



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

June 30, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Federal Savings and Loan Association of Greene County
Charter Number: 702190

25 East High Street
Waynesburg, PA 15370-1816

Office of the Comptroller of the Currency

200 Public Square Suite 1610
Cleveland, OH 44114-2301

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.

Contents

OVERALL CRA RATING	1
DESCRIPTION OF INSTITUTION.....	2
SCOPE OF THE EVALUATION	2
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	3
STATE RATING	4
STATE OF PENNSYLVANIA.....	4
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: SUMMARY OF MMSA AND STATE RATINGS	B-1
APPENDIX C: DEFINITIONS AND COMMON ABBREVIATIONS	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

Overall CRA Rating

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

The lending test is rated: Satisfactory.

The community development test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on the reasonable distribution of home mortgage loans among borrowers of different incomes and a reasonable geographic distribution of home mortgages loans in the state of Ohio.
- A reasonable loan-to-deposit (LTD) ratio and a majority of the bank's loans are inside its assessment areas (AAs) which meets the criteria for satisfactory performance.
- The Community Development (CD) Test rating is based on adequate responsiveness to community needs through qualified CD investments, services, and donations.

Loan-to-Deposit Ratio

Considering First Federal Savings and Loan Association of Greene County's (FFSLA or bank) size, financial condition, and the credit needs of the AAs, the bank's LTD ratio is reasonable.

FFSLA's quarterly LTD ratio is calculated on a bank-wide basis. During the evaluation period, the bank's average quarterly LTD ratio was 73.6 percent, with quarterly ratios ranging from a low of 69.7 percent in the first quarter of 2022 to a high of 77.6 percent in the fourth quarter of 2024. In comparison, the quarterly average LTD ratio for other banks of similar asset size was 69.0 percent and ranged between 46.2 percent and 82.3 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs.

The bank originated and purchased 76.3 percent by number and 70.6 percent by dollar amount of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,208	76.26	376	23.74	1,584	163,206	70.64	67,821	29.36	231,026
Total	1,208	76.26	376	23.74	1,584	163,206	70.64	67,821	29.36	231,026
Source: 1/1/2022 - 12/31/2024 Bank Data. Due to rounding, totals may not equal 100.0%										

Description of Institution

FFSLA is an intrastate federal savings association that operates eight full-service branches and one limited services branch in Pennsylvania (PA). In addition to the main office and headquarters located in Waynesburg, PA, FFSLA operates full-service branches in Carmichaels, Mt. Morris, Uniontown, Fairchance, and Washington, PA. FFSLA also operates a limited-services branch that is drive-thru only in Waynesburg. FFSLA maintains one subsidiary, First Greene Mortgage, which operates two loan production offices in West Virginia, with one located in Morgantown and the other in Bridgeport. As of December 31, 2024, the bank reported total assets of \$1.0 billion and tier 1 capital of \$155.1 million, or 15.2 percent of total assets.

During the evaluation period, FFSLA operated in one state (PA) and designated two AAs. The Greene County (GC) Non-Metropolitan Statistical Area (Non-MSA) AA includes all of Greene County. The Pittsburgh PA MSA AA includes the full counties of Fayette County and Washington County. FFSLA does not include the other counties in the Pittsburgh PA MSA in their AA as the bank does not operate any branches or deposit taking locations in these counties.

The bank's primary loan product is residential real estate loans. The bank's loan portfolio increased 6.0 percent from \$635.0 million as of December 31, 2021, to \$673.2 million as of December 31, 2024, and 99.6 percent of the loan portfolio is secured by real estate. The loan portfolio is comprised of 95.0 percent residential mortgages, 2.9 percent construction and development loans, 1.7 percent nonfarm nonresidential loans, and 0.4 percent consumer loans.

FFSLA offers traditional lending products, including home mortgage loans, home equity loans, home equity lines of credit, residential construction loans, U.S. Department of Housing and Urban Development FHA Title 1 home improvement loans, land loans, and affordable housing loans. The bank also offers commercial real estate loans. The bank's consumer deposit-related products and services include checking and savings accounts, certificates of deposit, individual retirement accounts, online banking, bill pay, mobile banking, and ATM services. The bank also offers business checking and savings accounts.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of the AAs. The bank received an overall rating of "Satisfactory" at the prior CRA performance evaluation dated May 9, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the bank's record of meeting the credit needs of its AAs using Intermediate Small Bank evaluation procedures, which includes a Lending Test and Community Development Test. The Lending Test evaluates the bank's record of meeting the credit needs of the bank's AAs through its residential lending activities. The CD test evaluates the bank's responsiveness to CD needs in its AAs through qualified lending, investments, donations, and services. The evaluation period for lending and CD activity covers January 1, 2022, to December 31, 2024.

Selection of Areas for Full-Scope Review

Examiners performed full-scope reviews of the bank's GC Non-MSA AA and Pittsburgh PA MSA AA.

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank-delineated AAs located within the same MSA are combined and evaluated as a single AA. Similarly, bank-delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

FFSLA’s overall rating is based on the bank’s performance within its AAs. The OCC weighed information from the following performance criteria when analyzing the bank’s primary lending products: LTD ratio, lending within the AAs, lending to borrowers of different incomes and the geographic distribution of loans. Refer to the “Scope” paragraph within the “State” section of this document for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution’s lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution’s next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Pennsylvania

CRA rating for the State of Pennsylvania¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's distribution of home mortgage loans to borrowers of different income levels is reasonable.
- The bank's geographic distribution of home mortgage loans is reasonable.
- The bank made an adequate level of CD investments.
- The bank's level of CD services is excellent.
- The bank did not receive any complaints regarding its performance in helping meet the credit needs within its AAs during the evaluation period.

Description of Institution's Operations in Pennsylvania

GC Non-MSA AA

FFSLA's GC Non-MSA AA includes Greene County, PA. The AA is comprised of contiguous geographies and does not arbitrarily exclude any low- or moderate-income census tracts (CTs) based on the designation of their income level or the demographic makeup of the CTs. Based on 2024 census data, the AA consists of 10 CTs and includes no low- or moderate- income CTs, eight middle-income CTs, one upper-income CT, and one CT with no income assigned.

As of the evaluation period, the bank operated three full-service branches within the AA: one in Waynesburg, PA, which is the bank's main office, one in Carmichaels, PA, and one in Mt. Morris, PA. These three offices are open Monday through Friday, offer drive-through services (with the exception of the Waynesburg office), and have ATMs which offer 24-hour accessibility. Additionally, the Mt. Morris office offers drive-thru services on Saturday. FFSLA also operates a limited-services, drive-through only branch in Waynesburg, PA, which is open Monday through Saturday. Based on 2024 census data, the three full-service branches and the limited services branch are all located in middle-income CTs. The bank did not open or close any branches during the evaluation period.

Competition for deposits within the AA is moderate, with five institutions operating in a mostly rural area, with a population of 35,954. FFSLA's competitors include one large bank, one midsize bank, and two other community banks. According to the 2024 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, these institutions operate eight offices in the AA. This does not include credit unions or other financial service providers. FFSLA ranked 2nd in terms of total deposit market share, with 34.9 percent, or \$468.9 million, of total deposits. The largest competitor for deposits is Community Bank, a state-chartered bank, which holds 39.5 percent of total deposits.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Competition for loans within the AA is moderate. Based on the 2023 aggregate mortgage loan data, 104 lenders originated or purchased home mortgage loans within the AA. The top five home mortgage loan lenders in the AA include FFSLA, one large bank, one midsize bank, one state-chartered bank, and one mortgage company, which hold a combined 45.6 percent share of the market. FFSLA ranked first in terms of market share with \$16.1 million in loans for 2023.

The unemployment level at the beginning of 2022 for the AA was 6.5 percent, decreasing to 4.0 percent as of year-end 2024. In comparison, the PA unemployment rate ranged from 4.8 percent at the beginning of 2022 to 3.3 percent at the end of 2024. The largest cities in the AA are Waynesburg and Fairdale. Prominent industries include health care and social assistance, retail trade, educational services, construction, and public administration. Major employers in Greene County include State Government, Consol Pennsylvania Coal Company, and Iron Cumberland, LLC.

Examiners considered information obtained from three community contacts to gain an understanding of the community development needs and credit opportunities of the AAs. The community organizations focus on small business development, affordable housing, economic development, and residential development. Opportunities for participation from local financial institutions include downpayment assistance, affordable banking services, more flexible lines of credit, and funding for smaller entrepreneurial projects.

Demographic information for the full-scope assessment area is contained in the table below.

Assessment Area(s) - Greene County Non-MSA AA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.00	0.00	80.00	10.00	10.00
Population by Geography	35,954	0.00	0.00	83.72	12.25	4.04
Housing Units by Geography	16,787	0.00	0.00	90.67	5.80	3.53
Owner-Occupied Housing by Geography	10,912	0.00	0.00	90.60	6.11	3.29
Occupied Rental Units by Geography	3,591	0.00	0.00	88.75	7.30	3.95
Vacant Units by Geography	2,284	0.00	0.00	94.00	1.97	4.03
Businesses by Geography	1,227	0.00	0.00	80.77	16.71	2.53
Farms by Geography	61	0.00	0.00	93.44	4.92	1.64
Family Distribution by Income Level	9,513	18.97	15.86	20.36	44.80	0.00
Household Distribution by Income Level	14,503	24.50	14.99	16.02	44.49	0.00
Unemployment rate (%)	2.39	0.00	0.00	2.58	0.82	4.15
Households Below Poverty Level (%)	13.38	0.00	0.00	14.32	3.01	8.18
Median Family Income (Non-MSAs - PA)		\$66,318	Median Housing Value			\$115,900
Median Family Income (Non-MSAs - PA) for 2024		\$81,400	Median Gross Rent			\$741
			Families Below Poverty Level			9.28
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Pittsburgh PA MSA AA

FFSLA's Pittsburgh PA MSA AA includes the PA counties of Fayette and Washington. The AA is comprised of contiguous geographies and does not arbitrarily exclude any low- or moderate-income CTs based on the designation of their income level or the demographic makeup of the CTs. Based on 2024 census data, the AA consists of 98 CTs and includes three low-income CTs, 33 moderate- income CTs, 47 middle-income CTs, and 15 upper-income CTs.

As of the evaluation period, the bank operated five full-service branches within the AA: two in Uniontown, PA, two in Washington, PA, and one in Fairchance, PA. These five offices are open Monday through Friday, offer drive-through services (with the exception of one Uniontown office), and have ATMs which offer 24-hour accessibility. Additionally, the other Uniontown office and both Washington offices offer drive-through services on Saturday. Based on 2024 census data, one Uniontown branch is located in a moderate-income CT, the other Uniontown branch is located in an upper-income CT, and the Fairchance and both Washington branches are located in middle-income CTs. The bank did not open or close any branch locations during the evaluation period.

Competition for deposits within the AA is significant, with 20 institutions operating in in the AA, with a population of 338,153. FFSLA's competitors include five large banks and several larger community banks. According to the 2024 FDIC Deposit Market Share Report, these institutions operate 82 offices in the AA. This does not include credit unions or other financial service providers. FFSLA ranked 10th in terms of total deposit market share, with 4.7 percent, or \$417.2 million, of total deposits. The largest competitors for deposits include PNC Bank, Washington Financial Bank, and Citizens Bank, which hold a combined 48.2 percent of total deposits.

Significant competition for loans exists in the AA. Based on the 2023 aggregate mortgage loan data, 335 lenders originated or purchased home mortgage loans within the AA. The top five home mortgage loan lenders in the AA include FFSLA, one large bank, one state-chartered bank, one mortgage company, one midsize bank, which hold a combined 25.8 percent share of the market. FFSLA ranked 5th in terms of market share with \$35.7 million in loans for 2023.

The unemployment level at the beginning of 2022 for the AA of Fayette and Washington counties was 7.2 and 5.2 percent respectively, decreasing to 4.7 and 3.3 percent respectively, as of year-end 2024. In comparison, the PA unemployment rate ranged from 4.8 percent at the beginning of 2022 to 3.3 percent at the end of 2024. Prominent industries include health care and social assistance, retail trade, manufacturing, accommodation and food services, and educational services. Major employers in the AA include State Government, Nemacolin Woods Inc., The Uniontown Hospital, Walmart Associates Inc., Washington Health System, Pathways of Southwestern PA, Inc., Crown Castle USA Inc., and Giant Eagle.

Demographic information for the full-scope assessment area is contained in the table below.

Assessment Area(s) - Pittsburgh, PA MSA AA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	98	3.06	33.67	47.96	15.31	0.00
Population by Geography	338,153	1.66	29.75	46.73	21.86	0.00
Housing Units by Geography	160,083	1.84	32.56	47.80	17.79	0.00
Owner-Occupied Housing by Geography	104,498	0.75	28.29	49.09	21.87	0.00
Occupied Rental Units by Geography	36,049	4.54	42.02	43.07	10.38	0.00
Vacant Units by Geography	19,536	2.71	37.98	49.66	9.65	0.00
Businesses by Geography	13,868	3.53	25.44	39.30	31.73	0.00
Farms by Geography	629	1.11	18.60	59.30	20.99	0.00
Family Distribution by Income Level	90,198	23.19	19.16	21.65	35.99	0.00
Household Distribution by Income Level	140,547	26.35	16.25	17.78	39.62	0.00
Unemployment rate (%)	3.59	8.15	4.62	3.25	2.44	0.00
Households Below Poverty Level (%)	12.36	39.14	19.06	9.99	4.58	0.00
Median Family Income (38300 - Pittsburgh, PA MSA)		\$81,197	Median Housing Value			\$119,800
Median Family Income (38300 - Pittsburgh, PA MSA) for 2024		\$99,100	Median Gross Rent			\$741
			Families Below Poverty Level			8.30

Assessment Area(s) - Pittsburgh, PA MSA AA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Pennsylvania

This analysis reflects a full-scope review of the GC Non-MSA AA and Pittsburgh PA MSA AA. Examiners considered the number of home mortgage loans originated or purchased by the bank from January 1, 2022, through December 31, 2024. Examiners also considered any factors affecting the bank's ability to lend in its AAs during the evaluation period, such as demographic, geographic, and market share information. Examiners gave more weight to the distribution of loans to individuals of different income levels and geographic distribution in the Pittsburgh PA MSA AA as the GC Non-MSA AA does not have any low- or moderate-income CTs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

LENDING TEST

The bank's performance under the Lending Test in Pennsylvania is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the AAs is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 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 and purchases.

GC Non-MSA AA

The bank's distribution of home mortgage loans among geographies of different income levels throughout the AA is not applicable as there are no low- or moderate-income CTs in the AA.

Pittsburgh PA MSA AA

The bank's distribution of home mortgage loans among geographies of different income levels throughout the AA is reasonable. FFSLA originated 1.2 percent of its home mortgage loans in low-income CTs. This

is near the percentage of the AA's owner-occupied housing units in low-income CTs of 1.4 percent and the aggregate home mortgage lending level of 1.2 percent. FFSLA originated 44.8 percent of its home mortgage loans in moderate-income CTs. This is notably above the percentage of the AA's owner-occupied housing units in moderate-income CTs of 31.0 percent and the aggregate home mortgage lending level of 24.9 percent. FFSLA also originated 4.6 percent of its home mortgage loans in CTs with no income assigned. This is slightly above the percentage of the AA's owner-occupied housing units in CTs with no income assigned of 3.3 percent but slightly below the aggregate home mortgage lending level of 5.2 percent.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 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.

GC Non-MSA AA

The bank's distribution of home mortgage loans to low- and moderate-income borrowers throughout the AA is reasonable. FFSLA originated 6.6 percent of its home mortgage loans to low-income borrowers. This is notably below the percentage of the AA's low-income families of 19.0 percent and below the aggregate home mortgage lending level of 8.2 percent. FFSLA originated 13.2 percent of its home mortgage loans to moderate-income borrowers. This is below the percentage of the AA's moderate-income families of 15.9 percent and the aggregate home mortgage lending level of 20.0 percent.

Pittsburgh PA MSA AA

The bank's distribution of home mortgage loans to low- and moderate-income borrowers throughout the AA is reasonable. FFSLA originated 11.4 percent of its home mortgage loans to low-income borrowers. This is notably below the percentage of the AA's low-income families of 23.2 percent and modestly below the aggregate home mortgage lending level of 13.5 percent. FFSLA originated 23.2 percent of its home mortgage loans to moderate-income borrowers. This is above the percentage of the AA's moderate-income families of 19.2 percent and the aggregate home mortgage lending level of 21.8 percent.

Responses to Complaints

FFSLA did not receive any complaints pertaining to the Community Reinvestment Act during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Pennsylvania is rated Satisfactory.

Based on a full-scope review, the bank exhibited adequate responsiveness to community development needs in the state through qualified investments and CD services, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA(s).

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Greene County Non-MSA AA	0	0	0	0
Pittsburgh MSA AA	0	0	0	0

The bank did not make any CD loans during the evaluation period.

Number and Amount of Qualified Investments

The Qualified Investment Table, shown below, sets forth the information and data used to evaluate the bank's levels of qualified CD investments. These tables include all CD investment, including prior period investments that remain outstanding as of the examination date.

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Greene County Non-MSA AA	3	1,082	9	413	12	44	1,495	24	0	0
Pittsburgh MSA AA	7	3,784	4	462	11	41	4,246	67	0	0
Broader Statewide or Regional Area	0	0	4	598	4	15	598	9	0	0
Total	10	4,866	17	1,473	27	100	6,339	100	0	0

* *Prior Period Investments means investments made in a previous evaluation 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.*

FFSLA made 17 qualifying investments and donations totaling \$1.5 million during the review period and carried forward 10 qualifying investments and donations from the prior period totaling \$4.9 million. The bank also made 14 qualifying donations totaling approximately \$128,640 during the evaluation period.

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

Extent to Which the Bank Provides Community Development Services

The bank demonstrated an excellent level of responsiveness to community needs by participating in a variety of programs and services in both leadership and non-leadership roles. Programs and services benefited low-and moderate-income individuals and economic development by providing affordable housing, healthcare, education, and other support to the community. FFSLA provided general volunteer and specific technical assistance through participation in boards or financial committees. During the evaluation period, 13 bank employees, officers, and directors provided approximately 305 hours per year of expertise, leadership services, and community services to various CD eligible organizations within the bank's AAs. The services met the regulatory definition of CD and included financial literacy programs and providing services and expertise for organizations in LMI geographies. The bank's CD services included bank officers serving as board members, and as volunteers to teach financial literacy and serve on advisory boards, finance committees, and various subcommittees.

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 MSA(s) and non-MSA(s) 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:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage Community development loans, qualified investments, community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Pennsylvania		
Greene County Non-MSA AA	Full-scope	Greene County
Pittsburgh PA MSA AA	Full-scope	Fayette County and Washington County

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
First Federal Savings and Loan Association of Greene County	Satisfactory	Satisfactory	Satisfactory
State:			
Pennsylvania	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in 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. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, 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, other secured consumer loans, and other unsecured consumer loans.

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

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (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 conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

Low-Income: Individual income that is at 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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) 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, and half below, a range of incomes.

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical 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) 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 1 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, 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 are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - 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 aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - 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 MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were 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) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - 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 aggregate peer data for the years the data is available. Because aggregate 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 AA.

- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table 13. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - 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 in those geographies.
- Table 14. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - 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 households by income level in each MMSA/AA.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Greene County Non-MSA AA	394	47,878	32.62	962	--	--	--	--	--	--	74.52	64.72	62.16	22.19	30.71	32.64	3.29	4.57	5.20
Pittsburgh, PA MSA AA	814	115,327	67.38	14,943	1.35	1.23	1.18	31.03	44.84	24.85	46.99	42.75	42.96	20.63	11.18	31.01	--	--	--
Total	1,208	163,206	100.00	15,905	1.22	0.83	1.11	28.09	30.22	23.35	49.60	49.92	44.12	20.78	17.55	31.11	0.31	1.49	0.31

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Greene County Non-MSA AA	394	47,878	32.62	962	18.97	6.60	8.21	15.86	13.20	19.96	20.36	24.11	27.34	44.80	52.79	34.72	--	3.30	9.77
Pittsburgh, PA MSA AA	814	115,327	67.38	14,943	23.19	11.43	13.50	19.16	23.22	21.75	21.65	26.04	20.91	35.99	37.22	28.76	--	2.09	15.08
Total	1,208	163,206	100.00	15,905	22.79	9.85	13.18	18.84	19.95	21.64	21.53	25.41	21.30	36.83	42.30	29.12	--	2.48	14.76

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%