TEST**

The lending test evaluates an institution's lending activities based on the following characteristics:

- Lending activity in the assessment area;
- Borrower distribution of loans, including the distribution of loans to low- and moderate-income borrowers and businesses of different sizes, including small businesses;
- Geographic distribution of loans, including loans originated in low- and moderate-income census tracts;
- Responsiveness to credit needs of low- and moderate-income individuals and geographies, and very small businesses;
- Innovativeness and flexibility of lending practices; and
- Community development lending activities.

#### **Lending Activity**

AmeriServ's lending levels in the Pittsburgh, PA assessment area reflect good responsiveness to the assessment area's credit needs. During the evaluation period, lending activity in the Pittsburgh, PA assessment area represented 27% of the bank's overall lending by number of loans, and 43% by dollar amount. The bank made 188 HMDA loans totaling \$64 million, and 114 small business loans totaling almost \$28 million in the assessment area during the evaluation period.

#### **Borrower Distribution of Lending**

Given the assessment area's demographics and economic characteristics, the borrower distribution of lending reflects, giving the product lines offered, adequate penetration among individuals of different income levels, including low- and moderate-income individuals, and businesses of different sizes, including small businesses.

In this assessment area, borrower distribution is given more weight than geographic distribution in driving lending performance, due to a higher percentage of low- and moderate-income families than census tracts. Due to loan volumes, HMDA loans were given the most weight in determining the bank's overall borrower distribution of loans, followed by small business loans.

#### **Home-Mortgage Lending**

AmeriServ's distribution of home-mortgage loans among borrowers of different income levels, including low- and moderate-income borrowers, is adequate.

For purposes of evaluating the distribution of loans to borrowers of different income levels, incomes are classified based upon annually-adjusted median family income data made available by the FFIEC. The respective percentages of low- and moderate-income families in the assessment area are used as proxies to estimate demand for home-mortgage credit.

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Generally, the higher the percentages of low- and moderate-income families in an assessment area, the greater demand for credit is among low- and moderate-income individuals and families within the assessment area. As noted previously, according to 2015 ACS data, 21% of assessment area families were designated as low-income, 17% as moderate-income, 20% as middle-income, and 42% as upper-income. According to 2020 Census data, just under 20% of assessment area families were designated as low-income, 18% as moderate-income, 21% as middle-income, and 42% as upper-income.

According to 2015 ACS and 2020 Census data, 38% of families were designated as low- or moderate-income. This indicates a notable need for home-mortgage credit among this segment of the population.

The following tables compare AmeriServ’s home-mortgage lending to aggregate levels, using the percentages of low- and moderate-income families in the assessment area as proxies for loan demand. The first table, used to evaluate lending in 2021, relies on 2015 ACS data to estimate demand, while the table evaluating lending in 2022 and 2023 relies on 2020 Census data. Both tables include updated HMDA data.

AmeriServ Financial Bank Pittsburgh, PA Assessment Area Distribution of HMDA Loans by Borrower Income Level				
Income Level	% Families by Family Income (2015 ACS Data)	Aggregate Comparison		
		2021		
		% AmeriServ Lending	% Aggregate Lending	
Low	20.8	1.4	8.4	
Moderate	16.9	13.9	17.7	
Middle	20.1	20.8	21.0	
Upper	42.2	51.4	37.7	
Unknown	0.0	12.5	15.1	
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	

AmeriServ Financial Bank Pittsburgh, PA Assessment Area Distribution of HMDA Loans by Borrower Income Level					
Income Level	% Families by Family Income (2020 Census Data)	Aggregate Comparison			
		2022		2023	
		% AmeriServ Lending	% Aggregate Lending	% AmeriServ Lending	% Aggregate Lending
Low	19.6	1.7	12.0	10.3	11.7
Moderate	17.5	10.3	20.3	15.5	21.1
Middle	20.9	13.8	20.9	41.4	20.6
Upper	42.1	43.1	33.1	17.2	30.6
Unknown	0.0	31.0	13.7	0.0	16.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Lending to Low-Income Borrowers*

Overall, AmeriServ’s lending to low-income borrowers was poor.

### 2015 ACS Data

In assessing the level of the bank's lending among low-income borrowers, the evaluation takes into consideration median family incomes and housing costs, and the challenges faced by low-income borrowers in saving for a downpayment and closing costs. These factors can present a significant obstacle to homeownership, thereby limiting lending opportunities.

AmeriServ's lending to low-income borrowers in 2021 was poor. In 2021, 1% of the bank's HMDA loans (one loan) were to low-income borrowers in the assessment area, which was much lower than the aggregate level of 8%, and the proxy of 21% of low-income families in the assessment area. By product type, the bank's single loan to a low-income borrower was a home purchase loan. Aggregate lenders made 10% of home purchase loans, 7% of refinance loans, 10% of home improvement loans, 9% of other purpose lines of credit, 13% of other purpose closed/exempt loans, 1% of loans with purpose "not applicable," and no multifamily loans to low-income borrowers in 2021.

### 2020 Census Data

AmeriServ's lending to low-income borrowers in 2022 was poor. In 2022, just under 2% of the bank's HMDA loans (one loan) were to low-income borrowers in the assessment area, which was below the aggregate level of 12%, and the proxy of 20% of low-income families in the assessment area. By product type, the bank's single loan to a low-income borrower was an other purpose closed/exempt loan. In comparison, aggregate lenders made 11% of home purchase loans, 14% of refinance loans, 11% of home improvement loans, less than 1% of multifamily loans, 13% of other purpose lines of credit, 17% of other purpose closed/exempt loans, and 1% of loans with purpose "not applicable" to low-income borrowers.

Finally, AmeriServ's lending to low-income borrowers in 2023 was adequate. In 2023, 10% of the bank's HMDA loans (six loans) were to low-income borrowers in the assessment area, which was below the aggregate level of 12%, and the proxy of 20%. By product type, the bank originated 16% of its home purchase loans, and 20% of its other purpose closed/exempt loans to low-income borrowers. The bank made no refinance loans, home improvement loans, multifamily loans, other purpose lines of credit, or loans with purpose "not applicable" to low-income borrowers. By comparison, aggregate lenders made 10% of home purchase loans, 15% of refinance loans, 12% of home improvement loans, 14% of other purpose lines of credit, 14% of other purpose closed/exempt loans, just under 2% of loans with purpose "not applicable," and no multifamily loans to low-income borrowers in 2023.

### *Lending to Moderate-Income Borrowers*

For the period under review, the bank's lending to moderate-income borrowers was adequate.

### 2015 ACS Data

AmeriServ's lending to moderate-income borrowers in 2021 was adequate. In 2021, 14% of the bank's HMDA loans (10 loans) were made to moderate-income borrowers in the assessment area, which was below the aggregate level of 18%, and the proxy of 17% of moderate-income families in the

assessment area. By product type, the bank originated 15% of its home purchase loans, 17% of its refinance loans, and no home improvement loans, multifamily loans, other purpose lines of credit, other purpose closed/exempt loans, or loans with purpose “not applicable” to moderate-income borrowers. In comparison, aggregate lenders made 21% of home purchase loans, 16% of refinance loans, 18% of home improvement loans, less than 1% of multifamily loans, 18% of other purpose lines of credit, 20% of other purpose closed/exempt loans, and less than 1% of loans with purpose “not applicable” to moderate-income borrowers in 2021.

### 2020 Census Data

AmeriServ’s lending to moderate-income borrowers in 2022 was poor. In 2022, 10% of the bank’s HMDA loans (six loans) were to moderate-income borrowers in the assessment area, which was below the aggregate level of 20%, and the proxy of 18% of moderate-income families in the assessment area. By product type, the bank originated 6% of its home purchase loans, 10% of its refinance loans, 18% of its home improvement loans, 14% of its other purpose closed/exempt loans, and no multifamily loans, other purpose lines of credit, or loans with purpose “not applicable” to moderate-income borrowers. In comparison, aggregate lenders made 20% of home purchase loans, 22% of refinance loans, 19% of home improvement loans, less than 1% of multifamily loans, 20% of other purpose lines of credit, 22% of other purpose closed/exempt loans, and 1% of loans with purpose “not applicable” to moderate-income borrowers in 2022.

Finally, AmeriServ’s lending to moderate-income borrowers in 2023 was adequate. In 2023, 16% of the bank’s HMDA loans (nine loans) were to moderate-income borrowers in the assessment area, which was below the aggregate level of 21%, and the proxy of 18%. By product type, the bank originated 23% of its home purchase loans, 8% of its refinance loans, 17% of its home improvement loans, and no multifamily loans, other purpose lines of credit, other purpose closed/exempt loans, or loans with purpose “not applicable” to moderate-income borrowers. Aggregate lenders made 21% of home purchase loans, 23% of refinance loans, 21% of home improvement loans, 22% of other purpose lines of credit, 26% of other purpose closed/exempt loans, 1% of loans with purpose “not applicable” and no multifamily loans to moderate-income borrowers in 2023.

### **Small Business Lending**

An analysis of AmeriServ’s borrower distribution of small business loans reflects good penetration among business customers of different sizes, including small businesses. For purposes of this evaluation, a small business loan is defined as a commercial loan with an origination amount of \$1 million or less. Small business loans are further quantified to identify those loans to businesses with gross annual revenues of \$1 million or less, namely small businesses.

The number of businesses operating in the bank’s Pittsburgh, PA assessment area is used as a proxy to estimate demand for business credit in the assessment area. As previously mentioned, according to Dun & Bradstreet business demographic data, in 2021 there were 78,496 businesses in the assessment area, with 70,510 (90%) designated as small businesses. In 2022, there were 78,022 businesses in the assessment area, with 70,168 (90%) designated as small businesses. Finally, in 2023, there were 79,307 businesses in the assessment area, with 71,495 (90%) designated as small businesses.

### 2015 ACS Data

The bank's borrower distribution of small business loans in 2021 was poor. In 2021, AmeriServ originated 71 small business loans within the assessment area, aggregating just under \$15 million. Of these loans, 34% were originated to small businesses. This performance was below both the aggregate lending level of 47%, and the proxy of 90%.

Small business loans were further analyzed to determine the extent of loans originated in an amount of \$100 thousand or less. Smaller size loans are generally commensurate with the borrowing needs of smaller businesses, and thus added weight is given to such loans in determining whether an institution is meeting the credit needs of small businesses. In 2021, 38% of the bank's small business loans were extended in amounts of \$100 thousand or less. Aggregate data indicates that 88% of small business loans made in the assessment area were originated in an amount of \$100 thousand or less.

### 2020 Census Data

The bank's borrower distribution of small business loans in 2022 was good. In 2022, AmeriServ originated 22 small business loans within the assessment area, aggregating \$6 million. Of these loans, 68% were originated to small businesses. This performance was above the aggregate lending level of 49% to small businesses, but below the proxy of 90%. In 2022, 41% of the bank's small business loans were extended in amounts of \$100 thousand or less. Aggregate data indicates that 92% of small business loans made in the assessment area were originated in an amount of \$100 thousand or less.

The bank's borrower distribution of small business loans in 2023 was good. In 2023, AmeriServ originated 21 small business loans within the assessment area, aggregating \$6 million. Of these loans, 67% were originated to small businesses. This performance was above the aggregate lending level of 53% to small businesses, but below the proxy of 90%. In 2023, 14% of the bank's small business loans were extended in amounts of \$100 thousand or less. Aggregate data indicates that 93% of small business loans made in the assessment area were originated in an amount of \$100 thousand or less.

### **Geographic Distribution of Lending**

The geographic distribution of loans was analyzed to determine the dispersion of loans among different census tracts within the assessment area. The overall analysis reflects excellent penetration throughout the Pittsburgh, PA assessment area, including low- and moderate-income tracts. Once again, it is noted that HMDA loans were given greater weight in determining this conclusion, given the higher volume by number and dollar amount, followed by small business loans. Further, due to the demographics of the assessment area, more weight was given to the bank's lending in moderate-income census tracts.

### **Home-Mortgage Lending**

AmeriServ's distribution of home-mortgage loans among geographies of different income levels, including low- and moderate-income census tracts, is excellent. The percentage of owner-occupied housing units contained within designated census tracts is used as a proxy to estimate demand for

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residential mortgage credit within such tracts. Generally, the greater the number of owner-occupied residential dwellings in a census tract, the greater the demand for home-mortgage credit is in the tract.

According to 2015 ACS data, 3% of owner-occupied housing was located in low-income tracts, and 16% in moderate-income tracts. Most owner-occupied housing was located in middle-income tracts (47%), and upper-income tracts (34%).

According to 2020 Census data, 3% of owner-occupied housing was located in low-income tracts, and 18% in moderate-income tracts. Again, most owner-occupied housing was located in middle-income tracts (43%) and upper-income tracts (36%).

The following tables present AmeriServ’s geographic distribution of HMDA loans from 2021 through 2023, in comparison to the applicable owner-occupied housing proxies and the aggregate lending levels in the assessment area. The first table relies on 2015 ACS data for lending in 2021, and the second table relies on 2020 Census data for lending 2022 and 2023. Both tables also include updated HMDA data.

AmeriServ Financial Bank Pittsburgh, PA Assessment Area Geographic Distribution of HMDA Loans			
Census Tract Income Level	% Owner-Occupied Units (2015 ACS Data)	Aggregate Comparison	
		2021	
		% AmeriServ Lending	% Aggregate Lending
Low	3.4	5.6	1.6
Moderate	15.8	9.7	11.9
Middle	47.0	37.5	43.6
Upper	33.8	47.2	42.8
Unknown	0.0	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

AmeriServ Financial Bank Pittsburgh, PA Assessment Area Geographic Distribution of HMDA Loans					
Census Tract Income Level	% Owner-Occupied Units (2020 Census Data)	Aggregate Comparison			
		2022		2023	
		% AmeriServ Lending	% Aggregate Lending	% AmeriServ Lending	% Aggregate Lending
Low	3.3	3.4	2.6	5.2	2.9
Moderate	17.5	22.4	14.9	25.9	15.8
Middle	43.1	44.8	41.6	31.0	41.2
Upper	35.9	29.3	40.8	37.9	39.8
Unknown	0.2	0.0	0.2	0.0	0.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Lending in Low-Income Census Tracts*

AmeriServ’s overall HMDA lending in low-income tracts was excellent.

### 2015 ACS Data

The bank's lending in low-income census tracts in 2021 was excellent. Of the bank's 72 HMDA loans originated in the assessment area in 2021, four (6%) were made in low-income census tracts. The bank's lending was above the proxy of 3%, and the aggregate lending level of under 2%. By product type, AmeriServ made 3% of home purchase loans, 38% of multifamily loans, and no refinance loans, home improvement loans, other purpose lines of credit, other purpose closed/exempt loans, or loans with purpose "not applicable" in low-income geographies. In comparison, aggregate lenders made 2% of home purchase loans, 1% of refinance loans, 2% of home improvement loans, 11% of multifamily loans, 1% of other purpose lines of credit, 3% of other purpose closed/exempt loans, and 3% of loans with purpose "not applicable" in low-income tracts during 2021.

### 2020 Census Data

The bank's lending in low-income census tracts in 2022 was good. Of the bank's 58 HMDA loans originated in the assessment area in 2022, two (3%) were made in low-income census tracts. The bank's lending matched both the proxy, and the aggregate lending levels of 3%. By product, the bank made one home purchase loan, and one multifamily loan in low-income geographies. Aggregate lenders made 3% of home purchase loans, 2% of refinance loans, 2% of home improvement loans, 16% of multifamily loans, 2% of other purpose lines of credit, 4% of other purpose closed/exempt loans, and 5% of loans with purpose "not applicable" in low-income tracts in 2022.

Finally, the bank's lending in low-income census tracts in 2023 was excellent. Of the bank's 58 HMDA loans originated in the assessment area in 2023, three (5%) were made in low-income census tracts. The bank's lending was above the proxy of 3%, and the aggregate lending level of 3%. By product type, one of the loans made in a low-income tract was a home purchase loan, and the other two were multifamily loans. By comparison, aggregate lenders made 3% of home purchase loans, 3% of refinance loans, 3% of home improvement loans, 9% of multifamily loans, 1% of other purpose lines of credit, 3% of other purpose closed/exempt loans, and 6% of loans with purpose "not applicable" in low-income geographies.

### *Lending in Moderate-Income Census Tracts*

AmeriServ's overall HMDA lending in moderate-income income tracts was excellent.

### 2015 ACS Data

The bank's lending in moderate-income census tracts in 2021 was adequate. Of the bank's 72 HMDA loans originated in the assessment area in 2021, 10% (seven loans) were made in moderate-income census tracts. The bank's lending was below the proxy of 16%, and the aggregate lending level of 12%. By product type, the bank made 12% of home purchase loans, 3% of refinance loans, 25% of multifamily loans, and no home improvement loans, other purpose lines of credit, other purpose closed/exempt loans, or loans with purpose "not applicable" in moderate-income geographies. Aggregate lenders made 15% of home purchase loans, 10% of refinance loans, 11% of home

improvement loans, 35% of multifamily loans, 9% of other purpose lines of credit, 13% of other purpose closed/exempt loans, and 21% of loans with purpose “not applicable” in moderate-income tracts in 2021.

### 2020 Census Data

The bank’s lending in moderate-income census tracts in 2022 was excellent. Of the bank’s 58 HMDA loans originated in the assessment area in 2022, 22% (13 loans) were made in moderate-income census tracts. The bank’s lending was above the proxy of 18%, and the aggregate lending level of 15%. By product, 19% of the bank’s home purchase loans, 20% of refinance loans, 29% of home improvement loans, 38% of multifamily loans, and no other purpose lines of credit, other purpose closed/exempt loans, or loans with purpose “not applicable” were made in moderate-income census tracts. In comparison, aggregate lenders 16% of home purchase loans, 15% of refinance loans, 13% of home improvement loans, 25% of multifamily loans, 12% of other purpose lines of credit, 16% of other purpose closed/exempt loans, and 28% of loans with purpose “not applicable” in moderate-income geographies.

Finally, the bank’s lending in moderate-income census tracts in 2023 was excellent. Of the bank’s 58 HMDA loans originated in the assessment area in 2023, 26% (15 loans) were made in moderate-income census tracts. The bank’s lending was above the proxy of 18%, and the aggregate lending level of 16%. By product type, the bank made 45% of its home purchase loans, 8% of its refinance loans, and no home improvement loans, multifamily loans, other purpose lines of credit, other purpose closed/exempt loans, or loans with purpose “not applicable” in moderate-income tracts in 2023. Aggregate lenders made 16% of home purchase and refinance loans, 14% of home improvement loans, 28% of multifamily loans, 13% of other purpose lines of credit, 16% of other purpose closed/exempt loans, and 27% of loans with purpose “not applicable” in moderate-income tracts in 2023.

### **Small Business Lending**

The geographic distribution of AmeriServ’s small business lending reflects good penetration throughout the assessment area, in the context of the assessment area’s demographic and economic characteristics during the evaluation period.

As stated previously, the geographic distribution of businesses in the assessment area by census tract is used as a proxy for small business loan demand. Generally, the greater the number of businesses located in a tract, the greater the demand for small business loans in that tract.

Based on available business data in 2021, 5% of assessment area’s businesses were located in low-income tracts, and 15% were in moderate-income tracts. Middle-income tracts contained 40% of businesses, and upper-income tracts contained 39%. Tracts with unknown income contained 1% of businesses.

In 2022, 6% of assessment area’s businesses were located in low-income tracts, and 15% were in moderate-income tracts. Middle-income tracts contained 38% of businesses, and upper-income tracts contained 39%. Tracts with unknown income contained 2% of area businesses.

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Finally, in 2023, 6% of assessment area’s businesses were located in low-income tracts, and 15% in moderate-income tracts. Middle-income tracts contained 38% of businesses, and upper-income tracts contained 39%. Again, 2% of businesses were located in tracts of unknown income.

The tables below present AmeriServ’s small business geographic distribution, in comparison to applicable business proxy and aggregate lending levels in the assessment area for the years evaluated.

AmeriServ Financial Bank Pittsburgh, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2021 D&B Data)	Aggregate Comparison	
		2021	
		% AmeriServ Lending	% Aggregate Lending
Low	5.0	5.6	3.9
Moderate	15.0	18.3	12.9
Middle	40.4	47.9	36.3
Upper	38.7	28.2	36.1
Unknown	1.0	0.0	10.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

AmeriServ Financial Bank Pittsburgh, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2022 D&B Data)	Aggregate Comparison	
		2022	
		% AmeriServ Lending	% Aggregate Lending
Low	5.5	4.5	4.5
Moderate	15.2	18.2	14.4
Middle	38.2	31.8	37.2
Upper	39.0	45.5	38.7
Unknown	2.1	0.0	5.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

AmeriServ Financial Bank Pittsburgh, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2023 D&B Data)	Aggregate Comparison	
		2023	
		% AmeriServ Lending	% Aggregate Lending
Low	5.5	0.0	4.2
Moderate	15.2	14.3	14.4
Middle	38.1	57.1	36.6
Upper	39.1	23.8	42.7
Unknown	2.1	4.8	2.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Lending in Low-Income Census Tracts*

AmeriServ’s overall CRA small business lending in low-income tracts was good.

2015 ACS Data

The bank's small business lending in low-income tracts in 2021 was good. The bank originated 6% of small business loans (four loans) in low-income geographies, compared to the proxy of 5%, and the aggregate lending level of 4%.

2020 Census Data

The bank's small business lending in low-income tracts in 2022 was good. The bank originated 5% of small business loans (one loan) in a low-income tract, compared to the proxy of 6%, and the aggregate lending level of 5%.

Finally, the bank's small business lending in low-income tracts in 2023 was poor. The bank did not originate any small business loans in low-income geographies, compared to the proxy of 6%, and the aggregate lending level of 4%.

*Lending in Moderate-Income Census Tracts*

AmeriServ's small business lending in moderate-income tracts was excellent.

2015 ACS Data

In 2021, the geographic distribution of the bank's small business lending in moderate-income census tracts was excellent. The bank originated 18% of small business loans (13 loans) in moderate-income tracts, compared to the proxy of 15%, and the aggregate lending level of 13%.

2020 Census Data

In 2022, the geographic distribution of the bank's small business lending in moderate-income census tracts was excellent. The bank originated 18% of small business loans (four loans) in moderate-income geographies, compared to the proxy of 15%, and the aggregate lending level of 14%.

Finally, in 2023, the geographic distribution of the bank's small business lending in moderate-income census tracts was good. The bank originated 14% of small business loans (three loans) in moderate-income census tracts, compared to the proxy of 15%, and the aggregate lending level of 14%.

**Responsiveness to Credit Needs**

AmeriServ exhibits a good record of servicing the credit needs of low- and moderate-income individuals and areas, and very small businesses, consistent with safe and sound banking practices. As mentioned previously, the primary community development needs mentioned by community contacts were affordable housing and economic development through financing for small businesses. Responsiveness is shown primarily through the bank's HMDA and small business lending, and to a lesser extent, through its use of flexible lending programs and community development lending, as discussed below.

**Innovative and/or Flexible Lending Practices**

AmeriServ makes limited use of innovative and/or flexible lending practices in serving assessment area credit needs. The home-mortgage credit needs of low- and moderate-income individuals and families can often be addressed more effectively by alternative mortgage products. In an effort to address the credit needs of such borrowers in the Pittsburgh, PA assessment area, AmeriServ offers a proprietary mortgage product targeted to low- and moderate-income borrowers. Further, the bank participated in grant programs through the FHLB of Pittsburgh’s FFD program and Neighborhood Housing Services, which provide downpayment and closing cost grants to first-time homebuyers.

During the evaluation period, the bank originated nine FHA loans totaling \$2.3 million, and 15 AmeriServ Community Loan Program loans totaling over \$2.1 million. The bank also made four FFD grants totaling \$60 thousand, and one Neighborhood Housing Services grant for nearly \$13 thousand, distributed to first-time homebuyers in the assessment area during the evaluation period.

**Community Development Lending**

AmeriServ made a relatively high level of community development loans in the assessment area.

During the evaluation period, which includes the timeframe between January 11, 2022 through June 9, 2025, the bank made four qualified community development loans in the assessment area totaling \$9 million. This is an increase in dollars, but a decrease in number of originations from the previous evaluation, when the bank made seven community development loans totaling \$6.4 million. Community development lending in the Pittsburgh, PA assessment area accounted for 65% of the bank’s total community development lending.

Of the bank’s four community development loans, two loans totaling \$720 thousand (8%) supported affordable housing, and two loans totaling \$8.3 million (92%) supported community services for low- and moderate-income individuals.

The following table includes the bank’s community development loans, broken out by community development purpose.

<b>AmeriServ Financial Bank Pittsburgh, PA Assessment Area Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	1	5,000	0	0	0	0	1	5,000
2023	1	320	1	3,300	0	0	0	0	2	3,620
2024	1	400	0	0	0	0	0	0	1	400
<b>TOTAL</b>	<b>2</b>	<b>720</b>	<b>2</b>	<b>8,300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>9,020</b>

**INVESTMENT TEST**

The investment test evaluates a financial institution’s level of qualified investments that serve low- or moderate-income areas or individuals, together with the responsiveness, innovativeness, and complexity of such investments. Qualified investments made prior to the previous evaluation, which are still outstanding, are considered under the test. For purposes of the CRA, the term qualified investment has been defined to include: a lawful investment; deposit; membership share; or grant, including a donation or in-kind contribution of property, that has as its primary purpose, community development.

**Volume of Investment and Grant Activity**

AmeriServ made an adequate level of qualified community development investments and grants, rarely in a leadership position. The bank made 11 qualified investments, grants, and donations in the Pittsburgh, PA assessment area totaling almost \$2.4 million, a decrease in number, but an increase in dollars from the previous evaluation when the bank made 10 investments totaling \$1.5 million.

AmeriServ made three qualified investments totaling \$2.3 million, all supporting affordable housing in the assessment area. Investments were mortgage-backed securities consisting of loans to low- and moderate-income borrowers and within low- and moderate-income census tracts.

In addition to the qualified investments discussed above, the bank also made six donations totaling \$18 thousand. Of the total dollar amount, \$9.5 thousand (53%) supported affordable housing, and \$8.5 thousand (47%) supported community services for low- and moderate-income individuals and families.

Finally, the bank made two in-kind donations totaling just under \$3 thousand. The in-kind donations provided community services, through care packages with personal care items for low- and moderate-income persons.

The following table presents the investment and grant activity for the Pittsburgh, PA assessment area.

<b>AmeriServ Financial Bank Pittsburgh, PA Assessment Area Qualified Investments</b>										
<b>CD Category</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>
Qualified Investments	3	2,346	0	0	0	0	0	0	3	2,346
Donations	3	10	3	8	0	0	0	0	6	18
In-Kind Donations	0	0	2	3	0	0	0	0	2	3
<b>TOTAL</b>	<b>6</b>	<b>2,356</b>	<b>5</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>2,367</b>

**Responsiveness to Credit and Community Development Needs**

AmeriServ exhibits adequate responsiveness to credit and community development needs in the assessment area. A majority of the bank’s investment dollars went toward affordable housing, which was a pronounced need according to community contacts.

**Community Development Initiatives**

The bank makes rare use of innovative and/or complex investments to support community development initiatives. In the Pittsburgh, PA assessment area, the bank invested in three mortgage-backed securities, and made a small number of low-dollar donations within the assessment area.

**SERVICE TEST**

The service test evaluates the financial services provided by a financial institution using the following characteristics:

- The accessibility of delivery mechanisms within an assessment area, including the distribution of an institution’s branch offices and alternative delivery mechanisms;
- The impact of changes in branch locations upon low- and moderate-income census tracts or low- and moderate-income individuals in the assessment area;
- The reasonableness of business hours and services in meeting assessment area needs; and
- The extent to which an institution provides community development services.

**Accessibility of Delivery Systems**

Delivery systems are accessible to the bank’s geographies and individuals of different income levels in its Pittsburgh, PA assessment area. During the review period, the bank operated three branches in the assessment area. Of the branches in the assessment area, two were located in moderate-income tracts (67%), and one was located in an upper-income tract (33%), using both 2015 ACS and 2020 Census data.

The following tables detail the location of the bank’s branches using both 2015 ACS and 2020 Census demographics for comparison.

<b>AmeriServ Financial Bank                      Pittsburgh, PA Assessment Area                      Retail Branch Distribution                      2015 ACS Data</b>				
<b>Census Tract Type</b>	<b>Number of Branches</b>	<b>Percent Branches</b>	<b>Population</b>	<b>Percent of Population</b>
Low	0	0.0	97,362	6.1
Moderate	2	66.7	293,400	18.4
Middle	0	0.0	700,693	44.0
Upper	1	33.3	490,299	30.8
Unknown Income	0	0.0	10,642	0.7
<b>Totals</b>	<b>3</b>	<b>100.0</b>	<b>1,592,396</b>	<b>100.0</b>

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<b>AmeriServ Financial Bank Pittsburgh, PA Assessment Area Retail Branch Distribution 2020 Census Data</b>				
<b>Census Tract Type</b>	<b>Number of Branches</b>	<b>Percent Branches</b>	<b>Population</b>	<b>Percent of Population</b>
Low	0	0.0	100,938	6.3
Moderate	2	66.7	295,074	18.4
Middle	0	0.0	631,757	39.4
Upper	1	33.3	559,758	34.9
Unknown Income	0	0.0	17,714	1.0
<b>Totals</b>	<b>3</b>	<b>100.0</b>	<b>1,605,241</b>	<b>100.0</b>

Two of the three branches in the Pittsburgh, PA assessment area have ATMs available, which provide electronic access to banking services. The branch location in the United Steelworkers Union building in downtown Pittsburgh does not have an ATM. To supplement traditional banking services, AmeriServ provides alternative delivery systems that include online banking and funds transfer services through its full-service website at <https://www.ameriserv.com/>.

### **Changes in Branch Locations**

There were no changes in branch locations in the Pittsburgh, PA assessment area during the evaluation period, and therefore this component of the service test was not considered in this assessment area.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Services do not vary in a way that inconveniences the bank's assessment area, particularly low- and moderate-income census tracts or individuals. Two of the three branches in the assessment area (both moderate-income branches) offer drive-up service and extended Friday hours<sup>9</sup>. None of the branches offer Saturday hours.

### **Bank Products**

Though the bank does not offer a free checking product for individuals, it does offer a Free Business Checking account for businesses with up to 250 transactions a month, which features no fees and no minimum balance requirements. The account offers free telephone, online, and mobile banking services, and a free Visa® Business Debit Card.

### **Community Development Services**

AmeriServ provides an adequate level of community development services in the Pittsburgh, PA assessment area.

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<sup>9</sup> The branch located in downtown Pittsburgh, in an upper-income census tract, does not offer drive-up services, an ATM, extended hours, or Saturday hours.

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Over the evaluation period, notable services included the bank's fair lending officer participating in financial education classes through numerous organizations, and providing technical assistance to City of Bridges Community Land Trust, which provides affordable housing in the assessment area. Bank employees also provided technical assistance to local community organizations by way of board membership, including:

- An employee served as treasurer of the Derry Area School District, which has more than 50% of students receiving free/reduced lunch.
- An employee served on the board of Brookline Teen Outreach, an organization providing community services for Pittsburgh-area teenagers. More than 50% of Pittsburgh School District students receive free/reduced lunch.

## STATE COLLEGE, PA ASSESSMENT AREA LIMITED-SCOPE REVIEW

A limited-scope review of the bank’s performance in the State College, PA assessment area as conducted. For the purposes of assessing AmeriServ’s performance in Pennsylvania overall, the State College, PA assessment area was given the third highest weight behind the Johnstown, PA and Pittsburgh, PA assessment areas, given the bank’s volumes of loans, deposits, and operations therein. Specifically, during the evaluation period, lending activity in the State College, PA assessment area represented 20% of loans by number, and 27% of loans by dollar volume. The assessment area’s single branch (6% of total branches) held \$32 million in deposits, or 3% of the bank’s total deposits as of June 30, 2024. Though this assessment area was given the third highest weight in determining the statewide rating, it was evaluated using limited-scope procedures, as a full-scope review was conducted at the previous CRA evaluation.

The bank’s performance in the State College, PA assessment area was consistent with its performance in the full-scope review assessment areas, as seen in the table below. The facts and data reviewed, including performance and demographic information, are presented in the tables located in the appendices accompanying this report. Conclusions regarding performance are as follows:

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
State College, PA	Consistent	Below	Consistent

### **DESCRIPTION OF INSTITUTION’S OPERATIONS**

The bank’s State College, PA assessment area consists of the entirety of Centre County, which comprises the State College, PA MSA.

According to 2015 ACS data, the State College, PA assessment area consisted of 31 census tracts, one of which was designated as low-income (3%), six of which were moderate-income (19%), 12 of which were middle income (39%), eight of which were upper-income (26%), and four of which were tracts of unknown income (13%).

According to 2020 Census data, the State College, PA assessment area consisted of 41 census tracts, one of which was designated as low-income (2%), eight of which were moderate-income (20%), 19 of which were middle income (46%), nine of which were upper-income (22%), and four of which were tracts of unknown income (10%).

Maps of the State College, PA assessment area reflecting 2015 ACS and 2020 Census data are located in Appendix F.

AmeriServ’s performance was evaluated in terms of the demographic and business context in which it operates.

According to the FDIC’s Deposit Market Share Report as of June 30, 2024, there were 16 depository institutions operating in the bank’s State College, PA assessment area. These institutions maintained

a total of 47 branches, holding \$4.4 billion in deposits. AmeriServ, with one branch holding \$32 million in deposits, was ranked sixteenth, with less than 1% deposit market share. PNC Bank, N.A., with six branches in the area, ranked first with \$1 billion in deposits, or 24% of the deposit market. First National Bank of Pennsylvania ranked second with nine branches holding \$802 million (18%) of the deposit market, followed by Kish Bank with five branches holding almost \$509 million (11%) of the deposit market.

As stated previously, AmeriServ reports home-mortgage loans pursuant to HMDA and was compared to the aggregate of all lenders in the market reporting real estate loans pursuant to HMDA. This data is reported annually. In 2021, a total of 266 institutions reported 5,666 HMDA loan originations and purchases within the assessment area. AmeriServ ranked twenty-first in the market with just over 1% of HMDA loans. Citizens Bank, N.A. ranked first with almost 8% of the HMDA market. Wells Fargo Bank, N.A. ranked second with 7% market share, followed by Northwest Bank with 6% market share.

The 2022 aggregate HMDA data revealed a 36% decrease in overall HMDA lending, with 227 lenders originating and purchasing 3,623 home-mortgage loans in the assessment area. AmeriServ tied for eighteenth, with 1% of the market. Citizens Bank, N.A. led the HMDA market with 8% market share. Kish Bank ranked second with 7% of the market, followed by Jersey Shore State Bank with just under 7%.

Finally, the 2023 aggregate HMDA data reflected a 33% decrease in overall HMDA lending, with 185 lenders originating and purchasing 2,417 home-mortgage loans in the assessment area. AmeriServ ranked sixteenth, with 2% of the market. Citizens Bank, N.A. led the HMDA market with just over 8% market share. Kish Bank ranked second with 8% of the market, and Jersey Shore State Bank ranked third with 8%.

Similarly, the institution reports its small business loans pursuant to the CRA, and was compared to the aggregate of all small business and small farm lenders operating in the assessment area. This data is also reported annually. According to 2021 small business and small farm data, there were 74 CRA reporters in the assessment area, originating or purchasing a total of 2,761 small business and small farm loans. AmeriServ ranked fourteenth amongst these lenders with almost 2% market share. American Express, NB ranked first with 15% of the market. First National Bank of Pennsylvania ranked second with 12%, followed by Kish Bank with 9%.

According to 2022 small business and small farm data, there were 67 CRA reporters in the assessment area, originating or purchasing a total of 2,363 small business and small farm loans. AmeriServ tied for twenty-eighth with less than 1% of the market. Again, American Express, NB ranked first with 25% of the market, Followed by JP Morgan Chase Bank, N.A. with 13%, and Synchrony Bank with 9% market share.

Finally, according to 2023 small business and small farm data, there were 68 CRA reporters in the assessment area, originating or purchasing a total of 2,290 small business and small farm loans. AmeriServ tied for twenty-third in the market with less than 1% of CRA loans. American Express, NB ranked first with 28% of the market. JP Morgan Chase Bank, N.A. ranked second with 17%, and Synchrony Bank ranked third with 8%.

According to Moody's January 2025 Precis report, the State College, PA assessment area is in a mid-expansion phase. Healthcare industry growth has recently exceeded expectations, and a growing

student base and strong and relatively lower-cost technology sector also aid the economy. However, steep layoffs in the public sector, and softening of the housing market have somewhat tempered State College's otherwise healthy economy. Strengths of the area include financial support from Pennsylvania State University, a highly educated young population, and a high quality of life. Weaknesses include an overreliance on the university for jobs, low per capita income, poor transportation linkages, and overvalued single-family housing.

Per Moody's the overwhelming employment industry was government (related to the university), which accounts for 40% of area jobs, followed by education and health services (13%), and retail trade (9%). Leading employers included Penn State University, Mount Nittany Medical Center, Glenn O. Hawbaker, Inc., and Raytheon Company.

To supplement economic, demographic, and performance data, an interview was conducted with a local community organization, which provided perspective on credit and community development needs of the State College, PA assessment area. The interview was held with an agency focused on affordable housing. The contact stated that there is a need for affordable housing, as much of the assessment area's housing is higher cost due to the university. Additionally, the contact noted that potential mortgage applicants need more support throughout the loan process, as few mortgage loans are originated in this assessment area.

Tables showing the assessment area demographics of the State College, PA assessment area in 2021, 2022, and 2023 are contained on the following pages.

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
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AmeriServ Financial Bank State College, PA Assessment Area Assessment Area Demographics 2021								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.2	98	0.3	22	22.4	6,379	19.6
Moderate-income	6	19.4	6,623	20.4	794	12.0	6,029	18.5
Middle-income	12	38.7	15,612	48.0	935	6.0	7,001	21.5
Upper-income	8	25.8	9,740	29.9	279	2.9	13,123	40.3
Unknown-income	4	12.9	459	1.4	72	15.7	0	0.0
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>32,532</b>	<b>100.0</b>	<b>2,102</b>	<b>6.5</b>	<b>32,532</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	148	0	0.0	0.0	119	80.4	29	19.6
Moderate-income	15,773	5,541	16.0	35.1	8,140	51.6	2,092	13.3
Middle-income	28,607	17,908	51.7	62.6	7,532	26.3	3,167	11.1
Upper-income	15,485	10,892	31.5	70.3	3,384	21.9	1,209	7.8
Unknown-income	4,476	265	0.8	5.9	3,402	76.0	809	18.1
<b>Total Assessment Area</b>	<b>64,489</b>	<b>34,606</b>	<b>100.0</b>	<b>53.7</b>	<b>22,577</b>	<b>35.0</b>	<b>7,306</b>	<b>11.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7	0.1	7	0.1	0	0.0	0	0.0
Moderate-income	1,110	18.4	1,021	18.5	74	16.6	15	20.0
Middle-income	2,457	40.7	2,236	40.5	182	40.8	39	52.0
Upper-income	1,870	31.0	1,711	31.0	141	31.6	18	24.0
Unknown-income	595	9.9	543	9.8	49	11.0	3	4.0
<b>Total Assessment Area</b>	<b>6,039</b>	<b>100.0</b>	<b>5,518</b>	<b>100.0</b>	<b>446</b>	<b>100.0</b>	<b>75</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.4</b>			<b>7.4</b>	<b>1.2</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	26	11.8	25	11.6	1	25.0	0	0.0
Middle-income	139	63.2	137	63.4	2	50.0	0	0.0
Upper-income	54	24.5	53	24.5	1	25.0	0	0.0
Unknown-income	1	0.5	1	0.5	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>220</b>	<b>100.0</b>	<b>216</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.2</b>			<b>1.8</b>	<b>0.0</b>

2015 ACS Data and 2021 Dun & Bradstreet Information

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank State College, PA Assessment Area Assessment Area Demographics 2022								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.4	37	0.1	30	81.1	6,064	18.2
Moderate-income	8	19.5	5,681	17.1	486	8.6	6,339	19.0
Middle-income	19	46.3	19,209	57.7	777	4.0	7,745	23.2
Upper-income	9	22.0	8,314	25.0	206	2.5	13,169	39.5
Unknown-income	4	9.8	76	0.2	34	44.7	0	0.0
<b>Total Assessment Area</b>	<b>41</b>	<b>100.0</b>	<b>33,317</b>	<b>100.0</b>	<b>1,533</b>	<b>4.6</b>	<b>33,317</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	155	0	0.0	0.0	112	72.3	43	27.7
Moderate-income	11,757	6,212	16.8	52.8	3,868	32.9	1,677	14.3
Middle-income	37,697	22,211	59.9	58.9	11,463	30.4	4,023	10.7
Upper-income	14,530	8,607	23.2	59.2	4,447	30.6	1,476	10.2
Unknown-income	2,923	53	0.1	1.8	2,407	82.3	463	15.8
<b>Total Assessment Area</b>	<b>67,062</b>	<b>37,083</b>	<b>100.0</b>	<b>55.3</b>	<b>22,297</b>	<b>33.2</b>	<b>7,682</b>	<b>11.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	31	0.5	30	0.5	1	0.2	0	0.0
Moderate-income	1,082	18.1	984	18.0	76	17.2	22	29.7
Middle-income	2,987	50.0	2,737	50.1	210	47.5	40	54.1
Upper-income	1,493	25.0	1,366	25.0	115	26.0	12	16.2
Unknown-income	384	6.4	344	6.3	40	9.0	0	0.0
<b>Total Assessment Area</b>	<b>5,977</b>	<b>100.0</b>	<b>5,461</b>	<b>100.0</b>	<b>442</b>	<b>100.0</b>	<b>74</b>	<b>100.0</b>
Percentage of Total Businesses:			91.4		7.4		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	38	17.7	38	17.9	0	0.0	0	0.0
Middle-income	146	67.9	143	67.5	3	100.0	0	0.0
Upper-income	31	14.4	31	14.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>215</b>	<b>100.0</b>	<b>212</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
Percentage of Total Farms:			98.6		1.4		0.0	

2020 Census Data and 2022 Dun & Bradstreet Information

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank State College, PA Assessment Area Assessment Area Demographics 2023								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.4	37	0.1	30	81.1	6,064	18.2
Moderate-income	8	19.5	5,681	17.1	486	8.6	6,339	19.0
Middle-income	19	46.3	19,209	57.7	777	4.0	7,745	23.2
Upper-income	9	22.0	8,314	25.0	206	2.5	13,169	39.5
Unknown-income	4	9.8	76	0.2	34	44.7	0	0.0
<b>Total Assessment Area</b>	<b>41</b>	<b>100.0</b>	<b>33,317</b>	<b>100.0</b>	<b>1,533</b>	<b>4.6</b>	<b>33,317</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	155	0	0.0	0.0	112	72.3	43	27.7
Moderate-income	11,757	6,212	16.8	52.8	3,868	32.9	1,677	14.3
Middle-income	37,697	22,211	59.9	58.9	11,463	30.4	4,023	10.7
Upper-income	14,530	8,607	23.2	59.2	4,447	30.6	1,476	10.2
Unknown-income	2,923	53	0.1	1.8	2,407	82.3	463	15.8
<b>Total Assessment Area</b>	<b>67,062</b>	<b>37,083</b>	<b>100.0</b>	<b>55.3</b>	<b>22,297</b>	<b>33.2</b>	<b>7,682</b>	<b>11.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	29	0.5	28	0.5	1	0.2	0	0.0
Moderate-income	1,096	18.2	999	18.1	74	17.2	23	30.7
Middle-income	3,018	50.1	2,770	50.2	208	48.5	40	53.3
Upper-income	1,496	24.8	1,373	24.9	111	25.9	12	16.0
Unknown-income	386	6.4	351	6.4	35	8.2	0	0.0
<b>Total Assessment Area</b>	<b>6,025</b>	<b>100.0</b>	<b>5,521</b>	<b>100.0</b>	<b>429</b>	<b>100.0</b>	<b>75</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.6</b>			<b>7.1</b>	<b>1.2</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	39	18.0	39	18.2	0	0.0	0	0.0
Middle-income	145	66.8	142	66.4	3	100.0	0	0.0
Upper-income	33	15.2	33	15.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>217</b>	<b>100.0</b>	<b>214</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.6</b>			<b>1.4</b>	<b>0.0</b>

2020 Census Data and 2023 Dun & Bradstreet Information

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The bank's performance in the State College, PA assessment area was consistent with both the lending and service performance, and below the investment performance in the full-scope assessment areas in Pennsylvania.

### **LENDING TEST**

The bank's lending in the State College, PA assessment area was consistent with the bank's lending in the full-scope assessment areas in Pennsylvania. Due to the number and dollar volume of loans in the assessment area, HMDA lending was weighed more heavily in determining conclusions for the borrower and geographic distribution of lending, followed by CRA small business lending. Further, HMDA lending in low-income census tracts was not considered in the evaluation of geographic distribution in the assessment area, as no owner-occupied housing units were located in the assessment area's single low-income tract. Similarly, CRA small business lending in low-income census tracts was not considered in the evaluation of geographic distribution, as the assessment area's one low-income census tract contained less than 1% of the businesses in the assessment area. Finally, due to very limited small business lending in 2022 and 2023, borrower and geographic distribution analyses were only performed in 2021. More specifically, AmeriServ made only two small business loans during 2022, and only five in 2023.

### **Borrower and Geographic Distribution of Lending**

#### **Home-Mortgage Lending**

During 2021, AmeriServ originated 73 HMDA loans aggregating \$17.2 million. The bank made six loans to low-income borrowers (8%), above the level of aggregate lending to low-income borrowers (7%), but below the proxy (20%). The bank originated 10 loans to moderate-income borrowers (14%), which was below the level of aggregate lending to moderate-income borrowers (17%), and the proxy (19%). With respect to geographic distribution of HMDA loans, the bank made 10 loans in moderate-income tracts (14%), compared to the aggregate lending level and proxy (both 16%).

During 2022, AmeriServ originated 43 HMDA loans aggregating \$11.2 million. The bank made one loan to a low-income borrower (2%), which fell below the level of aggregate lending to low-income borrowers (10%), and proxy (18%). The bank originated six loans to moderate-income borrowers (14%), which was below the level of aggregate lending to moderate-income borrowers and proxy (both 19%). With respect to geographic distribution of HMDA loans, the bank made seven loans in moderate-income tracts (16%), which was in-line with the aggregate lending level (16%), and proxy (17%).

Finally, during 2023, AmeriServ originated 48 HMDA loans aggregating \$23.5 million. The bank made four loans to low-income borrowers (8%), which was below the level of aggregate lending to low-income borrowers (13%), and proxy (18%). The bank originated 11 loans to moderate-income borrowers (23%), which matched the level of aggregate lending to low-income borrowers (23%), and

was above the proxy (19%). With respect to geographic distribution of HMDA loans, the bank made six loans in moderate-income tracts (13%), which was below the aggregate lending level and proxy (both 17%).

### **Small Business Lending**

During 2021, AmeriServ originated 50 small business loans aggregating \$2.6 million. Of these loans, the bank originated 29 loans to small businesses (58%), which was above aggregate lending of 52% to small businesses by all lenders in the assessment area, but below the proxy (91%). Of the 50 loans originated in the assessment area, 86% (43 loans) were in amounts of \$100 thousand or less, which was similar to the aggregate lending level of 88%. With respect to geographic distribution of small business loans, the bank made two loans (4%) in moderate-income tracts, compared to the aggregate lending level and proxy (both 18%).

As discussed previously, neither borrower nor geographic distribution analyses of the bank's small business loans were performed in 2022 or 2023 due to very limited loan volume, which would not provide a sample sufficient for drawing performance conclusions.

### **Innovative and/or Flexible Lending Practices and Community Development Lending**

As discussed earlier, the bank helps to meet credit needs of low- and moderate-income mortgage borrowers by offering alternative mortgage products throughout its assessment areas. In an effort to address the credit needs of such borrowers in the State College, PA assessment area, AmeriServ originated 13 loans through its proprietary AmeriServ Community Loan Program totaling \$2.6 million, and one FFD grant totaling \$15 thousand in the State College, PA assessment area.

AmeriServ made no community development loans in the State College, PA assessment area during the evaluation period.

### **INVESTMENT TEST**

The bank's investment performance in this assessment area was below the bank's investment performance in the full-scope review assessment areas in Pennsylvania. Qualified investments and donations in the State College, PA assessment area totaled \$22 thousand. Of the bank's total investments and donations, less than 1% were located in the State College, PA assessment area.

AmeriServ did not make any qualified investments in the assessment area during the review period, but did make nine donations totaling over \$21 thousand. Of these donations, \$16.5 thousand (almost 77%) supported community services for low- and moderate-income individuals, \$2.5 thousand (12%) supported economic development, and \$2.5 thousand (12%) supported affordable housing initiatives.

Finally, the bank made one small in-kind donation that supported community services for low- and moderate-income individuals.

The following table presents investment and donation activity for the State College, PA assessment area.

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank State College, PA Assessment Area Qualified Investments										
CD Category	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Qualified Investments	0	0	0	0	0	0	0	0	0	0
Donations	1	2.5	7	16.5	1	2.5	0	0	9	21.5
In-Kind Donations	0	0	1	0.6	0	0	0	0	1	0.6
<b>TOTAL</b>	<b>1</b>	<b>3</b>	<b>8</b>	<b>18</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>22.1</b>

**SERVICE TEST**

The bank’s service performance in the State College, PA assessment area was consistent with the bank’s service test performance in the full-scope assessment areas in Pennsylvania.

The bank operated one branch in the assessment area (6% of the bank’s total branches), located in a moderate-income tract. The branch includes an ATM, offers drive-up service, and offers extended hours on Friday, along with limited operating hours on Saturday.

## **NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA LIMITED-SCOPE REVIEW**

A limited-scope review of the bank’s performance in the Non-MSA Somerset County, PA assessment area as conducted. For the purposes of assessing AmeriServ’s performance in Pennsylvania overall, the Non-MSA Somerset County, PA assessment area was given the fourth highest weight behind the Johnstown, PA, Pittsburgh, PA, and State College, PA assessment areas, given the bank’s volumes of loans, deposits, and operations therein. Specifically, during the evaluation period, lending activity in the Non-MSA Somerset County, PA assessment area represented 12% of loans by number, and 7% of loans by dollar volume. The assessment area’s four branches (24% of total branches) held nearly \$148 million in deposits, or 13% of the bank’s total deposits as of June 30, 2024.

The bank’s performance in the Non-MSA Somerset County, PA assessment area was consistent with its performance in the full-scope review assessment areas, as seen in the table below. The facts and data reviewed, including performance and demographic information, are presented in the tables located in the appendices accompanying this report. Conclusions regarding performance are as follows:

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
Non-MSA Somerset County, PA	Consistent	Below	Consistent

### **DESCRIPTION OF INSTITUTION’S OPERATIONS**

The bank’s Non-MSA Somerset County, PA assessment area consists of the entirety of Somerset County.

According to 2015 ACS data, the Non-MSA Somerset County, PA assessment area consisted of 21 census tracts, none of which were designated as low-income, one of which was moderate-income (5%), 20 of which were middle income (95%), and none of which were upper-income.

According to 2020 Census data, the Non-MSA Somerset County, PA assessment area consisted of 24 census tracts, none of which were designated as low-income, two of which were moderate-income (just over 8%), 20 of which were middle income (just over 83%), and two of which were upper-income (just over 8%).

Maps of the Non-MSA Somerset County, PA assessment area reflecting 2015 ACS and 2020 Census data are located in Appendix F.

AmeriServ’s performance was evaluated in terms of the demographic and business context in which it operates.

According to the FDIC’s Deposit Market Share Report as of June 30, 2024, there were eight depository institutions operating in the bank’s Non-MSA Somerset County, PA assessment area. These institutions maintained a total of 24 branches, holding almost \$1.7 billion in deposits. AmeriServ, with four branches in the assessment area, ranked fourth with nearly \$148 million, or 9% of deposits.

Somerset Trust Company, with ten branches in the area, ranked first with almost \$829 million in deposits, or 50% of the deposit market. First National Bank of Pennsylvania ranked second with three branches holding \$304 million (18%) of the deposit market, followed by First Commonwealth Bank with three branches holding \$151 million (9%) of the deposit market.

As stated previously, AmeriServ reports home-mortgage loans pursuant to HMDA and was compared to the aggregate of all lenders in the market reporting real estate loans pursuant to HMDA. This data is reported annually. In 2021, a total of 191 institutions reported 2,262 HMDA loan originations and purchases within the assessment area. AmeriServ tied for nineteenth in the market with less than 1% of HMDA originations and purchases. Somerset Trust Company ranked first with 18% of the HMDA market. First National Bank of Pennsylvania ranked second with 9% market share, followed closely by First Commonwealth Bank with over 8% market share.

The 2022 aggregate HMDA data revealed a 25% decrease in overall HMDA lending, with 159 lenders originating and purchasing 1,706 home-mortgage loans in the assessment area. AmeriServ ranked eleventh with 2% of the HMDA market. Somerset Trust Company led the HMDA market with 21% market share, followed by First National Bank of Pennsylvania with 11% of the market, and First Commonwealth Bank with 10%.

Finally, the 2023 aggregate HMDA data reflected a 22% decrease in overall HMDA lending year-over-year, with 152 lenders originating and purchasing 1,330 home-mortgage loans in the assessment area. AmeriServ tied for tenth with nearly 2% market share. Once again, Somerset Trust Company led the HMDA market with 21% market share, followed by First National Bank of Pennsylvania with 9% of the market, and 1<sup>st</sup> Summit Bank with 7%.

Similarly, the institution reports its small business loans pursuant to the CRA, and was compared to the aggregate of all small business and small farm lenders operating in the assessment area. This data is also reported annually. According to 2021 small business and small farm data, there were 56 CRA reporters in the assessment area, originating or purchasing a total of 1,855 small business and small farm loans. AmeriServ tied for ninth in the CRA market, with just under 2% of small business and small farm loans. Somerset Trust Company ranked first with 36% of the market. American Express, NB ranked second with 8%, followed by Synchrony Bank with 7%.

According to 2022 small business and small farm data, there were 61 CRA reporters in the assessment area, originating or purchasing a total of 1,424 small business and small farm loans. AmeriServ ranked twenty-first with less than 1% of the CRA loan market. Somerset Trust Company ranked first with 20% of the market. Synchrony Bank ranked second with 13%, followed by American Express, NB with just under 13%.

Finally, according to 2023 small business and small farm data, there were 59 CRA reporters in the assessment area, originating or purchasing a total of 1,301 small business and small farm loans. AmeriServ ranked eighteenth with less than 1% of the market. Somerset Trust Company led the market with 18% of small business and small farm loans, followed by Synchrony Bank with 16%, and American Express, NB with 13%.

According to the Pennsylvania Department of Labor and Industry’s Center for Workforce Information and Analysis, leading industries in the Non-MSA Somerset County, PA assessment area include healthcare and social assistance (17%), and manufacturing, accommodation and food services, and retail trade (each accounting for 11% of the area’s employment). Leading employers include state government, VR, US Holdings, Inc., UPMC Somerset, and CSS Medical Center at Windber.

To supplement economic, demographic, and performance data, an interview was conducted with a local community organization, which provided perspective on credit and community development needs of the Non-MSA Somerset County, PA assessment area. The interview was held with an agency focused on revitalization/stabilization efforts in the area. The contact stated that community services to low- and moderate-income individuals were a need in the area, as well as credit for home rehabilitation projects, as much of the housing in the area is old and in need of repair. Finally, the area is in need of updated infrastructure, such as water and sewer systems, as these basic systems are quite dated.

Tables showing the assessment area demographics of the Non-MSA Somerset County, PA assessment area in 2021, 2022, and 2023 are contained on the following pages.

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank Non-MSA Somerset County, PA Assessment Area Assessment Area Demographics 2021								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,916	19.1
Moderate-income	1	4.8	472	2.3	138	29.2	4,055	19.7
Middle-income	20	95.2	20,071	97.7	1,707	8.5	4,529	22.0
Upper-income	0	0.0	0	0.0	0	0.0	8,043	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>20,543</b>	<b>100.0</b>	<b>1,845</b>	<b>9.0</b>	<b>20,543</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,205	293	1.3	24.3	670	55.6	242	20.1
Middle-income	36,799	22,995	98.7	62.5	5,661	15.4	8,143	22.1
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>38,004</b>	<b>23,288</b>	<b>100.0</b>	<b>61.3</b>	<b>6,331</b>	<b>16.7</b>	<b>8,385</b>	<b>22.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	204	6.7	182	6.7	20	7.9	2	2.4
Middle-income	2,835	93.3	2,521	93.3	233	92.1	81	97.6
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,039</b>	<b>100.0</b>	<b>2,703</b>	<b>100.0</b>	<b>253</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>88.9</b>		<b>8.3</b>		<b>2.7</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	151	100.0	146	100.0	5	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>151</b>	<b>100.0</b>	<b>146</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>96.7</b>		<b>3.3</b>		<b>0.0</b>	

2015 ACS Data and 2021 Dun & Bradstreet Information

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank Non-MSA Somerset County, PA Assessment Area Assessment Area Demographics 2022								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,541	17.7
Moderate-income	2	8.3	1,156	5.8	243	21.0	4,119	20.6
Middle-income	20	83.3	15,968	80.0	1,169	7.3	4,506	22.6
Upper-income	2	8.3	2,844	14.2	102	3.6	7,802	39.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>24</b>	<b>100.0</b>	<b>19,968</b>	<b>100.0</b>	<b>1,514</b>	<b>7.6</b>	<b>19,968</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,334	1,140	4.8	48.8	679	29.1	515	22.1
Middle-income	31,534	18,832	79.9	59.7	4,737	15.0	7,965	25.3
Upper-income	4,655	3,586	15.2	77.0	544	11.7	525	11.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>38,523</b>	<b>23,558</b>	<b>100.0</b>	<b>61.2</b>	<b>5,960</b>	<b>15.5</b>	<b>9,005</b>	<b>23.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	261	8.7	230	8.6	27	11.0	4	4.8
Middle-income	2,412	80.7	2,151	80.8	190	77.6	71	85.5
Upper-income	316	10.6	280	10.5	28	11.4	8	9.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,989</b>	<b>100.0</b>	<b>2,661</b>	<b>100.0</b>	<b>245</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>
Percentage of Total Businesses:			89.0		8.2		2.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	5.4	8	5.6	0	0.0	0	0.0
Middle-income	128	85.9	123	85.4	5	100.0	0	0.0
Upper-income	13	8.7	13	9.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>149</b>	<b>100.0</b>	<b>144</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
Percentage of Total Farms:			96.6		3.4		0.0	

2020 Census Data and 2022 Dun & Bradstreet Information

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank Non-MSA Somerset County, PA Assessment Area Assessment Area Demographics 2023								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,541	17.7
Moderate-income	2	8.3	1,156	5.8	243	21.0	4,119	20.6
Middle-income	20	83.3	15,968	80.0	1,169	7.3	4,506	22.6
Upper-income	2	8.3	2,844	14.2	102	3.6	7,802	39.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>24</b>	<b>100.0</b>	<b>19,968</b>	<b>100.0</b>	<b>1,514</b>	<b>7.6</b>	<b>19,968</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,334	1,140	4.8	48.8	679	29.1	515	22.1
Middle-income	31,534	18,832	79.9	59.7	4,737	15.0	7,965	25.3
Upper-income	4,655	3,586	15.2	77.0	544	11.7	525	11.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>38,523</b>	<b>23,558</b>	<b>100.0</b>	<b>61.2</b>	<b>5,960</b>	<b>15.5</b>	<b>9,005</b>	<b>23.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	261	8.7	229	8.5	28	11.7	4	4.8
Middle-income	2,437	80.8	2,181	81.0	185	77.1	71	85.5
Upper-income	319	10.6	284	10.5	27	11.3	8	9.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,017</b>	<b>100.0</b>	<b>2,694</b>	<b>100.0</b>	<b>240</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.3</b>		<b>8.0</b>		<b>2.8</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	5.3	8	5.5	0	0.0	0	0.0
Middle-income	129	86.0	124	85.5	5	100.0	0	0.0
Upper-income	13	8.7	13	9.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>150</b>	<b>100.0</b>	<b>145</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>96.7</b>		<b>3.3</b>		<b>0.0</b>	

2020 Census Data and 2023 Dun & Bradstreet Information

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The bank's performance in the Non-MSA Somerset County, PA assessment area was consistent with both the lending and service performance, and below the investment performance in the full-scope assessment areas in Pennsylvania.

### **LENDING TEST**

The bank's lending in the Non-MSA Somerset County, PA assessment area was consistent with the bank's lending in the full-scope assessment areas in Pennsylvania. Due to the number and dollar volume of loans in the assessment area, HMDA lending was weighed more heavily in determining conclusions for the borrower distribution of lending, followed by CRA small business lending. Geographic distribution of lending was not evaluated, as the assessment area did not contain any low-income tracts, and only one moderate-income tract using 2015 ACS data, and no low-income tracts, and two moderate-income tracts using 2020 Census data. Further, due to very limited small business lending in 2022 and 2023, borrower and geographic distribution analyses were only performed in 2021. More specifically, AmeriServ made only eight small business loans in both 2022 and 2023.

### **Borrower Distribution of Lending**

#### **Home-Mortgage Lending**

During 2021, AmeriServ originated 16 HMDA loans aggregating almost \$2.9 million. The bank made one loan to a low-income borrower, which was below the level of aggregate lending to low-income borrowers (7%), and the proxy (19%). The bank did not originate any loans to moderate-income borrowers, which was below the level of aggregate lending to moderate-income borrowers (15%), and proxy (20%).

During 2022, AmeriServ originated 36 HMDA loans aggregating nearly \$2.9 million. The bank made five loans to low-income borrowers (14%), which was above the level of aggregate lending to low-income borrowers (8%), and below the proxy (18%). The bank originated seven loans to moderate-income borrowers (19%), which was in-line with the level of aggregate lending to moderate-income borrowers (18%) but below the proxy (21%).

Finally, during 2023, AmeriServ originated 25 HMDA loans aggregating \$2.2 million. The bank made five loans to low-income borrowers (20%), which was above both the level of aggregate lending to low-income borrowers (7%), and the proxy (18%). The bank originated six loans to moderate-income borrowers (24%), which exceeded the level of aggregate lending to moderate-income borrowers (20%), and proxy (21%).

#### **Small Business Lending**

During 2021, AmeriServ originated 37 small business loans aggregating \$4.9 million. Of these loans, the bank originated 23 loans to small businesses (62%), which was above the level of aggregate lending of 46% to small businesses by all lenders in the assessment area, but below the proxy (89%).

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Of the 37 loans originated in the assessment area, 70% (26 loans) were in amounts of \$100 thousand or less, compared to the aggregate lending level of 88%.

**Innovative and/or Flexible Lending Practices and Community Development Lending**

As discussed earlier, the bank helps to meet credit needs of low- and moderate-income mortgage borrowers by offering alternative mortgage products throughout its assessment areas. During the review period, AmeriServ originated one proprietary AmeriServ Community Loan Program loan totaling over \$120 thousand, one FHA loan totaling \$138 thousand, and one FFD grant totaling \$15 thousand in the State College, PA assessment area.

AmeriServ made one community development loan totaling \$1.5 million in the assessment area. The loan supported economic development by financing area small businesses. Of the bank’s overall community development lending, 11% by dollar amount was in the Non-MSA Somerset County, PA assessment area.

**INVESTMENT TEST**

The bank’s investment performance in this assessment area was below the bank’s investment performance in the full-scope review assessment areas in Pennsylvania. Qualified investments and donations in the Non-MSA Somerset County, PA assessment area totaled \$18 thousand. Of the bank’s total investments and donations, less than 1% were located in the Non-MSA Somerset County, PA assessment area.

AmeriServ did not make any qualified investments in the assessment area during the review period. The bank did make eight small-dollar donations totaling just under \$18 thousand in the assessment area. Of the total, \$10.5 thousand (58%) supported community services for low- and moderate-income individuals, and \$7.5 thousand (42%) supported revitalization and stabilization efforts in low- and moderate-income areas.

Finally, the bank made one in-kind donation of \$150 to provide community services to low- and moderate-income individuals in the assessment area.

The following table presents investment and donation activity for the Non-MSA Somerset County, PA assessment area.

AmeriServ Financial Bank Non-MSA Somerset County, PA Assessment Area Qualified Investments										
CD Category	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Qualified Investments	0	0	0	0	0	0	0	0	0	0
Donations	0	0	7	10.5	0	0	1	7.5	8	18
In-Kind Donations	0	0	1	0.1	0	0	0	0	1	0.1
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>10.6</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>7.5</b>	<b>9</b>	<b>18.1</b>

## **SERVICE TEST**

The bank's service performance in the Non-MSA Somerset County, PA assessment area was consistent with the bank's service test performance in the full-scope assessment areas in Pennsylvania.

The bank operated four branches in the assessment area (24% of the bank's total branches), all of which were located in middle-income tracts. All branches have ATMs, drive-up service, and extended Friday hours. Further, one branch offers Saturday hours<sup>10</sup>.

In addition to retail services, the bank's president is chairman of the board for Johnstown Area Regional Industries, an economic development organization that covers both Cambria County (Johnstown assessment area), and Somerset County in this assessment area.

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<sup>10</sup> The bank's Central City branch offers Saturday hours, while the Meyersdale, Somerset and Windber branches do not.

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**STATE OF MARYLAND / HAGERSTOWN, MD**  
**ASSESSMENT AREA**  
**FULL-SCOPE REVIEW**

**STATE RATING**

<b>Performance Test</b>	<b>Performance Level</b>
Lending	Substantial Noncompliance
Investment	Needs to Improve
Service	Satisfactory
<b>Overall</b>	<b>Substantial Noncompliance</b>

**SUMMARY OF MAJOR FACTORS SUPPORTING RATING**

Major factors contributing to the rating include the following:

- The bank made few, if any community development loans in Maryland;
- The bank has a poor level of qualified community development investments and grants in the state;
- The bank exhibits poor responsiveness to credit and community development needs;
- The bank’s delivery systems are reasonably accessible; and
- The bank provides an adequate level of community development services.

**SCOPE OF EXAMINATION**

For the purposes of this CRA evaluation, the state rating is based solely on the bank’s performance in the Hagerstown, MD assessment area, which was evaluated using full-scope review procedures. AmeriServ operates one branch in the Hagerstown, MD assessment area.

The lending, investment, and service tests were applied in assessing the bank’s performance under the CRA. However, it is noted that HMDA and CRA small business lending volume within the Hagerstown, MD assessment area was not substantial enough to draw meaningful conclusions from borrower or geographic distribution analysis. More specifically, in the Hagerstown, MD assessment area, the bank made only eight HMDA loans and 12 CRA loans during the entire evaluation period. Therefore, for purposes of this review, the lending test rating is based on the bank’s lending activity, responsiveness to credit needs, innovative and/or flexible lending practices, and community development lending.

As mentioned previously, the bank’s performance in Maryland was given the least weight in determining the bank’s overall CRA performance, given the limited operations of the bank in this assessment area.

## **DESCRIPTION OF INSTITUTION'S OPERATIONS**

### **Description of Assessment Area**

AmeriServ's Hagerstown, MD assessment area consists of Washington County, Maryland. Washington County, MD is part of the larger Hagerstown-Martinsburg, MD-WV MSA. The assessment area is situated in northern Maryland, and had a population of 149,270 according to the 2015 ACS, and 154,705 as of the 2020 Census.

For the purposes of assessing the bank's CRA performance in the State of Maryland, and overall, the Hagerstown, MD assessment area was given the least weight. As mentioned previously, the Hagerstown, MD assessment area had the lowest volume of deposits, accounting for less than 2% of the bank's total deposits (just over \$17.5 million) as of June 30, 2024. From a loan perspective, less than 2% of the bank's total loans by number, and 2% by dollar volume were made within the Hagerstown, MD assessment area. Finally, one of the bank's 17 branches (6%) were located in this assessment area.

AmeriServ's CRA performance in this assessment area was evaluated in terms of the demographic and business context in which the bank operates. Limited demographic data is provided below, and HMDA and CRA retail lending data is included in Appendices D and E, respectively, for contextual purposes only, given that retail lending performance was not evaluated in this assessment area due to insufficient volume.

According to 2015 ACS data, the Hagerstown, MD assessment area contained 32 census tracts. Of these tracts, two (6%) were designated as low-income, seven (22%) were designated as moderate-income, 15 (47%) as middle-income, seven (22%) as upper-income, and one (3%) as unknown income.

According to 2020 Census data, the assessment area contained 36 census tracts. Of these tracts, one (3%) was designated as low-income, 10 (28%) were designated as moderate-income, 16 (44%) as middle-income, eight (22%) as upper-income, and one (3%) as unknown income.

Maps of the assessment area at the time of the 2015 ACS, and the 2020 Census are available in Appendix E.

According to the FDIC's Deposit Market Share Report as of June 30, 2024, there were 13 depository institutions operating in the bank's Hagerstown, MD assessment area (Washington County). These institutions maintained a total of 41 branches, holding almost \$3.3 billion in deposits. AmeriServ, with one branch, ranked twelfth with \$17.6 million in deposits, or less than 1% of total deposits in the market. Fulton Bank, N.A. with six branches in the area, ranked first with \$612 million in deposits. Truist Bank ranked second with five branches holding \$610 million, followed by Manufacturers and Traders Trust Company with nine branches holding \$607 million. Each of these three institutions held just under 19% of the total deposit market.

To supplement economic, demographic, and performance data, interviews were conducted with local community organizations, which provided perspective on credit and community development needs

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**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

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of the Hagerstown, MD assessment area. Interviews were held with two economic development organizations.

According to the contacts, economic development through financing small and very small businesses is a critical need, as many very small businesses and entrepreneurs find difficulty with securing business credit through traditional channels, and the area has few SBA associates to assist such borrowers. Further, contacts indicate that many older homes in the assessment area are small and stand vacant, leaving few housing options for families and workers moving to the area for employment in the growing logistics sector. Additionally, special financing options for low- and moderate-income first-time homebuyers were stated as a need.

**Economic Characteristics**

As mentioned previously, the bank’s Hagerstown, MD assessment area encompasses Washington County in Maryland.

According to Moody’s Analytics Precis Report as of January 2025, Hagerstown, MD’s economy is in a recovery mode. According to the report, total employment is below pre-pandemic levels, with government, manufacturing and logistics losses. Conversely, area demographics have been strong, with considerable in-migration from the Washington, D.C. suburbs.

Strengths noted by Moody’s include proximity to major cities including Washington, D.C. and Baltimore, which allows residents to commute to strong labor markets, the area’s expanding logistics hub with prime location near major interstates, and a robust population growth. Weaknesses noted include low educational attainment and reliance on manufacturing and retail sectors, which cap long-term employment growth.

The largest employment sector in the Hagerstown, MD assessment area is government, which accounts for nearly 18% of all jobs in the area, followed by education and health services (16%), retail trade (14%), and professional and business services (10%). Largest employers in the area include Meritus Health, FedEx Ground, Citicorp Credit Services Inc., Fiserv, Volvo Group North America, Inc., and Amazon.

Seasonally unadjusted unemployment rates, according to the U.S. Department of Labor’s BLS, are presented in the following table. As reflected in the table, the MSA’s unemployment rate, along with rates in Washington County and the state of Maryland, trend lower than the unemployment rate in the United States as a whole.

AmeriServ Financial Bank Hagerstown, MD Assessment Area Unemployment Rates (Annual, Not Seasonally Adjusted)			
Location	% 2021	% 2022	% 2023
Hagerstown-Martinsburg, MD-WV MSA	4.3	3.0	2.9
Washington County, Maryland	5.1	3.2	2.6
State of Maryland	5.2	3.0	2.2
United States	5.3	3.6	3.6

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**LARGE INSTITUTION PERFORMANCE EVALUATION**  
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Assessment area demographics used to evaluate AmeriServ's CRA performance in the Hagerstown, MD assessment area in 2021, 2022, and 2023 are detailed in the tables on the following pages.

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank Hagerstown, MD Assessment Area Assessment Area Demographics 2021								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.3	1,203	3.2	466	38.7	7,595	20.1
Moderate-income	7	21.9	6,600	17.5	1,466	22.2	6,093	16.1
Middle-income	15	46.9	18,827	49.8	1,271	6.8	8,310	22.0
Upper-income	7	21.9	11,145	29.5	447	4.0	15,777	41.8
Unknown-income	1	3.1	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>32</b>	<b>100.0</b>	<b>37,775</b>	<b>100.0</b>	<b>3,650</b>	<b>9.7</b>	<b>37,775</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,567	577	1.6	22.5	1,559	60.7	431	16.8
Moderate-income	12,354	4,641	12.9	37.6	6,336	51.3	1,377	11.1
Middle-income	29,837	18,243	50.7	61.1	9,380	31.4	2,214	7.4
Upper-income	16,353	12,519	34.8	76.6	2,812	17.2	1,022	6.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>61,111</b>	<b>35,980</b>	<b>100.0</b>	<b>58.9</b>	<b>20,087</b>	<b>32.9</b>	<b>5,044</b>	<b>8.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	451	7.8	392	7.5	53	10.9	6	11.1
Moderate-income	817	14.1	734	14.0	75	15.4	8	14.8
Middle-income	2,869	49.6	2,573	49.0	271	55.5	25	46.3
Upper-income	1,650	28.5	1,547	29.5	88	18.0	15	27.8
Unknown-income	1	0.0	0	0.0	1	0.2	0	0.0
<b>Total Assessment Area</b>	<b>5,788</b>	<b>100.0</b>	<b>5,246</b>	<b>100.0</b>	<b>488</b>	<b>100.0</b>	<b>54</b>	<b>100.0</b>
Percentage of Total Businesses:			90.6		8.4		0.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	1.3	3	1.4	0	0.0	0	0.0
Moderate-income	3	1.3	3	1.4	0	0.0	0	0.0
Middle-income	95	42.2	94	42.3	1	33.3	0	0.0
Upper-income	124	55.1	122	55.0	2	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>225</b>	<b>100.0</b>	<b>222</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
Percentage of Total Farms:			98.7		1.3		0.0	

2015 ACS Data and 2021 Dun & Bradstreet Information

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
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AmeriServ Financial Bank Hagerstown, MD Assessment Area Assessment Area Demographics 2022								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.8	346	0.9	98	28.3	7,773	20.5
Moderate-income	10	27.8	8,209	21.6	1,676	20.4	6,486	17.1
Middle-income	16	44.4	18,675	49.2	1,116	6.0	7,833	20.6
Upper-income	8	22.2	10,709	28.2	446	4.2	15,847	41.8
Unknown-income	1	2.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>36</b>	<b>100.0</b>	<b>37,939</b>	<b>100.0</b>	<b>3,336</b>	<b>8.8</b>	<b>37,939</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,068	138	0.4	12.9	644	60.3	286	26.8
Moderate-income	16,433	6,386	17.0	38.9	8,156	49.6	1,891	11.5
Middle-income	29,214	19,922	53.1	68.2	7,113	24.3	2,179	7.5
Upper-income	14,906	11,094	29.6	74.4	2,914	19.5	898	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>61,621</b>	<b>37,540</b>	<b>100.0</b>	<b>60.9</b>	<b>18,827</b>	<b>30.6</b>	<b>5,254</b>	<b>8.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	270	4.7	239	4.6	24	5.0	7	10.8
Moderate-income	1,411	24.5	1,237	23.7	163	34.1	11	16.9
Middle-income	2,724	47.3	2,476	47.4	216	45.2	32	49.2
Upper-income	1,359	23.6	1,270	24.3	74	15.5	15	23.1
Unknown-income	1	0.0	0	0.0	1	0.2	0	0.0
<b>Total Assessment Area</b>	<b>5,765</b>	<b>100.0</b>	<b>5,222</b>	<b>100.0</b>	<b>478</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.6</b>		<b>8.3</b>		<b>1.1</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.9	2	0.9	0	0.0	0	0.0
Moderate-income	6	2.7	6	2.7	0	0.0	0	0.0
Middle-income	116	51.8	113	51.1	3	100.0	0	0.0
Upper-income	100	44.6	100	45.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>224</b>	<b>100.0</b>	<b>221</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.7</b>		<b>1.3</b>		<b>0.0</b>

2020 Census Data and 2022 Dun & Bradstreet Information

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank Hagerstown, MD Assessment Area Assessment Area Demographics 2023								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.8	346	0.9	98	28.3	7,773	20.5
Moderate-income	10	27.8	8,209	21.6	1,676	20.4	6,486	17.1
Middle-income	16	44.4	18,675	49.2	1,116	6.0	7,833	20.6
Upper-income	8	22.2	10,709	28.2	446	4.2	15,847	41.8
Unknown-income	1	2.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>36</b>	<b>100.0</b>	<b>37,939</b>	<b>100.0</b>	<b>3,336</b>	<b>8.8</b>	<b>37,939</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,068	138	0.4	12.9	644	60.3	286	26.8
Moderate-income	16,433	6,386	17.0	38.9	8,156	49.6	1,891	11.5
Middle-income	29,214	19,922	53.1	68.2	7,113	24.3	2,179	7.5
Upper-income	14,906	11,094	29.6	74.4	2,914	19.5	898	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>61,621</b>	<b>37,540</b>	<b>100.0</b>	<b>60.9</b>	<b>18,827</b>	<b>30.6</b>	<b>5,254</b>	<b>8.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	255	4.6	227	4.5	22	4.6	6	9.8
Moderate-income	1,365	24.5	1,191	23.7	161	33.8	13	21.3
Middle-income	2,634	47.3	2,389	47.5	217	45.6	28	45.9
Upper-income	1,315	23.6	1,226	24.4	75	15.8	14	23.0
Unknown-income	1	0.0	0	0.0	1	0.2	0	0.0
<b>Total Assessment Area</b>	<b>5,570</b>	<b>100.0</b>	<b>5,033</b>	<b>100.0</b>	<b>476</b>	<b>100.0</b>	<b>61</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.4</b>		<b>8.5</b>		<b>1.1</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.9	2	0.9	0	0.0	0	0.0
Moderate-income	5	2.3	5	2.3	0	0.0	0	0.0
Middle-income	116	52.7	113	52.1	3	100.0	0	0.0
Upper-income	97	44.1	97	44.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>220</b>	<b>100.0</b>	<b>217</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.6</b>		<b>1.4</b>		<b>0.0</b>

2020 Census Data and 2023 Dun & Bradstreet Information

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

### **LENDING TEST**

The lending test evaluates an institution's lending activities based on the following characteristics:

- Lending activity in the assessment area;
- Borrower distribution of loans, including the distribution of loans to low- and moderate-income borrowers and businesses of different sizes, including small businesses;
- Geographic distribution of loans, including loans originated in low- and moderate-income census tracts;
- Responsiveness to credit needs of low- and moderate-income individuals and geographies, and very small businesses;
- Innovativeness and flexibility of lending practices; and
- Community development lending activities.

As discussed previously, because HMDA and CRA loan volumes were so low during the evaluation period, borrower and geographic distribution analyses were not performed in this assessment area. Conclusion for the remaining lending test components are provided below.

#### **Lending Activity**

AmeriServ's lending levels in the Hagerstown, MD assessment area reflect very poor responsiveness to the assessment area's credit needs. During the evaluation period, lending activity in the Hagerstown, MD assessment area represented less than 2% of the bank's overall lending by number of loans, and 2% by dollar amount. The bank made only eight HMDA loans totaling \$1 million, and 12 small business loans totaling \$3.4 million in the assessment area during the three-year evaluation period. Though it is noted that the bank is a relatively new entrant into the Hagerstown, MD assessment area, lending has decreased since the previous CRA evaluation, which was the first time it was evaluated after opening a branch in Hagerstown in November 2018.

#### **Responsiveness to Credit Needs**

AmeriServ exhibits a very poor record of servicing the credit needs of low- and moderate-income individuals and areas, and very small businesses, consistent with safe and sound banking practices. As mentioned previously, the primary community development needs mentioned by community contacts were affordable housing and economic development through financing small businesses. The bank's HMDA and CRA small business lending volumes were very low in the assessment area, and neither the bank's retail lending, nor community development lending, adequately address the needs of the population.

#### **Innovative and/or Flexible Lending Practices**

AmeriServ makes no use of innovative and/or flexible lending practices in serving assessment area credit needs. The home-mortgage credit needs of low- and moderate-income individuals and families

can often be addressed more effectively by alternative mortgage products. However, the bank only originated one proprietary AmeriServ Community Loan Program loan totaling \$133 thousand during the evaluation period.

### **Community Development Lending**

AmeriServ made few, if any community development loans in the assessment area. During the evaluation period, the bank did not make any qualified community development loans in the Hagerstown, MD assessment area, representing no change from the previous CRA evaluation.

## **INVESTMENT TEST**

The investment test evaluates a financial institution's level of qualified investments that serve low- or moderate-income areas or individuals, together with the responsiveness, innovativeness, and complexity of such investments. Qualified investments made prior to the previous evaluation, which are still outstanding, are considered under the test. For purposes of the CRA, the term qualified investment has been defined to include: a lawful investment; deposit; membership share; or grant, including a donation or in-kind contribution of property, that has as its primary purpose, community development.

### **Volume of Investment and Grant Activity**

AmeriServ made a poor level of qualified community development investments and donations. In total, AmeriServ made 16 donations in the Hagerstown, MD assessment area, totaling \$38 thousand, which was an increase from the previous evaluation when the bank made four investments totaling \$5 thousand. Of the bank's total investment and donations, less than 1% were made in this assessment area.

The bank did not make any qualified investments but did make 12 small-dollar donations in the Hagerstown, MD assessment area totaling just under \$35 thousand.

The majority of the donations supported community services in the assessment area, with 11 such donations totaling almost \$34 thousand (97%). The bank also made one qualified donation totaling \$1 thousand (3%) to support affordable housing.

Finally, the bank made four in-kind donations totaling over \$3 thousand, to provide community services to low- and moderate-income individuals in the assessment area.

The following table presents the investment and grant activity for the Hagerstown, MD assessment area.

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank Hagerstown, MD Assessment Area Qualified Investments										
CD Category	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Qualified Investments	0	0	0	0	0	0	0	0	0	0
Donations	1	1	11	34	0	0	0	0	12	35
In-Kind Donations	0	0	4	3	0	0	0	0	4	3
<b>TOTAL</b>	<b>1</b>	<b>1</b>	<b>15</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>38</b>

**Responsiveness to Credit and Community Development Needs**

AmeriServ exhibits poor responsiveness to credit and community development needs in the assessment area. No qualified investments, and very few donations were made during the review period, and as indicated in the table above, none benefited economic development and very few supported affordable housing, the two primary community development needs in the Hagerstown, MD assessment area.

**Community Development Initiatives**

The bank makes no use of innovative and/or complex investments to support community development initiatives. As indicated, all investment dollars consisted of small dollar donations, which are neither innovative nor complex.

**SERVICE TEST**

The service test evaluates the financial services provided by a financial institution using the following characteristics:

- The accessibility of delivery mechanisms within an assessment area, including the distribution of an institution’s branch offices and alternative delivery mechanisms;
- The impact of changes in branch locations upon low- and moderate-income census tracts or low- and moderate-income individuals in the assessment area;
- The reasonableness of business hours and services in meeting assessment area needs; and
- The extent to which an institution provides community development services.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels in its Hagerstown, MD assessment area. The bank operated one branch in the assessment area, located in a middle-income tract using both 2015 ACS and 2020 Census data.

The following table details the location of the bank’s branches using both 2015 ACS and 2020 Census data. Both tables indicate a majority of the assessment area’s population resides in middle- and upper-income tracts.

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

AmeriServ Financial Bank Hagerstown, MD Assessment Area Retail Branch Distribution 2015 ACS Data				
Census Tract Type	Number of Branches	Percent Branches	Population	Percent of Population
Low	0	0.0	5,623	3.8
Moderate	0	0.0	26,642	17.8
Middle	1	100.0	69,829	46.8
Upper	0	0.0	40,771	27.3
Unknown Income	0	0.0	6,405	4.3
<b>Totals</b>	<b>1</b>	<b>100.0</b>	<b>149,270</b>	<b>100.0</b>

AmeriServ Financial Bank Hagerstown, MD Assessment Area Retail Branch Distribution 2020 Census Data				
Census Tract Type	Number of Branches	Percent Branches	Population	Percent of Population
Low	0	0.0	2,198	1.4
Moderate	0	0.0	37,430	24.2
Middle	1	100.0	72,694	47.0
Upper	0	0.0	37,023	23.9
Unknown Income	0	0.0	5,360	3.5
<b>Totals</b>	<b>1</b>	<b>100.0</b>	<b>154,705</b>	<b>100.0</b>

An ATM is available at the Hagerstown, MD assessment area branch, which provides electronic access to banking services. To supplement traditional banking services, AmeriServ provides alternative delivery systems that include online banking and funds transfer services through its full-service website at <https://www.ameriserv.com/>.

**Changes in Branch Locations**

There were no branch openings or closures in the Hagerstown, MD assessment area during the evaluation period, and therefore this component of the service test was not considered in the evaluation for this assessment area.

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Services do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income census tracts or individuals. The branch includes an ATM and drive-up service, and offers extended Friday hours, as well as limited Saturday hours.

**Bank Products**

Though the bank does not offer a free checking product for individuals, it does offer a Free Business Checking account for businesses with up to 250 transactions a month, which features no fees and no minimum balance requirements. The account offers free telephone, online, and mobile banking services, and a free Visa® Business Debit Card.

**Community Development Services**

AmeriServ provides an adequate level of community development services in the Hagerstown, MD assessment area.

Over the evaluation period, bank employees provided notable community services to the assessment area.

- The bank's chief lending officer served on the investment committee and provided technical assistance to Community Foundation of Washington County, which awards grants to local community development organizations.
- A bank employee provided financial literacy education for numerous organizations, including CASA of Washington County, Gatekeepers, and Hagerstown Home Store.
- Two bank employees conducted small business education sessions at the small business incubator located at Hagerstown Community College.

**CRA APPENDICES**

**CRA APPENDIX A: SCOPE OF EXAMINATION TABLE**

<b>SCOPE OF EXAMINATION</b>			
<b>Time Period Reviewed</b>			
01/11/2022 – 06/09/2025			
<b>Financial Institution</b>		<b>Products Reviewed</b>	
AmeriServ Financial Bank		HMDA	
		Small Business	
<b>Affiliates</b>	<b>Affiliate Relationships</b>	<b>Products Reviewed</b>	
N/A	N/A	N/A	
<b>List of Assessment Areas and Type of Examination</b>			
<b>Assessment Area</b>	<b>Type of Examination</b>	<b>Branches Visited<sup>11</sup></b>	<b>Other Information</b>
Johnstown, PA	Full-Scope	N/A	N/A
Pittsburgh, PA	Full-Scope	N/A	N/A
State College, PA	Limited-Scope	N/A	Neither HMDA lending nor small business lending were analyzed as part of the geographic distribution analyses, as no owner-occupied housing units were located in the assessment area's single low-income tract, and less than 1% of the businesses in the assessment area were located in the low-income tract. Further, due to a very limited volume of small business loans in 2022 and 2023, neither borrower nor geographic distribution analyses of small business loans were performed in those two years.
Non-MSA Somerset County, PA	Limited-Scope	N/A	Geographic distribution of lending was not evaluated, as the assessment area did not contain any low-income tracts, and only one moderate-income tract using 2015 ACS data, and two moderate-income tracts using 2020 Census data. Further, due to very limited small business loan volume in 2022 and 2023, neither borrower nor geographic distribution analyses of small business loans were performed in those two years.

<sup>11</sup> No branch visits were performed in accordance with the scoping process for this evaluation. The institution's CRA Public File was reviewed electronically.

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**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

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Hagerstown, MD	Full-Scope	N/A	Neither borrower nor geographic distribution analyses were performed in the assessment area due to the very limited volume of HMDA and small business loans originated in the assessment area during the evaluation period.
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**CRA APPENDIX B: SUMMARY OF STATE RATINGS**

<b>State Name</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall State Rating</b>
Commonwealth of Pennsylvania	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Maryland	Substantial Noncompliance	Needs to Improve	Low Satisfactory	Substantial Noncompliance

### CRA APPENDIX C: GLOSSARY

**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 metropolitan area or assessment area.

**Census tract:** 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 statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and its 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: Community development:** All Agencies have adopted the following language.

- (1) Affordable housing (including multifamily rental housing) for low- or moderate-income individuals;
- (2) Community services targeted to low- or moderate-income individuals;
- (3) 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
- (4) Activities that revitalize or stabilize-
  - (i) Low-or moderate-income geographies;
  - (ii) Designated disaster areas; or
  - (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on—
    - A. Rates of poverty, unemployment, and population loss; or
    - B. Population size, density, and dispersion. Activities 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.

**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-scope review:** Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 (for example, approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

**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 (for example, 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 metropolitan area/assessment area.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

**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 multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

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

**CRA APPENDIX D: HMDA LOAN DISTRIBUTION TABLES**

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 HMDA LOAN DISTRIBUTION TABLE (JOHNSTOWN, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	2	6.3%	183	4.2%
Moderate	1	3.1%	23	0.5%	7	21.9%	667	15.4%
Middle	19	59.4%	2,516	58.2%	8	25.0%	794	18.4%
Upper	12	37.5%	1,782	41.2%	14	43.8%	2,652	61.4%
Unknown	0	0.0%	0	0.0%	1	3.1%	23	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>4,321</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>4,321</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	4	26.7%	691	28.4%	5	33.3%	601	24.7%
Upper	11	73.3%	1,739	71.6%	9	60.0%	1,681	69.2%
Unknown	0	0.0%	0	0.0%	1	6.7%	149	6.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>2,430</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>2,430</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	72	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	72	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2021 HMDA LOAN DISTRIBUTION TABLE (JOHNSTOWN, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	4.2%	183	2.7%
Moderate	1	2.1%	23	0.3%	7	14.6%	667	9.8%
Middle	24	50.0%	3,279	48.1%	13	27.1%	1,395	20.4%
Upper	23	47.9%	3,521	51.6%	23	47.9%	4,333	63.5%
Unknown	0	0.0%	0	0.0%	3	6.3%	244	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>48</b>	<b>100.0%</b>	<b>6,823</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>6,823</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 HMDA LOAN DISTRIBUTION TABLE (JOHNSTOWN, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	3	15.0%	125	5.0%
Moderate	1	5.0%	22	0.9%	0	0.0%	0	0.0%
Middle	13	65.0%	1,177	46.7%	5	25.0%	521	20.7%
Upper	6	30.0%	1,323	52.4%	6	30.0%	1,401	55.6%
Unknown	0	0.0%	0	0.0%	6	30.0%	475	18.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>2,522</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>2,522</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	2.9%	30	0.8%
Moderate	1	2.9%	40	1.1%	4	11.8%	288	7.7%
Middle	19	55.9%	1,952	52.3%	9	26.5%	787	21.1%
Upper	14	41.2%	1,744	46.7%	14	41.2%	2,149	57.5%
Unknown	0	0.0%	0	0.0%	6	17.6%	482	12.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>3,736</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>3,736</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	4	11.4%	100	6.0%
Moderate	1	2.9%	38	2.2%	7	20.0%	348	20.7%
Middle	25	71.4%	1,047	62.4%	5	14.3%	335	19.9%
Upper	9	25.7%	594	35.4%	15	42.9%	748	44.6%
Unknown	0	0.0%	0	0.0%	4	11.4%	148	8.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>1,678</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>1,678</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	1,640	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	1,640	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>1,640</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>1,640</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2022 HMDA LOAN DISTRIBUTION TABLE (JOHNSTOWN, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	2	14.3%	95	8.2%
Moderate	1	7.1%	10	0.9%	0	0.0%	0	0.0%
Middle	6	42.9%	477	41.4%	2	14.3%	115	10.0%
Upper	7	50.0%	665	57.7%	10	71.4%	942	81.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	10	9.5%	350	3.3%
Moderate	4	3.8%	110	1.0%	11	10.5%	636	5.9%
Middle	65	61.9%	6,293	58.7%	21	20.0%	1,758	16.4%
Upper	36	34.3%	4,326	40.3%	45	42.9%	5,240	48.8%
Unknown	0	0.0%	0	0.0%	18	17.1%	2,745	25.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>105</b>	<b>100.0%</b>	<b>10,728</b>	<b>100.0%</b>	<b>105</b>	<b>100.0%</b>	<b>10,728</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 HMDA LOAN DISTRIBUTION TABLE (JOHNSTOWN, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	2.8%	39	1.0%	5	13.9%	305	8.1%
Moderate	4	11.1%	241	6.4%	11	30.6%	893	23.7%
Middle	19	52.8%	1,932	51.3%	2	5.6%	303	8.0%
Upper	12	33.3%	1,558	41.3%	13	36.1%	1,896	50.3%
Unknown	0	0.0%	0	0.0%	5	13.9%	372	9.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>3,769</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>3,769</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	9.5%	64	4.7%
Moderate	2	9.5%	77	5.6%	3	14.3%	179	13.1%
Middle	12	57.1%	904	66.2%	6	28.6%	488	35.7%
Upper	7	33.3%	385	28.2%	6	28.6%	389	28.5%
Unknown	0	0.0%	0	0.0%	4	19.0%	246	18.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>1,366</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>1,366</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	4	15.4%	165	11.9%
Moderate	0	0.0%	0	0.0%	7	26.9%	309	22.3%
Middle	18	69.2%	853	61.5%	5	19.2%	175	12.6%
Upper	8	30.8%	534	38.5%	7	26.9%	613	44.2%
Unknown	0	0.0%	0	0.0%	3	11.5%	125	9.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>1,387</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>1,387</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	883	82.1%	0	0.0%	0	0.0%
Middle	1	50.0%	192	17.9%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	1,075	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>1,075</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>1,075</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2023 HMDA LOAN DISTRIBUTION TABLE (JOHNSTOWN, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	2	11.8%	60	6.1%
Moderate	1	5.9%	24	2.5%	2	11.8%	62	6.4%
Middle	8	47.1%	348	35.7%	5	29.4%	228	23.3%
Upper	8	47.1%	604	61.9%	8	47.1%	627	64.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>976</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>976</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	1	1.0%	39	0.5%	13	12.7%	594	6.9%
Moderate	8	7.8%	1,225	14.3%	23	22.5%	1,444	16.8%
Middle	58	56.9%	4,229	49.3%	18	17.6%	1,193	13.9%
Upper	35	34.3%	3,081	35.9%	34	33.3%	3,525	41.1%
Unknown	0	0.0%	0	0.0%	14	13.7%	1,818	21.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>8,574</b>	<b>100.0%</b>	<b>102</b>	<b>100.0%</b>	<b>8,574</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 HMDA LOAN DISTRIBUTION TABLE (PITTSBURGH, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	2.9%	120	1.2%	1	2.9%	96	1.0%
Moderate	4	11.8%	494	5.0%	5	14.7%	670	6.7%
Middle	13	38.2%	3,837	38.6%	9	26.5%	1,905	19.1%
Upper	16	47.1%	5,499	55.3%	18	52.9%	6,760	67.9%
Unknown	0	0.0%	0	0.0%	1	2.9%	520	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>9,950</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>9,950</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	3.3%	83	1.1%	5	16.7%	647	8.9%
Middle	12	40.0%	2,282	31.5%	6	20.0%	899	12.4%
Upper	17	56.7%	4,871	67.3%	19	63.3%	5,690	78.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>7,236</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>7,236</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	3	37.5%	5,077	36.3%	0	0.0%	0	0.0%
Moderate	2	25.0%	1,879	13.4%	0	0.0%	0	0.0%
Middle	2	25.0%	4,243	30.3%	0	0.0%	0	0.0%
Upper	1	12.5%	2,781	19.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	8	100.0%	13,979	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>13,979</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>13,979</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2021 HMDA LOAN DISTRIBUTION TABLE (PITTSBURGH, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	4	5.6%	5,197	16.7%	1	1.4%	96	0.3%
Moderate	7	9.7%	2,456	7.9%	10	13.9%	1,317	4.2%
Middle	27	37.5%	10,362	33.2%	15	20.8%	2,804	9.0%
Upper	34	47.2%	13,151	42.2%	37	51.4%	12,449	39.9%
Unknown	0	0.0%	0	0.0%	9	12.5%	14,499	46.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>31,165</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>31,165</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 HMDA LOAN DISTRIBUTION TABLE (PITTSBURGH, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	6.3%	368	9.0%	0	0.0%	0	0.0%
Moderate	3	18.8%	588	14.3%	1	6.3%	156	3.8%
Middle	6	37.5%	1,413	34.5%	2	12.5%	493	12.0%
Upper	6	37.5%	1,730	42.2%	7	43.8%	1,863	45.5%
Unknown	0	0.0%	0	0.0%	6	37.5%	1,586	38.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>4,098</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>4,098</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	20.0%	368	26.5%	1	10.0%	50	3.6%
Middle	5	50.0%	468	33.8%	3	30.0%	250	18.0%
Upper	3	30.0%	550	39.7%	3	30.0%	470	33.9%
Unknown	0	0.0%	0	0.0%	3	30.0%	616	44.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,386</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,386</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	29.4%	235	19.7%	3	17.6%	160	13.4%
Middle	7	41.2%	700	58.8%	3	17.6%	126	10.6%
Upper	5	29.4%	255	21.5%	10	58.8%	880	73.9%
Unknown	0	0.0%	0	0.0%	1	5.9%	25	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>1,190</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>1,190</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	1	12.5%	622	5.3%	0	0.0%	0	0.0%
Moderate	3	37.5%	3,274	27.8%	0	0.0%	0	0.0%
Middle	2	25.0%	2,558	21.7%	0	0.0%	0	0.0%
Upper	2	25.0%	5,310	45.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	8	100.0%	11,763	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>11,763</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>11,763</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2022 HMDA LOAN DISTRIBUTION TABLE (PITTSBURGH, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	14.3%	50	10.5%
Moderate	0	0.0%	0	0.0%	1	14.3%	15	3.1%
Middle	6	85.7%	463	96.9%	0	0.0%	0	0.0%
Upper	1	14.3%	15	3.1%	5	71.4%	413	86.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>478</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>478</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	2	3.4%	990	5.2%	1	1.7%	50	0.3%
Moderate	13	22.4%	4,464	23.6%	6	10.3%	381	2.0%
Middle	26	44.8%	5,601	29.6%	8	13.8%	869	4.6%
Upper	17	29.3%	7,860	41.6%	25	43.1%	3,626	19.2%
Unknown	0	0.0%	0	0.0%	18	31.0%	13,989	74.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>18,914</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>18,914</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 HMDA LOAN DISTRIBUTION TABLE (PITTSBURGH, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	3.2%	63	0.9%	5	16.1%	867	11.7%
Moderate	14	45.2%	2,731	37.0%	7	22.6%	1,125	15.2%
Middle	9	29.0%	2,733	37.0%	3	9.7%	535	7.2%
Upper	7	22.6%	1,858	25.2%	11	35.5%	3,313	44.9%
Unknown	0	0.0%	0	0.0%	5	16.1%	1,546	20.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>7,385</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>7,385</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	8.3%	35	2.1%	1	8.3%	110	6.7%
Middle	4	33.3%	503	30.6%	4	33.3%	454	27.6%
Upper	7	58.3%	1,105	67.3%	6	50.0%	922	56.1%
Unknown	0	0.0%	0	0.0%	1	8.3%	158	9.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>1,643</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>1,643</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	16.7%	50	9.7%
Middle	1	16.7%	250	48.5%	1	16.7%	40	7.8%
Upper	5	83.3%	265	51.5%	4	66.7%	425	82.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>515</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>515</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	2	50.0%	270	6.5%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	50.0%	3,857	93.5%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	4,127	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>4,127</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>4,127</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2023 HMDA LOAN DISTRIBUTION TABLE (PITTSBURGH, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	20.0%	25	6.7%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	40.0%	160	42.7%	1	20.0%	15	4.0%
Upper	3	60.0%	215	57.3%	3	60.0%	335	89.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>375</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>375</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	3	5.2%	333	2.4%	6	10.3%	892	6.3%
Moderate	15	25.9%	2,766	19.7%	9	15.5%	1,285	9.2%
Middle	18	31.0%	7,503	53.4%	9	15.5%	1,043	7.4%
Upper	22	37.9%	3,443	24.5%	24	41.4%	4,995	35.6%
Unknown	0	0.0%	0	0.0%	10	17.2%	5,830	41.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>14,046</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>14,046</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 HMDA LOAN DISTRIBUTION TABLE (STATE COLLEGE, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	5	13.2%	920	9.5%
Moderate	9	23.7%	2,191	22.6%	4	10.5%	803	8.3%
Middle	14	36.8%	3,310	34.1%	11	28.9%	2,278	23.5%
Upper	14	36.8%	3,872	39.9%	16	42.1%	5,290	54.5%
Unknown	1	2.6%	325	3.4%	2	5.3%	407	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>9,697</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>9,697</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	2.9%	111	1.5%
Moderate	1	2.9%	123	1.6%	6	17.1%	811	10.8%
Middle	22	62.9%	5,089	67.8%	11	31.4%	2,304	30.7%
Upper	12	34.3%	2,299	30.6%	17	48.6%	4,285	57.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>7,511</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>7,511</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2021 HMDA LOAN DISTRIBUTION TABLE (STATE COLLEGE, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	6	8.2%	1,031	6.0%
Moderate	10	13.7%	2,314	13.4%	10	13.7%	1,614	9.4%
Middle	36	49.3%	8,399	48.8%	22	30.1%	4,581	26.6%
Upper	26	35.6%	6,170	35.9%	33	45.2%	9,575	55.6%
Unknown	1	1.4%	325	1.9%	2	2.7%	407	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>73</b>	<b>100.0%</b>	<b>17,208</b>	<b>100.0%</b>	<b>73</b>	<b>100.0%</b>	<b>17,208</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 HMDA LOAN DISTRIBUTION TABLE (STATE COLLEGE, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	13.0%	609	8.4%	3	13.0%	521	7.2%
Middle	11	47.8%	3,563	49.3%	4	17.4%	1,093	15.1%
Upper	9	39.1%	3,058	42.3%	15	65.2%	5,329	73.7%
Unknown	0	0.0%	0	0.0%	1	4.3%	288	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>7,230</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>7,230</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	14.3%	150	14.0%
Moderate	0	0.0%	0	0.0%	1	14.3%	80	7.4%
Middle	5	71.4%	681	63.6%	3	42.9%	476	44.5%
Upper	2	28.6%	390	36.4%	1	14.3%	240	22.4%
Unknown	0	0.0%	0	0.0%	1	14.3%	125	11.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>1,071</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>1,071</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	28.6%	337	36.6%	1	14.3%	100	10.8%
Middle	3	42.9%	260	28.2%	3	42.9%	260	28.2%
Upper	2	28.6%	325	35.2%	3	42.9%	562	61.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>922</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>922</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	1,440	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	1,440	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>1,440</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>1,440</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2022 HMDA LOAN DISTRIBUTION TABLE (STATE COLLEGE, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	30	5.2%	1	20.0%	55	9.5%
Middle	3	60.0%	478	82.7%	1	20.0%	30	5.2%
Upper	1	20.0%	70	12.1%	3	60.0%	493	85.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>578</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>578</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	2.3%	150	1.3%
Moderate	7	16.3%	2,416	21.5%	6	14.0%	756	6.7%
Middle	22	51.2%	4,983	44.3%	11	25.6%	1,859	16.5%
Upper	14	32.6%	3,843	34.2%	22	51.2%	6,624	58.9%
Unknown	0	0.0%	0	0.0%	3	7.0%	1,853	16.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>11,241</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>11,241</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 HMDA LOAN DISTRIBUTION TABLE (STATE COLLEGE, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	4	12.1%	635	6.8%
Moderate	4	12.1%	672	7.1%	9	27.3%	1,654	17.6%
Middle	18	54.5%	4,922	52.4%	5	15.2%	1,145	12.2%
Upper	11	33.3%	3,803	40.5%	14	42.4%	5,663	60.3%
Unknown	0	0.0%	0	0.0%	1	3.0%	300	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>9,397</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>9,397</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	255	19.3%	1	12.5%	102	7.7%
Middle	5	62.5%	676	51.1%	2	25.0%	292	22.1%
Upper	2	25.0%	391	29.6%	4	50.0%	868	65.7%
Unknown	0	0.0%	0	0.0%	1	12.5%	60	4.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,322</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,322</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	20	17.4%
Middle	2	66.7%	95	82.6%	0	0.0%	0	0.0%
Upper	1	33.3%	20	17.4%	1	33.3%	52	45.3%
Unknown	0	0.0%	0	0.0%	1	33.3%	43	37.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>115</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	2	100.0%	12,600	100.0%	2	100.0%	12,600	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>12,600</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>12,600</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2023 HMDA LOAN DISTRIBUTION TABLE (STATE COLLEGE, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	47	45.2%	0	0.0%	0	0.0%
Middle	1	50.0%	57	54.8%	2	100.0%	104	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>104</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	4	8.3%	635	2.7%
Moderate	6	12.5%	974	4.1%	11	22.9%	1,776	7.5%
Middle	26	54.2%	5,750	24.4%	9	18.8%	1,541	6.5%
Upper	14	29.2%	4,214	17.9%	19	39.6%	6,583	28.0%
Unknown	2	4.2%	12,600	53.5%	5	10.4%	13,003	55.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>48</b>	<b>100.0%</b>	<b>23,537</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>23,537</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 HMDA LOAN DISTRIBUTION TABLE (NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	12.5%	48	3.8%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	8	100.0%	1,263	100.0%	1	12.5%	275	21.8%
Upper	0	0.0%	0	0.0%	5	62.5%	771	61.0%
Unknown	0	0.0%	0	0.0%	1	12.5%	170	13.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,263</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,263</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	8	100.0%	1,615	100.0%	1	12.5%	50	3.1%
Upper	0	0.0%	0	0.0%	6	75.0%	1,185	73.4%
Unknown	0	0.0%	0	0.0%	1	12.5%	380	23.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,615</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,615</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2021 HMDA LOAN DISTRIBUTION TABLE (NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	6.3%	48	1.7%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	16	100.0%	2,878	100.0%	2	12.5%	325	11.3%
Upper	0	0.0%	0	0.0%	11	68.8%	1,956	68.0%
Unknown	0	0.0%	0	0.0%	2	12.5%	549	19.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>2,878</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>2,878</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 HMDA LOAN DISTRIBUTION TABLE (NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	12.5%	37	3.3%
Moderate	0	0.0%	0	0.0%	1	12.5%	30	2.7%
Middle	6	75.0%	933	83.6%	3	37.5%	587	52.6%
Upper	2	25.0%	183	16.4%	2	25.0%	389	34.9%
Unknown	0	0.0%	0	0.0%	1	12.5%	72	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,115</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,115</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	25.0%	200	30.9%
Middle	8	100.0%	647	100.0%	3	37.5%	232	35.8%
Upper	0	0.0%	0	0.0%	2	25.0%	130	20.1%
Unknown	0	0.0%	0	0.0%	1	12.5%	85	13.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>647</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>647</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	20.0%	35	6.8%
Moderate	0	0.0%	0	0.0%	1	10.0%	40	7.8%
Middle	8	80.0%	470	91.6%	2	20.0%	78	15.2%
Upper	2	20.0%	43	8.4%	2	20.0%	182	35.5%
Unknown	0	0.0%	0	0.0%	3	30.0%	178	34.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>513</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>513</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2022 HMDA LOAN DISTRIBUTION TABLE (NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	2	20.0%	75	12.6%
Moderate	0	0.0%	0	0.0%	3	30.0%	112	18.9%
Middle	9	90.0%	498	83.8%	2	20.0%	180	30.3%
Upper	1	10.0%	96	16.2%	1	10.0%	96	16.2%
Unknown	0	0.0%	0	0.0%	2	20.0%	131	22.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>594</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>594</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	5	13.9%	147	5.1%
Moderate	0	0.0%	0	0.0%	7	19.4%	382	13.3%
Middle	31	86.1%	2,547	88.8%	10	27.8%	1,076	37.5%
Upper	5	13.9%	322	11.2%	7	19.4%	797	27.8%
Unknown	0	0.0%	0	0.0%	7	19.4%	466	16.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>2,869</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>2,869</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 HMDA LOAN DISTRIBUTION TABLE (NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	308	40.2%	0	0.0%	0	0.0%
Upper	1	50.0%	458	59.8%	2	100.0%	766	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>766</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>766</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	16.7%	49	5.1%
Moderate	1	8.3%	80	8.4%	3	25.0%	138	14.5%
Middle	9	75.0%	779	81.7%	2	16.7%	110	11.5%
Upper	2	16.7%	94	9.9%	1	8.3%	150	15.7%
Unknown	0	0.0%	0	0.0%	4	33.3%	506	53.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>953</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>953</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	16.7%	25	6.9%
Moderate	1	16.7%	83	22.8%	2	33.3%	65	17.9%
Middle	3	50.0%	225	62.1%	2	33.3%	123	33.8%
Upper	2	33.3%	55	15.2%	1	16.7%	150	41.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>363</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>363</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2023 HMDA LOAN DISTRIBUTION TABLE (NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	2	40.0%	48	40.3%
Moderate	0	0.0%	0	0.0%	1	20.0%	11	9.2%
Middle	4	80.0%	69	58.0%	0	0.0%	0	0.0%
Upper	1	20.0%	50	42.0%	2	40.0%	60	50.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>119</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	5	20.0%	122	5.5%
Moderate	2	8.0%	163	7.4%	6	24.0%	214	9.7%
Middle	17	68.0%	1,381	62.8%	4	16.0%	233	10.6%
Upper	6	24.0%	657	29.8%	6	24.0%	1,126	51.2%
Unknown	0	0.0%	0	0.0%	4	16.0%	506	23.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>2,200</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2,200</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 HMDA LOAN DISTRIBUTION TABLE (HAGERSTOWN, MD ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2021 HMDA LOAN DISTRIBUTION TABLE (HAGERSTOWN, MD ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 HMDA LOAN DISTRIBUTION TABLE (HAGERSTOWN, MD ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	184	32.9%	0	0.0%	0	0.0%
Middle	1	50.0%	375	67.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	559	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>559</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>559</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	90	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	90	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	163	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	2	100.0%	163	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>163</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>163</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2022 HMDA LOAN DISTRIBUTION TABLE (HAGERSTOWN, MD ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	47	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	47	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	33.3%	231	26.9%	0	0.0%	0	0.0%
Middle	3	50.0%	538	62.6%	0	0.0%	0	0.0%
Upper	1	16.7%	90	10.5%	3	50.0%	210	24.4%
Unknown	0	0.0%	0	0.0%	3	50.0%	649	75.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>859</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>859</b>	<b>100.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 HMDA LOAN DISTRIBUTION TABLE (HAGERSTOWN, MD ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	100.0%	133	100.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	133	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>133</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>133</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	100.0%	55	100.0%
Moderate	1	100.0%	55	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>55</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**CONTINUED- 2023 HMDA LOAN DISTRIBUTION TABLE (HAGERSTOWN, MD ASSESSMENT AREA)**

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	100.0%	188	100.0%
Moderate	1	50.0%	55	29.3%	0	0.0%	0	0.0%
Middle	1	50.0%	133	70.7%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>188</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>188</b>	<b>100.0%</b>

**CRA APPENDIX E: SMALL BUSINESS LOAN DISTRIBUTION TABLES**

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 SMALL BUSINESS LOAN DISTRIBUTION TABLE (JOHNSTOWN, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	4	3.3%	58	0.7%	0	0.0%	0	0.0%
Moderate	25	20.7%	2,334	26.7%	0	0.0%	0	0.0%
Middle	50	41.3%	2,987	34.2%	1	100.0%	20	100.0%
Upper	42	34.7%	3,363	38.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>8,742</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	68	56.2%	2,630	30.1%	0	0.0%	0	0.0%
Over \$1 Million	20	16.5%	4,273	48.9%	1	100.0%	20	100.0%
Not Known	33	27.3%	1,839	21.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>8,742</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	103	85.1%	2,850	32.6%	1	100.0%	20	100.0%
\$100,001 - \$250,000	9	7.4%	1,504	17.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	7.4%	4,388	50.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>121</b>	<b>100.0%</b>	<b>8,742</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	64	94.1%	1,591	60.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	2.9%	314	11.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	2.9%	725	27.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>68</b>	<b>100.0%</b>	<b>2,630</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 SMALL BUSINESS LOAN DISTRIBUTION TABLE (JOHNSTOWN, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	22.2%	1,389	24.1%	0	0.0%	0	0.0%
Middle	12	44.4%	3,047	52.9%	0	0.0%	0	0.0%
Upper	9	33.3%	1,329	23.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>5,765</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	8	29.6%	1,484	25.7%	0	0.0%	0	0.0%
Over \$1 Million	18	66.7%	4,266	74.0%	0	0.0%	0	0.0%
Not Known	1	3.7%	15	0.3%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>5,765</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	15	55.6%	874	15.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	22.2%	1,101	19.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	22.2%	3,790	65.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>5,765</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	4	50.0%	159	10.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	25.0%	375	25.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	25.0%	950	64.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,484</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 SMALL BUSINESS LOAN DISTRIBUTION TABLE (JOHNSTOWN, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	2	5.7%	765	14.8%	0	0.0%	0	0.0%
Moderate	3	8.6%	224	4.3%	0	0.0%	0	0.0%
Middle	22	62.9%	3,649	70.7%	0	0.0%	0	0.0%
Upper	8	22.9%	524	10.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>5,162</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	23	65.7%	3,023	58.6%	0	0.0%	0	0.0%
Over \$1 Million	11	31.4%	2,126	41.2%	0	0.0%	0	0.0%
Not Known	1	2.9%	13	0.3%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>5,162</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	24	68.6%	810	15.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	11.4%	685	13.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	20.0%	3,667	71.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>5,162</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	17	73.9%	478	15.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	8.7%	395	13.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	17.4%	2,150	71.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>3,023</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 SMALL BUSINESS LOAN DISTRIBUTION TABLE (PITTSBURGH, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	4	5.6%	1,243	8.4%	0	0.0%	0	0.0%
Moderate	13	18.3%	1,352	9.1%	0	0.0%	0	0.0%
Middle	34	47.9%	7,254	49.0%	0	0.0%	0	0.0%
Upper	20	28.2%	4,941	33.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>14,790</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	24	33.8%	4,975	33.6%	0	0.0%	0	0.0%
Over \$1 Million	33	46.5%	8,728	59.0%	0	0.0%	0	0.0%
Not Known	14	19.7%	1,087	7.3%	0	0.0%	0	0.0%
<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>14,790</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	27	38.0%	918	6.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	23	32.4%	3,662	24.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	21	29.6%	10,210	69.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>14,790</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	13	54.2%	348	7.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	12.5%	444	8.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	33.3%	4,183	84.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>4,975</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 SMALL BUSINESS LOAN DISTRIBUTION TABLE (PITTSBURGH, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	1	4.5%	300	4.7%	0	0.0%	0	0.0%
Moderate	4	18.2%	761	12.0%	0	0.0%	0	0.0%
Middle	7	31.8%	1,730	27.3%	0	0.0%	0	0.0%
Upper	10	45.5%	3,543	55.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>6,334</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	15	68.2%	3,801	60.0%	0	0.0%	0	0.0%
Over \$1 Million	5	22.7%	1,380	21.8%	0	0.0%	0	0.0%
Not Known	2	9.1%	1,153	18.2%	0	0.0%	0	0.0%
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>6,334</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	9	40.9%	580	9.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	13.6%	551	8.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	45.5%	5,203	82.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>6,334</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	7	46.7%	500	13.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	20.0%	551	14.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	33.3%	2,750	72.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>3,801</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 SMALL BUSINESS LOAN DISTRIBUTION TABLE (PITTSBURGH, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	14.3%	574	8.9%	0	0.0%	0	0.0%
Middle	12	57.1%	3,376	52.6%	0	0.0%	0	0.0%
Upper	5	23.8%	2,369	36.9%	0	0.0%	0	0.0%
Unknown	1	4.8%	102	1.6%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>6,421</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	14	66.7%	4,553	70.9%	0	0.0%	0	0.0%
Over \$1 Million	6	28.6%	1,668	26.0%	0	0.0%	0	0.0%
Not Known	1	4.8%	200	3.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>6,421</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	3	14.3%	205	3.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	38.1%	1,375	21.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	47.6%	4,841	75.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>6,421</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	3	21.4%	205	4.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	21.4%	567	12.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	57.1%	3,781	83.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>4,553</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 SMALL BUSINESS LOAN DISTRIBUTION TABLE (STATE COLLEGE, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	4.0%	467	17.9%	0	0.0%	0	0.0%
Middle	22	44.0%	966	37.1%	0	0.0%	0	0.0%
Upper	21	42.0%	431	16.6%	0	0.0%	0	0.0%
Unknown	5	10.0%	739	28.4%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,603</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	29	58.0%	462	17.7%	0	0.0%	0	0.0%
Over \$1 Million	8	16.0%	1,654	63.5%	0	0.0%	0	0.0%
Not Known	13	26.0%	487	18.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,603</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	43	86.0%	875	33.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	6.0%	444	17.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	8.0%	1,284	49.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,603</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	28	96.6%	272	58.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	3.4%	190	41.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>462</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 SMALL BUSINESS LOAN DISTRIBUTION TABLE (STATE COLLEGE, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	288	74.2%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	1	50.0%	100	25.8%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>388</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	1	50.0%	288	74.2%	0	0.0%	0	0.0%
Over \$1 Million	1	50.0%	100	25.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>388</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1	50.0%	100	25.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	50.0%	288	74.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>388</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	100.0%	288	100.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>288</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 SMALL BUSINESS LOAN DISTRIBUTION TABLE (STATE COLLEGE, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	5	100.0%	1,754	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>1,754</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	3	60.0%	620	35.3%	0	0.0%	0	0.0%
Over \$1 Million	2	40.0%	1,134	64.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>1,754</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	40.0%	320	18.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	60.0%	1,434	81.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>1,754</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	66.7%	320	51.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	33.3%	300	48.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>620</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 SMALL BUSINESS LOAN DISTRIBUTION TABLE (NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	16.2%	284	5.8%	0	0.0%	0	0.0%
Middle	31	83.8%	4,648	94.2%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>4,932</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	23	62.2%	2,538	51.5%	0	0.0%	0	0.0%
Over \$1 Million	5	13.5%	1,707	34.6%	0	0.0%	0	0.0%
Not Known	9	24.3%	687	13.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>4,932</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	26	70.3%	846	17.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	13.5%	725	14.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	16.2%	3,361	68.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37</b>	<b>100.0%</b>	<b>4,932</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	18	78.3%	519	20.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	8.7%	339	13.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	13.0%	1,680	66.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>2,538</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 SMALL BUSINESS LOAN DISTRIBUTION TABLE (NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	25.0%	270	33.6%	0	0.0%	0	0.0%
Middle	6	75.0%	533	66.4%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>803</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	6	75.0%	520	64.8%	0	0.0%	0	0.0%
Over \$1 Million	2	25.0%	283	35.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>803</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	3	37.5%	75	9.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	62.5%	728	90.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>803</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	3	50.0%	75	14.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	50.0%	445	85.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>520</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 SMALL BUSINESS LOAN DISTRIBUTION TABLE (NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	75	5.3%	0	0.0%	0	0.0%
Middle	7	87.5%	1,343	94.7%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,418</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	3	37.5%	165	11.6%	0	0.0%	0	0.0%
Over \$1 Million	4	50.0%	1,001	70.6%	0	0.0%	0	0.0%
Not Known	1	12.5%	252	17.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,418</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	5	62.5%	300	21.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	12.5%	116	8.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	25.0%	1,002	70.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,418</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	3	100.0%	165	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>165</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2021 SMALL BUSINESS LOAN DISTRIBUTION TABLE (HAGERSTOWN, MD ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	8	100.0%	2,011	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>2,011</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	6	75.0%	1,711	85.1%	0	0.0%	0	0.0%
Over \$1 Million	1	12.5%	250	12.4%	0	0.0%	0	0.0%
Not Known	1	12.5%	50	2.5%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>2,011</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	4	50.0%	119	5.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	25.0%	450	22.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	25.0%	1,442	71.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>2,011</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	3	50.0%	69	4.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	16.7%	200	11.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	33.3%	1,442	84.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>1,711</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2022 SMALL BUSINESS LOAN DISTRIBUTION TABLE (HAGERSTOWN, MD ASSESSMENT AREA)**

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	1,385	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>1,385</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	2	66.7%	385	27.8%	0	0.0%	0	0.0%
Over \$1 Million	1	33.3%	1,000	72.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>1,385</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1	33.3%	10	0.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	66.7%	1,375	99.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>1,385</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	1	50.0%	10	2.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	50.0%	375	97.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>385</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

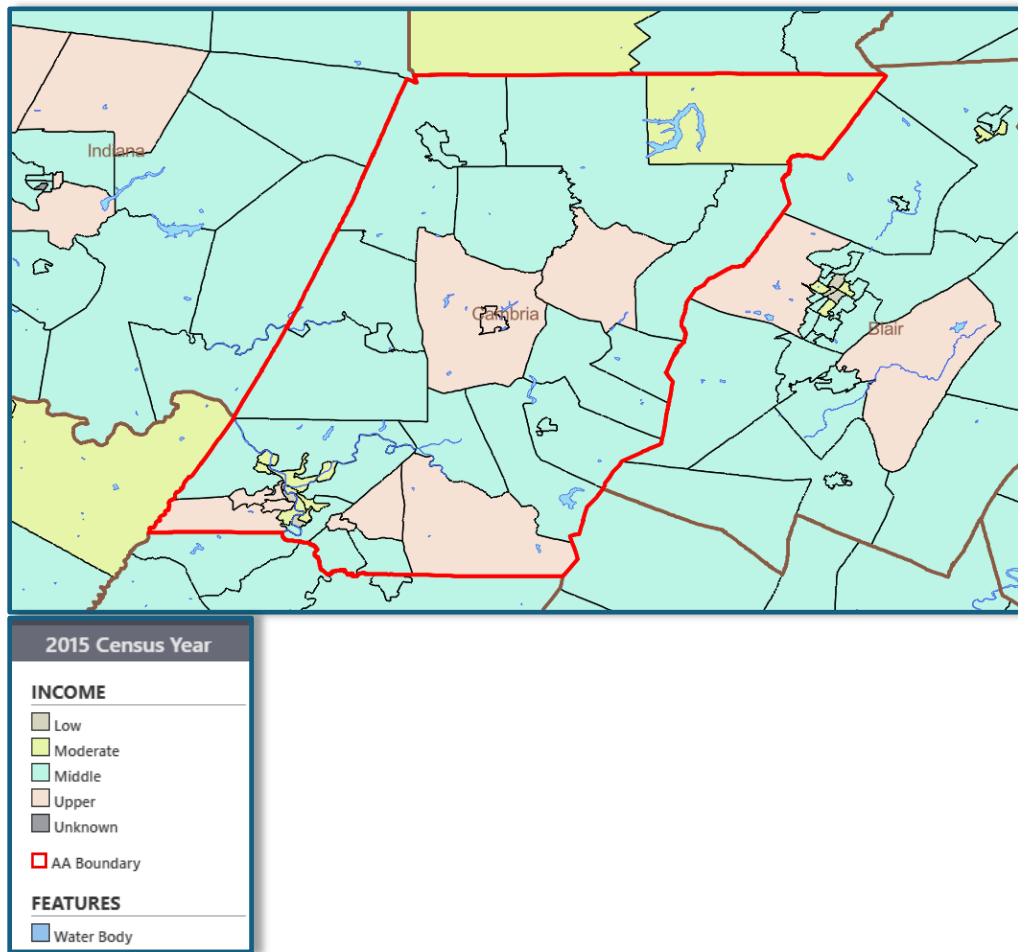
**LARGE INSTITUTION PERFORMANCE EVALUATION**  
**JUNE 2025**

**2023 SMALL BUSINESS LOAN DISTRIBUTION TABLE (HAGERSTOWN, MD ASSESSMENT AREA)**

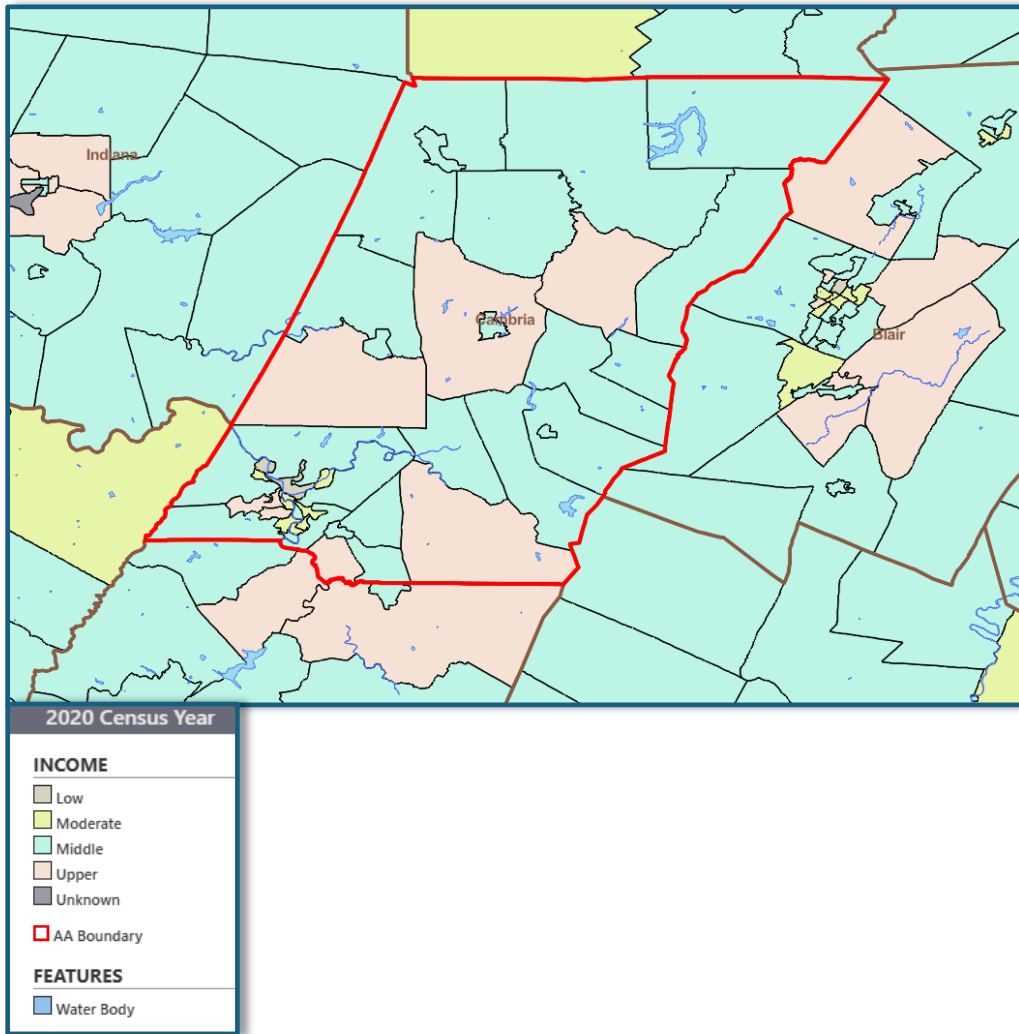
Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	24	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	1	100.0%	24	100.0%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	1	100.0%	24	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size and Revenue \$1 Million or Less</b>								
\$100,000 or less	1	100.0%	24	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

**CRA APPENDIX F: ASSESSMENT AREA MAPS**

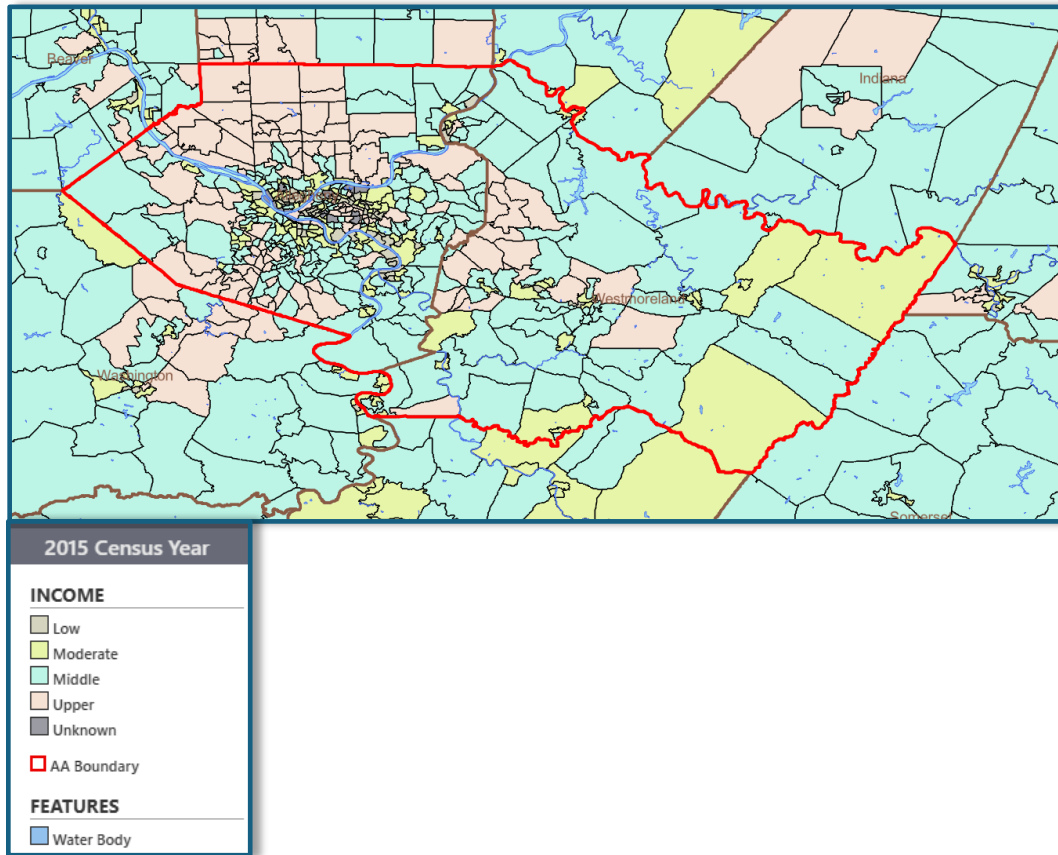
**JOHNSTOWN, PA ASSESSMENT AREA (2015 ACS DATA)**



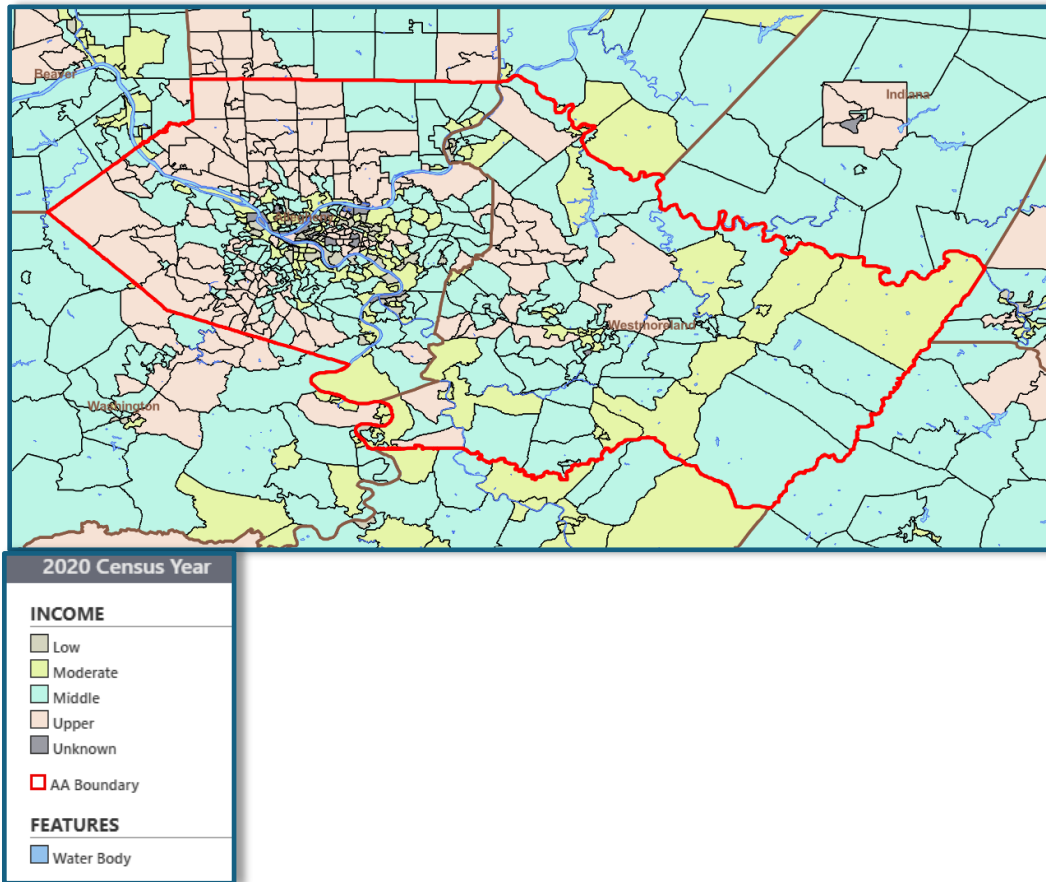
JOHNSTOWN, PA ASSESSMENT AREA (2020 CENSUS DATA)



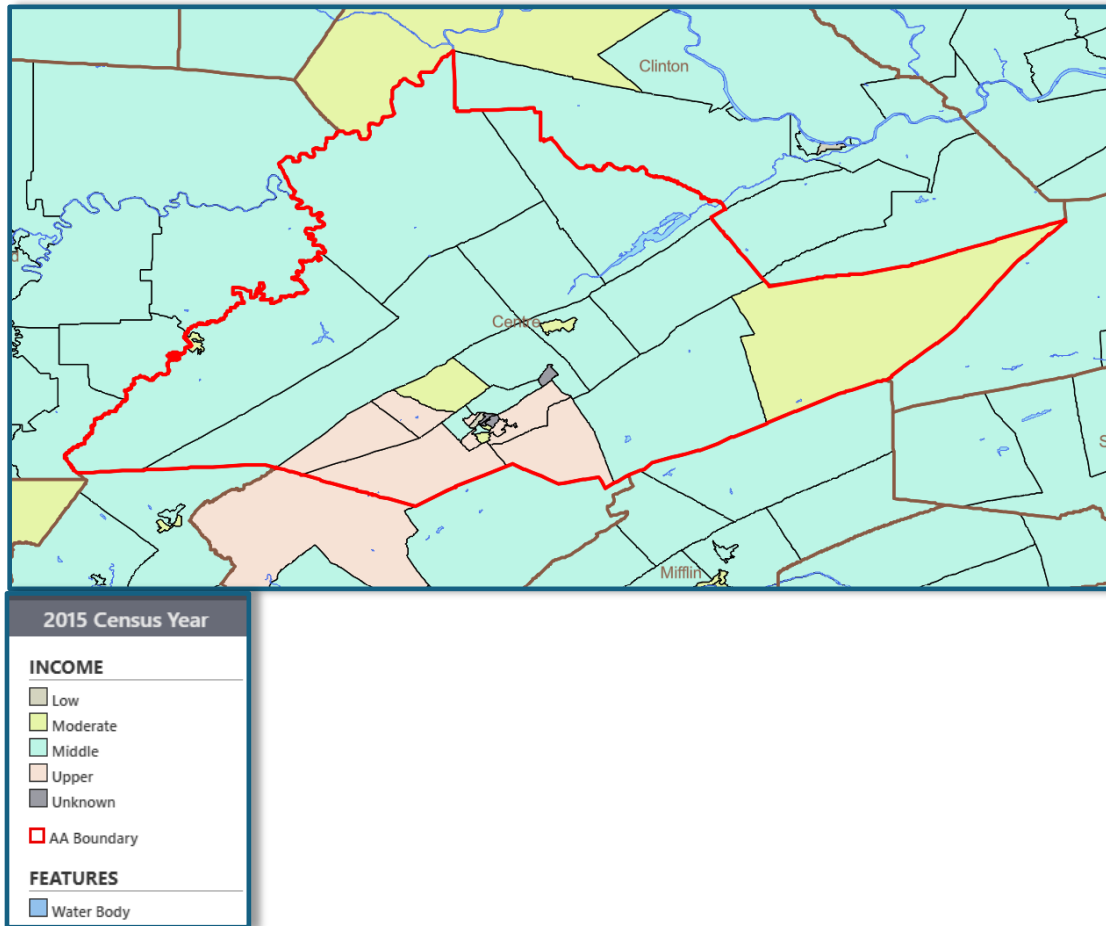
PITTSBURGH, PA ASSESSMENT AREA (2015 ACS DATA)



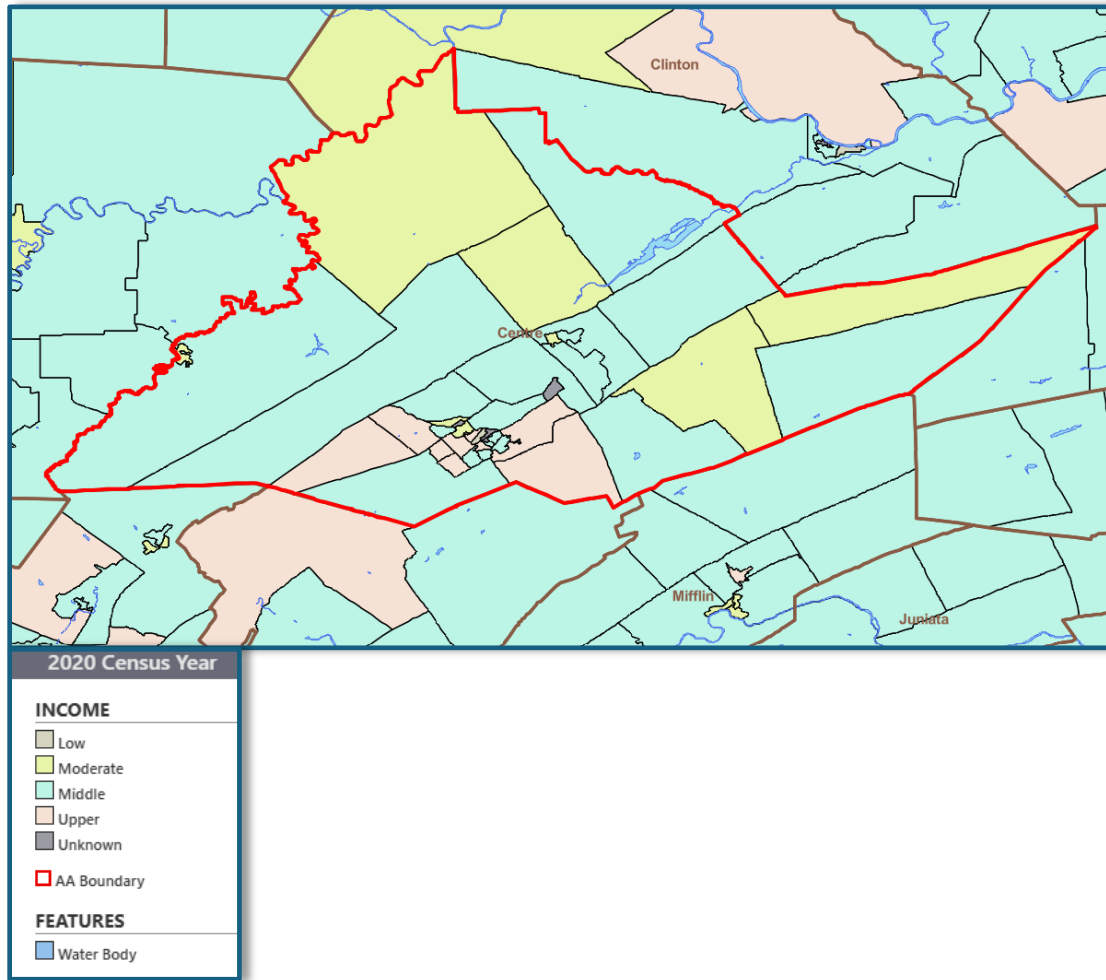
PITTSBURGH, PA ASSESSMENT AREA (2020 CENSUS DATA)



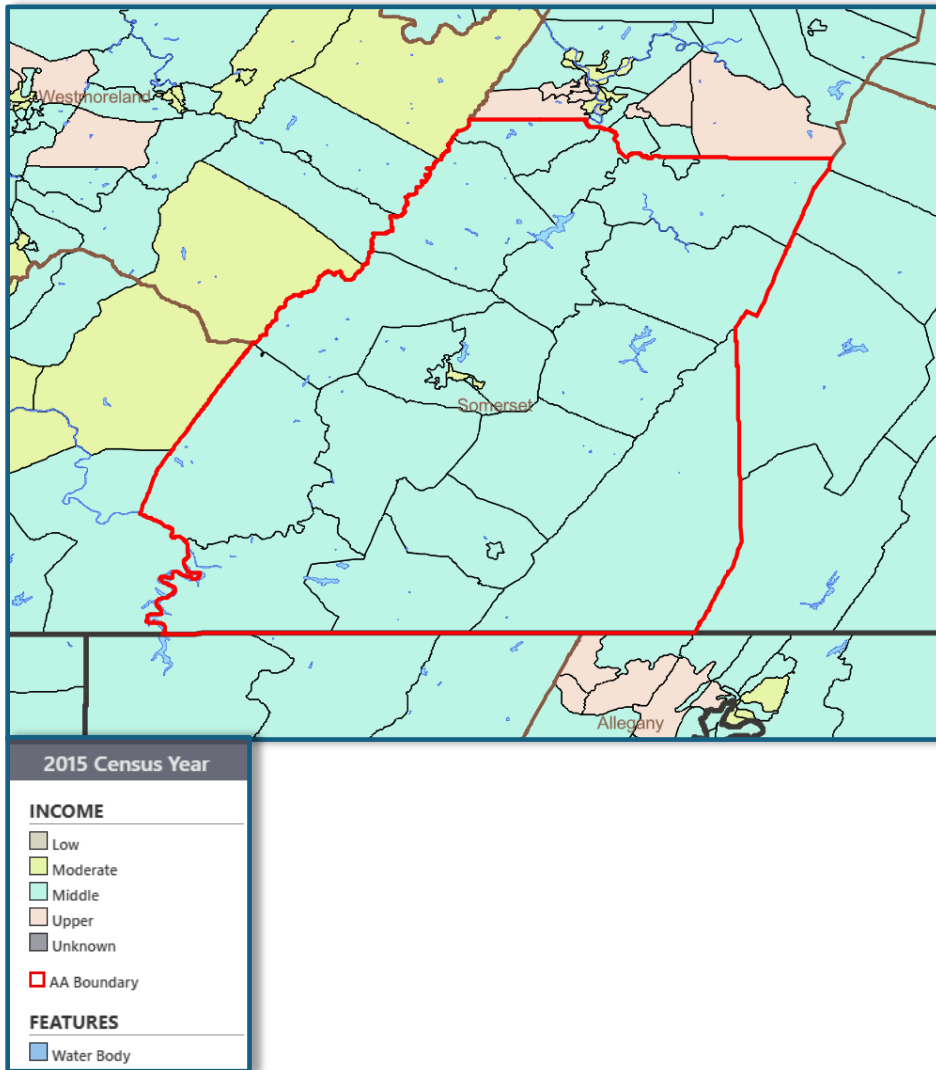
STATE COLLEGE, PA ASSESSMENT AREA (2015 ACS DATA)



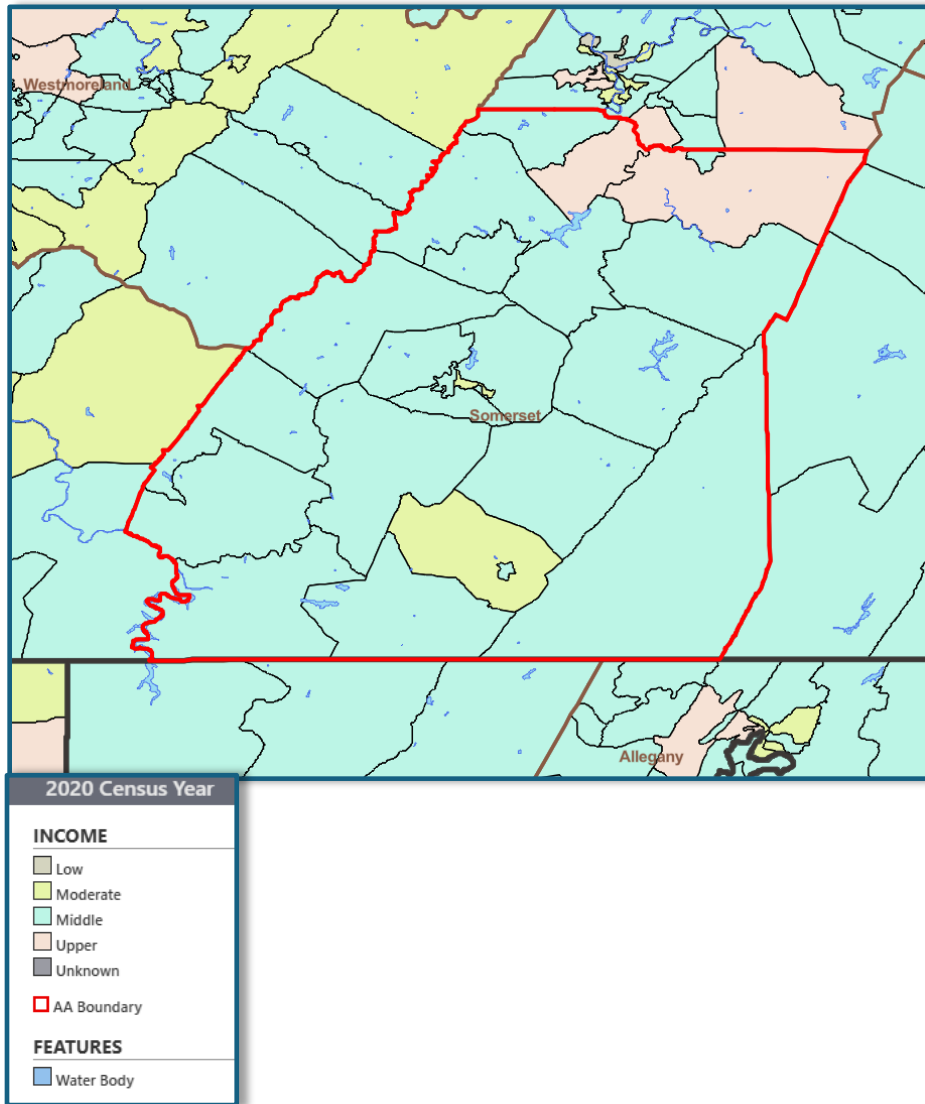
STATE COLLEGE, PA ASSESSMENT AREA (2020 CENSUS DATA)



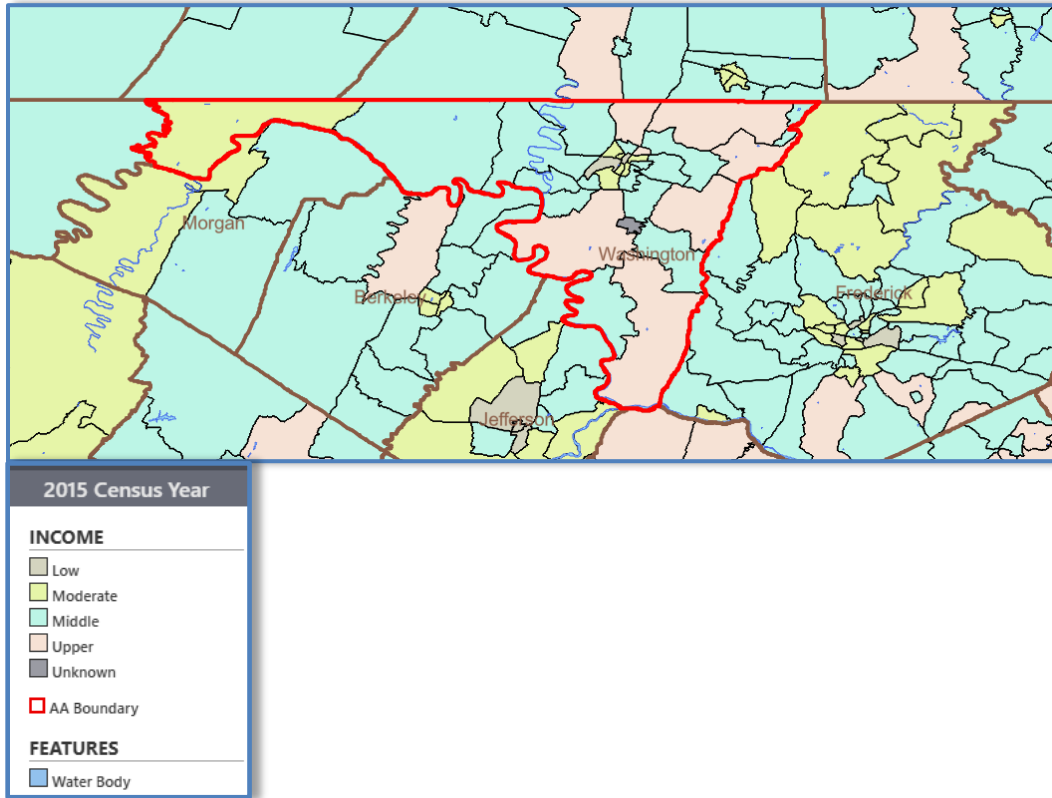
NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA (2015 ACS DATA)



NON-MSA SOMERSET COUNTY, PA ASSESSMENT AREA (2020 CENSUS DATA)



**HAGERSTOWN, MD ASSESSMENT AREA (2015 ACS DATA)**



HAGERSTOWN, MD ASSESSMENT AREA (2020 CENSUS DATA)

