



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act
Performance Evaluation

PNC Bank, N.A.
Charter Number: 1316

Fifth Avenue and Wood Street
Pittsburgh, Pennsylvania 15222

Office of the Comptroller of the Currency

Large Bank Supervision
250 E Street, S.W.
Washington, D.C. 20219-0001

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The following table indicates the performance level of **PNC Bank, N.A.** with respect to the Lending, Investment, and Service Tests:

Performance Levels	PNC Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		
High Satisfactory		X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending volume is good.
- The distribution of the bank's lending by geography and borrower income is good.
- Community development lending activity is strong. This had a significant positive impact on the bank's overall Lending Test.
- The level of qualified investments is good.
- The bank's branches and delivery systems are accessible to all customers.
- PNC provides a good level of community development service.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

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

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

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

Upper-Income: Individual income that is 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.

Description of Institution

PNC Bank, N.A. (PNC) is an interstate bank headquartered in Pittsburgh, Pennsylvania. PNC operates branch offices in Pennsylvania, Florida, Indiana, Kentucky, New Jersey, Ohio and the Washington, DC Multi-state Metropolitan Area. As of June 30, 2005, PNC had total assets of \$83 billion, total loans of \$49 billion, total deposits of \$58 billion and Tier 1 capital of \$6 billion. PNC has 806 branches and 3,091 Automated Teller Machines (ATMs).

PNC is a wholly owned subsidiary of the PNC Financial Services Group, Inc. (PNC Financial). PNC Financial is a diversified financial services holding company. As of June 30, 2005, PNC Financial has total assets of \$91 billion and Tier 1 capital of \$6 billion.

Relevant corporate activities during the evaluation period include three culminated mergers. PNC acquired United National Bancorp in 2003. This merger increased the bank's market presence in Central New Jersey and Eastern Pennsylvania. PNC acquired Riggs National Corporation in 2005. This expanded the bank's footprint into the Washington, DC Multi-state Metropolitan Area (District of Columbia, Maryland and Virginia). The bank acquired Mercantile Bankshares Corporation in 2007. This merger increased the bank's market share in the District of Columbia, Maryland, Delaware, Virginia and Southeastern Pennsylvania. In addition to these mergers, PNC entered into a joint venture agreement with Wells Fargo Home Mortgage in September 2005 for the purpose of originating mortgage loans. The joint venture operates under the name of "PNC Mortgage, LLC". Wells Fargo owns 50.1 percent and PNC owns 49.9 percent of the joint venture.

PNC has requested that eligible loans, investments and services of its related entities, PNC Mortgage, LLC and The PNC Foundation, including the Grow Up Great program, be considered as part of the bank's performance. PNC has no subsidiaries that negatively impact the bank's capacity to lend, invest or provide banking services in its communities.

PNC, in conjunction with its affiliates and subsidiaries, provides a broad range of products and services. PNC's community banking unit provides a large array of consumer banking and small business products and services. The Corporate Banking unit offers lending, leasing, treasury management and capital markets products to middle market corporations and governmental entities. The Real Estate Finance unit offers similar products to commercial real estate customers, as well as the syndication of affordable housing equity. Other significant products and services include asset-based lending, asset management, risk management, as well as transfer agent, accounting and administration services for mutual funds.

There are no known legal, financial or other factors impeding the bank's ability to help to meet the credit needs of its assessment areas.

The last CRA examination of PNC was dated April 15, 2002. An "Outstanding" rating was assigned to the bank's performance at that time.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation considers PNC's HMDA-reportable loans (home purchase, home improvement and home refinance) and small loans to businesses for the period of January 1, 2002 through December 31, 2005. Community development (CD) loans, investments and services are evaluated for the period beginning April 1, 2002 through April 30, 2006. Retail services are evaluated for the same period. PNC does not originate a substantial number of small farm loans or multifamily HMDA mortgage loans in any of its assessment areas (AAs) which precludes any meaningful analysis and conclusion for these products. Accordingly, these loans are not evaluated, nor included in our analysis.

During the evaluation period, the U.S. Census Bureau and the U.S. Department of Housing and Urban Development released the 2000 Census of the United States data. This changed demographic information in PNC's AAs. New census tracts were formed as old census tracts changed boundaries, merged, split or disappeared. As a result of these changes, evaluation of the bank's performance under the lending test was conducted in three parts. This appropriately allows for information collected in 2002 to be compared to 1990 Census Data. Lending activity for 2003 is compared to 2000 Census Data, and 2004 and 2005 lending activity is compared to 2000 Census Data with the official geographic adjustments. Thus, under the lending test, narrative comments supporting PNC's performance address the bank's performance for each year in these evaluation periods. Greater weight was given to the 2000 Census information since it more closely reflects the current demographic characteristics of the geographies. The 2005 standard tables are included in the public evaluation.

Data Integrity

Examiners tested the accuracy of the bank's data used in this evaluation. The home mortgage data reported on the 2005 Home Mortgage Disclosure Act Loan Application Register (HMDA LAR) contained only minor errors. None of the errors made the data unreliable for analysis. However, the bank was required to resubmit its HMDA LAR to accurately and completely report its home mortgage applications and loans for 2005. The data provided on small loans to businesses and CD loans, investments and services provided for our analysis were accurate and complete.

Selection of Areas for Full-Scope Review

In each state where the bank has a branch office, a sample of AAs within that state was selected for full-scope reviews. We determined which AAs would have full-scope reviews based on a review of the volume of deposits in each AA, the volume of home mortgage and small business lending, the branching presence and community factors. For each state subject to review, we selected one AA for full-scope review. Refer to the "Scope" section under each state rating for details regarding how the areas were selected. Each multi-state metropolitan area (MMA) in which the bank has branches in more than one state also received a full-scope review.

Ratings

The bank's overall rating is a blend of the ratings for the multi-state metropolitan areas and the states. The following states and areas received the greatest weight in our determination of the overall rating and are listed in order of significance: the State of Pennsylvania, the State of New Jersey and the Philadelphia PA-NJ MMA. These areas hold 83.02 percent of the bank's total deposit base for the evaluation period. Conversely, the bank's performance in the State of Florida received very little weight because its deposits comprise just 0.07 percent of the bank's total deposits and its presence is limited to two non-retail offices.

The multi-state metropolitan area ratings are based primarily on the full-scope review of those areas. State ratings are based primarily on those AAs that received full-scope reviews. Refer to the "Scope" section under each state or MMA rating for details regarding how the AAs were weighted in arriving at the overall rating for each.

When determining conclusions for the lending test, home equity loans (home improvement and refinance) and small loans to businesses were weighted more than home purchase loans. This is consistent with the strategic focus of PNC, which is home equity lending and small business lending, and reflected in the volume of the bank's lending. Home purchase loans are a less significant product for the bank since it sold its mortgage company. Since 2001, the bank has relied primarily on relationships with other lenders to originate home purchase loans. CD loans receive positive consideration in AAs in which such lending has had an impact.

Our conclusions for CD loans and investments are based on an evaluation of the number and dollar amount, as well as, the level of innovation, complexity, responsiveness to community needs and the degree to which the loans and investments are not routinely provided by private investors.

Fair Lending Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State Rating

State of Pennsylvania

CRA Rating for Pennsylvania¹: Outstanding

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors that support this rating include:

- PNC's distribution of loans by borrower income and geographic area is good.
- PNC's volume of lending is good. The volume of home mortgage lending is adequate and the volume of small business lending is excellent.
- PNC's volume of CD lending is excellent. CD lending had a positive impact on the lending performance test.
- PNC's level of qualified investments is good.
- Service delivery systems and offices provide excellent accessibility to geographies and individuals of different income levels.
- The bank provides an excellent level of CD services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the State of Pennsylvania

PNC has 16 AAs in Pennsylvania with a total of 223 branches and 825 ATMs. The Pittsburgh AA consists of Allegheny, Butler, Fayette, Washington and Westmoreland Counties. PNC has 101 branches and 384 ATMs in the Pittsburgh AA. The Scranton AA consists of Lackawanna and Luzerne Counties. The bank has 35 branches and 95 ATMs in the Scranton AA. The Harrisburg – Carlisle Metropolitan Statistical Area (MSA), consisting of Cumberland, Dauphin and Perry Counties, has been designated as the Harrisburg AA. PNC has 27 branches and 64 ATMs in the AA. The Erie MSA, consisting of Erie County, has been designated as the Erie AA. PNC has 15 branches and 77 ATMs in the AA. The Monroe County Non-MSA AA consists of Monroe County and has nine branches and 25 ATMs. The Adams County Non-MSA AA consists of Adams County and has seven branches and 14 ATMs. The Warren County Non-MSA AA consists of Crawford and Warren Counties. PNC has six branches and 19 ATMs in the Warren County Non-MSA AA. The State College MSA, consisting of Centre County, has been designated as the State College AA. PNC has five branches and 27 ATMs

¹ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

in the AA. The Columbia County Non-MSA AA consists of Columbia County and has four branches and four ATMs. The Indiana County Non-MSA AA consists of Indiana County and has four branches and 11 ATMs. The Lancaster MSA, consisting of Lancaster County, has been designated as the Lancaster AA. PNC has three branches and 67 ATMs in the AA. The Wayne County Non-MSA AA consists of Wayne County and has two branches and three ATMs. The Williamsport MSA, consisting of Lycoming County, has been designated as the Williamsport AA. PNC has two branches and six ATMs in the AA. The Huntingdon County Non-MSA AA consists of Huntingdon County and has one branch and one ATM. The Somerset County Non-MSA AA consists of Somerset County and has one branch and seven ATMs. The York – Hanover MSA, consisting of York County, has been designated as the York County AA. PNC has one branch and 21 ATMs in the AA. PNC also has AAs in the Allentown and Philadelphia Multi-State Metropolitan Areas (MMAs). Those AAs are evaluated as multi-state metropolitan areas and are not considered in this evaluation of the State of Pennsylvania.

PNC reported \$30.65 billion in deposits in the State of Pennsylvania (including the MMAs within the State) as of June 30, 2005. The deposits in Pennsylvania represent 56.14 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC is the largest deposit-taking financial institution in Pennsylvania, with approximately 13.61 percent of the state's deposit base. Other institutions with significant market share in the State include Wachovia Bank, N.A. (11.72 percent), Citizens Bank of Pennsylvania (10.5 percent), National City Bank of Pennsylvania (5.2 percent) and Sovereign Bank (5.18 percent). PNC originated 35.47 percent of its 2005 reportable loans in the State of Pennsylvania (excluding the Allentown and Philadelphia MMAs). The Pittsburgh AA is PNC's largest AA in Pennsylvania. PNC's deposits in the Pittsburgh AA represent 30.54 percent of the bank's total deposit base. The other AAs are significantly smaller in terms of deposit base and number of offices and ATMs. PNC is also the largest bank in the Pittsburgh AA with a deposit market share of 31.15 percent as of June 30, 2005.

PNC offers a full range of credit products, including consumer, commercial and real estate loans, in the 16 AAs in Pennsylvania. Refer to the market profile for the State of Pennsylvania in Appendix C for detailed demographics, information from community contacts and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the State of Pennsylvania

The bank has 16 AAs in Pennsylvania (excluding AAs in the Allentown and Philadelphia MMAs). Our evaluation in Pennsylvania consists of a full-scope evaluation of CRA performance in the Pittsburgh AA. This is PNC's major market in Pennsylvania.

We performed limited-scope evaluations in the Scranton AA, the Harrisburg AA, the Erie AA, the Lancaster AA, the State College AA, the Williamsport AA and the York County AA. For purposes of analyzing and presenting data in this evaluation, we combined the following AAs that are located outside MSAs into one area for evaluation: Monroe County AA, Adams County AA, Warren County AA, Columbia County AA, Indiana County AA, Wayne County AA, Huntingdon County AA and Somerset County AA. These areas are geographically proximate and have similar performance contexts and demographic information.

The ratings for Pennsylvania are based primarily on the results of our evaluation of the Pittsburgh AA. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the lending test, we weighted home mortgage and small business loans equally. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC and the bank does not originate a substantial number of those loans.

LENDING TEST

The bank's performance under the lending test in Pennsylvania is rated Outstanding. Based on a full-scope review, PNC's performance in the Pittsburgh AA is excellent. Performance in the limited-scope AAs does not have a negative impact on the lending test rating for Pennsylvania.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Pittsburgh AA is good. Home mortgage lending activity is adequate and small business lending is excellent. Based on 2005 FDIC deposit market information, PNC is the largest financial institution in the Pittsburgh AA with a deposit market share of 31.15 percent. Based upon 2005 market data, the bank is ranked fourth in mortgage lending (3.93 percent in number of loans, 2.02 percent in total dollar amount of loans). PNC is ranked 220th in making home purchase loans (0.05 percent market share for number of loans, 0.04 percent for total dollar amount), 14th in home improvement loans (1.47 percent market share for number, 0.85 percent for total dollar amount) and 85th in refinancing home mortgage loans (0.22 percent market share for number, 0.14 percent for total dollar amount). In terms of small loans to businesses, the bank is ranked third in overall loan volume (11.79 percent market share) behind two lenders providing business credit cards and first in making loans to small businesses (27.11 percent market share).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is good. The distribution of home mortgage loans is good and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

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

Geographic distribution of home purchase loans is good. Geographic distribution is good in the 2005 and the 2002 evaluation periods, poor in the 2004 evaluation period and excellent in the 2003 evaluation period.

The bank's portion of home purchase lending in low-income areas in 2005 is near to the percentage of owner-occupied units in these areas and exceeds the percentage in 2003 and 2002. The bank's lending in 2004 is significantly lower than the percentage of owner-occupied units. The volume of home purchase lending in moderate-income areas is somewhat lower than the percentage of owner-occupied units in 2005, somewhat lower than the percentage in 2004, near to the percentage in 2003 and lower than the percentage in 2002. The bank's market share for home purchase lending in low-income areas exceeds the bank's overall market share in 2005, 2003 and 2002. However, the market share in low-income areas in 2004 is significantly lower than the overall market share. The bank's market share for home purchase lending in moderate-income areas is near to its overall market share within the AA in 2005 and exceeds the overall market share in 2004 and 2003. The bank's market share in moderate-income areas is somewhat lower in 2002 than the overall market share.

Geographic distribution of home improvement loans is good. Geographic distribution is excellent in the 2005 evaluation period, good in the 2002 evaluation period and adequate in the 2004 and 2003 evaluation periods.

PNC's volume of home improvement lending made in low-income areas is near to the percentage of owner-occupied units in these areas in 2005, somewhat lower than the percentage in 2003 and 2002 and lower than the percentage in 2004. Home improvement lending in moderate-income areas exceeds the percentage of owner-occupied units in these areas in 2005 and is near to the percentage in 2004, 2003 and 2002. The bank's market share for home improvement lending in low- and moderate-income geographies exceeds its overall market share within the AA in 2005 and 2002. The market share in low- and moderate-income geographies is somewhat lower than the overall market share in 2003. The market share in moderate-income geographies substantially meets the overall market share in the AA in 2004. The market share in low-income geographies is lower than the overall market share in 2004.

Geographic distribution of mortgage refinance loans is good. Geographic distribution is good in the 2005 and 2003 evaluation periods and adequate in the 2004 and 2002 evaluation periods.

The bank's portion of mortgage refinance loans made in low-income geographies is somewhat lower than the percentage of owner-occupied units in these areas in 2005 and 2003 and lower than the percentage in 2004 and 2002. In moderate-income geographies, the volume of loans is near to the percentage of owner-occupied units in these areas in 2005, somewhat lower than the percentage in 2004 and 2003 and lower than the percentage in 2002. The market share in low- and moderate-income geographies exceeds the bank's overall market share within the AA in 2005 and 2003. The market share in low-income geographies substantially

meets the overall market share in 2004 and exceeds the bank's overall market share in 2002. In moderate-income geographies, the market share is somewhat lower than the overall market share in 2004 and 2002.

Small Loans to Businesses

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

Geographic distribution of small loans to businesses is excellent. Geographic distribution is excellent in the 2005, 2004 and 2003 evaluation periods and good in the 2002 evaluation period.

PNC's small loans to businesses in low-income geographies is near to the percentage of businesses located in these areas in 2005, 2004 and 2003 and is somewhat lower than the percentage in 2002. The portion of loans made in moderate-income geographies exceeds the percentage of businesses in 2005 and 2004, is near the percentage in 2003 and somewhat lower compared to the percentage in 2002. The market share in low- and moderate-income geographies exceeds the bank's overall market share of loans within the AA in each year of the evaluation period.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originates a significant majority of its loans within its AAs. Overall, the bank originated 86.31 percent of its home mortgage and small business loans within all of its designated AAs in 2005.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is good. The distribution of home mortgage loans is good and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

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

Borrower distribution of home purchase loans is good. Borrower distribution is good in each of the evaluation periods.

The portion of home purchase loans made to low-income borrowers is significantly lower in 2005 and lower in 2004, 2003 and 2002 than the percentage of low-income persons residing in

the AA. The volume of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas throughout the evaluation period. The market share of home purchase loans to low-income borrowers is somewhat lower than the bank's overall market share within the AA in 2005, substantially meets the market share in 2004 and exceeds the market share in 2003 and 2002. The market share of home purchase loans to moderate-income borrowers also exceeds the bank's overall market share in 2005 and 2002 and substantially meets the bank's overall market share in 2004 and 2003.

Borrower distribution of home improvement loans is good. Borrower distribution is excellent in the 2005 evaluation period and adequate in the 2004, 2003 and 2002 evaluation periods.

PNC's home improvement loans made to low-income borrowers is somewhat lower than the percentage of low-income persons in 2005 and lower than the percentage in 2004, 2003 and 2002. The portion of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the area in 2005 and 2004, is near to the percentage in 2003 and somewhat lower compared to the percentage in 2002. The market share for home improvement loans to low-income borrowers exceeds the bank's overall market share in 2005, is lower than the market share in 2004 and is somewhat lower than the market share in 2003 and 2002. The market share for home improvement loans to moderate-income borrowers exceeds the bank's overall market share in 2005 and is somewhat lower in 2004, 2003 and 2002 compared to the overall market share.

Borrower distribution of mortgage refinance loans is adequate. Borrower distribution is adequate in each year of the evaluation period.

The portion of refinance loans made to low-income borrowers is lower in 2005 and significantly lower in 2004, 2003 and 2002 compared to the percentage of low-income persons in these areas. The volume of loans to moderate-income borrowers is near to the percentage of moderate-income persons in these areas in 2005 and somewhat lower in 2004, 2003 and 2002 compared to the percentage of moderate-income borrowers. The market share for refinance loans to low-income borrowers is somewhat lower than the bank's overall market share within the AA in 2005, 2004 and 2002 and substantially meets the overall market share in 2003. For each year in the evaluation period, the market share for loans to moderate-income borrowers is somewhat lower compared to the bank's overall market share within these areas.

Small Loans to Businesses

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

Borrower distribution of small loans to businesses is excellent. Borrower distribution is adequate in the 2005 evaluation period and excellent in the 2004, 2003 and 2002 evaluation periods. The percentage of loans of \$100 thousand or less made to businesses is excellent in each year of the evaluation period.

The volume of small loans made to businesses is significantly lower than the percentages of small businesses in 2005, but exceeds the percentage in 2004, 2003 and 2002. The market share for small loans to businesses exceeds the overall market share in each year of the

evaluation period. The percentage of small loans made to businesses represents a significant percentage of the bank's lending to businesses in each year of the evaluation period.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending positively impacts lending test conclusions. PNC's level and nature of CD lending is excellent. PNC placed significant CD loan emphasis on economic revitalization and affordable housing which have been identified as important community needs. The bank made a total of 139 CD loans during the evaluation period totaling \$179 million. In addition to the CD loans, PNC also issued letters of credit totaling \$27.7 million as credit enhancements for CD lending activities. The bank used innovative and complex lending practices to address identified credit needs.

Examples of CD loans made by the bank during the evaluation period include a \$14 million loan for the redevelopment of unused commercial property in a moderate-income area. This project converted the property into a retail site that has not only created approximately 170 jobs, but also served as a significant impetus for additional redevelopment in the area. PNC played a leadership role in the project by providing the financing and assisting the developer in overcoming significant challenges. The bank also made a \$12.6 million construction loan and issued \$12.9 million in letters of credit for the construction of 117 units of affordable rental housing in a low-income area. PNC made a loan for \$3.1 million to a non-profit organization for the construction of a new facility. The organization provides educational and training activities, child care, social/recreation activities, health care and community redevelopment activities in a low-income area. The loan expanded the size of the organization's facility and enables it to provide services to more area residents.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs representing flexible efforts to help meet the credit needs of the community. Examples of the programs offered in the Pittsburgh AA are provided below, but program statistics are not available for individual AAs.

- **Personal Access Loan Program:** PNC designed this product for LMI home equity borrowers. The bank partners with non-profit credit counselors to offer home equity loans with reduced interest rates to LMI homeowners with minor credit problems, but who complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe required by the prospective applicant prior to referring the applicant to PNC for a loan. PNC commits to make loans to applicants complying with program guidelines (FICO, debt-to-income ratio (DTI) and loan to value ratio (LTV)). With a written "letter of circumstances" from the non-profit, PNC will evaluate applications from applicants not complying with the program guidelines. On a

bank-wide basis, PNC has originated 55 loans totaling \$2.6 million from 2004 through 2005 under the program.

- **Basic Loan Program:** PNC designed this product for LMI applicants lacking traditional credit history or having weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history and other verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans and auto loans. The bank has originated 262 loans totaling \$6.45 million under this program during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the lending test in the Erie and York AAs is not inconsistent with the bank's performance in the lending test in the State of Pennsylvania. Based upon a limited scope review, the bank's performance in the Scranton AA, the Harrisburg AA, the Lancaster AA, the Williamsport AA and the Pennsylvania Non-MSA Areas AA is weaker than the bank's performance in the lending test in the State of Pennsylvania. This is due to the bank's strong CD lending in Pennsylvania. Based upon a limited scope review, the bank's performance under the lending test in the State College AA is weaker than the bank's performance in the State of Pennsylvania. This is due primarily to weaker performance in the geographic distribution of loans.

Refer to the Tables 1 through 13 in the State of Pennsylvania section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the investment test in the State of Pennsylvania is High Satisfactory. Based on a full-scope review, performance in the Pittsburgh AA is good. PNC's level of qualifying investments represents good responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs do not have a negative impact on the investment test rating for Pennsylvania. Refer to Table 14 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

PNC's investment volume in the Pittsburgh AA is good. During the evaluation period PNC made investments in the AA totaling \$61.55 million, including Low Income Housing Tax Credit (LIHTC) investments totaling \$43.73 million and grants totaling \$4.39 million in the AA. In addition, prior period investments totaling \$5.47 million remain outstanding. The bank's good responsiveness to a primary CD need is demonstrated with 82 percent of the bank's investments made in affordable housing projects and programs. PNC is involved in many projects that require additional time to come to fruition and involve multiple parties and layers of financing.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Scranton and Lancaster AAs is stronger than the performance in the State of Pennsylvania due to the volume of investments within these areas. Performance in the Erie, Harrisburg, State College, York County and Non-MSA AAs is weaker than the performance in the State of Pennsylvania due to the lower volume of investments made by PNC in these areas. However, this performance does not impact the overall state rating as these AAs represent only 15 percent of bank deposits within the State.

Refer to Table 14 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test in Pennsylvania is rated Outstanding. Based on full-scope review, the bank's performance in Pittsburgh AA area is excellent for both retail banking services and CD services.

Retail Banking Services

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

PNC's retail delivery systems are readily accessible to geographies and individuals of different income levels in the Pittsburgh AA. The distribution of branch offices is excellent in LMI geographies. The percentage of the PNC offices in LMI geographies exceeds the percentage of the population residing in those geographies.

PNC's record of opening and closing branch offices has not adversely affected the accessibility of delivery systems in the Pittsburgh AA. During the review period, one moderate-income geography office was closed due to underperformance. The existence of three other financial institutions all less than a half-mile away from the location minimizes any adverse impact. There was a net increase of three middle or upper-income geography offices.

PNC's ATM network offers an effective alternative delivery system to LMI geographies and individuals. The distribution of ATMs in low-income geographies exceeds the percentage of the population residing in low-income geographies while the distribution of ATMs in moderate-income geographies is somewhat lower than the percentage of population in moderate-income geographies. Bank data indicates that ATMs are an effective delivery channel as LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households in the Pittsburgh AA. In addition to traditional branches and ATMs, accounts can also be accessed through internet and telephone banking.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent and do not vary in a way that is inconvenient for residents of

the AA. Branch hours are convenient. Expanded morning, evening or Saturday banking hours are offered at various locations, including offices located in LMI geographies.

PNC offers a checking account product to individuals whom, due to a negative ChexSystem rating, would likely have difficulty qualifying to open a checking account. The product allows consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provides an excellent level of CD services to the Pittsburgh AA. PNC employees provided CD services to approximately 175 different organizations, groups or classes.

CD services during the evaluation period focused on organizations that are involved in affordable housing, small business development and technical assistance on financial matters to non-profit and government organizations serving the needs of low- and moderate-income individuals, areas and geographies. Bank employees hold leadership positions in many of the organizations, including board and committee memberships.

PNC has devoted extensive CD efforts to the area of financial service education. Financial education curricula have been developed to address financial education for LMI individuals. Thirteen different classes have been developed and are utilized. Classes and course material include home-buyer club, banking basics, financial budgeting and planning, small business borrowing, preventing identity theft and guide for non-profits. The latter was developed to help strengthen and guide new community based organizations. PNC has also been active in financial education of LMI youth through school programs.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to Table 15 in the State of Pennsylvania section in Appendix D for the facts and data that support these conclusions.

Based on limited scope reviews, the bank's performance under the service test in the Erie, Harrisburg, Scranton- Wilkes Barre, State College, Williamsport and the non-metropolitan AAs is not inconsistent with the bank's performance under the service test in the State of Pennsylvania. In the Lancaster and York AAs performance is weaker due to less accessibility of branches in LMI geographies compared to respective population demographics. The weaker performance in these two AAs did not adversely impact the overall performance conclusion for the Pennsylvania service test.

State Rating

State of New Jersey

CRA Rating for New Jersey²: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- PNC's geographic distribution of loans is adequate.
- The bank's distribution of loans by borrower income is good.
- The bank's volume of home mortgage lending is adequate and small business lending volume is good.
- PNC is responsive to community needs and provided a high volume of CD loans.
- The bank's level of qualified investments is good.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels.
- The bank performs an excellent level of CD services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the State of New Jersey

PNC has seven AAs in New Jersey with a total of 234 offices and 867 ATMs. The Newark Metropolitan Division (MD), consisting of Essex, Hunterdon, Morris, Sussex and Union Counties, has been designated as the Newark AA. PNC has 69 branches and 172 ATMs in that AA. The Atlantic City MSA, consisting of Atlantic County, has been designated as the Atlantic City AA. The bank has seven branches and 149 ATMs in the AA. PNC has designated the Edison MD, consisting of Middlesex, Monmouth, Ocean and Somerset Counties, as the Edison AA. PNC has 84 branches and 288 ATMs in the AA. The bank has designated the New York – Northern Wayne – White Plains MD, consisting of Bergen, Hudson and Passaic Counties, as the New York – Wayne – White Plains AA (New York AA). The AA has 56 PNC branches and 144 ATMs. The Ocean City MSA, consisting of Cape May County,

² For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

has been designated as the Ocean City AA. PNC has eight branches and 52 ATMs in the AA. The Trenton - Ewing MSA, consisting of Mercer County, has been designated as the Trenton AA. PNC has eight branches and 40 ATMs in the AA. The Vineland – Millville – Bridgeton MSA, consisting of Cumberland County, has been designated as the Vineland AA. PNC has two branches and 22 ATMs in the AA. PNC also has AAs in the Allentown and Philadelphia MMAs. Those AAs are evaluated as multi-state metropolitan areas entities and are not considered in this evaluation of the State of New Jersey.

PNC reported \$16.1 billion in deposits in the State of New Jersey (including the MMAs within the State) as of June 30, 2005. The deposits in New Jersey represent 29.49 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC is the third-largest deposit-taking financial institution in New Jersey, with 7.23 percent of the state's deposit base. Other institutions with significant market share in the State include Bank of America, N.A. (17.78 percent), Wachovia Bank, N.A. (10.36 percent), Commerce Bank, N.A. (6.66 percent) and Hudson City Savings Bank (5.54 percent). PNC originated 25.73 percent of its 2005 reportable loans in the State of New Jersey (excluding the Allentown and Philadelphia MMAs). The Edison AA is PNC's largest AA in New Jersey. PNC is the fourth-largest bank in the Edison AA with a deposit market share of 8.74 percent as of June 30, 2005. PNC's deposits in the Edison AA represent 9.34 percent of the bank's total deposit base. The Newark AA is similar in deposit base, number of offices and ATMs. PNC is the third-largest bank in the Newark AA with a deposit market share of 8.21 percent. PNC's deposits in the Newark AA represent 7.05 percent of the bank's total deposit base. The other AAs are smaller in terms of deposit base and number of offices and ATMs.

PNC offers a full range of credit products, including consumer, commercial and real estate loans, in the seven AAs in New Jersey. Refer to the market profile for the State of New Jersey in Appendix C for detailed demographics, information from community contacts and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the State of New Jersey

The bank has seven AAs in New Jersey (excluding AAs in the Allentown and Philadelphia MMAs). Our evaluation in New Jersey consists of a full-scope evaluation of CRA performance in the Newark AA. This is one of two major markets for PNC in New Jersey. The other major market is the Edison AA. The Newark AA was selected for the full-scope evaluation because it has the greatest need for CD loans, investments and services with the level of need represented by the largest number of LMI tracts within PNC's AAs in New Jersey.

We performed limited-scope evaluations in the Atlantic City AA, the Edison AA, the New York AA, the Ocean City AA, the Trenton AA and the Vineland AA.

The ratings for New Jersey are based primarily on the results of our evaluation of the Newark AA. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the lending test, we weighted home mortgage and small business loans equally. We did not give any weight to small farm and multifamily HMDA loans

because they are not a focus of PNC and the bank does not originate a substantial number of those loans.

LENDING TEST

The bank's performance under the lending test in the State of New Jersey is rated High Satisfactory. Based on a full-scope review, PNC's performance in the Newark AA is good. Performance in the limited-scope AAs do not have a negative impact on the lending test rating for New Jersey.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the State of New Jersey section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Newark AA is good. Home mortgage lending activity is adequate and small business lending is good. Based on 2005 FDIC deposit market information, PNC is ranked 3rd with a deposit market share of 8.21 percent. Based upon 2005 market data, the bank is ranked 96th in making home purchase loans (0.2 percent market share for number of loans, 0.21 percent for total dollar amount), 3rd in home improvement loans (5.69 percent market share for number, 3.22 percent for total dollar amount) and 40th in refinancing home mortgage loans (0.63 percent market share for number, 0.37 percent for total dollar amount). In terms of small loans to businesses, the bank is ranked 6th in overall loan volume (5.92 percent market share) and 2nd in making loans to small businesses (12.92 percent market share).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is adequate. The distribution of home mortgage loans is adequate and the distribution of small loans to businesses is good.

Home Mortgage Loans

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

Geographic distribution of home purchase loans is poor. Geographic distribution is very poor in the 2005 evaluation period, poor in the 2004 evaluation period and adequate in the 2003 and 2002 evaluation periods.

The portion of home purchase loans made in low-income geographies in 2005 is significantly lower than the percentage of owner-occupied units. The portion of loans made in 2004 is

somewhat lower than the percentage of owner-occupied units, but the portion exceeds the percentage in 2003 and 2002. The volume of home purchase loans made in moderate-income geographies is lower than the percentage of owner-occupied units in these areas in 2005 and significantly lower than the percentage in 2004, 2003 and 2002. The market share in LMI geographies is significantly lower compared to the bank's overall market share within the AA in 2005 and 2004. The market share in moderate-income geographies is also significantly lower compared to the overall market share in 2003 and 2002. The market share in low-income geographies exceeds the overall market share in 2002, but is somewhat lower compared to the overall market share in 2003.

Geographic distribution of home improvement loans is adequate. Geographic distribution is good in the 2005 evaluation period and adequate in the 2004, 2003 and 2002 evaluation periods.

PNC's home improvement loans made in low-income geographies in 2005 exceeds the percentage of owner-occupied units in these areas. The portion of loans is somewhat lower than the percentage of owner-occupied units in low-income areas in 2004 and near to the percentage in 2003 and 2002. The volume of home improvement loans made in moderate-income geographies is near to the percentage of owner-occupied units in these areas in 2005 and 2004 and somewhat lower compared to the percentage in 2003 and 2002. The market share in LMI geographies is somewhat lower compared to the bank's overall market share within the AA in 2005, 2003 and 2002. The market share in low-income geographies is lower compared to the overall market share in 2004. The market share in moderate-income geographies is somewhat lower compared to the overall market share in 2004.

Geographic distribution of mortgage refinance loans is adequate. Geographic distribution is adequate in the 2005, 2004 and 2003 evaluation periods and good in the 2002 evaluation period.

The volume of refinance loans made in low-income geographies exceeds the percentage of owner-occupied units in these areas in 2005. The portion of loans is near to the percentage in 2004 and somewhat lower in 2003 and 2002 compared to the percentage of owner-occupied units in low-income geographies. In moderate-income geographies, the portion of loans is somewhat lower compared to the percentage of owner-occupied units in these areas in each year of the evaluation period. Compared to the bank's overall market share, the market share in low-income geographies is somewhat lower in 2005, significantly lower in 2004, substantially meets the market share in 2003 and exceeds the market share in 2002. In moderate-income geographies, the market share is lower in 2005 compared to the overall market share, somewhat lower in 2004 and 2003 and exceeds the market share in 2002.

Small Loans to Businesses

Refer to Table 6 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is good. Geographic distribution is excellent in 2004, good in 2005 and 2003 and adequate in 2002.

The portion of small loans made to businesses in LMI geographies is somewhat lower compared to the percentage of businesses located in these areas in 2005, 2003 and 2002. The portion of loans made in low- and moderate-income geographies in 2004 is near to the percentage of businesses in these areas. The market share in low-income geographies exceeds the bank's overall market share of loans within the AA in all years of the evaluation period. The market share in moderate-income geographies in 2005 and 2004 also exceeds the overall market share. The market share in moderate-income geographies in 2003 substantially meets and the market share in 2002 is somewhat lower than the overall market share.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originates a significant majority of its loans within its AAs. Overall, the bank originated 86.31 percent of its home mortgage and small business loans within all of its designated AAs in 2005.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is good. The distribution of home mortgage loans and small loans to businesses is good.

Home Mortgage Loans

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

Borrower distribution of home purchase loans is adequate. Borrower distribution is good in the 2005 and 2002 evaluation periods, adequate in the 2004 evaluation period and poor in the 2003 evaluation period.

Compared to the percentage of low-income persons residing in the AA, the volume of home purchase loans made to low-income borrowers is significantly lower in 2005, 2004 and 2003, but is somewhat lower in 2002. The portion of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in 2005, is somewhat lower in 2004 and 2003 and is near to the percentage in 2002. The market share of home purchase loans to low-income borrowers in 2005, 2004 and 2002 exceeds the bank's overall market share to all borrowers within the AA, but is significantly lower compared to the market share in 2003. The market share of loans to moderate-income borrowers exceeds the overall market share in 2005. The market share of loans to moderate-income borrowers is somewhat lower in 2004 and 2002 and lower in 2003 compared to the bank's overall market share.

Borrower distribution of home improvement loans is good. Borrower distribution is good in 2005, 2004 and 2003 and adequate in 2002.

The volume of home improvement loans made to low-income borrowers is lower than the percentage of low-income persons in 2005 and 2004 and significantly lower than the percentage in 2003 and 2002. The portion of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the area in each year of the evaluation period. The market share for home improvement loans to low-income borrowers exceeds the bank's overall market share for 2005 and 2004, substantially meets the overall market share in 2003 and is somewhat lower in 2002. The market share for home improvement loans to moderate-income borrowers substantially meets the bank's overall market share in 2005, 2003 and 2002 and is somewhat lower in 2004 compared to the overall market share.

Borrower distribution of mortgage refinance loans is good. Borrower distribution is good in 2005, 2004 and 2002 and adequate in 2003.

PNC's refinance loans made to low-income borrowers is lower in 2005 and significantly lower in 2004, 2003 and 2002 compared to the percentage of low-income persons in these areas. The portion of loans to moderate-income borrowers is near to the percentage in 2005, 2003 and 2002 and exceeds the percentage of moderate-income persons in these areas in 2004. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share within the AA in each year of the evaluation period. The market share for loans to moderate-income borrowers exceeds the overall market share in 2002 and is somewhat lower compared to the market share in 2005, 2004 and 2003.

Small Loans to Businesses

Refer to Table 11 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is good. Borrower distribution is adequate in the 2005 evaluation period, excellent in the 2004 evaluation period and good in the 2003 and 2002 evaluation periods. The percentage of loans of \$100 thousand or less made to businesses is excellent in each year of the evaluation period.

The portion of small loans made to businesses exceeds the percentage of small businesses in the AA in 2004, is near to the percentage in 2003 and somewhat lower in 2002, but significantly lower compared to the percentage in 2005. The market share for small loans to businesses exceeds the overall market share in each year of the evaluation period. The percentage of small loans made to businesses represents a significant percentage of the bank's lending to businesses in each year of the evaluation period.

Community Development Lending

Refer to Table 1 Lending Volume in the State of New Jersey section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 consists of

geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending has a positive impact upon lending test conclusions. PNC's level of CD lending is excellent and the bank is considered a leader in CD lending within the AA. PNC made the majority of its CD loans for affordable housing which has been identified as an important community need. During the evaluation period, the bank made 46 CD loans totaling \$39.44 million.

Examples of PNC's CD lending include \$625 thousand in construction / permanent financing to a local CD corporation (CDC) for the purchase and renovation of a 16-unit apartment to provide affordable rental housing in a low-income area. The bank made a \$448 thousand loan to a non-profit organization for the purchase and renovation of combination commercial and rental properties in a moderate-income area. The bank also provided financing to a local developer for the construction of 88 units of affordable housing throughout the City of Newark.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs that represent flexible efforts to help meet the credit needs of the community. Examples of the programs offered in the Newark AA are provided below, but program statistics are not available for individual AAs.

- **Personal Access Loan Program:** PNC designed this product for LMI home equity borrowers. The bank partners with non-profit credit counselors to offer home equity loans with reduced interest rates to LMI homeowners with minor credit problems, but who complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe required by the prospective applicant prior to referring the applicant to PNC for a loan. PNC commits to make loans to applicants complying with program guidelines (FICO score, DTI, LTV). With a written "letter of circumstances" from the non-profit, PNC will evaluate applications from applicants not complying with the program guidelines. On a bank-wide basis, PNC has originated 55 loans totaling \$2.6 million from 2004 through 2005 under the program.
- **Basic Loan Program:** PNC designed this product for LMI applicants who lack traditional credit history or have a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history and other verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans and auto loans. The bank has originated 262 loans totaling \$6.45 million under this program during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon a limited-scope review, the bank's performance under the lending test in the Atlantic City AA, the Edison AA, the New York AA and the Ocean City AA is not inconsistent with the bank's performance in the lending test in the State of New Jersey. Performance in the Trenton AA and the Vineland AA is weaker than the bank's performance in the State of New Jersey. This is due to weaker performance primarily in geographic distribution of loans.

Refer to the Tables 1 through 13 in the State of New Jersey section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the investment test in the State of New Jersey is rated High Satisfactory. Based on a full-scope review, performance in the Newark AA is good. PNC's level of qualifying investments represents good responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AAs do not have a negative impact on the investment test rating for New Jersey.

Conclusions for Areas Receiving Full-Scope Reviews

PNC's investment volume in the Newark AA is good. During the evaluation period, PNC made investments in the AA totaling \$14.18 million, including \$5.73 million in LIHTC investments and \$527 thousand in grants. In addition, prior period investments totaling \$13.37 million remain outstanding. The bank's good responsiveness to a primary CD need is demonstrated with 65 percent of the bank's investments made in affordable housing projects and programs.

Refer to Table 14 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, investment test performance in the Edison and New York AAs is not inconsistent with the performance in the State of New Jersey. Performance in the Trenton, Atlantic City, Ocean City, and Vineland AAs is weaker than the performance in the State of New Jersey due to lower volume of investments made by PNC in these areas. However, this performance does not impact the overall state rating as these AAs represent 10 percent of state deposits.

Refer to Table 14 in the State of New Jersey section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test in the State of New Jersey is rated High Satisfactory. Based on full-scope review, the bank's performance in the Newark AA area is good. Performance in the limited-scope AAs does not have a negative impact on the service test rating for New Jersey.

Retail Banking Services

Refer to Table 15 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the Newark AA. The distribution of branch offices is adequate in LMI geographies. The percentage of the PNC offices in LMI geographies is somewhat lower than the percentage of the population residing in these geographies.

PNC's record of opening and closing branch offices has not adversely affected the accessibility of service delivery systems, particularly in LMI geographies, although one moderate-income geography office was closed after the anchor tenant of the building moved out. PNC's customers were moved to another PNC location less than a mile away. There was a net increase of three offices located in upper-income geographies.

PNC's ATM network offers a good alternative delivery system to LMI geographies and individuals. The distribution of ATMs in low- income geographies equals the percentage of the low-income geography population, while the distribution of ATMs in moderate- income geographies is significantly lower than the percentage of population in moderate-income geographies. Bank data indicates that ATMs are an effective delivery channel of services as LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households in the Newark AA. In addition to traditional branches and ATMs, accounts can also be accessed through internet and telephone banking.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent and do not vary in a way that would be inconvenient to residents of the AA. Branch hours are convenient. The offices located in LMI geographies are open on Saturdays. Most also have specific days with expanded evening banking hours.

PNC offers a checking account product to individuals whom, due to a negative ChexSystem rating, would likely have difficulty qualifying to open a checking account. The product allows consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provides an excellent level of CD services in the Newark AA. PNC employees provided CD services to over 100 different organizations, groups, or via educational settings.

PNC employees are actively involved in a wide range of CD services that assists organizations involved in providing community services to LMI individuals, affordable housing, small businesses, and economic development and revitalization of LMI areas. Technical financial assistance and advice is provided to numerous non-profit organizations through service on boards, taskforces and loan review committees. PNC has partnered with several local organizations to focus on educational programs to improve the financial literacy and job skills

of LMI residents. Through various workshops and classes, PNC has collaborated with local organizations and offered financial and job skill training to area residents.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited scope reviews, the bank's performance under the service test in the Edison, and New York-Wayne-White Plains AAs is not inconsistent with the bank's performance in the State of New Jersey. In the Atlantic City, Ocean City, Trenton and Vineland AAs performance is weaker. This is due to a weaker distribution of branches in LMI geographies compared to respective population demographics. Due to PNC's smaller overall presence in these markets the areas of weaker performance do not adversely impact the overall performance conclusion for the New Jersey service test.

Refer to Table 15 in the State of New Jersey section in Appendix D for the facts and data that support these conclusions.

State Rating

State of Kentucky

CRA Rating for the State of Kentucky³: Satisfactory

The lending test is rated: **Low Satisfactory**

The investment test is rated: **Outstanding**

The service test is rated: **High Satisfactory**

The major factors that support this rating include:

- The distribution of the bank's lending by borrower income and geographic area is adequate.
- PNC's volume of home mortgage, small business and CD lending is adequate.
- The bank's level of CD investments is excellent.
- Service delivery systems are accessible to geographies and individuals of different income levels.

Description of Institution's Operations in the State of Kentucky

PNC has two AAs in Kentucky with a total of eight offices and 26 ATMs. The Lexington AA consists of Fayette County. PNC has four branches and 19 ATMs in the AA. The Elizabethtown AA consists of Hardin County. The bank has four branches and seven ATMs in the Elizabethtown AA. PNC also has an AA in the Louisville Multi-State Metropolitan Area (MMA). That AA is evaluated as a multi-state metropolitan area and is not considered in this evaluation of the State of Kentucky.

PNC reported \$2.23 billion in deposits in the State of Kentucky (including the Louisville MMA) as of June 30, 2005. The deposits in Kentucky represent 4.09 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC is the sixth-largest deposit-taking financial institution in Kentucky, with approximately 3.9 percent of the state's deposit base. Other institutions with significant market share in the State include National City Bank of Kentucky (8.41 percent), Fifth Third Bank (7.06 percent), JP Morgan Chase Bank, N.A. (6.59 percent), Branch Banking and Trust Company (5.9 percent) and US Bank, N.A. (5.23 percent). PNC originated 0.74 percent of its 2005 reportable loans in the State of Kentucky (excluding the Louisville MMA). The Lexington AA is PNC's largest AA in Kentucky. PNC is the tenth-largest bank in the Lexington AA with a deposit market share of

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

2.8 percent as of June 30, 2005. PNC's deposits in the Lexington AA represent 0.24 percent of the bank's total deposit base. The Elizabethtown AA is smaller in terms of deposit base and number of ATMs although PNC has four branches in both the Lexington and Elizabethtown AAs, respectively.

PNC offers a full range of credit products, including consumer, commercial and real estate loans, in the two AAs in Kentucky. Refer to the market profile for the State of Kentucky in Appendix C for detailed demographics, information from community contacts and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the State of Kentucky

The bank has two AAs in Kentucky (excluding the AA in the Louisville MMA). Our evaluation in Kentucky consists of a full-scope evaluation of CRA performance in the Lexington AA. This is PNC's largest market in Kentucky. We performed a limited-scope evaluation in the Elizabethtown AA.

The ratings for Kentucky are based primarily on the results of our evaluation of the Lexington AA. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the lending test, we weighted home mortgage and small business loans equally. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC and the bank does not originate a substantial number of those loans.

LENDING TEST

The bank's performance under the lending test in Kentucky is rated Low Satisfactory. Based on a full-scope review, PNC's performance in the Lexington AA is adequate. Performance in the limited-scope AA does not have a negative impact on the lending test rating for Kentucky.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the State of Kentucky section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Lexington AA is adequate. Based on 2005 FDIC deposit market information, PNC is tenth-largest bank with a deposit market share of 2.8 percent. The bank is ranked 205th in making home purchase loans (0.02 percent market share for number and total volume of loans), tenth in home improvement loans (3.61 percent market share for number of loans and 2.04 percent for total dollar amount) and 41st in refinancing home mortgage loans (0.66 percent market share for number of loans, 0.32 percent for total dollar amount). In terms of small loans to businesses, the bank ranked 16th in overall loan volume (1.58 percent market share) and ranked eighth in making loans to small businesses (3.26 percent market share).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is adequate. The distribution of home mortgage loans is poor and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

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

Geographic distribution of home purchase loans is very poor. Geographic distribution is very poor in the 2005, 2003 and 2002 evaluation period and poor in the 2004 evaluation period.

PNC did not originate any home purchase loans in low-income geographies within the Lexington AA during 2005, 2003 and 2002. The portion of home purchase loans made in low-income geographies is significantly less than the percentage of owner-occupied units in those geographies. The bank's portion of home purchase loans originated in low-income geographies in 2004 exceeds the percentage of owner-occupied units in those geographies. However, the bank only originated one loan in those geographies during 2004. The bank's market share in low-income areas compared to its overall market share is similarly significantly lower in 2005, 2003 and 2002. The bank's market share in low-income geographies exceeds its overall market share in 2004, but that market share is based upon one loan. The bank did not originate any home purchase loans in moderate-income areas in any year of the evaluation period. The portion of home purchase loans in moderate-income areas is significantly lower than the percentage of owner-occupied units in those areas and the bank's market share for lending in those areas is significantly lower than its overall market share.

Geographic distribution of home improvement loans is poor. Geographic distribution in the 2005 and 2004 evaluation periods is poor; the distribution in the 2003 evaluation period is very poor; and the distribution in the 2002 evaluation period is adequate.

The portion of home improvement loans made in low-income geographies is somewhat lower compared to the percentage of owner-occupied units in 2005 and exceeds the percentage of owner-occupied units in these areas in 2002. PNC did not originate any home improvement loans in low-income geographies in 2004 and 2003 and the bank's portion of lending is significantly lower than the percentage of owner-occupied units. The portion of home improvement loans made in moderate-income geographies is somewhat lower compared to the percentage of owner-occupied units in these areas in 2004 and lower compared to the percentage in 2003, but significantly lower compared to the percentages of owner-occupied units in these areas in 2005 and 2002. The market share of home improvement loans made in low-income geographies is somewhat lower compared to the overall market share in 2005 and exceeds the overall market share in 2002. The market share for the bank's home improvement loans made in low-income geographies in 2004 and 2003 reflects the absence of loan production and is significantly lower than the bank's overall market share. PNC's market

share for home improvement loans made in moderate-income geographies is somewhat lower compared to its overall market share in 2004. However, the bank's market share is lower in 2003 and significantly lower in 2005 and 2002 compared to the overall market share.

Geographic distribution of mortgage refinance loans is adequate. Geographic distribution is good in the 2005 and 2004 evaluation periods and poor in the 2003 and 2002 evaluation periods.

The volume of loans made in low-income geographies exceeds the percentage of owner-occupied units in 2005 and is somewhat lower in 2004, but is significantly lower in 2003 and 2002 compared to the percentage of owner-occupied units in these areas. In moderate-income geographies, PNC's portion of refinance loans exceeds the percentage of owner-occupied units in these areas in 2004 and is somewhat lower compared to the percentage of owner-occupied units in these areas in 2005, 2003 and 2002. PNC's market share in low-income geographies exceeds the bank's overall market share within the AA in 2005 and is somewhat lower in 2004, but is significantly lower in 2003 and 2002 compared to the bank's overall market share. The market share exceeds the bank's overall market share in moderate-income geographies in 2004, 2003 and 2002 and is somewhat lower compared to the overall market share in 2005.

Small Loans to Businesses

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

Geographic distribution of small loans to businesses is excellent. Geographic distribution is excellent in each year of the evaluation period.

The portion of loans made in low-income geographies exceeds the percentage of businesses located in these areas in each year of the evaluation period. The volume of loans made in moderate-income geographies exceeds the percentage of businesses in these areas in 2004, 2003 and 2002 and is somewhat lower compared to the percentage in 2005. PNC's market share in LMI geographies exceeds the bank's overall market share of loans within the AA in each year of the evaluation period.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originates a significant majority of its loans within its AAs. Overall, the bank originated 86.31 percent of its home mortgage and small business loans within all of its designated AAs in 2005.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is adequate. The distribution of home mortgage loans is adequate and the distribution of small loans to businesses is good.

Home Mortgage Loans

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

Borrower distribution of home purchase loans is poor. Borrower distribution in the 2005 evaluation period is very poor and the borrower distribution in the 2004, 2003 and 2002 evaluation periods is poor.

PNC did not originate any home purchase loans to low-income borrowers within the Lexington AA during 2005, 2003 and 2002. The bank's portion of home purchase lending is significantly lower than the percentage of low-income persons in the AA during these years. The bank's portion of lending in 2004 exceeds the percentage of low-income persons within the AA, but the bank's lending consists of only one loan. The bank's market share for lending to low-income borrowers is significantly lower than its overall market share in 2005, 2003 and 2002. Based upon the bank's one home purchase loan originated in 2004 to a low-income borrower, the bank's market share exceeds its overall market share. The bank did not originate any home purchase loans to moderate-income borrowers in 2005 and 2004 and its portion of lending is significantly lower than the percentage of moderate-income persons. PNC's market share for loans to moderate-income borrowers during those years is significantly lower than its overall market share. PNC's portion of lending to moderate-income borrowers in 2003 and 2002 exceeds the percentage of moderate-income persons. However, the percentage of lending to moderate-income borrowers consists of only one loan in 2003 and two loans in 2002. Similarly, the bank's market share for loans to moderate-income borrowers in 2003 and 2002 exceeds its overall market share, but is based upon a very small number of loans.

Borrower distribution of home improvement loans is adequate. Borrower distribution is adequate in the 2005, 2004 and 2002 evaluation periods and very poor in the 2003 evaluation period.

The portion of home improvement loans made to low-income borrowers is lower than the percentage of low-income persons in 2004 and significantly lower in 2005, 2003 and 2002. The volume of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the area in 2005, 2004 and 2002, but is significantly lower than the percentage in 2003. PNC's market share for home improvement loans to low-income borrowers is somewhat lower than the bank's overall market share in 2004 and 2003. However, the bank's market share is significantly lower compared to the overall market share in 2005 and 2002. The market share for home improvement loans to moderate-income borrowers exceeds the bank's overall market share in 2002, substantially meets the overall market share in 2005, is somewhat lower in 2004 but is significantly lower in 2003 compared to the overall market share.

Borrower distribution of mortgage refinance loans is adequate. Borrower distribution is good in the 2003 evaluation period and is adequate in the 2005, 2004 and 2002 evaluation periods.

The portion of refinance loans made to low-income borrowers is lower in 2005 and 2003 and significantly lower in 2004 and 2002 compared to the percentage of low-income persons in these areas. The volume of loans to moderate-income borrowers in each year of the evaluation period exceeds the percentage of moderate-income persons residing in these areas. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share within the AA in 2003, is somewhat lower than the overall market share in 2005 and 2004 and is significantly lower in 2002. PNC's market share for refinance loans to moderate-income borrowers exceeds the bank's overall market share in 2003 and 2002, is somewhat lower in 2005 and substantially meets the overall market share in 2004.

Small Loans to Businesses

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

Borrower distribution of small loans to businesses is good. Borrower distribution is poor in the 2005 evaluation period, but excellent in 2004 and 2003 and good in the 2002 evaluation period. The percentage of loans of \$100 thousand or less made to businesses is excellent in each year of the evaluation period.

The portion of small loans made to businesses in 2004 and 2003 exceeds the percentage of small businesses, is near to the percentage in 2002 and significantly lower compared to the percentage in 2005. The market share for small loans to businesses exceeds the overall market share in each year of the evaluation period. The percentage of small loans made to businesses represents a significant percentage of the bank's lending to businesses in each year of the evaluation period.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Kentucky section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending has a neutral impact upon lending test conclusions. PNC's level of CD lending is adequate. PNC's CD lending consisted of affordable housing which has been identified as a community need. The bank made two CD loans during the evaluation period totaling \$463 thousand.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs that represent flexible efforts to help meet the credit needs of the community.

Examples of the programs offered in the Lexington AA are provided below, but program statistics are not available for individual AAs.

- **Personal Access Loan Program:** PNC designed this product for LMI home equity borrowers. The bank partners with non-profit credit counselors to offer home equity loans with reduced interest rates to LMI homeowners with minor credit problems, but who complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe required by the prospective applicant prior to referring the applicant to PNC for a loan. PNC commits to make loans to applicants complying with program guidelines (FICO score, DTI, LTV). With a written “letter of circumstances” from the non-profit, PNC will evaluate applications from applicants not complying with the program guidelines. On a bank-wide basis, PNC has originated 55 loans totaling \$2.6 million from 2004 through 2005 under the program.
- **Basic Loan Program:** PNC designed this product for LMI applicants who lack traditional credit history or have a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history and other verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans and auto loans. The bank has originated 262 loans totaling \$6.45 million under this program during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank’s performance under the lending test in the Elizabethtown AA is not inconsistent with the bank’s performance under the lending test in the State of Kentucky.

Refer to Tables 1 through 13 in the State of Kentucky section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank’s performance under the investment test in the State of Kentucky is Outstanding. Based on a full-scope review, performance in the Lexington AA is excellent. PNC’s level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AA did not have a negative impact on the investment test rating for Kentucky.

Conclusions for Areas Receiving Full-Scope Reviews

PNC’s investment volume in and designated for the Lexington AA is excellent. During the evaluation period, PNC made investments in the AA totaling \$1.04 million, including an investment of \$1 million in an economic development fund supporting development of affordable housing and small business in the Lexington AA and grants totaling \$18 thousand. In addition, two prior period investments totaling \$168 thousand remain outstanding. The bank’s excellent responsiveness to a primary CD need is demonstrated with 99 percent of the bank’s investments made in economic development of the Lexington market. PNC has

designated additional current period investments totaling \$8.17 million from statewide/regional investments to the Lexington AA.

Refer to Table 14 in the State of Kentucky section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, investment test performance in the Elizabethtown AA is not inconsistent with the performance noted in the State of Kentucky.

Refer to Table 14 in the State of Kentucky section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test in Kentucky is rated High Satisfactory. Based on full-scope review, the bank's performance in the Lexington AA is good.

Retail Banking Services

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

PNC's retail delivery systems are accessible to geographies and individuals of different income levels in the Lexington AA. The distribution of branch offices is excellent in low-income geographies and very poor in moderate-income geographies. The percentage of the PNC offices in low-income geographies exceeds the percentage of the population residing in low-income geographies. PNC does not have any branches located in moderate income geographies.

PNC's record of opening and closing branch offices has not adversely affected the accessibility of delivery systems in the Lexington AA. No offices were opened or closed during the review period.

PNC's ATM network offers an alternative delivery system to LMI geographies and individuals. The distribution of ATMs in LMI geographies exceeds the percentage of the population residing in these geographies. This excellent distribution of ATMs helps mitigate the absence of a moderate-income geography branch presence. Bank data indicates that ATMs are an effective delivery channel as LMI residents conduct a higher percentage of their transactions at ATMs than do other PNC households in the Lexington AA. In addition to traditional branches and ATMs, customers can also access their accounts through internet and telephone banking or obtain service through a customer call center.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent and do not vary in a way that are inconvenient to residents of the AA.

PNC offers a checking account product to individuals whom, due to a negative ChexSystem rating, would likely have difficulty qualifying to open a checking account. The product allows consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provides an adequate level of CD services to the Lexington AA. PNC employees provided CD services to three CD organizations.

CD services during the evaluation period included multiple activities to provide affordable housing education and financial counseling to LMI individuals, service on a loan committee, and technical assistance to CD non-profit organizations.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited scope reviews, the bank's performance under the service test in the Elizabethtown AA is weaker than the bank's Service Test performance in the State of Kentucky. The weaker performance is the result of a weaker distribution of branches in the Elizabeth AA. However, because of the bank's small presence and the limited number of LMI geographies in this AA, performance did not lower the overall conclusion for Kentucky under the service test.

State Rating

State of Florida

CRA Rating for the State of Florida⁴: Needs to Improve

The lending test is rated: Needs to Improve

The investment test is rated: Outstanding

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- PNC's volume and distribution of home mortgage and small business loans is poor.
- The bank's level of qualified investments is excellent.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels.

Description of Institution's Operations in the State of Florida

PNC has two AAs in Florida. The bank operates one PNC Advisors office in each of the AAs. The Vero Beach MSA, consisting of Indian River County, has been designated as the Vero Beach AA and the Naples – Marco Island MSA, consisting of Collier County, has been designated as the Naples AA. PNC does not have any ATMs in Florida.

PNC reported \$37.5 million in deposits in Florida as of June 30, 2005. The deposits in Florida represent 0.07 percent of the bank's total deposit base. According to FDIC deposit market share information as of that date, PNC is the 317th-largest deposit-taking financial institution in Florida, with approximately 0.01 percent of the state's deposit base (FDIC, June 2005). Larger institutions include Bank of America, N.A. (20.64 percent), Wachovia Bank, N.A. (18.08 percent), Suntrust Bank (9.99 percent), Washington Mutual Bank (3.43 percent) and Amsouth Bank (2.76 percent). PNC is the 13th largest bank in the Vero Beach AA and the 32nd largest bank in the Naples AA with deposit market share of 0.72 percent and 0.11 percent, respectively. Approximately 0.09 percent of PNC's 2005 reportable loans are in Florida. Of the bank's nine rating areas, Florida ranks ninth in deposit market share.

PNC Advisors provide wealth management services to individuals and institutional clients. These services include investment management, tax planning, financial planning, trust and estate planning, capital markets, full-service brokerage and customized credit. The bank engages in very limited lending within the Florida AAs because loans are made as an accommodation to PNC Advisors clients.

⁴ For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to the market profiles for the State of Florida in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in the State of Florida

Our evaluation in Florida consists of a full-scope evaluation of CRA performance in the Vero Beach AA and a limited-scope evaluation in the Naples AA. The Vero Beach AA is PNC's largest market in Florida with 71.77 percent of the bank's deposit base and 50 percent of their banking offices within the State of Florida. This AA consists of 23 census tracts, none of which are low-income.

The ratings for Florida are based primarily on the results of our evaluation of the Vero Beach AA. We considered PNC's performance within the context of its operational strategy in Florida. The offices in Florida are licensed as full-service branches, but operated as PNC Advisors offices offering a limited menu of products and services. Appendix A contains additional information regarding the full-scope and limited scope areas.

The negative rating for the bank's CRA performance in Florida has minimal impact on the bank's overall CRA performance rating. PNC has a very limited number of offices in the State. Those offices offer a limited menu of products and services and mortgage loans are offered as an accommodation to PNC Advisor clients.

LENDING TEST

The bank's performance under the lending test in Florida is rated Needs to Improve. Based on a full-scope review, PNC's lending performance in the Vero Beach AA is poor. Performance in the limited-scope AA does not have a negative impact on the lending test rating for Florida.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's lending activity.

The overall volume of lending in the Vero Beach AA is poor. The bank's volume of lending is low compared to its deposit market share performance because of the nature of PNC's operations in the market. Refer to the description of operations provided in the scope paragraph. Based on 2005 FDIC deposit market information, PNC is ranked 13th with a deposit market share of 0.72 percent. The bank is ranked 289th in making home purchase loans (0.01 percent market share in number of loans and 0.02 percent in total dollar amount of loans), 61st in home improvement loans (0.17 percent market share in number of loans and 0.07 percent in total amount) and 180th in refinancing home mortgage loans (0.03 percent market share in number of loans and 0.05 percent in total amount). PNC made one small loan to a business in 2005.

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is poor. The distribution of home mortgage loans and small loans to businesses is adequate.

Home Mortgage Loans

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

Geographic distribution of home purchase loans is poor because of the very low volume of lending within the AA. Geographic distribution in each year of the evaluation period is poor.

The AA does not contain any low-income geographies. PNC did not make any home purchase loans in moderate-income areas during 2005, 2004 and 2003 and only one home purchase loan during 2002. The portion of home purchase lending is significantly lower than the percentage of moderate-income geographies and the bank's market share is significantly lower than its overall market share within the AA.

Geographic distribution of home improvement loans is poor because of the very low volume of lending within the AA. Geographic distribution in each year of the evaluation period is poor.

The AA does not contain any low-income geographies. The bank did not make any home improvement loans in moderate-income tracts during the evaluation period. The portion of home improvement lending is significantly lower than the percentage of moderate-income geographies and the bank's market share is significantly lower than its overall market share within the AA.

Geographic distribution of mortgage refinance loans is poor because of the very low volume of lending within the AA. Geographic distribution each year of the evaluation period is poor.

The AA does not contain any low-income geographies. The bank did not make any home refinance loans during the evaluation period in moderate-income areas. The portion of refinance lending is significantly lower than the percentage of moderate-income geographies and the bank's market share is significantly lower than its overall market share within the AA.

Small Loans to Businesses

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

Geographic distribution of small loans to businesses is poor because of the very low volume of small loans made to businesses. Geographic distribution in each year of the evaluation period is poor.

The AA does not have any low-income geographies. The bank did not make any small loans to businesses in moderate-income geographies during the evaluation period. The bank's operations in the AA cater to providing financial services to individual clients. Small business lending is generally not offered through these offices. Analysis of the distribution of the bank's small business lending and its market share are not meaningful based upon the bank's operations.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originates a significant majority of its loans from within its AAs. Overall, the bank originated 86.31 percent of its home mortgage and small business loans within all of its designated AAs in 2005.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is poor because of the very low volume of lending within the AA. The distribution of home mortgage loans and small loans to businesses is poor.

Home Mortgage Loans

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

Borrower distribution of home purchase loans is poor because of the very low volume of lending. Borrower distribution in each year of the evaluation period is poor.

PNC originated four home purchase loans to moderate-income borrowers within the AA during 2004 and did not originate any home purchase loans to LMI borrowers during the other years of the evaluation period. Except for 2004, the portion of home purchase lending is significantly lower than the percentage of LMI persons and the bank's market share is significantly lower than its overall market share within the AA. Although the bank's lending to moderate-income persons exceeds the percentage of moderate-income persons in the AA and its market share for these loans exceeds the bank's overall market share in 2004, the bank's performance remains poor because of the very low number of loans originated in the AA.

Borrower distribution of home improvement loans is poor because of the very low volume of lending. Borrower distribution in each year of the evaluation period is poor.

The bank did not originate home improvement loans to LMI borrowers in the AA during the evaluation period. The portion of home improvement lending is significantly lower than the percentage of LMI persons and the bank's market share is significantly lower than its overall market share within the AA.

Borrower distribution of mortgage refinance loans is poor because of the very low volume of lending. Borrower distribution in each year of the evaluation period is poor.

PNC originated three home refinance loans to moderate-income borrowers within the AA during 2004 and did not originate any home refinance loans to LMI borrowers during the other years of the evaluation period. The portion of refinance lending is significantly lower than the percentage of LMI persons and the bank's market share is significantly lower than its overall market share within the AA.

Small Loans to Businesses

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

Borrower distribution of small loans to businesses is poor. Borrower distribution and the percentage of small loans to businesses are poor each year of the evaluation period.

PNC only originated small loans to businesses within the AA during 2005, 2004 and 2003 – one loan in each year. The bank's operations in the AA cater to providing financial services to individual clients. Small business lending is typically not offered through these offices. Analysis of the distribution of the bank's small business lending and its market share is not meaningful based upon the bank's operations.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending has no impact on the evaluation of lending in Florida. PNC did not originate any CD loans in the Vero Beach AA

Product Innovation and Flexibility

The bank offers a limited menu of loan products and services in the AA through the PNC Advisor office. These products and services are not considered to be innovative and flexible.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the lending test in the State of Florida is not inconsistent with the bank's overall Needs to Improve performance under the lending test in Florida.

Refer to Tables 1 through 13 in the State of Florida section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the investment test in the State of Florida is rated outstanding. Based on a full-scope review, performance in the Vero Beach AA is excellent. PNC's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AA does not have a negative impact on the investment test rating for Florida.

Refer to Table 14 in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

PNC's investment volume in and designated for the Vero Beach AA is excellent. During the evaluation period PNC made two investments in the AA totaling \$546 thousand. The bank's good responsiveness to a primary CD need is demonstrated with 99 percent of the bank's investments made in affordable housing projects and programs, including an investment of \$541 thousand to support the development of affordable rental housing in the AA. PNC has designated additional current period investments totaling \$25.7 million from out of area investments to the Vero Beach AA, including LIHTC investments.

Conclusions for Area Receiving Limited-Scope Reviews

Based on a limited-scope review, investment test performance in the Naples AA is not inconsistent with the performance noted in the State of Florida.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test in Florida is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Vero Beach AA is adequate.

Retail Banking Services

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

The bank operates one branch in the Vero Beach AA. The branch is in an upper-income geography. There are no low-income geographies and less than 20 percent of the AA census tracts are moderate-income geographies. In the context of the bank's limited market presence, delivery systems are reasonably accessible to geographies and individuals of different income levels in the AA.

PNC's record of opening and closing branch offices has not adversely affected accessibility of its delivery systems, particularly to LMI individuals. During the review period, the bank did not open or close any branches.

Traditional banking services are available to the bank's PNC Advisor clients at the branch. Alternative delivery systems also exist, but as their impact on providing retail banking services to LMI persons in this market is uncertain, their availability did not impact the service test evaluation.

Community Development Services

PNC provided a poor level of CD services in the Vero Beach AA. PNC has a very small presence and role in the market resulting in limited CD service activities under the CRA regulation.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited scope review, the bank's performance under the service test in the Naples AA is not inconsistent with the bank's performance in the State of Florida.

Refer to Table 15 in the State of Florida section in Appendix D for the facts and data that support these conclusions.

Multi-state Metropolitan Area Rating

Allentown Multi-State Metropolitan Area (MMA)

CRA rating for the Allentown, PA-NJ MMA⁵: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- PNC's volume of lending is good. The volume of home mortgage lending is adequate and small business lending is excellent.
- The bank's distribution of loans by borrower income is excellent and the distribution of loans by geographic area is good.
- PNC's level of qualified investments is adequate.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels. The bank performs an excellent level of CD services that have a positive impact on LMI individuals.

Description of Institution's Operations in the Allentown MMA

PNC has designated the Allentown MMA as the Allentown AA. The AA consists of three counties in Pennsylvania (Carbon, Lehigh and Northampton) and one county in New Jersey (Warren). The bank has a total of 35 offices and 87 ATMs within the Allentown AA.

PNC reported \$1.43 billion in deposits in the Allentown MMA as of June 30, 2005. The deposits in the Allentown MMA represent 2.62 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC is the second-largest deposit-taking financial institution in the Allentown MMA with 12.04 percent of the MMA's deposit base. Other financial institutions with significant market share in the MMA include Wachovia Bank, N.A. (23.74 percent), Keystone Nazareth Bank & Trust Co. (11.14 percent), Lafayette Ambassador Bank (8.16 percent), Bank of America, N.A. (6.62 percent) and Sovereign Bank (5.12 percent).

PNC offers a full range of credit products, including consumer, commercial and real estate loans, in the Allentown AA.

⁵ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

Refer to the market profile for the Allentown MMA in Appendix C for detailed demographics and other performance context information.

When determining conclusions for the lending test, we weighted home mortgage and small business loans equally. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC and the bank does not originate a substantial number of these loans.

LENDING TEST

The bank's performance under the lending test in the Allentown AA is rated High Satisfactory.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the Multi-State section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Overall lending activity is good. Mortgage lending activity in the Allentown AA is adequate and small business lending is excellent. Based on 2005 FDIC deposit market information, PNC is ranked 2nd with a deposit market share of 12.04 percent. Based upon 2005 market data, the bank is ranked 56th in making home purchase loans (0.39 percent market share for number of loans, 0.29 percent for total dollar amount), 1st in home improvement loans (21.99 percent market share for number, 12.81 percent for total dollar amount) and 5th in refinancing home mortgage loans (3.14 percent market share for number, 1.63 percent for total dollar amount). In terms of small loans to businesses, the bank is ranked 3rd in overall loan volume (11.42 percent market share) and 1st in making loans to small businesses (25.03 percent market share).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is good. The distribution of home mortgage loans and small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Geographic distribution of home purchase loans is good. Geographic distribution is good in the 2005 evaluation period, adequate in the 2004 and 2002 evaluation periods and excellent in the 2003 evaluation period.

The portion of home purchase loans made in low-income geographies exceeds the percentage of owner-occupied units in these areas in 2005 and 2003 and is near to the percentage in

2004. However, PNC's portion of home purchase lending in low-income geographies in 2002 is significantly lower than the percentage of low-income geographies because the bank did not originate any home purchase loans in those geographies. The volume of home purchase loans made in moderate-income geographies exceeds the percentage of owner-occupied units in these areas in 2005, 2003 and 2002 and is somewhat lower than the percentage in 2004. The market share in low-income geographies exceeds the bank's overall market share in the AA in 2003, but is somewhat lower compared to the overall market share in 2005 and 2004 and is significantly lower in 2002. The market share in moderate-income geographies exceeds the overall market share in 2003 and 2002, is somewhat lower compared to the market share in 2005 and is lower than the market share in 2004.

Geographic distribution of home improvement loans is adequate. Geographic distribution is poor in the 2005 evaluation period, good in the 2004 evaluation period, excellent in the 2003 evaluation period and adequate in the 2002 evaluation period.

PNC's home improvement loans made in low-income geographies exceeds the percentage of owner-occupied units in these areas in 2004 and 2003, but is significantly lower compared to the percentage in 2005 and 2002. The portion of home improvement loans made in moderate-income geographies exceeds the percentage of owner-occupied units in these areas in 2003 and 2002, but is somewhat lower compared to the percentage in 2005 and 2004. The market share in low-income geographies exceeds the bank's overall market share within the AA in 2004 and 2003, but is significantly lower than the market share in 2005 and 2002. The market share in moderate-income geographies exceeds the bank's overall market share in 2003 and 2002 and substantially meets the overall market share in 2005 and 2004.

Geographic distribution of mortgage refinance loans is good. Geographic distribution is adequate in the 2005 evaluation period, excellent in the 2004 evaluation period and good in the 2003 and 2002 evaluation periods.

The volume of PNC's refinance loans made in low-income geographies is somewhat lower than the percentage of owner-occupied units in these areas in 2005 and 2003, but near to the percentage in 2004 and 2002. In moderate-income geographies, the portion of loans is near to the percentage of owner-occupied units in these areas in 2005, 2003 and 2002 and exceeds the percentage in 2004. The market share in low-income geographies substantially meets the bank's overall market share within the AA in 2004 and 2003 and exceeds the market share in 2002, but is lower compared to the overall market share in 2005. The market share in moderate-income geographies exceeds the bank's overall market share in 2004, 2003 and 2002 and substantially meets the overall market share in 2005.

Small Loans to Businesses

Refer to Table 6 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is good. Geographic distribution is good in each year of the evaluation period.

The bank's portion of small loans made to businesses in low-income geographies is somewhat lower than the percentage of businesses located in these areas in each year of the evaluation period. The portion of loans made in moderate-income geographies is somewhat lower than the percentage of businesses located in these areas in 2005 and 2003 and near to the percentage in 2004 and 2002. The market share in low- and moderate-income geographies exceeds the bank's overall market share of loans within the AA in 2005 and 2002. The market share in low-income geographies is somewhat lower than the overall market share in 2004 and substantially meets the market share in 2003. The market share in moderate-income geographies exceeds the overall market share in 2004 and 2003.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originates a significant majority of its loans from within its AAs. Overall, the bank originated 86.31 percent of its home mortgage and small business loans within all of its designated AAs in 2005.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is excellent. The distribution of home mortgage loans is good and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is excellent. Borrower distribution is excellent in 2005, 2004 and 2003 and good in 2002.

The volume of home purchase loans made to low-income borrowers exceeds the percentage of low-income persons residing in the AA in 2004 and 2003, is somewhat lower than the percentage in 2005 and is lower than the percentage in 2002. The portion of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in each year of the evaluation period. The market share of home purchase loans to low- and moderate-income borrowers in 2005, 2004 and 2003 exceeds the bank's overall market share to all borrowers within the AA. In 2002, the market share to low-income borrowers substantially meets the overall market share and the market share to moderate-income borrowers exceeds the overall market share.

Borrower distribution of home improvement loans is good. Borrower distribution is good in the 2005, 2004 and 2003 evaluation periods and excellent in 2002.

The portion of home improvement loans made to low-income borrowers is lower than the percentage of low-income persons in 2005 and 2004 and somewhat lower than the percentage in 2003 and 2002 in these areas. PNC's home improvement loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the area in each year of the evaluation period. The market share for home improvement loans to low-income borrowers exceeds the bank's overall market share in 2002, substantially meets the overall market share in 2005 and 2003 and is somewhat lower than the overall market share in 2004. The market share for home improvement loans to moderate-income borrowers exceeds the bank's overall market share in 2005 and 2002, substantially meets the overall market share in 2004 and is somewhat lower than the market share in 2003.

Borrower distribution of mortgage refinance loans is good. Borrower distribution is good in the 2005, 2004 and 2003 evaluation periods and adequate in the 2002 evaluation period.

PNC's refinance loans made to low-income borrowers is lower in 2005, 2004 and 2003 and significantly lower in 2002 compared to the percentage of low-income persons in these areas. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in 2005 and 2004 and is near to the percentage in 2003 and 2002. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share within the AA in 2005 and 2003, substantially meets the overall market share in 2004 and is somewhat lower in 2002. The market share for loans to moderate-income borrowers substantially meets the bank's overall market share within these areas for each year of the evaluation period.

Small Loans to Businesses

Refer to Table 11 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Borrower distribution of small loans to businesses is excellent. Borrower distribution is adequate in the 2005 evaluation period and excellent in the 2004, 2003 and 2002 evaluation periods. The percentage of loans of \$100 thousand or less made to businesses is excellent in each year of the evaluation period.

The portion of small loans made to businesses in 2004, 2003 and 2002 exceeds the percentage of small businesses in these areas, but is significantly lower than the percentage in 2005. The market share for small loans to businesses exceeds the overall market share in each year of the evaluation period. The percentage of small loans made to businesses represents a significant percentage of PNC's lending to businesses in each year of the evaluation period.

Community Development Lending

Refer to Table 1 Lending Volume in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes

geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending has a neutral impact upon lending test conclusions. PNC's level of CD lending is adequate. CD lending addresses community needs, including affordable housing, revitalization / stabilization of LMI areas and economic development. The bank made eight CD loans during the evaluation period totaling \$3.8 million. In addition to the CD loans, PNC issued letters of credit totaling \$170 thousand as credit enhancements for CD lending activities.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs that represent flexible efforts to help meet the credit needs of the community. Examples of the programs offered in the Allentown AA are provided below, but program statistics are not available for individual AAs.

- **Personal Access Loan Program:** PNC designed this product for LMI home equity borrowers. The bank partners with non-profit credit counselors to offer home equity loans with reduced interest rates to LMI homeowners with minor credit problems, but who complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe required by the prospective applicant prior to referring the applicant to PNC for a loan. PNC commits to make loans to applicants complying with program guidelines (FICO score, DTI, LTV). With a written "letter of circumstances" from the non-profit, PNC will evaluate applications from applicants not complying with the program guidelines. On a bank-wide basis, PNC has originated 55 loans totaling \$2.6 million from 2004 through 2005 under the program.
- **Basic Loan Program:** PNC designed this product for LMI applicants who lack traditional credit history or have a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history and other verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans and auto loans. The bank has originated 262 loans totaling \$6.45 million under this program during the evaluation period.

INVESTMENT TEST

Refer to Table 14 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the investment test in the Allentown AA is rated Low Satisfactory. Based on a full-scope review, performance in the Allentown AA is adequate. PNC's level of qualifying investments represents adequate responsiveness to the identified needs of their community, particularly as it relates to affordable housing.

PNC's investment volume in the Allentown AA is adequate. During the evaluation period PNC made investments in the AA totaling \$2.55 million, including \$207 thousand in grants. In addition, two prior period investments totaling \$54 thousand remain outstanding. The bank's

adequate responsiveness to a primary CD need is demonstrated with 75.6 percent of the bank's investments made in affordable housing projects and programs. The bank has a CD investment in this AA that is considered innovative and complex. The investment is not routine in nature and contains multiple layers of financing with numerous parties involved in the transactions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test in the Allentown AA is rated High Satisfactory. Based on full-scope review, the bank's performance in the Allentown AA is good.

Retail Banking Services

Refer to Table 15 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the Allentown AA. With no low-income geography branches, the distribution of branch offices in low-income geographies is significantly lower than the percentage of population living in low-income geographies. The proportion of branches in moderate-income geographies is near to the percentage population living in moderate-income geographies.

PNC's record of opening and closing branch offices has not adversely affected the accessibility of delivery systems in the Allentown AA, particularly to LMI individuals. There was no change in the number of LMI geography branches. There was a net increase of one upper-income geography branch.

PNC's ATM network offers an alternative delivery system to LMI geographies and individuals. The distribution of ATMs in low-income geographies is lower than the percentage of the population living in low-income areas. The distribution in moderate-income geographies is near to the respective percentage of the population residing there. Bank data indicates that LMI residents conduct a slightly higher percentage of their transactions at ATMs than do other PNC households in the Allentown AA. In addition to traditional branches and ATMs, accounts can also be accessed through internet and telephone banking.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent and do not vary in a way that is inconvenient to residents of the AA. Each moderate-income office provides extended hours on Friday, most also have Saturday banking, and one is open on Sunday. In addition, each moderate-income branch has an ATM and drive-through facility.

PNC offers a checking account product to individuals whom, due to a negative ChexSystem rating, would likely have difficulty qualifying to open a checking account. The product allows consumers with minor adverse history ratings to establish a checking account with ATM

accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provides an excellent level of CD services to the Allentown MMA. PNC employees provided CD services to approximately 50 different organizations, groups, or educational settings.

During the evaluation period, PNC provided a high level of teaching and training of a financial nature to non-profit organizations that provide community services to LMI individuals. PNC staff members were active through their involvement in financial literacy education programs, financial counseling of LMI residents, credit repair workshops and working with affordable housing organizations to educate potential homebuyers. PNC staff also played an active role with organizations focused on generating economic development and area revitalization. CD support was also present for small business development and financing through service on loan review committees and boards that provide small business development financing and services.

Multi-state Metropolitan Area Rating

Cincinnati Multi-State Metropolitan Area

CRA rating for the Cincinnati, OH-IN-KY Multi-State Metropolitan Area⁶: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

The major factors that support this rating include:

- The distribution of the bank's lending by borrower income and geographic area is good.
- Overall lending volume is adequate. Home mortgage lending is adequate and small business lending is good.
- PNC is responsive to community needs and provided an excellent level of CD lending. CD lending has a positive impact on the evaluation of the bank's lending performance in Cincinnati.
- PNC's level of CD investments is excellent.
- Service delivery systems have been expanded and are reasonably accessible to geographies and individuals of different income levels.
- The bank performs an excellent level of CD services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in Cincinnati MMA

PNC has designated an AA within the Cincinnati MMA. The Cincinnati AA consists of three counties in Kentucky (Boone, Campbell and Kenton) and four counties in Ohio (Butler, Clermont, Hamilton and Warren) as the Cincinnati AA. The AA does not include any of the counties in Indiana that are in the MMA. PNC has 53 offices and 116 ATMs in the AA.

PNC reported \$2.26 billion in deposits in the Cincinnati AA as of June 30, 2005. The deposits in the Cincinnati AA represent 4.14 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC is the fourth-largest deposit-taking financial institution in the Cincinnati AA with 6.46 percent of the AA's deposit base. Other institutions with significant market share in the AA include Fifth Third Bank (33.47 percent), US Bank, N.A. (16.95 percent), National City Bank (7.13 percent) and Huntington National Bank (3.95 percent).

⁶ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

PNC offers a full range of credit products, including consumer, commercial and real estate loans, in the Cincinnati AA.

Refer to the market profile for the Cincinnati MMA in Appendix C for detailed demographics, information from community contacts and other performance context information for the AA that received a full-scope review.

When determining conclusions for the lending test, we weighted home mortgage and small business loans equally. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC and the bank does not originate a substantial number of these loans.

LENDING TEST

The bank's performance under the lending test in the Cincinnati MMA is rated Outstanding. Based upon a full-scope review, the bank's performance under the lending test in the Cincinnati AA is excellent.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Cincinnati AA is adequate. Home mortgage lending is adequate and small business lending is good. Based on 2005 FDIC deposit market information, PNC is ranked 4th with a deposit market share of 6.46 percent. Based upon 2005 market data, the bank is ranked 169th in making home purchase loans (0.05 percent market share for number of loans, 0.03 percent for total dollar amount), 6th in home improvement loans (5.59 percent market share for number, 4.12 percent for total dollar amount) and 36th in refinancing home mortgage loans (0.79 percent market share for number, 0.44 percent for total dollar amount). In terms of small loans to businesses, the bank is ranked 13th in overall loan volume (1.93 percent market share) and 5th in making loans to small businesses (3.76 percent market share).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is good. The distribution of home mortgage loans and small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Geographic distribution of home purchase loans is good. Geographic distribution is excellent in the 2005 and 2004 evaluation periods, good in the 2003 evaluation period and adequate in the 2002 evaluation period.

The bank's home purchase loans made in low-income geographies in 2005 exceeds the percentage of owner-occupied units in these areas and the bank's lending equals the percentage in 2004. The portion is somewhat lower compared to the percentage of owner-occupied units in 2003 and near to the percentage in 2002. The portion of home purchase loans made in moderate-income geographies exceeds the percentage of owner-occupied units in these areas in 2005, 2004 and 2003, but is lower than the percentage in 2002. The market share in low- and moderate-income geographies exceeds the bank's overall market share within the AA in 2005. The market share in moderate-income geographies also exceeds the overall market share in 2004 and 2003 and is somewhat lower than the market share in 2002. The market share in low-income geographies substantially meets the overall market share in 2004 and is somewhat lower than the overall market share in 2003 and 2002.

Geographic distribution of home improvement loans is good. Geographic distribution is adequate in the 2005 and 2003 evaluation periods, excellent in the 2004 evaluation period and good in the 2002 evaluation period.

The volume of home improvement loans made in low- and moderate-income geographies in 2004 exceeds the percentage of owner-occupied units in these areas. PNC's home improvement loans made in moderate-income geographies is near to the percentage of owner-occupied units in these areas in 2005 and somewhat lower than the percentage of owner-occupied units in 2003 and 2002. In low-income geographies, the portion of loans is somewhat lower than the percentage of owner-occupied units in these areas in 2005 and is near to the percentage in 2003 and 2002. The market share in low-income geographies is somewhat lower than the overall market share within the AA in 2005, 2004 and 2003 and exceeds the overall market share in 2002. The market share in moderate-income geographies is somewhat lower compared to the overall market share in 2005, 2003 and 2002 and exceeds the overall market share in 2004.

Geographic distribution of mortgage refinance loans is adequate. Geographic distribution is good in 2005, adequate in the 2004 and 2003 evaluation periods and poor in 2002.

The portion of loans made in low-income geographies exceeds the percentage of owner-occupied units in these areas in 2005, is near to the percentage in 2004, lower than the percentage in 2003 and significantly lower in 2002. In moderate-income geographies, the volume of refinance loans is near to the percentage of owner-occupied units in these areas in 2005, somewhat lower in 2004 and 2003 and lower in 2002. The market share in low-income geographies is somewhat lower than the bank's overall market share within the AA in 2005, 2004 and 2002 and substantially meets the overall market share in 2003. In moderate-income geographies, the market share substantially meets the overall market share in 2003 and is somewhat lower than the overall market share in 2005, 2004 and 2002.

Small Loans to Businesses

Refer to Table 6 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is good. Geographic distribution is excellent in the 2005 evaluation period, good in the 2004 and 2003 evaluation periods and adequate in the 2002 evaluation period.

The portion of loans made in low-income geographies exceeds the percentage of businesses located in these areas in 2005, is near to the percentage in 2003 and is somewhat lower than the percentage in 2004 and 2002. The volume of loans made in moderate-income geographies is near to the percentage of businesses located in these geographies in 2003 and is somewhat lower than the percentage for the remaining three evaluation periods. The market share in low- and moderate-income geographies exceeds the bank's overall market share of loans within the AA in 2005 and 2004 and substantially meets the market share in 2002. In low-income geographies, the market share is somewhat lower than the market share in 2003. The market share in moderate-income geographies substantially meets the market share in 2003.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originates a significant majority of its loans from within its AAs. Overall, the bank originated 86.31 percent of its home mortgage and small business loans within all of its designated AAs in 2005.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is good. The distribution of home mortgage loans is good and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is good. Borrower distribution is excellent in 2005 and 2004, good in 2003 and adequate in 2002.

The volume of home purchase loans made to low-income borrowers exceeds the percentage of low-income persons residing in the AA in 2005, is near to the percentage in 2004 and 2003 and is lower than the percentage in 2002. The volume of loans made to moderate-income

borrowers exceeds the percentage of moderate-income persons in these areas in each year of the evaluation period. The market share of home purchase loans to LMI borrowers in 2005 and 2004 exceeds the bank's overall market share to all borrowers within the AA. The market share of home purchase loans to low-income borrowers also exceeds the bank's overall market share in 2003 and is somewhat lower than the market share in 2002. The market share of loans to moderate-income borrowers is somewhat lower than the bank's overall market share in 2003 and 2002.

Borrower distribution of home improvement loans is good. Borrower distribution is good in each year of the evaluation period.

PNC's portion of home improvement loans made to low-income borrowers is somewhat lower than the percentage of low-income persons in 2005, 2003 and 2002 and is near to the percentage in 2004. The volume of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons within the AA in each year of the evaluation period. The market share for home improvement loans to low-income borrowers exceeds the bank's overall market share in 2005, 2003 and 2002 and substantially meets the overall market share in 2004. The market share for home improvement loans to moderate-income borrowers substantially meets the bank's overall market share in each year of the evaluation period.

Borrower distribution of mortgage refinance loans is good. Borrower distribution is good in each year of the evaluation period.

The portion of refinance loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in each year of the evaluation period. The portion of loans made to low-income borrowers is lower in each year of the evaluation period. The market share for refinance loans to low-income borrowers substantially meets the bank's overall market share within the AA in 2005 and exceeds the bank's overall market share within the AA in 2004, 2003 and 2002. For 2004, 2003 and 2002, the market share for loans to moderate-income borrowers substantially meets the bank's overall market share within these areas. The bank's market share for loans to moderate-income borrowers is somewhat lower than the overall market share in 2005.

Small Loans to Businesses

Refer to Table 11 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Borrower distribution of small loans to businesses is good. Borrower distribution is excellent in the 2004 and 2003 evaluation periods and adequate in the 2005 and 2002 evaluation periods. The percentage of loans of \$100 thousand or less made to businesses is excellent in the 2005 and 2004 evaluation periods and good in the 2003 and 2002 evaluation periods.

The portion of small loans made to businesses exceeds the percentage of small businesses in 2004, is near to the percentage in 2003, somewhat lower than the percentage in 2002 and significantly lower than the percentage in 2005. The market share for small loans to businesses exceeds the overall market share in each year of the evaluation period. The

percentage of small loans made to businesses represents a significant percentage of PNC's lending to businesses in each year of the evaluation period.

Community Development Lending

Refer to Table 1 Lending Volume in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending has a positive impact upon lending test conclusions. PNC is a leader in CD lending within the AA and the bank's level of CD lending is excellent. PNC concentrated its CD lending primarily on economic development of the AA. The bank made 20 CD loans during the evaluation period totaling \$63.86 million. In addition to the CD loans, PNC also issued letters of credit totaling \$7.24 million as credit enhancements for CD lending activity during the evaluation period.

Examples of CD loans within the Cincinnati AA include a \$13.6 million bridge loan to support the conversion of a vacant building in a low-income area into multifamily housing. The housing is serving as a catalyst for redevelopment of the area. Additionally, the bank loan enabled the developer to consolidate and refinance multiple sources of financing into lower-rate flexible financing. The bank has also provided \$6.2 million in loans to a local non-profit CD corporation (CDC). The CDC provides financing for developers working on housing and revitalization projects in economically distressed areas that would not qualify for conventional financing.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs that represent flexible efforts to help meet the credit needs of the community. Examples of the programs offered in the Cincinnati AA are provided below, but program statistics are not available for individual AAs.

- **Personal Access Loan Program:** PNC designed this product for LMI home equity borrowers. The bank partners with non-profit credit counselors to offer home equity loans with reduced interest rates to LMI homeowners with minor credit problems, but who complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe required by the prospective applicant prior to referring the applicant to PNC for a loan. PNC commits to make loans to applicants complying with program guidelines (FICO, DTI, LTV). With a written "letter of circumstances" from the non-profit, PNC will evaluate applications from applicants not complying with the program guidelines. On a bank-wide basis, PNC has originated 55 loans totaling \$2.6 million from 2004 through 2005 under the program.
- **Basic Loan Program:** PNC designed this product for LMI applicants who lack traditional credit history or have a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history and other verifiable credit payments. The Basic Loan underwriting can be applied to

home equity loans, personal unsecured loans and auto loans. The bank has originated 262 loans totaling \$6.45 million under this program during the evaluation period.

INVESTMENT TEST

Refer to Table 14 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the investment test in the Cincinnati AA is Outstanding. Based on a full-scope review, performance in the Cincinnati AA is excellent. PNC's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing.

PNC's investment volume in the Cincinnati AA is excellent. During the evaluation period PNC made investments in the AA totaling \$15.85 million. Included in those investments are grants of \$1.1 million and investments of \$3.25 million, \$1.212 million and \$1 million, respectively, to organizations promoting the development of affordable housing within the Cincinnati AA. In addition, three prior period investments totaling \$1.38 million remain outstanding. The bank's excellent responsiveness to a primary CD need is demonstrated with 87.9 percent of the bank's investments made in affordable housing projects and programs.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test in the Cincinnati AA is rated High Satisfactory. Based on full-scope review, the bank's performance in the Cincinnati AA is good.

Retail Banking Services

Refer to Table 15 in the Multi-State MSA section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are reasonably accessible to geographies and individuals of different income levels in the Cincinnati AA. The distribution of branch offices in LMI geographies is lower than the percentage of population living in LMI geographies.

PNC's record of opening and closing branch offices has improved the accessibility of its delivery systems in the Cincinnati AA, particularly in LMI geographies. During the evaluation period, one new low-income and two new moderate-income offices were opened. The low-income geography office is located in an area that is being redeveloped by the local housing authority. One of the new moderate-income branches is in the location that had been previously vacated by another bank. There also was a net increase of three new middle or upper-income branch locations.

PNC's ATM network offers an alternative delivery system to LMI geographies and individuals. The distribution of ATMs in both LMI geographies exceeds the percentage of the population

residing in these geographies. Bank data indicates that ATMs are an effective delivery channel as LMI residents conduct a higher percentage of their transactions at ATMs than do other PNC households in the Cincinnati AA. In addition to traditional branches and ATMs, accounts can also be accessed through internet and telephone banking.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent and do not vary in a way that is inconvenient to residents of the AA. Branch hours are convenient with expanded Friday evening and Saturday banking hours offered at various locations including most offices located in LMI geographies.

PNC offers a checking account product to individuals whom, due to a negative ChexSystem rating, would likely have difficulty qualifying to open a checking account. The product allows consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provides an excellent level of CD services to the Cincinnati AA. PNC employees provided CD services to approximately 75 different organizations, groups, or through educational settings.

CD services are provided to a broad array of organizations that provide community services to low and moderate-income individuals and areas. In addition, active involvement and support has also been given to non-profits that focus on economic development and revitalization efforts, affordable housing, and small business development. In conjunction with the opening of two new offices in low and moderate-income neighborhoods, PNC has actively worked to strengthen the neighborhoods by providing technical assistance and financial guidance to local organizations that provide community services to the area. Working with the Development Training Institute, a program was created to help expand the capacity of local community based organizations. PNC also served in a leadership role in the formation of a Foreclosure Prevention Working Group to address the very high rate of home foreclosures the AA is experiencing. Financial literacy efforts have taken place through a variety of seminars, classrooms and homebuyer clubs. One example is PNC's work with the Over-the Rhine neighborhood's Smart Money education program.

Multi-state Metropolitan Area Rating

Louisville Multi-State Metropolitan Area

CRA rating for the Louisville, KY-IN Multi-State Metropolitan Area⁷: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- PNC's volume of home mortgage and small business lending is adequate.
- The bank's distribution of lending by borrower income is good and the distribution by geographic area is good.
- The bank's volume of CD lending is excellent and had a positive impact on the bank's overall lending performance in Louisville.
- PNC's level of CD investments is excellent.
- Service delivery systems and offices provide excellent accessibility to geographies and individuals of different income levels.
- The bank performs an excellent level of CD services that have a positive impact on LMI individuals.

Description of Institution's Operations in the Louisville MMA

PNC has designated one AA within the Louisville MMA. The Louisville AA consists of two counties in Kentucky (Jefferson and Oldham) and two counties in Indiana (Clark and Floyd) as the Louisville AA. PNC has 48 offices and 116 ATMs in the AA.

PNC reported \$2.08 billion in deposits in the Louisville AA as of June 30, 2005. The deposits in the Louisville AA represent 3.81 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC is the third-largest deposit-taking financial institution in the Louisville AA with 12.75 percent of the AA's total deposit base. Other large institutions include National City Bank of Kentucky (21.13 percent), JP Morgan Chase Bank, N.A. (15.29 percent), Fifth Third Bank (8.82 percent) and Branch Banking and Trust Co. (7.59 percent).

PNC offers a full range of credit products, including consumer, commercial and real estate loans in the Louisville AA.

⁷ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

Refer to the market profile for the Louisville MMA in Appendix C for detailed demographics and other performance context information.

When determining conclusions for the lending test, we weighted home mortgage and small business loans equally. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC and the bank does not originate a substantial number of these loans.

LENDING TEST

The bank's performance under the lending test in the Louisville MMA is rated Outstanding. Based upon a full-scope review the bank's performance under the lending test in the Louisville AA is excellent.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Louisville AA is adequate. Home mortgage lending is adequate and small business lending is good. Based on 2005 FDIC deposit market information, PNC is ranked 3rd with a deposit market share of 12.75 percent. Based upon 2005 market data, the bank is ranked 90th in making home purchase loans (0.17 percent market share for number of loans, 0.13 percent for total dollar amount), 1st in home improvement loans (14.61 percent market share for number, 10.38 percent for total dollar amount) and 9th in refinancing home mortgage loans (2.03 percent market share for number, 1.14 percent for total dollar amount). In terms of small loans to businesses, the bank is ranked 7th in overall loan volume (6.52 percent market share) and 2nd in making loans to small businesses (10.05 percent market share).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is good. The distribution of home mortgage loans is good and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Geographic distribution of home purchase loans is excellent. Geographic distribution is adequate in the 2005 evaluation period and excellent in the 2004, 2003 and 2002 evaluation periods.

The portion of home purchase loans made in low-income geographies is significantly lower than the percentage of owner-occupied units in these areas in 2005, equals the percentage in 2004, is near to the percentage in 2003 and is somewhat lower than the percentage in 2002. The volume of home purchase loans made in moderate-income geographies exceeds the percentage of owner-occupied units in these areas in each year of the evaluation period. The market share in low- and moderate-income geographies exceeds the bank's overall market share within the AA in 2004, 2003 and 2002. The market share in low-income geographies is significantly lower than the overall market share in 2005. The market share in moderate-income geographies exceeds the overall market share in 2005.

Geographic distribution of home improvement loans is good. Geographic distribution is excellent in the 2005 and good in the 2004, 2003 and 2002 evaluation periods.

The portion of home improvement loans made in low-income geographies in 2005 exceeds the percentage of owner-occupied units in these areas, is near to the percentage in 2004 and 2003 and is somewhat lower than the percentage in 2002. The volume of loans made in moderate-income geographies in 2005, 2004 and 2003 exceeds the percentage of owner-occupied units and is near to the percentage in 2002. The market share in low-income geographies is somewhat lower than the bank's overall market share within the AA in each year of the evaluation period. The market share in moderate-income geographies exceeds the overall market share in 2005 and 2003 and substantially meets the overall market share in 2004 and 2002.

Geographic distribution of mortgage refinance loans is adequate. Geographic distribution is good in 2005, poor in 2004 and 2002 and adequate in 2003.

The volume of loans made in low-income geographies exceeds the percentage of owner-occupied units in these areas in 2005, is lower than the percentage in 2004 and 2003 and is significantly lower than the percentage in 2002. In moderate-income geographies, the portion of loans is somewhat lower than the percentage of owner-occupied units in each year of the evaluation period. The market share in low-income geographies is somewhat lower than the bank's overall market share within the AA in 2005, 2003 and 2002 and is significantly lower than the percentage in 2004. The market share in moderate-income geographies is somewhat lower compared to the bank's overall market share in 2005 and 2004, exceeds the overall market share in 2003 and substantially meets the market share in 2002.

Small Loans to Businesses

Refer to Table 6 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is excellent. Geographic distribution is excellent in 2005 and 2004 and good in 2003 and 2002.

The portion of loans made in moderate-income geographies exceeds the percentage of businesses located in these areas in 2005 and 2004 and is near to the percentage in 2003 and 2002. The portion of loans made in low-income geographies is somewhat lower compared to

the percentage of businesses located in these areas in 2005, exceeds the percentage in 2004 and is near to the percentage in 2003 and 2002. The market share in low- and moderate-income geographies exceeds the bank's overall market share of loans within the AA in 2005, 2004 and 2003. The market share in low-income geographies in 2002 substantially meets the overall market share. The market share in moderate-income geographies in 2002 exceeds the overall market share.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originates a significant majority of its loans within its AAs. Overall, the bank originated 86.31 percent of its home mortgage and small business loans within all of its designated AAs in 2005.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is good. The distribution of home mortgage loans and small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is good. Borrower distribution is excellent in 2005, adequate in 2004 and good in 2003 and 2002.

The portion of home purchase loans made to low-income borrowers in 2005 exceeds the percentage of low-income persons residing in the AA. The portion of loans made to low-income borrowers is low compared to the percentage of low-income persons in 2004 and 2003 and near to the percentage in 2002. The volume of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in each year of the evaluation period. The market share of home purchase loans to low-income borrowers exceeds the bank's overall market share to all borrowers within the AA in 2005 and 2002, is somewhat lower than the overall market share in 2004 and substantially meets the market share in 2003. The market share of home purchase loans to moderate-income borrowers is somewhat lower than the bank's overall market share in 2005, 2004 and 2002 and exceeds the market share in 2003.

Borrower distribution of home improvement loans is excellent. Borrower distribution is excellent in 2005, 2004 and 2003 and good in 2002.

The volume of home improvement loans made to moderate-income borrowers exceeds the percentages of moderate-income persons residing in these areas in each year of the

evaluation period. The volume of loans to low-income borrowers is near to the percentage of low-income persons residing in these areas in 2005, 2004 and 2003 and is somewhat lower than the percentage in 2002. The market share for home improvement loans to LMI borrowers exceeds the bank's overall market share in 2005 and 2004. The market share for low-income borrowers also exceeds the overall market share in 2003 and substantially meets the overall market share in 2002. The market share for moderate-income borrowers substantially meets the overall market share in 2003 and exceeds the percentage in 2002.

Borrower distribution of mortgage refinance loans is good. Borrower distribution is good each year of the evaluation period.

The portion of refinance loans made to low-income borrowers is somewhat lower than the percentage of low-income persons in these areas in 2005 and is lower than the percentage in 2004, 2003 and 2002. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in 2005, 2004 and 2002 and is near to the percentage in 2003. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share within the AA for 2005, 2003 and 2002 and is somewhat lower than the overall market share in 2004. The market share for loans to moderate-income borrowers is somewhat lower than the bank's overall market share within these areas in 2005, substantially meets the overall market share in 2004 and 2003 and exceeds the market share in 2002.

Small Loans to Businesses

Refer to Table 11 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Borrower distribution of small loans to businesses is good. Borrower distribution is excellent in 2004 and 2003, good in 2002 and adequate in 2005. The percentage of loans of \$100 thousand or less made to businesses is excellent in the 2005, 2004 and 2003 evaluation periods and good in the 2002 evaluation period.

The portion of small loans made to businesses in 2005 is significantly lower than the percentage of small businesses, exceeds the percentage in 2004, is near to the percentage of small businesses in 2003 and somewhat lower than the percentage in 2002. The market share for small loans to businesses exceeds the overall market share within the AA in each year of the evaluation period. The percentage of small loans made to businesses represents a significant portion of the bank's lending to businesses in each year of the evaluation period.

Community Development Lending

Refer to Table 1 Lending Volume in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending has a positive impact upon lending test conclusions. PNC is a leader in CD lending within the AA and the bank's level of CD lending is excellent. PNC concentrated its CD lending primarily on affordable housing which has been identified as a community need within the AA. The bank made 25 CD loans during the evaluation period totaling \$38.7 million.

An example of CD lending is a \$6.2 million loan for the construction of affordable rental housing for seniors in a low-income area. In addition to the loan, PNC provided approximately \$7 million in LIHTC equity financing. Other examples include a \$12.6 million loan for affordable rental housing in Jefferson County, Kentucky and a \$2.5 million loan for the renovation and conversion of two, 100-year old industrial buildings into modern office space as part of an economic revitalization plan.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs that represent flexible efforts to help meet the credit needs of the community. Examples of the programs offered in the Louisville AA are provided below, but program statistics are not available for individual AAs.

- **Personal Access Loan Program:** PNC designed this product for LMI home equity borrowers. The bank partners with non-profit credit counselors to offer home equity loans with reduced interest rates to LMI homeowners with minor credit problems, but who complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe required by the prospective applicant prior to referring the applicant to PNC for a loan. PNC commits to make loans to applicants complying with program guidelines (FICO score, DTI, LTV). With a written "letter of circumstances" from the non-profit, PNC will evaluate applications from applicants not complying with the program guidelines. On a bank-wide basis, PNC has originated 55 loans totaling \$2.6 million from 2004 through 2005 under the program.
- **Basic Loan Program:** PNC designed this product for LMI applicants who lack traditional credit history or have a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history and other verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans and auto loans. The bank has originated 262 loans totaling \$6.45 million under this program during the evaluation period.

INVESTMENT TEST

Refer to Table 14 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the investment test in the Louisville MMA is rated Outstanding. Based on a full-scope review, performance in the Louisville AA is excellent. PNC's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing.

PNC's investment volume in the Louisville AA is excellent. During the evaluation period PNC made investments in the AA totaling \$14.44 million, including grants totaling \$1.24 million and LIHTC investments totaling \$10 million. Included in the bank's investments is an investment of \$960 thousand in an economic development fund supporting development of affordable housing and small business in the Louisville AA. In addition, one prior period investment for \$20 thousand remains outstanding. The bank's excellent responsiveness to a primary CD need is demonstrated with 87.5 percent of the bank's investments made in affordable housing projects and programs.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test in the Louisville MMA is rated Outstanding. Based on full-scope review, the bank's performance in the Louisville AA is excellent.

Retail Banking Services

Refer to Table 15 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are readily accessible to geographies and individuals of different income levels in the Louisville MSA. The distribution of branch offices is excellent in both LMI geographies. The percentage of the PNC offices in LMI geographies is greater than the population residing in these geographies.

PNC's record of opening and closing branch offices has not adversely affected the accessibility of delivery systems in the Louisville MSA. During the review period, one branch in a middle-income geography office was opened. No branches were closed.

PNC's ATM network offers an alternative delivery system to LMI geographies and individuals. The distribution of ATMs in both LMI geographies is greater than the population residing in these geographies. Bank data indicates that ATMs are an effective delivery channel as LMI conduct a higher percentage of their transactions at ATMs than do other PNC households in the Louisville MSA. In addition to traditional branches and ATMs, accounts can also be accessed through internet and telephone banking.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent and do not vary in a way that is inconvenient to residents of the AA. Branch hours are convenient. Expanded evening or Saturday banking hours are offered at various locations including offices located in LMI geographies.

PNC offers a checking account product to individuals whom, due to a negative ChexSystem rating, would likely have difficulty qualifying to open a checking account. The product allows consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history,

are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provides an excellent level of CD services to the Louisville MMA. PNC employees provided CD services to approximately 75 different organizations, groups or classes.

CD services during the evaluation period focused on organizations that are involved in affordable housing, small business development and technical assistance on financial matters to non-profit and government organizations serving the needs of LMI areas and geographies. Bank employees hold leadership positions in many of the organizations, including board and committee memberships. PNC employees also displayed leadership as they helped several community based organizations develop a more effective strategic approach to redevelopment of a low- and moderate-income community.

PNC has devoted extensive CD efforts to the area of financial service education. Financial education curricula have been developed to address financial education for LMI individuals. Areas of particular focus and activity included numerous classes and counseling on affordable housing, and banking and budgeting education for LMI residents. PNC has also been active in financial education of LMI youth through school programs.

Multi-state Metropolitan Area Rating

Philadelphia Multi-State Metropolitan Area

CRA rating for the Philadelphia, PA-NJ-DE-MD Multi-State Metropolitan Area⁸:

Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

The major factors that support this rating include:

- PNC's distribution of loans by geography and borrower is excellent.
- The bank's lending activity is good. The volume of home mortgage lending is adequate and small business lending is excellent.
- PNC's volume of CD lending is excellent. CD lending has a positive impact on the bank's lending test performance in Philadelphia.
- The bank's level of qualified investments is excellent.
- Service delivery systems and offices are accessible to geographies and individuals of different income levels.
- The bank performs an excellent level of CD services that have a positive impact on LMI individuals.

Description of Institution's Operations in the Philadelphia MMA

PNC has designated two AAs in the Philadelphia MMA with a total of 154 branches and 773 ATMs. The Philadelphia AA consists of Bucks, Chester, Delaware, Montgomery and Philadelphia Counties in Pennsylvania. PNC has 113 branches and 660 ATMs in the Philadelphia AA. The Camden AA consists of Burlington, Camden and Gloucester Counties in New Jersey. The bank has 41 branches and 113 ATMs in the Camden AA.

PNC reported \$7.52 billion in deposits in the Philadelphia AA as of June 30, 2005. The deposits in the Philadelphia MMA represent 13.78 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC is the 3rd-largest deposit-taking financial institution in the Philadelphia AA with 9.36 percent of the AA's deposit base. Other institutions with significant market share in the MMA include Wachovia Bank, N.A. (23.16 percent), Citizens Bank of Pennsylvania (15.39 percent), Sovereign Bank (8.04 percent) and Commerce Bank Pennsylvania, N.A. (8.04 percent). PNC originated 15.38 percent of its

⁸ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

2005 reportable loans in the Philadelphia AA. The Philadelphia AA is PNC's largest AA in the Philadelphia MMA. The Camden AA is significantly smaller in terms of deposit base (3.58 percent of the bank's total deposit base) and number of offices and ATMs.

PNC offers a full range of credit products, including consumer, commercial and real estate loans, in the two AAs in the Philadelphia MMA.

Refer to the market profile for the Philadelphia MMA in Appendix C for detailed demographics, information from community contacts and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the Philadelphia MMA

The bank has two AAs in the Philadelphia MMA. Our evaluation in the MMA consists of a full-scope evaluation of CRA performance in the Philadelphia AA. This is PNC's major market in the Philadelphia MMA. We performed a limited-scope evaluation in the Camden AA.

The ratings for the Philadelphia MMA are based primarily on the results of our evaluation of the Philadelphia AA. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the lending test, we weighted home mortgage and small business loans equally. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC and the bank does not originate a substantial number of these loans.

LENDING TEST

The bank's performance under the lending test in the Philadelphia MMA is rated Outstanding. Based on a full-scope review, PNC's performance in the Philadelphia AA is excellent. Performance in the limited-scope AA does not have a negative impact on the lending test rating for the Philadelphia MMA.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Philadelphia AA is good. Home mortgage lending is adequate and small business lending is excellent. Based on 2005 FDIC deposit market information, PNC is ranked 3rd with a deposit market share of 9.36 percent. Based upon 2005 market data, the bank is ranked 75th in making home purchase loans (0.24 percent market share for number of loans, 0.18 percent for total dollar amount), 2nd in home improvement loans (7.10 percent market share for number, 4.59 percent for total dollar amount) and 19th in refinancing home mortgage loans (1.20 percent market share for number, 0.70 percent for total dollar amount). In terms of

small loans to businesses, the bank is ranked 5th in overall loan volume (6.28 percent market share) and 2nd in making loans to small businesses (15.01 percent market share).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is excellent. The distribution of home mortgage loans and small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Geographic distribution of home purchase loans is excellent. Geographic distribution is excellent in each year of the evaluation period.

The volume of home purchase loans made in LMI geographies exceeds the percentage of owner-occupied units in these areas in each year of the evaluation period. The market share in LMI geographies exceeds the bank's overall market share within the AA in each year of the evaluation period.

Geographic distribution of home improvement loans is excellent. Geographic distribution is excellent in 2005 and 2003 and good in 2004 and 2002.

PNC's home improvement loans made in low-income geographies is near to the percentage of owner-occupied units in the areas in 2005 and 2003 and somewhat lower than the percentage in 2004 and 2002. Home improvement loans made in moderate-income geographies exceeds the percentage of owner-occupied units in these areas in 2005 and 2004 and is near to the percentage in 2003 and 2002. The market share in low- and moderate-income geographies exceeds the bank's overall market share within the AA in 2005, 2003 and 2002. The market share in low-income geographies substantially meets the overall market share in 2004. The market share in moderate-income geographies exceeds the overall market share in 2004.

Geographic distribution of mortgage refinance loans is good. Geographic distribution is good in each year of the evaluation period.

The portion of loans made in low-income geographies is somewhat lower in 2005, lower in 2004 and significantly lower in 2003 and 2002 compared to the percentage of owner-occupied units in these areas. In moderate-income geographies, the portion of loans is near to the percentage of owner-occupied units in 2005 and 2004 and somewhat lower than the percentage in 2003 and 2002. The market share in LMI geographies exceeds the bank's overall market share within the AA in each year of the evaluation period.

Small Loans to Businesses

Refer to Table 6 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is excellent. Geographic distribution is excellent in 2005 and 2004 and good in 2003 and 2002.

In low-income geographies, PNC's volume of small loans made to businesses is somewhat lower than the percentage of businesses located in these areas in each year of the evaluation period. The portion of loans made in moderate-income geographies exceeds the percentage of businesses located in these areas in 2005 and 2004 and is near to the percentage in 2003 and 2002. The market share in low- and moderate-income geographies exceeds the bank's overall market share of loans within the AA in each year of the full evaluation period.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originates a significant majority of its loans within its AAs. Overall, the bank originated 86.31 percent of its home mortgage and small business loans within all of its designated AAs in 2005.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is excellent. The distribution of home mortgage loans is excellent and the distribution of small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is excellent. Borrower distribution is excellent in the 2005 and 2002 evaluation periods and good in the 2004 and 2003 evaluation periods.

The portion of home purchase loans made to low-income borrowers exceeds the percentage of low-income persons residing in the AA in 2003 and 2002, is near to the percentage in 2005 and lower than the percentage in 2004. The volume of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in 2005, 2004 and 2002 and is somewhat lower near to the percentage in 2003. The market share of home purchase loans to low-income borrowers exceeds the bank's overall market share to all borrowers within the AA in each year of the evaluation period. The market share of home purchase loans to moderate-income borrowers also exceeds the bank's overall market share

in 2005 and 2002, substantially meets the market share in 2004 and is lower than the market share in 2003.

Borrower distribution of home improvement loans is excellent. Borrower distribution is excellent in 2005 and 2003. Borrower distribution is good in 2004 and 2002.

The bank's volume of home improvement loans made to low-income borrowers is somewhat lower than the percentage of low-income persons in the AA in each year of the evaluation period. The portion of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA in 2005, 2004, and 2003. The volume is near to the percentage in 2002. The market share for loans to low-income borrowers exceeds the bank's overall market share within the AA in each year of the evaluation period. The market share for home improvement loans to moderate-income borrowers also exceeds the bank's overall market share in 2005 and 2003, substantially meets the overall market share in 2002 and is somewhat lower in 2004.

Borrower distribution of mortgage refinance loans is good. Borrower distribution is good in each year of the evaluation period.

The portion of refinance loans made to low-income borrowers is lower than the percentage of low-income persons residing in these areas in each year of the evaluation period. The bank's portion of loans to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in 2005, 2004 and 2003 and is near to the percentage in 2002. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share within the AA in 2005, 2003, and 2002. The market share substantially meets the overall market share in 2004. The market share for loans to moderate-income borrowers exceeds the overall market share in 2003 and 2002 and substantially meets the overall market share in 2005 and 2004.

Small Loans to Businesses

Refer to Table 11 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Borrower distribution of small loans to businesses is good. Borrower distribution is adequate in the 2005 evaluation period, excellent in the 2004 and 2002 evaluation periods and good in the 2003 evaluation period. The percentage of loans of \$100 thousand or less made to businesses is excellent in each year of the evaluation period.

The portion of small loans made to businesses is significantly lower in 2005, but exceeds the percentage of small businesses in 2004 and 2002 and is near to the percentage in 2003. The market share for small loans to businesses exceeds the overall market share in each year of the evaluation period. The percentage of small loans made to businesses represents a significant percentage of the bank's lending to businesses in each year of the evaluation period.

Community Development Lending

Refer to Table 1 Lending Volume in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending has a positive impact upon lending test conclusions. PNC's level and nature of CD lending is excellent. PNC placed most of its CD loan emphasis on affordable housing, but also made significant volumes of CD loans for revitalization and stabilization of low- and moderate-income areas. The bank made a total of 96 CD loans during the evaluation period totaling \$116.14 million. In addition to the CD loans, PNC also issued letters of credit totaling \$3.04 million as credit enhancements for CD lending activities.

Some examples of PNC's CD lending include a \$3.35 million loan for the acquisition of an abandoned hospital and an additional loan of \$19.4 million to convert the hospital into apartments. The hospital had been vacant for approximately ten years and the apartments are part of an effort to revitalize a low-income area. PNC also made \$21.5 million in loans for the conversion of a vacant warehouse building in a low-income area into rental housing and a \$10.9 million loan for the construction of affordable rental units for income-qualified tenants. PNC also extended over \$4 million in lines of credit and term loans to support a social service organization providing residential social and vocational rehabilitation for adults with physical and mental disabilities.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs that represent flexible efforts to help meet the credit needs of the community. Examples of the programs offered in the Philadelphia AA are provided below, but program statistics are not available for individual AAs.

- **Personal Access Loan Program:** PNC designed this product for LMI home equity borrowers. The bank partners with non-profit credit counselors to offer home equity loans with reduced interest rates to LMI homeowners with minor credit problems, but who complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe required by the prospective applicant prior to referring the applicant to PNC for a loan. PNC commits to make loans to applicants complying with program guidelines (FICO score, DTI, LTV). With a written "letter of circumstances" from the non-profit, PNC will evaluate applications from applicants not complying with the program guidelines. On a bank-wide basis, PNC has originated 55 loans totaling \$2.6 million from 2004 through 2005 under the program.
- **Basic Loan Program:** PNC designed this product for low- and moderate-income applicants who lack traditional credit history or have a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history and other verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans and auto

loans. The bank has originated 262 loans totaling \$6.45 million under this program during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews -

Refer to Tables 1 through 11 in the Multi-State MMA section of Appendix D for the facts and data that support these conclusions.

Based upon a limited-scope review, the bank's performance under the lending test in the Camden AA is not inconsistent with the bank's performance in the lending test in the Philadelphia MMA.

INVESTMENT TEST

The bank's performance under the investment test in the Philadelphia MMA is rated Outstanding. Based on a full-scope review, performance in the Philadelphia AA is excellent. PNC's level of qualifying investments represents excellent responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AA does not have a negative impact on the investment test rating for the Philadelphia MMA.

Refer to Table 14 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews -

PNC's investment volume in the Philadelphia AA is excellent. During the evaluation period PNC made investments in the AA totaling \$49.26 million, including grants of \$4.6 million and LIHTC investments totaling \$31 million. Included in the bank's investments within the Philadelphia AA is an investment of \$2.5 million in an organization promoting economic revitalization (promotion of affordable housing and small business) in Philadelphia neighborhoods. In addition, prior period investments totaling \$14.73 million remains outstanding. The bank's excellent responsiveness to a primary CD need is demonstrated with 81.6 percent of the bank's investments made in affordable housing projects and programs.

Conclusions for Areas Receiving Limited-Scope Reviews –

Refer to Table 14 in the Multi-State MMA section of Appendix D for the facts and data that support these conclusions.

Based upon a limited-scope review, the bank's performance under the investment test in the Camden AA is not inconsistent with the bank's performance in the investment test in the Philadelphia MMA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test for the Philadelphia MMA is rated High Satisfactory. Based on full-scope review, the bank's performance in the Philadelphia AA is good.

Retail Banking Services

Refer to Table 15 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are accessible to geographies and individuals of different income levels in the Philadelphia MMA.

The distribution of branch offices in low-income geographies is lower than the percentage of population living in low-income geographies. The proportion of branches in moderate-income geographies is near to the percentage population living in moderate-income geographies.

PNC's record of opening and closing branch offices has not materially adversely affected the accessibility of delivery systems in the Philadelphia AA, including to LMI individuals. The net effect of branch activity was a reduction of two offices in moderate-income geographies. One office was consolidated with a PNC branch located less than one mile away, the other office was sold to another financial institution.

PNC's ATM network offers alternative delivery system to low- and moderate-income geographies and individuals. The distribution of ATMs in low-income geographies is lower than and in moderate-income areas is near to the percentage of population residing in these geographies. Bank data indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do other PNC households in the Philadelphia AA. In addition to traditional branches and ATMs, accounts can also be accessed through internet and telephone banking.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent and do not vary in a way that are inconvenient for residents of the AA. Branch hours are convenient with Friday evening and/or Saturday banking hours offered at various locations including a majority of offices located in LMI geographies. In addition, each LMI branch has an ATM. A majority of these are equipped to cash checks for the exact amount providing an enhanced option to consumers banking after hours.

PNC offers a checking account product to individuals whom, due to a negative ChexSystem rating, would likely have difficulty qualifying to open a checking account. The product allows consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provides an excellent level of CD services to the Philadelphia MMA. PNC employees provided CD services to approximately 200 different organizations, groups, or educational settings.

CD services during the evaluation period included a high level of financial literacy education assistance to LMI individuals. Bank personnel were extensively involved in organizing, teaching and counseling individuals regarding credit, budget and homebuying education. PNC staff partnered with several CD based organizations to provide financial expertise and advice in setting up homebuyer clubs and providing education materials and instruction to potential homebuyers. Bank personnel have also provided moderate-income residents with other financial educational seminars and individual financial counseling. Other CD services were directed to affordable housing, small business development and technical assistance on financial matters to non-profit and government organizations serving the needs of LMI individuals and geographies. Bank employees hold leadership positions in many of the organizations, including board and committee memberships.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to Table 15 in the Multi-State MMA section of Appendix D for the facts and data that support these conclusions.

Based on limited scope reviews, the bank's performance under the service test in the Camden AA is not inconsistent with the bank's performance in the service test in the Philadelphia MMA.

Multi-state Metropolitan Area Rating

Washington, DC Multi-State Metropolitan Area

CRA rating for the Washington, DC-VA-WV-MD Multi-State Metropolitan Area⁹:

Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- PNC's volume of lending is adequate. Home mortgage lending is poor and small business lending is good.
- The distribution of PNC's loans by geography and borrower is good.
- The bank's level of CD lending is low.
- PNC's level of qualified investments is good.
- Service delivery systems and offices are accessible to geographies and individuals of different income levels.
- The bank performs a good level of CD services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the Washington, DC MMA

PNC has two AAs in the Washington, DC MMA with a total of 54 offices and 158 ATMs. The Washington, DC – Arlington – Alexandria AA (Washington, DC AA) consists of the District of Columbia, Prince George's County, Maryland and Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church, Loudoun, Manassas City, Manassas Park City and Prince William Counties in Virginia. PNC has 49 branches and 148 ATMs in the Washington, DC AA. The Bethesda – Gaithersburg – Frederick AA (Bethesda AA) consists of Montgomery County. The bank has five branches and 10 ATMs in the Bethesda AA.

PNC reported \$3.1 billion in deposits in the Washington, DC AA as of June 30, 2005. The deposits in the Washington, DC AA represent 5.67 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC is the 9th-largest deposit-taking financial institution in the Washington, DC AA with 3.17 percent of the AA's deposit base. Other financial institutions with significant market share in the AA include Wachovia Bank, N.A. (15.71 percent), E-Trade Bank (13.47 percent), Capital One FSB (11.86 percent), Bank of America, N.A. (10.68 percent) and Suntrust Bank (10.49 percent). PNC

⁹ This rating reflects performance within the multi-state metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

originated 1.88 percent of its 2005 reportable loans in the Washington, DC AA. The Washington, DC AA is PNC's largest AA in the Washington, DC MMA. The Bethesda AA is significantly smaller in terms of deposit base (0.25 percent of PNC's total deposit base) and number of offices and ATMs.

PNC offers a full range of credit products, including consumer, commercial and real estate loans, in the two AAs in the Washington, DC MMA.

Refer to the market profile for the Washington, DC MMA in Appendix C for detailed demographics, information from community contacts and other performance context information for the AA that received a full-scope review.

Scope of Evaluation in the Washington, DC MMA

The bank has two AAs in the Washington, DC MMA. Our evaluation in the MMA consists of a full-scope evaluation of CRA performance in the Washington, DC AA. This is PNC's major market in the Washington, DC MMA. We performed a limited-scope evaluation in the Bethesda AA.

The ratings for the Washington, DC MMA are based primarily on the results of our evaluation of the Washington, DC AA. The evaluation of PNC's performance in the Washington, DC MMA is limited to 2005 because the bank did not have a presence in the area until that time. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the lending test, we weighted home mortgage and small business loans equally. We did not give any weight to small farm and multifamily HMDA loans because they are not a focus of PNC and the bank does not originate a substantial number of these loans.

LENDING TEST

The bank's performance under the lending test in the Washington, DC MMA is rated High Satisfactory. Based on a full-scope review, PNC's performance in the Washington, DC AA is adequate. Performance in the limited-scope AA does not have a negative impact on the lending test rating for the Washington, DC MMA.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Washington, DC AA is adequate. The volume of home mortgage lending is poor and the volume of small loans to businesses is good. PNC entered the Washington market in 2005 through its acquisition of Riggs National Corporation in 2005. Based on 2005 FDIC deposit market information, PNC is ranked 9th with a deposit market share of 3.17 percent. Based upon 2005 market data, the bank is ranked 103rd in making

home purchase loans (0.11 percent market share for number of loans, 0.14 percent for total dollar amount), 13th in home improvement loans (2.4 percent market share for number, 0.68 percent for total dollar amount) and 84th in refinancing home mortgage loans (0.18 percent market share for number, 0.09 percent for total dollar amount). In terms of small loans to businesses, the bank is ranked 13th in overall loan volume (2.04 percent market share) and 8th in making loans to small businesses (3.99 percent market share).

There are numerous institutions making home mortgage loans and small loans to businesses in this AA.

Distribution of Loans by Income Level of the Geography

PNC's geographic distribution of loans is excellent. The distribution of home mortgage loans is good and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Geographic distribution of home purchase loans is adequate.

The portion of home purchase loans made in low-income geographies exceeds the percentage of owner-occupied units in these areas and the portion in moderate-income geographies is somewhat lower than the percentage of owner-occupied units in 2005. The market share in low-income geographies is somewhat lower than the bank's overall market share within the AA in 2005 and significantly lower in moderate-income geographies.

Geographic distribution of home improvement loans is excellent.

PNC's volume of home improvement loans made in LMI geographies in 2005 exceeds the percentage of owner-occupied units in these areas. The market share in low- and moderate-income geographies exceeds the bank's overall market share within the AA in 2005.

Geographic distribution of mortgage refinance loans is excellent.

The portion of loans made in LMI geographies exceeds the percentage of owner-occupied units in these areas in 2005. The market share in low-income geographies exceeds the bank's overall market share within the AA in 2005. The bank's market share in moderate-income geographies is somewhat lower in 2005 compared to the bank's overall market share.

Small Loans to Businesses

Refer to Table 6 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Geographic distribution of small loans to businesses is excellent.

The portion of loans made in LMI geographies exceeds the percentage of businesses located in these areas in 2005. The market share in LMI geographies exceeds the bank's overall market share of loans within the AA in 2005.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originates a significant majority of its loans within its AAs. Overall, the bank originated 86.31 percent of its home mortgage and small business loans within all of its designated AAs in 2005.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level is good. The distribution of home mortgage loans is good and the distribution of small loans to businesses is adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Borrower distribution of home purchase loans is adequate.

The volume of home purchase loans made to low-income borrowers is significantly lower in 2005 compared to the percentage of low-income persons residing in the AA. The portion of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in 2005. The market share of home purchase loans to LMI borrowers in 2005 exceeds the bank's overall market share to all borrowers within the AA.

Borrower distribution of home improvement loans is good.

The portion of home improvement loans made to low-income borrowers is somewhat lower than the percentage of low-income persons in 2005. PNC's volume of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the area. The market share for home improvement loans to LMI borrowers exceeds the bank's overall market share for home improvement loans.

Borrower distribution of mortgage refinance loans is good.

The portion of refinance loans made to low-income borrowers in 2005 is somewhat lower than the percentage of low-income persons in these areas. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas in

2005. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share within the AA in 2005. The bank's market share for refinance loans in moderate-income areas is somewhat lower in 2005 compared to the bank's overall market share within these areas.

Small Loans to Businesses

Refer to Table 11 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Borrower distribution of small loans to businesses is adequate.

The portion of small loans made to businesses in 2005 is lower than the percentage of small businesses. The market share for small loans to businesses exceeds the overall market share. The percentage of loans of \$100 thousand or less made to businesses represents a significant percentage of the bank's lending business in 2005.

Community Development Lending

Refer to Table 1 Lending Volume in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending has a neutral impact upon lending test conclusions. PNC's level of CD lending is low. The bank made three CD loans during the evaluation period totaling \$1.06 million.

Product Innovation and Flexibility

Product flexibility has a positive impact on the lending test. PNC has developed bank-wide lending programs that represent flexible efforts to help meet the credit needs of the community. Examples of the programs offered in the Washington, DC AA are provided below, but program statistics are not available for individual AAs.

- **Personal Access Loan Program:** PNC designed this product for LMI home equity borrowers. The bank partners with non-profit credit counselors to offer home equity loans with reduced interest rates to LMI homeowners with minor credit problems, but who complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe required by the prospective applicant prior to referring the applicant to PNC for a loan. PNC commits to make loans to applicants complying with program guidelines (FICO, DTI, LTV). With a written "letter of circumstances" from the non-profit, PNC will evaluate applications from applicants not complying with the program guidelines. On a bank-wide basis, PNC has originated 55 loans totaling \$2.6 million from 2004 through 2005 under the program.

- **Basic Loan Program:** PNC designed this product for low- and moderate-income applicants who lack traditional credit history or have a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history and other verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans and auto loans. The bank has originated 262 loans totaling \$6.45 million under this program during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews –

Refer to Tables 1 through 11 in the Multi-State MMA section in Appendix D for the facts and data that support these conclusions.

Based upon a limited-scope review, the bank's performance under the lending test in the Bethesda AA is weaker based on distribution of loans in low-income geographies and to low-income borrowers than the bank's performance in the lending test in the Washington, DC MMA.

INVESTMENT TEST

The bank's performance under the investment test in the Washington, DC MMA is rated High Satisfactory. Based on a full-scope review, performance in the Washington, DC AA is good. PNC's level of qualifying investments represents good responsiveness to the identified needs of their community, particularly as it relates to affordable housing. Performance in the limited-scope AA does not have a negative impact on the investment test rating for the Washington, DC MMA.

Refer to Table 14 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews -

PNC's investment volume in and designated for the Washington, DC AA is good. During the evaluation period PNC made investments in the AA totaling \$2.7 million, including grants of \$213 thousand. PNC has designated additional current period investments totaling \$4.5 million from out of area investments to the Washington, DC AA. The bank's responsiveness to the various needs of the community is good, considering this is a new market for PNC.

Conclusions for Areas Receiving Limited-Scope Reviews -

Refer to Table 14 in the Multi-State MMA section in Appendix D for the facts and data that support these conclusions.

Based upon a limited-scope review, the bank's performance under the investment test in the Bethesda AA is weaker than the bank's performance in the investment test in the Washington, DC MMA. This is primarily due to a much lower volume of CD investments in the Bethesda AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test in the Washington, DC MMA is rated High Satisfactory. Based on full-scope review, the bank's performance in the Washington, DC AA is good.

Retail Banking Services

Refer to Table 15 in the Multi-State MMA section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

PNC's retail delivery systems are accessible to geographies and individuals of different income levels in the Washington, DC AA. The distribution of branch offices in low-income geographies exceeds the percentage of population living in low-income geographies. The proportion of branches in moderate-income geographies is lower than the population percentage living in moderate-income geographies.

PNC's record of opening and closing branch offices has not adversely affected the accessibility of its delivery systems in the Washington, DC AA, particularly in LMI geographies. During the evaluation period, one new moderate-income geography office was opened. There were no branch closings.

PNC's ATM network offers an alternative delivery system to LMI geographies and individuals. The distribution of ATMs in LMI geographies is greater than the population residing in these geographies. Bank data indicates that the ATMs are an effective delivery channel as LMI residents conduct a higher percentage of their transactions at ATMs than do other PNC households in the Washington, DC AA. In addition to traditional branches and ATMs, accounts can also be accessed through internet and telephone banking.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent and do not vary in a way that are inconvenient to residents of the AA. Branch hours are convenient with expanded Friday evening and Saturday banking hours offered at various locations including most offices located in LMI geographies. PNC offers a checking account product to individuals whom, due to a negative ChexSystem rating, would likely have difficulty qualifying to open a checking account. The product allows consumers with minor adverse history ratings to establish a checking account with ATM accessibility and no minimum balance requirement. Customers, depending on their history, are encouraged or required to attend a financial education class. Low cost money orders are also available with this product.

Community Development Services

PNC provides a good level of CD services to the Washington, DC AA. In the limited time period that PNC has operated in the Washington, DC market, its employees provided CD services to approximately 45 different organizations, groups, or educational settings.

CD services during the evaluation period were primarily centered on providing technical or financial expertise through service on boards and committee to various non-profit organizations focused on providing community services to LMI population, neighborhood revitalization, and small business development. Through local non-profit organizations bank personnel also provided LMI individuals with budget and credit education materials and instructions.

Conclusions for Areas Receiving Limited-Scope Reviews -

Refer to Table 15 in the Multi-State MMA section in Appendix D for the facts and data that support these conclusions.

Based upon a limited-scope review, the bank's performance under the service test in the Bethesda AA is not inconsistent with the bank's performance in the service test in the Washington, DC MMA.

Appendix A: Scope of Examination

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

Time Period Reviewed	<ul style="list-style-type: none"> • Lending Test (excludes CD loans): (01/01/02 to 12/31/05) • Community Development Loans: (04/01/02 to 04/30/06) • Investment and Service Tests: (04/01/02 to 04/30/06) 	
Financial Institution	Products Reviewed	
PNC Bank, N.A. (PNC) Pittsburgh, Pennsylvania	Home mortgage loans, small business loans, CD loans, CD investments, CD services and branch services.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
The PNC Foundation	Bank Affiliate	CD loans and investments.
PNC Mortgage, LLC	Bank Affiliate	Home mortgage loans.

List of Assessment Areas and Type of Examination

Assessment Area	Type of Exam	Other Information
State of Pennsylvania Pittsburgh, PA MSA	Full Scope	Entire MSA except for Armstrong and Beaver Counties
Erie, PA MSA	Limited Scope	Entire MSA
Harrisburg – Carlisle, PA MSA	Limited Scope	Entire MSA
Lancaster, PA MSA	Limited Scope	Entire MSA
Scranton – Wilkes Barre, PA MSA	Limited Scope	Entire MSA except Wyoming County
State College, PA MSA	Limited Scope	Entire MSA
Williamsport, PA MSA	Limited Scope	Entire MSA
York - Hanover, PA MSA	Limited Scope	Entire MSA
Pennsylvania Non-MSA	Limited Scope	Includes only Adams, Columbia, Huntingdon, Indiana, Monroe, Somerset, Warren and Wayne Counties
State of New Jersey Newark – Union, NJ-PA MSA	Full Scope	Entire MSA
Atlantic City, NJ MSA	Limited Scope	Entire MSA
Edison, NJ MD	Limited Scope	Entire MSA
New York – White Plains – Wayne, NY-NJ MD	Limited Scope	Entire MSA
Ocean City, NJ MSA	Limited Scope	Entire MSA
Trenton – Ewing, NJ MSA	Limited Scope	Entire MSA
Vineland – Millville – Bridgeton, NJ MSA	Limited Scope	Entire MSA
State of Florida Sebastian – Vero Beach, FL MSA	Full Scope	Entire MSA
Naples – Marco Island, FL MSA	Limited Scope	Entire MSA
State of Kentucky Lexington – Fayette, KY MSA	Full Scope	Includes only Fayette County
Elizabethtown, KY MSA	Limited Scope	Includes only Hardin County

Allentown – Bethlehem – Easton, PA-NJ Multi-state MSA #10900	Full Scope	Entire MSA
Cincinnati – Middletown, OH-KY- IN Multi-state MSA #17140	Full Scope	Includes only Boone, Campbell and Kenton Counties in Kentucky and Butler, Clermont, Hamilton and Warren Counties in Ohio
Louisville – Jefferson County, KY-IN Multi-state MSA #31140	Full Scope	Includes only Clark and Floyd Counties in Indiana and Jefferson and Oldham Counties in Kentucky
Philadelphia – Camden - Wilmington, PA-NJ-DE-MD Multi-state MSA #37980		
Philadelphia, PA MD	Full Scope	Entire MD
Camden, NJ MD	Limited Scope	Entire MD
Washington – Arlington – Alexandria, DC-VA-MD-WV Multi- state MSA #47900		
Washington – Arlington – Alexandria, DC-VA-MD-WV MD	Full Scope	Entire MD except Calvert and Charles Counties in MD, Jefferson County in WV and Clarke, Fauquier, Spotsylvania, Stafford, Warren and Fredericksburg City Counties in Virginia
Bethesda – Frederick – Gaithersburg, MD MD	Limited Scope	Includes only Montgomery County in Maryland

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		BANK NAME		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
PNC Bank, NA	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Multi-state Metropolitan Area or State:				
State of Pennsylvania	Outstanding	High Satisfactory	Outstanding	Outstanding
State of New Jersey	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
State of Kentucky	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of Florida	Needs to Improve	Outstanding	Low Satisfactory	Needs to Improve
Allentown – Bethlehem – Easton, PA-NJ Multi-state MSA #10900	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Cincinnati – Middletown, OH-KY-IN Multi-state MSA #17140	Outstanding	Outstanding	High Satisfactory	Outstanding
Louisville – Jefferson County, KY-IN Multi-state MSA #31140	Outstanding	Outstanding	Outstanding	Outstanding
Philadelphia – Camden – Wilmington, PA-NJ-DE-MD Multi-state MSA #37980	Outstanding	Outstanding	High Satisfactory	Outstanding
Washington – Arlington - Alexandria, DC-VA-MD-WV Multi-state MSA #47900	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

Pittsburgh MSA 38300

Demographic Information for Full Scope Area: Pittsburgh MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	643	5.60	23.79	48.21	22.24	0.16
Population by Geography	2,177,283	3.05	20.10	50.37	26.47	0.00
Owner-Occupied Housing by Geography	634,542	1.28	17.49	53.64	27.60	0.00
Business by Geography	166,927	4.54	18.39	42.56	34.39	0.12
Farms by Geography	3,170	1.04	11.07	62.27	25.58	0.03
Family Distribution by Income Level	583,677	19.39	18.41	21.74	40.46	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	220,644	5.15	28.73	52.07	14.04	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		47,195 54,900 11%	Median Housing Value Unemployment Rate (2000 US Census)		87,792 2.83%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2005 HUD updated MFI

The Pittsburgh AA (“AA”) consists of five of the seven counties that comprise the Pittsburgh MSA. Those counties are Allegheny, Butler, Fayette, Washington and Westmoreland. The Pittsburgh AA is the bank’s largest AA with Allegheny County being the second most populous county in Pennsylvania. The City of Pittsburgh, located in Allegheny County, is the principal city in the region. Over half of the population in the AA resides in Allegheny County. The AA complies with CRA guidelines and does not arbitrarily exclude LMI geographies. As of the 2000 census, the area had a total population of 2.4 million reflecting a decrease of 1.5 percent from the 1990 census. Butler County was the only county in southwestern Pennsylvania to experience population growth during the 1990’s. PNC operates 101 branches and 384 ATMs within the AA. As of June 30, 2005, 30.54 percent of total bank deposits were in the AA. PNC is ranked 1st in deposit market share and 3rd in the number of branches in the AA. Loans originated in the AA in 2005 represent 17.78 percent of total reportable loans originated by the bank. PNC is the largest bank in the AA. There are 53 banks in the AA. Major competitors in the AA are National City Bank of Pennsylvania, Citizens Bank of Pennsylvania, Mellon Bank, N.A. and Dollar Bank, FSB.

Economic growth in the AA is slow. The manufacturing sector continues a slow decline with offsetting growth in service industries. The area continues its transition from steel. Education, healthcare, leisure and hospitality industries are the driving forces of the economy. Due to the AA’s older demographics, the already oversized healthcare industry is expected to be a positive driver for the economy over the forecast horizon. More than 17 percent of the AA’s

residents are age 65 or older compared to just over 12 percent nationally. Consequently, demand for health services will continue to grow.

The 2005 unemployment rate for Allegheny County is five percent which mirrors the unemployment rate for the state. The largest employment sectors are education, health and social services. Some of the larger employers are UPMC Medical Health System, U.S. Government, Commonwealth of Pennsylvania, and West Penn Allegheny Health Systems.

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

Indian River County

Demographic Information for Full Scope Area: Vero Beach MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	23	0.00	17.39	56.52	26.09	0.00
Population by Geography	112,947	0.00	16.49	61.66	21.84	0.00
Owner-Occupied Housing by Geography	38,119	0.00	13.47	61.60	24.93	0.00
Business by Geography	11,959	0.00	12.94	60.10	26.97	0.00
Farms by Geography	587	0.00	13.80	64.05	22.15	0.00
Family Distribution by Income Level	32,901	17.61	19.63	22.39	40.37	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	12,252	0.00	22.26	66.07	11.67	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		46,603 53,250 8%	Median Housing Value Unemployment Rate (2000 US Census)		129,634 1.89%	

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

Source: 2000 US Census and 2005 HUD updated MFI

The bank has designated the Vero Beach MSA as the Indian River County assessment area (“AA”). The AA (and the MSA) consists of only Indian River County. The AA complies with regulatory requirements and does not arbitrarily exclude any low- and moderate-income geographies. There are no low-income geographies in the AA. PNC operates one PNC Advisors office and no ATMs in the AA. Because the office accepts deposits and makes loans, it meets the regulatory definition of a branch. Bank deposits in the AA equal 0.05 percent of total bank deposits. As of June 30, 2005, PNC ranked 13th in deposit market share and tied for 12th in total branches within the AA. Reportable loans originated in the AA during 2005 represented 0.02 percent of total loans originated by the bank. Banking competition is strong. There are 16 banks in the AA. Major competitors in the AA include Wachovia Bank, N.A., Bank of America, N.A., Indian River National Bank, World Savings Bank, FSB and Harbor Federal Savings Bank.

The local economy is based on tourism, as well as light industry and agriculture. Service oriented businesses are the top employers at 32 percent of the workforce and provide support to the tourism industry as well as health related services. Indian River County has a large population of retirees. The retail trade sector accounts for 23 percent of the workforce and supports various retail establishments. Agriculture remains an important component of the economy and employs 11 percent of the workforce. The top employers of the area include the school district, hospitals and local city governments. Our community contact identifies primary credit needs for affordable housing, both purchase and rentals.

Lexington MSA 30460

Demographic Information for Full Scope Area: Lexington - Fayette MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	61	14.75	18.03	39.34	26.23	1.64
Population by Geography	260,512	11.25	17.22	39.42	31.95	0.17
Owner-Occupied Housing by Geography	59,915	4.47	13.97	42.17	39.39	0.00
Business by Geography	19,768	16.62	14.15	35.37	33.46	0.40
Farms by Geography	749	7.88	8.68	37.78	45.66	0.00
Family Distribution by Income Level	63,648	20.53	16.68	21.17	41.62	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	23,682	14.65	26.75	41.49	17.12	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		51,365 60,000 13%	Median Housing Value Unemployment Rate (2000 US Census)		116,911 3.03%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2005 HUD updated MFI

The Lexington assessment area (“AA”) consists of Fayette County. Fayette County is part of the Lexington-Fayette, KY MSA (“MSA”). The AA complies with the regulatory requirements and does not arbitrarily exclude low- and moderate-income geographies. PNC operates four branches and 19 ATMs in the AA. The bank’s deposit base in the Lexington AA represents 0.24 percent of the bank’s total deposit base. As of June 30, 2005, PNC ranks 10th in deposit market share and the number of branches within the AA. Loans originated in the AA during the 2005 represent 0.35 percent of total reportable loans originated by the bank. Banking competition is strong. There are 20 banks in the AA. Major competitors include JP Morgan Chase Bank, N.A., Fifth Third Bank, National City Bank of Kentucky and Branch Banking and Trust Company.

The economy in the AA is strong. Lexington, KY is the economic hub of the AA. The civilian labor force has expanded at a rate in excess of the state average. On average, more than 3,500 workers have been added to the Lexington area economy every year since 1982. In comparison, Kentucky’s average annual growth rate has been 0.79 percent during this same period. Thus, as the economic opportunities within the AA have grown, people have migrated into the area. The AA has a very diversified, growing economy. The service sector is the fastest growing sector of the economy, currently employing about one third of the total employment in Fayette County. Some of the major employers include the University of Kentucky and the University of Kentucky Hospital, Toyota Motor Manufacturing Kentucky, and Lexmark International.

We conducted a community contact meeting with a community-based organization involved in providing training and technical assistance to LMI individuals and small business development. Credit needs identified in the AA include funding for affordable housing and small businesses.

Opportunities to partner with organizations involved in affordable housing and economic development are limited to a few community-based organizations with sufficient capacity to have a significant impact in the MSA.

Newark–Union Metropolitan Division 35484

Demographic Information for Full Scope Area: Newark - Union MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	483	16.15	22.98	28.78	32.09	0.00
Population by Geography	2,052,541	11.19	22.22	30.44	36.15	0.00
Owner-Occupied Housing by Geography	451,735	3.15	12.31	35.02	49.52	0.00
Business by Geography	129,806	8.97	15.95	32.02	43.06	0.00
Farms by Geography	2,785	1.01	6.18	35.51	57.31	0.00
Family Distribution by Income Level	526,425	22.05	16.60	20.25	41.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	203,424	20.66	33.46	27.86	18.02	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		68,424 81,200 9%	Median Housing Value Unemployment Rate (2000 US Census)		205,824 3.02%	

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

Source: 2000 US Census and 2005 HUD updated MFI

The Newark, N.J. assessment area (“AA”) is comprised of five counties in New Jersey within the Newark-Union, N.J.-Pa. metropolitan division (MD). The MD is part of the New York-Northern New Jersey-Long Island, NY-NJ-PA MSA. The AA is comprised of the New Jersey counties of Essex, Hunterdon, Morris, Sussex, and Union. The AA complies with regulatory requirements and does not arbitrarily exclude any low- and moderate-income geographies. The AA is primarily urban and includes the major cities of Newark, Irvington, East Orange, and Elizabeth. PNC operates 69 branches and 172 ATMs in the AA. PNC’s deposits in the Newark AA represent 7.05 percent of total bank deposits. As of June 30, 2005, PNC ranked 3rd in both deposit market share and number of branches in the AA. PNC originated 7.35 percent of its total reportable loans in the AA in 2005. Banking competition is strong. Major competitors in the AA include Wachovia Bank, N.A., Bank of America, N.A., Hudson Valley Savings Bank, Valley National Bank and JP Morgan Chase Bank, N.A.

Economic conditions in the AA have experienced modest improvement, but remain weak. The unemployment rate in the City of Newark is considerably higher than the state average. It is anticipated that Newark and greater Essex County will experience continued significant growth through 2012 in the healthcare and education industries, along with management and transportation-related services. Manufacturing jobs will continue to be cut over the next decade, with anticipated losses as high as 20.8 percent of total employment in that sector. The pace of both commercial and residential construction is expected to slacken statewide, while overall employment should increase about 7.5 percent by 2012 (a slightly lower 10-year increase compared to the 1992-2002 statistical period).

Affordable housing remains an issue in the area, particularly in Newark. The production of affordable housing in the greater Newark areas has become a major priority of state and local

government. Newark's high housing costs has made buying a home difficult for many low- and moderate-income individuals. Also affecting housing affordability is the high level of households below the poverty level, especially in the urban areas of the AA. In Newark alone, nearly 27 percent of the households are below the poverty level compared to 9 percent overall in the AA.

Our community contacts reveal that there are numerous opportunities for banks to address the affordable housing issue. In addition to the need for credit to support the development of affordable housing, our contacts identified the need for small and micro business loans.

Allentown-Bethlehem-Easton MSA 10900

Demographic Information for Full Scope Area: Allentown-Bethlehem-Easton MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	163	5.52	21.47	50.31	22.70	0.00
Population by Geography	740,395	3.57	20.22	47.76	28.44	0.00
Owner-Occupied Housing by Geography	205,008	1.17	16.64	50.09	32.10	0.00
Business by Geography	50,906	5.03	19.16	48.17	27.64	0.00
Farms by Geography	1,434	1.26	7.39	49.30	42.05	0.00
Family Distribution by Income Level	197,891	18.44	19.24	23.54	38.78	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	74,550	5.38	29.48	48.39	16.74	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		53,852 63,000 8%	Median Housing Value Unemployment Rate (2000 US Census)		115,901 2.27%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2005 HUD updated MFI

The Allentown-Bethlehem-Easton MSA (“AA”) is a multi-state MSA comprised of the counties of Carbon, Lehigh, and Northampton in Pennsylvania and Warren in New Jersey. It is the third largest MSA in Pennsylvania. The AA has three major cities in Pennsylvania: Allentown, Bethlehem and Easton, respectively. The AA complies with regulatory requirements and does not arbitrarily exclude any low- and moderate-income geographies. PNC operates 35 branches and 87 ATMs in the AA. The AA contains 2.62 percent of total bank deposits. As of June 30, 2005, PNC ranks second in deposit market share and third in the number of branches in the AA. Reportable loans originated in the AA during 2005 represent 4.77 percent of total loans originated by the bank. Major competitors in the AA include Wachovia Bank, N.A., Keystone Nazareth Bank and Trust Company, Lafayette Ambassador Bank, Bank of America, N.A. and Sovereign Bank.

The AA is experiencing a strong economic expansion. With the exception of manufacturing, key trade industries are expanding and adding jobs at twice the national average. Its close proximity to the more expensive New York City and Philadelphia metropolitan areas has contributed to the AA’s economic and population growth. The Allentown AA has recently become an attractive destination for migrants. In 2005, the AA was the second fastest growing metropolitan area in Pennsylvania. The population of 740,395 in 2000 represents an increase of 7.82 percent over the 1990 census population. The unemployment rate of 4.8 percent in 2005 compares favorably with the Pennsylvania state unemployment rate of 5.0 percent during the same period. Major employers in the AA are Lehigh Valley Hospital, St. Luke’s Hospital, and Air Products & Chemicals, Inc.

Community contacts held in the AA reveal there is a shortage of affordable housing and funding for the development of affordable housing is a primary credit need. Additionally, there is a particular need for economic development funding in the City of Allentown.

Cincinnati-Middletown MSA 17140

Demographic Information for Full Scope Area: Cincinnati - Middletown MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	451	11.09	21.95	45.01	21.06	0.89
Population by Geography	1,840,541	6.80	18.14	47.69	27.27	0.10
Owner-Occupied Housing by Geography	475,571	2.38	14.70	51.43	31.48	0.00
Business by Geography	103,593	6.08	17.85	47.44	27.66	0.97
Farms by Geography	2,642	1.48	11.66	58.71	28.12	0.04
Family Distribution by Income Level	481,087	18.81	18.19	22.97	40.03	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	177,994	11.53	26.72	47.58	14.18	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		54,771 63,750 10%	Median Housing Value Unemployment Rate (2000 US Census)		118,407 2.17%	

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

Source: 2000 US Census and 2005 HUD updated MFI

The Cincinnati assessment area (“AA”) is comprised of four counties in Ohio (Butler, Clermont, Hamilton and Warren) and three counties in Kentucky (Boone, Campbell and Kenton). The AA is part of the Cincinnati-Middletown, OH-KY-IN Multi-State MSA. The AA complies with regulatory requirements and does not arbitrarily exclude any low- and moderate-income geographies. PNC operates 53 branches and 116 ATMs within the AA. The deposits in the AA represent 4.14 percent of the bank’s total deposit base. As of June 30, 2005, PNC ranked fourth in deposit market share and the number of branches in the AA. The bank originated 4.94 percent of its reportable loans within the AA in 2005. Banking competition in the AA is strong. There are 69 banks in the AA. Major competitors within the AA include Fifth Third Bank, US Bank, N.A., National City Bank and Huntington National Bank.

The AA is part of the second fastest growing metropolitan area within Ohio. However, economic growth has occurred primarily in the suburban areas surrounding Cincinnati. Economic conditions within the City of Cincinnati are weak. The manufacturing sector continues to be stagnant. Cincinnati continues to experience a decline in population and jobs. The city has several wealthy neighborhoods, but also has areas with significant economic and social needs. Selected geographies in Cincinnati have been designated as an Empowerment Zone and an Enterprise Zone to stimulate the local economy and create and retain jobs. The city has established programs offering tax increment financing to encourage economic development.

The AA has a diverse economy with major employers in the retail trade, government, financial services, health care, transportation and manufacturing. Cincinnati is the headquarters for several FORTUNE 500 companies, most notably Proctor and Gamble, Kroger, and Federated Department Stores. Other major employers include the University of Cincinnati, Health Alliance of Greater Cincinnati, and Children’s Hospital Medical Group.

Identified credit needs in the AA include loans for the construction, rehabilitation, and acquisition of affordable housing. Credit needs also exist for small business lending, including micro-loans, and technical assistance.

Louisville MSA 31140

Demographic Information for Full Scope Area: Louisville MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	219	6.39	27.85	36.53	29.22	0.00
Population by Geography	907,077	4.97	20.94	41.26	32.83	0.00
Owner-Occupied Housing by Geography	246,309	2.17	16.49	43.85	37.49	0.00
Business by Geography	60,894	4.68	22.86	32.36	40.10	0.00
Farms by Geography	1,379	1.38	11.68	39.67	47.28	0.00
Family Distribution by Income Level	242,323	19.92	17.50	22.00	40.57	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	90,687	9.81	30.97	42.63	16.59	0.00
Median Family Income		49,301	Median Housing Value		109,136	
HUD Adjusted Median Family Income for 2005		57,300	Unemployment Rate (2000 US Census)		2.44%	
Households Below Poverty Level		11%				

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

Source: 2000 US Census and 2005 HUD updated MFI

The Louisville assessment area (“AA”) is comprised of Clark and Floyd Counties in Indiana and Jefferson and Oldham Counties in Kentucky. These four counties are part of the Louisville, KY-IN multi-state MSA. The AA complies with regulatory requirements and does not arbitrarily exclude any low- and moderate-income geographies. Louisville, Kentucky, located in Jefferson County, is the major city in the AA. PNC operates 48 branches and 116 ATMs in the AA. As of June 30, 2005, PNC ranks third in deposit market share and second in number of branches in the AA. The deposits in the AA represent 3.81 percent of the bank’s total deposit base. The bank originated 5.22 percent of its reportable loans in the AA during 2005. Banking competition is strong. There are 37 banks within the AA. Major competitors in the AA include National City Bank of Kentucky, JP Morgan Chase Bank, N.A., Fifth Third Bank, Branch Banking and Trust Company and Republic Bank and Trust Company.

Economic conditions in the AA are generally sound with good economic infrastructure. Like many other metropolitan areas in the country, the AA is transitioning from a manufacturing-based to a service-based economy. This transition is proving to be difficult given the size of the manufacturing sector, which remains the AA’s largest industry despite the loss of over 16,000 jobs since 2000. Layoffs continue to occur in the auto industry. Expansion in service-producing industries, however, bodes well for the area’s economy. The expansion of United Parcel Service, the AA’s largest employer, is expected to add over 5,000 high-wage jobs. Other large employers in the AA include Ford Motor Company, General Electric, and Norton Healthcare.

There is a need for more affordable housing in the metropolitan Louisville area. Segments of Louisville have high poverty levels. This in turn has created a large number of homeless families. There is a large demand for affordable rental housing and transitional housing for the growing homeless population. Recent community contacts reveal that there are approximately

10,000 people on the waiting list for affordable rental housing. A local initiative to address blight and poor economic conditions in distressed areas within Louisville resulted in the establishment of the Louisville Community Development Bank (CDC). Louisville Community Development Bank conducts the majority of its lending operations in the 69 census tracts in Jefferson County, Kentucky, that have been designated as Distressed Communities by the Federal government. The CD Bank's shareholders include local banks, local corporations, foundations and individuals. A moderate level of opportunities exists for creating partnerships with non-profit housing organizations, community service groups, credit counseling agencies, and micro-loan funds. It was revealed through our community contacts that a number of the community-based organizations have limited capacity. In addition to credit needs for affordable housing, additional needs for small business lending have also been identified.

Philadelphia Metropolitan Division 37964

Demographic Information for Full Scope Area: Philadelphia MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	987	12.26	19.45	33.03	33.43	1.82
Population by Geography	3,849,647	12.19	20.88	31.83	34.94	0.16
Owner-Occupied Housing by Geography	997,858	8.68	18.44	33.17	39.71	0.00
Business by Geography	345,637	9.05	16.11	29.43	44.92	0.49
Farms by Geography	5,596	1.47	6.24	34.31	57.92	0.07
Family Distribution by Income Level	970,405	22.16	17.16	20.53	40.14	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	381,626	22.13	30.68	30.28	16.91	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		56,993 66,550 12%	Median Housing Value Unemployment Rate (2000 US Census)		124,584 3.17%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2005 HUD updated MFI

The Philadelphia assessment area (“AA”) is comprised of Bucks, Chester, Delaware, Montgomery and Philadelphia counties in Pennsylvania. Those five counties are within the Philadelphia metropolitan division (MD). The AA is predominately urban with the City of Philadelphia being its economic and population center. Philadelphia, located in Philadelphia County, is the largest city in the State of Pennsylvania and the 5th largest city in the U.S. The AA complies with regulatory requirements and does not arbitrarily exclude any low- and moderate-income geographies. PNC operates 113 branches and 660 ATMs within the AA. As of June 30, 2005, PNC ranked 3rd in deposit market share and the number of branches in the AA. PNC’s deposits in the Philadelphia AA represent 13.78 percent of total bank deposits. The bank originated 15.32 percent of its reportable loans in the AA during 2005. Banking competition in the AA is strong. There are 93 banks in the AA. Major competitors in the AA include Wachovia Bank, N.A., Citizens Bank of Pennsylvania, Sovereign Bank, and Commerce Bank of Pennsylvania, N.A.

The City of Philadelphia continues to lose population and jobs to the suburbs. Chester County is the least industrialized county in the AA and one of the wealthiest counties in the state. Delaware County is the smallest county in the state and one of the most densely populated. Montgomery County has the highest number of manufacturing workers in the state with biotech and pharmaceutical companies an integral part of the economy. The eastern part of Montgomery County is densely populated and has large commercial and industrial districts. Bucks County is one of the fastest growing counties in the AA. The heavily populated Bucks County is well developed, with a strong industrial base. The updated 2005 HUD adjusted median family income is \$56,993. Owner-occupied housing units comprise 64 percent of total housing units. Owner-occupied units located in low- and moderate-income geographies are nine percent and 18 percent, respectively. 12 percent of households are below the poverty

level in Bucks County. The percentage of households below the poverty level is significantly higher in the City of Philadelphia.

The AA has experienced a modest economic recovery going into 2005. A surge in tourism-related hiring and in the business services industries are the primary drivers of the economy growth within the AA. It should be noted, however, that the region lost 45,000 manufacturing jobs from 2001 through 2003. The City of Philadelphia has been especially negatively affected economically by the loss of manufacturing jobs. In order to encourage economic development, the City is part of several economic development programs. For example, selected geographies in Philadelphia are part of the Philadelphia-Camden Bi-State Empowerment Zone (EZ). The EZ is a federally funded CD and economic revitalization initiative. The EZ designation provides local governments with a federal grant and a set of tax and financing incentives to improve public safety, advance human development, create a welcoming environment and invigorate commerce. Economic growth is expected to come from the business service industries, health care professions, science, and technology. Major industries in the AA are pharmaceuticals, education, communications, business/financial services and healthcare. Some of the larger employers are the University of Pennsylvania, Merck & Co., Vanguard Group, Inc., Wyeth Pharmaceutical and Research, GlaxoSmithKline, and Comcast Corporation.

The AA continues to experience a lack of affordable housing. The shortage of affordable housing is particularly acute within the City of Philadelphia. Unlike many other major cities, Philadelphia relies almost exclusively on federal programs for affordable housing. Philadelphia has a larger number of vacant housing units. Most recent estimates have identified approximately 26,000 vacant housing units. Affordable housing advocates endeavor to convert the salvageable units into housing to address the needs of LMI residents.

Credit needs in the Philadelphia MD vary. However, there is an overall credit need for funding to develop affordable housing and economic development. This is particularly true in the City of Chester located in Delaware County and the City of Philadelphia. There are numerous organizations in the AA that banks can partner with for economic development and affordable housing programs.

Washington Metropolitan Division 47894

Demographic Information for Full Scope Area: Washington - Arlington - Alexandria MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	701	9.99	25.11	32.24	31.53	1.14
Population by Geography	3,188,771	6.78	23.51	35.07	34.45	0.18
Owner-Occupied Housing by Geography	723,776	2.46	15.92	38.17	43.45	0.00
Business by Geography	243,559	5.04	16.46	34.74	41.58	2.19
Farms by Geography	2,981	1.71	10.16	41.87	46.02	0.23
Family Distribution by Income Level	774,215	20.24	17.13	21.37	41.26	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	289,316	13.35	37.18	33.46	16.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		71,100 86,200 8%	Median Housing Value Unemployment Rate (2000 US Census)		187,093 2.65%	

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

Source: 2000 US Census and 2005 HUD updated MFI

The Washington, D.C. – Arlington – Alexandria AA consists of the District of Columbia, Prince George’s County, Maryland and Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church, Loudoun, Manassas City, Manassas Park City and Prince William Counties in Virginia. The District and the counties are located within the Washington, DC – Arlington – Alexandria MD. The MD is one of two MDs in the Washington, DC -Arlington-Alexandria MSA. The AA complies with regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies. The AA is primarily urban and includes the city of Washington, D.C. PNC has 49 branches and 148 ATMs in the Washington, DC AA. As of June 30, 2005, PNC ranked 9th in deposit market share and sixth in the number of branches in the AA. The bank’s deposits in the AA represent 5.67 percent of total bank deposits. PNC originated 1.9 percent of its reportable loans within the AA during 2005. PNC Financial Services Group, parent of PNC Bank, N.A., purchased Riggs National Corporation, headquartered in Washington, D.C. in 2005. Twenty-eight of the acquired branches were inside the District of Columbia itself. Banking competition within the AA is strong. Other large banks within the AA include Wachovia Bank, N.A., Suntrust Bank, Bank of America, N.A., Citibank FSB and Branch Banking and Trust Company. Other financial institutions with large presences in the AA are E-Trade Bank and Capital One FSB.

Economic conditions in the AA are strong. The region experienced a rapid growth rate in 2004 due to federal spending. While the growth rate was not duplicated in more recent years, the AA economy has expanded faster than the U.S. economy as a whole. The presence of the federal government, a highly educated workforce, solid population trends and the development of the local technology hub will enable the Washington, D.C. metropolitan area to maintain above average growth in the near future. High incomes play a large role in supporting the economy. Recent Census Bureau data show Loudoun and Fairfax counties in Virginia have

the highest median household incomes in the nation in 2005 among large counties. Prince William County, Virginia is also among the top ten. While the federal government is by far the largest employer in the AA, other significant employers are Marriott Corporation, Lockheed Martin Global Telecommunications, GEICO, and Hughes Network System. The unemployment rate for the AA is considered to be low; however, pockets of high unemployment are concentrated in low-incomes geographies of Washington, D.C. Households in the AA below the poverty level are moderate at 6.83 percent. The poverty level is much higher within Washington, D.C. at approximately 20 percent.

Housing costs in the AA are high. The limited supply of affordable housing is steadily declining. Affordable housing units are being lost due to a variety of factors, including: conversion of private market affordable rental housing to high-end rentals or condos; expiration of long-term government contracts with privately owned subsidized developments (Section 8 contracts); and the production of HOPE VI housing which provides fewer units than the number of public housing units demolished.

In addition to the need for affordable housing, community contact in the AA reveal a credit need for first-time homebuyer mortgage programs. There is also a general need for equity and debt financing for small businesses.

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AAs” or “Out of Assessment Area.” “Out of Assessment Area” is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of

the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

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

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of the Assessment Area" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its assessment area.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

State of Pennsylvania

State of New Jersey

State of Kentucky

State of Florida

Allentown – Bethlehem – Easton, PA-NJ Multistate Metropolitan Area

Cincinnati – Middletown, OH-KY-IN Multistate Metropolitan Area

Louisville – Jefferson County, KY-IN Multistate Metropolitan Area

Philadelphia – Camden – Wilmington, PA-NJ-DE-MD Multistate Metropolitan Area

Washington – Arlington – Alexandria, DC-VA-MD-WV

Table 1. Lending Volume

LENDING VOLUME												
Geography: PENNSYLVANIA												
Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Pittsburgh MSA	50.3	4,000	196,219	3,731	290,522	3	95	13	179,147	7,876	666,847	74.51
Limited Review:												
Erie MSA	8.14	671	32,165	588	57,208	0	0	14	13,251	1,273	102,624	3.55
Harrisburg - Carlisle MSA	6.53	593	37,754	411	39,049	1	310	17	8,306	1,022	85,419	4.32
Lancaster MSA	1.48	160	9,412	69	11,098	0	0	3	216	232	20,726	0.26
Pennsylvania Non-Metro Areas	14.55	1,312	67,290	947	57,604	2	275	14	5,766	2,275	130,935	6.33
Scranton - Wilkes Barre MSA	13.98	1,295	63,302	869	78,223	0	0	22	10,424	2,186	151,949	9.66
State College MSA	2.38	215	20,775	156	11,301	0	0	2	300	373	32,376	1.03
Williamsport MSA	0.87	104	5,254	32	1,102	0	0	0	0	136	6,356	0.22
York County MSA	1.71	166	10,704	97	9,806	1	330	3	2,909	267	23,749	0.12

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from April 01, 2002 to April 30, 2006.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Pittsburgh MSA	52.26	127	13,299	127	13,299	0	0	0	0	0	0	0	0	74.51
Limited Review:														
Erie MSA	9.88	24	1,800	24	1,800	0	0	0	0	0	0	0	0	3.55
Harrisburg - Carlisle MSA	5.76	14	1,549	14	1,549	0	0	0	0	0	0	0	0	4.32
Lancaster MSA	1.24	3	340	3	340	0	0	0	0	0	0	0	0	0.26
Pennsylvania Non-Metro A	11.93	29	5,070	29	5,070	0	0	0	0	0	0	0	0	6.33
Scranton - Wilkes Barre MSA	11.11	27	4,461	27	4,461	0	0	0	0	0	0	0	0	9.66
State College MSA	4.12	10	1,040	10	1,040	0	0	0	0	0	0	0	0	1.03
Williamsport MSA	0.41	1	445	1	445	0	0	0	0	0	0	0	0	0.22
York County MSA	3.29	8	3,177	8	3,177	0	0	0	0	0	0	0	0	0.12

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of June 28, 2007. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: PENNSYLVANIA		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005	
MA/Assessment Area	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Pittsburgh MSA	0	0	0	0	
Limited Review:					
Erie MSA	0	0	0	0	
Harrisburg - Carlisle MSA	0	0	0	0	
Lancaster MSA	0	0	0	0	
Pennsylvania Non-Metro A	0	0	0	0	
Scranton - Wilkes Barre MSA	0	0	0	0	
State College MSA	0	0	0	0	
Williamsport MSA	0	0	0	0	
York County MSA	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa II	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Pittsburgh MSA	469	64.07	1.28	1.28	17.49	13.43	53.64	41.15	27.60	44.14	1.12	2.29	1.11	0.96	1.32	
Limited Review:																
Erie MSA	38	5.19	1.45	2.63	10.88	21.05	59.21	34.21	28.47	42.11	0.72	0.00	0.77	0.53	1.03	
Harrisburg - Carlisle MSA	42	5.74	1.55	2.38	13.09	14.29	62.34	47.62	23.01	35.71	0.27	0.31	0.26	0.22	0.37	
Lancaster MSA	10	1.37	1.17	20.00	6.39	30.00	81.91	40.00	10.53	10.00	0.08	1.21	0.26	0.04	0.07	
Pennsylvania Non-Metro Areas	72	9.84	0.00	0.00	5.25	4.17	71.91	66.67	22.84	29.17	0.43	0.00	0.69	0.45	0.37	
Scranton - Wilkes Barre MSA	81	11.07	0.03	0.00	8.34	6.17	73.46	74.07	18.17	19.75	0.80	0.00	0.54	0.87	0.68	
State College MSA	4	0.55	0.16	0.00	18.90	25.00	48.00	50.00	32.94	25.00	0.15	0.00	0.26	0.17	0.09	
Williamsport MSA	6	0.82	0.00	0.00	9.82	16.67	85.38	66.67	4.81	16.67	0.29	0.00	0.37	0.24	0.96	
York County MSA	10	1.37	1.50	0.00	5.60	20.00	84.99	70.00	7.91	10.00	0.06	0.00	0.10	0.06	0.08	

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh MSA	1,707	47.19	1.28	1.23	17.49	20.50	53.64	50.79	27.60	27.48	14.66	16.00	16.21	13.64	15.68
Limited Review:															
Erie MSA	300	8.29	1.45	2.67	10.88	12.67	59.21	57.67	28.47	27.00	18.59	23.33	17.59	18.21	19.66
Harrisburg - Carlisle MSA	230	6.36	1.55	0.43	13.09	10.87	62.34	64.35	23.01	24.35	6.28	2.13	5.51	6.36	6.71
Lancaster MSA	64	1.77	1.17	1.56	6.39	10.94	81.91	67.19	10.53	20.31	2.21	3.85	4.38	1.78	4.29
Pennsylvania Non-Metro Areas	569	15.73	0.00	0.00	5.25	2.46	71.91	66.61	22.84	30.93	11.69	0.00	5.60	11.40	13.62
Scranton - Wilkes Barre MSA	547	15.12	0.03	0.00	8.34	7.86	73.46	71.30	18.17	20.84	18.22	0.00	18.22	18.39	17.67
State College MSA	89	2.46	0.16	0.00	18.90	13.48	48.00	42.70	32.94	43.82	12.52	0.00	9.09	10.44	18.31
Williamsport MSA	33	0.91	0.00	0.00	9.82	12.12	85.38	81.82	4.81	6.06	4.99	0.00	7.41	4.66	7.41
York County MSA	78	2.16	1.50	0.00	5.60	6.41	84.99	78.21	7.91	15.38	3.07	0.00	4.07	2.84	5.02

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh MSA	1,819	43.83	1.28	0.82	17.49	15.23	53.64	49.97	27.60	33.97	4.25	4.39	4.39	3.93	4.75
Limited Review:															
Erie MSA	330	7.95	1.45	1.52	10.88	9.70	59.21	58.18	28.47	30.61	7.47	11.90	5.99	7.61	7.66
Harrisburg - Carlisle MSA	319	7.69	1.55	0.94	13.09	8.78	62.34	67.71	23.01	22.57	2.20	1.44	1.56	2.39	2.09
Lancaster MSA	86	2.07	1.17	2.33	6.39	9.30	81.91	79.07	10.53	9.30	0.69	1.50	1.16	0.66	0.56
Pennsylvania Non-Metro Areas	671	16.17	0.00	0.00	5.25	3.28	71.91	69.45	22.84	27.27	3.60	0.00	3.80	4.10	2.73
Scranton - Wilkes Barre MSA	663	15.98	0.03	0.00	8.34	7.39	73.46	69.38	18.17	23.23	5.88	0.00	4.95	5.89	6.21
State College MSA	119	2.87	0.16	0.00	18.90	11.76	48.00	47.06	32.94	41.18	4.58	0.00	2.97	4.19	6.33
Williamsport MSA	65	1.57	0.00	0.00	9.82	16.92	85.38	80.00	4.81	3.08	2.72	0.00	4.82	2.53	1.87
York County MSA	78	1.88	1.50	2.56	5.60	0.00	84.99	93.59	7.91	3.85	0.56	1.54	0.00	0.61	0.27

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans*** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh MSA	8	40.00	10.94	0.00	22.91	37.50	38.28	25.00	27.87	37.50	1.14	0.00	0.00	1.32	2.63
Limited Review:															
Erie MSA	3	15.00	15.44	33.33	21.13	33.33	36.83	0.00	26.60	33.33	5.56	0.00	0.00	0.00	20.00
Harrisburg - Carlisle MSA	2	10.00	6.40	0.00	23.25	100.00	55.26	0.00	15.09	0.00	0.00	0.00	0.00	0.00	0.00
Lancaster MSA	0	0.00	8.06	0.00	11.61	0.00	67.83	0.00	12.49	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-Metro Areas	0	0.00	0.00	0.00	10.80	0.00	75.30	0.00	13.90	0.00	0.00	0.00	0.00	0.00	0.00
Scranton - Wilkes Barre MSA	4	20.00	6.58	0.00	23.47	0.00	60.18	100.00	9.78	0.00	3.80	0.00	0.00	5.26	0.00
State College MSA	3	15.00	14.13	0.00	22.65	33.33	31.57	66.67	31.65	0.00	13.04	0.00	20.00	22.22	0.00
Williamsport MSA	0	0.00	0.00	0.00	45.93	0.00	53.06	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00
York County MSA	0	0.00	10.18	0.00	15.29	0.00	73.13	0.00	1.41	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Mortgage Data (Eastern)

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh MSA	3,727	54.05	4.54	4.24	18.39	18.49	42.56	40.65	34.39	36.62	11.83	17.79	14.40	10.46	12.76
Limited Review:															
Erie MSA	588	8.53	7.87	6.12	17.04	11.39	53.46	56.63	21.64	25.85	13.35	16.99	13.64	13.02	13.99
Harrisburg - Carlisle MSA	411	5.96	2.83	1.46	16.60	9.49	61.62	70.32	18.95	18.73	5.85	5.60	4.77	6.51	5.39
Lancaster MSA	69	1.00	4.62	4.35	8.56	11.59	75.24	65.22	11.58	18.84	0.93	1.52	2.10	0.78	1.41
Pennsylvania Non-Metro Areas	947	13.73	0.00	0.00	8.08	7.39	68.60	69.80	23.33	22.81	9.03	0.00	10.41	9.75	9.15
Scranton - Wilkes Barre MSA	869	12.60	3.79	4.26	11.35	8.29	67.54	69.62	17.32	17.84	10.13	14.95	11.15	10.75	8.88
State College MSA	156	2.26	14.27	12.82	13.87	8.33	36.97	46.15	34.39	32.69	7.98	14.92	4.69	8.37	7.99
Williamsport MSA	32	0.46	0.00	0.00	29.31	40.63	66.60	59.38	4.10	0.00	1.59	0.00	3.00	1.38	0.00
York County MSA	97	1.41	8.82	2.06	9.75	8.25	73.87	67.01	7.56	22.68	1.78	0.79	1.94	1.50	5.63

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh MSA	3	42.86	1.04	0.00	11.07	33.33	62.27	33.33	25.58	33.33	0.99	0.00	3.03	0.84	0.00
Limited Review:															
Erie MSA	0	0.00	2.20	0.00	5.08	0.00	73.94	0.00	18.78	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg - Carlisle MSA	1	14.29	0.30	0.00	5.48	0.00	80.59	0.00	13.63	100.00	1.18	0.00	0.00	0.79	4.00
Lancaster MSA	0	0.00	0.21	0.00	1.96	0.00	93.32	0.00	4.51	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-Metro Areas	2	28.57	0.00	0.00	4.71	0.00	77.07	50.00	18.22	50.00	1.58	0.00	0.00	1.24	3.92
Scranton - Wilkes Barre MSA	0	0.00	0.16	0.00	5.89	0.00	64.65	0.00	29.30	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA	0	0.00	2.41	0.00	16.09	0.00	53.08	0.00	28.42	0.00	0.00	0.00	0.00	0.00	0.00
Williamsport MSA	0	0.00	0.00	0.00	5.10	0.00	91.84	0.00	3.06	0.00	0.00	0.00	0.00	0.00	0.00
York County MSA	1	14.29	0.81	0.00	2.15	0.00	89.50	100.00	7.54	0.00	0.72	0.00	0.00	0.78	0.00

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2005		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families ¹⁰	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Up p
Full Review:															
Pittsburgh MSA	469	64.07	19.39	5.93	18.41	21.98	21.74	21.32	40.46	50.77	1.29	0.98	1.42	1.07	1.41
Limited Review:															
Erie MSA	38	5.19	18.52	10.53	18.90	13.16	23.47	21.05	39.12	55.26	0.80	0.48	0.39	0.62	1.29
Harrisburg - Carlisle MSA	42	5.74	17.85	9.52	19.30	30.95	24.27	23.81	38.57	35.71	0.31	0.36	0.37	0.27	0.30
Lancaster MSA	10	1.37	15.76	33.33	19.70	22.22	26.55	11.11	37.99	33.33	0.09	0.34	0.08	0.03	0.08
Pennsylvania Non-Metro Areas	72	9.84	16.59	10.00	18.83	20.00	23.70	17.14	40.87	52.86	0.51	1.26	0.81	0.36	0.46
Scranton - Wilkes Barre MSA	81	11.07	19.04	11.39	18.71	34.18	22.85	12.66	39.40	41.77	0.94	1.10	1.33	0.46	0.96
State College MSA	4	0.55	18.06	25.00	19.42	0.00	23.44	0.00	39.09	75.00	0.17	0.65	0.00	0.00	0.27
Williamsport MSA	6	0.82	16.64	0.00	20.03	16.67	24.76	16.67	38.57	66.67	0.34	0.00	0.24	0.18	0.56
York County MSA	10	1.37	15.97	10.00	19.58	20.00	27.05	40.00	37.40	30.00	0.07	0.11	0.07	0.10	0.04

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 11	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh MSA	1,707	47.19	19.39	14.74	18.41	25.48	21.74	21.61	40.46	38.17	14.94	14.66	16.97	13.17	15.01
Limited Review:															
Erie MSA	300	8.29	18.52	15.05	18.90	24.75	23.47	27.09	39.12	33.11	19.01	18.52	20.00	18.93	18.61
Harrisburg - Carlisle MSA	230	6.36	17.85	8.30	19.30	23.14	24.27	24.45	38.57	44.10	6.33	5.18	6.58	5.48	7.10
Lancaster MSA	64	1.77	15.76	6.25	19.70	23.44	26.55	15.63	37.99	54.69	2.27	1.55	2.49	1.07	3.43
Pennsylvania Non-Metro Areas	569	15.73	16.59	11.97	18.83	20.25	23.70	25.70	40.87	42.08	11.97	14.95	12.67	11.66	11.22
Scranton - Wilkes Barre MSA	547	15.12	19.04	13.53	18.71	21.94	22.85	25.05	39.40	39.49	18.74	18.73	17.32	19.38	19.22
State College MSA	89	2.46	18.06	3.37	19.42	22.47	23.44	24.72	39.09	49.44	12.79	4.29	13.89	12.57	14.33
Williamsport MSA	33	0.91	16.64	15.15	20.03	15.15	24.76	15.15	38.57	54.55	5.13	8.77	3.68	3.03	6.32
York County MSA	78	2.16	15.97	3.85	19.58	19.23	27.05	30.77	37.40	46.15	3.15	1.27	2.86	3.16	3.77

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.2% of loans originated and purchased by bank.

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

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 12	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Pittsburgh MSA	1,819	43.83	19.39	7.62	18.41	15.97	21.74	25.36	40.46	51.05	4.97	4.19	4.01	4.57	5.83
Limited Review:															
Erie MSA	330	7.95	18.52	6.08	18.90	22.19	23.47	23.71	39.12	48.02	8.56	5.29	8.83	6.50	10.96
Harrisburg - Carlisle MSA	319	7.69	17.85	5.96	19.30	20.38	24.27	32.92	38.57	40.75	2.62	1.81	2.28	2.86	2.82
Lancaster MSA	86	2.07	15.76	4.71	19.70	22.35	26.55	31.76	37.99	41.18	0.82	0.56	0.80	0.78	0.93
Pennsylvania Non-Metro Areas	671	16.17	16.59	6.41	18.83	15.50	23.70	29.06	40.87	49.03	4.23	4.75	4.26	4.30	4.13
Scranton - Wilkes Barre MSA	663	15.98	19.04	8.91	18.71	19.03	22.85	30.06	39.40	41.99	6.83	7.07	5.83	7.28	7.03
State College MSA	119	2.87	18.06	3.36	19.42	19.33	23.44	22.69	39.09	54.62	5.42	2.41	4.68	4.30	7.14
Williamsport MSA	65	1.57	16.64	10.77	20.03	30.77	24.76	24.62	38.57	33.85	3.13	4.35	4.12	2.71	2.61
York County MSA	78	1.88	15.97	3.85	19.58	16.67	27.05	39.74	37.40	39.74	0.68	0.33	0.50	0.84	0.72

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.3% of loans originated and purchased by bank.

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

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Pittsburgh MSA	3,731	54.07	62.45	21.90	86.81	7.40	5.79	11.83	17.52
Limited Review:									
Erie MSA	588	8.52	63.30	18.54	82.99	8.33	8.67	13.35	19.00
Harrisburg - Carlisle MSA	411	5.96	60.51	23.60	81.75	10.46	7.79	5.85	10.10
Lancaster MSA	69	1.00	65.15	31.88	65.22	18.84	15.94	0.93	1.27
Pennsylvania Non-Metro Areas	947	13.72	65.99	18.16	91.87	5.39	2.75	9.03	14.45
Scranton - Wilkes Barre MSA	869	12.59	63.82	21.40	84.23	8.86	6.90	10.13	15.84
State College MSA	156	2.26	61.76	21.79	87.18	6.41	6.41	7.98	13.67
Williamsport MSA	32	0.46	63.28	9.38	96.88	3.13	0.00	1.59	2.78
York County MSA	97	1.41	62.90	17.53	81.44	9.28	9.28	1.78	3.67

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 4.55% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Pittsburgh MSA	3	42.86	91.23	33.33	0.00	33.33	66.67	0.99	0.60
Limited Review:									
Erie MSA	0	0.00	91.71	0.00	0.00	0.00	0.00	0.00	0.00
Harrisburg - Carlisle MSA	1	14.29	94.00	0.00	0.00	0.00	100.00	1.18	0.70
Lancaster MSA	0	0.00	91.30	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-Metro Areas	2	28.57	93.65	50.00	50.00	50.00	0.00	1.58	1.19
Scranton - Wilkes Barre MSA	0	0.00	91.47	0.00	0.00	0.00	0.00	0.00	0.00
State College MSA	0	0.00	92.76	0.00	0.00	0.00	0.00	0.00	0.00
Williamsport MSA	0	0.00	94.56	0.00	0.00	0.00	0.00	0.00	0.00
York County MSA	1	14.29	93.27	100.00	0.00	0.00	100.00	0.72	0.83

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 14.29% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: PENNSYLVANIA				Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Pittsburgh MSA	6	5,473	284	61,554	290	67,072	74.01	0	0
Limited Review:									
Erie MSA	3	54	82	978	85	1,032	1.14	0	0
Lancaster MSA	4	23	22	322	26	345	0.38	0	0
Pennsylvania Non-Metro Areas	21	8,666	74	516	95	9,182	10.13	0	0
Scranton - Wilkes Barre MSA	7	772	66	12,101	73	12,873	14.21	0	0
State College MSA	3	15	8	71	11	86	0.09	0	0
Williamsport MSA	3	4	5	14	8	18	0.02	0	0
York County MSA	2	2	10	16	12	18	0.02	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: PENNSYLVANIA Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Pittsburgh MSA	74.51	101	45.29	5.94	22.77	38.61	32.67	4	2	0	-1	1	2	3.05	20.10	50.37	26.47
Limited Review:																	
Erie MSA	3.55	15	6.73	6.67	6.67	60.00	26.67	0	0	0	0	0	0	4.40	16.81	53.86	24.93
Harrisburg - Carlisle MSA	4.32	27	12.11	3.7	3.7	74.07	18.52	2	3	1	0	-2	0	3.49	17.46	58.70	20.35
Lancaster MSA	.26	3	1.34	0.00	0.00	66.67	33.33	1	0	0	0	1	0	3.13	8.69	79.02	9.15
Pennsylvania Non-Metro Areas	6.33	34	15.24	0.00	8.82	70.59	20.59	0	1	0	0	0	-1	0.00	5.76	71.51	22.73
Scranton - Wilkes Barre MSA	9.66	35	15.70	2.86	8.57	74.29	14.29	0	1	0	0	0	-1	0.49	10.80	71.81	16.91
State College MSA	1.03	5	2.24	20.00	0.00	40.00	40.00	0	0	0	0	0	0	7.31	17.66	40.93	30.11
Williamsport MSA	.22	2	.90	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	18.22	77.66	4.12
York County MSA	.12	1	.45	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	3.68	8.14	80.70	7.48

Table 1. Lending Volume

LENDING VOLUME		Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Newark - Union MD	28.74	1,172	150,098	2,023	146,965	2	750	46	39,437	3,243	337,250	28.57
Limited Review:												
Atlantic City MSA	3.84	287	23,195	146	11,065	0	0	0	0	433	34,260	2.06
Edison MD	34.98	1,715	183,396	2,212	176,837	0	0	20	56,707	3,947	416,940	37.86
New York - Wayne - White MD	24.11	765	92,084	1,934	130,552	0	0	21	50,279	2,720	272,915	22.03
Ocean City MSA	2.71	155	14,512	151	9,276	0	0	0	0	306	23,788	2.28
Trenton - Ewing MSA	4.59	220	22,090	282	21,627	0	0	16	51,722	518	95,439	6.78
Vineland - Millville - Bridge MSA	1.03	85	5,334	30	2,887	0	0	1	45	116	8,266	0.42

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from April 01, 2002 to April 30, 2006.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Newark - Union MD	23.66	44	9,887	44	9,887	0	0	0	0	0	0	0	0	28.57
Limited Review:														
Atlantic City MSA	4.30	8	2,015	8	2,015	0	0	0	0	0	0	0	0	2.06
Edison MD	37.63	70	13,969	70	13,969	0	0	0	0	0	0	0	0	37.86
New York - Wayne - White MD	22.58	42	5,555	42	5,555	0	0	0	0	0	0	0	0	22.03
Ocean City MSA	4.30	8	1,507	8	1,507	0	0	0	0	0	0	0	0	2.28
Trenton - Ewing MSA	6.99	13	3,163	13	3,163	0	0	0	0	0	0	0	0	6.78
Vineland - Millville - Bridge MSA	0.54	1	5	1	5	0	0	0	0	0	0	0	0	0.42

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NEW JERSEY		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Newark - Union MD	0	0	0	0	
Limited Review:					
Atlantic City MSA	0	0	0	0	
Edison MD	0	0	0	0	
New York - Wayne - White MD	0	0	0	0	
Ocean City MSA	0	0	0	0	
Trenton - Ewing MSA	0	0	0	0	
Vineland - Millville - Bridge MSA	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Newark - Union MD	132	35.58	3.15	0.76	12.31	6.06	35.02	20.45	49.52	72.73	0.22	0.02	0.07	0.14	0.45
Limited Review:															
Atlantic City MSA	16	4.31	0.98	0.00	9.67	12.50	66.10	68.75	23.26	18.75	0.14	0.00	0.12	0.15	0.13
Edison MD	122	32.88	3.50	2.46	14.87	9.84	51.71	41.80	29.93	45.90	0.17	0.16	0.09	0.14	0.29
New York - Wayne - White Plains MD	64	17.25	0.16	0.00	6.26	4.69	21.19	14.06	72.39	81.25	0.12	0.00	0.04	0.06	0.17
Ocean City MSA	8	2.16	0.00	0.00	21.44	25.00	50.49	50.00	28.06	25.00	0.09	0.00	0.06	0.11	0.10
Trenton - Ewing MSA	26	7.01	6.07	19.23	12.82	3.85	38.98	23.08	42.12	53.85	0.23	0.49	0.05	0.15	0.32
Vineland - Millville - Bridgeton MSA	3	0.81	1.56	0.00	10.01	66.67	59.09	33.33	29.35	0.00	0.09	0.00	0.34	0.06	0.00

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Newark - Union MD	619	26.15	3.15	4.04	12.31	11.63	35.02	39.74	49.52	44.59	6.46	5.39	4.53	6.51	7.35	
Limited Review:																
Atlantic City MSA	147	6.21	0.98	0.00	9.67	9.52	66.10	60.54	23.26	29.93	6.87	0.00	7.37	6.51	7.65	
Edison MD	918	38.78	3.50	1.42	14.87	11.76	51.71	60.02	29.93	26.80	6.66	5.73	5.17	6.75	7.42	
New York - Wayne - White Plains MD	447	18.88	0.16	0.45	6.26	10.51	21.19	26.62	72.39	62.42	5.70	8.70	7.28	6.57	5.20	
Ocean City MSA	88	3.72	0.00	0.00	21.44	34.09	50.49	52.27	28.06	13.64	8.85	0.00	11.81	9.37	4.82	
Trenton - Ewing MSA	105	4.44	6.07	3.81	12.82	6.67	38.98	47.62	42.12	41.90	7.00	4.21	3.10	7.75	8.22	
Vineland - Millville - Bridgeton MSA	43	1.82	1.56	0.00	10.01	20.93	59.09	48.84	29.35	30.23	4.69	0.00	11.25	4.06	4.21	

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Newark - Union MD	415	25.21	3.15	4.10	12.31	9.16	35.02	28.43	49.52	58.31	0.57	0.35	0.26	0.43	0.94
Limited Review:															
Atlantic City MSA	121	7.35	0.98	1.65	9.67	13.22	66.10	51.24	23.26	33.88	0.91	1.79	1.08	0.72	1.32
Edison MD	669	40.64	3.50	1.35	14.87	11.51	51.71	57.25	29.93	29.90	0.68	0.46	0.48	0.67	0.87
New York - Wayne - White Plains MD	254	15.43	0.16	0.39	6.26	6.69	21.19	22.83	72.39	70.08	0.45	0.45	0.23	0.38	0.52
Ocean City MSA	59	3.58	0.00	0.00	21.44	27.12	50.49	59.32	28.06	13.56	0.81	0.00	0.97	1.08	0.34
Trenton - Ewing MSA	89	5.41	6.07	2.25	12.82	5.62	38.98	46.07	42.12	46.07	0.75	0.23	0.26	0.80	1.02
Vineland - Millville - Bridgeton MSA	39	2.37	1.56	0.00	10.01	15.38	59.09	51.28	29.35	33.33	0.84	0.00	1.12	0.76	0.90

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans*** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Newark - Union MD	6	40.00	25.36	16.67	33.76	33.33	25.56	0.00	15.32	50.00	0.56	0.00	0.59	0.00	6.06
Limited Review:															
Atlantic City MSA	3	20.00	14.40	0.00	27.71	0.00	51.78	33.33	6.10	66.67	6.52	0.00	0.00	4.00	50.00
Edison MD	6	40.00	7.81	0.00	24.08	0.00	53.46	50.00	14.66	50.00	2.50	0.00	0.00	4.55	15.38
New York - Wayne - White Plains MD	0	0.00	2.83	0.00	23.59	0.00	36.29	0.00	37.29	0.00	0.00	0.00	0.00	0.00	0.00
Ocean City MSA	0	0.00	0.00	0.00	22.14	0.00	53.11	0.00	24.75	0.00	0.00	0.00	0.00	0.00	0.00
Trenton - Ewing MSA	0	0.00	19.55	0.00	8.94	0.00	40.17	0.00	31.35	0.00	0.00	0.00	0.00	0.00	0.00
Vineland - Millville - Bridgeton MSA	0	0.00	6.08	0.00	25.05	0.00	46.63	0.00	22.24	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Mortgage Data (Eastern)

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW JERSEY								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Newark - Union MD	2,023	29.86	8.97	7.46	15.95	12.56	32.02	25.75	43.06	54.23	5.94	8.90	6.13	4.85	6.64
Limited Review:															
Atlantic City MSA	146	2.15	6.57	6.16	14.59	17.81	58.86	56.16	19.95	19.86	3.64	5.80	6.85	3.19	3.47
Edison MD	2,211	32.63	2.91	3.21	13.44	11.49	51.97	48.58	31.54	36.73	5.37	7.13	5.35	5.10	6.07
New York - Wayne - White Plains MD	1,933	28.53	1.35	1.97	11.04	10.66	25.22	26.38	62.10	60.99	5.99	13.29	7.57	6.41	5.68
Ocean City MSA	151	2.23	0.00	0.00	19.90	23.84	56.61	61.59	23.49	14.57	6.45	0.00	8.54	7.65	3.04
Trenton - Ewing MSA	282	4.16	11.53	4.96	10.16	3.90	33.71	32.62	44.60	58.51	4.84	3.19	1.99	4.69	5.92
Vineland - Millville - Bridgeton MSA	30	0.44	8.35	26.67	18.40	20.00	44.93	36.67	28.32	16.67	2.12	7.28	2.56	2.20	1.12

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Newark - Union MD	2	100.00	1.01	0.00	6.18	0.00	35.51	0.00	57.31	100.00	0.77	0.00	0.00	0.00	1.50
Limited Review:															
Atlantic City MSA	0	0.00	0.51	0.00	4.35	0.00	78.26	0.00	16.88	0.00	0.00	0.00	0.00	0.00	0.00
Edison MD	0	0.00	0.84	0.00	8.97	0.00	53.66	0.00	36.53	0.00	0.00	0.00	0.00	0.00	0.00
New York - Wayne - White Plains MD	0	0.00	0.24	0.00	2.83	0.00	14.20	0.00	82.73	0.00	0.00	0.00	0.00	0.00	0.00
Ocean City MSA	0	0.00	0.00	0.00	17.62	0.00	58.10	0.00	24.29	0.00	0.00	0.00	0.00	0.00	0.00
Trenton - Ewing MSA	0	0.00	3.76	0.00	8.77	0.00	31.08	0.00	56.39	0.00	0.00	0.00	0.00	0.00	0.00
Vineland - Millville - Bridgeton MSA	0	0.00	0.85	0.00	4.27	0.00	46.15	0.00	48.72	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2005			Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31,						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families ¹³	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Newark - Union MD	132	35.58	22.05	5.47	16.60	23.44	20.25	17.19	41.11	53.91	0.28	0.83	0.52	0.15	0.28
Limited Review:															
Atlantic City MSA	16	4.31	19.29	6.25	18.27	18.75	23.34	18.75	39.11	56.25	0.18	0.36	0.21	0.13	0.18
Edison MD	122	32.88	19.11	11.40	18.58	22.81	22.73	10.53	39.58	55.26	0.20	0.64	0.27	0.07	0.23
New York - Wayne - White Plains MD	64	17.25	16.36	0.00	14.10	6.78	17.44	20.34	52.10	72.88	0.14	0.00	0.36	0.26	0.12
Ocean City MSA	8	2.16	18.91	0.00	18.76	33.33	21.69	16.67	40.65	50.00	0.09	0.00	0.67	0.16	0.06
Trenton - Ewing MSA	26	7.01	20.71	32.00	17.30	40.00	21.40	0.00	40.58	28.00	0.27	1.11	0.50	0.00	0.18
Vineland - Millville - Bridgeton MSA	3	0.81	21.78	33.33	17.56	66.67	20.35	0.00	40.31	0.00	0.11	0.83	0.33	0.00	0.00

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 5.4% of loans originated and purchased by bank.

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

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW JERSEY								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 14	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Newark - Union MD	619	26.15	22.05	8.74	16.60	17.64	20.25	29.94	41.11	43.69	6.67	8.71	6.18	6.47	6.71
Limited Review:															
Atlantic City MSA	147	6.21	19.29	6.12	18.27	21.09	23.34	27.21	39.11	45.58	7.17	6.87	7.45	6.90	7.25
Edison MD	918	38.78	19.11	9.91	18.58	23.97	22.73	30.61	39.58	35.51	6.87	7.52	7.31	6.71	6.58
New York - Wayne - White Plains MD	447	18.88	16.36	2.47	14.10	9.42	17.44	22.65	52.10	65.47	5.91	7.86	7.62	7.39	5.32
Ocean City MSA	88	3.72	18.91	9.09	18.76	28.41	21.69	19.32	40.65	43.18	9.68	13.56	14.62	8.67	7.87
Trenton - Ewing MSA	105	4.44	20.71	11.43	17.30	19.05	21.40	36.19	40.58	33.33	7.21	6.25	6.17	9.11	6.68
Vineland - Millville - Bridgeton MSA	43	1.82	21.78	13.95	17.56	18.60	20.35	20.93	40.31	46.51	4.84	11.11	5.19	3.66	4.61

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.1% of loans originated and purchased by bank.

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

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 15	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Newark - Union MD	415	25.21	22.05	8.98	16.60	15.78	20.25	27.18	41.11	48.06	0.70	1.30	0.54	0.57	0.81
Limited Review:															
Atlantic City MSA	121	7.35	19.29	7.44	18.27	18.18	23.34	24.79	39.11	49.59	1.11	1.62	0.91	0.91	1.29
Edison MD	669	40.64	19.11	7.98	18.58	16.72	22.73	33.58	39.58	41.72	0.83	0.94	0.58	0.87	0.93
New York - Wayne - White Plains MD	254	15.43	16.36	2.40	14.10	8.40	17.44	18.00	52.10	71.20	0.55	1.70	0.82	0.55	0.51
Ocean City MSA	59	3.58	18.91	1.69	18.76	18.64	21.69	32.20	40.65	47.46	0.98	0.41	1.28	1.57	0.76
Trenton - Ewing MSA	89	5.41	20.71	4.49	17.30	16.85	21.40	31.46	40.58	47.19	0.90	0.37	0.61	0.95	1.23
Vineland - Millville - Bridgeton MSA	39	2.37	21.78	10.53	17.56	21.05	20.35	15.79	40.31	52.63	1.02	1.99	1.07	0.50	1.26

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: NEW JERSEY		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Newark - Union MD	2,023	29.85	68.74	26.20	90.26	5.14	4.60	5.94	9.64
Limited Review:									
Atlantic City MSA	146	2.15	65.66	21.92	90.41	4.79	4.79	3.64	5.97
Edison MD	2,212	32.63	67.45	25.95	88.83	5.52	5.65	5.37	8.47
New York - Wayne - White Plains MD	1,934	28.53	67.17	24.87	93.23	3.05	3.72	5.99	9.74
Ocean City MSA	151	2.23	70.11	15.89	93.38	3.97	2.65	6.45	10.76
Trenton - Ewing MSA	282	4.16	65.12	24.47	89.01	5.32	5.67	4.84	7.69
Vineland - Millville - Bridgeton MSA	30	0.44	65.74	20.00	76.67	10.00	13.33	2.12	2.97

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 3.89% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: NEW JERSEY		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Newark - Union MD	2	100.00	88.65	50.00	0.00	0.00	100.00	0.77	0.50
Limited Review:									
Atlantic City MSA	0	0.00	85.42	0.00	0.00	0.00	0.00	0.00	0.00
Edison MD	0	0.00	87.16	0.00	0.00	0.00	0.00	0.00	0.00
New York - Wayne - White Plains MD	0	0.00	86.04	0.00	0.00	0.00	0.00	0.00	0.00
Ocean City MSA	0	0.00	84.76	0.00	0.00	0.00	0.00	0.00	0.00
Trenton - Ewing MSA	0	0.00	86.47	0.00	0.00	0.00	0.00	0.00	0.00
Vineland - Millville - Bridgeton MSA	0	0.00	77.35	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEW JERSEY				Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Newark - Union MD	9	13,369	60	14,181	69	27,550	47.86	0	0
Limited Review:									
Atlantic City MSA	2	12	10	146	12	158	0.27	0	0
Edison MD	6	6,408	30	11,294	36	17,702	30.75	0	0
New York - Wayne - White Plains MD	3	276	51	10,096	54	10,372	18.02	0	0
Ocean City MSA	2	12	6	111	8	123	0.21	0	0
Trenton - Ewing MSA	3	1,039	25	545	28	1,584	2.75	0	0
Vineland - Millville - Bridgeton MSA	2	3	16	78	18	81	0.14	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: NEW JERSEY Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006																	
MA/Assessment Area:	Deposits % of Rated Area Deposits in AA	Branches						Branch Openings/Closings						Population			
		# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Newark - Union MD	28.57	69	29.49	7.25	8.70	31.88	52.17	6	4	0	-1	0	3	11.19	22.22	30.44	36.15
Limited Review:																	
Atlantic City MSA	2.06	7	2.99	0.00	14.29	57.14	28.57	0	1	-1	0	0	0	4.31	16.09	61.29	17.52
Edison MD	37.86	84	35.90	2.38	10.71	50.00	36.90	14	4	0	0	7	3	3.91	17.20	51.81	26.93
New York - Wayne - White Plains MD	22.03	56	23.93	1.79	8.93	19.64	67.86	7	1	0	-1	1	6	1.42	17.12	29.27	52.16
Ocean City MSA	2.28	8	3.42	0.00	0.00	87.50	12.50	0	0	0	0	0	0	0.00	23.79	51.50	24.71
Trenton - Ewing MSA	6.78	8	3.42	0.00	0.00	50.00	50.00	0	1	0	0	-1	0	11.94	14.87	35.29	37.37
Vineland - Millville - Bridgeton MSA	.42	2	.85	50.00	0.00	50.00	0.00	0	0	0	0	0	0	5.07	17.50	54.11	23.32

Table 1. Lending Volume

LENDING VOLUME		Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Lexington - Fayette MSA	47.69	73	3,310	80	10,432	0	0	2	463	155	14,205	55.42
Limited Review:												
Elizabethtown MSA	52.31	114	4,924	54	2,271	2	150	0	0	170	7,345	44.58

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from April 01, 2002 to April 30, 2006.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Lexington - Fayette MSA	60.00	3	464	3	464	0	0	0	0	0	0	0	0	55.42
Limited Review:														
Elizabethtown MSA	40.00	2	300	2	300	0	0	0	0	0	0	0	0	44.58

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Lexington - Fayette MSA	0	0	0	0	0
Limited Review:					
Elizabethtown MSA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Lexington - Fayette MSA	2	33.33	4.47	0.00	13.97	0.00	42.17	0.00	39.39	100.00	0.02	0.00	0.00	0.00	0.04
Limited Review:															
Elizabethtown MSA	4	66.67	0.00	0.00	1.64	0.00	82.63	100.00	15.74	0.00	0.14	0.00	0.00	0.17	0.00

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Lexington - Fayette MSA	32	37.65	4.47	3.13	13.97	3.13	42.17	40.63	39.39	53.13	4.45	3.13	0.85	4.55	6.01	
Limited Review:																
Elizabethtown MSA	53	62.35	0.00	0.00	1.64	1.89	82.63	79.25	15.74	18.87	13.02	0.00	12.50	13.17	12.50	

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Lexington - Fayette MSA	39	40.63	4.47	5.13	13.97	10.26	42.17	46.15	39.39	38.46	0.57	0.62	0.42	0.68	0.51
Limited Review:															
Elizabethtown MSA	57	59.38	0.00	0.00	1.64	1.75	82.63	71.93	15.74	26.32	2.23	0.00	2.78	2.03	3.01

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans*** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Lexington - Fayette MSA	0	0.00	18.78	0.00	21.51	0.00	40.87	0.00	18.84	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Elizabethtown MSA	0	0.00	0.00	0.00	21.87	0.00	69.61	0.00	8.52	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2005 Peer Mortgage Data (Eastern)

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington - Fayette MSA	80	59.70	16.62	17.50	14.15	11.25	35.37	27.50	33.46	43.75	1.63	2.50	1.96	1.42	1.51
Limited Review:															
Elizabethtown MSA	54	40.30	0.00	0.00	6.37	1.85	77.97	83.33	15.66	14.81	5.84	0.00	5.26	5.79	7.17

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Lexington - Fayette MSA	0	0.00	7.88	0.00	8.68	0.00	37.78	0.00	45.66	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Elizabethtown MSA	2	100.00	0.00	0.00	1.24	0.00	78.88	100.00	19.88	0.00	9.52	0.00	0.00	10.53	0.00

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2005		Geography: KENTUCKY						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31,							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families16	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington - Fayette MSA	2	33.33	20.53	0.00	16.68	0.00	21.17	0.00	41.62	100.00	0.01	0.00	0.00	0.00	0.03
Limited Review:															
Elizabethtown MSA	4	66.67	18.06	0.00	18.48	25.00	23.03	0.00	40.43	75.00	0.16	0.00	0.21	0.00	0.29

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 16.7% of loans originated and purchased by bank.

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

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: KENTUCKY								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 17	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington - Fayette MSA	32	37.65	20.53	3.13	16.68	21.88	21.17	15.63	41.62	59.38	4.64	1.54	4.49	2.54	7.01
Limited Review:															
Elizabethtown MSA	53	62.35	18.06	13.21	18.48	24.53	23.03	28.30	40.43	33.96	13.52	12.96	15.48	12.40	13.53

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 18	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington - Fayette MSA	39	40.63	20.53	7.69	16.68	17.95	21.17	23.08	41.62	51.28	0.72	0.55	0.58	0.64	0.88
Limited Review:															
Elizabethtown MSA	57	59.38	18.06	8.77	18.48	15.79	23.03	35.09	40.43	40.35	2.79	3.25	2.23	3.52	2.51

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Lexington - Fayette MSA	80	59.70	61.82	17.50	81.25	2.50	16.25	1.63	2.97
Limited Review:									
Elizabethtown MSA	54	40.30	61.47	12.96	96.30	3.70	0.00	5.84	10.93

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 8.21% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Lexington - Fayette MSA	0	0.00	87.32	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Elizabethtown MSA	2	100.00	95.96	100.00	100.00	0.00	0.00	9.52	15.38

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: KENTUCKY									
Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Lexington - Fayette MSA	2	168	9	1,040	11	1,208	11.23	0	0
Statewide/Regional Investments – No Potential to Benefit any AA - Lexington - Fayette MSA	0	0	17	8,166	17	8,166	75.91	0	0
Limited Review:									
Elizabethtown MSA	1	1	5	1,383	6	1,384	12.86	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: KENTUCKY Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006																	
MA/Assessment Area:	Deposits % of Rated Area Deposits in AA	Branches						Branch Openings/Closings						Population			
		# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Lexington - Fayette MSA	55.42	4	50.00	25.00	0.00	75.00	0.00	0	0	0	0	0	0	11.25	17.22	39.42	31.95
Limited Review:																	
Elizabethtown MSA	44.58	4	50.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.74	75.28	12.98

Table 1. Lending Volume

LENDING VOLUME												Geography: FLORIDA		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)				
Full Review:															
Vero Beach MSA	17.07	6	1,318	1	200	0	0	0	0	7	1,518	71.77			
Limited Review:															
Naples - Marco Island MSA	82.93	29	11,233	3	460	0	0	2	16,500	34	28,193	28.23			

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from April 01, 2002 to April 30, 2006.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: FLORIDA						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Vero Beach MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	71.77
Limited Review:														
Naples – Marco Island MS	0.00	0	0	0	0	0	0	0	0	0	0	0	0	28.23

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: FLORIDA		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Vero Beach MSA	0	0	0	0	0
Limited Review:					
Naples - Marco Island MSA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Vero Beach MSA	1	7.69	0.00	0.00	13.47	0.00	61.60	0.00	24.93	100.00	0.01	0.00	0.00	0.00	0.07	
Limited Review:																
Naples - Marco Island MSA	12	92.31	2.30	0.00	13.08	0.00	47.98	25.00	36.65	75.00	0.06	0.00	0.00	0.03	0.11	

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Vero Beach MSA	2	25.00	0.00	0.00	13.47	0.00	61.60	50.00	24.93	50.00	0.41	0.00	0.00	0.28	1.18	
Limited Review:																
Naples - Marco Island MSA	6	75.00	2.30	0.00	13.08	0.00	47.98	66.67	36.65	33.33	0.56	0.00	0.00	0.67	0.74	

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: FLORIDA				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Vero Beach MSA	3	21.43	0.00	0.00	13.47	0.00	61.60	33.33	24.93	66.67	0.06	0.00	0.00	0.03	0.22
Limited Review:															
Naples - Marco Island MSA	11	78.57	2.30	0.00	13.08	0.00	47.98	45.45	36.65	54.55	0.08	0.00	0.00	0.07	0.14

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% BANK Loans*** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Full Review:																
Vero Beach MSA	0	0.00	0.00	0.00	18.93	0.00	45.98	0.00	35.08	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Naples - Marco Island MSA	0	0.00	2.08	0.00	7.03	0.00	35.11	0.00	55.78	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2005 Peer Mortgage Data (Eastern)

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: FLORIDA				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans						
Full Review:																
Vero Beach MSA	1	25.00	0.00	0.00	12.94	0.00	60.10	0.00	26.97	100.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Naples - Marco Island MSA	3	75.00	1.80	0.00	11.38	0.00	44.18	33.33	42.64	66.67	0.02	0.00	0.00	0.00	0.04	

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: FLORIDA						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Vero Beach MSA	0	0.00	0.00	0.00	13.80	0.00	64.05	0.00	22.15	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Naples - Marco Island MSA	0	0.00	4.60	0.00	21.41	0.00	51.93	0.00	22.06	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans**	% Families19	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****						
Full Review:																
Vero Beach MSA	1	7.69	17.61	0.00	19.63	0.00	22.39	0.00	40.37	100.00	0.02	0.00	0.00	0.00	0.03	
Limited Review:																
Naples - Marco Island MSA	12	92.31	19.06	0.00	19.32	0.00	20.65	25.00	40.97	75.00	0.04	0.00	0.00	0.07	0.04	

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 30.8% of loans originated and purchased by bank.

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

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: FLORIDA								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 20	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Vero Beach MSA	2	25.00	17.61	0.00	19.63	0.00	22.39	0.00	40.37	100.00	0.44	0.00	0.00	0.00	1.12
Limited Review:															
Naples - Marco Island MSA	6	75.00	19.06	0.00	19.32	33.33	20.65	16.67	40.97	50.00	0.60	0.00	1.18	0.38	0.57

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: FLORIDA				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 21	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Vero Beach MSA	3	21.43	17.61	0.00	19.63	0.00	22.39	33.33	40.37	66.67	0.08	0.00	0.00	0.09	0.12
Limited Review:															
Naples - Marco Island MSA	11	78.57	19.06	12.50	19.32	12.50	20.65	0.00	40.97	75.00	0.07	0.27	0.05	0.00	0.10

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 21.4% of loans originated and purchased by bank.

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

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: FLORIDA		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Vero Beach MSA	1	25.00	65.33	0.00	0.00	100.00	0.00	0.00	0.00
Limited Review:									
Naples - Marco Island MSA	3	75.00	64.05	0.00	66.67	0.00	33.33	0.02	0.00

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 25.00% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Vero Beach MSA	0	0.00	84.16	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Naples - Marco Island MSA	0	0.00	85.01	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: FLORIDA									
Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Vero Beach MSA	0	0	17	588	17	588	1.89	0	0
Statewide/Regional Investments – No Potential to Benefit any AA - Vero Beach MSA	0	0	22	25,717	22	25,717	82.62	0	0
Limited Review:									
Naples - Marco Island MSA	2	4,274	5	549	7	4,823	15.49	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: FLORIDA Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Vero Beach MSA	71.77	1	50.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	16.49	61.66	21.84
Limited Review:																	
Naples - Marco Island MSA	28.23	1	50.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	7.48	18.77	45.24	28.51

Table 1. Lending Volume

LENDING VOLUME 2005		Geography: MULTI-STATE AREAS						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31,				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Allentown-Bethlehem-East MSA	100.00	1,289	78,935	784	53,972	1	263	8	3,837	2,082	137,007	100.00
Cincinnati - Middletown MS	100.00	1,130	81,409	1,019	98,038	0	0	20	63,864	2,169	243,311	100.00
Louisville MSA	100.00	1,290	77,155	982	86,585	0	0	25	38,702	2,297	202,442	100.00
Philadelphia MD	73.55	3,149	205,722	3,515	309,960	0	0	96	116,136	6,760	631,818	79.37
Washington - Arlington – Alexandria MD	84.94	747	189,007	79	6,726	0	0	3	1,065	829	196,798	95.72
Limited Review:												
Bethesda - Frederick – Gaithersburg MD	15.06	133	36,653	14	1,892	0	0	0	0	147	38,545	4.28
Camden MD	26.45	1,494	92,231	916	93,201	0	0	21	21,610	2,431	207,042	20.63

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from April 01, 2002 to April 30, 2006.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME 2005		Geography: MULTI-STATE AREAS						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31,						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Allentown-Bethlehem-East MSA	100.00	28	3,953	28	3,953	0	0	0	0	0	0	0	0	100.00
Cincinnati - Middletown MS	100.00	31	4,055	31	4,055	0	0	0	0	0	0	0	0	100.00
Louisville MSA	100.00	13	2,197	13	2,197	0	0	0	0	0	0	0	0	100.00
Philadelphia MD	86.09	130	26,063	130	26,063	0	0	0	0	0	0	0	0	79.37
Washington - Arlington – Alexandria MD	50.00	5	2,259	5	2,259	0	0	0	0	0	0	0	0	95.72
Limited Review:														
Bethesda - Frederick – Gaithersburg MD	50.00	5	2,735	5	2,735	0	0	0	0	0	0	0	0	4.28
Camden MD	13.91	21	7,999	21	7,999	0	0	0	0	0	0	0	0	20.63

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME 2005		Geography: MULTI-STATE AREAS		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31,	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Allentown-Bethlehem-East MSA	0	0	0	0	
Cincinnati - Middletown MS	0	0	0	0	
Louisville MSA	0	0	0	0	
Philadelphia MD	0	0	0	0	
Washington - Arlington – Alexandria MD	0	0	0	0	
Limited Review:					
Bethesda - Frederick – Gaithersburg MD	0	0	0	0	
Camden MD	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2005.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE 2005			Geography: MULTI-STATE AREAS				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Allentown-Bethlehem-Easton MSA	69	100.00	1.17	4.35	16.64	15.94	50.09	55.07	32.10	24.64	0.26	0.16	0.20	0.34	0.20	
Cincinnati - Middletown MSA	48	100.00	2.38	12.50	14.70	22.92	51.43	37.50	31.49	27.08	0.07	0.39	0.11	0.06	0.06	
Louisville MSA	53	100.00	2.17	0.00	16.49	24.53	43.85	45.28	37.49	30.19	0.19	0.00	0.34	0.21	0.13	
Philadelphia MD	187	75.10	8.68	16.58	18.44	24.06	33.17	24.60	39.71	34.76	0.17	0.47	0.22	0.13	0.14	
Washington - Arlington - Alexandria MD	298	86.88	2.46	4.70	15.92	10.74	38.17	33.89	43.45	50.67	0.09	0.08	0.04	0.07	0.14	
Limited Review:																
Bethesda - Frederick - Gaithersburg MD	45	13.12	0.38	0.00	14.09	15.56	44.17	37.78	41.36	46.67	0.07	0.00	0.04	0.06	0.13	
Camden MD	62	24.90	3.02	17.74	9.38	8.06	62.69	50.00	24.91	24.19	0.13	0.73	0.09	0.11	0.12	

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT 2005			Geography: MULTI-STATE AREAS						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton MSA	671	100.00	1.17	0.00	16.64	14.01	50.09	56.48	32.10	29.51	10.14	0.00	9.44	11.12	9.20
Cincinnati - Middletown MSA	456	100.00	2.38	1.97	14.70	12.94	51.43	53.73	31.49	31.36	7.20	4.64	6.07	7.34	7.82
Louisville MSA	540	100.00	2.17	2.22	16.49	20.19	43.85	46.67	37.49	30.93	16.29	12.90	16.69	16.54	16.00
Philadelphia MD	1,791	68.07	8.68	8.21	18.44	21.22	33.17	35.90	39.71	34.67	6.52	9.28	7.72	6.14	5.93
Washington - Arlington - Alexandria MD	136	83.44	2.46	7.35	15.92	19.85	38.17	35.29	43.45	37.50	0.69	2.00	0.78	0.56	0.71
Limited Review:															
Bethesda - Frederick - Gaithersburg MD	27	16.56	0.38	0.00	14.09	18.52	44.17	55.56	41.36	25.93	0.68	0.00	0.76	0.79	0.48
Camden MD	840	31.93	3.02	6.90	9.38	7.62	62.69	61.31	24.91	24.17	8.13	28.86	7.78	7.46	8.46

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MULTI-STATE AREAS				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total*	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Full Review:																
Allentown-Bethlehem-Easton MSA	546	100.00	1.17	0.73	16.64	15.57	50.09	56.04	32.10	27.66	1.94	0.90	1.87	2.23	1.60	
Cincinnati - Middletown MSA	620	100.00	2.38	2.42	14.70	12.90	51.43	46.77	31.49	37.90	1.09	0.95	0.97	0.99	1.31	
Louisville MSA	692	100.00	2.17	2.31	16.49	13.15	43.85	48.27	37.49	36.27	2.52	2.22	2.06	2.89	2.34	
Philadelphia MD	1,160	66.29	8.68	6.29	18.44	17.50	33.17	35.86	39.71	40.34	0.96	1.31	0.95	0.92	0.96	
Washington - Arlington - Alexandria MD	309	83.51	2.46	5.50	15.92	15.86	38.17	32.04	43.45	46.60	0.07	0.17	0.05	0.06	0.10	
Limited Review:																
Bethesda - Frederick - Gaithersburg MD	61	16.49	0.38	0.00	14.09	11.48	44.17	40.98	41.36	47.54	0.06	0.00	0.05	0.04	0.09	
Camden MD	590	33.71	3.02	5.76	9.38	9.66	62.69	63.56	24.91	21.02	1.05	3.95	1.14	0.99	1.01	

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY 2005		Geography: MULTI-STATE AREAS						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31,							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans**** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton MSA	3	100.00	7.30	33.33	27.94	0.00	48.77	66.67	15.99	0.00	0.77	0.00	0.00	1.85	0.00
Cincinnati - Middletown MSA	6	100.00	17.48	16.67	22.32	0.00	43.96	50.00	16.23	33.33	1.43	1.75	0.00	1.47	3.92
Louisville MSA	5	100.00	10.62	0.00	26.96	20.00	38.00	60.00	24.42	20.00	1.74	0.00	2.22	2.27	0.00
Philadelphia MD	10	83.33	7.67	10.00	21.08	20.00	39.16	20.00	32.08	50.00	1.40	0.00	0.00	1.31	5.05
Washington - Arlington - Alexandria MD	4	100.00	12.43	0.00	37.63	50.00	28.49	0.00	21.45	50.00	1.05	0.00	1.02	0.00	4.00
Limited Review:															
Bethesda - Frederick - Gaithersburg MD	0	0.00	1.33	0.00	43.88	0.00	41.97	0.00	12.82	0.00	0.00	0.00	0.00	0.00	0.00
Camden MD	2	16.67	6.64	0.00	24.73	0.00	57.35	100.00	11.28	0.00	2.50	0.00	0.00	4.00	0.00

* Based on 2005 Peer Mortgage Data (Eastern)

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES DECEMBER 31, 2005			Geography: MULTI-STATE								Evaluation Period: JANUARY 1, 2005 TO				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton MSA	784	100.00	5.03	3.83	19.16	14.67	48.17	51.79	27.64	29.72	6.90	9.67	7.53	7.65	5.95
Cincinnati - Middletown MSA	1,010	100.00	6.08	6.53	17.85	14.65	47.44	44.65	27.66	34.16	3.94	6.13	4.40	3.63	4.10
Louisville MSA	982	100.00	4.68	3.77	22.86	26.07	32.36	29.53	40.10	40.63	7.32	10.33	9.64	7.01	6.54
Philadelphia MD	3,486	79.23	9.05	7.00	16.11	16.72	29.43	28.51	44.92	47.76	6.32	9.65	9.10	5.69	6.01
Washington - Arlington - Alexandria MD	77	84.62	5.04	11.69	16.46	18.18	34.74	33.77	41.58	36.36	0.76	1.89	0.89	0.54	0.80
Limited Review:															
Bethesda - Frederick - Gaithersburg MD	14	15.38	0.40	0.00	22.75	21.43	40.60	28.57	36.25	50.00	0.38	0.00	0.29	0.28	0.57
Camden MD	914	20.77	3.80	5.58	10.87	10.83	56.51	55.03	28.47	28.56	5.39	14.68	6.44	5.30	5.13

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: MULTI-STATE AREAS				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp					
Full Review:																				
Allentown-Bethlehem-Easton MSA	1	100.00	1.26	0.00	7.39	0.00	49.30	100.00	42.05	0.00	0.60	0.00	0.00	1.28	0.00					
Cincinnati - Middletown MSA	0	0.00	1.48	0.00	11.66	0.00	58.71	0.00	28.12	0.00	0.81	0.00	0.00	0.59	1.72					
Louisville MSA	0	0.00	1.38	0.00	11.68	0.00	39.67	0.00	47.28	0.00	0.93	0.00	11.11	0.00	0.00					
Philadelphia MD	0	0.00	1.47	0.00	6.24	0.00	34.31	0.00	57.92	0.00	0.00	0.00	0.00	0.00	0.00					
Washington - Arlington - Alexandria MD	0	0.00	1.71	0.00	10.16	0.00	41.87	0.00	46.02	0.00	0.00	0.00	0.00	0.00	0.00					
Limited Review:																				
Bethesda - Frederick - Gaithersburg MD	0	0.00	0.47	0.00	14.88	0.00	46.05	0.00	38.61	0.00	0.00	0.00	0.00	0.00	0.00					
Camden MD	0	0.00	0.67	0.00	6.97	0.00	58.11	0.00	34.25	0.00	0.00	0.00	0.00	0.00	0.00					

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2005		Geography: MULTI-STATE AREAS								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31,					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families22	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton MSA	69	100.00	18.44	13.43	19.24	20.90	23.54	19.40	38.78	46.27	0.30	0.59	0.31	0.22	0.31
Cincinnati - Middletown MSA	48	100.00	18.81	23.40	18.19	38.30	22.97	4.26	40.03	34.04	0.09	0.22	0.13	0.01	0.08
Louisville MSA	53	100.00	19.92	25.00	17.50	21.15	22.00	7.69	40.57	46.15	0.23	0.59	0.19	0.07	0.27
Philadelphia MD	187	75.10	22.16	17.84	17.16	24.86	20.53	15.68	40.14	41.62	0.20	0.53	0.27	0.13	0.17
Washington - Arlington - Alexandria MD	298	86.88	20.24	5.65	17.13	25.81	21.37	26.21	41.26	42.34	0.09	0.12	0.12	0.08	0.09
Limited Review:															
Bethesda - Frederick - Gaithersburg MD	45	13.12	17.70	0.00	17.89	20.59	22.34	23.53	42.07	55.88	0.06	0.00	0.04	0.06	0.07
Camden MD	62	24.90	18.85	16.36	18.50	41.82	24.62	21.82	38.03	20.00	0.15	0.35	0.28	0.10	0.08

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 9.7% of loans originated and purchased by bank.

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

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT 2005		Geography: MULTI-STATE AREAS								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 23	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton MSA	671	100.00	18.44	9.12	19.24	21.38	23.54	29.30	38.78	40.21	10.38	10.05	10.55	10.57	10.22
Cincinnati - Middletown MSA	456	100.00	18.81	12.53	18.19	22.42	22.97	26.37	40.03	38.68	7.40	7.91	6.76	6.89	8.08
Louisville MSA	540	100.00	19.92	18.33	17.50	24.07	22.00	22.78	40.57	34.81	16.93	22.65	16.91	14.30	16.74
Philadelphia MD	1,792	68.09	22.16	14.13	17.16	25.40	20.53	21.38	40.14	39.08	6.68	7.81	8.13	5.67	6.23
Washington - Arlington - Alexandria MD	136	83.44	20.24	12.50	17.13	27.21	21.37	23.53	41.26	36.76	0.73	1.14	0.87	0.53	0.73
Limited Review:															
Bethesda - Frederick - Gaithersburg MD	27	16.56	17.70	3.70	17.89	22.22	22.34	33.33	42.07	40.74	0.72	0.29	0.71	0.88	0.73
Camden MD	840	31.91	18.85	11.43	18.50	20.48	24.62	30.71	38.03	37.38	8.33	10.02	7.59	8.06	8.58

* Based on 2005 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.1% of loans originated and purchased by bank.

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

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE 2005		Geography: MULTI-STATE AREAS						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31,							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families 24	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overa II	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton MSA	546	100.00	18.44	8.06	19.24	20.33	23.54	32.78	38.78	38.83	2.28	2.37	2.11	2.51	2.19
Cincinnati - Middletown MSA	620	100.00	18.81	9.89	18.19	21.07	22.97	26.42	40.03	42.63	1.35	1.32	1.17	1.22	1.58
Louisville MSA	692	100.00	19.92	12.43	17.50	18.79	22.00	27.02	40.57	41.76	3.11	3.64	2.62	3.17	3.20
Philadelphia MD	1,160	66.29	22.16	12.60	17.16	21.11	20.53	23.46	40.14	42.83	1.12	1.64	1.10	0.98	1.11
Washington - Arlington - Alexandria MD	309	83.51	20.24	13.09	17.13	22.82	21.37	26.51	41.26	37.58	0.09	0.14	0.06	0.08	0.10
Limited Review:															
Bethesda - Frederick - Gaithersburg MD	61	16.49	17.70	12.28	17.89	17.54	22.34	22.81	42.07	47.37	0.07	0.02	0.03	0.09	0.11
Camden MD	590	33.71	18.85	9.88	18.50	22.49	24.62	29.81	38.03	37.82	1.26	1.54	1.11	1.13	1.42

* Based on 2005 Peer Mortgage Data (Eastern)

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

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

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES DECEMBER 31, 2005			Geography: MULTI-STATE			Evaluation Period: JANUARY 1, 2005 TO			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Allentown-Bethlehem-Easton MSA	784	100.00	64.45	19.64	90.18	5.87	3.95	6.90	11.81
Cincinnati - Middletown MSA	1,019	100.00	60.89	24.14	81.75	9.72	8.54	3.94	5.97
Louisville MSA	982	100.00	61.91	27.29	85.23	7.94	6.82	7.32	11.40
Philadelphia MD	3,515	79.33	61.12	23.84	86.09	7.14	6.77	6.32	9.58
Washington - Arlington - Alexandria MD	79	84.95	63.49	32.91	88.61	2.53	8.86	0.76	1.33
Limited Review:									
Bethesda - Frederick - Gaithersburg MD	14	15.05	65.97	28.57	64.29	14.29	21.43	0.38	0.67
Camden MD	916	20.67	65.89	25.55	84.39	7.21	8.41	5.39	8.37

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 5.25% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: MULTI-STATE AREAS		Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Allentown-Bethlehem-Easton MSA	1	100.00	91.49	100.00	0.00	0.00	100.00	0.00	0.00
Cincinnati - Middletown MSA	0	0.00	89.10	0.00	0.00	0.00	0.00	0.00	0.00
Louisville MSA	0	0.00	90.43	0.00	0.00	0.00	0.00	0.00	0.00
Philadelphia MD	0	0.00	88.42	0.00	0.00	0.00	0.00	0.00	0.00
Washington - Arlington - Alexandria MD	0	0.00	83.80	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Bethesda - Frederick - Gaithersburg MD	0	0.00	84.96	0.00	0.00	0.00	0.00	0.00	0.00
Camden MD	0	0.00	84.79	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MULTI-STATE AREAS									
Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Allentown-Bethlehem-Easton MSA	2	54	42	2,547	44	2,601	100.00	0	0
Cincinnati - Middletown MSA	3	1,378	119	15,854	122	17,232	100.00	0	0
Louisville MSA	1	20	119	14,442	120	14,462	100.00	0	0
Philadelphia MD	17	14,728	347	49,232	364	63,960	76.98	0	0
Washington - Arlington - Alexandria MD	0	0	18	2,714	18	2,714	37.41	0	0
Statewide/Regional Investments - No Potential to Benefit any AA - Washington - Arlington - Alexandria MD	0	0	4	4,466	4	4,466	61.56	0	0
Limited Review:									
Bethesda - Frederick - Gaithersburg MD	0	0	2	75	2	75	1.03	0	0
Camden MD	6	9,151	75	9,973	81	19,124	23.02	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	Geography: MULTI-STATE AREAS				Evaluation Period: APRIL 1, 2002 TO APRIL 30, 2006			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population										
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography										
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp							
Full Review:																								
Allentown-Bethlehem-Easton MSA	100.00	35	100.00	0	11.43	54.29	34.28	3	2	0	0	0	1	3.57	20.22	47.76	28.44							
Cincinnati - Middletown MSA	100.00	53	100.00	3.77	9.43	58.49	28.3	7	1	1	2	1	2	6.80	18.14	47.69	27.27							
Louisville MSA	100.00	48	100.00	8.33	18.75	37.50	35.42	2	1	0	0	0	1	4.97	20.94	41.26	32.83							
Philadelphia MD	79.37	113	73.38	6.19	16.81	29.20	46.02	6	6	0	-2	-1	3	12.19	20.88	31.83	34.94							
Washington - Arlington - Alexandria MD	95.72	49	90.74	16.33	10.20	22.45	46.94	1	0	0	1	0	0	6.81	23.42	35.03	34.56							
Limited Review:																								
Bethesda - Frederick - Gaithersburg MD	4.28	5	9.26	0.00	20.00	20.00	60.00	1	0	0	1	0	0	0.97	23.03	42.00	34.00							
Camden MD	20.63	41	26.62	4.88	4.88	60.97	29.27	2	1	0	0	1	0	6.00	12.38	59.47	22.13							