



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

September 30, 2009

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.

Table of Contents

OVERALL CRA RATING	2
DEFINITIONS AND COMMON ABBREVIATIONS	3
DESCRIPTION OF INSTITUTION	7
SCOPE OF THE EVALUATION	8
FAIR LENDING REVIEW	10
STATE RATING	11
<u>STATE OF PENNSYLVANIA</u>	11
<u>STATE OF MARYLAND</u>	21
<u>STATE OF NEW JERSEY</u>	31
<u>STATE OF KENTUCKY</u>	41
<u>STATE OF VIRGINIA</u>	50
<u>STATE OF FLORIDA</u>	57
 MULTISTATE METROPOLITAN AREA RATING	 64
<u>ALLENTOWN-BETHLEHEM-EASTON, PA-NJ</u>	64
<u>CINCINNATI-MIDDLETOWN, OH-KY-IN</u>	72
<u>LOUISVILLE-JEFFERSON COUNTY, KY-IN</u>	80
<u>PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD</u>	88
<u>WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV</u>	97
 APPENDIX A: SCOPE OF EXAMINATION	 A-1
APPENDIX B: SUMMARY OF MULTISTATE METROPOLITAN AREA AND STATE RATINGS	B-1
APPENDIX C: MARKET PROFILES FOR FULL-SCOPE AREAS	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

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 home mortgage lending by geography and borrower income is good.
- The distribution of small loans to businesses by geography and borrower is excellent.
- Community development lending activity is excellent. PNC’s community development lending had a 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 Wilmington, Delaware. Its primary office is located in Pittsburgh, Pennsylvania. This evaluation of PNC's performance under the Community Reinvestment Act (CRA) was performed as of June 30, 2009. Bank and financial information used in the analysis is generally as of that date; however, some information was updated to September 30, 2009. Information updated to the later date is identified. As of June 30, 2009, PNC operated branch offices in Pennsylvania, Florida, Indiana, Kentucky, Maryland, New Jersey, Ohio, Virginia, and Washington, DC. PNC had total assets of \$136 billion, total loans of \$69 billion, total deposits of \$67 billion and Tier 1 capital of \$10 billion. PNC also had 1,130 branches and 3,815 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, 2009, PNC Financial had total assets of \$280 billion and Tier 1 capital of \$25 billion.

Relevant corporate activities during the evaluation period include three culminated mergers. PNC acquired Yardville National Bancorp and Sterling Financial Corporation in 2007. The Yardville acquisition expanded PNC's presence within the State of New Jersey, and the Sterling acquisition expanded PNC's presence into the State of Maryland. PNC Financial acquired National City Corporation in 2008. This expanded the bank's footprint into the States of Illinois, Indiana, Michigan, and Missouri and expanded the bank's market presence within the State of Florida.

PNC requested that eligible loans, investments and services of its related entities, PNC Mortgage, LLC and The PNC Foundation, be considered as part of the bank's performance. PNC Mortgage, LLC was a joint venture with Wells Fargo for originating mortgage loans. Since PNC's acquisition of National City Corporation, the joint venture has been terminated. PNC had 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 Retail Banking unit offers deposit, lending, cash management, and investment services to consumers and small businesses. The Corporate and Institutional Banking unit provides lending, treasury management, capital markets, and international banking services to middle market and large corporations, governmental entities, institutions of higher education, and not-for-profit entities. The Asset Management Group provides tailored investments, wealth planning, trust and estate administration, and private banking services to affluent individuals and families, and it serves as investment manager and trustee for companies, not-for-profit organizations, and retirement plans.

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 May 16, 2006. 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, 2006 through June 30, 2009. Community development (CD) loans, investments, and services are evaluated for the period beginning May 1, 2006 through September 30, 2009. 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.

Data Integrity

Examiners tested the accuracy of the bank's data used in this evaluation. The bank's data are accurate and complete. The data provided by the bank consisted of home mortgage loans, small loans to businesses, and community development loans, investments, and services.

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, including nature and level of community development needs. 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 approximately 75 percent of the bank's total deposit base for the evaluation period. Conversely, the bank's performance in the States of Virginia and Florida received very little weight because its deposits comprise just 0.24 percent and 0.13 percent of the bank's total deposits, respectively. Additionally, PNC's presence in Florida was limited to three non-retail offices offering retail banking services on an accommodation basis.

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 for details regarding how the AAs were weighted in arriving at the overall rating for each.

PNC Financial's acquisition of National City Corporation and its expanded footprint resulting from the acquisition are not considered in our evaluation of the bank's CRA performance. The acquisition occurred late in the evaluation period and our assessment of PNC's performance is limited to its performance within the AAs established prior to the National City acquisition.

When determining conclusions for the lending test, small loans to businesses were weighted more than home mortgage loans. Home improvement and refinance lending were given more weight than home purchase loans. This is consistent with the strategic focus of PNC during the evaluation period, which was small business, home improvement, and mortgage refinance lending, and reflected in the volume of the bank's lending. Home purchase lending was a less significant product for the bank because it had previously sold its mortgage company. During the evaluation period, PNC relied on its relationship with other lenders to originate home purchase loans. Community development loans receive positive consideration in AAs in which such lending had an impact.

PNC originated a significant percentage of its loans within its AAs during the evaluation period. The bank originated 88.21 percent of the total number of its loans within its AAs. The lending within AAs included 81.24 percent of all mortgage loans and 95.61 percent of all small business loans. The bank originated 73.16 percent of home purchase loans, 82.94 percent of home improvement loans, and 81.14 percent of refinance loans within its AAs.

Our conclusions for community development loans and investments were based on an evaluation of the number and dollar amount and the level of innovation, complexity, responsiveness to community needs. We also considered the degree to which the loans and investments are not routinely provided by private investors in our evaluation.

One effort undertaken by PNC is specifically addressed because of its scope and impact. PNC has identified a need for early childhood education for low- and moderate-income (LMI) children and their families. The bank is a leader in addressing that need through its Grow Up Great program. This program includes investment and service components for addressing the need. The investment component consists of investments, grants, and contributions to support educational programs for both LMI children and children within LMI areas. The service component consists of participation in educational programs, including financial literacy programs, within schools and through organizations and groups. The investments and services are directly responsive to the community needs. The program has been undertaken in and positively impacted, to varying degrees, each of the bank's assessment areas.

We considered loans and investments made by PNC in Gulf Opportunity (GO) Zones – areas impacted by natural disasters. CRA consideration is given to a bank's community development loans and/or investments made within GO Zones outside the bank's assessment areas if the bank adequately meets the community development needs within its assessment areas. PNC made 31 low-income housing tax credits (LIHTC) investments within GO Zones totaling \$267 million during the evaluation period. Additionally, PNC originated 33 loans totaling \$105.8 million within GO Zones during the evaluation period. These investments and loans addressed the critical need for affordable housing within these areas. PNC's CRA performance evaluation is positively impacted by these community development investments and loans.

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 is excellent and distribution of loans by geographic area is good.
- PNC's volume of community development lending is adequate.
- PNC's level of qualified investments is good.
- Service delivery systems and offices are readily accessible to geographies and individuals of different income levels.
- The bank provides an excellent level of community development services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the State of Pennsylvania

PNC has 18 AAs in Pennsylvania with a total of 259 branches and 984 ATMs. The Pittsburgh AA consists of Allegheny, Butler, Fayette, Washington, and Westmoreland Counties. PNC has 94 branches and 409 ATMs in the Pittsburgh AA. The Scranton AA consists of Lackawanna and Luzerne Counties. The bank has 33 branches and 100 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 70 ATMs in the AA. The Erie MSA, consisting of Erie County, has been designated as the Erie AA. PNC has 13 branches and 88 ATMs in the AA. The Monroe County Non-MSA AA consists of Monroe County and has nine branches and 34 ATMs. The Adams County Non-MSA AA consists of Adams County and has ten branches and 19 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 29 ATMs 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 five ATMs. The Lancaster MSA, consisting of Lancaster County, has been

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.

designated as the Lancaster AA. PNC has 32 branches and 101 ATMs in the AA. The Lebanon MSA, consisting of Lebanon County, has been designated as the Lebanon AA. PNC has two branches and 12 ATMs in the AA. The Reading MSA, consisting of Berks County, has been designated as the Reading AA. PNC has two branches and 34 ATMs in the AA. The Wayne County Non-MSA AA consists of Wayne County and has two branches. 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 two ATMs. The Somerset County Non-MSA AA consists of Somerset County and has one branch and three ATMs. The York – Hanover MSA, consisting of York County, has been designated as the York County AA. PNC has twelve branches and 42 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 \$45.5 billion in deposits in the State of Pennsylvania (including the MMAs within the state) as of June 30, 2009. The deposits in Pennsylvania represent 54.04 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the largest deposit-taking financial institution in Pennsylvania, with approximately 15.43 percent of the state's deposit base. Other institutions with significant market share in the state included Wachovia Bank, N.A. (11.35 percent), Citizens Bank of Pennsylvania (8.71 percent), Ally Bank (5.85 percent), and National City Bank (4.63 percent). PNC originated 25.23 percent of its reportable loans within its AAs in the State of Pennsylvania (excluding the Allentown and Philadelphia MMAs) during the evaluation period. The Pittsburgh AA is PNC's largest AA in Pennsylvania. PNC's deposits in the Pittsburgh AA represented 30.60 percent of the bank's total deposit base. The other AAs were significantly smaller in terms of deposit base and number of offices and ATMs. PNC was also the largest bank in the Pittsburgh AA with a deposit market share of 37.52 percent as of June 30, 2009.

PNC offers a full range of credit products, including consumer, commercial, and real estate loans, in the 18 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 18 AAs in Pennsylvania (excluding AAs in the Allentown and Philadelphia MMAs). Our evaluation in Pennsylvania consisted 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 Lebanon AA, the Reading 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 close 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 gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 do 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 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 was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the largest institution in the Pittsburgh AA with a deposit market share of 37.52 percent. Based upon 2008 market data, the bank was ranked eighth in mortgage lending with 3.26 percent market share based upon number of HMDA-reportable loans originated in the AA and 1.98 percent market share based upon total dollar amount of loans. PNC was ranked 31st in making home purchase loans (0.72 percent market share for number, 0.56 percent for total dollar amount), third in home improvement loans (9.71 percent market share for number, 6.54 percent for total dollar amount), and eighth in refinancing home mortgage loans (3.10 percent market share for number, 2.66 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked second in overall total number of loans originated in the AA (18.93 percent market share) behind a lender primarily providing business credit cards and first in the total dollar amount of small loans to businesses (41.08 percent market share). The bank was also first in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (50.68 percent market share for number of loans and 46.38 percent market share for dollar amount of loans).

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 adequate 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 poor.

The bank's portion of home purchase lending in low-income areas within the Pittsburgh AA is lower compared to the percentage of owner-occupied units in these areas. The percentage of home purchase lending in moderate-income areas is lower than the percentage of owner-occupied units in these areas. The bank's market share for home purchase lending in low-income areas is significantly lower than the bank's overall market share for home purchase lending. The bank's market share for home purchase lending in moderate-income areas exceeds the overall market share.

Geographic distribution of home improvement loans is excellent.

PNC's percentages of home improvement lending in both low-income areas and moderate-income areas within the Pittsburgh AA exceed the percentages of owner-occupied units in these areas. The bank's market shares for home improvement lending in both low-income geographies and moderate-income geographies exceed its overall market share for home improvement lending within the AA.

Geographic distribution of mortgage refinance loans is poor.

The bank's portion of mortgage refinance loans made in low-income geographies within the AA is significantly lower than the percentage of owner-occupied units in these areas. In moderate-income geographies, the percentage of mortgage refinance loans is much lower than the percentage of owner-occupied units in these areas. The market share in low-income geographies is lower than the bank's overall market share for mortgage refinance loans within the AA. The market share in moderate-income geographies substantially meets the overall market share in the AA.

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.

PNC's percentage of small loans to businesses in low-income geographies within the AA approximates to the percentage of businesses located in these areas. The portion of small loans to businesses made in moderate-income geographies exceeds the percentage of businesses. The market shares in both low-income geographies and moderate-income geographies exceed the bank's overall market share of loans for originating small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

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 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.

The portion of home purchase loans made to low-income borrowers in the Pittsburgh AA is lower than the percentage of low-income persons residing in the AA. The percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas. The market shares of home purchase loans to both low-income borrowers and moderate-income borrowers exceed the bank's overall market share for home purchase lending within the AA.

Borrower distribution of home improvement loans is excellent.

PNC's home improvement loans made to both low-income borrowers and moderate-income borrowers within the Pittsburgh AA exceed the percentages of low-income persons and moderate-income persons in the AA. The market shares for home improvement loans to low-income borrowers and moderate-income borrowers exceed the bank's overall market share for home improvement lending within the AA.

Borrower distribution of mortgage refinance loans is adequate.

The portion of refinance loans made to low-income borrowers and moderate-income borrowers within the AA is lower compared to the percentages of low- and moderate-income persons in

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

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.

The percentage of small loans made to businesses within the Pittsburgh AA exceeds the percentage of small businesses in the AA. The market share for small loans to businesses with revenues of \$1 million or less exceeds the bank's overall market share for lending to businesses.

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 community development (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 neutral impact upon lending test conclusions. PNC's level of CD lending is adequate. The bank made 72 CD loans during the evaluation period totaling almost \$44.9 million. Although PNC's CD lending was responsive to identified needs within the AA (affordable housing, economic development, and social and medical services to LMI individuals and families), the volume of lending did not represent a significant level of lending relative to the bank's presence (deposit market share and branch network) in the AA. One example of PNC's CD lending is a \$5 million loan to assist in capitalizing an organization's loan fund. The fund provides equity, debt, construction, and short and intermediate term financing for economic development. PNC was the lead bank in providing support for the organization.

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. These programs are available in the Pittsburgh AA. Examples of the programs offered in the Pittsburgh AA are provided below, but program statistics are not available for individual assessment areas.

- **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. Homeowners must complete credit counseling prior to applying for a loan. The non-profits provide the

credit and financial counseling they believe appropriate for 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. During the evaluation period, PNC originated 50 loans totaling \$2 million under this program.

- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history, and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.
- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the lending test in the Erie, Harrisburg, Lancaster, Scranton, Williamsport, 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 Lebanon, Reading, State College, and the Pennsylvania Non-MSA AA is weaker than the bank's performance in the lending test in the State of Pennsylvania. This is primarily due to the bank's weaker geographic distribution of loans within those AAs.

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 \$114.6 million, including LIHTC investments totaling \$80.5 million and grants totaling \$1.5 million in the AA. In addition, prior period investments totaling \$166 thousand remain outstanding. The bank's responsiveness to community development needs is demonstrated in the significant volume of LIHTC investments supporting affordable housing projects and programs. Additionally, PNC has made investments in projects and programs supporting economic development and social and medical services for LMI individuals and families. Many of the projects require significant lead time to come to fruition and involve complex financing. PNC is the leader in many of these projects.

Specific examples of large investments include \$14.1 million, \$7.3 million, and \$6.1 million in debt and equity investments to support affordable housing projects within the AA. PNC assumed a leadership role in ensuring funding needs for the projects were met. An example of an innovative investment originated by PNC is a \$5 million investment in a state foreclosure prevention program. The Pennsylvania Housing Finance Agency created the Homeowner's Equity Recovery Opportunity (HERO) program to serve as a rescue loan program to help families in jeopardy of losing their homes as a result of sub-prime or predatory lending practices. PNC assumed a leadership role by being one of the first financial institutions to invest in the program. The investment is for a term of 15 years and has a fixed, below market interest rate. The bank's investment on flexible terms served as an impetus for other financial institutions to invest in the program. The terms enable the program to offer financing on terms that are beneficial to borrowers. This program is statewide and also helps meet community needs within the Philadelphia MMA.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the other AAs within the State of Pennsylvania 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 25 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 a full-scope review, the bank's performance in the Pittsburgh AA area is excellent for both retail banking services and community development 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 residents in geographies of different income levels and individuals of different income levels in the Pittsburgh AA. The distribution of branch offices is excellent in LMI geographies. The percentages of PNC offices in both low-income geographies and moderate-income geographies exceed the percentages of the population residing in those geographies.

PNC closed four offices in moderate-income branches, but the closing of those offices did not adversely affect the accessibility of delivery systems in the Pittsburgh AA. The bank's delivery systems are still readily accessible because of the extensive remaining branch network and the availability of alternative delivery systems. In addition to the offices in moderate-income geographies, PNC also closed five middle-income geography offices and one upper-income geography office. The bank also opened one upper-income geography office.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that 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, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying to open a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

PNC provides an excellent level of community development services to the Pittsburgh AA. PNC employees provided community development services to approximately 125 different

organizations, groups, or classes. PNC's CD services are excellent because of the number and nature of the services. The services are responsive to identified community needs.

PNC was a leader within the AA in the provision of CD services during the evaluation period. The bank provided services to a large number of organizations, groups, and governmental entities involved in affordable housing and economic development. Additionally, the bank provided 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 is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area. The efforts include financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for non-profits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to the 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 Williamsport and York AAs is not inconsistent with the bank's performance in the State of Pennsylvania. PNC's performance under the service test in the Erie, Harrisburg, Lebanon, Reading, Scranton, State College, and the Pennsylvania Non-MSA Areas AA is weaker than the bank's performance in the service test in the State of Pennsylvania. The weaker performance is primarily due to weaker branch distribution within those AAs.

State Rating

State of Maryland

CRA Rating for Maryland²: Satisfactory

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

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 borrower income is good.
- The bank's distribution of lending by geographic area is poor.
- PNC's volume of community development lending is excellent. Community development lending in Baltimore positively impacted the lending performance test.
- PNC's level of qualified investments is excellent.
- Service delivery systems and offices provide reasonable accessibility to geographies and individuals of different income levels.
- The bank provides an excellent number of community development services that have a positive impact on low- and moderate-income individuals.

Description of Institution's Operations in the State of Maryland

PNC has nine AAs in Maryland with a total of 136 branches and 200 ATMs. The Baltimore - Towson AA consists of Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's, and Baltimore City Counties. PNC has 89 branches and 142 ATMs in the Baltimore - Towson AA. The Cumberland AA consists of Allegany County. The bank has three branches and three ATMs in the Cumberland AA. The Hagerstown - Martinsburg Metropolitan Statistical Area (MSA), consisting of Washington County, has been designated as the Hagerstown - Martinsburg AA. PNC has six branches and 12 ATMs in the AA. The Caroline County AA, consisting of Caroline County, has five branches and five ATMs. PNC has designated Kent County as the Kent County AA. The bank has five branches and four ATMs in the AA. The Salisbury MD, consisting of Somerset and Wicomico Counties, has been designated as the Salisbury AA. PNC has 11 branches and 12 ATMs in the AA. The St. Mary's County Non-MSA AA consists of St. Mary's County. PNC has six branches and ten ATMs in the St. Mary's County AA. The Talbot County AA, consisting of Talbot County, has four PNC branches and four ATMs. PNC designated Worcester County as the Worcester County AA. The bank has

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.

seven branches and eight ATMs in the AA. PNC also has AAs in the Philadelphia and Washington, DC 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 Maryland.

PNC reported \$9.8 billion in deposits in the State of Maryland (including the MMAs within the State) as of June 30, 2009. The deposits in Maryland represent 11.69 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the fourth-largest deposit-taking financial institution in Maryland, with approximately 9.09 percent of the state's deposit base. Institutions with larger market shares in the State included Bank of America, N.A. (18.92 percent), Manufacturers and Traders Trust Co. (12.5 percent), and Chevy Chase Bank, FSB (9.54 percent). PNC originated 10.33 percent of its reportable loans within its AAs in the State of Maryland (excluding the Philadelphia and Washington, DC MMAs). The Baltimore - Towson AA is PNC's largest AA in Maryland. PNC's deposits in the Baltimore - Towson AA represented 5.83 percent of the bank's total deposit base. The other AAs were significantly smaller in deposits and number of offices and number of ATMs. PNC was the third-largest bank in the Baltimore-Towson AA with a deposit market share of 9.04 percent as of June 30, 2009.

PNC offers a full range of credit products, including consumer, commercial, and real estate loans, in the nine AAs in Maryland. Refer to the market profile for the State of Maryland 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 Maryland

The bank has nine AAs in Maryland (excluding AAs in the Philadelphia and Washington, DC MMAs). Our evaluation in Maryland consisted of a full-scope evaluation of CRA performance in the Baltimore - Towson AA. This is PNC's major market in Maryland.

We performed limited-scope evaluations in the Cumberland, Hagerstown – Martinsburg, and Salisbury AAs. For purposes of analyzing and presenting data, we combined the following AAs that are located outside MSAs into one area: Caroline County, Kent County, St. Mary's County, Talbot County, and Worcester County. These areas are geographically close and have similar performance contexts and demographic information.

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

When determining conclusions for the lending test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 Maryland is rated High Satisfactory. Based on a full-scope review, PNC's performance in the Baltimore AA is good. Performance in the limited-scope AAs do not have a negative impact on the lending test rating for Maryland.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

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

Lending activity in the Baltimore AA was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the third-largest institution in the Baltimore AA with a deposit market share of 9.04 percent. Based upon 2008 market data, the bank was ranked 49th in mortgage lending with market share of 0.43 percent based upon number of loans and 0.20 percent market share based upon total dollar amount of loans. PNC was ranked 89th in making home purchase loans (0.15 percent market share for number, 0.20 percent for total dollar amount), ninth in home improvement loans (2.79 percent market share for number, 1.31 percent for total dollar amount), and 66th in refinancing home mortgage loans (0.24 percent market share for number, 0.13 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked fifth in overall total number of loans (5.91 percent market share) and first in the total dollar amount of small loans to businesses (20.68 percent market share). The bank was third in the total number of loans and first in the total dollar amount of loans made to businesses with revenues of \$1 million or less (14.82 percent market share for number of loans and 24.30 percent market share for dollar amount of loans).

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 poor.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of Maryland 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.

The bank's portion of home purchase lending in low-income areas within the Baltimore AA is significantly lower than the percentage of owner-occupied units in these areas. The percentage of home purchase lending in moderate-income areas is somewhat lower than the

percentage of owner-occupied units. The bank's market share for home purchase lending in low-income areas is significantly lower than the bank's overall market share for home purchase lending. The market share for home purchase lending in moderate-income areas is somewhat lower than the overall market share.

Geographic distribution of home improvement loans is poor.

PNC's percentage of home improvement loans made in low-income areas within the Baltimore AA is significantly lower than the percentage of owner-occupied units in these areas. Home improvement lending in moderate-income areas is somewhat lower than the percentage of owner-occupied units in these areas. The bank's market share for home improvement lending in low-income geographies is significantly lower than its overall market share for home improvement lending. The market share for home improvement lending in moderate-income geographies is somewhat lower than the overall market share within the AA.

Geographic distribution of mortgage refinance loans is poor.

The bank's portion of mortgage refinance loans made in low-income geographies within the Baltimore AA is significantly lower than the percentage of owner-occupied units in these areas. In moderate-income geographies, the percentage of loans is lower than the percentage of owner-occupied units in these areas. The market share for mortgage refinance lending in low-income geographies is significantly lower than the bank's overall market share for mortgage refinance lending. In moderate-income geographies, the market share is lower than the overall market share.

Small Loans to Businesses

Refer to Table 6 in the State of Maryland 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.

PNC's percentage of small loans to businesses in low-income geographies within the Baltimore AA is significantly lower than the percentage of businesses located in these areas. The portion of loans made in moderate-income geographies is somewhat lower than the percentage of businesses. The market share for small loans to businesses in low-income geographies is lower than the bank's overall market share for small loans to businesses within the AA. The market share in moderate-income geographies is somewhat lower than the bank's overall market share for small loans to businesses in the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

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 good.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the State of Maryland 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.

The portion of home purchase loans made to low-income borrowers within the Baltimore AA is somewhat lower than the percentage of low-income persons residing in the AA. The percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas. The market share of home purchase loans to low-income borrowers is somewhat lower than the bank's overall market share for home purchase lending within the AA. The market share of home purchase loans to moderate-income borrowers exceeds the bank's overall market share.

Borrower distribution of home improvement loans is excellent.

PNC's home improvement loans made to low-income borrowers approximates the percentage of low-income persons in the AA and home improvement loans to moderate-income borrowers within the Baltimore AA exceed the percentage of moderate-income persons in the AA. The market share for home improvement loans to low-income borrowers exceeds the bank's overall market share for home improvement lending within the AA. The market share for home improvement loans to moderate-income borrowers substantially meets the bank's overall market share.

Borrower distribution of mortgage refinance loans is good.

The portion of refinance loans made to low-income borrowers in the Baltimore AA is somewhat lower compared to the percentage of low-income persons in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share for mortgage refinance lending within the AA. The market share for loans to moderate-income borrowers is somewhat lower compared to the bank's overall market share within the AA.

Small Loans to Businesses

Refer to Table 11 in the State of Maryland 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.

The percentage of small loans made to businesses in the Baltimore AA is somewhat lower than the percentages of small businesses within the AA. The market share for small loans to businesses with revenues of \$1 million or less exceeds the overall market share for small loans to businesses.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Maryland section of Appendix D for the facts and data used to evaluate the bank's level of community development 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 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 11 CD loans during the evaluation period totaling \$45.9 million. In addition to the CD loans, PNC also issued letters of credit totaling \$9.2 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 an \$11.2 million loan to provide permanent financing for the redevelopment of two former breweries and surrounding land into mixed-use space, including office space, retail shops, residences, and light industrial use. This redevelopment project is serving as an engine for economic revitalization of the area and a catalyst for developing surrounding areas. PNC also made a \$6.6 million loan for the redevelopment of an area near the University of Baltimore. The redevelopment project includes retail space and affordable housing. Both projects involve New Markets Tax Credits and represent important components in local efforts to stabilize and promote further development in two LMI areas. Additionally, PNC made a loan for \$4.2 million for the redevelopment of a blighted neighborhood through the purchase and rehabilitation of 60 multifamily properties on key streets into affordable rental properties.

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. These programs are available in the Baltimore AA. Examples of the programs offered in the Baltimore AA are provided below, but program statistics are not available for individual assessment areas.

- **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. Homeowners must complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe appropriate for 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. During the evaluation period, PNC originated 50 loans totaling \$2 million under this program.

- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history, and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.
- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank’s performance under the lending test in the Cumberland AA is not inconsistent with the bank’s performance in the lending test in the State of Maryland. Based upon a limited scope review, the bank’s performance in the Hagerstown, Salisbury, and the Maryland Non-MSA AAs is stronger than the bank’s performance in the lending test in the State of Maryland. This is due primarily to stronger borrower distribution of loans, especially small loans to businesses.

Refer to Tables 1 through 13 in the State of Maryland 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 Maryland is Outstanding. Based on a full-scope review, performance in the Baltimore AA is excellent. PNC’s CD investments are directly responsive to identified needs of affordable housing, economic development, and neighborhood revitalization / stabilization. Performance in the AAs subject to limited-scope reviews do not have a negative impact on the investment test rating for Maryland.

Refer to Table 14 in the State of Maryland 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 Baltimore AA is excellent. During the evaluation period, PNC made investments in the AA totaling \$58.1 million, including LIHTC investments totaling \$8.6

million and grants totaling \$73 thousand. PNC's investments included \$12 million for projects designed to stabilize and revitalize neighborhoods, \$8.8 million for affordable housing, and \$1.3 million for workforce development and community services to LMI individuals and families. PNC's responsiveness to the identified needs is reflected in the substantial dollar amount of the investments and the leadership role PNC played in the projects. The excellent quality of the bank's responsiveness to a primary community development need is evidenced by the volume of its investments (\$8.8 million and 15 percent of total investments) 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.

PNC made investments totaling \$44.8 million in the CRA Qualified Investment Fund. The fund finances small businesses and supports the development of affordable housing through investments made in the Baltimore AA. Other examples of PNC's CD investments include \$4.5 million for a non-profit organization responsible for leading and managing the \$1.8 billion East Baltimore Redevelopment Project. This is a comprehensive project to stabilize and revitalize 88 acres of a deteriorating East Baltimore neighborhood. PNC is an equity investor and the New Markets Tax Credits (NMTC) allocatee. The financing is innovative and complex because it involves the use of working capital finance through a NMTC leveraged financing structure in addition to the investment. PNC also made investments of \$4.6 million and \$2.9 million, respectively, to support the development of space for retail businesses in distressed areas of Baltimore. These projects help revitalize these areas and bring new jobs to the LMI residents of these areas. The larger investment supported the adaptive reuse of a former bottling building into retail space. Both investments involved NMTCs.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Cumberland and Hagerstown AAs is not inconsistent with performance in the State of Maryland. Performance in the Salisbury and Non-MSA AAs is weaker than the performance in the State of Maryland due to the lower volume of investments made by PNC in this area. However, this performance does not impact the overall state rating, as the area represents less than three percent of bank deposits within the State of Maryland.

Refer to Table 14 in the State of Maryland 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 Maryland is rated High Satisfactory. Based on full-scope review, the bank's performance in the Baltimore AA is High Satisfactory for both retail banking services and community development services.

Retail Banking Services

Refer to Table 15 in the State of Maryland 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 residents in geographies of different income levels and individuals of different income levels in the Baltimore AA. The distribution of branch offices is adequate in LMI geographies. The percentage of PNC offices in low-income geographies is lower than the percentage of population within the AA residing in those geographies. PNC's percentage of branches in moderate-income geographies is somewhat lower than the percentage of the population residing in those geographies.

PNC has positively affected the accessibility of its delivery systems in the Baltimore AA by its opening of additional branch offices. During the review period, PNC opened three offices in moderate-income geographies. The bank also retained six previously-acquired offices in moderate-income geographies. These offices were opened and retained in response to PNC's assessment of its branch network, and the recognition that additional offices were needed to adequately serve LMI areas. PNC also had a net increase of five offices opened in middle- and upper-income geographies.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying for a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

PNC provides an excellent level of community development services to the Baltimore AA. PNC employees provided community development services to approximately 150 different organizations, groups, or classes. CD services are excellent because of the number and nature of the services. The services are responsive to identified community needs.

PNC management and employees were actively involved on many levels with organizations involved in affordable housing, community services, economic development, and small business development. PNC management and employees also provided technical assistance on financial matters to non-profit and government organizations serving the needs of low- and moderate-income individuals and areas. Bank employees held leadership positions in many of the organizations, including board and committee memberships.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area. The efforts include financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish

Examples of CD services provided by PNC include the provision of technical assistance and sponsorship of a Federal Home Loan Bank Affordable Housing Program (AHP) application for an organization providing affordable housing in the Baltimore AA. The application was approved and the organization obtained a grant of \$452 thousand. PNC also provided business training and support workshops through an organization supporting small business development by LMI women. PNC management and employees were involved in foreclosure prevention workshops and one-on-one foreclosure workout sessions.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to the Table 15 in the State of Maryland 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 Hagerstown and Non-Metro AAs is not inconsistent with PNC's performance in the State of Maryland. The bank's performance in the Salisbury AA is stronger because of a stronger branch distribution. PNC's performance under the service test in the Cumberland AA is weaker because the bank's CD services performance does not have the same positive impact it does in the Baltimore AA. The weaker performance in the Cumberland AA did not adversely impact the overall performance conclusion for the Maryland service test.

State Rating

State of New Jersey

CRA Rating for New Jersey³: Outstanding

The lending test is rated: Outstanding

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 good.
- The bank's distribution of loans by borrower income is excellent.
- The bank's level of community development lending is adequate.
- 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 community development 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 272 offices and 911 ATMs. PNC has designated the Edison Metropolitan Division (MD), consisting of Middlesex, Monmouth, Ocean, and Somerset Counties, as the Edison AA. PNC has 86 branches and 307 ATMs in the AA. The Newark MD, consisting of Essex, Hunterdon, Morris, Sussex, and Union Counties, has been designated as the Newark AA. PNC has 78 branches and 189 ATMs in that AA. The Atlantic City MSA, consisting of Atlantic County, has been designated as the Atlantic City AA. The bank has eight branches and 155 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 62 PNC branches and 133 ATMs. The Ocean City MSA, consisting of Cape May County, has been designated as the Ocean City AA. PNC has nine branches and 34 ATMs in the AA. The Trenton - Ewing MSA, consisting of Mercer County, has been designated as the Trenton AA. PNC has 27 branches and 69 ATMs in the AA. The Vineland – Millville – Bridgeton MSA, consisting of Cumberland County, has been designated as the Vineland AA. PNC has two

³ 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.

branches and 24 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 \$18.7 billion in deposits in the State of New Jersey (including the MMAs within the State) as of June 30, 2009. The deposits in New Jersey represented 22.17 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the fourth-largest deposit-taking financial institution in New Jersey, with 7.46 percent of the state's deposit base. Institutions with larger market shares in the State included Bank of America, N.A. (15.04 percent), Wachovia Bank, N.A. (10.94 percent), and TD Bank, N.A. (10.24 percent). PNC originated 23.48 percent of its HMDA-reportable loans within its AAs in the State of New Jersey (excluding the Allentown and Philadelphia MMAs). The Edison AA is PNC's largest AA in New Jersey. PNC was the fourth-largest bank in the Edison AA with a deposit market share of 9.32 percent as of June 30, 2009. PNC's deposits in the Edison AA represented 6.98 percent of the bank's total deposit base. The Newark AA is similar in deposit base, number of offices, and ATMs. PNC was the fifth-largest bank in the Newark AA with a deposit market share of 7.12 percent. PNC's deposits in the Newark AA represented 4.87 percent of the bank's total deposit base. The other AAs were 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 consisted of a full-scope evaluation of CRA performance in the Edison AA. This is one of two major markets for PNC in New Jersey. The other major market is the Newark AA. The Edison AA was selected for the full-scope evaluation because of PNC's larger presence in the AA.

We performed limited-scope evaluations in the Atlantic City AA, the Newark 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 Edison AA. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the lending test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 Outstanding. Based on a full-scope review, PNC's performance in the Edison AA is excellent. 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 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 Edison AA was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the fourth-largest institution in the Edison AA with a deposit market share of 9.32 percent. Based upon 2008 market data, the bank was ranked 20th in mortgage lending with market share of 1.06 percent based upon number of loans and 0.46 percent market share based upon total dollar amount of loans. PNC was ranked 66th in making home purchase loans (0.22 percent market share for number, 0.11 percent for total dollar amount), second in home improvement loans (5.72 percent market share for number, 3.81 percent for total dollar amount), and 26th in refinancing home mortgage loans (0.78 percent market share for number, 0.47 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked fifth in overall total number of loans (6.79 percent market share) and first in the total dollar amount of small loans to businesses (19.45 percent market share). The bank was first in the total number and dollar amount of loans made to businesses with revenues of \$1 million or less (22.47 percent market share for number of loans and 28.37 percent market share for dollar amount of loans).

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 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 adequate.

The portion of home purchase loans made in low-income geographies within the Edison AA is lower than the percentage of owner-occupied units within the AA. The percentage of home

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

Geographic distribution of home improvement loans is adequate.

PNC's home improvement loans made in low-income geographies within the Edison AA is significantly lower than the percentage of owner-occupied units in these areas. The percentage of home improvement loans made in moderate-income geographies approximates the percentage of owner-occupied units in these areas. The market share for home improvement lending in low-income geographies is lower than the bank's overall market share for home improvement lending within the AA. The market share for home improvement lending in moderate-income geographies is somewhat lower than the overall market share. Geographic distribution of mortgage refinance loans is adequate.

The portion of refinance loans made in low-income geographies within the AA is significantly lower than the percentage of owner-occupied units in these areas. In moderate-income geographies, the portion of loans is somewhat lower compared to the percentage of owner-occupied units in these areas. Compared to the bank's overall market share for mortgage refinance lending, the market share in low-income geographies for mortgage refinance lending is somewhat lower. In moderate-income geographies, the market share for mortgage refinance lending substantially meets the bank's overall market share.

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.

The percentages of small loans made to businesses in both low-income geographies and moderate-income geographies are somewhat lower compared to the percentages of businesses located in these areas. The market shares for small loans to businesses in both low-income geographies and moderate-income geographies approximate the bank's overall market share for small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

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 and small loans to businesses is excellent.

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 excellent.

PNC's percentage of home purchase loans made to low-income borrowers within the AA approximates the percentage of low-income persons in the AA. The portion of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA. The market shares of home purchase loans to low-income borrowers and moderate-income borrowers in the AA exceed the bank's overall market share for home purchase loans to all borrowers within the AA.

Borrower distribution of home improvement loans is excellent.

The percentage of home improvement loans made to low-income borrowers within the AA approximates the percentage of low-income persons in the AA. The portion of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the area. The market shares for home improvement loans to both low-income borrowers and moderate-income borrowers exceed the bank's overall market share for home improvement lending within the AA.

Borrower distribution of mortgage refinance loans is good.

PNC's percentage of refinance loans made to low-income borrowers in the Edison AA is somewhat lower than the percentage of low-income persons in the AA. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas. The market shares for mortgage refinance loans to both low-income borrowers and moderate-income borrowers exceed the bank's overall market share for mortgage refinance lending within the AA.

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 excellent.

The portion of small loans made to businesses within the AA exceeds the percentage of small businesses in the AA. The market share for small loans to businesses with revenues of \$1 million or less exceeds the overall market share for small loans to businesses within the AA.

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 community development 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 neutral impact upon lending test conclusions. PNC's level of CD lending is adequate. The bank made six CD loans during the evaluation period totaling approximately \$7.2 million. Although PNC's CD lending was responsive to identified needs within the area (affordable housing for seniors and educational and social services to LMI students, adults, and families), the volume of lending did not represent a significant level of lending relative to the bank's presence in the area.

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. These programs are available in the Edison AA. Examples of the programs offered in the Edison AA are provided below, but program statistics are not available for individual assessment areas.

- **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. Homeowners must complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe appropriate for 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. During the evaluation period, PNC originated 50 loans totaling \$2 million under this program.
- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history, and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.
- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI

borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

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 and Newark AAs is not inconsistent with the bank's performance in the lending test in the State of New Jersey. Performance in the New York, Ocean City, Trenton, and Vineland AAs is weaker than the bank's performance in the State of New Jersey. Performance in the Trenton AA is weaker due to adequate geographic distribution of loans. Weaker performance in the New York, Ocean City, and Vineland AAs is due primarily to weaker performance in borrower distribution of loans. The weaker performance in these AAs did not negatively impact the state rating because of their smaller relative size compared to the Edison and Newark AAs.

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 Edison 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 does 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 Edison AA is good. During the evaluation period, PNC made investments in the AA totaling \$25.6 million, including \$18.6 million in a LIHTC investment and \$163 thousand in grants. The bank's good responsiveness to a primary community development need is demonstrated with 73 percent of the bank's investments made in affordable housing projects and programs.

The LIHTC investment made by PNC was for the development of affordable rental housing for senior citizens. In addition to living space, the facility provides senior citizens with access to health care, transportation, referrals to mental health services, and technology literacy training. PNC also provided CD investments totaling \$4.1 million to an organization operating a Head Start program and providing child care services to LMI children. The investments were for the construction of a new operations center for the organization. The investments were complex because they involved the refinancing of three separate properties.

In addition to CD investments made within AAs during the evaluation period, PNC made 38 investments in statewide programs with the potential to directly impact bank AAs within New Jersey. These investments are also positively considered in our evaluation of PNC's performance under the investment test.

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 Newark and Trenton AAs is not inconsistent with the performance in the State of New Jersey. Performance in the Atlantic City, New York, 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 the limited-scope AAs represent 34 percent of state deposits.

Refer to the 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 Edison AA area is good. The rating for the State of New Jersey is lower than the assessment for the Edison AA because of weaker performance under the service test in the Atlantic City, Newark, Ocean City, Trenton, and Vineland AAs.

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 accessible to residents in geographies of different income levels and individuals of different income levels in the Edison AA. The distribution of branch offices is adequate in LMI geographies. The percentages of PNC offices in both low-income geographies and moderate-income geographies are somewhat lower than the percentages of the population within the AA residing in these geographies.

PNC has positively affected the accessibility of its delivery systems in the Edison AA by opening one branch in a moderate-income geography. Additionally, PNC opened a branch in a middle-income area and a branch in an upper-income area within reasonably close proximity of LMI areas. The bank closed a total of nine branches in middle- and upper-income geographies during the evaluation period.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through

the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying for a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

PNC provides an excellent level of community development services to the Edison AA. PNC employees provided community development services to approximately 50 different organizations, groups, or classes. CD services are excellent because of the nature of the services. The services provided by PNC and its employees are responsive to identified community needs.

PNC management and employees were actively involved on many levels with organizations involved in affordable housing, foreclosure prevention, community services, revitalization of LMI communities, and small business development. PNC management and employees also provided technical assistance on financial matters to non-profit and government organizations serving the needs of low- and moderate-income individuals and areas. Bank employees held leadership positions in many of the organizations, including board and committee memberships.

PNC is a leader in the development and provision of financial service education for LMI individuals and families and for students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area. The efforts include financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses. The classes also provide financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Examples of CD services include providing financial literacy and home ownership classes through local housing authorities and community development corporations (CDCs). PNC also provided training specifically for first-time LMI homebuyers through another local organization.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited scope reviews, the bank's performance under the service test in the New York-Wayne-White Plains AA is stronger than the bank's performance in the State of New Jersey. In the Atlantic City, Newark, 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. The weaker performance in these AAs adversely impact the overall performance conclusion.

Refer to the 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 Kentucky⁴: Satisfactory

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- The distribution of the bank's lending by geographic area is good.
- PNC's distribution of lending by borrower income is excellent.
- PNC's volume of community development lending is excellent and positively impacted the lending performance test.
- The bank's level of community development investments is good. The bank's performance in the Lexington AA is excellent; however, it is adversely impacted by weaker performance in the limited-scope AA.
- Service delivery systems are reasonably 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 nine offices and 28 ATMs. The Lexington AA consists of Fayette County. PNC has five branches and 18 ATMs in the AA. The Elizabethtown AA consists of Hardin County. The bank has four branches and ten 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 \$2.5 billion in deposits in the State of Kentucky (including the Louisville MMA) as of June 30, 2009. The deposits in Kentucky represented 2.92 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the sixth-largest deposit-taking financial institution in Kentucky, with approximately 3.57 percent of the state's deposit base. Institutions with larger market shares in the State included National City Bank (8.53 percent), Fifth Third Bank (7.17 percent), Branch Banking and Trust Company (6.06 percent), US Bank, N.A. (5.89 percent), and JP Morgan Chase Bank, N.A. (5.66 percent). PNC originated 0.55 percent of its reportable loans within its AAs in the State of

⁴ 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.

Kentucky (excluding the Louisville MMA). The Lexington AA is PNC's largest AA in Kentucky. PNC was the twelfth-largest bank in the Lexington AA with a deposit market share of 2.08 percent as of June 30, 2009. PNC's deposits in the Lexington AA represented 0.15 percent of the bank's total deposit base. The Elizabethtown AA was smaller in terms of deposit base, branches, and number of ATMs.

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 consisted 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 gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 Outstanding. Based on a full-scope review, PNC's performance in the Lexington AA is Excellent. 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 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 was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the twelfth-largest institution in the Lexington AA with a deposit market share of 2.08 percent. Based upon 2008 market data, the bank was 53rd in mortgage lending with 0.33 percent market share based upon number of loans and market share of 0.13 percent market share based upon total dollar amount of loans. PNC was ranked 75th in making home

purchase loans (0.12 percent market share for number, 0.06 percent for total dollar amount), 11th in home improvement loans (2.13 percent market share for number, 1.77 percent for total dollar amount), and 64th in refinancing home mortgage loans (0.23 percent market share for number, 0.11 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked sixth in overall total number of loans (3.93 percent market share) and fourth in the total dollar amount of small loans to businesses (7.66 percent market share). The bank was second in the total number of small loans to businesses with revenues of \$1 million or less and fourth in total dollar amount of loans made to those businesses (12.38 percent market share for number of loans and 6.22 percent market share for dollar amount of loans).

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 adequate 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 poor.

The portion of home purchase loans made in low-income geographies within the Lexington AA is significantly lower than the percentage of owner-occupied units in those geographies. The portion of home purchase loans in moderate-income areas is lower than the percentage of owner-occupied units in those areas. The bank's market share for home purchase lending in low-income geographies in the AA is significantly lower than its overall market share for home purchase lending within the AA. PNC's market share for home purchase lending in moderate-income areas exceeds its overall market share for home purchase lending within the AA.

Geographic distribution of home improvement loans is good.

The portion of home improvement loans made in low-income geographies within the AA exceeds the percentage of owner-occupied units in these areas. The portion of home improvement loans made in moderate-income geographies approximates the percentage of owner-occupied units in these areas. The market share of home improvement loans made in low-income geographies is significantly lower than the overall market share for home improvement loans within the AA. PNC's market share for home improvement loans made in moderate-income geographies exceeds its overall market share for home improvement lending.

Geographic distribution of mortgage refinance loans is poor.

The portions of loans made in both low-income geographies and moderate-income geographies in the AA are significantly lower than the percentages of owner-occupied units in these areas. PNC's market share in low-income geographies is significantly lower than the bank's overall market share for mortgage refinance lending within the AA. The market share for mortgage refinance lending in moderate-income geographies exceeds the bank's overall market share for mortgage refinance lending.

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.

The portion of loans made in both low-income geographies and moderate-income geographies within the AA exceeds the percentage of businesses located in these areas. PNC's market shares for small loans to businesses in both low-income geographies and moderate-income geographies exceed the bank's overall market share for small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

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 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 good.

The bank's portion of home purchase lending to low-income borrowers within the AA is somewhat lower than the percentage of low-income persons in the AA. The bank's portion of home purchase lending to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA. The bank's market share for home purchase lending to low-income borrowers exceeds its overall market share for home purchase lending within the AA. PNC's

market share for home purchase loans to moderate-income borrowers is somewhat lower than its overall market share for home purchase lending.

Borrower distribution of home improvement loans is excellent.

The portions of home improvement loans made to both low-income borrowers and moderate-income borrowers in the AA exceed the percentages of low- and moderate-income persons in the area. PNC's market shares for home improvement loans to both low-income borrowers and moderate-income borrowers exceed the bank's overall market share for home improvement lending within the AA.

Borrower distribution of mortgage refinance loans is good.

The portion of refinance loans made to low-income borrowers in the AA is somewhat lower than the percentage of low-income persons in these areas. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income persons residing in these areas. The market shares for refinance loans to both low-income borrowers and moderate-income borrowers exceed the bank's overall market share for mortgage refinance loans within the AA.

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 excellent.

The portion of small loans made to businesses within the Lexington AA exceeds the percentage of small businesses in the AA. The market share for small loans to businesses with revenues of \$1 million or less exceeds the bank's overall market share for small loans to businesses within the AA.

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 community development 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 positively impacts lending test conclusions. PNC's level and nature of CD lending is excellent. PNC placed significant emphasis on addressing the community need for affordable housing through CD lending. The bank made a total of three CD loans during the evaluation period totaling \$2.4 million. The dollar amount of loans represents a significant level of CD lending based on the bank's presence (deposit market share and branch network) in the area.

Examples of CD loans made by the bank during the evaluation period include a \$1.2 million loan for the rehabilitation of an apartment complex that will target tenants with incomes lower than 60 percent of the median area income. PNC also made a \$1 million loan to an organization offering a lease/purchase program enabling LMI individuals to improve their credit and prepare for home ownership prior to obtaining home purchase loans.

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

- **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. Homeowners must complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe appropriate for 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. During the evaluation period, PNC originated 50 loans totaling \$1.96 million under this program.
- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history, and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.
- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

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 weaker than the bank’s performance under the lending test in the State of Kentucky. This is primarily due to weaker geographic distribution of small loans to businesses in the Elizabethtown AA and stronger CD lending in the Lexington AA.

Refer to the 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 High Satisfactory. 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 is significantly weaker than the bank's performance in the Lexington AA and impacted 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 \$4.3 million in the Lexington AA. There is also \$1 million in a prior period investment that remains outstanding. Current period investments include an investment of \$4.2 million for the renovation of an affordable housing development (three three-story, multi-unit buildings, all units are LIHTC-eligible). The property had fallen into a severe state of disrepair. This investment was directly responsive to an identified community need for additional affordable housing within the 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 significantly weaker than the performance noted in the State of Kentucky because of a significantly smaller amount of CD investments. PNC's very weak performance in the AA impacted the overall rating for the State of Kentucky because PNC's presence in the Elizabethtown AA is comparable in size (deposit market share and branch network) to its presence in the Lexington AA.

Refer to the 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 Low Satisfactory. Based on full-scope review, the bank's performance in the Lexington AA is adequate.

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 presence in the Lexington AA is relatively small; however, the bank's retail delivery systems are reasonably accessible to residents in geographies of different income levels and individuals of different income levels in the Lexington AA. Overall, PNC's distribution of branches is good. The percentage of branches in low-income geographies within the Lexington AA exceeds the percentage of the population residing in those geographies within the AA. PNC does not have any branches in moderate-income geographies. The lack of branches within those geographies negatively affects the assessment of its delivery of retail products to customers and areas of all income levels.

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 in LMI areas during the review period. One office was opened in an upper-income area.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying for a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

The level and nature of PNC's CD services are consistent with its relatively small presence in the Lexington AA. Bank management and employees provided financial and technical assistance to three local CD organizations. Additionally, management and employees offered financial training and counseling to local residents. CD services had a neutral impact on the service test evaluation.

Conclusions for Areas receiving Limited-Scope Reviews

Based on a limited scope review, PNC's performance under the service test in the Elizabethtown AA is weaker than its 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 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 Virginia

CRA Rating for the State of Virginia⁵: Satisfactory

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

The investment test is rated: **Outstanding**

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

The major factors that support this rating include:

- The geographic distribution of PNC's lending is adequate.
- PNC's distribution of lending by borrower income is good.
- Community development lending had a neutral impact on the lending test.
- 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 Virginia

PNC has one AA in Virginia. The Accomack – Northampton AA consists of Accomack and Northampton Counties. The bank has five branches and three ATMs in the AA.

PNC reported \$2.1 billion in deposits in Virginia as of June 30, 2009 (including the Washington, DC MMA). The deposits in Virginia represented 2.46 percent of the bank's total deposit base. According to FDIC deposit market share information as of that date, PNC was the thirteenth-largest deposit-taking financial institution in Virginia, with approximately 0.97 percent of the state's deposit base. Larger institutions included E*Trade Bank (14.25 percent), Capital One Bank USA, N.A. (12.78 percent), Wachovia Bank, National Association (12.07 percent), Branch Banking and Trust Company (9.41 percent), and Bank of America, N.A. (8.72 percent). PNC was the largest bank in the Accomack - Northampton AA with deposit market share of 28.43 percent. PNC originated approximately 0.29 percent of its HMDA-reportable loans in the Accomack – Northampton AA.

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

⁵ 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 Virginia in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in the State of Virginia

Our evaluation in Virginia consisted of a full-scope evaluation of CRA performance in PNC's only AA within the State of Virginia, the Accomack – Northampton (Accomack).

The ratings for Virginia are based on the results of our evaluation of the Accomack AA. Appendix A contains additional information regarding the full-scope AA.

When determining conclusions for the lending test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 Virginia is rated Low Satisfactory. Based on a full-scope review, PNC's lending performance in the Accomack AA is adequate.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

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

Lending activity in the Accomack – Northampton AA was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the largest institution in the AA with a deposit market share of 28.43 percent. Based upon 2008 market data, the bank was ranked seventh in mortgage lending with 4.88 percent market share based upon number of loans and 2.05 percent market share based upon total dollar amount of loans. PNC is ranked 30th in making home purchase loans (0.60 percent market share for number, 0.38 percent for total dollar amount), second in home improvement loans (16.16 percent market share for number, 7.69 percent for total dollar amount), and eighth in refinancing home mortgage loans (4.30 percent market share for number, 2.37 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked second in overall total number of loans (18.20 percent market share) and first in the total dollar amount of small loans to businesses (52.26 percent market share). The bank was first in the total number and total dollar amount of small loans to businesses with revenues of \$1 million or less (53.15 percent market share for number of loans and 65.78 percent market share for dollar amount of loans).

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 and small loans to businesses is adequate.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of Virginia 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 adequate.

The AA does not contain any low-income geographies. The portion of home purchase lending in moderate-income geographies within the AA exceeds the percentage of owner-occupied units within the areas. The bank's market share for home purchase lending is significantly lower than its overall market share for home purchase lending within the AA.

Geographic distribution of home improvement loans is excellent.

The AA does not contain any low-income geographies. The portion of home improvement lending in moderate-income geographies within the AA exceeds the percentage of owner-occupied units within the areas. The bank's market share for home improvement lending exceeds its overall market share for home improvement lending within the AA.

Geographic distribution of mortgage refinance loans is very poor.

The AA does not contain any low-income geographies. The portion of refinance lending in moderate-income geographies within the AA is significantly lower than the percentage of owner-occupied units within the areas. The bank's market share for mortgage refinance loans is significantly lower than its overall market share for mortgage refinance loans within the AA.

Small Loans to Businesses

Refer to Table 6 in the State of Virginia 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 adequate.

The AA does not have any low-income geographies. The bank's portion of loans to businesses in moderate-income geographies is lower than the percentage of businesses located in these areas. PNC's market share for small loans to businesses within moderate-income geographies substantially meets its overall market share for small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

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 poor and the distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the State of Virginia 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.

PNC's percentage of lending to low-income borrowers in the AA is significantly lower than the percentage of low-income persons in the AA. The portion of home purchase lending to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA. The bank's market shares of home purchase loans to both low-income borrowers and moderate-income borrowers are significantly lower than the bank's overall market share for home purchase lending to all borrowers within the AA.

Borrower distribution of home improvement loans is excellent.

The bank's portions of home improvement loans to both low-income borrowers and moderate-income borrowers exceed the percentages of LMI borrowers in these areas. The bank's market shares for home improvement lending to both low-income borrowers and moderate-income borrowers LMI borrowers exceed its overall market share for home improvement lending within the AA.

Borrower distribution of mortgage refinance loans is good.

PNC's percentage of lending to low-income borrowers within the AA is lower than the percentage of low-income persons in the area. The portion of mortgage refinance lending to moderate-income borrowers exceeds the percentage of moderate-income persons in the area. The bank's market shares of mortgage refinance loans to both low-income borrowers and moderate-income borrowers exceed the bank's overall market share for mortgage refinance lending to all borrowers within the AA.

Small Loans to Businesses

Refer to Table 11 in the State of Virginia 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.

The portion of small loans made to businesses in the AA exceeds the percentage of small businesses in the AA. The market share for small loans to businesses with revenues of \$1 million or less exceeds the overall market share for small loans to businesses within the AA.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Virginia section of Appendix D for the facts and data used to evaluate the bank's level of community development 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 neutral impact upon lending test conclusions. PNC's level of CD lending is adequate. The bank made one CD loan during the evaluation period totaling \$65 thousand. Although PNC's presence in the area is small (deposit market share and branch network) and relatively new and the CD loan was responsive to the identified need of affordable housing within the area, the volume of lending did not represent a significant level of lending relative to the bank's ability to lend and community needs within the area.

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. These programs are available in the Accomack AA. Examples of the programs offered in the Accomack AA are provided below, but program statistics are not available for individual assessment areas.

- **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. Homeowners must complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe appropriate for 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. During the evaluation period, PNC originated 50 loans totaling \$2 million under this program.
- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using

alternative credit documentation, such as rent receipts, utility payments, savings history, and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.

- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

INVESTMENT TEST

The bank's performance under the investment test in the State of Virginia is rated Outstanding. Based on a full-scope review, performance in the Accomack AA is excellent. PNC's level of qualifying investments is significant, based upon the bank's presence and recent entry into the market. It also represents an excellent responsiveness to the identified community need of early childhood development.

Refer to Table 14 in the State of Virginia 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

The volume of PNC's CD investments in the Accomack AA is excellent. During the evaluation period, PNC made three investments totaling \$2.3 million in the Accomack AA.

As described in the background section, PNC has identified a need for early childhood education for LMI children and their families. The bank has been a leader in addressing that need through its Grow Up Great program. The investments in the Accomack AA are investments made through the Grow Up Great program. The investments are directly responsive to the community need.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

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

Retail Banking Services

Refer to Table 15 in the State of Virginia 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 presence in the Accomack AA is new since the last CRA examination and remains small as represented by deposit market share and branch network. The bank's retail delivery systems are reasonably accessible to residents in geographies of different income levels and individuals of different income levels in the Accomack AA because of the small size of the Accomack AA. Overall, PNC's distribution of branches is adequate. There are no low-income geographies in the AA. PNC does not have any branches located in moderate-income geographies. Although the percentage of the population in moderate-income geographies is relatively low compared to the remainder of the AA, the absence of PNC branches within those areas impacts our assessment of the bank's branch network.

PNC's record of opening and closing branch offices has not adversely affected the accessibility of delivery systems in the Accomack AA. No offices were opened in the AA during the review period. One office was closed in a middle-income geography.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying for a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

The level and nature of PNC's CD services are consistent with its small and relatively new presence in the Accomack AA. Bank management and employees provided financial and technical assistance to fewer than ten local CD organizations. Additionally, management and employees offered financial training and counseling to local residents. CD services had a neutral impact on the service test evaluation.

State Rating

State of Florida

CRA Rating for the State of Florida⁶: Satisfactory

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

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

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

The major factors that support this rating include:

- PNC's distribution of lending by geography is poor.
- The distribution of PNC's lending by borrower income is adequate.
- PNC's level of community development lending is excellent and had a significantly positive impact on the lending test rating.
- The bank's level of qualified investments is good.
- Service delivery systems are reasonably accessibility 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 Naples – Marco Island MSA, consisting of Collier County, has been designated as the Naples AA and the Sebastian - Vero Beach MSA, consisting of Indian River County, has been designated as the Indian River AA. PNC has two branches and two ATMs in the Naples AA and one branch and one ATM in the Indian River AA.

PNC reported \$106.7 million in deposits in Florida as of June 30, 2009. The deposits in Florida represented 0.13 percent of the bank's total deposit base. According to FDIC deposit market share information as of that date, PNC was the 254th-largest deposit-taking financial institution in Florida, with approximately 0.03 percent of the state's deposit base. Larger institutions included Bank of America, N.A. (18.15 percent), Wachovia Bank, National Association (16.02 percent), Suntrust Bank (9.95 percent), Regions Bank (4.35 percent), and Colonial Bank (3.00 percent). PNC was the thirty-first largest bank in the Naples AA with deposit market share of 0.35 percent. Approximately 0.21 percent of PNC's reportable loans were originated within the AAs in the State of Florida.

PNC Advisors provide wealth management services to individuals and institutional clients. These services include investment management, tax planning, financial planning, trust and

⁶ 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.

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.

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

Scope of Evaluation in the State of Florida

Our evaluation in Florida consisted of a full-scope evaluation of CRA performance in the Naples AA and a limited-scope evaluation in the Indian River AA. The Indian River AA is PNC's largest market in Florida based upon deposits. However, the Naples AA was selected for the full scope evaluation because the AA has low-income geographies. The Indian River AA does not have low-income geographies. The Naples AA also has two branches and ATMs compared to one branch and one ATM in the Indian River AA. Additionally, the deposit bases are not significantly different in size (61 percent for Indian River and 39 percent for Naples).

The ratings for Florida are based primarily on the results of our evaluation of the Naples 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.

LENDING TEST

The bank's performance under the lending test in Florida is rated Low Satisfactory. Based on a full-scope review, PNC's lending performance in the Naples AA is adequate. 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 in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Naples AA was adequate. PNC originated a small volume of HMDA-reportable loans and small loans to businesses. However, this was consistent with the bank's operations where loans were made primarily on an accommodation basis. Home mortgage lending activity was adequate and small business lending was adequate. Based on 2009 FDIC deposit market information, PNC was the 31st-largest institution in the AA with a deposit market share of 0.35 percent. Based upon 2008 market data, the bank was ranked 167th in mortgage lending with 0.03 percent market share based upon number of loans and 0.04 percent market share based upon total dollar amount of loans. PNC was ranked 232nd in making home purchase loans (0.02 percent market share for number, 0.01 percent for total dollar amount), 58th in home improvement loans (0.16 percent market share for number, 0.09 percent for total dollar amount), and 147th in refinancing home mortgage loans (0.03 percent

market share for number, 0.07 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked 51st in overall total number of loans (0.02 percent market share) and 78th in the total dollar amount of small loans to businesses (0.03 percent market share). The bank was 25th in the total number of small loans to businesses with revenues of \$1 million or less and 22nd in total dollar amount of small loans to those businesses (0.39 percent market share for number of loans and 0.60 percent market share for dollar amount of loans).

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 is very poor and the distribution of small loans to businesses is poor.

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 very poor.

The portion of home purchase loans made in low-income geographies within the Naples AA is significantly lower than the percentage of owner-occupied units in the AA. PNC's portion of home purchase loans made in moderate-income geographies is somewhat lower than the percentage of owner-occupied units in these areas. The bank's market shares for home purchase lending in both low-income geographies and moderate-income geographies within the AA are significantly lower than its overall market share for home purchase lending within the AA.

Geographic distribution of home improvement loans is very poor.

The portions of home improvement loans made in both low-income geographies and moderate-income geographies are significantly lower than the percentages of owner-occupied units. The bank's market shares for home improvement lending in both low-income geographies and moderate-income geographies within the AA are significantly lower than its overall market share for home improvement lending within the AA.

Geographic distribution of mortgage refinance loans is very poor.

The portions of mortgage refinance loans made in both low-income geographies and moderate-income geographies in the AA are significantly lower than the percentages of owner-occupied units. The bank's market shares for mortgage refinance lending in both low-income geographies and moderate-income geographies within the AA are significantly lower than its overall market share for mortgage refinance lending 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.

The portion of small loans to businesses in low-income geographies in the AA exceeds the percentage of businesses in low-income geographies within the AA. The portion of loans to businesses in moderate-income geographies is significantly lower than the percentage of businesses located in moderate-income geographies within the AA. The bank's market shares for small loans to businesses in both low-income geographies and moderate-income geographies are significantly lower than its overall market share for small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

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 very poor, but the distribution of small loans to businesses is excellent.

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 very poor.

The portions of home purchase loans made to low-income borrowers and moderate-income borrowers are significantly lower than the percentages of low-income and moderate-income persons in these areas. The bank's market shares for home purchase loans to low-income borrowers and moderate-income borrowers within the AA are significantly lower than its overall market share for home purchase lending within the AA.

Borrower distribution of home improvement loans is very poor.

The portions of home improvement loans made to low-income borrowers and moderate-income borrowers are significantly lower than the percentages of low-income and moderate-income persons in these areas. The bank's market shares for home improvement loans to low-income borrowers and moderate-income borrowers within the AA are significantly lower than its overall market share for home improvement lending within the AA.

Borrower distribution of mortgage refinance loans is very poor.

PNC's portions of mortgage refinance loans made to low-income borrowers and moderate-income borrowers are significantly lower than the percentages of low-income and moderate-income persons in these areas. The bank's market shares for mortgage refinance loans to low-income borrowers and moderate-income borrowers within the AA are significantly lower than its overall market share for mortgage refinance lending 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 excellent.

PNC's portion of small loans made to businesses in the AA with revenues of \$1 million or less exceeds the percentage of small businesses in the AA. The market share for small loans to businesses exceeds PNC's overall market share for small loans to businesses within the AA.

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 community development 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 positively impacts lending test conclusions. PNC's level and nature of CD lending is excellent. PNC made only one CD loan totaling \$5.6 million during the evaluation period. However, the loan directly addressed the identified need of affordable housing and represents a significant dollar amount relative to PNC's very limited presence in the area. The loan is for the development of new affordable rental properties within the high cost area of Immokalee, Florida.

Product Innovation and Flexibility

The bank offers a limited menu of loan products and services in the AA through the PNC Advisor offices. The products and services offered by PNC are not innovative or flexible.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the lending test in the Indian River AA is not inconsistent with the bank's overall Low Satisfactory performance under the lending test in Florida.

Refer to the 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 High Satisfactory. Based on a full-scope review, performance in the Naples 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 is weaker than the bank's performance in the Naples AA. The performance in the Indian River AA does negatively impact 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

The volume of PNC's investments in the Naples AA is excellent. During the evaluation period, PNC made eight investments in the AA totaling \$12.9 million. The total dollar amount of investments is significant, relative to the bank's very limited presence in the AA, and represents excellent responsiveness to community needs. One investment, totaling \$12.9 million and representing 99 percent of the total investments, supported the development of affordable rental property in the AA.

Conclusions for Area Receiving Limited-Scope Reviews

Based on a limited-scope review, investment test performance in the Indian River AA is weaker than the bank's High Satisfactory performance under the investment test for the State of Florida. The primary reason for the weaker performance is a significantly lower volume of CD investments in the Indian River AA.

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 full-scope review, the bank's performance in the Naples 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 two PNC Advisor offices in the Naples AA. The branches are in upper-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 assessment area.

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.

PNC offers traditional banking services to its consumer and business customers through its PNC Advisor offices. Alternative delivery systems also exist, but their availability did not impact the service test evaluation because their impact on providing retail banking services to LMI persons in this market is uncertain.

Community Development Services

The level and nature of PNC's CD services are adequate and consistent with its very limited presence in the Naples AA and its very narrow focus on a specific clientele. Bank management and employees provided financial and technical assistance through their involvement with eight local CD organizations. Additionally, management and employees offered financial training and counseling to local residents through some of those organizations.

Conclusions for Areas receiving Limited-Scope Reviews

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

Refer to the 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 MMA⁷: Satisfactory

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- The bank's distribution of loans by borrower income is excellent, and the distribution of loans by geographic area is adequate.
- PNC's community development lending is excellent and positively impacts the lending performance test.
- PNC'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 community development 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 32 offices and 96 ATMs within the Allentown AA.

PNC reported \$1.47 billion in deposits in the Allentown MMA as of June 30, 2009. The deposits in the Allentown MMA represented 1.74 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the third-largest deposit-taking financial institution in the Allentown MMA with 10.36 percent of the MMA's deposit base. Other financial institutions with significant market share in the MMA included Wachovia Bank, National Association (23.10 percent), National Penn Bank (11.89 percent), Lafayette Ambassador Bank (7.79 percent), and Bank of America, N.A. (5.81 percent). PNC originated 2.59 percent of its reportable loans within the Allentown AA.

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

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

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.

When determining conclusions for the lending test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 Allentown AA is rated Outstanding.

Lending Activity

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

Lending activity in the Allentown AA was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the third-largest institution in the AA with a deposit market share of 10.36 percent. Based upon 2008 market data, the bank was ranked 11th in mortgage lending with 1.94 percent market share based upon number of loans and 1.00 percent market share based upon total dollar amount of loans. PNC was ranked 60th in making home purchase loans (0.33 percent market share for number, 0.18 percent for total dollar amount), third in home improvement loans (7.44 percent market share for number, 4.79 percent for total dollar amount), and 13th in refinancing home mortgage loans (1.55 percent market share for number, 1.14 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked third in overall total number of loans (8.75 percent market share) and second in the total dollar amount of small loans to businesses (15.70 percent market share). The bank was first in the total number and total dollar amount of small loans to businesses with revenues of \$1 million or less (24.41 percent market share for number of loans and 22.83 percent market share for dollar amount of loans).

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 and small loans to businesses is adequate.

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

Geographic distribution of home improvement loans is adequate.

PNC's percentage of home improvement loans made in low-income geographies in the AA is significantly lower than the percentage of owner-occupied units in these areas. The portion of home improvement loans made in moderate-income geographies approximates the percentage of owner-occupied units in these areas. The market share for home improvement loans in low-income geographies within the AA is lower than the bank's overall market share for home improvement lending within the AA. The market share for home improvement lending in moderate-income geographies exceeds the bank's overall market share for home improvement lending.

Geographic distribution of mortgage refinance loans is poor.

The percentage of PNC's refinance loans made in low-income geographies in the AA is significantly lower than the percentage of owner-occupied units in these areas. In moderate-income geographies, the portion of loans approximates the percentage of owner-occupied units in these areas. The market share for mortgage refinance loans in low-income geographies within the AA is significantly lower than the bank's overall market share for mortgage refinance loans within the AA. The market share for mortgage refinance lending in moderate-income geographies substantially meets the overall market share for mortgage refinance lending within the AA.

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 adequate.

The bank's portion of small loans made to businesses in low-income geographies within the AA is lower than the percentage of businesses located in these areas. The portion of loans made in moderate-income geographies approximates the percentage of businesses located in these areas. The market share for small loans to businesses in low-income geographies is somewhat lower than the overall market share for small loans to businesses within the AA. The market share for small loans to businesses in moderate-income geographies exceeds the overall market share for small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

Distribution of Loans by Income Level of the Borrower

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

The percentage of home purchase loans made to low-income borrowers in the AA is somewhat lower than 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 the AA. The market shares of home purchase loans to both low-income borrowers and moderate-income borrowers exceed the bank's overall market share for home purchase lending to all borrowers within the AA.

Borrower distribution of home improvement loans is excellent.

The portion of home improvement loans made to low-income borrowers in the AA approximates the percentage of low-income persons in the AA. PNC's percentage of home improvement loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the area. The market shares for home improvement loans to both low-income borrowers and moderate-income borrowers exceed the bank's overall market share for home improvement lending within the AA.

Borrower distribution of mortgage refinance loans is good.

PNC's percentage of refinance loans made to low-income borrowers within the AA is somewhat lower than the percentage of low-income persons in the AA. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share for mortgage refinance loans within the AA. The market share for refinance loans to moderate-income borrowers is somewhat lower than the bank's overall market share for mortgage refinance lending 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 excellent.

The portion of small loans made to businesses within the AA exceeds the percentage of small businesses in these areas. The market share for small loans to businesses with revenues of \$1 million or less exceeds the overall market share for small loans to businesses within the AA.

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 community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as community development (CD) loans. Table 5 does not separately list community development loans.

CD lending positively impacts lending test conclusions. PNC's level and nature of CD lending is excellent. PNC placed significant emphasis on addressing the community need for affordable housing through its CD lending. The bank made a total of 18 CD loans during the evaluation period totaling approximately \$9.6 million.

Examples of CD loans made by the bank during the evaluation period include a \$3.5 million loan for the redevelopment of an old Bethlehem Steel factory into a center for a foundation providing social services to LMI individuals and families. The property is located in a highly distressed area and the loan significantly supports plans for revitalizing the area. PNC also made a \$1.7 million loan for critically-needed repairs to a high-rise building offering apartments to LMI individuals and families.

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. These programs are available in the Allentown AA. Examples of the programs offered in the Allentown AA are provided below, but program statistics are not available for individual assessment areas.

- **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. Homeowners must complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe appropriate for 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. During the evaluation period, PNC originated 50 loans totaling \$2 million under this program.

- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.
- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

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 High Satisfactory. Based on a full-scope review, performance in the Allentown AA is good. PNC’s level of qualifying investments represents good responsiveness to the identified community needs of economic development and affordable housing.

PNC’s investment volume in the Allentown AA is good. During the evaluation period, PNC made investments in the AA totaling approximately \$4.7 million, including \$148 thousand in grants. The bank’s investments include \$3 million to help fund an economic development corporation’s loan pool. The organization provides loans to support the development of new small businesses or the expansion of existing small businesses. PNC also made \$900 thousand in investments to an organization providing social services to LMI individuals and families within a highly-distressed area. The investments help create construction jobs related to the initial redevelopment effort and also help attract and maintain additional jobs to the area.

SERVICE TEST

The bank’s performance under the service test in the Allentown AA is rated Low Satisfactory. Based on full-scope review, the bank’s performance in the Allentown AA is adequate.

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 residents in geographies of different income levels and individuals of different income levels in the Allentown AA. PNC's distribution of branches is adequate. The bank's percentage of branches in low-income geographies is low compared to the percentage of the population in these areas. Although PNC does not have any branches in low-income geography branches, the fact is mitigated by the very low percentage of the population of the AA living within the low-income geographies. The percentage of branches in moderate-income geographies is somewhat lower than the percentage of the 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 were no changes in the numbers of LMI geography branches. The bank opened one branch in an upper-income geography, but closed two branches in upper-income areas and three branches in middle-income areas.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying for a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

PNC provides an excellent level of community development services to the Allentown MMA. PNC employees provided community development services to over 40 different organizations, groups, or educational settings.

PNC was a leader within the AA in the provision of CD services during the evaluation period. Bank management and employees were actively involved with efforts to provide financial training and home ownership counseling through organizations and groups. Additionally, PNC

provided services directly to organizations, groups, and governmental entities involved in affordable housing and economic development. The bank also provided 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 is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area. The efforts include financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses. The classes also provide financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Multi-state Metropolitan Area Rating

Cincinnati Multi-State Metropolitan Area

CRA rating for the Cincinnati, OH-IN-KY 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:

- The distribution of the bank's lending by borrower income is excellent, and the distribution of loans by geographic area is good.
- PNC is responsive to community needs and provided an excellent level of community development lending. Community development lending has a positive impact on the evaluation of the bank's lending performance in Cincinnati.
- PNC's level of community development investments is excellent.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels.
- The bank performs an excellent level of community development 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 51 offices and 136 ATMs in the AA.

PNC reported \$2.6 billion in deposits in the Cincinnati AA as of June 30, 2009. The deposits in the Cincinnati AA represented 3.09 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the fourth-largest deposit-taking financial institution in the Cincinnati AA with 4.79 percent of the AA's deposit base. Other institutions with significant market share in the AA include Fifth Third Bank (30.96 percent), US Bank, National Association (27.42 percent), National City Bank (5.49 percent), and Huntington National Bank (3.56 percent). PNC originated 4.88 percent of its reportable loans in the Cincinnati AA.

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

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.

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 gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 Cincinnati MMA is rated Outstanding. Based on 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 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 was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the fourth-largest institution in the AA with a deposit market share of 4.79 percent. Based upon 2008 market data, the bank was ranked 20th in mortgage lending with 1.01 percent market share based upon number of loans and 0.89 percent market share based upon total dollar amount of loans. PNC was ranked 47th in making home purchase loans (0.39 percent market share for number, 0.70 percent for total dollar amount), fifth in home improvement loans (5.35 percent market share for number, 5.97 percent for total dollar amount), and 26th in refinancing home mortgage loans (0.85 percent market share for number, 0.81 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked fourth in overall total number of loans (6.47 percent market share) and second in the total dollar amount of small loans to businesses (13.95 percent market share). The bank was second in the total number of small loans made to businesses with revenues of \$1 million or less and first in total dollar amount of small loans to those businesses (17.16 percent market share for number of loans and 15.68 percent market share for dollar amount of loans).

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.

The percentages of home purchase loans made in both low-income and moderate-income geographies within the AA exceed the percentages of owner-occupied units in these areas. The market shares for home purchase lending in both low-income and moderate-income geographies exceed the bank's overall market share for home purchase lending within the AA.

Geographic distribution of home improvement loans is excellent.

The portions of home improvement loans made in both low-income and moderate-income geographies within the AA exceed the percentage of owner-occupied units in these areas. The market share for home improvement lending in low-income geographies exceeds the overall market share for home improvement lending within the AA. The market share for home improvement lending in moderate-income geographies substantially meets the overall market share for home improvement lending within the AA.

Geographic distribution of mortgage refinance loans is poor.

The portions of loans made in both low-income and moderate-income geographies within the AA are lower than the percentages of owner-occupied units in the respective areas. The market shares for mortgage refinance lending in both low-income and moderate-income geographies are somewhat lower than the bank's overall market share for mortgage refinance lending within the AA.

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.

PNC's percentage of lending in low-income geographies within the AA exceeds the percentage of businesses located in these areas. The percentage of loans made in moderate-income geographies approximates the percentage of businesses located in these geographies. The market shares for small loans to businesses in low- and moderate-income geographies exceed the bank's overall market share for small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

Distribution of Loans by Income Level of the Borrower

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

The percentage of home purchase loans made to low-income borrowers in the AA exceeds the percentage of low-income persons residing in the AA. The percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas. The market shares of home purchase loans to both low-income and moderate-income borrowers exceed the bank's overall market share for home purchase loans to all borrowers within the AA.

Borrower distribution of home improvement loans is excellent.

PNC's portions of home improvement loans made to both low-income and moderate-income borrowers within the Cincinnati AA exceed the percentages of low-income and moderate-income borrowers in the AA. The market shares for home improvement loans to low- and moderate-income borrowers exceed the bank's overall market share for home improvement lending within the AA.

Borrower distribution of mortgage refinance loans is excellent.

The portion of refinance loans made to low-income borrowers in the AA is somewhat lower than the percentage of low-income borrowers in these areas. The percentage of refinance loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in these areas. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share for refinance lending within the AA. The market share for refinance loans to moderate-income borrowers substantially meets the bank's overall market share for refinance lending 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 excellent.

The portion of small loans made to businesses exceeds the percentage of small businesses in the AA. The market share for small loans to businesses with revenues of \$1 million or less exceeds the overall market share for small loans to businesses.

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 community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans.

CD lending has a positive impact on lending test conclusions. PNC's level of CD lending is excellent because of the significant number and dollar amount of CD loans and its excellent responsiveness to community needs. Additionally, the bank is a leader in CD lending within the Cincinnati AA. The bank made 46 CD loans during the evaluation period totaling \$31.8 million. PNC's CD lending was directly responsive to identified community needs. PNC made loans to organizations and groups working to stabilize and revitalize LMI areas, provide affordable housing, and promote economic development. The bank made \$18.5 million in loans to groups working to stabilize and revitalize LMI areas and \$10 million in loans to groups with the objective of providing affordable housing. The groups promoting revitalization and stabilization of LMI areas also provided affordable housing as one means of achieving their objectives.

Examples of PNC's efforts to address community needs through CD lending include loans for \$3 million and \$2.5 million, respectively, to a community development finance institution (CDFI) focused on affordable housing and economic revitalization, including the Over the Rhine area. The loan supports the CDFI's operations. Other examples include a \$2.8 million loan for the conversion of a school house into 30 units of affordable housing for LMI seniors. PNC also originated a loan for \$2.4 million to finance the renovation of 62 units of affordable rental units and a loan for \$2.2 million for the refinance of capital expenditures on 41 existing affordable rental units.

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. These programs are available in the Cincinnati AA. Examples of the programs offered in the Cincinnati AA are provided below, but program statistics are not available for individual assessment areas.

- **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. Homeowners must complete credit counseling prior to applying for a loan. The non-profits provide the

credit and financial counseling they believe appropriate for 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. During the evaluation period, PNC originated 50 loans totaling \$2 million under this program.

- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history, and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.
- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

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, the bank’s 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 111 investments in the AA totaling \$15.3 million. Additionally, three prior period investments totaling approximately \$3.1 million remain outstanding. The bank’s excellent responsiveness to a primary community development need is demonstrated with 88.6 percent of the bank’s investments made in affordable housing projects and programs.

Examples of PNC’s CD investments include \$2 million investments made in two organizations with loan funds supporting the development of affordable housing. One of the investments was considered complex because it provided pre-development capital for affordable housing projects. Other examples include the acquisition of LIHTCs supporting three affordable housing projects. One investment for \$2 million supported the acquisition and rehabilitation of a 48 unit affordable rental project. Another investment for \$3 million was for the development of affordable rental properties for seniors in an historic building. The building was vacant and had a destabilizing effect upon the neighborhood. The other LIHTC investment noted above was for \$2.9 million for the development of 24 units of affordable housing.

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 a 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 residents in geographies of different income levels and individuals of different income levels in the Cincinnati AA. PNC's distribution of branches is adequate. The distributions of branch offices in both low-income and moderate-income geographies are lower than the percentage of population living in those geographies.

PNC's record of opening and closing branch offices has not adversely affected the accessibility of its delivery systems in the Cincinnati AA, particularly in LMI geographies. During the evaluation period, PNC did not open or close any low- or moderate- income offices. The bank closed three middle-income offices and one upper-income office.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying for a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

PNC provides an excellent level of community development services to the Cincinnati AA. PNC management and employees provided CD services to over 90 different organizations, groups, or schools.

PNC provides financial and technical assistance to organizations or groups addressing identified community needs, including affordable housing, economic development, and the provision of social services to LMI individuals and families. Additionally, PNC has worked through organizations and groups to provide financial literacy and home ownership training to individuals.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area. The efforts include financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Multi-state Metropolitan Area Rating

Louisville Multi-State Metropolitan Area

CRA rating for the Louisville, KY-IN Multi-State Metropolitan Area⁹: 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:

- The bank's distribution of lending by borrower income is excellent and the distribution by geographic area is good.
- The bank's volume of community development lending is excellent and had a positive impact on the bank's overall lending performance in Louisville.
- PNC's level of community development investments is good.
- Service delivery systems and offices provide excellent accessibility to geographies and individuals of different income levels.
- The bank performs an excellent level of community development 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). PNC has 49 offices and 126 ATMs in the AA.

PNC reported \$2.3 billion in deposits in the Louisville AA as of June 30, 2009. The deposits in the Louisville AA represented 2.72 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the third-largest deposit-taking financial institution in the Louisville AA with 10 percent of the AA's total deposit base. Other large institutions included National City Bank (17.52 percent), JP Morgan Chase Bank, N.A. (11.86 percent), Fifth Third Bank (9.61 percent), and Branch Banking and Trust Co. (6.09 percent). PNC originated 3.61 percent of its reportable loans in the Louisville AA.

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

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.

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 gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 Louisville MMA is rated Outstanding. Based on 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 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 was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the third-largest institution in the AA with a deposit market share of 10.00 percent. Based upon 2008 market data, the bank was ranked 11th in mortgage lending with market share of 1.87 percent market share based upon number of loans and 0.74 percent market share based upon total dollar amount of loans. PNC was ranked 38th in making home purchase loans (0.54 percent market share for number, 0.38 percent for total dollar amount), first in home improvement loans (12.36 percent market share for number, 5.29 percent for total dollar amount), and 20th in refinancing home mortgage loans (1.29 percent market share for number, 0.75 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked third in overall total number of loans (10.91 percent market share) and first in the total dollar amount of small loans to businesses (25.75 percent market share). The bank was first in the total number and total dollar amount of small loans to businesses with revenues of \$1 million or less (31.63 percent market share for number of loans and 25.64 percent market share for dollar amount of loans).

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 adequate 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 in the AA is significantly lower than the percentage of owner-occupied units in these areas. The percentage of home purchase loans made in moderate-income geographies approximates the percentage of owner-occupied units in these areas. The market share for home purchase lending in low-income geographies is lower than the overall market share for home purchase lending within the AA. The market share for home purchase lending in moderate-income geographies exceeds the overall market share for home purchase lending.

Geographic distribution of home improvement loans is adequate.

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

Geographic distribution of mortgage refinance loans is poor.

The percentage of loans made in low-income geographies within the AA is significantly lower than the percentage of owner-occupied units in these areas. In moderate-income geographies, the portion of loans is somewhat lower than the percentage of owner-occupied units. The market share for mortgage refinance loans in low-income geographies is significantly lower than the bank's overall market share for mortgage refinance loans within the AA. The market share for mortgage refinance loans in moderate-income geographies exceeds the overall market share for refinance lending.

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 portions of loans made in both low-income and moderate-income geographies exceed the percentages of businesses located in these areas. The market shares for small loans to businesses in low-income and moderate-income geographies exceed the bank's overall market share of small loans made to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

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 and 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.

The portions of home purchase loans made to both low-income and moderate-income borrowers within the AA exceed the percentages of those groups in the AA. The market shares of home purchase loans to both low-income and moderate-income borrowers exceed the bank's overall market share for home purchase loans to all borrowers within the AA.

Borrower distribution of home improvement loans is excellent.

The percentages of home improvement loans made to both low-income and moderate-income borrowers in the AA exceed the percentages of those groups in the AA. The market shares for home improvement loans to both low-income and moderate-income borrowers exceed the bank's overall market share for home improvement lending.

Borrower distribution of mortgage refinance loans is excellent.

The portion of refinance loans made to low-income borrowers within the Louisville AA approximates 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. The market shares for refinance loans to both low-income and moderate-income borrowers exceed the bank's overall market share for refinance loans within the AA.

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.

The portion of small loans made to businesses exceeds the percentage of small businesses within the AA. The market share for small loans to businesses in the AA with revenues of \$1 million or less exceeds the overall market share for small loans to businesses within the AA.

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 community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans.

CD lending has a positive impact on lending test conclusions. PNC is a leader in CD lending within the AA; the bank's level of CD lending is excellent. PNC's CD lending was directly responsive to identified community needs. Loans were made to support economic development within the AA, revitalization and stabilization of LMI areas, and development of affordable housing. The majority of the loans supporting economic development also supported the development of affordable housing as one element of economic development. The bank made 15 CD loans during the evaluation period totaling \$29.6 million.

An example of CD lending is a \$9 million loan for the renovation of commercial properties within a Kentucky Enterprise Zone. The project promoted economic development and job creation within a moderate-income tract. Another example is a \$1.2 million loan to a CDC for construction of its new headquarters and working capital to support operations. Other examples of large loans directly responsive to community needs include loans of \$1.1 million, \$1.1 million, and \$800 thousand, respectively, to organizations promoting the development of affordable housing within the AA.

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. These programs are available in the Louisville AA. Examples of the programs offered in the Louisville AA are provided below, but program statistics are not available for individual assessment areas.

- **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. Homeowners must complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe appropriate for 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. During the evaluation period, PNC originated 50 loans totaling \$2 million under this program.

- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history, and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.
- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

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 High Satisfactory. Performance in the Louisville AA is good. PNC's level of qualifying investments represents good responsiveness to the identified community needs.

PNC's investment volume in the Louisville AA is good. During the evaluation period, PNC made 82 investments in the AA totaling \$9.9 million. Additionally, one prior period investment totaling \$1.5 million remains outstanding. The bank's excellent responsiveness to a primary community development need is demonstrated with 65.6 percent of the bank's investments made in affordable housing projects and programs.

One example of PNC's CD investments is a \$7.5 million investment to support the development of affordable rental property. Another example is the prior period investment totaling \$1.5 million. That investment supports a reinvestment fund promoting economic development within the AA. One investment made by PNC provided permanent financing for a CDC's headquarters and additional working capital. The investment was complex because it involved a longer term (25 years), below market interest rate, did not require principal repayment during the term of the investment, and is small for an NMTC investment (\$310 thousand).

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Review

The bank's performance under the service test in the Louisville MMA is rated Outstanding. 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 residents in geographies of different income levels and individuals of different income levels in the Louisville MSA. The distribution of branch offices is excellent. The percentage of PNC offices in low-income geographies within the AA exceeds the population residing in these geographies. The percentage of offices in moderate-income geographies is somewhat lower than the percentage of the population residing in the geographies.

PNC's record of opening and closing branch offices has not materially adversely affected the accessibility of delivery systems in the Louisville AA. During the review period, PNC closed one branch in a moderate-income geography and did not open any LMI branches. PNC opened one middle-income branch during the evaluation period.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying for a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

PNC provides an excellent level of community development services to the Louisville MMA. PNC employees provided community development services to approximately 60 different organizations, groups, or classes.

PNC provides financial and technical assistance to organizations or groups addressing identified community needs, including affordable housing, economic development, and the provision of social services to LMI individuals and families. Additionally, PNC has worked through organizations and groups to provide financial literacy and home ownership training to individuals.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area. The efforts include financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses. The classes also provide financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Multi-state Metropolitan Area Rating

Philadelphia Multi-State Metropolitan Area

CRA rating for the Philadelphia, PA-NJ-DE-MD Multi-State Metropolitan Area¹⁰:

Outstanding

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- PNC's distribution of loans by geography is good.
- The distribution of PNC's lending by borrower income is excellent.
- PNC's volume of community development lending is excellent. Community development lending has a positive impact on the bank's lending test performance in Philadelphia.
- The bank'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 an excellent level of community development services that have a positive impact on LMI individuals.

Description of Institution's Operations in the Philadelphia MMA

PNC has designated three AAs in the Philadelphia MMA with a total of 157 branches and 924 ATMs. The Philadelphia AA consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties in Pennsylvania. PNC has 107 branches and 666 ATMs in the Philadelphia AA. The Camden AA consists of Burlington, Camden, and Gloucester Counties in New Jersey. The bank has 40 branches and 245 ATMs in the Camden AA. The Cecil County AA consists of Cecil County, Maryland. PNC has ten branches and 13 ATMs in the AA.

PNC reported \$13.3 billion in deposits in the Philadelphia MMA as of June 30, 2009. The deposits in the Philadelphia MMA represent 15.75 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the seventh-largest deposit-taking financial institution in the Philadelphia MMA with 4.68 percent of the MMA's deposit base. Other institutions with significant market share in the MMA include ING

¹⁰This 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.

Bank FSB (26.43 percent), Wachovia Bank, National Association (9.49 percent), Chase Bank USA National Association (7.59 percent), and Ally Bank (6.09 percent). PNC originated 17.60 percent of its reportable loans in the Philadelphia AA. The Philadelphia AA is PNC's largest AA in the Philadelphia MMA. The Camden and Cecil County AAs are significantly smaller in terms of deposit base and numbers of offices and ATMs.

PNC offers a full range of credit products, including consumer, commercial and real estate loans, in the three 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 three AAs in the Philadelphia MMA. Our evaluation in the MMA consisted of a full-scope evaluation of CRA performance in the Philadelphia AA. This is PNC's major market in the Philadelphia MMA. We performed limited-scope evaluations in the Camden and Cecil County AAs.

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 gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 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 AAs do 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 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 was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the seventh-largest institution in the AA with a deposit market share of

4.68 percent. Based upon 2008 market data, the bank was ranked 16th in mortgage lending with market share of 1.44 percent based upon number of loans and 0.58 percent market share based upon total dollar amount of loans. PNC was ranked 57th in making home purchase loans (0.30 percent market share for number, 0.16 percent for total dollar amount), third in home improvement loans (6.34 percent market share for number, 4.60 percent for total dollar amount), and 24th in refinancing home mortgage loans (0.86 percent market share for number, 0.54 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked third in overall total number of loans (8.39 percent market share) and first in the total dollar amount of small loans to businesses (20.22 percent market share). The bank was first in the total number and total dollar amount of small loans to businesses with revenues of \$1 million or less (23.64 percent market share for number of loans and 27.35 percent market share for dollar amount of loans).

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 excellent, and the distribution of 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 excellent.

The percentage of home purchase loans made in low-income geographies within the AA exceeds the percentage of owner-occupied units in low-income geographies. The percentage of loans in moderate-income geographies exceeds the percentage of owner-occupied units in moderate-income geographies. The market shares for home purchase loans in both low-income and moderate-income geographies exceed the bank's overall market share for home purchase lending within the AA.

Geographic distribution of home improvement loans is excellent.

PNC's home improvement loans made in both low- and moderate-income geographies in the AA exceed the percentages of owner-occupied units in low-income and moderate-income geographies. The market shares for home improvement lending in both low- and moderate-income geographies exceed the bank's overall market share for home improvement lending within the AA.

Geographic distribution of mortgage refinance loans is good.

The portion of loans made in low-income geographies in the Philadelphia AA is significantly lower than the percentage of owner-occupied units in these areas. In moderate-income

geographies, the portion of refinance loans is somewhat lower than the percentage of owner-occupied units. The market shares for refinance lending in both low-and moderate-income geographies exceed the bank's overall market share for mortgage refinance lending within the AA.

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.

In low-income geographies within the AA, PNC's percentage of small loans made to businesses is somewhat lower than the percentage of businesses located in these areas. The portion of loans made in moderate-income geographies approximates the percentage of businesses located in these areas. The market shares for small loans to businesses in both low-income and moderate-income geographies exceed the bank's overall market share of small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

Distribution of Loans by Income Level of the Borrower

PNC's distribution of loans by income level of the borrower 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 good.

The portion of home purchase loans made to low-income borrowers in the AA is somewhat lower than the percentage of low-income persons residing in the AA. The percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA. The market share of home purchase loans to low-income borrowers exceeds the bank's overall market share for home purchase loans to all borrowers within the AA. The

market share of home purchase loans to moderate-income borrowers also exceeds the bank's overall market share for home purchase loans within the AA.

Borrower distribution of home improvement loans is excellent.

The bank's percentage of home improvement loans made to low-income borrowers in the AA exceeds the percentage of low-income persons in the AA. The portion of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA. The market shares for home improvement loans to both low- and moderate-income borrowers exceed the bank's overall market share for home improvement loans within the AA.

Borrower distribution of mortgage refinance loans is good.

The portion of refinance loans made to low-income borrowers within the AA is somewhat lower than the percentage of low-income persons residing in the AA. The bank's portion of loans to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share for refinance loans within the AA. The market share for refinance loans to moderate-income borrowers substantially meets the overall market share for refinance loans.

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.

The portion of small loans made to businesses within the AA exceeds the percentage of small businesses in the AA. The market share for small loans to businesses with revenues of \$1 million or less exceeds the overall market share for small loans to businesses.

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 community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans.

CD lending has a positive impact on lending test conclusions. PNC's level, nature, and responsiveness of CD lending are excellent. PNC's CD lending was significant and directly responsive to identified community needs. Loans supported economic development, the development of affordable housing, revitalization and stabilization of LMI areas, and the provision of community services. The bank made a total of 86 CD loans during the evaluation period totaling \$87.8 million.

An example of PNC's CD lending is a loan for \$7.5 million to refinance debt and provide for property improvements for a church organization providing social services to LMI individuals and families. Another example is a loan for \$3.5 million to an organization providing services to LMI and at-risk youths.

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. These programs are available in the Philadelphia AA. Examples of the programs offered in the Philadelphia AA are provided below, but program statistics are not available for individual assessment areas.

- **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. Homeowners must complete credit counseling prior to applying for a loan. The non-profits provide the credit and financial counseling they believe appropriate for 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. During the evaluation period, PNC originated 50 loans totaling \$2 million under this program.
- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history, and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.
- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

Conclusions for Areas Receiving Limited-Scope Reviews -

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

Based on a limited-scope review, the bank's performances under the lending test in the Camden and Cecil County AAs are 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 High Satisfactory. Based on a full-scope review, performance in the Philadelphia AA is excellent. PNC's level of qualifying investments represents significant and direct responsiveness to identified community needs. Weaker performance in the limited-scope AAs 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 308 investments in the AA totaling \$64.8 million. In addition, prior period investments totaling \$282 thousand remain outstanding. PNC demonstrated excellent responsiveness to significant needs within the AA. The bank's significant commitment to addressing the community need for affordable housing is evidenced by its investment of \$49.8 million in projects supporting the development of affordable housing. These investments are all LIHTC-supported projects. As described in the assessment of PNC's performance in Pennsylvania, the bank responded to another need for financial institutions to assist homeowners facing foreclosure because of predatory loans. PNC assumed a leadership role in the development and implementation of a statewide program to address this need. The bank also invested \$5 million in the Homeowner's Equity Recovery Opportunity Program (HERO).

Conclusions for Areas Receiving Limited-Scope Reviews –

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

Based upon limited-scope reviews, the bank's performance under the investment test in the Camden and Cecil County AAs is weaker than the bank's performance in the investment test in the Philadelphia MMA. The weaker assessments are primarily due to much lower volume of CD investments within the limited-scope AAs. Although these AAs are smaller than the Philadelphia AA, they negatively affect the rating for 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. Performance in the limited-scope AAs do not have a negative impact on the service test rating for the Philadelphia MMA.

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 residents in geographies of different income levels and individuals of different income levels in the Philadelphia MMA. The distribution of branches is adequate. The percentages of branch offices in both low-income and moderate-income geographies are somewhat lower than the percentages of population within the AA living in those geographies.

The accessibility of delivery systems in the Philadelphia AA has not been materially adversely affected by PNC's record of opening and closing branch offices in the Philadelphia AA, including in LMI geographies. The bank opened one branch in a moderate-income geography, but closed two in moderate-income geographies. The net effect of branch activity was a reduction of one office in moderate-income geographies. PNC also closed a net of five total branches in middle- and upper-income geographies.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying for a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

PNC provides an excellent level of community development services to the Philadelphia AA. PNC management and employees provided CD services to over 200 different organizations, groups, or educational settings.

PNC provides financial and technical assistance to organizations or groups addressing identified community needs, including affordable housing, economic development, and the provision of social services to LMI individuals and families. Additionally, PNC has worked through organizations and groups to provide financial literacy and home ownership training to individuals.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area. The efforts include financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Conclusions for Areas receiving Limited-Scope Reviews

Refer to the 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 and Cecil County AAs 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 Area¹¹:

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 PNC's loans by geography and borrower is excellent.
- The bank's level of community development lending is excellent.
- PNC'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 community development 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 157 offices and 404 ATMs. The Washington, DC – Arlington – Alexandria AA (Washington, DC AA) consists of the District of Columbia, Calvert, Charles, and Prince George's Counties, Maryland and Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church, Fauquier, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, and Prince William Counties in Virginia. PNC has 118 branches and 312 ATMs in the Washington, DC AA. The Bethesda – Gaithersburg – Frederick AA (Bethesda AA) consists of Montgomery and Frederick Counties, Maryland. The bank has 39 branches and 92 ATMs in the Bethesda AA.

PNC reported \$7.68 billion in deposits in the Washington, DC MMA as of June 30, 2009. The deposits in the Washington, DC MMA represented 9.12 percent of PNC's total deposit base. According to FDIC deposit market share information as of that date, PNC was the eighth-largest deposit-taking financial institution in the Washington, DC AA with 4.64 percent of the AA's deposit base. Other financial institutions with significant market share in the AA included E-Trade Bank (18.32 percent), Bank of America, N.A. (10.77 percent), Capital One, National Association (10.69 percent), Wachovia Bank, National Association (10.09 percent), and Suntrust Bank (7.97 percent). PNC originated 11.22 percent of its reportable loans in the Washington, DC AA. The Washington, DC AA is PNC's largest AA in the Washington, DC

¹¹This 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.

MMA. The Bethesda AA is significantly 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 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 consisted 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. Appendix A contains additional information regarding the full-scope and limited scope areas.

When determining conclusions for the lending test, we gave more weight to small business loans than residential mortgage loans because of PNC's primary focus on small business lending during the evaluation period. We gave more weight to home improvement and refinance loans than home purchase loans in our evaluation of home mortgage lending. 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 Washington, DC MMA is rated Outstanding. Based on a full-scope review, PNC's performance in the Washington, DC AA is excellent. 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 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 was adequate. Home mortgage lending activity was poor and small business lending was excellent. Based on 2009 FDIC deposit market information, PNC was the eighth-largest institution in the AA with a deposit market share of 4.64 percent. Based upon 2008 market data, the bank was ranked 51st in mortgage lending with 0.33 percent market share based upon number of loans and 0.28 percent market share based upon total dollar amount of loans. PNC was ranked 123rd in making home purchase

loans (0.08 percent market share for number, 0.15 percent for total dollar amount), 11th in home improvement loans (2.66 percent market share for number, 1.38 percent for total dollar amount), and 62nd in refinancing home mortgage loans (0.23 percent market share for number, 0.33 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked fifth in overall total number of loans (4.15 percent market share) and third in the total dollar amount of small loans to businesses (10.39 percent market share). The bank was third in the total number of small loans made to businesses with revenues of \$1 million or less and second in total dollar amount of small loans to those businesses (11.99 percent market share for number of loans and 14.38 percent market share for dollar amount of loans).

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 excellent.

The portion of home purchase loans made in low-income geographies in the AA exceeds the percentage of owner-occupied units in these areas. The portion of home purchase loans in moderate-income geographies approximates to the percentage of owner-occupied units. The market share for home purchase lending in low-income geographies is somewhat lower than the bank's overall market share for home purchase lending within the AA. PNC's market share for home purchase lending in moderate-income geographies exceeds its overall market share for home purchase lending within the AA.

Geographic distribution of home improvement loans is excellent.

PNC's percentages of home improvement loans made in both low-income and moderate-income geographies in the AA exceed the percentages of owner-occupied units in these areas. The market shares for home improvement lending in both low- and moderate-income geographies exceed the bank's overall market share for home improvement lending within the AA.

Geographic distribution of mortgage refinance loans is excellent.

The portion of refinance loans made in low-income geographies in the AA exceeds the percentage of owner-occupied units in these areas. PNC's percentage of refinance lending in moderate-income geographies approximates the percentage of the owner-occupied units in these areas. The market share for mortgage refinance lending in low-income geographies

exceeds the bank's overall market share for mortgage refinance lending within the AA. The bank's market share for refinance lending in moderate-income geographies substantially meets the overall market share for mortgage refinance lending in the AA.

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 small loans to businesses made in low-income geographies in the AA exceeds the percentage of businesses located in these areas. PNC's small lending to businesses in moderate-income geographies approximates the percentage of businesses located in these areas. The market shares for small loans to businesses in LMI geographies exceed the bank's overall market share of small loans to businesses within the AA.

Lending Gap Analysis

No significant gaps in lending were noted.

Inside/Outside Ratio

PNC originated a significant majority of its loans within its AAs. See the information on the bank's lending within its AAs in the Scope of the Evaluation Section.

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, and the distribution of small loans to businesses are both 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.

The percentage of home purchase loans made to low-income borrowers in the AA approximates the percentage of low-income persons residing in the AA. The portion of home purchase loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA. The market share of home purchase loans to low-income borrowers exceeds the bank's overall market share for home purchase loans to all borrowers within the AA. PNC's market share for home purchase lending to moderate-income borrowers is lower than the bank's overall market share for home purchase lending to all borrowers in the AA.

Borrower distribution of home improvement loans is excellent.

The portion of home improvement loans made to low-income borrowers in the AA exceeds the percentage of low-income persons. PNC's percentage of loans made to moderate-income borrowers exceeds the percentage of moderate-income persons in the area. The market shares for home improvement loans to both low-income and moderate-income borrowers exceed the bank's overall market share for home improvement loans within the AA.

Borrower distribution of mortgage refinance loans is excellent.

The portion of refinance loans made to low-income borrowers within the AA approximates the percentage of low-income persons in the AA. The portion of refinance loans to moderate-income borrowers exceeds the percentage of moderate-income persons in the AA. The market share for refinance loans to low-income borrowers exceeds the bank's overall market share for refinance loans within the AA. The bank's market share for refinance loans in moderate-income areas also exceeds the bank's overall market share for refinance loans within the AA.

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.

The portion of small loans made to businesses exceeds the percentage of small businesses. The market share for small loans to businesses with revenue of \$1 million or less exceeds the overall market share for small loans to businesses.

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 community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 consists of geographic lending data on all multifamily loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans.

CD lending has a positive impact upon lending test conclusions. PNC's level and nature of CD lending is excellent. The dollar amount and the number of CD loans originated by PNC were significant and directly responsive to identified community needs. Loans supported economic development, the development of affordable housing, revitalization and stabilization of LMI areas, and the provision of community services. The bank made a total of 27 CD loans during the evaluation period totaling \$47.4 million.

An example of PNC's CD lending is a loan for \$7.2 million for the restoration of an historic building being converted into a charter school serving LMI students. PNC also made a loan for \$4 million for the creation of another charter school serving LMI students. Both loans are in response to a specific need for quality education for LMI students within the District of Columbia. Other examples of large loans directly responsive to community needs are loans for \$6.8 million and \$5.6 million, to support affordable housing projects.

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. These programs are available in the Washington, DC AA. Examples of the programs offered in the Washington, DC AA are provided below, but program statistics are not available for individual assessment areas.

- **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. Homeowners must 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. During the evaluation period, PNC originated 50 loans totaling \$2 million under this program.
- **Basic Loan Program:** PNC designed this product for LMI applicants lacking a traditional credit history or having a weak credit history. The application is underwritten using alternative credit documentation, such as rent receipts, utility payments, savings history, and verifiable credit payments. The Basic Loan underwriting can be applied to home equity loans, personal unsecured loans, and auto loans. During the evaluation period, the bank originated 1,578 loans totaling \$8.4 million under this program.
- **PNC Portfolio Product:** PNC designed this product for LMI applicants with very limited resources for a downpayment. The product may be used to purchase a residence or refinance a residential mortgage loan. PNC will provide 100 percent financing for LMI borrowers with credit scores of at least 660 and 97 percent financing for borrowers with credit scores between 640 and 660. Borrowers must participate in homebuyer education to obtain the loan. During the evaluation period, PNC originated 1,052 loans totaling \$156.2 million under this program.

Conclusions for Areas Receiving Limited-Scope Reviews –

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

Based on a limited-scope review, the bank's performance under the lending test in the Bethesda AA is not inconsistent with 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 Outstanding. Based on a full-scope review, performance in the Washington, DC AA is excellent. 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 the Washington, DC AA is excellent. During the evaluation period, PNC made 135 investments in the AA totaling \$41.5 million. In addition, one prior period investment for \$1 million remains outstanding. The bank's commitment to addressing the community need for affordable housing is evidenced by its investment of \$21.8 million in projects supporting the development of affordable housing. These investments are all LIHTC-supported projects. In addition to a CD loan supporting one of the charter schools described above, PNC also provided a \$7.1 million NMTC investment to support the creation of the charter school. The investment involved a complex leveraged NMTC structure. This structure enabled PNC to reduce the school's annual debt service by 46 percent. The bank also made an investment for \$2.8 million for the renovation of a 27 unit affordable apartment building. The investment involved a leveraged NMTC structure with subordinate municipal financing. This project included the development of a 24 hour child care center.

Conclusions for Areas Receiving Limited-Scope Reviews -

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

Based on 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 lower volume of CD investments in the Bethesda AA. However, the weaker assessment does not negatively impact the overall rating for the Washington, DC MMA because of the much smaller size of the Bethesda AA relative to the Washington, DC 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. Performance in the limited-scope AA does not have a negative impact on the service test rating for the Washington, DC MMA.

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 residents in geographies of different income levels and individuals of different income levels in the Washington, DC AA. The distribution of branches is adequate. PNC's distribution of branch offices in low-income geographies exceeds the percentage of population within the AA living in low-income geographies. The proportion of branches in moderate-income geographies is lower than the percentage of the population within the AA living in moderate-income geographies.

PNC's record of opening and closing branch offices has positively affected the accessibility of its delivery systems in the Washington, DC AA, particularly in LMI geographies. During the evaluation period, PNC opened two offices in low-income geographies and two offices in moderate-income geographies. There were no branch closings in LMI areas. PNC also opened a net of 16 total offices in middle- and upper-income areas.

PNC offers an extensive and effective alternative delivery system in LMI geographies and to LMI individuals. Bank analysis of the usage of its ATM network indicates that LMI residents conduct a higher percentage of their transactions at ATMs than do all of PNC households. In addition to traditional branches and ATMs, PNC customers can conduct transactions through the Automated Clearing House (ACH), the internet, PNC's Financial Services Center (24-hour, 365 day telephone banking service), and telephone bill pay. Customers can also use PNC's automated phone system for accessing account information.

PNC's hours and services offered throughout the AA are good. The services offered at each branch are generally consistent. They 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. In addition to standard products and services, PNC offers products to meet identified needs within its communities. An example of such a product is:

- Foundations: PNC developed this product to help address the unbanked segment of the population, including individuals with negative transaction history reported on ChexSystem. These individuals would likely have difficulty qualifying for a checking account. The product enables 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. As of June 2009, PNC had a total of 9,593 accounts open with balances totaling approximately \$2.6 million.

Community Development Services

PNC provides an excellent level of community development services to the Washington, DC MMA. PNC management and employees provided CD services to approximately 75 different organizations, groups, or educational settings.

PNC provides financial and technical assistance to organizations or groups addressing identified community needs, including affordable housing, economic development, and the provision of social services to LMI individuals and families. Additionally, PNC has worked through organizations and groups to provide financial literacy and home ownership training to individuals. PNC is the only financial institution in Washington, DC with a dedicated staff person focused on financial literacy of the LMI population.

PNC is a leader in the development and provision of financial service education for LMI students, individuals, and families in need of additional education in financial matters. The bank has devoted extensive efforts in this particular area. The efforts include financial education workshops. PNC offers 15 different classes. The classes and course material address banking services and products, budgeting, money management, purchasing a home, preventing identity theft, borrowing and cash flow management for small businesses, and financial guidance for nonprofits. The latter was developed to help strengthen and guide new community based organizations. Homebuyer education is provided in both English and Spanish.

Conclusions for Areas Receiving Limited-Scope Reviews -

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

Based on a limited-scope review, the bank's performance under the service test in the Bethesda AA is stronger than the bank's performance in the service test in the Washington, DC MMA. The stronger performance in the Bethesda AA is due to stronger branch distribution within the AA.

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): (01/01/06 to 06/30/09) • Community Development Loans: (05/01/06 to 09/30/09) • Investment and Service Tests: (05/01/06 to 09/30/09) 	
Financial Institution		Products Reviewed
PNC Bank, N.A. (PNC) Wilmington, Delaware		Home mortgage loans, small business loans, community development loans, community development investments, community development services and branch services.
Affiliate(s)	Affiliate Relationship	Products Reviewed
The PNC Foundation	Bank Affiliate	Community development 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
Lebanon, PA MSA	Limited Scope	Entire MSA
Reading, 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 Maryland Baltimore – Towson, MD MSA	Full Scope	Entire MSA
Cumberland, MD-WV MSA	Limited Scope	Entire MSA
Hagerstown – Martinsburg, MD-WV MSA	Limited Scope	Entire MSA
Salisbury, MD MSA	Limited Scope	Entire MSA
Maryland Non-MSA	Limited Scope	Includes only Caroline, Kent, St. Mary's, Talbot, and Worcester Counties
State of New Jersey Edison, NJ MD	Full Scope	Entire MSA
Atlantic City, NJ MSA	Limited Scope	Entire MSA
Newark – Union, NJ-PA MSA	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 Kentucky Lexington – Fayette, KY MSA	Full Scope	Includes only Fayette County
Elizabethtown, KY MSA	Limited Scope	Includes only Hardin County
State of Virginia Accomack, VA	Full Scope	Accomack and Northampton Counties
State of Florida Naples – Marco Island, FL MSA	Full Scope	Entire MSA
Sebastian – Vero Beach, FL MSA	Limited Scope	Entire MSA
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
Cecil County	Limited Scope	Cecil County, 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 Montgomery and Frederick Counties, Maryland

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS PNC Bank, N.A.				
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 Maryland	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of New Jersey	Outstanding	High Satisfactory	High Satisfactory	Outstanding
State of Kentucky	Outstanding	High Satisfactory	Low Satisfactory	Satisfactory
State of Virginia	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
State of Florida	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Allentown – Bethlehem – Easton, PA-NJ Multi-state MSA #10900	Outstanding	High Satisfactory	Low 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	High Satisfactory	Outstanding	Outstanding
Philadelphia – Camden – Wilmington, PA-NJ-DE-MD Multi-state MSA #37980	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Washington – Arlington - Alexandria, DC-VA-MD-WV Multi-state MSA #47900	Outstanding	Outstanding	High Satisfactory	Outstanding

(*) 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 PA MSA

Demographic Information for Full Scope Area: Pittsburgh PA 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	140,443	4.07	17.86	44.42	33.52	0.13
Farms by Geography	2,866	0.87	10.96	63.47	24.67	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		47,195	Median Housing Value		87,792	
HUD Adjusted Median Family Income for 2009		62,500	Unemployment Rate (2000 US Census)		2.83%	
Households Below Poverty Level		11%				

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

Source: 2000 US Census and 2009 HUD updated MFI

The Pittsburgh AA consists of five of the seven counties that comprise the Pittsburgh MSA. Those counties are Allegheny, Butler, Fayette, Washington, and Westmoreland Counties. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$25.8 billion in deposits (market share 37.52 percent) and ranked as the largest deposit taking institution of the 51 financial institutions in the AA. PNC had 94 banking offices in this AA. Primary competitors included National City Bank, Citizens Bank of PA, and Bank of New York Mellon with deposit market shares of 15.51 percent, 8.42 percent, and 8.07 percent, respectively.

The City of Pittsburgh is the largest city in the AA. While the city is historically known for its steel industry, it has transitioned to an economy that is largely based on healthcare, education, technology, robotics, fashion, and financial services. Although the area experienced increased unemployment during the most recent recession, the impact was not as severe as it was nationally or for other areas. Many of the largest companies in the United States have a Pittsburgh corporate presence, including Alcoa, Bayer, Calgon Carbon, Del Monte Foods, FedEx Ground, Freemarkets, GlaxoSmithKline, H.J. Heinz Company, PPG Industries, Sony Electronics, US Steel Corporation, and Westinghouse Electrical Company. Large regional companies located in the area include 84 Lumber, the University of Pittsburgh, the University of Pittsburgh Medical Center, Giant Eagle, and West Penn Alleghany Health System. The federal, state, and local governments are also large employers with the AA.

The unemployment rate rose in the Pittsburgh MSA from 4.7 percent in June 2005 to 7.2 percent as of September 2009. As of September 2009, the State of Pennsylvania and the national unemployment rates were 8.5 percent and 9.8 percent, respectively.

Through contact with community groups, the following needs were identified:

- Mortgage products for low- and moderate-income borrowers;
- Funding for economic development projects and organizations; and
- More programs and involvement in home equity and home improvement lending.

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

Baltimore-Towson MD MSA

Demographic Information for Full Scope Area: Baltimore-Towson MD MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	625	12.64	21.92	39.52	25.12	0.80
Population by Geography	2,552,994	8.92	20.01	40.13	30.53	0.40
Owner-Occupied Housing by Geography	651,691	4.55	16.09	42.83	36.52	0.00
Business by Geography	200,198	5.61	15.84	42.49	36.02	0.04
Farms by Geography	3,917	0.82	6.82	45.47	46.90	0.00
Family Distribution by Income Level	658,188	20.46	17.74	22.48	39.33	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	251,370	16.49	30.07	37.51	15.94	0.00
Median Family Income		59,301	Median Housing Value		131,956	
HUD Adjusted Median Family Income for 2009		82,100	Unemployment Rate (2000 US Census)		2.54%	
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2009 HUD updated MFI

The Baltimore AA consists of the entire Baltimore-Towson MSA. It consists of Baltimore City and Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's Counties. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$4.91 billion in deposits (market share 9.04 percent) and ranked as the third-largest deposit taking institution of the 80 financial institutions in the AA. PNC had 89 banking offices in this AA. Primary competitors included Bank of America, NA, Manufacturers and Traders Trust Company, and Wachovia Bank, National Association with deposit market shares of 24.77 percent, 19.13 percent, and 8.09 percent, respectively.

The economy in the AA constitutes a diverse mix of employment sectors, including services, manufacturing, wholesale/retail trade, government (federal and local), health care, and financial services. The area benefits from its close proximity to Washington, DC and the core of federal government operations. Although the area experienced increased unemployment during the recession, its impact was moderated by the diversity of the economy and the close proximity to Washington, DC. The cost of living, including housing, is high in the area. The largest employers include W.R. Grace,

Black and Decker, Legg Mason, the University System of Maryland, Johns Hopkins University, Johns Hopkins Hospital, the U.S. Social Security Administration, Fort Meade, and Aberdeen Proving Ground. The City of Baltimore is the largest city in the AA.

The unemployment rate rose in the Baltimore MSA from 4.7 percent in June 2005 to 8.0 percent as of September 2009. As of September 2009, the State of Maryland and the national unemployment rates were 7.4 percent and 9.8 percent, respectively.

Through contact with community groups, the following needs were identified:

- Financial literacy and education;
- Low cost loans / loan modifications for homeowners facing foreclosure;
- Revitalization and stabilization efforts due to growing foreclosure activity;
- Basic banking services in poorer neighborhoods; and
- Affordable housing, including affordable rental housing.

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

Edison NJ Metro Division

Demographic Information for Full Scope Area: Edison NJ Metro Division						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	496	4.64	18.35	51.61	24.80	0.60
Population by Geography	2,173,869	3.91	17.20	51.81	26.93	0.15
Owner-Occupied Housing by Geography	595,582	3.50	14.87	51.71	29.93	0.00
Business by Geography	163,523	3.21	13.50	51.76	31.41	0.13
Farms by Geography	3,561	1.29	9.15	53.24	36.31	0.00
Family Distribution by Income Level	570,961	19.11	18.58	22.73	39.58	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	215,185	7.80	25.84	52.10	14.26	0.00
Median Family Income		69,978	Median Housing Value		182,418	
HUD Adjusted Median Family Income for 2009		92,700	Unemployment Rate (2000 US Census)		2.34%	
Households Below Poverty Level		6%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2009 HUD updated MFI

The Edison AA consists of four counties within the Edison MD. Those counties are Middlesex, Monmouth, Ocean, and Somerset Counties. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$5.87 billion in deposits (market share 9.32 percent) and ranked as the fourth-largest deposit taking institution of the 62 financial institutions in the AA. PNC had 86 banking offices in this AA. Primary competitors included Wachovia Bank, National Association, Bank of America, NA, and TD Bank, National Association with deposit market shares of 13.87 percent, 11.53 percent, and 9.51 percent, respectively.

The economy in the AA is diversified. Primary employment sectors within the AA are business and professional services, education, healthcare, and government. Large employers in the AA include United Parcel Service, White Consolidated Industries, Ford Motor Company, Wakefern Food Corporation, Rutgers University, Johnson & Johnson, and Robert Wood Johnson Hospital. Historically, the area has not experienced significant economic downturns because of its diversified

employment base, strong tourism, and a nearby military base. Small businesses have experienced some financial distress because of the current economic conditions. The conditions have also negatively impacted housing values as prices have declined recently. The largest city in the AA is Edison, New Jersey.

The unemployment rate rose in the Edison MD from 3.7 percent in June 2005 to 9.0 percent as of September 2009. As of September 2009, the State of New Jersey and the national unemployment rates were 9.6 percent and 9.8 percent, respectively.

Through contact with community groups, the following needs were identified:

- Loan modifications for borrowers facing foreclosure;
- Affordable housing, including rental housing;
- Micro loans for small business;
- Small business development and training; and
- Economic revitalization of blighted areas.

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

Lexington-Fayette KY MSA

Demographic Information for Full Scope Area: Lexington-Fayette KY 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	24,938	15.25	13.40	34.48	36.59	0.27
Farms by Geography	857	7.12	8.98	36.41	47.49	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		51,365	Median Housing Value		116,911	
HUD Adjusted Median Family Income for 2009		65,000	Unemployment Rate (2000 US Census)		3.03%	
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2009 HUD updated MFI

The Lexington AA consists of Fayette County, Kentucky within the Lexington MSA. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$128.69 million in deposits (market share 2.08 percent) and ranked as the twelfth-largest deposit taking institution of the 24 financial institutions in the AA. PNC had five banking offices in this AA. Primary competitors included Central Bank and Trust Company, JPMorgan Chase Bank, NA, Fifth Third Bank, and US Bank, National Association with deposit market shares of 17.80 percent, 15.95 percent, 12.96 percent, and 12.34 percent, respectively.

The City of Lexington is the largest city in the AA. The economy of the AA is diversified. Primary employment sectors are education, health services, trade, professional and business services, leisure/hospitality, and manufacturing. Large employers in the AA including Affiliated Computer Services, Lexmark International, the University of Kentucky, United Parcel Services, Trane, Amazon.com, and Toyota. The area has been impacted by the national recession. The impact has

been reflected in increased unemployment, with both service and manufacturing industries reducing payrolls. The economic decline has also been reflected in an increased inventory of unsold houses and declining housing values.

The unemployment rate rose in the Lexington MSA from 4.8 percent in June 2005 to 8.3 percent as of September 2009. As of September 2009, the State of Kentucky and the national unemployment rates were 10.4 percent and 9.8 percent, respectively.

Through contact with community groups, the following needs were identified:

- Affordable housing;
- Programs to assist borrowers facing foreclosing, including modification programs;
- Additional small business lending by participation in SBA lending programs; and
- Supporting community development organizations, including assisting their implementation of tax credit investments;

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

Accomack-Northhampton Counties, VA Non-MSA

Demographic Information for Full Scope Area: Accomack-Northhampton Counties VA Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	11	0.00	9.09	90.91	0.00	0.00
Population by Geography	51,398	0.00	11.74	88.26	0.00	0.00
Owner-Occupied Housing by Geography	15,127	0.00	9.18	90.82	0.00	0.00
Business by Geography	3,964	0.00	9.46	90.54	0.00	0.00
Farms by Geography	246	0.00	11.79	88.21	0.00	0.00
Family Distribution by Income Level	13,940	24.14	19.28	22.10	34.48	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	6,052	0.00	11.60	88.40	0.00	0.00
Median Family Income		38,987	Median Housing Value		73,137	
HUD Adjusted Median Family Income for 2009		53,100	Unemployment Rate (2000 US Census)		3.41%	
Households Below Poverty Level		17%				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2009 HUD updated MFI

The Accomack – Northampton AA consists of Accomack and Northampton Counties, Virginia. The AA meets the requirements of the CRA regulation. There are no low-income geographies in the AA and the bank does not arbitrarily exclude any moderate-income geographies.

As of June 30, 2009, the bank had \$198.3 million in deposits (market share 28.43 percent) and ranked as the largest deposit taking institution of the six financial institutions in the AA. PNC had five offices in the AA. Primary competitors included Shore Bank, Suntrust Bank, Branch Banking and Trust Company with deposit market shares of 21.79 percent, 21.11 percent, and 15.21 percent, respectively.

The AA consists of the two poorest counties in the state. The percentage of residents within the AA living below the poverty level is significantly higher than the percentage living in the state. The poverty rate in Accomack County is 18 percent and the rate is 20 percent in Northampton County. The leading industries are health care, accommodation and food service, educational services, food, and government. The unemployment rate within the AA exceeds the state unemployment rate. There is a significant need for community development loans, investments, and services within the AA.

Because of its relatively small size and PNC's recent entrance in the market, we did not conduct any community contacts. Information available through other sources indicates economic development, job creation, and social services are the primary community needs within the AA.

Naples-Marco Island FL MSA

Demographic Information for Full Scope Area: Naples-Marco Island FL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	52	7.69	17.31	44.23	30.77	0.00
Population by Geography	251,377	7.48	18.77	45.24	28.51	0.00
Owner-Occupied Housing by Geography	77,829	2.30	13.08	47.98	36.65	0.00
Business by Geography	43,217	1.65	11.25	44.56	42.54	0.00
Farms by Geography	1,070	4.39	21.40	50.93	23.27	0.00
Family Distribution by Income Level	71,823	19.06	19.32	20.65	40.97	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	27,566	11.06	23.57	46.02	19.35	0.00
Median Family Income		54,531	Median Housing Value		191,305	
HUD Adjusted Median Family Income for 2009		70,800	Unemployment Rate (2000 US		1.59%	
Households Below Poverty Level		8%	Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2009 HUD updated MFI

The Naples – Marco Island MSA has been designated as the Naples AA and consists of Collier County. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$41.35 million in deposits (market share 0.35 percent) and ranked as the thirty-first largest deposit taking institution of the 41 financial institutions in the AA. PNC had two banking offices in this AA. Primary competitors included Fifth Third Bank, Bank of America, NA, Wachovia Bank, National Association, and Orion Bank with deposit market shares of 16.91 percent, 13.44 percent, 11.48 percent, and 10.79 percent, respectively.

The City of Naples is the largest city in the AA. The primary employment sector is tourism. The population also increases significantly during the winter months as part-time residents come to the area from the northern states. Other major sectors are healthcare, construction, professional services, education, and real estate and rental leasing. Large employers in the AA include Health Management Associates, American Business Solutions, NCH Healthcare System, Naples Community Hospital, Collier County, Collier County School District, and Beasley Broadcast Group, Inc.

Local economic conditions have been weak over the past few years. Employment growth has been negative since 2007. The real estate industry has been particularly hard hit, with builders, realtors, mortgage brokers, and appraisers seriously affected. Home prices have declined during that period, although the price of housing, including insurance and taxes, remains high. As a result of high unemployment and a crippled real estate market, bankruptcy filings have increased.

The unemployment rate rose in the Naples MSA from 3.6 percent in June 2005 to 13.1 percent as of September 2009. As of September 2009, the State of Florida and the national unemployment rates were 11.2 percent and 9.8 percent, respectively.

Through contact with community groups, the following needs were identified:

- Financing for the development and construction of housing for low- and moderate-income persons and families;
- Financial support for community development organizations;
- Small business financing; and
- Social services to assist low- and moderate-income persons and families, especially the homeless population. Specific social services needed include job training, financial literacy training, and after school programs.

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

Allentown-Bethlehem-Easton MSA

Demographic Information for Full Scope Area: Allentown-Bethlehem-Easton PA-NJ 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	49,960	4.17	17.20	47.18	31.46	0.00
Farms by Geography	1,437	0.70	6.19	48.64	44.47	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 2009 Households Below Poverty Level		53,852 70,000 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 2009 HUD updated MFI

The Allentown AA consists of three counties in Pennsylvania and one county in New Jersey within the Allentown-Bethlehem-Easton MSA. Those counties are Carbon, Lehigh, and Northampton in Pennsylvania and Warren County in New Jersey. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude any low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$1.5 billion in deposits (market share 10.38 percent) and ranked as the third-largest deposit taking institution of the 31 financial institutions in the AA. PNC had 32 banking offices in this AA. Primary competitors included Wachovia Bank, National Association, National Penn Bank, and Lafayette Ambassador Bank with deposit market shares of 23.10 percent, 11.89 percent, and 7.79 percent, respectively.

The Allentown MSA economy is showing signs of improvement, but continuing weakness in the housing market has prevented the economy from transitioning from recession to recovery. The weakness in the housing market is evidenced by weak demand and rise in foreclosures. Additionally, economic conditions have been negatively impacted by an unstable pace in hiring within the MSA's core employment sectors of education and health services, coupled with hospital closures

and payroll reductions. These sectors represent over 20 percent of total jobs in the MSA and have been major sources of support throughout the recent recession.

Continuing strengths in the local economy include above-average population growth and the area's close proximity to the more expensive New York City and Philadelphia metropolitan areas. Weaknesses include below-average educational attainment, continued dependence on a shrinking manufacturing base, and an increasing cost of living.

Major employers in the AA include hospital centers, educational centers, and other entities, including Lehigh Valley Hospital, St. Luke's Hospital, Air Products and Chemicals, PPL Corporation, Giant Food Corporation, Lehigh University, and Sodexo USA. Federal, state, and local governments provide significant employment throughout the area, with federal and county governments among the top employers.

The unemployment rate rose in the Allentown MSA from 4.8 percent in June 2005 to 9.5 percent as of September 2009. As of September 2009, the State of Pennsylvania and the national unemployment rates were 8.5 percent and 9.8 percent, respectively.

Through contact with community groups, the following needs were identified:

- Increased lending to small businesses, including participation in local small business pools;
- Home mortgage assistance for first-time and low-income homebuyers; and
- Increased availability of affordable housing, including affordable rental housing for senior citizens.

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

Cincinnati-Middletown OH-KY-IN MSA

Demographic Information for Full Scope Area: Cincinnati-Middletown OH-KY-IN 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	125,820	5.72	17.57	47.61	28.22	0.88
Farms by Geography	2,857	1.54	11.38	58.31	28.67	0.11
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		54,771	Median Housing Value		118,407	
HUD Adjusted Median Family Income for 2009		69,200	Unemployment Rate (2000 US Census)		2.17%	
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2009 HUD updated MFI

The Cincinnati assessment area consists of four counties in Ohio and three counties in Kentucky within the Cincinnati – Middletown MSA. The AA does not include the counties within the MSA in Indiana. In Ohio, the AA consists of Butler, Clermont, Hamilton, and Warren counties. The AA consists of Boone, Campbell, and Kenton counties in Kentucky. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$2.86 billion in deposits (market share 5.01 percent) and ranked as the fourth-largest deposit taking institution of the 71 financial institutions in the AA. PNC had 51 banking offices in this AA. Primary competitors included Fifth Third Bank, US Bank, National Association, and National City Bank with deposit market shares of 32.30 percent, 28.30 percent, and 5.74 percent, respectively.

The area is a combination of urban and rural demographics with an equally diverse economy, reflecting a mix of industry and agriculture. Cincinnati is the largest city in the AA. Major employment sectors are service, retail trade, government, financial services, health care, transportation, and manufacturing. The local economy has become more diverse through

growth in the financial services and health care sectors and a reduced reliance on manufacturing and factor jobs. There are nine Fortune 500 companies in the area, including AK Steel Holdings, Ashland, Inc., Chiquita Brands International, Fifth Third Bancorp, Macy's, Inc., the Kroger Co., and the Proctor and Gamble Company. Other major employers include the University of Cincinnati, Health Alliance of Greater Cincinnati, and Children's Hospital Medical Group.

The unemployment rate rose in the Cincinnati MSA from 5.7 percent in June 2005 to 9.2 percent as of September 2009. As of September 2009, the State of Ohio and the national unemployment rates were 10.6 percent and 9.8 percent, respectively.

The area has been affected by increased foreclosure activity as a result of the recession and downturn in housing. Butler and Hamilton Counties in Ohio have been particularly hard hit by foreclosures.

Through contact with community groups, the following needs were identified:

- Additional banks or branches in low- and moderate-income neighborhoods.
- Responsible alternatives to pay-day lenders.
- Financial education to individuals and small business owners.
- Low levels of home ownership in certain sections of the MSA, make it difficult for small business owners to obtain loans because there is no home to pledge as additional collateral.
- Participation in economic development projects, particularly those that revitalize or stabilize LMI areas through the development of affordable housing and business spaces.

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

Louisville KY-IN MSA

Demographic Information for Full Scope Area: Louisville KY-IN 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	78,628	4.28	22.35	32.78	40.59	0.00
Farms by Geography	1,604	1.81	12.41	40.59	45.20	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 2009		61,500	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 2009 HUD updated MFI

The Louisville 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 meets the requirements of the CRA regulation and does not arbitrarily exclude low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$2.3 billion in deposits (market share 11.88 percent) and ranked as the third-largest deposit taking institution of the 35 financial institutions in the AA. PNC had 49 banking offices in this AA. Primary competitors included National City Bank, JPMorgan Chase Bank, NA, and Fifth Third Bank with deposit market shares of 19.76 percent, 13.51 percent, and 11.23 percent, respectively.

The City of Louisville is the largest city in the AA. In 2003, the City of Louisville merged city and county governments to become the consolidated city-county government named Louisville-Jefferson County Metro Government (Louisville Metro). Major employers in the Louisville area include United Parcel Service, which as a world port global air hub at Louisville International Airport, Humana, Norton Healthcare, Ford Motor, and GE Consumer and Industrial.

Louisville has faced broad-based job losses, most severely in manufacturing. The unemployment rate rose in the Louisville MSA from 4.7 percent in June 2005 to 7.2 percent as of September 2009. As of September 2009, the State of Kentucky and the national unemployment rates were 11.0 percent and 9.8 percent, respectively.

Unemployment and underemployment continue to be significant problems. Segments of the MSA still contain large populations of families living below the poverty level. This has created significant challenges for financial institutions attempting to originate home purchase loans.

Through contact with community groups, the following needs were identified:

- Affordable owner-occupied and rental housing;
- Rehabilitation of existing housing stock;
- Small business loans; and
- Financial literacy programs.

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

Philadelphia PA Metro Division

Demographic Information for Full Scope Area: Philadelphia PA Metro Division						
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	278,464	8.63	16.50	29.65	44.51	0.71
Farms by Geography	4,983	1.34	5.76	34.06	58.82	0.02
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		56,993	Median Housing Value		124,584	
HUD Adjusted Median Family Income for 2009		75,500	Unemployment Rate (2000 US Census)		3.17%	
Households Below Poverty Level		12%				

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

Source: 2000 US Census and 2009 HUD updated MFI

The Philadelphia AA consists of five counties in Pennsylvania within the Philadelphia, PA-NJ-DE-MD MMA. It consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$10.64 billion in deposits (market share 8.73 percent) and ranked as the fourth-largest deposit taking institution of the 102 financial institutions in the AA. PNC had 107 banking offices in this AA. Primary competitors included Wachovia Bank, National Association, Ally Bank, and Citizens Bank of Pennsylvania with deposit market shares of 19.77 percent, 14.14 percent, and 11.61 percent, respectively.

The economy in the AA is diversified. Primary employment sectors are health care services, medical research, hospitals, educational institutions, and government (state and local). Major employers in the area include Jefferson Health System, Inc., the University of Pennsylvania, Merck and Company, Inc., University of Pennsylvania Health System, Main Line Health System, Children's Hospital of Pennsylvania, Vanguard Group, and Temple University.

The Philadelphia area has struggled to transition from recession to recovery because of high unemployment and eroding fiscal conditions. Although the local economy was not impacted by the recession as severely as the national economy, the labor force is shrinking rapidly. Although job losses have moderated since the beginning of the year, they remain substantial. Few industries are adding payrolls and a number of the area's largest health insurers are cutting costs via layoffs and attrition. Reduced healthcare spending and industry consolidation have led to additional layoff announcements. Consumer spending continues to remain subdued until consumers become more confident in their jobs and future incomes.

Business lending has softened in the Philadelphia area. Small businesses are struggling to obtain credit because credit card lenders and small banks have been tightening credit standards aggressively.

The unemployment rate rose in the Philadelphia MMA from 4.9 percent in June 2005 to 8.8 percent as of September 2009. As of September 2009, the State of Pennsylvania and the national unemployment rates were 8.5 percent and 9.8 percent, respectively.

Through contact with community groups, the following needs were identified:

- Affordable housing;
- Housing counseling;
- Loan modifications for borrowers facing foreclosure;
- Financial literacy education;
- Support for small business development, including start-up loans;
- Support for non-profits, including grants and donated space;
- Job retraining; and
- Low-cost bank accounts.

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

Washington-Arlington-Alexandria MD

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)	790	8.99	23.80	37.47	28.73	1.01
Population by Geography	3,641,139	6.06	22.29	40.56	30.94	0.15
Owner-Occupied Housing by Geography	846,075	2.15	15.35	44.32	38.18	0.00
Business by Geography	339,479	5.06	16.23	39.24	37.56	1.92
Farms by Geography	4,510	1.37	11.20	51.09	36.21	0.13
Family Distribution by Income Level	895,290	19.95	17.62	22.18	40.25	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	336,397	11.67	34.67	39.40	14.26	0.00
Median Family Income		71,100	Median Housing Value		183,251	
HUD Adjusted Median Family Income for 2009		100,800	Unemployment Rate (2000 US Census)		2.54%	
Households Below Poverty Level		7%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2009 HUD updated MFI

The Washington, DC AA consists of the District of Columbia, three counties in Maryland, and 11 counties in Virginia within the Washington-Arlington-Alexandria MD. It consists of Calvert, Charles, and Prince George’s Counties in Maryland. It also contains Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church, Fauquier, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, and Prince William Counties in Virginia. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- and/or moderate-income geographies.

As of June 30, 2009, the bank had \$5.58 billion in deposits (market share 4.29 percent) and ranked as the seventh-largest deposit taking institution of the 80 financial institutions in the AA. PNC had 157 banking offices in this AA. Primary competitors included E-Trade Bank, Capital One, National Association, Bank of America, NA, and Wachovia Bank, National Association with deposit market shares of 23.30 percent, 13.60 percent, 10.50 percent, and 10.12 percent, respectively.

The economy in the AA is diversified and generally stable. Key sectors driving the economy are the federal government, technology, construction, international business, and leisure/hospitality. The national recession impacted the local economy with increased unemployment in private sector jobs. The decline in private sector jobs had a negative affect on

consumer confidence, resulting in a decline in retail trade and leisure/hospitality employment. The impact of the recession was moderated by increased employment in the federal government and increased government spending. The cost of living, including housing, is high in the area. The largest employers include the federal government (civilian and military), Lockheed Martin, Corporation, Northrup Grumman, and SAIC.

The unemployment rate rose in the Washington, DC MD from 3.8 percent in June 2005 to 6.2 percent as of September 2009. As of September 2009, the national unemployment rate was 9.8 percent.

Through contact with community groups, the following needs were identified:

- Affordable housing, including housing for senior citizens and persons with disabilities;
- Preservation of affordable housing;
- Home purchase assistance for public employees;
- Mortgage financing for low-income persons;
- Increased services to prevent homelessness; and; and
- Additional financial support, including lines of credit, for non-profit organizations.

There is a significant need for community development loans, investments, and services within the AA. Competition for CD loans, qualified investments, and CD services is high and consists primarily of local financial institutions that have a presence within the AA.

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. [Note: Do not renumber the tables.]

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

Institution ID: PNC Bank NA
Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF PENNSYLVANIA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009						
Assessment Area (2009):	% 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:												
2009 Pittsburgh PA MSA	52.38	10,407	933,527	24,534	2,118,226	3	1,045	72	44,859	35,016	3,097,657	75.66
Limited Review:												

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2006 to September 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

LENDING VOLUME	Geography: STATE OF PENNSYLVANIA						Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					
2009 Erie PA MSA	7.35	1,561	121,377	3,339	325,624	2	130	10	7,562	4,912	454,693	2.55
2009 Harrisburg-Carlisle PA MSA	6.47	1,735	217,562	2,577	261,785	4	407	14	11,074	4,330	490,828	4.03
2009 Lancaster PA MSA	4.31	1,136	122,698	1,500	257,850	241	25,842	0	0	2,877	406,390	3.63
2009 Lebanon PA MSA	0.47	153	16,280	160	26,716	2	90	0	0	315	43,086	0.07
2009 Reading PA MSA	0.73	188	18,523	297	40,980	3	267	0	0	488	59,770	0.11
2009 Scranton-Wilkes Barre PA MSA	12.33	3,371	233,220	4,855	419,854	0	0	25	16,160	8,251	669,234	6.98
2009 State College PA MSA	1.93	473	80,143	813	70,497	0	0	0	0	1,286	150,640	0.91
2009 Williamsport PA MSA	0.60	200	13,150	198	18,477	0	0	0	0	398	31,627	0.12
2009 York-Hanover PA MSA	2.74	800	84,671	1,011	141,958	16	1,218	2	1,750	1,829	229,597	1.27
PA Non-Metro Areas	10.69	2,754	232,173	4,322	307,794	32	4,324	20	9,543	7,128	553,834	4.67

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF PENNSYLVANIA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% 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:														
2009 Pittsburgh PA MSA	43.85	817	94,156	817	94,156	0	0	0	0	0	0	0	0	75.66
Limited Review:														
2009 Erie PA MSA	7.25	135	14,028	135	14,028	0	0	0	0	0	0	0	0	2.55
2009 Harrisburg-Carlisle PA MSA	7.78	145	14,270	145	14,270	0	0	0	0	0	0	0	0	4.03
2009 Lancaster PA MSA	9.88	184	29,791	184	29,791	0	0	0	0	0	0	0	0	3.63
2009 Lebanon PA MSA	0.81	15	1,401	15	1,401	0	0	0	0	0	0	0	0	0.07
2009 Reading PA MSA	0.97	18	1,410	18	1,410	0	0	0	0	0	0	0	0	0.11
2009 Scranton-Wilkes Barre PA MSA	8.96	167	17,092	167	17,092	0	0	0	0	0	0	0	0	6.98
2009 State College PA MSA	3.27	61	9,581	61	9,581	0	0	0	0	0	0	0	0	0.91
2009 Williamsport PA MSA	0.59	11	1,427	11	1,427	0	0	0	0	0	0	0	0	0.12
2009 York-Hanover PA MSA	6.28	117	17,756	117	17,756	0	0	0	0	0	0	0	0	1.27
PA Non-Metro Areas	10.36	193	24,694	193	24,694	0	0	0	0	0	0	0	0	4.67

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF PENNSYLVANIA		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009	
Assessment Area (2009):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
2009 Pittsburgh PA MSA	0	0	0	0	0
Limited Review:					
2009 Erie PA MSA	0	0	0	0	0
2009 Harrisburg-Carlisle PA MSA	0	0	0	0	0
2009 Lancaster PA MSA	0	0	0	0	0
2009 Lebanon PA MSA	0	0	0	0	0
2009 Reading PA MSA	0	0	0	0	0
2009 Scranton-Wilkes Barre PA MSA	0	0	0	0	0
2009 State College PA MSA	0	0	0	0	0
2009 Williamsport PA MSA	0	0	0	0	0
2009 York-Hanover PA MSA	0	0	0	0	0
PA Non-Metro Areas	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF PENNSYLVANIA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009						Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase 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:																
2009 Pittsburgh PA MSA	2,544	49.89	1.28	0.63	17.49	11.71	53.64	42.81	27.60	44.85	0.60	0.00	0.89	0.57	0.56	
Limited Review:																
2009 Erie PA MSA	227	4.45	1.45	0.00	10.88	8.81	59.21	46.70	28.47	44.49	0.58	0.00	1.54	0.63	0.28	
2009 Harrisburg-Carlisle PA MSA	521	10.22	1.55	1.15	13.09	12.48	62.34	54.51	23.01	31.86	0.59	0.00	0.55	0.63	0.55	
2009 Lancaster PA MSA	228	4.47	1.17	0.88	6.39	7.02	81.91	68.42	10.53	23.68	0.85	1.37	1.13	0.83	0.63	
2009 Lebanon PA MSA	60	1.18	0.00	0.00	11.94	8.33	69.36	68.33	18.70	23.33	0.25	0.00	0.29	0.31	0.00	
2009 Reading PA MSA	48	0.94	3.01	0.00	10.08	4.17	70.43	64.58	16.49	31.25	0.08	0.00	0.00	0.05	0.27	
2009 Scranton-Wilkes Barre PA MSA	679	13.32	0.03	0.00	8.34	8.25	73.46	68.19	18.17	23.56	0.73	0.00	0.52	0.93	0.25	
2009 State College PA MSA	99	1.94	0.16	1.01	18.90	9.09	48.00	56.57	32.94	33.33	0.32	0.00	0.00	0.46	0.26	
2009 Williamsport PA MSA	49	0.96	0.00	0.00	9.82	4.08	85.38	89.80	4.81	6.12	0.77	0.00	0.65	0.85	0.00	
2009 York-Hanover PA MSA	219	4.29	1.50	0.91	5.60	7.76	84.99	84.47	7.91	6.85	0.45	0.00	0.40	0.48	0.32	
PA Non-Metro Areas	425	8.33	0.00	0.00	5.72	3.29	68.53	61.41	25.75	35.29	0.50	0.00	0.00	0.36	0.88	

* Based on 2008 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: STATE OF PENNSYLVANIA						Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
2009 Pittsburgh PA MSA	3,732	45.37	1.28	1.31	17.49	18.25	53.64	51.98	27.60	28.46	8.46	12.68	8.47	8.05	9.15
Limited Review:															
2009 Erie PA MSA	633	7.70	1.45	0.63	10.88	9.79	59.21	60.51	28.47	29.07	10.63	5.26	9.52	11.97	8.55
2009 Harrisburg-Carlisle PA MSA	457	5.56	1.55	1.97	13.09	10.28	62.34	59.96	23.01	27.79	2.61	3.03	1.97	2.62	2.91
2009 Lancaster PA MSA	338	4.11	1.17	0.00	6.39	7.40	81.91	83.73	10.53	8.88	15.67	0.00	16.00	15.94	14.71
2009 Lebanon PA MSA	47	0.57	0.00	0.00	11.94	0.00	69.36	68.09	18.70	31.91	1.35	0.00	0.00	1.47	1.50
2009 Reading PA MSA	71	0.86	3.01	4.23	10.08	2.82	70.43	59.15	16.49	33.80	0.91	0.00	0.00	0.73	2.63
2009 Scranton-Wilkes Barre PA MSA	1,406	17.09	0.03	0.00	8.34	8.46	73.46	73.97	18.17	17.57	12.29	0.00	18.34	11.85	11.72
2009 State College PA MSA	150	1.82	0.16	0.00	18.90	6.00	48.00	52.00	32.94	42.00	3.17	0.00	0.00	3.40	4.81
2009 Williamsport PA MSA	63	0.77	0.00	0.00	9.82	14.29	85.38	84.13	4.81	1.59	1.94	0.00	1.82	2.05	0.00
2009 York-Hanover PA MSA	235	2.86	1.50	0.00	5.60	5.11	84.99	85.11	7.91	9.79	4.71	0.00	7.78	4.82	2.50
PA Non-Metro Areas	1,093	13.29	0.00	0.00	5.72	2.93	68.53	60.11	25.75	36.96	7.25	0.00	2.37	5.85	12.72

* Based on 2008 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: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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	Overall	Low	Mod	Mid	Upp									
Full Review:																								
2009 Pittsburgh PA MSA	4,091	43.71	1.28	0.42	17.49	10.27	53.64	43.53	27.60	45.78	2.80	1.69	2.61	2.39	3.49									
Limited Review:																								
2009 Erie PA MSA	689	7.36	1.45	0.44	10.88	6.68	59.21	57.62	28.47	35.27	4.18	5.00	2.33	4.36	4.31									
2009 Harrisburg-Carlisle PA MSA	745	7.96	1.55	0.94	13.09	7.38	62.34	61.21	23.01	30.47	0.90	0.62	0.37	1.09	0.69									
2009 Lancaster PA MSA	568	6.07	1.17	0.53	6.39	3.87	81.91	83.80	10.53	11.80	3.84	4.65	2.41	4.11	2.47									
2009 Lebanon PA MSA	45	0.48	0.00	0.00	11.94	4.44	69.36	55.56	18.70	40.00	0.17	0.00	0.00	0.12	0.41									
2009 Reading PA MSA	69	0.74	3.01	0.00	10.08	2.90	70.43	75.36	16.49	21.74	0.19	0.00	0.00	0.24	0.08									
2009 Scranton-Wilkes Barre PA MSA	1,275	13.62	0.03	0.00	8.34	5.88	73.46	68.78	18.17	25.33	2.95	0.00	2.51	3.01	2.93									
2009 State College PA MSA	212	2.27	0.16	0.00	18.90	7.08	48.00	51.89	32.94	41.04	1.17	0.00	0.67	1.12	1.51									
2009 Williamsport PA MSA	88	0.94	0.00	0.00	9.82	14.77	85.38	82.95	4.81	2.27	1.31	0.00	2.40	1.20	1.27									
2009 York-Hanover PA MSA	345	3.69	1.50	1.16	5.60	4.06	84.99	85.51	7.91	9.28	1.29	3.25	2.27	1.28	0.59									
PA Non-Metro Areas	1,232	13.16	0.00	0.00	5.72	2.52	68.53	59.66	25.75	37.82	2.38	0.00	2.17	2.24	2.65									

* Based on 2008 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)

Institution ID: PNC Bank NA

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
2009 Pittsburgh PA MSA	40	42.55	10.94	5.00	22.91	30.00	38.28	57.50	27.87	7.50	6.74	0.00	12.50	7.06	0.00	
Limited Review:																
2009 Erie PA MSA	12	12.77	15.44	0.00	21.13	16.67	36.83	58.33	26.60	25.00	16.67	0.00	10.00	27.27	0.00	
2009 Harrisburg-Carlisle PA MSA	12	12.77	6.40	8.33	23.25	8.33	55.26	50.00	15.09	33.33	5.22	20.00	2.13	4.26	12.50	
2009 Lancaster PA MSA	2	2.13	8.06	50.00	11.61	0.00	67.83	50.00	12.49	0.00	1.47	12.50	0.00	0.00	0.00	
2009 Lebanon PA MSA	1	1.06	0.00	0.00	37.39	0.00	48.01	100.00	14.60	0.00	0.00	0.00	0.00	0.00	0.00	
2009 Reading PA MSA	0	0.00	24.92	0.00	11.67	0.00	47.61	0.00	15.81	0.00	0.00	0.00	0.00	0.00	0.00	
2009 Scranton-Wilkes Barre PA MSA	11	11.70	6.58	9.09	23.47	27.27	60.18	54.55	9.78	9.09	1.59	0.00	0.00	2.08	0.00	
2009 State College PA MSA	11	11.70	14.13	9.09	22.65	18.18	31.57	45.45	31.65	27.27	10.71	0.00	0.00	18.18	11.11	
2009 Williamsport PA 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	
2009 York-Hanover PA MSA	1	1.06	10.18	100.00	15.29	0.00	73.13	0.00	1.41	0.00	2.56	16.67	0.00	0.00	0.00	
PA Non-Metro Areas	4	4.26	0.00	0.00	9.44	0.00	75.50	100.00	15.06	0.00	1.56	0.00	0.00	2.00	0.00	

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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 Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
2009 Pittsburgh PA MSA	24,485	56.22	4.07	3.79	17.86	18.02	44.42	40.72	33.52	37.47	11.22	16.10	13.87	10.34	11.79	
Limited Review:																
2009 Erie PA MSA	3,339	7.67	6.97	5.96	16.25	13.39	55.05	56.15	21.72	24.50	12.93	14.04	12.96	13.45	12.85	
2009 Harrisburg-Carlisle PA MSA	2,577	5.92	2.54	0.81	15.30	10.05	63.02	67.75	19.14	21.38	4.83	1.72	4.55	5.25	4.65	
2009 Lancaster PA MSA	1,500	3.44	3.97	4.73	7.82	8.93	77.68	67.27	10.52	19.07	4.53	8.78	5.54	4.06	6.99	
2009 Lebanon PA MSA	160	0.37	0.00	0.00	17.01	5.63	66.76	47.50	16.22	46.88	2.18	0.00	1.16	1.40	6.56	
2009 Reading PA MSA	297	0.68	8.95	3.70	8.18	3.37	64.61	75.08	18.26	17.85	1.07	1.17	1.20	1.07	1.21	
2009 Scranton-Wilkes Barre PA MSA	4,855	11.15	3.53	2.66	10.83	8.86	68.23	70.73	17.41	17.75	7.52	7.87	8.28	8.43	5.77	
2009 State College PA MSA	810	1.86	12.42	11.48	13.85	9.14	40.41	39.26	32.96	40.12	4.71	6.11	2.38	4.30	6.20	
2009 Williamsport PA MSA	198	0.45	0.00	0.00	24.61	35.35	71.53	64.14	3.85	0.51	1.76	0.00	3.11	1.61	0.00	
2009 York-Hanover PA MSA	1,011	2.32	6.36	2.47	8.87	12.86	77.83	70.33	6.93	14.34	3.97	1.93	6.45	3.76	4.85	
PA Non-Metro Areas	4,322	9.92	0.00	0.00	5.73	4.65	68.18	63.19	26.09	32.16	7.40	0.00	7.50	7.65	8.65	

* Based on 2008 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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	Overall	Low	Mod	Mid	Upp									
Full Review:																								
2009 Pittsburgh PA MSA	3	0.99	0.87	0.00	10.96	0.00	63.47	0.00	24.67	100.00	0.46	0.00	0.00	0.00	1.43									
Limited Review:																								
2009 Erie PA MSA	2	0.66	1.52	0.00	4.75	0.00	74.90	100.00	18.82	0.00	4.76	0.00	0.00	6.45	0.00									
2009 Harrisburg-Carlisle PA MSA	4	1.32	0.16	0.00	5.91	0.00	80.85	75.00	13.09	25.00	1.95	0.00	0.00	1.52	5.71									
2009 Lancaster PA MSA	241	79.54	0.34	0.00	1.72	0.41	94.15	95.85	3.78	3.73	8.96	0.00	1.09	9.24	17.86									
2009 Lebanon PA MSA	2	0.66	0.00	0.00	1.31	100.00	81.70	0.00	16.99	0.00	0.47	0.00	50.00	0.26	0.00									
2009 Reading PA MSA	3	0.99	0.76	0.00	1.14	0.00	87.30	66.67	10.81	33.33	0.44	0.00	0.00	0.23	3.85									
2009 Scranton-Wilkes Barre PA MSA	0	0.00	0.15	0.00	4.31	0.00	65.23	0.00	30.31	0.00	0.00	0.00	0.00	0.00	0.00									
2009 State College PA MSA	0	0.00	1.45	0.00	17.63	0.00	52.89	0.00	28.03	0.00	0.00	0.00	0.00	0.00	0.00									
2009 Williamsport PA MSA	0	0.00	0.00	0.00	5.05	0.00	92.78	0.00	2.17	0.00	0.00	0.00	0.00	0.00	0.00									
2009 York-Hanover PA MSA	16	5.28	0.97	0.00	1.64	0.00	90.72	100.00	6.67	0.00	7.89	0.00	0.00	8.39	0.00									
PA Non-Metro Areas	32	10.56	0.00	0.00	4.26	0.00	71.55	53.13	24.19	46.88	7.77	0.00	0.00	5.09	19.12									

* Based on 2008 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
2009 Pittsburgh PA MSA	2,544	49.89	19.39	7.89	18.41	23.42	21.74	22.34	40.46	46.36	0.56	0.76	1.24	0.24	0.37	
Limited Review:																
2009 Erie PA MSA	227	4.45	18.52	8.18	18.90	15.91	23.47	25.00	39.12	50.91	0.39	0.41	0.15	0.00	0.76	
2009 Harrisburg-Carlisle PA MSA	521	10.22	17.85	13.11	19.30	34.44	24.27	24.85	38.57	27.59	0.61	1.69	0.91	0.35	0.32	
2009 Lancaster PA MSA	228	4.47	15.76	10.09	19.70	28.44	26.55	18.81	37.99	42.66	0.80	1.87	0.66	0.68	0.74	
2009 Lebanon PA MSA	60	1.18	16.79	10.00	19.96	40.00	25.27	16.67	37.97	33.33	0.27	0.00	0.84	0.17	0.00	
2009 Reading PA MSA	48	0.94	17.73	0.00	19.00	24.44	24.38	35.56	38.90	40.00	0.05	0.00	0.00	0.12	0.05	
2009 Scranton-Wilkes Barre PA MSA	679	13.32	19.04	9.76	18.71	27.48	22.85	24.17	39.40	38.59	0.61	0.44	0.96	0.58	0.46	
2009 State College PA MSA	99	1.94	18.06	3.13	19.42	22.92	23.44	27.08	39.09	46.88	0.35	0.00	0.00	0.66	0.37	
2009 Williamsport PA MSA	49	0.96	16.64	2.08	20.03	12.50	24.76	20.83	38.57	64.58	0.76	0.00	0.00	0.32	1.50	
2009 York-Hanover PA MSA	219	4.29	15.97	12.96	19.58	26.39	27.05	30.09	37.40	30.56	0.42	1.18	0.33	0.44	0.30	
PA Non-Metro Areas	425	8.33	16.32	2.66	18.60	22.22	23.71	26.81	41.36	48.31	0.46	0.43	0.82	0.25	0.45	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF PENNSYLVANIA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
2009 Pittsburgh PA MSA	3,732	45.37	19.39	18.55	18.41	25.88	21.74	20.98	40.46	34.59	8.57	10.15	9.17	7.74	8.25
Limited Review:															
2009 Erie PA MSA	633	7.70	18.52	17.62	18.90	28.10	23.47	22.06	39.12	32.22	10.58	21.14	13.37	8.18	7.46
2009 Harrisburg-Carlisle PA MSA	457	5.56	17.85	16.78	19.30	22.74	24.27	22.52	38.57	37.97	2.56	2.84	2.35	1.44	3.36
2009 Lancaster PA MSA	338	4.11	15.76	10.15	19.70	19.70	26.55	33.43	37.99	36.72	15.56	23.78	11.41	15.90	15.78
2009 Lebanon PA MSA	47	0.57	16.79	4.35	19.96	15.22	25.27	26.09	37.97	54.35	1.23	0.00	0.00	0.95	2.37
2009 Reading PA MSA	71	0.86	17.73	0.00	19.00	22.54	24.38	22.54	38.90	54.93	0.93	0.00	0.31	0.80	1.60
2009 Scranton-Wilkes Barre PA MSA	1,406	17.09	19.04	18.82	18.71	24.66	22.85	22.74	39.40	33.78	12.56	19.16	15.40	12.15	9.63
2009 State College PA MSA	150	1.82	18.06	8.00	19.42	20.00	23.44	30.00	39.09	42.00	3.23	8.57	3.37	5.45	1.12
2009 Williamsport PA MSA	63	0.77	16.64	7.94	20.03	20.63	24.76	25.40	38.57	46.03	2.00	0.00	4.76	0.67	1.77
2009 York-Hanover PA MSA	235	2.86	15.97	8.19	19.58	25.00	27.05	29.74	37.40	37.07	4.71	7.06	5.32	4.96	3.58
PA Non-Metro Areas	1,093	13.29	16.32	10.56	18.60	21.03	23.71	21.95	41.36	46.46	7.35	6.10	5.77	7.83	7.93

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.7% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF PENNSYLVANIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
2009 Pittsburgh PA MSA	4,091	43.71	19.39	6.59	18.41	14.13	21.74	23.82	40.46	55.45	2.99	2.31	2.17	2.37	3.77	
Limited Review:																
2009 Erie PA MSA	689	7.36	18.52	9.37	18.90	16.25	23.47	26.79	39.12	47.58	4.43	3.26	4.97	2.71	5.38	
2009 Harrisburg-Carlisle PA MSA	745	7.96	17.85	8.50	19.30	21.67	24.27	22.50	38.57	47.33	0.94	0.97	1.12	0.63	1.05	
2009 Lancaster PA MSA	568	6.07	15.76	7.03	19.70	20.18	26.55	29.19	37.99	43.60	4.08	4.93	3.52	3.91	4.38	
2009 Lebanon PA MSA	45	0.48	16.79	2.27	19.96	20.45	25.27	25.00	37.97	52.27	0.18	0.00	0.22	0.14	0.25	
2009 Reading PA MSA	69	0.74	17.73	2.99	19.00	14.93	24.38	23.88	38.90	58.21	0.21	0.00	0.25	0.11	0.28	
2009 Scranton-Wilkes Barre PA MSA	1,275	13.62	19.04	8.76	18.71	17.60	22.85	26.28	39.40	47.36	3.14	4.09	2.58	2.60	3.54	
2009 State College PA MSA	213	2.28	18.06	6.60	19.42	16.98	23.44	19.81	39.09	56.60	1.28	1.32	0.38	0.67	1.99	
2009 Williamsport PA MSA	88	0.94	16.64	3.41	20.03	18.18	24.76	42.05	38.57	36.36	1.42	1.20	1.17	2.34	0.98	
2009 York-Hanover PA MSA	345	3.69	15.97	6.55	19.58	20.83	27.05	30.06	37.40	42.56	1.38	1.78	1.46	1.22	1.39	
PA Non-Metro Areas	1,232	13.16	16.32	4.17	18.60	15.69	23.71	25.00	41.36	55.15	2.59	1.92	2.47	2.30	2.81	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.3% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF PENNSYLVANIA			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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:									
2009 Pittsburgh PA MSA	24,533	56.26	65.87	74.17	85.99	7.50	6.51	11.22	22.56
Limited Review:									
2009 Erie PA MSA	3,339	7.66	64.62	75.05	83.14	8.30	8.57	12.93	23.10
2009 Harrisburg-Carlisle PA MSA	2,577	5.91	62.90	73.54	80.71	10.98	8.30	4.83	10.93
2009 Lancaster PA MSA	1,500	3.44	65.97	58.20	61.47	18.60	19.93	4.53	8.63
2009 Lebanon PA MSA	160	0.37	65.99	58.75	60.62	24.38	15.00	2.18	3.04
2009 Reading PA MSA	297	0.68	67.00	58.92	69.70	15.49	14.81	1.07	1.84
2009 Scranton-Wilkes Barre PA MSA	4,855	11.13	67.63	75.55	85.11	9.27	5.62	7.52	14.89
2009 State College PA MSA	813	1.86	62.17	81.43	86.59	6.77	6.64	4.71	9.92
2009 Williamsport PA MSA	198	0.45	65.07	81.31	86.87	7.07	6.06	1.76	4.35
2009 York-Hanover PA MSA	1,011	2.32	64.82	68.94	72.60	12.76	14.64	3.97	8.51
PA Non-Metro Areas	4,322	9.91	66.24	77.60	88.11	7.27	4.63	7.40	14.87

* Based on 2008 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 - 2008).

**** 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 1.79% 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: STATE OF PENNSYLVANIA			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
2009 Pittsburgh PA MSA	3	0.99	97.00	100.00	0.00	33.33	66.67	0.46	0.76
Limited Review:									
2009 Erie PA MSA	2	0.66	99.05	100.00	100.00	0.00	0.00	4.76	6.06
2009 Harrisburg-Carlisle PA MSA	4	1.32	97.92	100.00	50.00	50.00	0.00	1.95	2.44
2009 Lancaster PA MSA	241	79.54	96.05	74.27	67.22	21.99	10.79	8.96	9.36
2009 Lebanon PA MSA	2	0.66	97.82	0.00	100.00	0.00	0.00	0.47	0.25
2009 Reading PA MSA	3	0.99	96.87	33.33	100.00	0.00	0.00	0.44	0.26
2009 Scranton-Wilkes Barre PA MSA	0	0.00	96.15	0.00	0.00	0.00	0.00	0.00	0.00
2009 State College PA MSA	0	0.00	97.98	0.00	0.00	0.00	0.00	0.00	0.00
2009 Williamsport PA MSA	0	0.00	97.11	0.00	0.00	0.00	0.00	0.00	0.00
2009 York-Hanover PA MSA	16	5.28	97.00	75.00	87.50	6.25	6.25	7.89	10.17
PA Non-Metro Areas	32	10.56	97.55	59.38	56.25	37.50	6.25	7.77	6.19

* Based on 2008 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 - 2008).

**** 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 14.52% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF PENNSYLVANIA									
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
2009 Pittsburgh PA MSA	3	161	396	114,387	399	114,548	86.16	2	4,500
Limited Review:									
2009 Erie PA MSA	0	0	39	4,198	39	4,198	3.16	0	0
2009 Harrisburg-Carlisle PA MSA	0	0	47	509	47	509	0.38	0	0
2009 Lancaster PA MSA	0	0	24	541	24	541	0.41	0	0
2009 Lebanon PA MSA	0	0	0	0	0	0	0.00	0	0
2009 Reading PA MSA	0	0	2	3	2	3	0.00	0	0
2009 Scranton-Wilkes Barre PA MSA	0	0	57	8,666	57	8,666	6.52	0	0
2009 State College PA MSA	0	0	1	9	1	9	0.01	0	0
2009 Williamsport PA MSA	0	0	2	1	2	1	0.00	0	0
2009 York-Hanover PA MSA	0	0	13	21	13	21	0.02	0	0
PA Non-Metro Areas	0	0	41	4,447	41	4,447	3.34	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: STATE OF PENNSYLVANIA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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:																	
2009 Pittsburgh PA MSA	75.66	94	36.29	4.26	21.28	35.11	38.30	2	10	0	-4	-5	+1	3.05	20.10	50.37	26.47
Limited Review:																	
2009 Erie PA MSA	2.55	13	5.02	7.69	7.69	53.85	30.77	0	3	0	0	-3	0	4.40	16.81	53.86	24.93
2009 Harrisburg-Carlisle PA MSA	4.03	27	10.43	3.70	3.70	77.78	14.82	1	5	0	0	-2	-2	3.49	17.46	58.70	20.35
2009 Lancaster PA MSA	3.63	32	12.36	3.13	0.00	81.25	15.62	1	2	0	0	-1	0	3.13	8.69	79.02	9.15
2009 Lebanon PA MSA	0.07	2	0.77	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	16.43	67.01	16.55
2009 Reading PA MSA	0.11	2	0.77	0.00	0.00	50.00	50.00	0	0	0	0	0	0	7.37	12.67	64.96	15.00
2009 Scranton-Wilkes Barre PA MSA	6.98	33	12.74	3.03	9.09	72.73	15.15	0	2	0	-1	-1	0	0.49	10.80	71.81	16.91
2009 State College PA MSA	0.91	5	1.93	20.00	0.00	40.00	40.00	0	0	0	0	0	0	7.31	17.66	40.93	30.11
2009 Williamsport PA MSA	0.12	2	0.77	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	18.22	77.66	4.12
2009 York-Hanover PA MSA	1.27	12	4.63	8.33	16.67	75.00	0.00	0	0	0	0	0	0	3.68	8.14	80.70	7.48
PA Non-Metro Areas	4.67	37	14.29	0.00	8.11	67.57	24.32	0	2	0	0	-2	0	0.00	5.94	68.70	25.36

Institution ID: PNC Bank NA

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF MARYLAND												
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009												
Assessment Area (2009):	% 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:												
Baltimore-Towson MD MSA	60.10	2,216	545,436	5,076	1,047,596	68	9,416	11	45,904	7,371	1,648,352	75.28
Limited Review:												
Cumberland MD-WV MSA	1.00	57	3,188	66	5,947	0	0	0	0	123	9,135	2.39
Hagerstown-Martinsburg MD-WV MSA	3.81	262	35,505	205	35,919	0	0	0	0	467	71,424	1.57
Salisbury MD MSA	12.90	282	54,618	1,281	180,522	19	1,765	0	0	1,582	236,905	2.36
Maryland Non-Metro Areas	22.19	760	154,199	1,857	323,876	105	12,077	0	0	2,722	490,152	18.40

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2006 to December 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF MARYLAND				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% 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:														
Baltimore-Towson MD MSA	58.70	425	86,018	425	86,018	0	0	0	0	0	0	0	0	75.28
Limited Review:														
Cumberland MD-WV MSA	0.55	4	224	4	224	0	0	0	0	0	0	0	0	2.39
Hagerstown-Martinsburg MD-WV MSA	2.90	21	4,367	21	4,367	0	0	0	0	0	0	0	0	1.57
Salisbury MD MSA	9.94	72	13,366	72	13,366	0	0	0	0	0	0	0	0	2.36
Maryland Non-Metro Areas	27.90	202	40,395	202	40,395	0	0	0	0	0	0	0	0	18.40

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF MARYLAND		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009	
Assessment Area (2009):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Baltimore-Towson MD MSA	0	0	0	0	0
Limited Review:					
Cumberland MD-WV MSA	0	0	0	0	0
Hagerstown-Martinsburg MD-WV MSA	0	0	0	0	0
Salisbury MD MSA	0	0	0	0	0
Maryland Non-Metro Areas	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF MARYLAND				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009						Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase 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:																
Baltimore-Towson MD MSA	643	66.84	4.55	0.78	16.09	12.44	42.83	44.79	36.52	41.99	0.08	0.00	0.06	0.07	0.12	
Limited Review:																
Cumberland MD-WV MSA	2	0.21	0.00	0.00	7.12	0.00	69.47	50.00	23.40	50.00	0.00	0.00	0.00	0.00	0.00	
Hagerstown-Martinsburg MD-WV MSA	68	7.07	0.52	0.00	8.65	8.82	57.98	66.18	32.84	25.00	0.51	0.00	0.00	0.88	0.17	
Salisbury MD MSA	54	5.61	0.23	0.00	12.76	20.37	69.54	61.11	17.47	18.52	0.39	0.00	1.91	0.19	0.00	
Maryland Non-Metro Areas	195	20.27	0.00	0.00	9.66	5.13	60.01	58.97	30.34	35.90	0.42	0.00	0.00	0.30	0.85	

* Based on 2008 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: STATE OF MARYLAND						Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009							
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore-Towson MD MSA	404	55.65	4.55	0.74	16.09	12.13	42.83	52.23	36.52	34.90	1.98	0.00	1.27	2.34	2.23
Limited Review:															
Cumberland MD-WV MSA	25	3.44	0.00	0.00	7.12	0.00	69.47	80.00	23.40	20.00	3.70	0.00	0.00	3.95	4.29
Hagerstown-Martinsburg MD-WV MSA	78	10.74	0.52	0.00	8.65	12.82	57.98	61.54	32.84	25.64	5.05	0.00	5.13	5.51	4.29
Salisbury MD MSA	66	9.09	0.23	0.00	12.76	19.70	69.54	66.67	17.47	13.64	9.56	0.00	11.90	9.95	5.56
Maryland Non-Metro Areas	153	21.07	0.00	0.00	9.66	9.80	60.01	51.63	30.34	38.56	8.18	0.00	13.33	7.14	8.46

* Based on 2008 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: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Baltimore-Towson MD MSA	1,157	62.07	4.55	0.95	16.09	8.56	42.83	43.47	36.52	47.02	0.15	0.04	0.09	0.17	0.17									
Limited Review:																								
Cumberland MD-WV MSA	28	1.50	0.00	0.00	7.12	0.00	69.47	75.00	23.40	25.00	0.59	0.00	0.00	0.86	0.00									
Hagerstown-Martinsburg MD-WV MSA	106	5.69	0.52	0.94	8.65	3.77	57.98	56.60	32.84	38.68	0.64	0.00	0.75	0.45	0.95									
Salisbury MD MSA	161	8.64	0.23	0.00	12.76	19.88	69.54	65.84	17.47	14.29	2.59	0.00	5.16	2.57	0.90									
Maryland Non-Metro Areas	412	22.10	0.00	0.00	9.66	13.59	60.01	58.50	30.34	27.91	1.68	0.00	5.01	1.89	0.51									

* Based on 2008 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: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Baltimore-Towson MD MSA	12	48.00	9.27	8.33	27.09	58.33	44.67	25.00	18.97	8.33	1.56	0.00	2.30	0.93	3.70	
Limited Review:																
Cumberland MD-WV MSA	2	8.00	0.00	0.00	18.68	0.00	69.14	100.00	12.19	0.00	0.00	0.00	0.00	0.00	0.00	
Hagerstown-Martinsburg MD-WV MSA	10	40.00	9.30	10.00	32.99	10.00	40.17	70.00	17.54	10.00	4.00	0.00	0.00	9.09	0.00	
Salisbury MD MSA	1	4.00	2.73	0.00	29.21	0.00	60.23	100.00	7.83	0.00	0.00	0.00	0.00	0.00	0.00	
Maryland Non-Metro Areas	0	0.00	0.00	0.00	6.68	0.00	90.32	0.00	3.01	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Baltimore-Towson MD MSA	5,076	59.82	5.61	1.85	15.84	10.19	42.49	46.75	36.02	41.21	2.64	1.65	2.10	2.94	2.69									
Limited Review:																								
Cumberland MD-WV MSA	66	0.78	0.00	0.00	7.37	7.58	69.11	71.21	23.52	21.21	2.43	0.00	3.15	2.60	2.05									
Hagerstown-Martinsburg MD-WV MSA	205	2.42	7.02	5.85	17.64	12.68	47.49	49.76	27.69	31.71	1.98	2.96	2.01	1.85	2.21									
Salisbury MD MSA	1,281	15.10	1.55	1.09	18.04	17.41	61.02	60.50	19.32	21.00	15.45	16.28	21.30	15.14	14.91									
Maryland Non-Metro Areas	1,857	21.89	0.00	0.00	12.28	9.42	66.40	69.04	21.31	21.54	11.87	0.00	12.86	13.19	10.44									

* Based on 2008 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Baltimore-Towson MD MSA	68	35.42	0.82	0.00	6.82	5.88	45.47	76.47	46.90	17.65	6.12	0.00	9.09	9.45	2.81									
Limited Review:																								
Cumberland MD-WV MSA	0	0.00	0.00	0.00	0.00	0.00	76.56	0.00	23.44	0.00	0.00	0.00	0.00	0.00	0.00									
Hagerstown-Martinsburg MD-WV MSA	0	0.00	1.31	0.00	4.20	0.00	65.88	0.00	28.61	0.00	0.00	0.00	0.00	0.00	0.00									
Salisbury MD MSA	19	9.90	0.77	0.00	7.97	0.00	71.47	84.21	19.79	15.79	8.64	0.00	0.00	11.48	0.00									
Maryland Non-Metro Areas	105	54.69	0.00	0.00	9.84	1.90	76.17	95.24	14.00	2.86	36.36	0.00	0.00	45.63	7.69									

* Based on 2008 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Baltimore-Towson MD MSA	643	66.84	20.46	7.64	17.74	22.58	22.48	24.45	39.33	45.33	0.09	0.04	0.14	0.04	0.10	
Limited Review:																
Cumberland MD-WV MSA	2	0.21	18.05	50.00	19.06	0.00	23.37	0.00	39.52	50.00	0.00	0.00	0.00	0.00	0.00	
Hagerstown-Martinsburg MD-WV MSA	68	7.07	16.80	9.23	17.74	24.62	23.90	26.15	41.56	40.00	0.52	1.45	0.62	0.40	0.46	
Salisbury MD MSA	54	5.61	21.13	13.73	17.82	29.41	22.01	17.65	39.03	39.22	0.45	1.10	0.93	0.28	0.18	
Maryland Non-Metro Areas	195	20.27	17.21	4.17	17.08	16.15	23.90	14.06	41.81	65.63	0.44	0.00	0.27	0.00	0.66	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.5% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Baltimore-Towson MD MSA	404	55.65	20.46	19.95	17.74	21.95	22.48	25.94	39.33	32.17	2.15	2.85	1.82	2.29	2.03	
Limited Review:																
Cumberland MD-WV MSA	25	3.44	18.05	12.00	19.06	36.00	23.37	28.00	39.52	24.00	3.80	3.23	10.20	1.47	2.61	
Hagerstown-Martinsburg MD-WV MSA	78	10.74	16.80	10.39	17.74	24.68	23.90	36.36	41.56	28.57	5.12	5.00	6.98	5.93	3.55	
Salisbury MD MSA	66	9.09	21.13	12.70	17.82	30.16	22.01	23.81	39.03	33.33	9.88	6.25	12.31	9.33	9.88	
Maryland Non-Metro Areas	153	21.07	17.21	20.39	17.08	15.79	23.90	26.32	41.81	37.50	8.70	22.64	6.00	11.11	5.76	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF MARYLAND					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Baltimore-Towson MD MSA	1,157	62.07	20.46	9.06	17.74	18.67	22.48	24.12	39.33	48.15	0.18	0.24	0.15	0.14	0.20	
Limited Review:																
Cumberland MD-WV MSA	28	1.50	18.05	14.81	19.06	18.52	23.37	29.63	39.52	37.04	0.56	2.17	0.50	1.02	0.00	
Hagerstown-Martinsburg MD-WV MSA	106	5.69	16.80	10.48	17.74	23.81	23.90	26.67	41.56	39.05	0.73	1.40	1.56	0.29	0.51	
Salisbury MD MSA	161	8.64	21.13	16.03	17.82	17.31	22.01	25.64	39.03	41.03	3.04	5.62	3.02	2.16	3.10	
Maryland Non-Metro Areas	412	22.10	17.21	7.23	17.08	15.21	23.90	24.19	41.81	53.37	1.96	4.07	1.83	1.69	1.91	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.0% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF MARYLAND			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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:									
Baltimore-Towson MD MSA	5,076	59.82	66.50	51.87	54.43	19.33	26.24	2.64	5.38
Limited Review:									
Cumberland MD-WV MSA	66	0.78	67.19	74.24	77.27	16.67	6.06	2.43	6.37
Hagerstown-Martinsburg MD-WV MSA	205	2.42	63.86	65.37	62.44	19.51	18.05	1.98	4.57
Salisbury MD MSA	1,281	15.10	64.27	72.29	66.74	17.95	15.30	15.45	26.86
Maryland Non-Metro Areas	1,857	21.89	64.91	69.04	58.43	21.70	19.87	11.87	23.52

* Based on 2008 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 - 2008).

**** 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 7.70% 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: STATE OF MARYLAND			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Baltimore-Towson MD MSA	68	35.42	95.86	70.59	57.35	26.47	16.18	6.12	10.61
Limited Review:									
Cumberland MD-WV MSA	0	0.00	98.44	0.00	0.00	0.00	0.00	0.00	0.00
Hagerstown-Martinsburg MD-WV MSA	0	0.00	98.69	0.00	0.00	0.00	0.00	0.00	0.00
Salisbury MD MSA	19	9.90	97.43	73.68	63.16	36.84	0.00	8.64	7.35
Maryland Non-Metro Areas	105	54.69	96.72	66.67	59.05	31.43	9.52	36.36	40.91

* Based on 2008 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 - 2008).

**** 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 16.67% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: STATE OF MARYLAND		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Baltimore-Towson MD MSA	0	0	58	58,118	58	58,118	89.03	0	0
Limited Review:									
Cumberland MD-WV MSA	0	0	1	897	1	897	1.37	0	0
Hagerstown-Martinsburg MD-WV MSA	0	0	1	897	1	897	1.37	0	0
Salisbury MD MSA	0	0	1	897	1	897	1.37	0	0
Maryland Non-Metro Areas	0	0	5	4,481	4	4,481	6.86	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: STATE OF MARYLAND Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009																		
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:																		
2009 Baltimore-Towson MD MSA	75.28	90	65.22	0.00	10.11	40.45	49.44	14	6	0	+3	-1	+6	8.92	20.01	40.13	30.53	
Limited Review:																		
2009 Cumberland MD-WV MSA	2.39	3	2.17	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	8.08	72.42	19.51	
2009 Hagerstown-Martinsburg MD-WV MSA	1.57	6	4.35	16.67	0.00	50.00	33.33	1	1	0	0	-1	+1	1.75	13.92	51.67	27.40	
2009 Salisbury MD MSA	2.36	11	7.97	9.09	27.27	54.55	9.09	0	3	0	-1	-2	0	1.36	20.52	63.25	14.78	
2009 Maryland Non-Metro Areas	18.40	28	20.29	0.00	22.22	59.26	18.52	0	1	0	0	-1	0	0.00	12.61	58.66	28.72	

Institution ID: PNC Bank NA

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF NEW JERSEY												
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009												
Assessment Area (2009):	% 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:												
Edison NJ Metro Division	32.18	5,115	811,583	12,956	1,138,578	0	0	6	7,157	18,077	1,957,318	37.23
Limited Review:												
Atlantic City NJ MSA	3.28	736	83,644	1,100	97,071	0	0	5	5,500	1,841	186,215	1.84
New York-Wayne-White Plains NY-NJ MD	26.93	2,324	387,913	12,790	935,060	0	0	17	14,048	15,131	1,337,021	20.01
Newark-Union NJ-PA Metro Division	29.07	3,388	597,207	12,908	1,051,944	1	324	33	26,734	16,330	1,676,209	25.76
Ocean City NJ MSA	2.63	511	112,333	968	79,270	0	0	0	0	1,479	191,603	1.83
Trenton-Ewing NJ MSA	5.24	858	130,428	2,078	221,107	0	0	8	12,355	2,944	363,890	13.00
Vineland-Millville-Bridgeton NJ MSA	0.67	164	12,285	211	34,552	0	0	0	0	375	46,837	0.33

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2006 to September 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF NEW JERSEY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% 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:														
Edison NJ Metro Division	33.01	336	60,637	336	60,637	0	0	0	0	0	0	0	0	37.23
Limited Review:														
Atlantic City NJ MSA	3.73	38	4,351	38	4,351	0	0	0	0	0	0	0	0	1.84
New York-Wayne-White Plains NY-NJ MD	25.25	257	47,976	257	47,976	0	0	0	0	0	0	0	0	20.01
Newark-Union NJ-PA Metro Division	30.16	307	54,439	307	54,439	0	0	0	0	0	0	0	0	25.76
Ocean City NJ MSA	2.26	23	2,944	23	2,944	0	0	0	0	0	0	0	0	1.83
Trenton-Ewing NJ MSA	5.11	52	6,982	52	6,982	0	0	0	0	0	0	0	0	13.00
Vineland-Millville-Bridgeton NJ MSA	0.49	5	225	5	225	0	0	0	0	0	0	0	0	0.33

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF NEW JERSEY		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009	
Assessment Area (2009):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Edison NJ Metro Division	0	0	0	0	0
Limited Review:					
Atlantic City NJ MSA	0	0	0	0	0
New York-Wayne- White Plains NY-NJ MD	0	0	0	0	0
Newark-Union NJ-PA Metro Division	0	0	0	0	0
Ocean City NJ MSA	0	0	0	0	0
Trenton-Ewing NJ MSA	0	0	0	0	0
Vineland-Milville- Bridgeton NJ MSA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF NEW JERSEY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009						Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase 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:																
Edison NJ Metro Division	997	38.08	3.50	1.91	14.87	14.04	51.71	49.35	29.93	34.70	0.23	0.12	0.19	0.23	0.24	
Limited Review:																
Atlantic City NJ MSA	104	3.97	0.98	0.00	9.67	7.69	66.10	57.69	23.26	34.62	0.05	0.00	0.00	0.04	0.10	
New York-Wayne-White Plains NY-NJ MD	494	18.87	0.16	0.20	6.26	10.73	21.19	20.45	72.39	68.62	0.14	0.00	0.29	0.10	0.12	
Newark-Union NJ-PA Metro Division	687	26.24	3.15	2.62	12.31	8.88	35.02	34.35	49.52	54.15	0.19	0.07	0.16	0.13	0.25	
Ocean City NJ MSA	100	3.82	0.00	0.00	21.44	14.00	50.49	41.00	28.06	45.00	0.09	0.00	0.00	0.00	0.26	
Trenton-Ewing NJ MSA	217	8.29	6.07	4.61	12.82	11.52	38.98	34.10	42.12	49.77	0.35	0.00	0.33	0.46	0.31	
Vineland-Milville-Bridgeton NJ MSA	19	0.73	1.56	0.00	10.01	0.00	59.09	89.47	29.35	10.53	0.06	0.00	0.00	0.12	0.00	

* Based on 2008 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: STATE OF NEW JERSEY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009						Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
Edison NJ Metro Division	1,873	38.85	3.50	1.55	14.87	13.19	51.71	57.55	29.93	27.71	4.40	2.44	3.63	4.60	4.57	
Limited Review:																
Atlantic City NJ MSA	309	6.41	0.98	0.65	9.67	11.00	66.10	66.67	23.26	21.68	5.46	0.00	6.82	5.09	6.01	
New York-Wayne-White Plains NY-NJ MD	928	19.25	0.16	0.65	6.26	13.04	21.19	24.14	72.39	62.18	3.23	25.00	3.56	4.00	2.93	
Newark-Union NJ-PA Metro Division	1,177	24.41	3.15	3.40	12.31	14.27	35.02	35.17	49.52	47.15	3.77	0.53	3.02	3.73	4.42	
Ocean City NJ MSA	188	3.90	0.00	0.00	21.44	29.26	50.49	56.91	28.06	13.83	5.87	0.00	7.45	7.42	2.19	
Trenton-Ewing NJ MSA	266	5.52	6.07	2.63	12.82	7.89	38.98	46.62	42.12	42.86	4.83	1.92	4.20	4.79	5.77	
Vineland-Millville-Bridgeton NJ MSA	80	1.66	1.56	2.50	10.01	6.25	59.09	53.75	29.35	37.50	1.69	0.00	0.00	1.95	1.83	

* Based on 2008 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: STATE OF NEW JERSEY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009						Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:																
Edison NJ Metro Division	2,235	39.88	3.50	1.21	14.87	11.23	51.71	52.21	29.93	35.35	0.53	0.40	0.49	0.59	0.43	
Limited Review:																
Atlantic City NJ MSA	321	5.73	0.98	0.00	9.67	6.23	66.10	61.68	23.26	32.09	0.59	0.00	0.32	0.58	0.78	
New York-Wayne-White Plains NY-NJ MD	882	15.74	0.16	0.11	6.26	7.71	21.19	19.61	72.39	72.56	0.28	0.00	0.21	0.21	0.31	
Newark-Union NJ-PA Metro Division	1,509	26.92	3.15	2.85	12.31	9.01	35.02	33.47	49.52	54.67	0.48	0.06	0.20	0.54	0.59	
Ocean City NJ MSA	220	3.93	0.00	0.00	21.44	15.00	50.49	52.73	28.06	32.27	0.48	0.00	0.13	0.56	0.56	
Trenton-Ewing NJ MSA	374	6.67	6.07	1.34	12.82	6.15	38.98	37.43	42.12	55.08	0.77	0.00	0.48	0.75	1.02	
Vineland-Millville-Bridgeton NJ MSA	64	1.14	1.56	1.56	10.01	7.81	59.09	65.63	29.35	25.00	0.52	0.00	0.62	0.65	0.25	

* Based on 2008 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: STATE OF NEW JERSEY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Edison NJ Metro Division	10	20.83	7.81	10.00	24.08	30.00	53.46	50.00	14.66	10.00	0.84	2.22	0.00	0.94	0.00	
Limited Review:																
Atlantic City NJ MSA	1	2.08	14.40	0.00	27.71	0.00	51.78	100.00	6.10	0.00	0.00	0.00	0.00	0.00	0.00	
New York-Wayne-White Plains NY-NJ MD	17	35.42	2.83	5.88	23.59	29.41	36.29	52.94	37.29	11.76	0.64	3.03	0.28	1.09	0.00	
Newark-Union NJ-PA Metro Division	15	31.25	25.36	40.00	33.76	46.67	25.56	13.33	15.32	0.00	0.68	1.51	0.54	0.00	0.00	
Ocean City NJ MSA	3	6.25	0.00	0.00	22.14	33.33	53.11	66.67	24.75	0.00	4.55	0.00	14.29	0.00	0.00	
Trenton-Ewing NJ MSA	1	2.08	19.55	0.00	8.94	0.00	40.17	0.00	31.35	100.00	2.56	0.00	0.00	0.00	12.50	
Vineland-Milville-Bridgeton NJ MSA	1	2.08	6.08	100.00	25.05	0.00	46.63	0.00	22.24	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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: STATE OF NEW JERSEY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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 Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Edison NJ Metro Division	12,941	30.11	3.21	2.59	13.50	10.98	51.76	47.00	31.41	39.43	3.05	2.90	2.94	3.00	3.41	
Limited Review:																
Atlantic City NJ MSA	1,100	2.56	6.59	5.18	14.19	14.55	58.84	58.00	20.36	22.27	3.12	5.02	4.55	3.07	2.87	
New York-Wayne-White Plains NY-NJ MD	12,769	29.71	1.38	1.80	11.59	10.72	25.55	25.82	61.21	61.66	3.36	9.34	4.04	3.60	3.24	
Newark-Union NJ-PA Metro Division	12,908	30.04	9.55	7.68	16.40	12.50	31.43	26.24	42.61	53.58	3.61	5.40	3.85	3.02	3.96	
Ocean City NJ MSA	968	2.25	0.00	0.00	20.20	23.86	55.23	63.02	24.56	13.12	5.16	0.00	7.31	6.21	2.49	
Trenton-Ewing NJ MSA	2,078	4.84	11.27	3.90	10.33	5.82	33.10	33.01	45.29	57.27	5.10	4.35	4.33	5.76	5.09	
Vineland-Millville-Bridgeton NJ MSA	211	0.49	9.66	18.01	17.79	15.64	44.72	39.81	27.83	26.54	1.59	3.86	2.30	1.29	1.42	

* Based on 2008 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF NEW JERSEY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Edison NJ Metro Division	0	0.00	1.29	0.00	9.15	0.00	53.24	0.00	36.31	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Atlantic City NJ MSA	0	0.00	0.65	0.00	3.67	0.00	77.32	0.00	18.36	0.00	0.00	0.00	0.00	0.00	0.00	
New York-Wayne-White Plains NY-NJ MD	0	0.00	0.15	0.00	3.49	0.00	14.82	0.00	81.54	0.00	0.00	0.00	0.00	0.00	0.00	
Newark-Union NJ-PA Metro Division	1	100.00	1.13	0.00	6.63	0.00	34.76	0.00	57.47	100.00	0.33	0.00	0.00	0.00	0.60	
Ocean City NJ MSA	0	0.00	0.00	0.00	19.77	0.00	57.41	0.00	22.81	0.00	0.00	0.00	0.00	0.00	0.00	
Trenton-Ewing NJ MSA	0	0.00	4.16	0.00	8.73	0.00	33.68	0.00	53.43	0.00	0.00	0.00	0.00	0.00	0.00	
Vineland-Millville-Bridgeton NJ MSA	0	0.00	0.39	0.00	4.69	0.00	46.09	0.00	48.83	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2008 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF NEW JERSEY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Edison NJ Metro Division	997	38.07	19.11	11.57	18.58	29.30	22.73	20.96	39.58	38.16	0.25	0.78	0.66	0.05	0.11	
Limited Review:																
Atlantic City NJ MSA	104	3.97	19.29	4.85	18.27	19.42	23.34	23.30	39.11	52.43	0.05	0.00	0.30	0.00	0.00	
New York-Wayne-White Plains NY-NJ MD	495	18.90	16.36	0.86	14.10	6.68	17.44	22.63	52.10	69.83	0.15	0.00	0.25	0.32	0.12	
Newark-Union NJ-PA Metro Division	687	26.23	22.05	6.71	16.60	24.09	20.25	24.24	41.11	44.97	0.20	1.35	0.74	0.08	0.06	
Ocean City NJ MSA	100	3.82	18.91	2.27	18.76	3.41	21.69	4.55	40.65	89.77	0.03	0.00	0.00	0.00	0.04	
Trenton-Ewing NJ MSA	217	8.29	20.71	18.66	17.30	33.49	21.40	16.75	40.58	31.10	0.40	1.45	0.84	0.09	0.16	
Vineland-Millville-Bridgeton NJ MSA	19	0.73	21.78	5.26	17.56	42.11	20.35	5.26	40.31	47.37	0.07	0.00	0.31	0.00	0.00	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.6% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF NEW JERSEY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Edison NJ Metro Division	1,873	38.84	19.11	12.45	18.58	25.17	22.73	28.92	39.58	33.46	4.77	5.52	4.85	5.28	4.13	
Limited Review:																
Atlantic City NJ MSA	310	6.43	19.29	8.06	18.27	26.45	23.34	26.77	39.11	38.71	6.20	10.17	5.04	6.35	5.96	
New York-Wayne-White Plains NY-NJ MD	928	19.25	16.36	4.12	14.10	14.86	17.44	20.07	52.10	60.95	3.45	7.22	6.10	3.07	3.10	
Newark-Union NJ-PA Metro Division	1,177	24.41	22.05	9.81	16.60	21.33	20.25	29.52	41.11	39.33	4.12	5.08	3.99	4.74	3.68	
Ocean City NJ MSA	188	3.90	18.91	8.51	18.76	15.96	21.69	29.79	40.65	45.74	6.94	3.57	11.94	4.60	6.76	
Trenton-Ewing NJ MSA	266	5.52	20.71	17.36	17.30	22.26	21.40	23.02	40.58	37.36	5.62	8.57	5.92	3.98	5.73	
Vineland-Millville-Bridgeton NJ MSA	80	1.66	21.78	11.25	17.56	22.50	20.35	26.25	40.31	40.00	2.05	3.64	0.00	2.65	2.02	

* Based on 2008 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 Families is based on the 2000 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: STATE OF NEW JERSEY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Edison NJ Metro Division	2,235	39.86	19.11	7.71	18.58	18.85	22.73	28.21	39.58	45.23	0.63	0.72	0.70	0.60	0.61									
Limited Review:																								
Atlantic City NJ MSA	321	5.72	19.29	4.10	18.27	19.56	23.34	23.97	39.11	52.37	0.71	0.39	1.08	0.79	0.55									
New York-Wayne-White Plains NY-NJ MD	884	15.77	16.36	1.97	14.10	5.67	17.44	19.10	52.10	73.26	0.33	0.87	0.25	0.19	0.36									
Newark-Union NJ-PA Metro Division	1,509	26.91	22.05	4.68	16.60	15.07	20.25	26.61	41.11	53.63	0.58	0.53	0.58	0.43	0.67									
Ocean City NJ MSA	220	3.92	18.91	4.15	18.76	12.44	21.69	18.89	40.65	64.52	0.52	1.11	0.25	0.48	0.55									
Trenton-Ewing NJ MSA	374	6.67	20.71	7.59	17.30	16.80	21.40	25.75	40.58	49.86	0.92	0.26	1.07	0.72	1.11									
Vineland-Milville-Bridgeton NJ MSA	64	1.14	21.78	9.38	17.56	18.75	20.35	31.25	40.31	40.63	0.64	2.13	0.72	0.55	0.52									

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.0% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF NEW JERSEY			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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:									
Edison NJ Metro Division	12,955	30.12	69.46	70.52	87.79	6.31	5.91	3.05	8.47
Limited Review:									
Atlantic City NJ MSA	1,100	2.56	68.73	75.73	88.45	4.73	6.82	3.12	8.23
New York-Wayne-White Plains NY-NJ MD	12,790	29.74	69.62	73.17	92.67	3.71	3.62	3.36	9.32
Newark-Union NJ-PA Metro Division	12,908	30.01	70.99	70.89	89.58	5.46	4.96	3.61	10.01
Ocean City NJ MSA	968	2.25	71.04	78.00	90.08	3.93	5.99	5.16	11.84
Trenton-Ewing NJ MSA	2,078	4.83	67.28	68.14	80.61	10.06	9.34	5.10	12.13
Vineland-Millville-Bridgeton NJ MSA	211	0.49	66.01	70.14	72.04	11.37	16.59	1.59	3.69

* Based on 2008 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 - 2008).

**** 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 1.13% 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: STATE OF NEW JERSEY			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Edison NJ Metro Division	0	0.00	96.01	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Atlantic City NJ MSA	0	0.00	95.68	0.00	0.00	0.00	0.00	0.00	0.00
New York-Wayne-White Plains NY-NJ MD	0	0.00	96.11	0.00	0.00	0.00	0.00	0.00	0.00
Newark-Union NJ-PA Metro Division	1	100.00	96.58	100.00	0.00	0.00	100.00	0.33	0.63
Ocean City NJ MSA	0	0.00	96.58	0.00	0.00	0.00	0.00	0.00	0.00
Trenton-Ewing NJ MSA	0	0.00	95.43	0.00	0.00	0.00	0.00	0.00	0.00
Vineland-Millville-Bridgeton NJ MSA	0	0.00	92.19	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2008 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 - 2008).

**** 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: STATE OF NEW JERSEY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Edison NJ Metro Division	0	0	89	25,638	89	25,638	36.82	0	0
Limited Review:									
Atlantic City NJ MSA	0	0	10	81	10	81	0.12	0	0
New York-Wayne-White Plains NY-NJ MD	0	0	38	8,620	38	8,620	12.38	0	0
Newark-Union NJ-PA Metro Division	1	1,367	79	17,989	80	19,356	27.80	0	0
Ocean City NJ MSA	0	0	3	12	3	12	0.02	0	0
Trenton-Ewing NJ MSA	0	0	28	10,411	28	10,411	14.95	0	0
Vineland-Millville-Bridgeton NJ MSA	0	0	13	100	13	100	0.14	0	0
Statewide Investment with Potential to Benefit One or More AAs	1	2,787	38	2,621	39	5,408	7.77	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: STATE OF NEW JERSEY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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:																	
Edison NJ Metro Division	37.23	86	31.62	2.33	12.79	50.00	34.88	3	9	0	+1	-4	-3	3.91	17.20	51.81	26.93
Limited Review:																	
Atlantic City NJ MSA	1.84	8	2.94	0.00	12.50	50.00	37.50	1	0	0	0	0	+1	4.31	16.09	61.29	17.52
New York-Wayne-White Plains NY-NJ MD	20.01	62	22.79	1.61	8.07	19.36	67.74	4	0	0	0	+1	+3	1.42	17.12	29.27	52.16
Newark-Union NJ-PA Metro Division	25.76	78	28.68	7.69	10.26	32.05	50.00	6	3	+1	+1	+3	-2	11.19	22.22	30.44	36.15
Ocean City NJ MSA	1.83	9	3.31	0.00	0.00	77.78	22.22	1	1	0	0	0	0	0.00	23.79	51.50	24.71
Trenton-Ewing NJ MSA	13.00	27	9.93	7.41	0.00	51.85	40.74	2	2	+1	0	-2	+1	11.94	14.87	35.29	37.37
Vineland-Millville-Bridgeton NJ MSA	0.33	2	0.73	50.00	0.00	50.00	0.00	0	0	0	0	0	0	5.07	17.50	54.11	23.32

Institution ID: PNC Bank NA

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF KENTUCKY												
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009												
Assessment Area (2009):	% 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 KY MSA	46.81	268	27,758	411	35,473	0	0	3	2,361	682	65,592	55.38
Limited Review:												
Elizabethtown KY MSA	53.19	410	38,656	359	29,715	6	450	0	0	775	68,821	44.62

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2006 to September 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF KENTUCKY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% 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 KY MSA	40.00	10	1,540	10	1,540	0	0	0	0	0	0	0	0	55.38
Limited Review:														
Elizabethtown KY MSA	60.00	15	2,266	15	2,266	0	0	0	0	0	0	0	0	44.62

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF KENTUCKY		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009	
Assessment Area (2009):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Lexington-Fayette KY MSA	0	0	0	0	0
Limited Review:					
Elizabethtown KY MSA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF KENTUCKY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Over all	Low	Mod	Mid	Upp	
Full Review:																
Lexington-Fayette KY MSA	86	41.95	4.47	1.16	13.97	8.14	42.17	38.37	39.39	52.33	0.11	0.00	0.20	0.06	0.14	
Limited Review:																
Elizabethtown KY MSA	119	58.05	0.00	0.00	1.64	3.36	82.63	77.31	15.74	19.33	0.30	0.00	0.00	0.38	0.00	

* Based on 2008 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: STATE OF KENTUCKY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette KY MSA	69	40.83	4.47	4.35	13.97	13.04	42.17	43.48	39.39	39.13	2.71	0.00	3.95	2.48	2.86
Limited Review:															
Elizabethtown KY MSA	100	59.17	0.00	0.00	1.64	1.00	82.63	81.00	15.74	18.00	7.72	0.00	0.00	7.04	12.50

* Based on 2008 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: STATE OF KENTUCKY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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 KY MSA	113	37.29	4.47	0.88	13.97	3.54	42.17	46.02	39.39	49.56	0.14	0.00	0.20	0.23	0.08
Limited Review:															
Elizabethtown KY MSA	190	62.71	0.00	0.00	1.64	3.68	82.63	80.00	15.74	16.32	0.91	0.00	1.69	0.94	0.67

* Based on 2008 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: STATE OF KENTUCKY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette KY 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 KY MSA	1	100.00	0.00	0.00	21.87	0.00	69.61	100.00	8.52	0.00	2.94	0.00	0.00	3.45	0.00

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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: STATE OF KENTUCKY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Lexington-Fayette KY MSA	411	53.38	15.25	17.76	13.40	12.65	34.48	30.17	36.59	39.42	0.96	1.44	0.98	0.96	0.85									
Limited Review:																								
Elizabethtown KY MSA	359	46.62	0.00	0.00	6.64	4.46	77.16	77.16	16.20	18.38	5.72	0.00	6.00	5.72	6.58									

* Based on 2008 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF KENTUCKY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lexington-Fayette KY MSA	0	0.00	7.12	0.00	8.98	0.00	36.41	0.00	47.49	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Elizabethtown KY MSA	6	100.00	0.00	0.00	2.03	0.00	77.68	100.00	20.29	0.00	14.29	0.00	0.00	16.67	0.00	

* Based on 2008 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF KENTUCKY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lexington-Fayette KY MSA	86	41.95	20.53	7.06	16.68	27.06	21.17	28.24	41.62	37.65	0.11	0.24	0.08	0.08	0.11	
Limited Review:																
Elizabethtown KY MSA	119	58.05	18.06	5.88	18.48	26.89	23.03	29.41	40.43	37.82	0.34	0.00	0.63	0.00	0.51	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF KENTUCKY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lexington-Fayette KY MSA	69	40.83	20.53	17.65	16.68	19.12	21.17	19.12	41.62	44.12	2.85	5.88	4.95	0.78	2.44	
Limited Review:																
Elizabethtown KY MSA	100	59.17	18.06	11.00	18.48	26.00	23.03	30.00	40.43	33.00	8.15	6.25	8.47	9.43	7.87	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.6% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF KENTUCKY					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Lexington-Fayette KY MSA	113	37.29	20.53	8.04	16.68	21.43	21.17	20.54	41.62	50.00	0.17	0.31	0.57	0.09	0.00	
Limited Review:																
Elizabethtown KY MSA	190	62.71	18.06	8.47	18.48	19.77	23.03	27.12	40.43	44.63	1.00	1.69	1.25	0.33	1.24	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.6% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF KENTUCKY			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 KY MSA	411	53.38	63.53	78.10	87.10	7.06	5.84	0.96	2.24
Limited Review:									
Elizabethtown KY MSA	359	46.62	57.60	87.47	86.35	7.52	6.13	5.72	16.89

* Based on 2008 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 - 2008).

**** 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 1.17% 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: STATE OF KENTUCKY			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Lexington-Fayette KY MSA	0	0.00	95.92	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Elizabethtown KY MSA	6	100.00	98.84	100.00	100.00	0.00	0.00	14.29	20.00

* Based on 2008 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 - 2008).

**** 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: STATE OF KENTUCKY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					
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 KY MSA	1	1,000	8	4,323	9	5,323	99.53	0	0
Limited Review:									
Elizabethtown KY MSA	0	0	7	25	7	25	0.47	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: STATE OF KENTUCKY				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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:																	
Lexington-Fayette KY MSA	55.38	5	55.56	20.00	0.00	60.00	20.00	1	0	0	0	0	+1	11.25	17.22	39.42	31.95
Limited Review:																	
Elizabethtown KY MSA	44.62	4	44.44	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.74	75.28	12.98

Institution ID: PNC BANK NA

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF VIRGINIA												
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009												
Assessment Area (2009):	% 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:												
Accomack-Northhampton Counties VA Non-MSA	100.00	206	25,077	426	43,234	35	3,513	1	65	668	71,889	100.00

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2006 to September 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC BANK NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF VIRGINIA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% 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:														
Accomack-Northhampton Counties VA Non-MSA	100.00	29	2,614	29	2,614	0	0	0	0	0	0	0	0	100.00

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC BANK NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF VIRGINIA		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009	
Assessment Area (2009):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Accomack-Northampton Counties VA Non-MSA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF VIRGINIA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase 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:															
Accomack-Northhampton Counties VA Non-MSA	57	100.00	0.00	0.00	9.18	17.54	90.82	82.46	0.00	0.00	0.46	0.00	0.00	0.51	0.00

* Based on 2008 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: STATE OF VIRGINIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Accomack-Northampton Counties VA Non-MSA	48	100.00	0.00	0.00	9.18	10.42	90.82	89.58	0.00	0.00	11.98	0.00	17.65	11.43	0.00									

* Based on 2008 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: STATE OF VIRGINIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Accomack-Northhampton Counties VA Non-MSA	101	100.00	0.00	0.00	9.18	2.97	90.82	97.03	0.00	0.00	3.29	0.00	1.22	3.52	0.00									

* Based on 2008 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: STATE OF VIRGINIA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Accomack-Northhampton Counties VA Non-MSA	0	0.00	0.00	0.00	9.35	0.00	90.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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: STATE OF VIRGINIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Accomack-Northampton Counties VA Non-MSA	426	100.00	0.00	0.00	9.46	5.63	90.54	94.37	0.00	0.00	13.26	0.00	11.90	14.96	0.00									

* Based on 2008 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF VIRGINIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Accomack-Northampton Counties VA Non-MSA	35	100.00	0.00	0.00	11.79	8.57	88.21	91.43	0.00	0.00	29.79	0.00	14.29	39.39	0.00	

* Based on 2008 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF VIRGINIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Accomack-Northhampton Counties VA Non-MSA	57	100.00	24.14	1.82	19.28	23.64	22.10	23.64	34.48	50.91	0.48	0.00	0.00	1.43	0.35	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.5% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF VIRGINIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Accomack-Northhampton Counties VA Non-MSA	48	100.00	24.14	21.28	19.28	27.66	22.10	14.89	34.48	36.17	20.72	41.67	31.82	10.53	15.52	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF VIRGINIA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Accomack-Northampton Counties VA Non-MSA	101	100.00	24.14	7.07	19.28	19.19	22.10	26.26	34.48	47.47	3.93	6.12	3.94	6.37	2.54	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.0% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF VIRGINIA			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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:									
Accomack-Northhampton Counties VA Non-MSA	426	100.00	61.33	82.16	77.93	11.27	10.80	13.26	26.55

* Based on 2008 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 - 2008).

**** 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 3.05% 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: STATE OF VIRGINIA			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Accomack-Northampton Counties VA Non-MSA	35	100.00	94.31	74.29	71.43	17.14	11.43	29.79	38.71

* Based on 2008 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 - 2008).

**** 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 8.57% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: STATE OF VIRGINIA		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Accomack-Northhampton Counties VA Non-MSA	0	0	3	2,334	3	2,334	100.00	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: STATE OF VIRGINIA Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009																	
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:																	
Accomack-Northhampton Counties VA Non-MSA	100.00	5	100.00	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	0.00	11.74	88.26	0.00

Institution ID: PNC Bank NA

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF FLORIDA												
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009												
Assessment Area (2009):	% 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:												
Naples-Marco Island FL MSA	69.01	84	36,310	13	781	0	0	1	5,636	98	42,727	38.75
Limited Review:												
Sebastian-Vero Beach FL MSA	30.99	34	7,713	9	1,502	1	383	0	0	44	9,598	61.25

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2006 to September 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF FLORIDA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% 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:														
Naples-Marco Island FL MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	38.75
Limited Review:														
Sebastian-Vero Beach FL MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	61.25

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME	Geography: STATE OF FLORIDA		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009	
	Other Unsecured Consumer Loans*		Other Optional Loans*	
Assessment Area (2009):	#	\$ (000's)	#	\$ (000's)
Full Review:				
Naples-Marco Island FL MSA	0	0	0	0
Limited Review:				
Sebastian-Vero Beach FL MSA	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF FLORIDA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Over all	Low	Mod	Mid	Upp	
Full Review:																
Naples-Marco Island FL MSA	47	78.33	2.30	0.00	13.08	10.64	47.98	17.02	36.65	72.34	0.04	0.00	0.00	0.00	0.10	
Limited Review:																
Sebastian-Vero Beach FL MSA	13	21.67	0.00	0.00	13.47	23.08	61.60	38.46	24.93	38.46	0.00	0.00	0.00	0.00	0.00	

* Based on 2008 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: STATE OF FLORIDA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Naples-Marco Island FL MSA	3	75.00	2.30	0.00	13.08	0.00	47.98	66.67	36.65	33.33	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Sebastian-Vero Beach FL MSA	1	25.00	0.00	0.00	13.47	100.00	61.60	0.00	24.93	0.00	0.64	0.00	4.35	0.00	0.00									

* Based on 2008 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: STATE OF FLORIDA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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:															
Naples-Marco Island FL MSA	33	62.26	2.30	0.00	13.08	6.06	47.98	27.27	36.65	66.67	0.07	0.00	0.00	0.05	0.12
Limited Review:															
Sebastian-Vero Beach FL MSA	20	37.74	0.00	0.00	13.47	5.00	61.60	45.00	24.93	50.00	0.20	0.00	0.00	0.11	0.51

* Based on 2008 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: STATE OF FLORIDA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Naples-Marco Island FL MSA	1	100.00	2.08	100.00	7.03	0.00	35.11	0.00	55.78	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Sebastian-Vero Beach FL 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

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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: STATE OF FLORIDA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Naples-Marco Island FL MSA	13	59.09	1.65	7.69	11.25	0.00	44.56	53.85	42.54	38.46	0.02	0.00	0.00	0.01	0.03	
Limited Review:																
Sebastian-Vero Beach FL MSA	9	40.91	0.00	0.00	13.25	0.00	60.33	22.22	26.42	77.78	0.09	0.00	0.00	0.03	0.25	

* Based on 2008 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF FLORIDA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Naples-Marco Island FL MSA	0	0.00	4.39	0.00	21.40	0.00	50.93	0.00	23.27	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Sebastian-Vero Beach FL MSA	1	100.00	0.00	0.00	15.49	0.00	63.13	100.00	21.39	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2008 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF FLORIDA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Naples-Marco Island FL MSA	47	78.33	19.06	0.00	19.32	2.56	20.65	17.95	40.97	79.49	0.04	0.00	0.00	0.13	0.03	
Limited Review:																
Sebastian-Vero Beach FL MSA	13	21.67	17.61	0.00	19.63	33.33	22.39	0.00	40.37	66.67	0.00	0.00	0.00	0.00	0.00	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.0% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF FLORIDA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Naples-Marco Island FL MSA	3	75.00	19.06	0.00	19.32	0.00	20.65	66.67	40.97	33.33	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Sebastian-Vero Beach FL MSA	1	25.00	17.61	0.00	19.63	0.00	22.39	100.00	40.37	0.00	0.79	0.00	0.00	3.23	0.00	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF FLORIDA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Naples-Marco Island FL MSA	33	62.26	19.06	3.57	19.32	7.14	20.65	10.71	40.97	78.57	0.09	0.00	0.00	0.00	0.16	
Limited Review:																
Sebastian-Vero Beach FL MSA	20	37.74	17.61	15.00	19.63	5.00	22.39	15.00	40.37	65.00	0.25	1.10	0.00	0.00	0.35	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 9.4% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF FLORIDA			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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:									
Naples-Marco Island FL MSA	13	59.09	64.91	76.92	92.31	7.69	0.00	0.02	0.02
Limited Review:									
Sebastian-Vero Beach FL MSA	9	40.91	65.38	55.56	44.44	44.44	11.11	0.09	0.12

* Based on 2008 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 - 2008).

**** 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 13.64% 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: STATE OF FLORIDA			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Naples-Marco Island FL MSA	0	0.00	94.49	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Sebastian-Vero Beach FL MSA	1	100.00	92.18	100.00	0.00	0.00	100.00	0.00	0.00

* Based on 2008 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 - 2008).

**** 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: STATE OF FLORIDA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Naples-Marco Island FL MSA	0	0	8	12,931	8	12,931	98.91	0	0
Limited Review:									
Sebastian-Vero Beach FL MSA	0	0	20	143	20	143	1.09	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: STATE OF FLORIDA Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009																		
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:																		
Naples-Marco Island FL MSA	38.75	2	66.67	0.00	0.00	0.00	100.00	0	0	0	0	0	0	7.48	18.77	45.24	28.51	
Limited Review:																		
Sebastian-Vero Beach FL MSA	61.25	1	33.33	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	16.49	61.66	21.84	

Institution ID: PNC Bank NA

Table 1. Lending Volume

LENDING VOLUME												
Geography: MULTISTATE - OTHERS												
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009												
Assessment Area (2009):	% 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-Easton PA-NJ MSA	100.00	3,017	263,275	4,928	361,158	9	1,463	18	9,585	7,972	635,481	100.00
Cincinnati-Middletown OH-KY-IN MSA	100.00	3,774	481,906	6,083	683,278	2	680	46	31,756	9,905	1,197,620	100.00
Louisville KY-IN MSA	100.00	3,836	341,808	5,527	514,389	2	100	15	29,643	9,380	885,940	100.00

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2006 to September 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: MULTISTATE - OTHERS				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% 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-Easton PA-NJ MSA	100.00	217	24,500	217	24,500	0	0	0	0	0	0	0	0	100.00
Cincinnati-Middletown OH-KY-IN MSA	100.00	173	29,311	173	29,311	0	0	0	0	0	0	0	0	100.00
Louisville KY-IN MSA	100.00	190	26,055	190	26,055	0	0	0	0	0	0	0	0	100.00

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: MULTISTATE - OTHERS		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009	
Assessment Area (2009):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Allentown-Bethlehem-Easton PA-NJ MSA	0	0	0	0	0
Cincinnati-Middletown OH-KY-IN MSA	0	0	0	0	0
Louisville KY-IN MSA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MULTISTATE - OTHERS				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Over all	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton PA-NJ MSA	410	17.64	1.17	0.73	16.64	20.00	50.09	44.39	32.10	34.88	0.25	0.00	0.28	0.29	0.20
Cincinnati-Middletown OH-KY-IN MSA	949	40.83	2.38	8.22	14.70	15.70	51.43	43.73	31.49	32.35	0.36	1.85	0.56	0.31	0.26
Louisville KY-IN MSA	965	41.52	2.17	1.14	16.49	15.23	43.85	40.52	37.49	43.11	0.58	0.37	0.94	0.67	0.40

* Based on 2008 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: MULTISTATE - OTHERS				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown-Bethlehem-Easton PA-NJ MSA	1,350	36.21	1.17	0.44	16.64	14.89	50.09	53.56	32.10	31.11	6.30	4.00	6.37	6.51	5.95
Cincinnati-Middletown OH-KY-IN MSA	1,044	28.00	2.38	2.97	14.70	14.37	51.43	52.78	31.49	29.89	4.58	6.41	3.96	4.95	4.11
Louisville KY-IN MSA	1,334	35.78	2.17	1.80	16.49	21.51	43.85	45.88	37.49	30.81	12.97	5.00	13.47	14.94	11.20

* Based on 2008 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: MULTISTATE - OTHERS				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	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 PA-NJ MSA	1,250	27.58	1.17	0.56	16.64	14.72	50.09	55.12	32.10	29.60	1.18	0.00	1.04	1.44	0.93
Cincinnati-Middletown OH-KY-IN MSA	1,750	38.61	2.38	1.37	14.70	9.26	51.43	44.46	31.49	44.91	0.72	0.59	0.47	0.62	0.93
Louisville KY-IN MSA	1,532	33.80	2.17	0.98	16.49	12.92	43.85	41.25	37.49	44.84	0.97	0.00	0.94	1.15	0.87

* Based on 2008 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: MULTISTATE - OTHERS					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MSA	7	16.28	7.30	14.29	27.94	14.29	48.77	71.43	15.99	0.00	4.42	11.11	0.00	6.78	0.00	
Cincinnati-Middletown OH-KY-IN MSA	31	72.09	17.48	22.58	22.32	32.26	43.96	38.71	16.23	6.45	4.78	15.38	6.06	1.23	2.78	
Louisville KY-IN MSA	5	11.63	10.62	0.00	26.96	40.00	38.00	40.00	24.42	20.00	1.39	0.00	0.00	3.08	0.00	

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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: MULTISTATE - OTHERS					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Allentown-Bethlehem-Easton PA-NJ MSA	4,928	29.85	4.17	2.39	17.20	14.83	47.18	49.59	31.46	33.18	5.12	4.07	5.53	5.80	4.64									
Cincinnati-Middletown OH-KY-IN MSA	6,052	36.66	5.72	6.15	17.57	16.31	47.61	43.44	28.22	34.10	3.10	4.97	3.26	3.01	3.11									
Louisville KY-IN MSA	5,527	33.48	4.28	4.32	22.35	25.35	32.78	28.88	40.59	41.45	5.57	6.59	7.44	5.39	5.10									

* Based on 2008 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE - OTHERS					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MSA	9	69.23	0.70	0.00	6.19	0.00	48.64	88.89	44.47	11.11	0.54	0.00	0.00	1.08	0.00	
Cincinnati-Middletown OH-KY-IN MSA	2	15.38	1.54	0.00	11.38	50.00	58.31	50.00	28.67	0.00	0.36	0.00	8.33	0.00	0.00	
Louisville KY-IN MSA	2	15.38	1.81	0.00	12.41	100.00	40.59	0.00	45.20	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2008 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE - OTHERS					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MSA	410	17.64	18.44	6.53	19.24	23.62	23.54	27.14	38.78	42.71	0.25	0.44	0.40	0.16	0.20	
Cincinnati-Middletown OH-KY-IN MSA	949	40.83	18.81	19.55	18.19	31.99	22.97	20.72	40.03	27.74	0.40	0.79	0.64	0.20	0.25	
Louisville KY-IN MSA	965	41.52	19.92	17.52	17.50	32.95	22.00	19.71	40.57	29.82	0.63	1.07	1.38	0.08	0.34	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE - OTHERS					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MSA	1,350	36.21	18.44	10.62	19.24	23.03	23.54	26.75	38.78	39.60	6.47	6.91	8.10	5.97	5.90	
Cincinnati-Middletown OH-KY-IN MSA	1,044	28.00	18.81	17.24	18.19	27.75	22.97	21.68	40.03	33.33	4.67	6.76	4.81	5.36	3.63	
Louisville KY-IN MSA	1,334	35.78	19.92	19.05	17.50	28.39	22.00	23.04	40.57	29.52	13.34	22.48	18.70	11.83	8.76	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.4% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MULTISTATE - OTHERS					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Allentown-Bethlehem-Easton PA-NJ MSA	1,250	27.58	18.44	7.00	19.24	21.82	23.54	28.99	38.78	42.18	1.27	1.37	0.98	1.07	1.54	
Cincinnati-Middletown OH-KY-IN MSA	1,750	38.61	18.81	7.87	18.19	19.92	22.97	25.32	40.03	46.89	0.81	0.70	0.73	0.65	0.97	
Louisville KY-IN MSA	1,532	33.80	19.92	11.22	17.50	21.12	22.00	24.50	40.57	43.16	1.09	1.95	1.15	1.05	0.94	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE - OTHERS			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 PA-NJ MSA	4,928	29.80	66.25	78.39	88.82	6.55	4.63	5.12	11.73
Cincinnati-Middletown OH-KY-IN MSA	6,083	36.78	61.38	71.74	79.40	10.21	10.39	3.10	6.48
Louisville KY-IN MSA	5,527	33.42	61.97	73.40	83.25	8.87	7.89	5.57	12.95

* Based on 2008 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 - 2008).

**** 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 1.31% 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: MULTISTATE - OTHERS			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Allentown-Bethlehem-Easton PA-NJ MSA	9	69.23	96.80	55.56	33.33	55.56	11.11	0.54	0.00
Cincinnati-Middletown OH-KY-IN MSA	2	15.38	96.64	100.00	0.00	0.00	100.00	0.36	0.49
Louisville KY-IN MSA	2	15.38	97.38	100.00	100.00	0.00	0.00	0.00	0.00

* Based on 2008 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 - 2008).

**** 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: MULTISTATE - OTHERS				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009			
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 PA-NJ MSA	0	0	68	4,651	68	4,651	100.00	1	750
Cincinnati-Middletown OH-KY-IN MSA	3	3,076	111	15,301	114	18,377	100.00	0	0
Louisville KY-IN MSA	1	1,500	82	9,855	83	11,355	100.00	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: MULTISTATE - OTHERS				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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 PA-NJ MSA	100.00	32	100.00	0.00	12.50	50.00	37.50	1	5	0	0	-3	-1	3.57	20.22	47.76	28.44
Cincinnati-Middletown OH-KY-IN MSA	100.00	51	100.00	3.92	9.81	52.94	33.33	0	4	0	0	-3	-1	6.80	18.14	47.69	27.27
Louisville KY-IN MSA	100.00	49	100.00	6.12	16.33	40.82	36.73	1	1	0	-1	+1	0	4.97	20.94	41.26	32.83

Institution ID: PNC BANK NA

Table 1. Lending Volume

LENDING VOLUME												
Geography: PHILADELPHIA MMA												
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009												
Assessment Area (2009):	% 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:												
Philadelphia PA Metro Division	72.64	8,724	1,054,030	19,972	2,012,544	7	1,010	86	87,749	28,789	3,155,333	80.25
Limited Review:												
Camden NJ Metro Division	24.52	3,852	370,954	5,831	610,252	3	725	32	22,542	9,718	1,004,473	16.72
Cecil MD Non-MSA	2.84	549	80,368	564	76,156	11	674	0	0	1,124	157,198	3.03

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2006 to September 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC BANK NA

Table 1. Other Products

LENDING VOLUME		Geography: PHILADELPHIA MMA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% 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:														
Philadelphia PA Metro Division	73.40	665	121,179	665	121,179	0	0	0	0	0	0	0	0	80.25
Limited Review:														
Camden NJ Metro Division	18.21	165	30,188	165	30,188	0	0	0	0	0	0	0	0	16.72
Cecil MD Non-MSA	8.39	76	12,273	76	12,273	0	0	0	0	0	0	0	0	3.03

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC BANK NA

Table 1. Other Products

LENDING VOLUME		Geography: PHILADELPHIA MMA		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009	
Assessment Area (2009):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Philadelphia PA Metro Division	0	0	0	0	0
Limited Review:					
Camden NJ Metro Division	0	0	0	0	0
Cecil MD Non-MSA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															
Geography: PHILADELPHIA MMA															
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009															
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	Over all	Low	Mod	Mid	Upp
Full Review:															
Philadelphia PA Metro Division	1,864	72.73	8.68	10.25	18.44	19.37	33.17	29.61	39.71	40.77	0.24	0.78	0.31	0.16	0.19
Limited Review:															
Camden NJ Metro Division	570	22.24	3.02	2.11	9.38	7.02	62.69	65.44	24.91	25.44	0.25	0.39	0.17	0.29	0.17
Cecil MD Non-MSA	129	5.03	0.00	0.00	7.30	8.53	92.70	91.47	0.00	0.00	1.89	0.00	1.41	1.94	0.00

* Based on 2008 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: PHILADELPHIA MMA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia PA Metro Division	3,760	65.11	8.68	9.49	18.44	23.80	33.17	33.83	39.71	32.87	4.32	5.58	6.53	3.98	3.42
Limited Review:															
Camden NJ Metro Division	1,868	32.35	3.02	9.58	9.38	10.12	62.69	58.40	24.91	21.90	5.62	23.39	7.22	4.84	5.42
Cecil MD Non-MSA	147	2.55	0.00	0.00	7.30	8.16	92.70	91.84	0.00	0.00	19.15	0.00	29.63	18.29	0.00

* Based on 2008 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: PHILADELPHIA MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Philadelphia PA Metro Division	3,070	64.60	8.68	4.63	18.44	13.91	33.17	32.25	39.71	49.22	0.53	0.58	0.60	0.54	0.48									
Limited Review:																								
Camden NJ Metro Division	1,411	29.69	3.02	2.83	9.38	9.64	62.69	59.04	24.91	28.49	0.68	1.16	0.71	0.63	0.78									
Cecil MD Non-MSA	271	5.70	0.00	0.00	7.30	8.49	92.70	91.51	0.00	0.00	2.70	0.00	8.43	2.28	0.00									

* Based on 2008 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: PHILADELPHIA MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Philadelphia PA Metro Division	29	85.29	7.67	24.14	21.08	13.79	39.16	41.38	32.08	20.69	0.84	2.25	0.00	0.56	1.40	
Limited Review:																
Camden NJ Metro Division	3	8.82	6.64	0.00	24.73	33.33	57.35	66.67	11.28	0.00	0.00	0.00	0.00	0.00	0.00	
Cecil MD Non-MSA	2	5.88	0.00	0.00	20.56	50.00	79.44	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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: PHILADELPHIA MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Philadelphia PA Metro Division	19,785	75.65	8.63	6.46	16.50	15.49	29.65	28.33	44.51	49.72	4.16	5.87	5.31	4.13	3.96									
Limited Review:																								
Camden NJ Metro Division	5,806	22.20	3.93	5.03	10.92	9.28	56.75	54.84	28.10	30.85	3.69	9.94	4.16	3.78	3.54									
Cecil MD Non-MSA	564	2.16	0.00	0.00	18.35	20.74	81.65	79.26	0.00	0.00	10.07	0.00	17.17	9.33	0.00									

* Based on 2008 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: PHILADELPHIA MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009										
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	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:																	
Philadelphia PA Metro Division	7	33.33	1.34	0.00	5.76	0.00	34.06	100.00	58.82	0.00	0.74	0.00	0.00	1.44	0.00		
Limited Review:																	
Camden NJ Metro Division	3	14.29	0.87	0.00	7.66	0.00	59.05	0.00	32.37	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cecil MD Non-MSA	11	52.38	0.00	0.00	4.43	0.00	95.57	100.00	0.00	0.00	16.67	0.00	0.00	17.39	0.00		

* Based on 2008 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: PHILADELPHIA MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Philadelphia PA Metro Division	1,864	72.73	22.16	11.36	17.16	25.65	20.53	21.24	40.14	41.75	0.26	0.60	0.43	0.10	0.20	
Limited Review:																
Camden NJ Metro Division	570	22.24	18.85	11.79	18.50	35.00	24.62	22.50	38.03	30.71	0.27	0.51	0.63	0.06	0.12	
Cecil MD Non-MSA	129	5.03	19.29	9.17	21.15	42.50	26.85	15.00	32.71	33.33	2.15	4.29	3.99	1.13	1.45	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: PHILADELPHIA MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Philadelphia PA Metro Division	3,760	65.11	22.16	18.81	17.16	27.37	20.53	21.31	40.14	32.52	4.42	5.64	6.31	3.82	3.47	
Limited Review:																
Camden NJ Metro Division	1,868	32.35	18.85	19.66	18.50	25.01	24.62	25.39	38.03	29.94	6.22	10.82	8.57	4.56	4.96	
Cecil MD Non-MSA	147	2.55	19.29	15.65	21.15	26.53	26.85	31.97	32.71	25.85	19.77	30.00	25.00	17.02	17.11	

* Based on 2008 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 Families is based on the 2000 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: PHILADELPHIA MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Philadelphia PA Metro Division	3,071	64.61	22.16	8.42	17.16	18.28	20.53	22.70	40.14	50.60	0.58	0.65	0.52	0.53	0.63	
Limited Review:																
Camden NJ Metro Division	1,411	29.69	18.85	10.78	18.50	22.56	24.62	27.41	38.03	39.26	0.79	1.18	0.62	0.69	0.92	
Cecil MD Non-MSA	271	5.70	19.29	12.45	21.15	29.81	26.85	24.15	32.71	33.58	3.11	7.24	3.08	2.48	2.88	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.7% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: PHILADELPHIA MMA			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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:									
Philadelphia PA Metro Division	19,970	75.74	65.39	71.72	83.65	8.06	8.30	4.16	10.00
Limited Review:									
Camden NJ Metro Division	5,831	22.12	68.34	71.26	82.52	8.85	8.63	3.69	9.09
Cecil MD Non-MSA	564	2.14	67.92	71.81	68.97	16.84	14.18	10.07	20.97

* Based on 2008 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 - 2008).

**** 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 1.51% 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: PHILADELPHIA MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Philadelphia PA Metro Division	7	33.33	94.72	85.71	57.14	28.57	14.29	0.74	1.14
Limited Review:									
Camden NJ Metro Division	3	14.29	95.65	66.67	33.33	0.00	66.67	0.00	0.00
Cecil MD Non-MSA	11	52.38	96.20	90.91	90.91	9.09	0.00	16.67	22.22

* Based on 2008 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 - 2008).

**** 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: PHILADELPHIA MMA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Philadelphia PA Metro Division	2	282	308	64,802	310	65,084	97.63	1	2,500
Limited Review:									
Camden NJ Metro Division	1	300	42	381	43	681	1.02	0	0
Cecil MD Non-MSA	0	0	1	897	1	897	1.35	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: PHILADELPHIA MMA Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009																	
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:																	
Philadelphia PA Metro Division	80.25	107	68.15	7.48	15.89	28.03	48.60	4	12	0	-1	-4	-1	12.19	20.88	31.83	34.94
Limited Review:																	
Camden NJ Metro Division	16.72	40	25.48	5.00	7.50	65.00	22.50	3	5	-1	+1	0	-2	6.00	12.38	59.47	22.13
Cecil MD Non-MSA	3.03	10	6.37	0.00	40.00	60.00	0.00	0	1	0	0	-1	0	0.00	11.31	88.69	0.00

Institution ID: PNC Bank NA

Table 1. Lending Volume

LENDING VOLUME												
Geography: WASHINGTON,DC MMA												
Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009												
Assessment Area (2009):	% 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:												
Washington-Arlington-Alexandria MD	73.92	3,114	911,489	7,545	947,584	13	1,011	27	47,443	10,699	1,907,527	74.87
Limited Review:												
Bethesda MD Metro Division	26.08	1,249	416,192	2,512	394,772	11	520	2	34,039	3,774	845,523	25.13

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2006 to September 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: WASHINGTON,DC MMA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% 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:														
Washington-Arlington-Alexandria MD	74.09	406	116,660	406	116,660	0	0	0	0	0	0	0	0	74.87
Limited Review:														
Bethesda MD Metro Division	25.91	142	31,008	142	31,008	0	0	0	0	0	0	0	0	25.13

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: PNC Bank NA

Table 1. Other Products

LENDING VOLUME		Geography: WASHINGTON,DC MMA		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009	
Assessment Area (2009):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Washington-Arlington-Alexandria MD	0	0	0	0	0
Limited Review:					
Bethesda MD Metro Division	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2006 to June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WASHINGTON,DC MMA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Over all	Low	Mod	Mid	Upp
Full Review:															
Washington-Arlington-Alexandria MD	996	71.81	2.15	4.52	15.35	14.06	44.32	36.95	38.18	44.48	0.06	0.04	0.07	0.06	0.07
Limited Review:															
Bethesda MD Metro Division	391	28.19	0.57	0.51	16.20	18.41	49.83	49.87	33.40	31.20	0.15	0.00	0.22	0.16	0.06

* Based on 2008 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: WASHINGTON,DC MMA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Washington-Arlington-Alexandria MD	674	73.98	2.15	6.53	15.35	23.15	44.32	44.21	38.18	26.11	1.46	3.29	1.86	1.52	0.97
Limited Review:															
Bethesda MD Metro Division	237	26.02	0.57	0.84	16.20	28.69	49.83	49.79	33.40	20.68	2.70	0.00	6.30	2.55	0.59

* Based on 2008 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: WASHINGTON,DC MMA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Washington-Arlington-Alexandria MD	1,427	69.75	2.15	3.43	15.35	14.16	44.32	38.82	38.18	43.59	0.15	0.15	0.13	0.19	0.10
Limited Review:															
Bethesda MD Metro Division	619	30.25	0.57	0.00	16.20	16.80	49.83	44.43	33.40	38.77	0.19	0.00	0.23	0.20	0.14

* Based on 2008 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: WASHINGTON,DC MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
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	Overall	Low	Mod	Mid	Upp
Full Review:															
Washington-Arlington-Alexandria MD	12	85.71	12.48	0.00	37.41	50.00	29.18	33.33	20.92	16.67	1.54	0.00	3.23	0.98	1.15
Limited Review:															
Bethesda MD Metro Division	2	14.29	1.69	0.00	44.59	0.00	41.98	100.00	11.74	0.00	2.63	0.00	0.00	6.45	0.00

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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: WASHINGTON,DC MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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 Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	% of Business S***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Washington-Arlington-Alexandria MD	7,401	74.66	5.06	6.55	16.23	14.13	39.24	40.33	37.56	38.98	1.66	3.00	1.76	1.90	1.36	
Limited Review:																
Bethesda MD Metro Division	2,512	25.34	1.09	3.78	23.15	23.09	45.74	46.18	30.02	26.95	1.89	9.11	2.33	2.01	1.34	

* Based on 2008 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 (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WASHINGTON,DC MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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	Overall	Low	Mod	Mid	Upp	
Full Review:																
Washington-Arlington-Alexandria MD	13	54.17	1.37	0.00	11.20	0.00	51.09	92.31	36.21	7.69	1.37	0.00	0.00	3.62	0.00	
Limited Review:																
Bethesda MD Metro Division	11	45.83	0.71	0.00	18.00	27.27	56.94	63.64	24.35	9.09	0.80	0.00	3.13	0.00	1.06	

* Based on 2008 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 (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WASHINGTON,DC MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Washington-Arlington-Alexandria MD	1,000	71.89	19.95	13.27	17.62	18.16	22.18	20.84	40.25	47.73	0.06	0.05	0.03	0.04	0.10	
Limited Review:																
Bethesda MD Metro Division	391	28.11	18.47	6.06	19.10	26.06	23.46	27.88	38.97	40.00	0.15	0.00	0.34	0.04	0.15	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 14.5% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WASHINGTON,DC MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Washington-Arlington-Alexandria MD	674	73.98	19.95	24.07	17.62	26.16	22.18	23.32	40.25	26.46	1.61	3.91	1.95	1.14	1.12	
Limited Review:																
Bethesda MD Metro Division	237	26.02	18.47	20.25	19.10	29.11	23.46	23.21	38.97	27.43	2.98	6.73	3.20	2.82	1.69	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: WASHINGTON,DC MMA					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009									
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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Washington-Arlington-Alexandria MD	1,428	69.76	19.95	12.88	17.62	21.72	22.18	22.67	40.25	42.73	0.17	0.28	0.19	0.16	0.15	
Limited Review:																
Bethesda MD Metro Division	619	30.24	18.47	11.23	19.10	21.21	23.46	25.49	38.97	42.07	0.22	0.34	0.21	0.18	0.22	

* Based on 2008 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 10.7% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WASHINGTON,DC MMA			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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:									
Washington-Arlington-Alexandria MD	7,545	75.02	66.63	66.26	74.00	13.07	12.94	1.66	4.16
Limited Review:									
Bethesda MD Metro Division	2,512	24.98	68.34	57.60	65.68	17.16	17.16	1.89	4.52

* Based on 2008 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 - 2008).

**** 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 5.59% 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: WASHINGTON,DC MMA			Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
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 \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Washington-Arlington-Alexandria MD	13	54.17	94.72	76.92	69.23	23.08	7.69	1.37	2.37
Limited Review:									
Bethesda MD Metro Division	11	45.83	95.22	54.55	90.91	9.09	0.00	0.80	1.77

* Based on 2008 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 - 2008).

**** 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 20.83% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: WASHINGTON,DC MMA				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009					
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Washington-Arlington-Alexandria MD	1	1,000	135	41,524	136	42,524	84.32	0	0
Limited Review:									
Bethesda MD Metro Division	0	0	17	7,908	17	7,908	15.68	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: WASHINGTON,DC MMA Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009																		
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:																		
Washington-Arlington-Alexandria MD	74.87	118	75.16	11.02	6.78	44.92	36.44	35	15	+2	+2	+6	+10	6.06	22.29	40.56	30.94	
Limited Review:																		
Bethesda MD Metro Division	25.13	39	24.84	2.56	35.90	51.28	10.26	6	1	0	+2	+4	-1	1.30	24.13	46.78	27.78	