



PUBLIC DISCLOSURE

February 18, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First United National Bank
Charter Number 9480

19535 Route 208
Fryburg, PA 16326

Office of the Comptroller of the Currency
Corporate One Office Park, Building 2
4075 Monroeville Boulevard, Suite 430
Monroeville, PA 15146-2529

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 major factors that support this rating include:

- The bank exhibits a reasonable geographic distribution of loans.
- The bank exhibits a reasonable distribution of loans to borrowers of different income levels.
- The bank's average loan-to-deposit ratio over the evaluation period is reasonable.
- A substantial majority of the bank's loans by count, and dollar amount are originated inside the assessment area.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment area (AA), the bank's loan-to-deposit (LTD) ratio is reasonable. FUNB's quarterly LTD ratio over the evaluation period averaged 69.2 percent. The bank's LTD ranged from a low of 67.9 percent to a high of 71.2 percent during the evaluation period. The LTD is calculated on a bank-wide basis.

The bank's LTD was compared to twelve peer institutions of similar asset size (ranging from \$85 million to \$355 million, average size of \$229 million), location, and product offerings. The peer group includes institutions inside and outside of the bank's AA due to the rural nature of FUNB, and the lack of sufficient peer data within the AA. The peer group average LTD during the evaluation period was 83.3 percent. The peer group low and high LTD during the assessment period was 49.5 percent and 110.7 percent, respectively.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA. The bank originated and/or purchased 90.0 percent and 89.7 percent of loans within their assessment area by number of loans and dollar amount, respectively. FUNB's origination of a substantial majority of loans within its AA during the evaluation period was given favorable consideration when analyzing the geographic distribution of lending. This analysis is performed at the bank, rather than the AA, level.

Lending Inside and Outside of the Assessment Area: 2017-2019										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	54	90.0%	6	10.0%	60	\$3,819	89.7%	\$437	10.3%	\$4,526
Total	54	90.0%	6	10.0%		\$3,819	89.7%	\$437	10.3%	\$4,256

Description of Institution

First United National Bank (FUNB, or “the bank”) is a federally chartered national bank that was founded in 1909. FUNB is a wholly owned subsidiary of Fryburg Banking Company, a one-bank holding company located in Fryburg, Pennsylvania. The bank is also headquartered in Fryburg, Pennsylvania. The town of Fryburg is located in Clarion County, Pennsylvania. Clarion County is situated in Northwestern Pennsylvania, located north of Interstate 80, approximately eighty (80) miles south of Erie, Pennsylvania. As of December 31, 2019, FUNB reported \$261 million of total assets, net loans and leases of \$166 million, total deposits of \$235 million, and tier one capital of \$25 million. Net loans represented 63.6 percent of total assets.

FUNB operates six full-service branches and seven automated teller machines (ATMs). One branch is located at FUNB’s main office in Fryburg, Pennsylvania (Clarion County). The remaining five branch offices are located in Oil City (Venango County), New Bethlehem (Clarion County), Franklin (Venango County), Clarion (Clarion County), and Cranberry (Venango County), Pennsylvania. Each of the six branch locations has an ATM, with the seventh ATM being situated at an off-site location in Forest County. According to the 2019 FFIEC Geocoding Census report, one branch is located in a moderate-income census tract; the remaining branches are located in middle-income census tracts. According to the same report, two ATMs are located in moderate-income census tracts; the remaining five ATMs are in middle-income census tracts.

FUNB operates its branches with regular business hours of 9:00 a.m. to 4:00 p.m., Monday through Thursday. The bank also offers extended lobby hours on Friday to 6:00 p.m., which are offered at all six branches. On Saturday mornings, full-service banking and drive-up services are offered at two branches and drive-up services only are offered at an additional separate branch. FUNB did not open any new branch offices, or close any existing branch offices, during the evaluation period.

FUNB offers a range of traditional deposit and loan products and services. FUNB primarily focuses on local residential and commercial real estate lending. FUNB’s retail products include checking accounts, savings programs, and individual retirement accounts. FUNB’s commercial products include commercial, agricultural, and small business loans. FUNB also offers services including mail, telephone, and internet banking. Additional information regarding the bank’s products and services is offered on its website: www.fun-bank.com.

There are no financial or legal circumstances impeding the bank’s ability to help meet the credit needs in its assessment area (AA). FUNB’s previous CRA performance evaluation dated March 13, 2017 was rated “Satisfactory.”

FUNB’s Pennsylvania Non-MSA Assessment Area

FUNB includes within its AA, in their entirety, the Pennsylvania counties of Clarion, Venango, and Forest. FUNB’s AA also includes contiguous whole census tracts (CTs) within the Pennsylvania counties of Crawford and Jefferson. FUNB’s AA contains forty-one CTs in total. According to updated 2015 U.S. Census data, of the forty-one AA CTs, seven are designated as moderate-income, and thirty-four are designated as middle-income. There are two CTs within Forest County that are designated as distressed and underserved middle-income CTs. FUNB’s AA does not contain any geographies designated as low-income or upper-income. The geographies comprising FUNB’s AA are not located

within a Metropolitan Statistical Area (MSA). FUNB's AA meets regulatory requirements and does not arbitrarily exclude low and moderate-income geographies.

FUNB's AA is primarily rural in nature. The 2015 U.S. Census reports a total population of 141,920, total families of 37,564, and total households of 56,713. Of the 37,564 AA families, 19.9 percent are low-income, 19.3 percent are moderate-income, 23.5 percent are middle-income, and 37.3 percent are upper-income. Of the 56,713 AA households, 24.7 percent are low-income, 17.2 percent are moderate income, 18.7 percent are middle income, and 39.4 percent are upper-income.

The 2015 U.S. Census reports the AA median income to be \$56,172. The median housing value within the AA was reported at \$93,041 as of the same timeframe. Overall median housing values are approximately 1.7 times the median family income in the AA.

Demographic Characteristics:	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	41	0.0	17.1	82.9	0.0	0.0
Population by Geography	141,920	0.0	11.4	88.6	0.0	0.0
Housing Units by Geography	76,807	0.0	12.0	88.0	0.0	0.0
Owner-Occupied Units by Geography	41,775	0.0	9.1	90.9	0.0	0.0
Occupied Rental Units by Geography	14,938	0.0	20.2	79.8	0.0	0.0
Vacant Units by Geography	20,094	0.0	11.7	88.3	0.0	0.0
Businesses by Geography	7,593	0.0	12.7	87.3	0.0	0.0
Farms by Geography	380	0.0	1.8	98.2	0.0	0.0
Family Distribution by Income Level	37,564	19.9	19.3	23.5	37.3	0.0
Household Distribution by Income Level	56,713	24.7	17.2	18.7	39.4	0.0
Median Family Income Non-MSA PA		\$56,172	Median Housing Value			\$93,041
			Median Gross Rent			\$590
			Families Below Poverty Level			10.4%
<i>Source: 2015 ACS Census and 2018 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>						

For Clarion County, the PA Department of Labor Statistics, reported the unemployment rate to be 5.6 percent as of December 2019. The current unemployment level represents a slight decline from 5.9 percent at the previous CRA performance evaluation. Unemployment in Clarion County is higher than the 4.5 percent rate reported for the State of Pennsylvania during the same period. Clarion University continues to be a major contributor to the local community and provides significant employment in the county. The major employers have remained generally unchanged since the previous CRA examination. Top employers as of June 30, 2019 include The Pennsylvania State System of Higher Education, Clarion Hospital, Walmart Associates Inc., Training Toward Self Reliance Inc., and the PA State Government.

Major area industries include health care and social assistance, retail trade, manufacturing, accommodation and food services, and transportation and warehousing.

For Venango County, the PA Department of Labor Statistics reported the unemployment rate to be 5.6 percent as of December 2019. The current unemployment rate has improved from 7.0 percent at the previous CRA Performance Evaluation. Unemployment in Venango County is higher than the 4.5 percent rate reported for the State of Pennsylvania during the same period. Top employers as of June 30, 2019 include the PA State Government, UPMC Northwest, Joy Global Underground Mining Inc., Venango County, and Wal-Mart Associates Inc. Major area industries include manufacturing, health care and social assistance, retail trade, accommodations and food services, and manufacturing.

For Forest County, the PA Department of Labor Statistics reported the unemployment rate at 7.9 percent as of December 2019. The current unemployment rate represents a marginal improvement from 8.0 percent at the previous CRA Performance Evaluation. Despite the marginal improvement, Forest County's unemployment rate is significantly higher than the 4.5 percent rate reported for the State of Pennsylvania for the same time. Forest County has two CTs that are designated as distressed and underserved middle-income CTs. However, it is important to note that the county is primarily a rural retreat with approximately 75 percent of the county's dwellings being second or vacation homes. Forest County has the third lowest population in the state, with only 7,581 residents as of the 2015 US Census. Forest County's population has declined 2.0 percent from the 2010 US Census (7,716 residents). Top employers in Forest County as of June 30, 2019 include the State Government, Cornell Abraxas Group Os LLC, Northwest Hardwoods Inc., the US Government, and the Forest Area School District. Major area industries include public administration, health care and social assistance, accommodation and food services, and retail trade.

FUNB includes only a small portion of Crawford and Jefferson County geographies within its AA. These geographies are situated within rural sections of the counties away from population centers. Unemployment rates are 6.0 percent and 5.4 percent for Jefferson and Crawford County, respectively. Both unemployment rates have improved marginally since the prior CRA Performance Evaluation. Economically, these geographies exhibit similar characteristics to the geographies located within Clarion and Venango Counties.

Banking competition within FUNB's AA is strong. FUNB is ranked seventh out of the fifteen institutions in the AA for deposit market share, with 6.2 percent of total deposits. Many of the FUNB's primary competitors within its AA are larger institutions. AA competitors and their respective market shares are as follows: Northwest Bank (17.4 percent), S&T Bank (16.1 percent), PNC Bank, N.A. (14.4 percent), The Farmers National Bank of Emlenton (11.4 percent), First National Bank of Pennsylvania (8.5 percent), and CNB Bank (6.3 percent). The FDIC Market Share Report as of June 30, 2019 was utilized to determine FUNB and competitor deposit market share.

Mortgage competition in the AA is also strong. Northwest Bank, S&T Bank, The Farmers National Bank of Emlenton, Quicken Loans Inc., PNC Bank N.A., and First National Bank of Pennsylvania have a 16.3 percent, 8.0 percent, 6.3 percent, 5.9 percent and 5.8 percent market share, respectively, in the 1-4 family residential mortgage market. FUNB is not ranked since they are not a reporter under the Home Mortgage Disclosure Act (HMDA).

The analysis also takes into consideration comments provided by one community organization servicing the bank's Pennsylvania Non-MSA AA. The organization is involved with affordable housing in the bank's AA. The organization provides several programs to support home ownership and LMI

affordable housing units in the northwest section of Pennsylvania, to include a substantial portion of the bank's AA. The organization noted that their rental program is completely full and there is a significant waiting list for affordable housing units. The organization looks to financial institutions for funding and grants.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FUNB was reviewed under Small Bank CRA evaluation procedures. The objective of our review was to determine the bank's record of meeting its communities credit needs, including low and moderate-income (LMI) borrowers. Our review encompassed the bank's performance from January 1, 2017 to December 31, 2019. Residential mortgages are the bank's primary loan product and were the only product reviewed as part of this evaluation. We analyzed a random sample of sixty (60) residential mortgage loans originated in 2017, 2018, and 2019. Twenty loans were chosen for each year in our review.

Selection of Areas for Full-Scope Review

FUNB has delineated one assessment area. We completed a full-scope review of the assessment area. The assessment area is not located within a metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combines statistical area (CSA).

Ratings

The bank's overall rating is based entirely on the full-scope review of its Pennsylvania Non-MSA AA.

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 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 Pennsylvania: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- FUNB's origination of loans, as indicated by the loan-to-deposit ratio (LTD), is reasonable.
- FUNB originated a substantial majority of its loans within its AA during the evaluation period.
- FUNB's record of originating of home mortgage loans to borrowers of different income levels reflects a reasonable distribution of borrowers.
- FUNB's record of originating home mortgage loans to borrowers of different geographic distribution levels reflects reasonable geographic distribution.

LENDING TEST

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

Based on the full-scope review, the bank's lending performance in the state of Pennsylvania is reasonable. More weight was placed on the borrower income level when determining lending performance relative to LMI individuals due to a lack of low-income census tracts within the assessment area.

Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of home mortgage loans in the 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 bank exhibits a reasonable geographic distribution of home mortgage loans in the Non-MSA AA.

The geographic distribution of home mortgage loans reflects a reasonable distribution in the PA non-MSA AA. In 2017-2019, there were no low-income census tracts within the AA, making an analysis on distribution in low-income geographies not meaningful. The percentage of mortgage loans to borrowers in moderate-income census tracts is near to the percentage of owner-occupied housing units in moderate-income census tracts and loans by all lenders in moderate-income census tracts.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

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 bank exhibits a reasonable distribution of home mortgage loans to individuals of different income levels in the Non-MSA AA.

In 2017-2019, 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 near to both the distribution of moderate-income families and the percentage of loans by all lenders to moderate-income families. The distribution is reasonable given the strong banking competition within the AA and the rural nature of the AA. There were 25 lenders operating within the AA. FUNB is not a HMDA reporter, but the bank's self-reported volume of loans would place it approximately third (out of the 25 HMDA reporters in the AA) compared to the other lenders in the AA. Because FUNB is not a HMDA reporter, our analysis relied on a random sample of 60 loans originated within the AA during the evaluation period and is only an approximation of market share ranking

Responses to Complaints

FUNB and the OCC have not received any complaints regarding CRA over the evaluation period.

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 MSAs and non-MSAs 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:	01/01/17 to 12/31/19	
Bank Products Reviewed:	Home Mortgage	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Pennsylvania		
Non-MSA AA	Full-Scope	Full Counties: Clarion, Venango, Forest Partial Counties: Crawford and Jefferson

Appendix B: Summary of MMSA and State Ratings

RATINGS	First United National Bank
Overall Bank:	Lending Test Rating
First United National Bank	Satisfactory
MMSA or State:	
Pennsylvania	Satisfactory

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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-2019	
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	
FUNB 2019 PA Non MSA AA	54	3,819	100.0	1,791	0.0	0.0	0.0	9.1	7.4	8.2	90.9	92.6	91.8	0.0	0.0	0.0	0.0	0.0	0.0	
Total	54	3,819	100.0	1,791	0.0	0.0	0.0	9.1	7.4	8.2	90.9	92.6	91.8	0.0	0.0	0.0	0.0	0.0	0.0	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 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																			2017-2019		
	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		
FUNB 2019 PA Non MSA AA	54	3,819	100.0	1,791	19.9	9.4	10.1	19.3	18.9	21.0	23.5	17.9	24.1	37.3	53.8	33.9	0.0	0.0	10.9		
Total	54	3,819	100.0	1,791	19.9	9.4	10.1	19.3	18.9	21.0	23.5	17.9	24.1	37.3	53.8	33.9	0.0	0.0	10.9		

*Source: 2015 ACS Census ; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*