



PUBLIC DISCLOSURE

January 10, 2022

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

The Farmers National Bank of Emlenton
Charter Number 5481

612 Main Street
Emlenton, Pennsylvania 16373

Office of the Comptroller of the Currency
Corporate One Office Park Bldg. 2
4075 Monroeville Boulevard, Suite 430
Monroeville, PA 15146

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory

The community development test is rated: Outstanding

The major factors that support this rating include:

- The average loan-to-deposit ratio is more than reasonable, given the bank's size, financial condition, and assessment area credit needs;
- A substantial majority of the bank's home mortgage lending activity is originated within its delineated assessment areas;
- The distribution of home mortgage loans represents reasonable distribution among borrowers of different income levels;
- The geographic distribution of home mortgage loans reflects reasonable distribution among census tracts of different income levels;
- The bank has provided appropriate responses to CRA-related complaints it received during the evaluation period; and
- The bank's community development activities demonstrate excellent responsiveness to community development needs in its assessment areas.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is more than reasonable.

The bank's loan to deposit ratio for the assessment period was 89.69 percent. This is more than reasonable. Additionally, the bank's loan market share of 0.32 percent exceeded their deposit market share of 0.14 percent by almost three to one.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment areas (AAs).

The bank originated and purchased 88.5 percent 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. Performance was considered positive in the analysis of the geographic distribution of loans.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	356	90.1	39	9.9	395	59,263	92.9	4,520	7.1	63,783
2019	355	85.7	59	14.3	414	70,084	88.6	9,001	11.4	79,085
2020	461	89.3	55	10.7	516	122,559	89.7	14,094	10.3	136,653
Subtotal	1,172	88.5	153	11.5	1,325	251,906	90.1	27,614	9.9	279,520
Total	1,172	88.5	153	11.5	1,325	251,906	90.1	27,614	9.9	279,520
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Farmers National Bank of Emlenton (FNBE or the bank) is a single-state, federally chartered community bank headquartered in Emlenton, Pennsylvania. The Bank was organized in 1900 as a national banking association. FNBE is a wholly owned subsidiary of Emclaire Financial Corp, a one-bank holding company also located in Emlenton, PA.

During the evaluation period, the bank operated in two states: Pennsylvania and West Virginia. However, the bank will be evaluated as a single state institution as the bank's presence in West Virginia was limited to one branch resulting from the acquisition of another institution. Activity in West Virginia was minimal, and a meaningful assessment cannot be conducted.

FNBE identified three separate assessment areas (AA) in Pennsylvania: the Pennsylvania Non-Metropolitan Statistical Area (Non-MSA) AA, the Pittsburgh PA Metropolitan Statistical Area (MSA) AA, and the Youngstown-Boardman-Warren OH-PA Multistate Metropolitan Statistical Area (MMSA) AA. The bank operated within the Weirton–Steubenville WV-OH MMSA AA during the evaluation period through a single branch located in Chester, WV.

The Pennsylvania Non-MSA AA includes the full counties of Clarion, Elk, Jefferson, and Venango, and contiguous portions of Clearfield and Crawford counties. For the Pennsylvania Non-MSA AA, the bank has included five census tracts (CTs) for Clearfield County and five CTs for Crawford County. The Pittsburgh PA MSA AA includes the full counties of Allegheny and Butler, and portions of Armstrong. For the Pittsburgh PA MSA AA, the bank has included two CTs for Armstrong County. FNBE's presence in the Youngstown-Boardman-Warren OH-PA MMSA AA consists of a portion of Mercer County only. The bank has included five CTs for Mercer County. FNBE's Weirton–Steubenville WV-OH MMSA AA consisted of the full county of Hancock in WV.

As of December 31, 2020, the bank operated through a network of twenty (20) full-service branch offices in Venango, Butler, Clarion, Clearfield, Crawford, Elk, Jefferson, and Mercer counties in Pennsylvania, and Hancock County, WV. The acquisition of Community First Bancorp, Inc in 2018

expanded the bank's presence in Jefferson County, PA with three additional branch offices in the county. Thirteen (13) of the bank's branch offices are located within the Pennsylvania Non-MSA AA, including: Emlenton, East Brady, Seneca, Titusville, St. Marys, Ridgway, DuBois, Brookville, Reynoldsville, Sykesville, Punxsutawney, Clarion, and Knox. Five (5) of the bank's branch offices are located within the Pittsburgh MSA AA, including: Eau Claire, Bon Aire, Cranberry Township, Aspinwall, and Pittsburgh (South Side). The bank's presence in the Youngstown-Warren OH-PA MMSA AA consists of one (1) branch office located in Grove City, PA. In addition, the bank operated one (1) branch in Chester of Hancock County, WV since September 2017 following FNBE's acquisition of Northern Hancock Bank and Trust.

Bank branches operate with standard lobby hours from 9:00 a.m. to 4:00 p.m. Monday through Thursday and extended hours on Friday until 5:00 p.m. or 6:00 p.m. at most locations. The Bon Aire, Clarion, Knox, and Reynoldsville locations are also open on Saturday from 9:00 a.m. to 12:00 p.m. With the exception of the Ridgway and South Side locations, each of the bank's branch offices operates drive-thru facilities, with hours ranging from 8:30 a.m. to as late as 6:00 p.m. The bank also operates automated teller machines (ATMs) at each of its branch offices. Ten (10) of the bank's ATM locations accept cash and check deposits.

FNBE gained three additional branches in Jefferson County, PA with the acquisition of Community First Bancorp, Inc in 2018. Following the acquisition, FNBE closed the Clarion branch of Community First Bancorp, Inc. The branch was located within 300 feet of FNBE's existing Clarion branch. No other branches were opened or closed during the evaluation period.

As of the December 31, 2020 call report, total assets were \$1 billion. Net loans and leases totaled \$800 million, securities totaled \$113 million, and cash and interest bearing bank balances totaled \$43 million. Net loans and leases comprised 78 percent of total assets. Deposits were \$894 million and comprised 95 percent of total liabilities. Tier 1 capital was \$76 million.

FNBE's primary lending focus continues to be 1-4 family residential mortgages followed by small business and commercial lending. FNBE offers a variety of deposit products including personal checking and savings accounts, money markets, certificates of deposit, and business and commercial checking accounts. The bank also offers online banking which includes remote check deposit services.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA during the evaluation period. FNBE received a "Satisfactory" rating during its last Intermediate Small Bank CRA Evaluation dated November 5, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation is an assessment of the FNBE's ability to meet the credit needs in its AAs. We evaluated the bank using the Intermediate Small Bank evaluation procedures, which include a Lending Test and Community Development Test. The Lending Test evaluates the bank's record of meeting the credit needs in its AAs through lending activities. The Community Development Test evaluates the bank's responsiveness to community development needs in its AAs through qualified lending, investments and donations, and services.

To evaluate performance under the Lending Test, we reviewed home mortgage loan originations between January 1, 2018 and December 31, 2020. The bank's primary loan product over the evaluation period was home mortgage loans.

In assessing performance with respect to the Community Development Test, we evaluated the bank's loans, investments and donations, and services that satisfied the definition of community development made between January 1, 2018 and December 31, 2020. The analysis took into consideration the economic, financial, and environmental factors that impact the bank's CRA performance.

Selection of Areas for Full-Scope Review

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 assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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

The bank's overall rating is based on the state of Pennsylvania.

The bank's overall rating solely focused on Pennsylvania. The state of Pennsylvania rating area carried the greatest emphasis in the OCC's conclusions as this area represented the bank's most significant market with approximately 98 percent of bank deposits, 99 percent of HMDA loans and 95 percent of the branch network. We placed more weight on the bank's HMDA lending as this represented the substantial majority of the bank's lending within all AAs. Refer to the "Scope" section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Although the bank has a branch located in the state of West Virginia a meaningful assessment cannot be completed. Over the three-year period, the bank did not originate enough loans or community development activities to complete a meaningful analysis.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution 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: Outstanding

The major factors that support this rating include:

- Reasonable lending activity.
- Reasonable geographic distribution of loans
- Reasonable borrower distribution of loans.
- Excellent level of CD loans.
- Excellent level of CD investments.
- Good level of CD services.

Description of Institution's Operations in Pennsylvania

FNBE has three AAs within the state of Pennsylvania. These AAs include the Pennsylvania Non-MSA AA, Pittsburgh PA MSA AA, and Youngstown-Boardman-Warren OH-PA MMSA AA.

The Pennsylvania Non-MSA AA includes the full counties of Clarion, Elk, Jefferson, and Venango, and contiguous portions of Clearfield and Crawford counties. The six counties are situated in the northern portion of western Pennsylvania. These counties are predominantly rural in nature. FNBE gained three additional branches in Jefferson County, PA with the acquisition of Community First Bancorp, Inc in 2018. Following the acquisition, FNBE closed the Clarion branch of Community First Bancorp, Inc. The branch was located within 300 feet of FNBE's existing Clarion branch.

The Pittsburgh PA MSA AA includes the full counties of Allegheny and Butler, and portions of Armstrong. Butler County is situated in the northern section of the Pittsburgh MSA and is one of the fastest growing counties in the United States.

The Youngstown-Boardman-Warren OH-PA MMSA AA includes a portion of Mercer County, PA. Mercer County is situated on the western border of Ohio and Pennsylvania.

The AAs meet the requirements of the regulation and do not arbitrarily exclude low-or moderate-income geographies.

The following tables provide a summary of the demographics that includes housing and business information for the Pittsburgh MSA and Pennsylvania Non MSA.

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.

Pennsylvania Non MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Emlenton 1820 PA Non MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	58	0.0	12.1	86.2	1.7	0.0
Population by Geography	209,695	0.0	8.8	88.8	2.4	0.0
Housing Units by Geography	106,995	0.0	8.2	89.6	2.2	0.0
Owner-Occupied Units by Geography	63,642	0.0	6.5	91.0	2.5	0.0
Occupied Rental Units by Geography	22,079	0.0	16.0	81.9	2.1	0.0
Vacant Units by Geography	21,274	0.0	5.3	93.6	1.1	0.0
Businesses by Geography	14,624	0.0	8.6	88.6	2.8	0.0
Farms by Geography	591	0.0	2.0	96.4	1.5	0.0
Family Distribution by Income Level	56,754	19.8	19.1	23.4	37.6	0.0
Household Distribution by Income Level	85,721	24.2	17.0	19.0	39.8	0.0
Median Family Income Non-MSAs - PA		\$56,172	Median Housing Value			\$93,648
			Median Gross Rent			\$584
			Families Below Poverty Level			10.2%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

FNBE originated 657 loans by count and \$72.4 million by dollar volume in the AA during the evaluation period. This represented 56 percent by count and 28.7 percent by total dollar volume of total loans originated during the evaluation period. Competition for mortgage loans is strong and includes local commercial and savings banks, branches of larger regional and nationwide banks, and national mortgage lenders. Based on the most recent 2020 Peer Mortgage Data, there were 208 lending institutions within the AA competing for mortgage applications. FNBE ranked sixth, with a market share of 5.3 percent by count. The top five lenders, with combined market share of 48.4 percent by count are Northwest Bank, S&T Bank, First Commonwealth Bank, Quicken Loans, and CNB Bank.

The Pennsylvania Non-MSA AA is comprised of the full counties of Clarion, Elk, Jefferson, and Venango, and contiguous portions of Clearfield and Crawford counties. The AA consists of 58 geographies (census tracts), of which there are 7 moderate-income census tracts, 50 middle-income census tracts, and one upper-income census tract. There are no low-income census tracts in the AA. The bank expanded its presence in Jefferson county within the AA since the previous evaluation. According to the 2015 U.S. Census, the total population for the AA was 209,695 and the distribution of families by income level was 19.8 percent low-income, 19.1 percent moderate-income, 23.4 percent middle-income, and 37.6 percent upper income

FNBE operates 13 full-service branches in the AA. Drive-up windows and ATMs are available at all 13 branch locations in the AA, with the exception of Ridgway, which does not have a drive-up window. Of the branch offices in the AA, one branch is located in a moderate-income tract and 12 branches are located in middle-income tracts. There are no branches in low-income or upper-income census tracts

Employment and Economic Factors

According to the Bureau of Labor Statistics, the non-seasonally adjusted unemployment rate for Clarion, Elk, Jefferson, and Venango counties was 6.7, 7.7, 7.1 and 7.6 percent respectively as of December 31, 2020. Unemployment rates have decreased from highs ranging from 15 percent to 25.8 percent in April 2020. The high rate in unemployment throughout 2020 was associated with the coronavirus pandemic. All the county's unemployment rates are in line with the state unemployment rate of 7.1 percent but remain above the national unemployment rate of 6.7 percent as of December 2020.

Housing

There are limited opportunities for residential mortgage lending in LMI geographies within the AA. There are no low-income geographies within this AA. Additionally, there is a low number of housing units within the LMI geographies. There are 106,995 total housing units in the AA, of which 59.5 percent are owner-occupied, 20.6 percent are rental-occupied, and 19.8 percent are vacant housing units. Owner occupied units in low- or moderate- income geographies represent 0 percent and 6.5 percent of total owner-occupied units in the AA, compared to 91 percent in middle-income geographies.

Home ownership in LMI geographies may be difficult due to high median housing prices compared to median family income, and high household poverty rates. According to the 2015 ACS US Census, the median house value was \$93,648 and is relatively high for LMI households in the AA. The median family income was \$56,172, which would result in a low-income household annual income of below \$28,086, and a moderate-income household annual income between \$28,086 and \$44,938. These income levels could make it difficult to afford housing at the median housing value in this AA for LMI borrowers.

Additional factors that may cause difficulties in LMI geographies include higher median age of housing within LMI geographies compared to middle- and upper- income geographies and a high percentage of renter occupied units in LMI geographies compared to the other geographies. Renter occupied units in moderate-income geographies total 16 percent of units while owner occupied units make up 6.5 percent of units within the moderate-income geographies. Consequently, the above demographic and economic factors, along with limited quality available housing within the Bank's AA limits both the opportunity for and demand of residential mortgage loans.

Community Contacts

This analysis takes into consideration comments by one community contacts serving the bank's AA. The contact represented a housing authority. The contact noted there is an increased need for affordable housing and specifically a shortage of single bedroom housing. Additionally, housing price increases and quicker closing turnarounds are hurting the population. The contact stated the organization is landlord to several properties in the downtown Meadville area, where tenants are referred through partnering agencies. Lastly, the contact mentioned that the area was hit hard from the pandemic specifically restaurants and home health care.

Pittsburgh MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Emlenton 1820 Pgh MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	448	10.9	19.6	40.0	26.1	3.3
Population by Geography	1,422,545	6.6	16.0	43.0	33.5	0.9
Housing Units by Geography	672,327	7.6	18.1	43.6	30.4	0.2
Owner-Occupied Units by Geography	402,328	3.6	13.3	46.0	37.0	0.0
Occupied Rental Units by Geography	203,917	12.7	24.4	40.9	21.5	0.5
Vacant Units by Geography	66,082	16.4	28.0	37.1	18.2	0.4
Businesses by Geography	143,328	5.5	11.8	37.8	43.7	1.1
Farms by Geography	2,572	2.5	9.0	53.4	35.0	0.1
Family Distribution by Income Level	357,907	20.2	16.1	19.8	43.8	0.0
Household Distribution by Income Level	606,245	24.9	14.9	16.6	43.6	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$69,624	Median Housing Value			\$143,756
			Median Gross Rent			\$803
			Families Below Poverty Level			8.6%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

FNBE originated 500 loans by count and \$177 million by dollar volume in the AA during the evaluation period. This represented 42.7 percent by count and 70.2 percent by total dollar volume of total loans originated during the evaluation period. Competition for mortgage loans is very strong and includes local commercial and savings banks, branches of larger regional and nationwide banks, and national mortgage lenders. Competition within the AA hinders the bank's ability to attract LMI borrowers, as the number of institutions is vast. Based on the most recent 2020 Peer Mortgage Data, there were 592 lending lenders within the AA competing for mortgage applications. FNBE ranked 61st, with a market share of 0.32 percent by count. The top five lenders, with combined market share of 31.5 percent by count are PNC Bank, Wells Fargo, Dollar Bank, Citizens Bank and Quicken Loans. Based on the limited market share of the top five lenders, competition is very strong amongst the largest institutions within the AA. Competition within the AA and limited number of branches diminishes the bank's ability to get market share within the AA.

The Pittsburgh MSA AA is comprised of portions of Allegheny, Armstrong, Beaver, and Butler counties. The AA consists of 448 geographies (census tracts), of which there are 49 are low-income, 88 moderate-income census tracts, 179 middle-income census tracts, 117 upper-income census tracts and 15 unknown tracts. According to the 2015 U.S. Census, the total population for the AA was 1,422,545 and the distribution of families by income level was 20.2 percent low-income, 16.1 percent moderate-income, 19.8 percent middle-income, and 43.8 percent upper income.

FNBE operates five full-service branches in the AA. Drive-up windows and ATMs are available at all branch locations in the AA, with the exception of the South Side branch, which does not have a drive-up window. Of the branch offices in the AA, none are located within low or moderate census tracts.

Employment and Economic Factors

According to the Bureau of Labor Statistics, the non-seasonally adjusted unemployment rate for the Pittsburgh MSA was 7.1 percent as of December 31, 2020, an increase from 5.3 percent as of January 2018. Unemployment rates have decreased from a high of 16.6 percent in April 2020. The high rate in unemployment throughout 2020 was associated with the coronavirus pandemic. Pittsburgh's unemployment rate is in line with the state unemployment rate of 7.1 percent but remains above the national unemployment rate of 6.7 percent as of December 2020.

Housing

There are limited opportunities for residential mortgage lending in LMI geographies within the AA. There are only 49 low-income geographies within this AA (10 percent). Additionally, there is a low number of housing units within the LMI geographies. There are 672,327 total housing units in the AA, of which 59.8 percent are owner-occupied, 30.3 percent are rental-occupied, and 9.9 percent are vacant housing units. Owner occupied units in low- or moderate- income geographies represent 3.6 percent and 13.3 percent of total owner-occupied units in the AA, compared to 46.0 percent in middle-income geographies.

Additional factors that may cause difficulties in LMI geographies include higher median age of housing within LMI geographies compared to middle- and upper- income geographies and a high percentage of renter occupied units in LMI geographies compared to the other geographies. Renter occupied units in low and moderate-income geographies total 12.7 and 24.4 percent of units while owner occupied units make up 3.6 and 13.3 percent of units within the low and moderate-income geographies. Consequently, the above demographic and economic factors, along with limited quality available housing within the Bank's AA limits both the opportunity for and demand of residential mortgage loans.

When looking at housing affordability, the Pittsburgh MSA has a relatively low cost of living that makes homeownership affordable for most LMI persons. However, real estate taxes, which are not captured in the table below, are relatively high in much of the Pittsburgh MSA which reduces housing affordability for LMI persons. As a result, renting is a more cost-effective option for many LMI households. The table below illustrates housing affordability calculations for the MSA. The monthly mortgage payment calculations assume a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowner's insurance, real estate taxes, or any additional monthly expenses. The maximum low-income and maximum moderate-income annual income calculations are based on 50 percent and 80 percent of the 2019 FFIEC adjusted median family income for the MSA, respectively. As the table illustrates, low-income borrowers would be challenged to afford a home at the median home sales price. Furthermore, there is a very limited number of owner-occupied-units available in LMI geographies. The population of low-income census tracts is 93,888; however, there are just 51,097 owner-occupied units. The population of moderate-income census tracts is 227,607; however, there are 121,691 owner-occupied units.

MSA Name	2020 Updated MFI	Maximum Low-Income Annual Income	Maximum Affordable Mortgage Amount	Maximum Monthly Mortgage Payment	Maximum Moderate-Income Annual Income	Maximum Affordable Mortgage Amount	Maximum Monthly Mortgage Payment	2020 Median Home List Price*	Mortgage Payment Based on List Price
Pittsburgh MSA	82,300	41,150	191,637	1,028	65,840	306,602	1,646	189,750	1,019

Community Contacts

The first contact represented a community reinvestment group that supports Allegheny County's low- and moderate-income individuals, minorities, and the elderly. The contact stated that affordable housing and funding for home improvements continue to be the primary credit needs. More specifically, the contact stated there is a need for innovative products which would provide opportunities to individuals with past credit history issues, including down payment assistance for low- and moderate-income families and individuals. The contact noted that there has been an increasing demand for single family homes after years of pent up demand.

The second contact represented an economic development organization. The contact stated that the area's economic condition is stagnant with potential for slow growth in the future. The contact noted that farming is struggling, but that small businesses are starting to emerge and would benefit from flexible lending products to meet their needs. The contact stated that bank participation in SBA programs would help small businesses access more lending products. Additionally, the contact commented on the limited to non-existent new housing development throughout the county due to the aging population. The contact also discussed the level of competition between financial institutions in the area, stating that the level of competition is healthy and smaller community institutions are well established in their niches, but that larger/regional institutions are also present in the area.

Scope of Evaluation in Pennsylvania

We completed full-scope reviews of the Pennsylvania Non-MSA AA and the Pittsburgh PA MSA AA. Ratings are based primarily on results of the full-scope areas.

In the Pennsylvania Non MSA, FNBE's had 13 branches in the AA, which was 63 percent of the bank's total number of branches in the state of Pennsylvania. The bank had an 8.25 percent deposit market share, ranking fifth among all banks in the AA. The top competitors included CNB Bank with 17.7 percent market share, Northwest Bank with 17.5 percent market share, S&T Bank with 13.9 percent market share, and PNC with a market share of 10.8 percent. The AA represented 56 percent and 65 percent of the bank's total loans and deposits, respectively, in the state.

In the Pittsburgh MSA, FNBE had 5 branches in the AA, which was 26 percent of the bank's total number of branches in the state of Pennsylvania. The bank had a 0.14 percent deposit market share, ranking twenty first among all banks in the AA. The top competitors included PNC Bank with 46 percent market share, BNY Mellon with 14.9 percent market share, The Bank of NY Mellon with 12.2 percent market share and Citizens Bank with a market share of 5.1 percent. The AA represented 44 percent 35 percent of the bank's total loans and deposits, respectively, in the state.

The Youngstown MSA received a limited scope review. A lending test for this area was not completed. The bank did not originate enough loans to conduct a meaningful assessment on this AA. We used a threshold of twenty loans when determining a meaningful analysis.

When conducting the lending test more weight was given to the Pennsylvania Non-MSA AA as it is the bank's primary market which hosts a majority of the bank's branch network and where a majority of the bank's loans were originated.

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 and limited scope reviews the bank's lending performance in the state of Pennsylvania is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Pennsylvania Non-MSA AA

The geographic distribution test is based on the bank's performance in moderate-income geographies as there are no low-income geographies in the Pennsylvania Non-MSA AA.

Home Mortgage Loans

Refer to Table O 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.

The distribution of the bank's home mortgage loans in LMI geographies was reasonable. The percentage of home mortgage loans to borrowers in moderate-income CTs was below both the percentage of owner-occupied housing in moderate-income CTs and the percentage of loans by all lenders in moderate-income CTs.

Pittsburgh MSA AA

Refer to Table O 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.

The distribution of the bank's home mortgage loans in LMI geographies was reasonable. The percentage of home mortgage loans to borrowers in low-income CTs was below the percentage of owner-occupied housing in low-income CTs and exceeded the percentage of loans by all lenders in low-income CTs. The percentage of home mortgage loans to borrowers in moderate-income CTs was below the percentage of owner-occupied housing in moderate-income CTs but exceeded percentage of loans by all lenders in moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

The bank exhibits reasonable distribution of loans to individuals of different income levels.

Pennsylvania Non-MSA AA

Home Mortgage Loans

Refer to Table P 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.

The distribution of loans reflects reasonable distribution among individuals of different income levels. The percentage of home mortgage loans to low-income borrowers was below the distribution of low-income families and near to the percentage of loans by all lenders to low-income families. The percentage of home mortgage loans to moderate-income borrowers was both near to the distribution of moderate-income families and the percentage of loans by all lenders to moderate-income families.

Pittsburgh MSA AA

Home Mortgage Loans

Refer to Table P 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.

The distribution of loans reflects reasonable distribution among individuals of different income levels. The percentage of home mortgage loans to low-income borrowers was well below the distribution of low-income families and below the percentage of loans by all lenders to low-income families. Although the proportion of loans to low-income borrowers was lower than the proportion of low-income families, the bank and industry performance was impacted by the ratio of median homes sales prices to income in the AA. As discussed in the Description of Institution's Operations in Pennsylvania section, low-income borrowers would have been challenged to afford a mortgage at the median home sales price. Furthermore, housing affordability is impacted by relatively high real estate taxes in much of the AA. The percentage of home mortgage loans to moderate-income borrowers was below both the distribution of moderate-income families and the percentage of loans by all lenders to moderate-income families. Real estate taxes impact affordability for moderate-income as well as low-income borrowers. Also, for very low-income families, income levels and limited savings typically preclude homeownership, given the high transaction costs associated with home purchase. Additionally, competition within the Pittsburgh market is very high, limiting the number of opportunities to lend to LMI borrowers.

Responses to Complaints

Refer to the section above for a discussion on complaints.

COMMUNITY DEVELOPMENT TEST

State Rating

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

COMMUNITY DEVELOPMENT TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the Pennsylvania Non-MSA AA and Pittsburgh MSA AA.

FNBE’s CD loans and qualified investments totaled \$19 million. This represents 25 percent of tier 1 capital. FNBE employees also performed 4,652 hours of CD services to 49 different organizations within the Pennsylvania Non-MSA AA and Pittsburgh MSA AA.

In addition, FNBE actively helped sustain operations of local businesses and allow them to maintain employment of their workforce during the COVID-19 crisis by participating in SBA PPP lending. FNBE’s participation resulted in the origination of 466 qualifying PPP loans totaling \$12 million that maintained 2,243 jobs within the Pennsylvania Non-MSA AA and Pittsburgh MSA AA.

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.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000’s)	% of Total \$
Pennsylvania Non-MSA	4	27%	\$815	5%
Pittsburgh MSA	11	73%	\$16,931	95%

The Paycheck Protection Program Loans Table, shown below, separately sets forth additional CD lending data related to the PPP that was used to evaluate the bank’s level of CD lending.

Paycheck Protection Program Loans

Assessment Area	#	% of Total #	\$ (000s)	% of Total \$
Pennsylvania Non-MSA	264	56.7%	\$ 7,041	58.1%
Pittsburgh MSA	202	43.3%	\$ 5,078	41.9%
TOTALS	466	100.0%	\$ 12,119	100.0%

Number and Amount of Qualified Investments

The Qualified Investments Table, shown below, sets forth the information and data used to evaluate the bank's level of CD investments. The table includes all CD investments and donations that qualify as CD investments.

<i>Qualified Investments</i>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Pennsylvania Non-MSA	0	0	55	\$238	55	58.5%	\$238	18.2%	0	0
Pittsburgh MSA	1	\$1,000	38	\$71	39	41.5%	\$1,071	81.8%	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.

In addition to the investments and donations made in the Pennsylvania Non-MSA and Pittsburgh MSA AAs, the bank made 14 donations totaling \$16,079 in the regional and broader statewide region.

FNBE made an additional \$5.5 million investments in minority-owned financial institutions and financial institutions located in low-income or underserved/distressed areas that are located outside of the bank's AA. Of the \$5.5 million, \$4 million was invested in minority owned institutions and \$1.5 million was invested in institutions located in low-income or in an underserved/distressed census tract.

Extent to Which the Bank Provides Community Development Services

FNBE has provided an adequate level of community development services in the Pennsylvania Non-MSA AA and Pittsburgh MSA AA. During the evaluation period, FNBE employees, officers, and board members dedicated 1,581 service hours to 17 qualified organizations operating in the Pennsylvania Non-MSA AA, 2,975 service hours to 31 qualified organizations operating in the Pittsburgh MSA AA, and 96 service hours to a qualified organization that serves Western PA, which includes both AAs. These organizations support affordable housing initiatives and provide community services, such as food assistance, financial education, economic development, and career services. Bank activities included board membership service, financial guidance, assistance, and education, with some serving in leadership roles.

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

Examples of CD services provided by FNBE employees:

- Four bank employees provide financial services to a community organization that revitalizes the economics of the area and increases business and tourism activity. The program has created momentum for revitalizing older communities and neighborhoods. Among other attributes, the program helps build strong local leadership, develops local and regional planning skills, and encourages coordinated investments in targeted communities by public and private funders. Three bank employees serve as board members and one is the secretary/treasurer of the organization. Over the evaluation period, FNBE employees provided 516 hours of service to the organization.
- A bank employee served as vice president and secretary of the board of directors for an organization that provides emergency fuel assistance, prescriptions, and household items to families under the poverty level. The bank employee dedicated a combined 182 hours of service to the organization in 2018, 2019, and 2020.
- A bank employee provides financial education, coaching, and assistance as a partner of an organization that educates low to moderate income individuals on the importance of a banking relationship, creating and adhering to a monthly budget, and improving/maintaining a good credit score.
- A bank officer provided financial guidance as a board member of an organization that facilitates community based education programs to establish the child development and community learning centers to assist area residents in overcoming the limited resources that restrict children and families of rural underserved communities.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited scope review, the bank's performance under the CD Test in the Youngstown-Boardman-Warren OH-PA MMSA AA is weaker than the bank's overall performance under the CD Test in the full scope areas. This is due to the bank's limited presence in the AA. FNBE's presence in the Youngstown-Boardman-Warren OH-PA MMSA AA consists of a portion of Mercer County only (five CTs) and one single branch office. The performance in the limited scope area had a neutral impact on the overall rating.

FNBE made PPP loans to help local businesses sustain operations and maintain employment during the COVID-19 crisis, donated to organizations, and provided community development services in 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 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:	01/01/2017-12/31/2020	
Bank Products Reviewed:	Home mortgages	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Pennsylvania		
Non Pittsburgh MSA	Full Scope	
Pittsburgh MSA	Full Scope	
Youngstown-Boardman-Warren OH-PA	Limited Scope	We only completed a CD review, as not enough loans were originated to conduct a meaningful analysis.

Appendix B: Summary of MMSA and State Ratings

RATINGS Farmers National Bank of Emlenton			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Farmers National Bank of Emlenton	Satisfactory	Outstanding	Satisfactory
MMSA or State:			
Pennsylvania	Satisfactory	Outstanding	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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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.

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.

Rating Area: A rated area is a state or multi-state 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state 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.

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/assessment area. 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 O. 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 P. 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/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. 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 assessment area.
- Table R. 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 S. 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 assessment area.

- Table T. 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 thousand) 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 U. 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 V. 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/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2018-20

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
Emlenton 18 20 PA Non M SA AA	657	72,362	56.1	4,511	0.0	0.0	0.0	6.5	3.7	4.9	91.0	93.9	91.6	2.5	2.4	3.5	0.0	0.0	0.0
Emlenton 18 20 Pgh MSA AA	500	177,022	42.7	64,970	3.6	2.4	1.4	13.3	10.0	8.4	46.0	41.2	40.7	37.0	46.4	49.5	0.0	0.0	0.0
Emlenton 18 20 YWBOHPA MMSA AA	15	2,522	1.3	705	0.0	0.0	0.0	0.0	0.0	0.0	71.1	46.7	70.4	28.9	53.3	29.6	0.0	0.0	0.0
Total	1,172	251,906	100.0	70,186	3.1	1.0	1.3	12.3	6.3	8.1	52.4	70.8	44.2	32.2	21.8	46.4	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2018-20	
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Emlenton 1820 PA Non MSA A A	657	72,362	56.1	4,511	19.8	7.2	8.5	19.1	17.4	19.4	23.4	23.1	24.5	37.6	48.9	36.2	0.0	3.5	11.5	
Emlenton 1820 Pgh MSA AA	500	177,022	42.7	64,970	20.2	4.6	6.6	16.1	9.6	15.4	19.8	16.2	20.4	43.8	59.0	44.6	0.0	10.6	12.9	
Emlenton 1820 YWBOHPA MMSA AA	15	2,522	2.4	705	15.8	--	4.5	19.1	9.1	16.5	19.9	23.1	22.3	45.1	66.7	45.0	0.0	9.1	11.8	
Total	1,172	251,906	100.0	70,186	20.1	6.0	6.7	16.6	13.9	15.7	20.3	20.1	20.6	43.0	53.4	44.1	0.0	6.6	12.8	
<i>Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>																				