

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KERN COUNTY (029), CA</b>										
<b>MSA 12540</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	500	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TIPPECANOE COUNTY (157), IN</b>										
<b>MSA 29200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	388	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	388	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	388	0	0	0	0
STATE TOTAL	0	0	0	0	1	388	0	0	0	0

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGANY COUNTY (001), MD</b>										
<b>MSA 19060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	146	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	146	0	0	0	0	0	0
<b>FREDERICK COUNTY (021), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (031), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	140	0	0	1	140	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	1	140	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (043), MD 2/</b>										
<b>MSA 25180</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	115	2	450	2	1,442	5	1,707	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	115	2	450	2	1,442	5	1,707	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	1	4	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	1	4	0	0
<b>Totals For County: (043) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	119	2	450	2	1,442	6	1,711	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	119	2	450	2	1,442	6	1,711	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BALTIMORE CITY (510), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	75	0	0	1	965	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	965	0	0	0	0
TOTAL INSIDE AA IN STATE	3	115	2	450	2	1,442	5	1,707	0	0
TOTAL OUTSIDE AA IN STATE	2	79	3	536	1	965	3	394	0	0
STATE TOTAL	5	194	5	986	3	2,407	8	2,101	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ATLANTIC COUNTY (001), NJ</b>										
<b>MSA 12100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	590	1	590	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	590	1	590	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	590	1	590	0	0
STATE TOTAL	0	0	0	0	1	590	1	590	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TUSCARAWAS COUNTY (157), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	193	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	193	0	0	0	0	0	0
<b>WASHINGTON COUNTY (167), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	177	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	177	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	370	0	0	0	0	0	0
STATE TOTAL	0	0	2	370	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGHENY COUNTY (003), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	2	812	0	0	0	0
Median Family Income 40-50%	1	48	0	0	1	383	0	0	0	0
Median Family Income 50-60%	0	0	1	200	0	0	0	0	0	0
Median Family Income 60-70%	4	218	0	0	0	0	3	180	0	0
Median Family Income 70-80%	1	10	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	53	4	626	0	0	1	9	0	0
Median Family Income 90-100%	2	75	2	282	0	0	1	138	0	0
Median Family Income 100-110%	1	17	5	698	0	0	3	323	0	0
Median Family Income 110-120%	0	0	0	0	2	1,500	2	1,500	0	0
Median Family Income >= 120%	6	157	4	602	6	2,188	6	900	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	578	16	2,408	11	4,883	16	3,050	0	0
<b>BEDFORD COUNTY (009), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BLAIR COUNTY (013), PA</b>										
<b>MSA 11020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	250	1	385	0	0	0	0
Moderate Income	1	81	0	0	0	0	1	81	0	0
Middle Income	9	369	10	1,784	12	6,947	14	3,804	1	500
Upper Income	2	34	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	484	11	2,034	13	7,332	15	3,885	1	500
<b>BUCKS COUNTY (017), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	15	0	0	0	0	1	15	0	0
Median Family Income 110-120%	1	66	0	0	0	0	1	66	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	81	0	0	0	0	2	81	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUTLER COUNTY (019), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,620	2	1,620	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,620	2	1,620	0	0
<b>CAMBRIA COUNTY (021), PA</b>										
<b>MSA 27780</b>										
<b>Inside AA 0001</b>										
Low Income	4	58	0	0	0	0	0	0	0	0
Moderate Income	18	550	4	705	3	1,079	10	855	0	0
Middle Income	45	1,224	3	577	2	1,186	34	871	0	0
Upper Income	36	1,018	2	222	4	2,123	24	904	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	103	2,850	9	1,504	9	4,388	68	2,630	0	0
<b>CENTRE COUNTY (027), PA</b>										
<b>MSA 44300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	110	1	357	0	0	0	0
Middle Income	20	560	1	144	1	262	10	83	0	0
Upper Income	20	241	1	190	0	0	18	376	0	0
Income Not Known	3	74	0	0	2	665	1	3	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	875	3	444	4	1,284	29	462	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARION COUNTY (031), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	1	495	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	1	495	1	14	0	0
<b>CLEARFIELD COUNTY (033), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	87	0	0	1	476	1	7	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	87	0	0	1	476	1	7	0	0
<b>CLINTON COUNTY (035), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	117	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	117	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ERIE COUNTY (049), PA</b>										
<b>MSA 21500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	33	0	0	0	0	2	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	33	0	0	0	0	2	33	0	0
<b>FAYETTE COUNTY (051), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
<b>HUNTINGDON COUNTY (061), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	7	0	0	0	0	1	7	0	0
Upper Income	2	84	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	91	0	0	0	0	2	87	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>INDIANA COUNTY (063), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	73	0	0	1	300	3	73	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	73	0	0	1	300	3	73	0	0
<b>LYCOMING COUNTY (081), PA</b>										
<b>MSA 48700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	500	1	50	0	0
Middle Income	3	158	0	0	3	1,581	2	71	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	208	0	0	4	2,081	3	121	0	0
<b>MIFFLIN COUNTY (087), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	87	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (089), PA</b>										
<b>MSA 20700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	39	0	0	0	0	2	39	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	39	0	0	0	0	2	39	0	0
<b>MONTGOMERY COUNTY (091), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	217	2	1,268	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,310	2	1,310	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	217	4	2,578	2	1,310	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PERRY COUNTY (099), PA</b>										
<b>MSA 25420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	720	1	720	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	720	1	720	0	0
<b>PHILADELPHIA COUNTY (101), PA</b>										
<b>MSA 37964</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	72	0	0	0	0	1	72	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	800	1	800	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	0	0	1	800	2	872	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SOMERSET COUNTY (111), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	147	1	137	0	0	5	147	0	0
Middle Income	21	699	4	588	6	3,361	18	2,391	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	846	5	725	6	3,361	23	2,538	0	0
<b>WASHINGTON COUNTY (125), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	583	0	0	0	0
Moderate Income	1	44	1	210	0	0	2	254	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	2	360	1	583	3	404	0	0
<b>WESTMORELAND COUNTY (129), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	155	2	358	1	411	1	20	0	0
Middle Income	6	185	5	896	5	2,922	4	411	0	0
Upper Income	0	0	0	0	4	1,994	3	1,494	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	340	7	1,254	10	5,327	8	1,925	0	0
TOTAL INSIDE AA IN STATE	199	5,489	40	6,335	40	19,243	144	10,605	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERISERV FINANCIAL BANK

Respondent ID: 0000928618

Agency: FRS - 2

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	35	1,363	16	2,853	29	16,985	42	9,316	1	500
STATE TOTAL	234	6,852	56	9,188	69	36,228	186	19,921	1	500

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERISERV FINANCIAL BANK

Respondent ID: 0000928618

Agency: FRS - 2

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BERKELEY COUNTY (015), SC</b>										
<b>MSA 16700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	27	0	0	0	0	0	0	0	0
STATE TOTAL	1	27	0	0	0	0	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FAIRFAX COUNTY (059), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	150	0	0	1	150	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	14	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	14	1	150	0	0	1	150	0	0
STATE TOTAL	1	14	1	150	0	0	1	150	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BERKELEY COUNTY (003), WV</b>										
<b>MSA 25180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	106	0	0	0	0	0	0
Middle Income	1	86	0	0	0	0	1	86	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	1	106	0	0	1	86	0	0
<b>HARRISON COUNTY (033), WV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	124	0	0	1	124	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	1	124	0	0
<b>LOGAN COUNTY (045), WV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	488	1	488	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	488	1	488	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000928618

Small Business Loans - Originations

Agency: FRS - 2

Institution: AMERISERV FINANCIAL BANK

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (049), WV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	450	1	450	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
<b>MONONGALIA COUNTY (061), WV</b>										
<b>MSA 34060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	188	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	188	0	0	0	0	0	0
<b>WOOD COUNTY (107), WV</b>										
<b>MSA 37620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	162	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	162	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: AMERISERV FINANCIAL BANK

Respondent ID: 0000928618

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	86	4	580	2	938	4	1,148	0	0
STATE TOTAL	1	86	4	580	2	938	4	1,148	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	202	5,604	42	6,785	42	20,685	149	12,312	0	0
TOTAL OUTSIDE AA	40	1,569	26	4,489	35	20,366	51	11,598	1	500
TOTAL INSIDE & OUTSIDE	242	7,173	68	11,274	77	41,051	200	23,910	1	500

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.





**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: AMERISERV FINANCIAL BANK**

**Respondent ID: 0000928618**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MD - WASHINGTON COUNTY (043) - MSA 25180 2/	7	2,007	5	1,707	0	0
PA - ALLEGHENY COUNTY (003) - MSA 38300	44	7,869	16	3,050	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	121	8,742	68	2,630	0	0
PA - CENTRE COUNTY (027) - MSA 44300	50	2,603	29	462	0	0
PA - SOMERSET COUNTY (111) - MSA NA	37	4,932	23	2,538	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	27	6,921	8	1,925	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: AMERISERV FINANCIAL BANK**

**Respondent ID: 0000928618**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CAMBRIA COUNTY (021) - MSA 27780	1	20	0	0	0	0

**2021 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: AMERISERV FINANCIAL BANK**

**Respondent ID: 0000928618**  
**Agency: FRS - 2**

---

**Memo Item: Loans by Affiliates**

---

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

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

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

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

**ASSESSMENT AREA - 0001**

**WASHINGTON COUNTY (043), MD 2/**

**MSA: 25180**

**Low Income**

0004.00\* 0009.00\*

**Moderate Income**

0003.01\* 0003.02\* 0005.00\* 0007.00\* 0008.00\* 0010.01\*

**Middle Income**

0002.00\* 0006.01 0006.02 0010.02\* 0104.00\* 0105.00 0108.01\* 0108.02\* 0111.00\* 0112.01\* 0112.02

**Upper Income**

0001.00\* 0102.00\* 0103.00\* 0109.00\* 0113.01\* 0113.02\*

**Income Not Known**

0110.00\*

**ALLEGHENY COUNTY (003), PA**

**MSA: 38300**

**Median Family Income < 10%**

0511.00\*

**Median Family Income 10-20%**

0509.00\* 2609.00\*

**Median Family Income 20-30%**

0510.00\* 1204.00\* 1301.00\* 2620.00\* 5128.00\* 5519.00\* 5521.00\*

**Median Family Income 30-40%**

0305.00\* 0402.00\* 1016.00\* 1203.00\* 1208.00\* 1304.00\* 2507.00 2509.00\* 2614.00\* 4867.00\* 5100.00\*

5138.00\* 5140.00\* 5523.00\* 5610.00\* 5611.00\* 5623.00\*

**Median Family Income 40-50%**

0501.00\* 1017.00\* 1114.00\* 1115.00\* 1302.00\* 1803.00\* 2503.00\* 3001.00\* 4012.00\* 4644.00 4810.00\*

4838.00\* 4868.00\* 4869.00\* 5080.00\* 5129.00\* 5509.00\* 5604.00\* 5606.00\* 5615.00\*

**Median Family Income 50-60%**

0506.00\* 0903.00\* 1113.00\* 1207.00\* 1303.00\* 1306.00\* 1608.00\* 1807.00\* 1915.00\* 2615.00\* 2715.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

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

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

2901.00*	4626.00*	4639.00*	4928.00*	4994.00*	5151.00*	5512.00	5522.00*	5612.00*	5616.00*	5619.00*
5625.00*										
<b>Median Family Income 60-70%</b>										
0406.00*	1005.00*	2107.00*	2602.00*	2703.00*	2814.00*	2815.00*	4200.00	4270.00*	4508.00*	4621.00*
4689.00*	4850.00*	4929.00*	5010.00*	5120.00*	5153.00	5220.00*	5231.00*	5232.00*	5520.00*	5614.00*
5617.00*	5620.00*	5624.00*	5626.00	5632.00*						
<b>Median Family Income 70-80%</b>										
0409.00*	0807.00*	0809.00*	1011.00*	1914.00*	1916.00*	1919.00*	2022.00*	2406.00*	2412.00*	2704.00*
2902.00*	3204.00	4035.00*	4160.00*	4240.00*	4272.00*	4311.00*	4507.00*	4571.00*	4688.00*	4706.00*
4843.00*	4846.00*	4882.00*	4993.00*	5041.00*	5070.00*	5094.00*	5152.00*	5235.01*	5240.00*	5628.00*
5629.00*										
<b>Median Family Income 80-90%</b>										
0603.00	0802.00*	0804.00*	0901.00	1102.00*	1706.00*	1920.00*	2904.00*	3102.00*	4011.00*	4020.00*
4040.00*	4171.00*	4172.00*	4190.00	4281.00*	4314.00*	4315.00*	4323.00*	4324.00	4480.00*	4610.00*
4643.00*	4687.00*	4710.00*	4721.00*	4723.00*	4761.00	4801.01*	4884.00*	4927.00*	4940.00*	4980.00*
5003.00*	5234.00*	5235.02*	5237.02*	5252.00*	5513.00*	5524.00*	5631.00*	5644.00*		
<b>Median Family Income 90-100%</b>										
0103.00*	0404.00*	0902.00	1014.00*	1516.00*	1917.00*	1918.00*	2607.00*	2701.00*	3207.00*	4013.00*
4050.00*	4250.00*	4267.00*	4490.00*	4550.00*	4572.00*	4592.02*	4600.01*	4656.00*	4753.01*	4762.00*
4782.00*	4801.02*	4804.00	4825.00*	4870.00*	4881.00*	4885.00*	4886.00*	4950.00*	4970.00*	5030.02
5200.02*	5212.00	5214.01*	5233.00*	5237.01*	5261.02*	5263.02*	5630.00*	5645.00*		
<b>Median Family Income 100-110%</b>										
0605.00*	1018.00*	1413.00	1903.00*	2023.00*	2708.00*	3206.00*	4060.00*	4070.01*	4180.00*	4296.00*
4301.00	4350.00*	4520.00*	4530.03*	4591.01*	4703.00*	4773.00*	4781.00*	4790.00*	4802.00*	4803.00*
4845.00*	4890.01	4900.02*	4962.00*	5154.01*	5170.00*	5200.01	5213.01	5213.02*	5238.00*	5262.02*
5639.00*	5642.00*									
<b>Median Family Income 110-120%</b>										
0709.00*	1517.00*	1911.00*	2206.00*	2612.00*	3103.00*	4070.02*	4264.00*	4282.00*	4294.00	4295.00*
4297.00*	4511.02*	4511.05*	4580.00*	4658.00*	4704.00*	4705.01*	4722.00*	4724.00*	4751.01*	4752.00*
4754.01*	4771.00*	4912.00*	4961.01*	4961.02*	5215.00*	5236.00*	5263.01*	5627.00*	5640.00*	

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

**Median Family Income >= 120%**

0201.00 0203.00 0703.00 0705.00\* 0706.00\* 0708.00\* 0806.00\* 1106.00\* 1401.00\* 1402.00\* 1403.00\*  
 1404.00\* 1405.00 1406.00\* 1408.00\* 1410.00\* 1411.00\* 1414.00\* 1609.00\* 1702.00\* 4080.01\* 4080.02\*  
 4090.00\* 4100.00\* 4110.00 4120.01\* 4120.02\* 4131.00 4132.01\* 4132.02\* 4133.00\* 4134.00\* 4135.00  
 4141.01\* 4141.02\* 4142.00\* 4150.01 4150.02\* 4211.00\* 4212.00\* 4220.00\* 4230.00\* 4263.00\* 4268.00\*  
 4271.00\* 4291.00\* 4292.01\* 4292.02\* 4293.00\* 4302.00\* 4340.00\* 4370.00 4390.00\* 4455.00\* 4460.00\*  
 4470.00\* 4511.01\* 4511.04\* 4513.00\* 4530.04\* 4560.01\* 4560.03\* 4560.04 4591.02\* 4592.01 4600.02\*  
 4690.00 4705.02\* 4731.00\* 4732.00\* 4733.00\* 4734.01\* 4734.02\* 4735.00\* 4736.01\* 4736.02\* 4741.01\*  
 4741.02\* 4742.01\* 4742.02\* 4742.03\* 4751.02\* 4753.03\* 4753.04\* 4754.02\* 4772.00\* 4883.00\* 4890.02\*  
 4900.03\* 4900.04\* 4911.01\* 5161.00\* 5162.00\* 5180.01\* 5190.00\* 5211.00 5214.02\* 5251.00\* 5253.00\*  
 5261.01\* 5262.01\* 5605.00\* 5633.00\* 5638.00\* 5641.00\* 9800.00\*

**Median Family Income Not Known**

0405.00\* 9801.00\* 9803.00\* 9804.00\* 9805.00\* 9806.00\* 9807.00\* 9808.00\* 9809.00\* 9810.00\* 9811.00\*  
 9812.00\* 9818.00\* 9822.00\*

**CAMBRIA COUNTY (021), PA**

**MSA: 27780**

**Low Income**

0002.00 0006.00

**Moderate Income**

0001.00 0003.00 0005.00 0007.00\* 0012.00 0102.00\* 0121.00 0134.00 0135.00 0136.00

**Middle Income**

0101.00 0103.00 0105.00 0108.01 0110.00\* 0114.00 0115.00 0116.00 0117.00 0118.00 0119.00  
 0120.00 0122.00 0124.00 0127.00\* 0128.00 0129.00 0130.00 0131.00 0132.00 0137.00

**Upper Income**

0106.00 0107.00 0111.00 0112.00 0113.00 0123.00 0125.00 0126.00 0133.00

**CENTRE COUNTY (027), PA**

**MSA: 44300**

**Low Income**

0122.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

**Moderate Income**

0103.00\* 0108.00\* 0111.00 0113.00\* 0126.00\* 0128.00\*

**Middle Income**

0101.00\* 0102.00 0104.00\* 0105.00 0106.00 0107.00 0109.00 0110.00 0112.01 0115.02 0116.00  
0124.00\*

**Upper Income**

0114.00 0115.01 0117.02 0118.00 0119.01 0119.02 0123.00 0127.00

**Income Not Known**

0120.00 0121.00\* 0125.00 9812.02\*

**SOMERSET COUNTY (111), PA**

**MSA: NA**

**Moderate Income**

0211.00

**Middle Income**

0201.01 0201.02 0202.00 0203.00 0204.00 0205.00\* 0206.00 0207.00 0208.00\* 0209.00 0210.00  
0212.00 0213.00\* 0214.00 0215.00\* 0216.00\* 0217.00\* 0218.00 0219.01\* 0219.02\*

**WESTMORELAND COUNTY (129), PA**

**MSA: 38300**

**Low Income**

8001.00\* 8006.00\* 8007.00\* 8028.00\* 8040.00\*

**Moderate Income**

8002.00\* 8003.00\* 8004.00\* 8014.00\* 8015.00\* 8016.00\* 8025.00\* 8026.00\* 8030.00\* 8036.00\* 8039.02\*  
8041.00\* 8046.00\* 8051.00\* 8052.00\* 8054.00\* 8056.00\* 8060.00\* 8064.00\* 8065.00\* 8067.00\* 8076.00\*  
8077.00\* 8081.00 8082.00 8083.00 8086.00\*

**Middle Income**

8008.00\* 8009.00\* 8010.01\* 8010.02\* 8011.00\* 8012.00\* 8013.00\* 8017.01\* 8017.02\* 8017.03\* 8018.00\*  
8019.00\* 8020.02\* 8022.00\* 8024.00\* 8027.00\* 8029.00\* 8031.00 8033.01 8035.02 8039.01\* 8042.00\*  
8043.00\* 8044.00 8045.01\* 8045.02 8047.01 8047.02 8048.01\* 8048.02\* 8049.00\* 8050.00\* 8055.00\*  
8058.00\* 8059.02\* 8061.00\* 8062.00\* 8063.00\* 8066.00\* 8068.00\* 8069.00\* 8070.00 8071.00\* 8073.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

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

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

8074.01\* 8074.02\* 8075.00\* 8078.00 8079.00 8084.01\* 8084.02\* 8085.00\*

**Upper Income**

8005.00\* 8020.01\* 8021.01 8021.02 8021.03\* 8023.01\* 8023.03\* 8023.04\* 8032.00\* 8033.02\* 8034.00\*

8035.01 8037.00\* 8038.00\* 8059.01\* 8072.00\*

**OUTSIDE ASSESSMENT AREA**

**KERN COUNTY (029), CA**

**MSA: 12540**

**Median Family Income 40-50%**

0052.04

**TIPPECANOE COUNTY (157), IN**

**MSA: 29200**

**Upper Income**

0106.00

**ALLEGANY COUNTY (001), MD**

**MSA: 19060**

**Middle Income**

0014.02

**FREDERICK COUNTY (021), MD**

**MSA: 23224**

**Middle Income**

7756.00

**MONTGOMERY COUNTY (031), MD**

**MSA: 23224**

**Median Family Income 90-100%**

7012.11

**WASHINGTON COUNTY (043), MD 2/**

**MSA: 25180**

**Middle Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

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

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

0106.00

**BALTIMORE CITY (510), MD**

**MSA: 12580**

**Median Family Income 40-50%**

2505.00

**ATLANTIC COUNTY (001), NJ**

**MSA: 12100**

**Moderate Income**

0128.01

**TUSCARAWAS COUNTY (157), OH**

**MSA: NA**

**Middle Income**

0207.00

**WASHINGTON COUNTY (167), OH**

**MSA: NA**

**Moderate Income**

0210.00

**BEDFORD COUNTY (009), PA**

**MSA: NA**

**Middle Income**

9610.00

**BLAIR COUNTY (013), PA**

**MSA: 11020**

**Low Income**

1019.00

**Moderate Income**

1014.00

**Middle Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

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

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

0101.01 0104.01 0107.00 0110.02 0111.00 0112.00 0113.00 0114.00 0115.00 1002.00 1006.00

1015.00

**Upper Income**

0109.00

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income 100-110%**

1049.02

**Median Family Income 110-120%**

1056.00

**BUTLER COUNTY (019), PA**

**MSA: 38300**

**Middle Income**

9112.00

**CLARION COUNTY (031), PA**

**MSA: NA**

**Middle Income**

1606.00 1608.00

**CLEARFIELD COUNTY (033), PA**

**MSA: NA**

**Middle Income**

3308.00 3310.00

**CLINTON COUNTY (035), PA**

**MSA: NA**

**Middle Income**

0307.00

**ERIE COUNTY (049), PA**

**MSA: 21500**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

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

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

**Middle Income**

0110.02

**FAYETTE COUNTY (051), PA**

**MSA: 38300**

**Middle Income**

2604.02

**HUNTINGDON COUNTY (061), PA**

**MSA: NA**

**Middle Income**

9503.00

**Upper Income**

9502.00

**INDIANA COUNTY (063), PA**

**MSA: NA**

**Middle Income**

9607.00 9609.00 9614.00 9622.00

**LYCOMING COUNTY (081), PA**

**MSA: 48700**

**Moderate Income**

0003.00 0006.00

**Middle Income**

0109.00 0116.01 0116.02

**MIFFLIN COUNTY (087), PA**

**MSA: NA**

**Middle Income**

9601.00

**MONROE COUNTY (089), PA**

**MSA: 20700**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

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

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

**Moderate Income**

3007.00

**MONTGOMERY COUNTY (091), PA**

**MSA: 33874**

**Median Family Income 110-120%**

2026.04

**Median Family Income >= 120%**

2030.00

**PERRY COUNTY (099), PA**

**MSA: 25420**

**Middle Income**

0303.01

**PHILADELPHIA COUNTY (101), PA**

**MSA: 37964**

**Median Family Income 60-70%**

0314.01

**Median Family Income >= 120%**

0207.00

**WASHINGTON COUNTY (125), PA**

**MSA: 38300**

**Low Income**

7832.00

**Moderate Income**

7140.00

**Upper Income**

7462.00

**BERKELEY COUNTY (015), SC**

**MSA: 16700**

**Middle Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

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

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

0203.02

**FAIRFAX COUNTY (059), VA**

**MSA: 47894**

**Median Family Income 40-50%**

4619.02

**Median Family Income >= 120%**

4820.02

**BERKELEY COUNTY (003), WV**

**MSA: 25180**

**Moderate Income**

9716.00

**Middle Income**

9721.02

**HARRISON COUNTY (033), WV**

**MSA: NA**

**Upper Income**

0311.00

**LOGAN COUNTY (045), WV**

**MSA: NA**

**Middle Income**

9568.00

**MARION COUNTY (049), WV**

**MSA: NA**

**Moderate Income**

0202.00

**MONONGALIA COUNTY (061), WV**

**MSA: 34060**

**Middle Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000928618**

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

**Agency: FRS - 2**

**Institution: AMERISERV FINANCIAL BANK**

---

0118.04

**WOOD COUNTY (107), WV**

**MSA: 37620**

**Middle Income**

0110.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000928618**

**Institution: AMERISERV FINANCIAL BANK**

**Agency: FRS - 2**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	193	193	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	31	31	0	0.00%
<b>Total</b>	<b>227</b>	<b>227</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

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

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