



**LARGE BANK**

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

**PUBLIC DISCLOSURE**

January 4, 2011

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

First National Bank of Pennsylvania  
Charter Number: 249

166 Main Street  
Greenville, Pennsylvania 16125

Office of the Comptroller of the Currency

Western Pennsylvania  
4075 Monroeville Boulevard Building 2, Suite 300  
Monroeville, PA 15146

FINAL TO BANK 8/19/11 - kcm

**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 following table indicates the performance level of **First National Bank of Pennsylvania (FNB)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory	X	X	
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- FNB’s lending activity is good, and its lending levels reflect good responsiveness to assessment area (AA) credit needs;
- FNB’s record of distributing its originations of home mortgages and small loans to businesses among AA geographies of different income levels is good;
- FNB originated a substantial majority of its home mortgages and small loans to businesses within its combined AAs;
- FNB’s record of distributing its originations of home mortgages among AA borrowers of different income levels is good and its record of distributing its originations of small loans to AA businesses of different sizes is adequate;
- FNB’s record of community development (CD) lending and product innovation and flexibility had a positive impact on the lending test conclusion;
- FNB’s funded qualified CD investments and donations reflect responsiveness to AA credit needs;
- FNB’s service delivery systems are readily accessible to AA geographies and individuals of different income levels.

## Definitions and Common Abbreviations

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

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

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

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

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

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Upper-Income:** Individual income that is 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.

## Description of Institution

First National Bank of Pennsylvania (“FNB”) is an interstate bank headquartered in Hermitage, Pennsylvania. FNB operates 218 full-service branch offices in Pennsylvania and Ohio and an additional five drive-up only facilities. FNB is a full service bank providing a wide range of products for personal and business purposes. FNB is a wholly owned subsidiary of FNB Corporation. FNB Corporation is an \$8.4 billion financial services company headquartered in Hermitage, PA. FNB Corporation is a leading provider of commercial and retail banking, leasing, wealth management, insurance, merchant banking, and consumer finance services in Pennsylvania and Ohio. FNB Corporation owns and operates First National Bank of Pennsylvania, First National Trust Company, First National Investment Services Company, LLC, FNB Investment Advisors, Inc., First National Insurance Agency, LLC, FNB Capital Corporation, LLC, Regency Finance Company, and Bank Capital Services. It also operates consumer finance offices in Tennessee and loan production offices in Pennsylvania, Ohio, Tennessee, and Florida.

FNB acquired two institutions during the evaluation period. The acquisition of Omega Bank occurred in May 2008, and included 64 branch offices located throughout 12 Pennsylvania counties. Many Omega branch offices were located in Blair and Centre Counties Pennsylvania, encompassing the Altoona and State College areas. FNB expanded its presence in the Pittsburgh market through the acquisition of Iron & Glass Bank in August 2008. This acquisition included eight branch offices in Allegheny County, Pennsylvania. FNB also relocated branch offices in Wexford and North East, Pennsylvania and consolidated two branch offices in Greensburg, Pennsylvania. FNB closed one branch office each in Johnstown and Altoona, Pennsylvania and opened a branch office in York, Pennsylvania.

As of September 30, 2010, FNB had assets totaling \$8.8 billion, deposits totaling \$6.6 billion and tier one capital totaling \$680 million. FNB’s net loans and leases totaled \$5.75 billion, representing 65.34% of total assets. FNB’s other assets included investments which totaled \$1.8 billion. The loan portfolio is comprised primarily of residential (1-4 family) mortgage loans, commercial mortgage loans and commercial and industrial loans which represented 30.78%, 30.89%, and 16.67% of the portfolio respectively. Construction and development, municipal, agricultural and individual loans comprise the majority of the remainder of FNB’s loan portfolio. Since residential mortgage and small loans to businesses represent significant portions of FNB’s loan portfolio, they are considered to be primary loan products for FNB.

There are no legal, financial or other factors impeding the bank’s ability to help meet the credit needs of its assessment areas. FNB was rated “Satisfactory” at its last CRA examination dated January 7, 2008.



## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period for the Lending Test, with the exception of CD Loans, is January 1, 2007 through December 31, 2009. Conclusions regarding the bank's lending performance are based on Home Mortgage Disclosure Act (HMDA) reportable loan data and small loans to businesses originated or purchased between January 1, 2007 and December 31, 2009. During the evaluation period, FNB also originated or purchased a nominal number of farm and multi-family loans. The number of farm and multifamily loans were minimal relative to FNB's loan portfolio and they are not considered to be primary loan products for FNB. Therefore, an analysis of the bank's record of originating farm and multi-family loans would not have been meaningful and was not performed. The Lending Tables for multi-family loans have been eliminated.

For CD loans, and the Investment and Service Tests, the evaluation period is January 8, 2008 through January 4, 2011. The Lending Test included a review of FNB's record of originating loans that meet the CD definition and benefit FNB's AAs. The Investment Test included a review of FNB's record of funding of investments, grants and donations that meet the CD definition and benefit FNB's AAs. Any CD qualified investments originated during prior evaluation periods and remaining outstanding as of January 4, 2011 were given appropriate consideration. The Service Test included an assessment of the availability of FNB's services and FNB's record of providing financial expertise to organizations that meet the CD definition and benefit FNB's AAs.

### Data Integrity

Prior to this evaluation, the accuracy of FNB's Home Mortgage Disclosure Act (HMDA) or residential mortgage data and CRA or small loans to businesses data was tested. This testing evidenced that the data was accurate and could be relied upon for purposes of this evaluation. CD loans, investments and services submitted by bank management were also qualified to ensure that they met the regulatory definition of community development.

### Selection of Areas for Full-Scope Review

In each state and multistate metropolitan area where FNB operates a branch office and takes deposits, a sample of AAs within that state/multistate metropolitan area were selected for full-scope reviews. Refer to the "Scope" section under the Youngstown-Warren-Boardman multi-state MSA, the state of Pennsylvania and the state of Ohio for details regarding how the AAs were selected.

### Ratings

The bank's overall rating is a blend of ratings for the Youngstown-Warren-Boardman multi-state MSA, the state of Pennsylvania and the state of Ohio. The state of Pennsylvania rating is based primarily on those areas that received full-scope reviews. The state of Pennsylvania rating is more heavily weighted in arriving at the overall rating since the state of Pennsylvania AAs are the AAs in which FNB houses the majority of its branch offices, derives the majority of

its deposits and originates the majority of its loans. The Lending Test was rated more heavily than the Investment or Service Test in arriving at the overall rating. In evaluating FNB's lending performance business lending was rated more heavily than residential mortgage lending since business lending represented a larger portion of the bank's lending activity.

## **Fair Lending or Other Illegal Credit Practices Review**

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

## Multistate Metropolitan Area Rating

### The Youngstown–Warren–Boardman, OH/PA Multistate Metropolitan Area

CRA rating for the Youngstown–Warren–Boardman, OH/PA Multistate Metropolitan Area<sup>1</sup>:

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

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

**The service test is rated: Outstanding**

The major factors that support this rating include:

- FNB's lending activity is good, and its lending levels reflect good responsiveness to AA credit needs;
- FNB's record of distributing its originations of home mortgages and small loans to businesses among AA geographies of different income levels is good;
- FNB originated a substantial majority of its home mortgages and small loans to businesses within its combined AAs;
- FNB's record of distributing originations of home mortgage loans among AA borrowers of different income levels is excellent and its record of distributing originations of small loans among AA businesses of different sizes is adequate;
- FNB's product innovation and flexibility had a positive impact on the FNB's lending test performance in the multi-state MSA AA;
- FNB's record of funding qualified investments and donations reflects adequate responsiveness to AA credit needs;
- FNB's service delivery systems are readily accessible to AA geographies and individuals of different income levels.

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<sup>1</sup> This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

## **Description of Institution's Operations in the Youngstown – Warren – Boardman, OH/PA Multistate Metropolitan Area (MSA)**

FNB has one AA within the Youngstown-Warren-Boardman, OH/PA Multistate MSA (Youngstown MSA AA). FNB operates 22 branch offices within this Multistate MSA. The 22 branches represent 9.87% of FNB's total branch network. Of the 22 branches, 14 are located within Mercer County PA. Approximately 17% of FNB's total deposits are derived from within this Multistate MSA AA. According to the June 30, 2010 FDIC Summary of Deposit Market Share report, of the Youngstown MSA AA deposit market, FNB garnered a 12.37% share, ranking the bank fourth among 19 financial institutions taking AA deposits. Major Youngstown MSA AA competitors include: Huntington National Bank, First Place Bank, and PNC Bank, N.A. During the evaluation period, of total home mortgages and small loans to businesses originated by FNB, 15% of its totals were originated within the Youngstown-Warren-Boardman MSA AA.

Refer to the market profile within the Youngstown-Warren-Boardman, OH/PA Multistate Metropolitan Area in Appendix C for detailed demographics and other performance context information for the full-scope AA.

## **Scope of Evaluation in the Youngstown-Warren-Boardman, OH/PA Multistate Metropolitan Area**

The Youngstown-Warren-Boardman, OH/PA Multistate Metropolitan Area rating is based primarily on those areas that received full-scope reviews. For every Multistate Metropolitan area in which FNB operates branch offices in more than one state, at least one full-scope review must be performed. We conducted a full-scope review of the Youngstown MSA AA, which represents the only AA within the Multistate Metropolitan Area. A moderate amount of weight was placed on FNB's performance within the Youngstown MSA AA in arriving at FNB's overall CRA rating.

### **Youngstown MSA AA**

FNB operates 22 branch offices in the Youngstown-Warren-Boardman MSA AA. In evaluating FNB's lending performance in this AA, more weight was placed on FNB's record of originating home mortgages than its record of originating small loans to businesses. Of loans originated by FNB over the evaluation period, approximately 65% and 35% were home mortgages and small loans to businesses respectively.

### **Community Contact**

Refer to the market profile for the Youngstown-Warren-Boardman, OH/PA Multistate Metropolitan Area in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

## LENDING TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Youngstown-Warren-Boardman, OH/PA Multistate Metropolitan Area is rated "High Satisfactory." Based on a full-scope review, the bank's performance in the Youngstown MSA AA is good.

### Lending Activity

FNB's lending activity in the Youngstown MSA AA is good, and its lending levels reflect good responsiveness to the AA credit needs.

Refer to Table 1 Lending Volume in the Youngstown-Warren-Boardman, OH/PA Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the bank's lending activity.

### Youngstown MSA AA

FNB demonstrated a good record of originating home mortgages and small loans to businesses in its Youngstown MSA AA. Within this AA, FNB operates 22 branch offices and derives 17.30% of its total deposits. The FDIC's Summary of Deposit Market Share report, for June 30, 2010 reports that FNB's deposit market share of 12.37% ranks FNB forth among 19 institutions taking Youngstown MSA deposits. Major competitors include: Huntington National Bank, ranked first with 36 branches and a 20.42% deposit market share, First Place Bank, ranked second with 19 branches and a 15.71% deposit market share, and PNC Bank, N.A., ranked third with 26 branches and a 13.58% deposit market share. Within its Youngstown MSA AA, FNB's lending market share is comparable to its deposit market share.

During the evaluation period, of all FNB home mortgage and small loans to businesses, approximately 15% were originated within its Youngstown MSA AA. Specifically, of all home mortgages and small loans to businesses FNB originated within its Youngstown MSA AA, 65% and 35% were home mortgages and small loans to businesses respectively. Of all home mortgage loans, FNB originated within this AA, 23%, 29% and 48% were home purchase, home improvement and home refinance loans respectively.

Home mortgage, market share data for 2009 ranks FNB seventh among 276 lenders originating home mortgages within its Youngstown MSA AA with a market share of 5.08%. The 2009 home mortgage market share data also ranked FNB eleventh among 149 home purchase lenders with a 2.81% market share, first among 58 home improvement lenders with a 16.54% market share, and seventh among 233 home refinance lenders with a 5.16% market share. FNB's Youngstown MSA AA home purchase, home improvement and home refinance AA market share is less than its AA deposit market share. Nevertheless, FNB's record of originating home mortgages to AA borrowers is considered to be good considering competition emanating from larger regional and nationwide mortgage lenders.

Aggregated CRA market share data for 2009, ranked FNB ninth among 57 lenders originating small loans to businesses within its Youngstown MSA AA with a market share of 2.78%. Of lenders originating small loans to AA businesses, those garnering a larger market share than FNB are nationwide lenders that offer small business credit cards. Specifically, GE Money Bank; American Express Bank, FSB; Chase Bank USA N.A.; PNC Bank, N.A.; and Citibank, N.A. ranked first through fifth with market shares of 49.3%, 8.62%, 6.78%, 5.28% and 3.70% respectively. Nevertheless, FNB's record of originating small loans to AA businesses is considered to be good given AA competition emanating from larger, nationwide lenders.

### **Distribution of Loans by Income Level of the Geography**

FNB's record of distributing originations of home mortgages among AA geographies of different income levels is good. Similarly, FNB's record of distributing originations of small loans to businesses among AA geographies of different income levels is also good.

#### **Youngstown MSA AA**

FNB's record of distributing originations of home mortgages and small loans to businesses among AA geographies of different income levels is good.

The analysis considered AA home mortgage and business lending opportunities. Of all AA owner-occupied housing, just 4,498 owner-occupied AA housing units are located within low-income AA geographies. Of all AA businesses, just 1,959 AA businesses are located within low-income AA geographies. Consequently, opportunities to originate home mortgages and small loans to businesses within low-income AA geographies are limited, particularly considering competition emanating from other financial institutions. Consequently, greater weight was placed on FNB's record of originating home mortgages to borrowers and small loans to businesses located in moderate-income AA geographies.

#### ***Home Mortgage Loans***

Refer to Tables 2, 3, and 4 in the Youngstown–Warren–Boardman, OH/PA Multistate Metropolitan Area 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.

#### **Home Purchase Lending**

FNB's record of originating home purchase loans among Youngstown MSA AA geographies of different income levels is adequate. Of FNB's home purchase loan originations, the percentage originated within low-income AA geographies is significantly lower than the percentage of owner-occupied housing units located within those low-income AA geographies. FNB's market share for home purchase loans originated within low-income AA geographies is zero. Eleven home mortgage lenders originated home purchase loans in low-income AA geographies. The lenders with the largest AA market share of home purchase loan originations included Wells Fargo Bank, N.A., Bank of America, N.A., Home Savings and Loan and The Huntington National Bank.

Of FNB's home purchase loan originations, the percentage originated within moderate-income AA geographies is significantly lower than the percentage of owner-occupied housing units located within those geographies. FNB's market share for home purchase loans originated within moderate-income AA geographies exceeds its overall home purchase lending AA market share. Home mortgage lenders with the largest home purchase market share included Bank of America, N.A., Citibank, N.A., The Huntington National Bank and Wells Fargo Bank, N.A. FNB's record of originating home purchase loans within moderate-income AA geographies is considered to be adequate given AA competition and the nominal number of home purchase loans originated within moderate-income AA geographies by all lenders.

### **Home Improvement Lending**

FNB's record of originating home improvement loans among Youngstown MSA AA geographies of different income levels is good. Of FNB's home improvement loan originations, the percentage originated within low-income AA geographies is significantly lower than the percentage of owner-occupied housing units located within those geographies. FNB's market share for home improvement loans originated within low-income AA geographies is zero. Over the evaluation period, just six home mortgage lenders originated home improvement loans within low-income AA geographies.

Of FNB's home improvement loan originations, the percentage originated within moderate-income AA geographies is lower than the percentage of owner-occupied housing units located within those geographies. FNB's market share for home improvement loans originated within moderate-income AA geographies exceeds its overall home improvement lending AA market share. FNB ranked first of 22 lenders originating home improvement loans within moderate-income AA geographies.

### **Home Refinance Lending**

FNB's record of originating home refinance loans to borrowers among AA geographies of different income levels is good. Of FNB's home refinance loan originations, the percentage originated within low-income AA of geographies is significantly lower than the percentage of owner-occupied housing units located within those geographies. FNB's market share for home refinance loans originated in low-income AA geographies exceeds its overall home refinance lending AA market share. FNB ranked fourth of twelve lenders originating home refinance loans within low-income AA geographies.

Of FNB's home refinance loan originations, the percentage originated within moderate-income AA geographies is significantly lower than the percentage of owner-occupied housing units located within those geographies. FNB's market share for home refinance loans originated within moderate-income AA geographies exceeds its overall home refinance lending AA market share. FNB ranked fifth of 53 lenders originating home refinance loans with moderate-income AA geographies.

### ***Small Loans to Businesses***

Refer to Table 6 in the Youngstown – Warren – Boardman, OH/PA Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.



FNB's record of originating small loans to businesses among AA geographies is adequate. Of FNB's small loans to AA businesses, the percentage originated within low-income AA geographies is lower than the percentage of AA businesses located in those low-income AA geographies. FNB's market share for originating small loans to businesses located within low-income AA geographies exceeds its overall market share for originating small loans to AA businesses.

Of FNB's small loans to AA businesses, the percentage originated within moderate-income geographies is somewhat lower than the percentage of AA businesses located within moderate-income AA geographies. FNB's market share for originating small loans to businesses located within moderate-income AA geographies exceeds its overall market share for originating small loans to AA businesses. FNB's record of originating small loans to businesses located within moderate-income AA geographies is considered to be good considering FNB's market share for originating small loans to businesses within moderate-income AA geographies and competition emanating from larger, nationwide business lenders.

### ***Lending Gap Analysis***

A review and analysis of the geographic distribution of FNB's originations of home mortgage and small loans to businesses among AA geographies did not detect any conspicuous or unexplained gaps in FNB's lending patterns.

### ***Inside/Outside Ratio***

This portion of the evaluation was performed at the bank level. FNB originated a substantial majority of its home mortgages and small loans to businesses with its combined AAs. During the evaluation period, of FNB's home mortgage and small loans to businesses 96% of the total number and 94% of the total dollar were originated within FNB's combined AAs. Of total home mortgage loans originated by FNB, 97% of the number and 93% of the dollar were originated within its combined AAs. By product type, of home mortgages originated by FNB, 94% and 88% of the number and dollar of home purchase loans, 98% of the number and dollar of home improvement loans, and 97% and 95% of the number and dollar of home refinance loans were originated within its combined AAs. Also of small loans to businesses originated by FNB, 96% and 95% of the number and dollar were originated within its combined AAs. FNB's record of originating home mortgage and small loans to businesses within its combined AAs positively impacted the overall analysis of FNB's record of distributing home mortgage and small loans to businesses among AA geographies.

### **Distribution of Loans by Income Level of the Borrower**

FNB's record of distributing originations of home mortgage loans among AA borrowers of different income levels is excellent. And FNB's record of distributing originations of small loans among AA businesses of different sizes is adequate.

## **Youngstown MSA AA**

FNB's record of originating home mortgage loans among AA borrowers of different income levels is excellent. And FNB's record of originating small loans among AA businesses of different sizes is adequate.

The analysis of FNB's record of originating home mortgages among AA borrowers of different income levels and small loans among AA businesses of different sizes, considered the lack of home ownership affordability for low-income AA families. HUD median family income, updated for 2009, reports that a low-income AA family earns less than \$27,150 and the average median housing value is \$79,856. Additionally, of total AA households, 11.46% or 27,307 are below the poverty level and are considered to be very low-income. Consequently, home ownership affordability issues relative to low-income AA families and households limits opportunities to originate home mortgages to low-income AA borrowers. Therefore, more weight was placed on FNB's record of originating home mortgage loans to moderate-income AA borrowers than to low-income AA borrowers.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in the Youngstown – Warren – Boardman, OH/PA Multistate Metropolitan Area 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.

### **Home Purchase Lending**

FNB's record of originating home purchase loans among AA borrowers of different income levels is good. Of FNB's home purchase loan originations, the percentage originated to low-income AA borrowers is significantly lower than the percentage of AA families classified as low-income. FNB's market share of home purchase loans originated to low-income AA borrowers is near to its overall home purchase AA market share.

Of FNB's home purchase loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. FNB's market share of home purchase loans originated to moderate-income AA borrowers is near to its overall home purchase AA market share.

### **Home Improvement Lending**

FNB's record of originating home improvement loans among AA borrowers of different income levels is excellent. Of FNB's home improvement loan originations, the percentage originated to low-income AA borrowers is somewhat lower than the percentage of AA families classified as low-income. FNB's market share of home improvement loans originated to low-income AA borrowers exceeds its overall home improvement AA market share. Of 27 lenders originating home improvement loans to low-income AA borrowers, FNB ranked first.

Of FNB's home improvement loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. FNB's market share of home purchase loans originated to moderate-income AA borrowers exceeds

its overall home improvement AA market share. Of 32 lenders originating home improvement loans to moderate-income AA borrowers, FNB ranked first.

### **Home Refinance Lending**

FNB's record of originating home refinance loans among AA borrowers of different income levels is excellent. Of FNB's home refinance loan originations, the percentage originated to low-income AA borrowers is significantly lower than the percentage of AA families classified as low-income. FNB's market share of home refinance loans originated to low-income AA borrowers exceeds its overall home refinance AA market share. Of sixty-four lenders originating home refinance loans to low-income AA borrowers, FNB ranked fourth.

Of FNB's home refinance loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. FNB's market share of home purchase loans originated to moderate-income AA borrowers exceeds its overall home refinance AA market share.

### ***Small Loans to Businesses***

Refer to Table 11 in the Youngstown–Warren–Boardman, OH/PA Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

FNB's record of originating small loans among AA businesses of different sizes is adequate considering FNB's record of originating small dollar amount loans, its market share of loan originations to small AA businesses and competition emanating from larger, nationwide, small business credit card lenders. Of FNB's business loan originations, the percentage originated to small AA businesses is significantly lower than the percentage of AA businesses defined as small. Small businesses are defined as businesses reporting annual revenues of \$1 million or less. FNB's market share for small loans originated to AA small businesses exceeds its overall market share for small loans originated to AA businesses.

Among fifty-seven business loan originators, FNB's market share for small loans originated to small AA businesses ranks FNB fifth. Lenders garnering a larger market share of small loans originated to small AA businesses include large national lenders with greater resources. Lenders garnering a larger percentage of small loans to small AA businesses included PNC Bank, N.A., Citibank, N.A., US Bank, and FIA Card Services. Additionally, of FNB's small loans originated to AA businesses, approximately 55% are originated to businesses for amounts of \$100 thousand or less. FNB's record of originating smaller dollar amount loans to AA businesses demonstrates FNB's willingness to originate loans in amounts needed by smaller businesses.

### **Community Development Lending**

#### **Youngstown MSA AA**

Over the evaluation period, FNB did not originate any CD loans within its Youngstown MSA AA. Nevertheless, FNB did originate approximately \$1 million in loans with purposes

consistent with community development. Specifically, funds associated with these loans were used for purposes including economic development and CD services targeted to low- and moderate-income AA individuals. However, these loans according to size and type are defined as small loans to businesses and FNB included them in its reported small loans to businesses data. Therefore, these loans are not included in the CD loan totals on Table 1.

Refer to Table 1 Lending Volume in the Youngstown-Warren-Boardman, OH/PA Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not, however, separately list CD loans.

## **Product Innovation and Flexibility**

Product innovation and flexibility had a positive impact on the lending test conclusion relative to FNB's performance in the Youngstown MSA AA.

### **Youngstown MSA AA**

FNB offers the following flexible home purchase and home improvement loan financing programs:

The Family Home Ownership Program (FHOP) is targeted to low-and moderate-income Youngstown MSA AA individuals and families. The program provides flexible underwriting for purchases of single family residences. The flexible underwriting guidelines include reduced down payment requirements, "zero point" fixed interest rates, and reduced closing costs on all loans originated under the FHOP. Borrowers seeking to apply for a loan through the FHOP must also attend two hours of home ownership counseling from a federally approved housing agency. During the evaluation period, under this loan program, FNB originated 55 loans totaling approximately \$3.1 million.

The Family Home Improvement Rehabilitation Program (FHIRP) is also targeted to low- and moderate-income Youngtown-Warren-Boardman MSA AA individuals and families. FHIRP allows eligible borrowers to purchase or refinance single family residences with renovations or improvements. All renovations must be considered rehabilitative in nature and no entertainment related improvements are permitted. FNB offers flexible underwriting guidelines including 100% financing up to \$60,000, "zero point" fixed interest rates, and reduced closing costs. Additionally, borrowers seeking to apply for a loan through the FHIRP must attend four hours of home ownership counseling from a federally approved housing agency. During the evaluation period, under this program, FNB originated seven loans totaling approximately \$355 thousand.

## INVESTMENT TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in the Youngstown-Warren-Boardman, PA/OH Multistate Metropolitan Area is rated "Low Satisfactory." Based on a full scope review, the bank's performance in the Youngstown MSA AA 49660 is adequate.

Refer to Table 14 in the Youngstown-Warren-Boardman Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

#### Youngstown-Warren-Boardman, PA OH 49660

FNB has funded an adequate level of qualified investments and donations reflecting an adequate level of responsiveness to Youngstown AA credit and economic CD needs.

During the current evaluation period, FNB invested in four mortgage-backed securities (MBS). Of the four MBS, three contained mortgages that directly benefitted the Youngstown MSA AA. These three MBSs in their entirety are reflected on the statewide or regional investments table. The three statewide or regional MBS contained seven individual mortgages totaling \$716,901 that were originated to low-and moderate-income Youngstown MSA borrowers.

During the evaluation period, FNB also funded eleven donations totaling \$155,952 to community development organizations that provide the Youngstown MSA AA with economic development and community services targeted to low-and moderate-income individuals and families. The eleven CD donations included a seven year rent and utility subsidy for the Children's Center for Science and Technology in Youngstown OH. The subsidy was provided in conjunction with an area plan developed for the purpose of revitalizing a section of Youngstown Ohio. The subsidy agreement was originated in 2010 and the donation's valuation for the current evaluation period equals \$79,571.

During the prior CRA evaluation period, FNB funded a qualified community development investment that continues to directly benefit the Youngstown MSA AA. The prior period investment funded a limited partnership that provided affordable housing in Farrell, PA. At the end of the current evaluation period, the investment was valued at \$78,482. This prior period investment continues to have a positive impact on the Youngstown AA.

FNB also sought to invest in affordable housing to benefit the Youngstown AA which according to notification from the state was halted as a result of inadequate funding. Specifically, FNB submitted an expression of interest for an investment of \$1,095,236 for a ten unit affordable housing residential rental property in Hermitage PA.

#### Statewide/Regional Investments:

Over the current evaluation period, FNB invested in four mortgage-backed securities (MBS.) Of the four current period MBS, one contained mortgages originated in the Pittsburgh MSA AA. This MBS totaled \$1.278 million and is reflected in its entirety within the Pittsburgh AA section of the State of Pennsylvania investments table. The three remaining MBS contained

mortgages originated to low-and moderate-income PA and OH borrowers including borrowers residing in the Youngstown, Johnstown, Erie and Youngstown MSAs. These three MBSs totaled \$3.594 million and are reflected in their entirety on the statewide or regional investments table.

## **SERVICE TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the service test in the Youngstown-Warren-Boardman, PA-OH Multistate Metropolitan Area is rated "High Satisfactory." Based on a full scope review, the bank's performance in the Youngstown, MSA AA 49660 is excellent.

### **Retail Banking Services**

Refer to Table 15 in the Youngstown-Warren-Boardman Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

FNB's delivery systems are accessible to Youngstown MSA AA geographies and individuals of different income levels. FNB services are accessible to Youngstown MSA AA residents through its branch office and ATM network as well as through its alternative delivery systems. In order to determine the extent of accessibility of FNB's delivery systems, population demographics, branches and ATM locations were considered.

FNB operates 22 of its full service branch offices within the Youngstown MSA AA. Of the 22 full service branch offices 1, 3, 14 and 4 are located within Youngstown MSA AA low-moderate-middle-and upper-income geographies respectively. In comparison, 4.31%, 15.14%, 62.07% and 18.48% of the Youngstown MSA AA population resides within low, moderate-, middle- and upper-income AA geographies respectively.

The percentage of Youngtown MSA AA branch offices FNB operates within low-income Youngstown MSA AA geographies exceeds the percentage of the Youngstown MSA AA population residing within those geographies. Of the 22 branch offices operated by FNB within its Youngstown MSA AA, FNB operates one branch in a low-income AA geography. The one branch office operating in a low-income AA geography represents 4.54% of total AA branches. In comparison, of the Youngstown MSA AA population, 4.31% resides in low-income AA geographies.

The percentage of Youngtown MSA AA branch offices FNB operates within moderate-income Youngstown MSA AA geographies is near to the percentage of the Youngstown MSA AA population residing within those geographies. Of the 22 branch offices operated by FNB within its Youngstown MSA AA, FNB operates three branches in moderate-income AA geographies. The three branch offices operating in moderate-income AA geographies represent 13.64% of total AA branches. In comparison, of the Youngstown MSA AA population, 15.14% resides in moderate-income AA geographies. The majority of the Youngstown MSA AA population resides within middle-and upper-income AA geographies.

FNB also provides service accessibility through alternative delivery systems in the form of its ATM network. FNB operates 27 ATMS within its Youngstown MSA AA. Of the 27 ATMS, 1, 4, 16 and 7 are located within Youngstown MSA AA low-, moderate-, middle-, and upper-income geographies respectively. In comparison, 4.31%, 15.14%, 62.07% and 18.48% of the Youngstown MSA AA population resides within low-, moderate-, middle-, and upper-income AA geographies respectively.

The percentage of Youngstown MSA AA ATMs FNB operates within low-income AA geographies is somewhat lower than the percentage of the Youngstown MSA AA population residing within those geographies. Of the 27 ATMs operated by FNB within its Youngstown MSA AA, FNB operates one ATM in a low-income AA geography. The one ATM operating in a low-income AA geography represents 3.70% of total AA ATMs. In comparison, of the Youngstown MSA AA population, 4.31% resides in low-income AA geographies.

The percentage of Youngstown MSA AA ATMs FNB operates within moderate-income AA geographies approximates the percentage of the Youngstown MSA AA population residing within those geographies. Of the 27 ATMs operated by FNB within its Youngstown MSA AA, FNB operates four ATMs in moderate-income AA geographies. The four ATMs operating in moderate-income AA geographies represent 14.81% of total AA ATMs. In comparison, of the Youngstown MSA AA population, 15.14% resides in moderate-income AA geographies.

FNB's record of opening and closing branches within its Youngstown MSA AA has not adversely affected the accessibility of its delivery systems, particularly within low- and moderate-income AA geographies and to low- and moderate-income AA individuals. FNB did not open or close any branch offices during the evaluation period, within the Youngstown MSA AA.

FNB's services do not vary in a way that inconveniences portions of the Youngstown MSA AA. Specifically, FNB services do not vary in a way that would inconvenience residents of low-and moderate-income AA geographies and/or low-and moderate-income AA individuals. No material differences in operating hours or service offerings exist among Youngstown MSA AA branch offices located in low-and moderate-income AA geographies compared to middle-and upper-income AA geographies.

As a result of a lack of customer demand for Saturday hours, FNB branch offices located in some middle-and upper-income AA geographies and low- and moderate-income AA geographies operate Monday through Friday. FNB branches offices located in low-and moderate-income AA geographies in particular are situated in locations without nearby retail businesses to generate customer traffic on Saturdays. Additionally, FNB branch offices located in low-and moderate-income AA geographies are situated within a four mile radius of branch offices offering Saturday hours.

FNB's traditional line of banking products and services are offered at all branch offices within the Youngstown MSA AA. FNB offers a variety of deposit and loan products to serve the needs of its community, including low- and moderate-income Youngstown MSA AA individuals. In particular, FNB offers a free checking account for which no maintenance fees are assessed.

Additionally, FNB provides accessibility to its services through alternative delivery systems in the form of internet and telephone banking. FNB maintains an internet website that provides accessibility to transaction services such as bill paying, loan paying, account transfers and account activity viewing. FNB maintains a 24 hour telephone banking service as well. Since FNB could not provide specific information on how low- and moderate-income individuals have benefited from these services, no weight was placed on these alternative delivery systems

## **Community Development Services**

FNB provides a good level of CD services within the Youngstown MSA AA. FNB management and employees provide financial and technical expertise through their direct involvement with various, qualified CD organizations. FNB's CD services are responsive to Youngstown MSA AA CD needs. Specifically, CD services in which FNB representatives have participated within the Youngstown MSA AA, focus on small businesses, economic development, revitalization and stabilization of low- and moderate-income AA geographies, affordable housing for low- and moderate-income AA individuals, and community services targeted to low- and moderate-income AA individuals. The following CD services represent examples of CD services provided by FNB representatives in the Youngstown MSA AA during the evaluation period

- A member of FNB senior management serves on the Fundraising Committee for a battered women's shelter. The shelter offers housing, self improvement, and other services to low-income AA women and their children.
- An FNB branch manager serves on the Board of Directors for a community action agency serving Mercer County. The agency provides services to low-income Mercer County individuals and families. Specifically, the agency provides assistance to low-income Mercer County residents in developing life skills and securing opportunities for self sufficiency.
- A member of FNB senior management serves on the Board of Directors and Finance Committee for a home maintenance agency. The agency provides services to low-income and disabled AA individuals and families. Specifically, the agency provides for emergency and accessibility home repairs for qualified residents.
- An FNB business development officer serves on the Board of Directors and provides financial expertise for a Youngstown MSA food bank. This food bank distributes food to local low-income families in addition to distributing food to surrounding food banks.
- Two members of FNB senior management serve on the Board of Directors for an economic development corporation serving the Greenville PA area. The mission of the economic development organization is to develop new businesses and retain existing businesses to improve Greenville area job opportunities.
- An FNB branch manager serves as Treasurer for Head Start of Mercer County. Head Start is a nationwide youth program which provides critical developmental services to vulnerable, children from low-income families.



- An FNB employee serves on the Board of Directors and Fundraising Committee for a small food bank within the Youngstown MSA AA. The food bank distributes food to local low-income families.



## State Rating

### State of Pennsylvania

#### CRA Rating for Pennsylvania<sup>2</sup>:

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

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

**The service test is rated: Outstanding**

The major factors that support this rating include:

- FNB's lending activity is good, and its lending levels reflect good responsiveness to AA credit needs;
- FNB's record of distributing its originations of home mortgages and small loans to businesses among AA geographies of different income levels is good;
- FNB originated a substantial majority of its home mortgages and small loans to businesses within its combined assessment areas;
- FNB's record of distributing its originations of home mortgages among AA borrowers of different income levels is good and its record of distributing its originations of small loans to AA businesses of different sizes is adequate.
- FNB's record of CD lending had a positive impact on the lending test conclusion;
- FNB's record of product innovation and flexibility had a positive impact on the lending test conclusion;
- FNB's record of funding qualified CD investments and donations reflected responsiveness to AA credit needs;
- FNB's service delivery systems are readily accessible to AA geographies and individuals of different income levels.

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

## Description of Institution's Operations in Pennsylvania

FNB operates primarily within the state of Pennsylvania. Since the previous CRA Examination, FNB has expanded its Pennsylvania operations, particularly in the state's central and eastern regions. Refer to the *Description of Institution* section of this public evaluation for further discussion of corporate activity in which FNB has engaged since the previous CRA evaluation. FNB operates 198 branch offices within the state of Pennsylvania. The 198 branches represent 88.79% of FNB's total branch network. Approximately 82% of FNB's total deposits are derived from within the state of Pennsylvania. The FDIC's Summary of Deposit Market Share report, for June 30, 2010, reported that of Pennsylvania deposits, FNB's market share was 2.20%, ranking FNB tenth among 258 institutions taking deposits in Pennsylvania. Primary competitors for Pennsylvania deposits include PNC Bank, N.A, Wells Fargo Bank, N.A., Citizens Bank of PA, and TD Bank, N.A. During the evaluation period, of FNB's originations of home mortgages and its originations of small loans to businesses 84% and 83% respectively were originated within the state of Pennsylvania.

Within the state of Pennsylvania, FNB has nine AAs. These AAs consist of eight MSA AAs and one non-MSA AA. Specifically, FNB's nine Pennsylvania AAs are the Pittsburgh, PA MSA AA, the Altoona, PA MSA AA, the Erie, PA MSA AA, the Harrisburg–Carlisle, PA MSA AA, the Johnstown, PA MSA AA, the Scranton-Wilkes-Barre, PA MSA AA, the State College, PA MSA AA, the Williamsport, PA, MSA AA, and the Pennsylvania Non-MSA AA. The Pennsylvania non-MSA AA is comprised of 15 predominantly rural counties throughout the state of Pennsylvania.

Of the eight MSA AAs, the AA in which FNB has its primary presence operates the majority of its branch offices, derives the majority of its deposits and originates the majority of its loans is the Pittsburgh MSA AA. Among FNB's Pennsylvania AAs, the Pittsburgh MSA AA also represents the most significant major metropolitan area in which FNB operates. Within the Pittsburgh MSA AA, competition is particularly strong. FNB competes with much larger banks including Wells Fargo Bank, N.A, Citibank, N.A., PNC Bank, N.A., and JPMorgan Chase Bank, N.A. Within the 15 counties comprising FNB's Pennsylvania non-MSA AA, FNB's largest presence measured by its record of garnering deposits and originating loans is within the counties of Somerset, Crawford, Lawrence, and Bedford.

The FDIC's Summary of Deposit Market Share reports that for June 30, 2010, FNB's Somerset County deposit market share of 25.35% ranks FNB second among eight institutions taking Somerset County deposits. Somerset Trust Company's deposit market share of 33.60% ranks it first among institutions taking Somerset County deposits. First Commonwealth Bank's deposit market share of 14.05% ranks it third among institutions taking Somerset County deposits.

Home mortgage market share data for 2009 reports that FNB's Somerset County home mortgage market share of 15.75% ranks FNB second among 143 lenders originating Somerset County home mortgage loans. Specifically, FNB's home purchase loan market share of 7.77% ranks FNB fourth among 73 lenders originating Somerset County home purchase loans. FNB's home improvement loan market share of 39.12% ranks FNB first among 27 lenders originating

Somerset County home improvement loans. And FNB's home refinance loan market share of 13.26% ranks FNB second among 121 lenders originating Somerset County home refinance loans.

The FDIC's Summary of Deposit Market Share report, for June 30, 2010, reports that FNB's Lawrence County, deposit market share of 14.50% ranks FNB fifth among nine institutions taking Lawrence County deposits. ESB Bank's deposit market share of 22.40% ranks it first among institutions taking Lawrence County deposits. Huntington National Bank's deposit market share of 16.48% ranks it second among institutions taking Lawrence County deposits. First Merit Bank, NA's deposit market share of 14.81% ranks it third among institutions taking Lawrence County deposits. And PNC Bank, NA's deposit market share of 14.71% ranks it fourth among institutions taking Lawrence County deposits.

Home mortgage market share data for 2009 reports that FNB's Lawrence County home mortgage market share of 8.43% ranks FNB third among 145 lenders originating Lawrence County home mortgage loans. Specifically, FNB's home purchase loan market share of 5.52% ranks FNB seventh among 76 lenders originating Lawrence County home purchase loans. FNB's home improvement loan market share of 24.68% ranks FNB first among 26 lenders originating Lawrence County home improvement loans. And FNB's home refinance loan market share of 8.28% ranks FNB second among 121 lenders originating Lawrence County home refinance loans.

The FDIC's Summary of Deposit Market Share report, for June 30, 2010, reports that FNB's Crawford County deposit market share of 13.80% ranks FNB third among eight institutions taking Crawford County deposits. PNC Bank NA's deposit market share of 31.54% ranks it first among institutions taking Crawford County deposits. And Northwest Savings Bank's deposit market share of 18.43% ranks it second among institutions taking Crawford County deposits.

Home mortgage market share data for 2009 reports that FNB's Crawford County home mortgage market share of 12.16% ranks FNB third among 113 lenders originating Crawford County home mortgage loans. Specifically, FNB's home purchase loan market share of 5.90% ranks FNB fourth among 63 lenders originating Crawford County home purchase loans. FNB's home improvement loan market share of 23.40% ranks FNB first among 22 lenders originating Crawford County home improvement loans. And FNB's home refinance loan market share of 12.59% ranks FNB third among 91 lenders originating Crawford County home refinance loans.

The FDIC's Summary of Deposit Market Share report, for June 30, 2010, reports that FNB's Bedford County deposit market share of 19.37% ranks FNB second among nine institutions taking Bedford County deposits. Susquehanna Bank's deposit market share of 24.41% ranks it first among institutions taking Bedford County deposits.

Home mortgage market share data for 2009 reports that FNB's Bedford County home mortgage market share of 17.97% ranks FNB first among 121 lenders originating Bedford County home mortgage loans. Specifically, FNB's home purchase loan market share of 12.46% ranks FNB second among 61 lenders originating Bedford County home purchase loans. FNB's home improvement loan market share of 46.27% ranks FNB first among 26

lenders originating Bedford County home improvement loans. And FNB's home refinance loan market share of 14.06% ranks FNB first among 99 lenders originating Bedford County home refinance loans.

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

## **Scope of Evaluation in Pennsylvania**

The state of Pennsylvania rating is based primarily on those areas that received full-scope reviews. In each state where the bank has an office, a sample of AAs within the state was selected for a full-scope review. We conducted full scope reviews of the Pittsburgh, PA MSA AA (Pittsburgh MSA AA) and the Pennsylvania Non-MSA AA (PA non-MSA AA). These AAs were selected for full-scope reviews since of FNB's Pennsylvania branch offices, 63% are operate within these two AAs. Similarly, of FNB's home mortgage and small loans to businesses originated within Pennsylvania, 68% of each respectively were originated within these two AAs. FNB's performance within the Pittsburgh MSA AA and the Pennsylvania Non-MSA AA was weighted heavily relative to FNB's overall CRA rating. FNB's performance within the limited-scope AAs had minimal impact on FNB's overall performance in the state of Pennsylvania and overall CRA rating.

### **Pittsburgh MSA AA**

We conducted a full scope review of the Pittsburgh MSA AA. FNB operates sixty-three branch offices within this AA. Over the evaluation period, of FNB's total Pennsylvania deposits, home mortgage loans and small loans to businesses, approximately 38%, 28% and 35% were derived from the Pittsburgh MSA AA. In evaluating FNB's lending performance in this AA, FNB's record of originating home mortgage loans received greater weight than FNB's record of originating small loans to businesses. During the evaluation period, within the Pittsburgh MSA AA, of home mortgage and small loans to businesses originated by FNB, approximately 60% were home mortgage loans and 40% were small loans to businesses. The Pittsburgh MSA AA was heavily weighted in arriving at the overall Lending Test rating.

### **PA non-MSA AA**

We conducted a full scope review of the PA non-MSA AA. FNB operates sixty-two branch offices within this AA. Over the evaluation period, of FNB's total Pennsylvania deposits, home mortgage loans and small loans to businesses, approximately 30%, 41% and 34% were derived from the PA non-MSA AA. In evaluating FNB's lending performance in this AA, FNB's record of originating home mortgage loans received greater weight than FNB's record of originating small loans to businesses. During the evaluation period, within the Pittsburgh MSA AA, of home mortgage and small loans to businesses originated by FNB, approximately 69% were home mortgage loans and 31% were small loans to businesses.

**Altoona, PA MSA AA**

We conducted a limited scope review of the Altoona, PA MSA AA. Relative to FNB's presence in other Pennsylvania AAs, in this AA, FNB's presence, as measured by its deposit and loan activity is not considered to be significant. FNB operates twelve branch offices within the Altoona PA MSA AA. Over the evaluation period, of FNB's total Pennsylvania deposits, home mortgage loans and small loans to businesses, approximately 5%, 5% and 4% were derived from the Altoona, PA MSA AA. In evaluating FNB's lending performance in this AA, FNB's record of originating home mortgage loans received greater weight than FNB's record of originating small loans to businesses. During the evaluation period, within the Altoona PA MSA AA, of home mortgage and small loans to businesses originated by FNB, approximately 68% were home mortgage loans and 32% were small loans to businesses.

**Erie, PA MSA AA**

We conducted a limited scope review of the Erie, PA MSA AA. Relative to FNB's presence in other Pennsylvania AAs, in this AA, FNB's presence, as measured by its deposit and loan activity is not considered to be significant. FNB operates eleven branch offices within the Erie PA MSA AA. Over the evaluation period, of FNB's total Pennsylvania deposits, home mortgage loans and small loans to businesses, approximately 7%, 7% and 10% were derived from the Erie, PA MSA AA. In evaluating FNB's lending performance in this AA, FNB's record of originating home mortgage loans received greater weight than FNB's record of originating small loans to businesses. During the evaluation period, within the Erie MSA AA, of home mortgage and small loans to businesses originated by FNB, approximately 56% were home mortgage loans and 44% were small loans to businesses.

**Harrisburg – Carlisle, PA MSA AA**

We conducted a limited scope review of the Harrisburg – Carlisle, PA MSA AA. Relative to FNB's presence in other Pennsylvania AAs, in this AA, FNB's presence, as measured by its deposit and loan activity is not considered to be significant. FNB operates two branch offices within the Harrisburg – Carlisle, PA MSA AA. Over the evaluation period, of FNB's total Pennsylvania deposits and home mortgage loans, less than 1% were derived from the Harrisburg – Carlisle, PA MSA AA. And over the period, of FNB's total small loans to businesses, just 3% were derived from the Harrisburg – Carlisle, PA MSA AA. During the evaluation period, within the Harrisburg – Carlisle, MSA AA, of home mortgage and small loans to businesses, approximately 27% were home mortgage loans and 73% were small loans to businesses.

**Johnstown, PA MSA AA**

We conducted a limited scope review of the Johnstown, PA MSA AA. Relative to FNB's presence in other Pennsylvania AAs, in this AA, FNB's presence, as measured by its deposit and loan activity is not considered to be significant. FNB operates nineteen branch offices within the Johnstown, PA MSA AA. Over the evaluation period, of FNB's total Pennsylvania deposits, home mortgage loans and small loans to businesses, approximately 9%, 12% and 6% were derived from the Johnstown, PA MSA AA. In evaluating FNB's lending performance in this AA, FNB's record of originating home mortgage loans received greater weight than

FNB's record of originating small loans to businesses. During the evaluation period, within the Johnstown, MSA AA, of home mortgage and small loans to businesses originated by FNB, approximately 77% were home mortgage loans and 23% were small loans to businesses.

### **Scranton – Wilkes-Barre, PA MSA AA**

We conducted a limited scope review of the Scranton-Wilkes-Barre, PA MSA AA. Relative to FNB's presence in other Pennsylvania AAs, in this AA, FNB's presence, as measured by its deposit and loan activity is not considered to be significant. FNB operates six branch offices within the Scranton-Wilkes-Barre, PA MSA AA. Over the evaluation period, of FNB's total Pennsylvania deposits, home mortgage loans and small loans to businesses, approximately 2%, 3% and 4% were derived from the Scranton-Wilkes-Barre, PA MSA AA. In evaluating FNB's lending performance in this AA, FNB's record of originating home mortgage and small loans to businesses received equal weight. During the evaluation period, within the Scranton-Wilkes-Barre, MSA AA, of home mortgage and small loans to businesses originated by FNB, approximately 57% were home mortgage loans and 43% were small loans to businesses.

### **State College, PA MSA AA**

We conducted a limited scope review of the State College, PA MSA AA. Relative to FNB's presence in other Pennsylvania AAs, in this AA, FNB's presence, as measured by its deposit and loan activity is not considered to be significant. FNB operates seventeen branch offices within the State College, PA MSA AA. Over the evaluation period, of FNB's total Pennsylvania deposits, home mortgage loans and small loans to businesses, approximately 6%, 3% and 3% were derived from the State College, PA MSA AA. In evaluating FNB's lending performance in this AA, FNB's record of originating home mortgage loans received greater weight than FNB's record of originating small loans to businesses. During the evaluation period, within the State College, MSA AA, of home mortgage and small loans to businesses originated by FNB, approximately 65% were home mortgage loans and 35% were small loans to businesses.

### **Williamsport, PA, MSA AA**

We conducted a limited scope review of the Williamsport, PA MSA AA. Relative to FNB's presence in other Pennsylvania AAs, in this AA, FNB's presence, as measured by its deposit and loan activity is not considered to be significant. FNB operates five branch offices within the Williamsport, PA MSA AA. Over the evaluation period, of FNB's total Pennsylvania deposits, home mortgage loans and small loans to businesses, approximately 1%, 2% and 2% were derived from the Williamsport, PA MSA AA. In evaluating FNB's lending performance in this AA, FNB's record of originating home mortgage loans received greater weight than FNB's record of originating small loans to businesses. During the evaluation period, within the Williamsport, MSA AA, of home mortgage and small loans to businesses originated by FNB, approximately 71% were home mortgage loans and 29% were small loans to businesses.

### **York, PA MSA AA**

In May 2010, FNB opened a branch office in York, PA, creating a new Pennsylvania AA. The evaluation period for the lending test is 1/1/07 through 12/31/09. Therefore, the Lending Test for the York, PA MSA AA was not applicable and was not performed.



## **Community Contact**

Refer to the Market Profile section in Appendix C for details.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the lending test in Pennsylvania is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Pittsburgh MSA AA and the PA non-MSA AA is good.

### **Lending Activity**

FNB's lending activity in the state of Pennsylvania is good, and the bank's lending levels reflect good responsiveness to the credit needs of the community.

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

### **Pittsburgh MSA AA**

FNB demonstrated a good record of originating home mortgage and small loans to businesses in the Pittsburgh MSA AA. Within the Pittsburgh MSA AA, FNB operates 63 branch offices and derives 31% of its total deposits. According to the June 30, 2010 FDIC Summary of Deposit Market Share report, FNB's deposit market share in the Pittsburgh MSA AA, is 2.69% ranking FNB ninth among 57 institutions taking deposits from within the Pittsburgh MSA AA. Major AA competitors are: PNC Bank, N.A., ranked first with a 47.26% deposit market share, Citizens Bank of PA, ranked second with an 8.57% deposit market share, Bank of New York Mellon, ranked third with a 6.11% deposit market share, First Niagara Bank, N.A. ranked fourth with a 4.21% deposit market share, and Dollar Bank, FSB, ranked fifth with a 4.04% deposit market share. Within the Pittsburgh MSA AA, FNB's lending market share is comparable to its deposit market share.

During the evaluation period, of all home mortgage and small loans to businesses originated by FNB, approximately 25% were originated within the Pittsburgh MSA AA. Specifically, of FNB's total originations of home mortgages and small loans to businesses, approximately 23% and 29% respectively were originated within the Pittsburgh MSA AA. And of FNB's total Pennsylvania originations of home mortgages and small loans to businesses, approximately 28% and 35% respectively were originated within the Pittsburgh MSA AA. Of home mortgage and small loans to businesses FNB originated within the Pittsburgh MSA AA, 60% and 40% were home mortgages and small loans to businesses respectively. And of home mortgage loans FNB originated within the Pittsburgh MSA AA, 21%, 36% and 43% were home purchase, home improvement and home refinance loans respectively.

Home mortgage market share data for 2009 ranks FNB seventeenth among 481 lenders originating home mortgage loans within the Pittsburgh MSA AA with a market share of 1.57%.

The 2009 home mortgage market share data also ranked FNB twenty-seventh among 322 home purchase lenders with a .74% market share, fifth among 146 home improvement lenders with a 6.52% market share and sixteenth among 405 home refinance lenders with a 1.45% market share. Within the Pittsburgh MSA AA, FNB's percentage of home purchase, home improvement and home refinance loan market share is less than its deposit market share. Nevertheless, FNB's record of originating home mortgage loans in the Pittsburgh MSA AA is considered to be strong given area competition emanating from a large number of national lenders without AA deposit market share or AA branch offices.

Aggregated 2009 CRA market share data ranked FNB twelfth among 97 lenders originating small loans to businesses within the Pittsburgh MSA AA with a market share of 1.38%. FNB's record of originating small loans to businesses in the Pittsburgh MSA AA is considered to be good given strong competition emanating from three large nationwide lenders that offer small business credit cards and have garnered a combined market share of 67%.

### **PA non-MSA AA**

FNB demonstrated an excellent record of originating home mortgage loans and a good record of originating small loans to businesses in the PA non-MSA AA. Within the PA non-MSA AA, FNB operates 62 branch offices and derives 25% of its total deposits. According to the June 30, 2010 FDIC Summary of Deposit Market Share report, FNB's deposit market share in the PA non-MSA AA, is 11.15% ranking FNB first among 65 institutions taking deposits from within the 15 non-MSA Pennsylvania Counties comprising this AA. Major AA competitors are: PNC Bank, N.A., ranked second with a 7.90% deposit market share, S&T Bank, ranked third with a 7.01% deposit market share, First Commonwealth Bank, ranked fourth with a 6.65% deposit market share, and Manufacturers & Traders Trust Company, ranked fifth with a 5.25% deposit market share.

During the evaluation period, of all home mortgage and small loans to businesses originated by FNB, approximately 32% were originated within the PA non-MSA AA. Specifically, of FNB's total originations of home mortgages and small loans to businesses, approximately 34% and 28% respectively were originated within the PA non-MSA AA. And of FNB's total Pennsylvania originations of home mortgages and small loans to businesses, approximately 41% and 34% respectively were originated within the PA non-MSA AA. Of home mortgage and small loans to businesses FNB originated within the PA non-MSA AA, 69% and 31% were home mortgages and small loans to businesses respectively. And of home mortgage loans FNB originated within the PA non-MSA AA, 19%, 37% and 44% were home purchase, home improvement and home refinance loans respectively.

Home mortgage market share data for 2009 ranks FNB first among 410 lenders originating home mortgage loans within the PA non-MSA AA with a market share of 8.56% The 2009 home mortgage market share data also ranked FNB fourth among 258 home purchase lenders with a 4.84% market share, first among 129 home improvement lenders with a 22.51% market share and first among 352 home refinance lenders with a 7.61% market share. Within the PA non-MSA AA, FNB's percentage of home purchase, home improvement and home refinance loan market share is less than its deposit market share. Nevertheless, FNB's record of originating home mortgage loans in the PA non-MSA AA is considered to be excellent given area competition emanating from larger regional and nationwide home mortgage lenders

including a number of national lenders without AA deposit market share or branch operations including Wells Fargo Bank, N.A., JPMorgan Chase Bank, N.A., Northwest Savings Bank, and Bank of America, N.A.

Aggregated 2009 CRA market share data ranked FNB seventh among 84 lenders originating small loans to businesses within the PA non-MSA AA with a market share of 3.98%. FNB's record of originating small loans to businesses in the PA non-MSA AA is considered to be good given strong competition emanating from large nationwide, small business credit card lenders. These competitors include: GE Money Bank, American Express Bank, FSB, PNC Bank, N.A., Chase Bank USA, N.A., GE Capital Financial Inc., and Citibank, N.A.

### **Distribution of Loans by Income Level of the Geography**

FNB's record of distributing originations of home mortgage loans among Pennsylvania AA geographies of different income levels is good. FNB's record of distributing originations of small loans to businesses among Pennsylvania AA geographies of different income levels is good.

#### **Pittsburgh MSA AA**

FNB's record of distributing originations of home mortgage loans among Pittsburgh AA geographies of different income levels is good. FNB's record of distributing originations of small loans to businesses among Pittsburgh AA geographies of different income levels is adequate.

#### ***Home Mortgage Loans***

Refer to Tables 2, 3, and 4 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.

#### **Home Purchase Lending**

The FNB's record of originating home purchase loans among Pittsburgh MSA AA geographies of different income levels is good. Of FNB's home purchase loan originations, the percentage originated within low-income AA geographies is lower than the percentage of owner-occupied housing units located within those geographies. Of FNB's home purchase AA market share, its market share for home purchase loans originated in low-income AA geographies is near to its overall home purchase loan AA market share.

Of FNB's home purchase loan originations, the percentage originated within moderate-income AA geographies is near to the percentage of owner-occupied housing units located within those geographies. Of FNB's home purchase AA market share, its market share for home purchase loans originated in moderate-income AA geographies exceeds its overall home purchase loan AA market share.

## Home Improvement Lending

FNB's record of originating home improvement loans among Pittsburgh MSA AA geographies of different income levels is excellent. Of FNB's home improvement loan originations, the percentage originated within low-income AA geographies is somewhat lower than the percentage of owner-occupied housing units located within those geographies. Of FNB's home improvement AA market share, its market share for home improvement loans originated in low-income AA geographies exceeds its overall home improvement loan AA market share. Among 14 lenders originating home improvement loans within low-income AA geographies, FNB ranked fourth.

Of FNB's home improvement loan originations, the percentage originated within moderate-income AA geographies exceeds the percentage of owner-occupied housing units located within those geographies. Of FNB's home improvement AA market share, its market share for home improvement loans originated in moderate-income AA geographies exceeds its overall home improvement loan AA market share. Among 87 lenders originating home improvement within moderate-income AA geographies, FNB ranked fourth.

## Home Refinance Lending

FNB's record of originating home refinance loans among Pittsburgh MSA AA geographies of different income levels is good. Of FNB's home refinance loan originations, the percentage originated within low-income AA geographies is significantly lower than the percentage of owner-occupied housing units located within those geographies. Of FNB's home refinance AA market share, its market share for home refinance loans originated in low-income AA geographies exceeds its overall home refinance loan AA market share. Among 45 lenders originating home refinance loans within low-income AA geographies, FNB ranked eighth. Of the seven lenders originating a greater market share of home refinance loans within low-income AA geographies, six are larger nationwide home mortgage lenders.

Of FNB's home refinance loan originations, the percentage originated within moderate-income AA geographies is near to the percentage of owner-occupied housing units located within those geographies. Of FNB's home refinance AA market share, its market share for home refinance loans originated in moderate-income AA geographies exceeds its overall refinance purchase loan AA market share. Among 213 lenders originating home refinance loans within moderate-income AA geographies, FNB ranked eighth. Of the seven lenders originating a greater market share of home refinance loans within moderate-income AA geographies, six are larger nationwide home mortgage lenders.

## ***Small Loans to Businesses***

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

FNB's record of originating small loans to businesses among AA geographies is adequate. Of FNB's small loans to AA businesses, the percentage originated within low-income AA geographies is significantly lower than the percentage of AA businesses located within those

geographies. FNB's market share for originating small loans to businesses located within low-income AA geographies is significantly lower than its overall market share for originating small loans to AA businesses.

Of FNB's small loans to AA businesses, the percentage originated within moderate-income AA exceeds the percentage of AA businesses located within those geographies. FNB's market share for originating small loans to businesses located within moderate-income AA geographies exceeds its overall market share for originating small loans to AA businesses.

### **PA non-MSA AA**

FNB demonstrated a good record of originating home mortgage and small loans to businesses in the PA non-MSA AA.

Of all PA non-MSA AA geographies, just two are classified as low-income and both are situated in Lawrence County. The analysis considered AA home mortgage and business lending opportunities. Of all owner-occupied AA housing, just 622 housing units are located within these two low-income AA geographies. Of all AA businesses, just 461 businesses are located within these two low-income AA geographies. Consequently, opportunities to originate home mortgage and small business loans to businesses within low-income AA geographies are limited. Greater weight was placed on FNB's record of originating home mortgages and small loans to businesses within moderate-income AA geographies.

### ***Home Mortgage Loans***

Refer to Tables 2, 3, and 4 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.

### **Home Purchase Lending**

FNB's record of originating home purchase loans among PA non-MSA AA geographies of different income levels is good. FNB did not originate any home purchase loans within low-income AA geographies. Of FNB's home purchase loan originations, the percentage originated within moderate-income AA geographies is near to the percentage of owner-occupied housing units located within those geographies. Of FNB's home purchase AA market share, its market share for home purchase loans originated in moderate-income AA geographies is near to its overall home purchase loan AA market share. Among 87 lenders originating home purchase loans within moderate-income AA geographies, FNB ranked sixth.

### **Home Improvement Lending**

FNB's record of originating home improvement loans among PA non-MSA AA geographies of different income levels is good. Of FNB's home improvement loan originations, the percentage originated within low-income AA geographies is lower than the percentage of owner-occupied housing units located within those geographies. Of FNB's home improvement AA market share, its market share for home improvement loans originated in low-income AA geographies is zero. Of FNB's home improvement loan originations, the percentage originated within moderate-income AA geographies is near to the percentage of owner-occupied housing units

located within those geographies. Of FNB's home improvement AA market share, its market share for home improvement loans originated in moderate-income AA geographies exceeds its overall home improvement loan AA market share. Among 40 lenders originating home improvement loans within moderate-income AA geographies, FNB ranked first.

### **Home Refinance Lending**

FNB's record of originating home refinance loans among PA non-MSA AA geographies of different income levels is good. Of FNB's home refinance loan originations, the percentage originated within low-income AA geographies is lower than the percentage of owner-occupied housing units located within those geographies. Of FNB's home refinance AA market share, its market share for home refinance loans originated in low-income AA geographies is zero. Of FNB's home refinance loan originations, the percentage originated within moderate-income AA geographies is somewhat lower than the percentage of owner-occupied housing units located within those geographies. Of FNB's home refinance AA market share, its market share for home refinance loans originated in moderate-income AA geographies exceeds its overall home improvement loan AA market share. Among 104 lenders originating home refinance loans within moderate-income AA geographies, FNB ranked second.

### ***Small Loans to Businesses***

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

FNB's record of originating small loans to businesses among AA geographies is good. Of FNB's small loans to AA businesses, the percentage originated within low-income AA geographies exceeds the percentage of AA businesses located within those geographies. FNB's market share for originating small loans to businesses located within low-income AA geographies exceeds its overall market share for originating small loans to AA businesses.

Of FNB's small loans to AA businesses, the percentage originated within moderate-income AA geographies is somewhat lower than the percentage of AA businesses located within those geographies. FNB's market share for originating small loans to businesses located within moderate-income AA geographies is near to its overall market share for originating small loans to AA businesses.

### ***Lending Gap Analysis***

A review and analysis of the geographic distribution of FNB's originations of home mortgage and small loans to businesses among AA geographies did not detect any conspicuous or unexplained gaps in FNB's lending patterns.

### ***Inside/Outside Ratio***

This portion of the evaluation was performed at the bank level. FNB originated a substantial majority of its home mortgages and small loans to businesses with its combined AAs. During the evaluation period, of FNB's home mortgage and small loans to businesses 96% of the total number and 94% of the total dollar were originated within FNB's bank's combined AAs. Of

total home mortgage loans originated by FNB, 97% of the number and 93% of the dollar were originated within its combined AAs. By product type, of home mortgages originated by FNB, 94% and 88% of the number and dollar of home purchase loans, 98% of the number and dollar of home improvement loans, and 97% and 95% of the number and dollar of home refinance loans were originated within its combined AAs. Also of small loans to businesses originated by FNB, 96% and 95% of the number and dollar were originated within its combined AAs. FNB's record of originating home mortgage and small loans to businesses within its combined AAs positively impacted the overall analysis of FNB's record of distributing home mortgage and small loans to businesses among AA geographies.

### **Distribution of Loans by Income Level of the Borrower**

FNB's record of distributing originations of home mortgage loans among AA borrowers of different income levels is good. And FNB's record of distributing originations of small loans among AA businesses of different sizes is adequate.

#### **Pittsburgh MSA AA**

FNB's record of originating home mortgage loans to AA borrowers of different income levels is good. And FNB's record of originating small loans to businesses of different sizes is adequate.

The analysis of FNB's record of originating home mortgages to AA borrowers of different income levels and small loans to AA businesses of different sizes considered the lack of home ownership affordability for low-income AA families. HUD median family income, updated for 2009, reports that a low-income AA family earns less than \$31,250 and the average median AA housing value is \$86,535. Additionally, of total AA households, 11.28% or 112,320 are below poverty level and are considered to be very low-income. This lack of affordability limits the opportunities for home purchase, home improvement and home refinance lending to low-income AA families. Therefore, greater weight was placed on FNB's record of lending to moderate-income AA borrowers.

#### ***Home Mortgage Loans***

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

#### **Home Purchase Lending**

FNB's record of originating home purchase loans among AA borrowers of different income levels is good. Of FNB's home purchase loan originations, the percentage originated to low-income AA borrowers is significantly lower than the percentage of AA families classified as low-income. Of FNB's home purchase AA market share, the market share of home purchase loans originated to low-income AA borrowers exceeds its overall home purchase AA market share.

Of FNB's home purchase loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as low-income. Of FNB's home purchase AA market share, the market share of home purchase loans originated to moderate-income AA borrowers is near to its overall home purchase AA market share.

### **Home Improvement Lending**

FNB's record of originating home improvement loans among AA borrowers of different income levels is excellent. Of FNB's home improvement loan originations, the percentage originated to low-income AA borrowers is somewhat lower than the percentage of AA families classified as low-income. Of FNB's home improvement AA market share, the market share of home improvement loans originated to low-income AA borrowers exceeds its overall home improvement AA market share. Of 83 lenders originating home improvement loans to low-income AA borrowers, FNB ranked fourth.

Of FNB's home improvement loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. Of FNB's home improvement AA market share, the market share of home improvement loans originated to moderate-income AA borrowers exceeds its overall home improvement AA market share. Of 98 lenders originating home improvement loans to moderate-income AA borrowers, FNB ranked fourth.

### **Home Refinance Lending**

FNB's record of originating home refinance loans among AA borrowers of different income levels is good. Of FNB's home refinance loan originations, the percentage originated to low-income AA borrowers is significantly lower than the percentage of AA families classified as low-income. Of FNB's home refinance AA market share, the market share of home refinance loans originated to low-income AA borrowers exceeds its overall home improvement AA market share.

Of FNB's home refinance loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. Of FNB's refinance AA market share, the market share of home refinance loans originated to moderate-income AA borrowers exceeds its overall home refinance AA market share.

### ***Small Loans to Businesses***

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

FNB's record of originating small loans to AA businesses of different sizes is adequate considering the number of business loans FNB originated for smaller dollar amounts, FNB's market share of business loan originations to small AA businesses and competition emanating from larger, nationwide lenders that offer small business credit cards. Of FNB's AA business loan originations, the percentage originated to small AA businesses is significantly lower than the percentage of small AA businesses. Small businesses are defined as businesses



reporting annual revenues of \$1 million or less. FNB's market share for small loans originated to AA small businesses exceeds its overall market share for small loans originated to AA businesses.

Of FNB's small AA business loan market share, its market share for originating small loans to small AA businesses exceeds its overall business loan market share. Among 97 business loan originators, FNB's market share for small loans originated to small AA businesses ranks FNB ninth. Lenders garnering a larger market share of small loans to AA businesses reporting annual revenues of less than \$1 million are large national lenders with greater resources. Lenders garnering a larger market share of small loans to AA businesses included: PNC Bank, N.A., Citibank, N.A., and Wells Fargo Bank, N.A. Additionally, of FNB's small loans originated to AA businesses, approximately 65% are originated for amounts of \$100 thousand or less. FNB's record of originating smaller dollar amount loans to AA businesses demonstrates FNB's willingness to originate loans in amounts needed by smaller businesses.

### **PA non-MSA AA**

FNB's record of originating home mortgage loans to AA borrowers of different income levels is excellent. And FNB's record of originating small loans to businesses of different sizes is good.

The analysis of FNB's record of originating home mortgages to AA borrowers of different income levels and small loans to AA businesses of different sizes considered the lack of home ownership affordability for low-income AA families. HUD median family income, updated for 2009, reports that a low-income AA family earns less than \$26,900 and the average median AA housing value is \$69,901. Additionally, of total AA households, 12.42% or 47,150 are below poverty level and are considered to be very low-income. This lack of affordability limits the opportunities for home purchase, home improvement and home refinance lending to low-income AA families. Therefore, greater weight was placed on FNB's record of lending to moderate-income AA borrowers.

### ***Home Mortgage Loans***

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

### **Home Purchase Lending**

FNB's record of originating home purchase loans among AA borrowers of different income levels is good. Of FNB's home purchase loan originations, the percentage originated to low-income AA borrowers is significantly lower than the percentage of AA families classified as low-income. Of FNB's home purchase AA market share, the market share of home purchase loans originated to low-income AA borrowers exceeds its overall home purchase AA market share. Of 106 lenders originating home purchase loans to low-income AA borrowers, FNB ranked fourth.

Of FNB's home purchase loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as low-income. Of FNB's home purchase AA market share, the market share of home purchase loans originated to moderate-income AA borrowers is lower than its overall home purchase AA market share. Of 137 lenders originating home purchase loans to moderate-income AA borrowers, FNB ranked fifth.

### **Home Improvement Lending**

FNB's record of originating home improvement loans among AA borrowers of different income levels is excellent. Of FNB's home improvement loan originations, the percentage originated to low-income AA borrowers is somewhat lower than the percentage of AA families classified as low-income. Of FNB's home improvement AA market share, the market share of home improvement loans originated to low-income AA borrowers exceeds its overall home improvement AA market share. Of 51 lenders originating home improvement loans to low-income AA borrowers, FNB ranked first.

Of FNB's home improvement loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. Of FNB's home improvement AA market share, the market share of home improvement loans originated to moderate-income AA borrowers exceeds its overall home improvement AA market share. Of 81 lenders originating home improvement loans to moderate-income AA borrowers, FNB ranked first.

### **Home Refinance Lending**

FNB's record of originating home refinance loans among AA borrowers of different income levels is excellent. Of FNB's home refinance loan originations, the percentage originated to low-income AA borrowers is significantly lower than the percentage of AA families classified as low-income. Of FNB's home refinance AA market share, the market share of home refinance loans originated to low-income AA borrowers exceeds its overall home improvement AA market share. Of 109 lenders originating home refinance loans to low-income AA borrowers, FNB ranked first.

Of FNB's home refinance loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. Of FNB's refinance AA market share, the market share of home refinance loans originated to moderate-income AA borrowers exceeds its overall home refinance AA market share. Of 178 lenders originating home refinance loans to low-income AA borrowers, FNB ranked first.

### ***Small Loans to Businesses***

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

FNB's record of originating small loans to AA businesses of different sizes is good considering the number of business loans FNB originated for smaller dollar amounts, FNB's market share of business loan originations to small AA businesses and competition emanating from larger,

nationwide lenders that offer small business credit cards. Of FNB's AA business loan originations, the percentage originated to small AA businesses is significantly lower than the percentage of small AA businesses. Small businesses are defined as businesses reporting annual revenues of \$1 million or less. FNB's market share for small loans originated to AA small businesses exceeds its overall market share for small loans originated to AA businesses.

Of FNB's small AA business loan market share, its market share for originating small loans to small AA businesses exceeds its overall business loan market share. Among 84 business loan originators, FNB's market share for small loans originated to small AA businesses ranks FNB third. Lenders garnering a larger market share of small loans to AA businesses reporting annual revenues of less than \$1 million are large national lenders with greater resources. Lenders garnering a larger market share of small loans to AA businesses included: PNC Bank, N.A which ranked first with a 15.88% market share for originating small loans to small businesses and Citibank, N.A. which ranked second with a 9.59% market share for originating small loans to small businesses. Additionally, of FNB's small loans originated to AA businesses, approximately 62% are originated for amounts of \$100 thousand or less. FNB's record of originating smaller dollar amount loans to AA businesses demonstrates FNB's willingness to originate loans in amounts needed by smaller businesses

## **Community Development Lending**

CD lending had a positive impact on the lending test conclusions relative to FNB's performance in the state of Pennsylvania.

### **Pittsburgh MSA AA**

FNB's record of AA CD lending had a positive impact relative to FNB's lending test performance in the Pittsburgh MSA AA. FNB's CD lending activities over the evaluation period were considered to be responsive to Pittsburgh MSA AA credit needs. Specifically, over the evaluation period, FNB originated one qualified CD loan within the Pittsburgh MSA AA which totaled \$1.5 million.

- FNB originated a CD loan totaling \$1.5 million to a small business for the purpose of expanding business operations. The small business is located in a moderate-income geography and the expansion will improve employment opportunities for local residents. Additional funding for the expansion was provided by a certified Community Development Financial Institution, which aims to promote economic development on Pittsburgh's North Side.

In addition to the CD lending discussed above, FNB also originated over \$5 million in loans with purposes consistent with community development. Specifically, funds associated with these loans were used for purposes including economic development, revitalization and stabilization of low- and moderate-income AA geographies, and affordable housing for low- and moderate-income AA families. However, these loans according to size and type are defined as small loans to businesses and FNB included them in its reported small loans businesses data. Therefore, these loans are not included in the CD loan tables on Table 1.

## **PA non-MSA AA**

FNB's record of AA CD lending had a positive impact relative to FNB's lending test performance in the PA non-MSA AA. FNB's CD lending activities over the evaluation period were considered to be responsive to PA non-MSA AA credit needs. Specifically, over the evaluation period, FNB originated two qualified CD loans within the PA non-MSA AA which totaled \$6.2 million.

- FNB originated a CD loan totaling \$5 million to an AA city designated as a distressed municipality by the state of PA. The CD loan funded city projects including construction of a large parking garage, improvements to local infrastructure including bridges and roads, and various enhancements to the city's business district. The funding provided critical support in revitalizing and stabilizing the distressed municipality and improved community employment opportunities.
- FNB originated a CD loan totaling \$1.2 million to an AA city for the purpose of funding improvements to the city's business district in a moderate-income geography. The funding provided improvements which strengthened business activity and employment opportunities serving to revitalize and stabilize the moderate-income geography.

In addition to the CD lending discussed above, FNB also originated approximately \$1.5 million in loans with purposes consistent with community development. Specifically, funds associated with these loans were used for purposes including economic development, revitalization and stabilization of low- and moderate-income AA geographies, and affordable housing for low- and moderate-income AA families. However, these loans according to size and type are defined as small loans to businesses and FNB included them in its reported small loans businesses data. Therefore, these loans are not included in the CD loan tables on Table 1.

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

## **Product Innovation and Flexibility**

Product innovation and flexibility had a positive impact on the lending test conclusions relative to FNB's performance in the state of Pennsylvania.

### **Pittsburgh MSA AA**

Product innovation and flexibility had a positive impact on the lending test conclusion for the Pittsburgh MSA AA. FNB offers the following flexible home mortgage loan and home improvement financing programs:

The Family Home Ownership Program (FHOP) is targeted to low-and moderate-income Pittsburgh MSA AA individuals and families. The program provides flexible underwriting for purchases of single family residences. The flexible underwriting guidelines include reduced

down payment requirements, “zero point” fixed interest rates, and reduced closing costs on all loans originated under the FHOP. Borrowers seeking to apply for a loan through the FHOP must also attend two hours of home ownership counseling from a federally approved housing agency. During the evaluation period, under this program FNB originated 41 loans totaling approximately \$2.3 million.

The Family Home Improvement Rehabilitation Program (FHIRP) is also targeted to low- and moderate-income Pittsburgh MSA AA individuals and families. FHIRP allows eligible borrowers to purchase or refinance single family residences with renovations or improvements. All renovations must be considered rehabilitative in nature and no entertainment improvements are permitted. FNB offers flexible underwriting guidelines including 100% financing up to \$60,000, “zero point” fixed interest rates, and reduced closing costs. Additionally, borrowers seeking to apply for a loan through the FHIRP must attend four hours of home ownership counseling from a federally approved housing agency. During the evaluation period, under this program FNB originated two loans totaling approximately \$89 thousand.

### **PA non-MSA AA**

Product innovation and flexibility had a positive impact on the lending test conclusion for the PA non-MSA AA. FNB offers the following flexible home mortgage loan and home improvement financing programs.

The Family Home Ownership Program (FHOP) is targeted to low- and moderate-income PA non-MSA individuals and families. The program provides flexible underwriting for purchases of single family residences. The flexible underwriting guidelines include reduced down payment requirements, “zero point” fixed interest rates, and reduced closing costs on all loans originated under the FHOP. Borrowers seeking to apply for a loan through the FHOP must also attend two hours of home ownership counseling from a federally approved housing agency. During the evaluation period, under this loan program, FNB originated sixty six loans totaling approximately \$3.5 million.

The Family Home Improvement Rehabilitation Program (FHIRP) is also targeted to low- and moderate-income PA non-MSA AA individuals and families. FHIRP allows eligible borrowers to purchase or refinance single family residences with renovations or improvements. All renovations must be considered rehabilitative in nature and no entertainment improvements are permitted. FNB offers flexible underwriting guidelines including 100% financing up to \$60,000, “zero point” fixed interest rates, and reduced closing costs. Additionally, borrowers seeking to apply for a loan through the FHIRP must attend four hours of home ownership counseling from a federally approved housing agency. During the evaluation period, under this program FNB originated seven loans totaling approximately \$404 thousand.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank’s performance under the lending test in the Altoona, PA MSA AA, the Erie, PA MSA AA, the Johnstown, PA MSA AA, the Scranton – Wilkes-Barre, PA MSA AA, the State College, PA MSA AA, and the Williamsport, PA MSA AA is not inconsistent with the bank’s overall “High Satisfactory” performance under the lending test in the state of Pennsylvania. In the Harrisburg – Carlisle, PA MSA AA, the bank’s performance is

weaker than the bank's overall performance in the state. The weaker performance is primarily a result of the bank's limited presence and overall lending activity within this AA. FNB's record of distributing originations of home mortgages and small loans to businesses among AA borrowers of different income levels and AA business of different sizes was considered to be adequate. Similarly, FNB's record of distributing originations of home mortgages and small loans to businesses among AA geographies was also considered to be adequate.

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

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the investment test in Pennsylvania is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Pittsburgh, PA MSA 38300 is excellent and the bank's performance in the Pennsylvania non-MSA is adequate.

Refer to Table 14 in the Pittsburgh MSA and Pennsylvania non-MSA sections of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

#### **Pittsburgh, PA MSA 38300**

FNB has funded an excellent level of qualified investments and donations reflecting excellent responsiveness to Pittsburgh MSA area credit and economic community development needs.

During the current evaluation period, FNB invested \$2.425 million in two qualified CD investments and 25 qualified CD donations that directly benefitted the Pittsburgh MSA.

FNB, in the current period, invested \$939 thousand in an affordable housing townhouse complex in Jeanette PA. FNB also entered into a legally binding commitment to fund an additional \$3.4 million to complete the affordable housing project.

During the current evaluation period, FNB also invested in four mortgage-backed securities (MBS). Of the four MBS, one directly benefitted the Pittsburgh AA. This MBS consisted of ten mortgages, totaling \$1.278 million which were originated to low-or moderate-income Pittsburgh MSA AA individuals or families.

FNB also funded 25 donations totaling \$208,000 to CD organizations that provide the Pittsburgh MSA with economic development, affordable housing for low-and moderate-income borrowers and community services targeted to low-and moderate-income individuals and families.

During the prior CRA evaluation period, three qualified CD investments were funded that continue to directly benefit the Pittsburgh MSA AA. Of the three prior period investments, one involved FNB's participation in a New Market Tax Credit (NMTC.) NMTCs are tax credits awarded by the U.S. Treasury Department and provide an incentive to raise equity for

investment in businesses located in low-income communities. This NMTC was awarded to develop an abandoned mill site in Monessen, Pennsylvania. The site was developed to manufacture home components to be shipped to mid-Atlantic region construction sites. The adaptive use of the old industrial site enhanced the economic base through the creation of area jobs. In addition to 150 construction jobs, the project created 100 permanent manufacturing jobs and 120 related regional jobs. At the end of the current evaluation period, the investment was valued at \$6.997 million.

Another of the three prior period CD investments involved FNB's funding of a limited partnership to develop affordable housing for low-and moderate-income individuals in Beaver County, Pennsylvania. The affordable housing project consisted of 24 units for low-income residents in New Brighton, Pennsylvania. At the end of the current evaluation period, the investment was valued at \$2.283 million.

The third of the three prior period CD investments was obtained through the Omega Bank acquisition and involved an investment in the PA Community Development Bank. At the end of the current evaluation period, the investment was valued at \$288 thousand. The three prior period CD investments continue to have a positive impact on the Pittsburgh MSA. At the end of the current evaluation period, the three prior CD investments combined were valued at \$9.569 million.

### **Pennsylvania Non-MSA**

FNB has funded an adequate level of qualified investments and donations reflecting adequate responsiveness to Pennsylvania non-MSA area credit and economic community development needs.

During the current evaluation period, FNB funded \$6 thousand in ten qualified CD donations that directly benefitted the PA non-MSA AA.

During the prior CRA evaluation period, five qualified CD investments were funded that continue to directly benefit the PA non-MSA AA. Of the five prior period investments one involved an affordable housing project funded by FNB. At the end of the current evaluation period, the affordable housing project investment was valued at \$747 thousand.

Of the remaining prior period investments, four involved affordable housing investments obtained through the Omega Bank acquisition. At the end of the current evaluation period, the four MSBs acquired from Omega investments were valued at \$1.817 million.

The five prior period affordable housing CD investments continue to have a positive impact on the Pennsylvania non-MSA. At the end of the current evaluation period, the five prior period affordable housing CD investments combined were valued at \$2.564 million.

FNB also sought to invest \$2.9 million in a tax credit equity investment project. The investment project was intended to fund an affordable housing project for low-and moderate-income elderly residents in Lewistown, Mifflin County. FNB's funding for the investment project was approved by the bank's Senior Loan Committee. However, the project was declined by the State of PA as a result of a lack of funding.

**Statewide or Regional:**

FNB, during the evaluation period, purchased four mortgage-backed securities (MBS) which directly benefitted its assessment areas (AAs). One of the MBSs contained mortgages that directly benefitted the Pittsburgh MSA AA. This investment is reflected in the Pittsburgh MSA section of the State of Pennsylvania investment table. The three remaining MBS securities were comprised of mortgages which directly benefitted three of FNB's AAs. Specifically, the MBS contained mortgages originated within the Cleveland MSA AA, the Erie MSA AA and the Johnstown MSA AA in PA. One of the mortgages totaling \$88,000 benefitted Erie County in the Erie MSA AA in PA and two of the mortgages totaling \$268,221 benefitted Cambria County in the Johnstown MSA AA in PA.

**Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the investment test in the Harrisburg-Carlisle MSA and the State College MSA is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test in the state of Pennsylvania. In the Johnstown MSA and the Williamsport MSA the bank's performance is stronger than the bank's overall performance in the state. The stronger performance is the result of the bank's significant level of CD investment within these AAs. In the Altoona MSA, Erie MSA and the Scranton MSA the bank's performance is weaker than the bank's overall performance in the state. The weaker performance is the result of the bank's minimal level of CD investment within these AAs.

**SERVICE TEST****Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the service test in the state of Pennsylvania is rated "Outstanding". Based on full-scope reviews, the bank's performance in the Pittsburgh MSA AA and PA non-MSA AA is excellent.

**Retail Banking Services**

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

**Pittsburgh MSA AA**

FNB's delivery systems are readily accessible to Pittsburgh MSA AA geographies and individuals of different income levels. FNB services are readily accessible to Pittsburgh MSA residents through its branch office and ATM network as well as through its alternative delivery systems. In order to determine the extent of accessibility of FNB's delivery systems, population demographics, branches and ATM locations were considered.

FNB operates 63 of its full service branch offices within the Pittsburgh MSA AA. Of the 63 full-service branch offices 0, 17, 28 and 18 are located within Pittsburgh MSA AA's low-moderate-middle-and upper-income geographies respectively. In comparison, 2.88%, 20.41%, 51.63%



and 25.06% of the Pittsburgh MSA AA population resides within Pittsburgh MSA AA low-, moderate-, middle-and upper-income geographies respectively.

The percentage of FNB's branch offices operating within low-income Pittsburgh MSA AA geographies is lower than the percentage of the Pittsburgh MSA AA population residing within those geographies. FNB does not operate any branch offices within Pittsburgh MSA AA low-income geographies. Just 2.88% of the total Pittsburgh MSA AA population however, resides in low-income geographies. The majority of the Pittsburgh MSA AA population resides in middle- and upper-income geographies.

The percentage of FNB's branch offices operating within moderate-income Pittsburgh MSA AA geographies significantly exceeds the percentage of the Pittsburgh MSA AA population residing within those geographies. Of the 63 branches, 17, representing 26.98% of the total, are located within Pittsburgh MSA AA moderate-income geographies. In comparison, of the total Pittsburgh MSA AA population, 20.42% resides in moderate-income geographies.

Additionally, FNB provides accessibility to its services through an alternative delivery system in the form of its ATM network. FNB operates 65 of its full service ATMs within the Pittsburgh MSA AA. Of the sixty-five ATMs 0, 18, 26 and 21 are located within Pittsburgh MSA AA low-moderate-middle-and upper-income geographies respectively. In comparison, 2.88%, 20.42%, 51.63% and 25.06% of the Pittsburgh MSA AA population resides within the Pittsburgh MSA AA low-, moderate-, middle- and upper-income geographies respectively.

The percentage of FNB's ATMs operating within low-income Pittsburgh MSA AA geographies is lower than the percentage of the Pittsburgh MSA AA population residing within those geographies. FNB does not operate any ATMs within the Pittsburgh MSA AA. Just 2.88% of the total Pittsburgh MSA AA population however, resides in low-income geographies. The majority of the Pittsburgh MSA AA population resides in middle-and upper-income geographies.

The percentage of FNB's ATMs operating within moderate-income Pittsburgh MSA AA geographies exceeds the percentage of the Pittsburgh MSA AA population residing within those geographies. Of the 65 ATMs, 18, representing 28.69% of the total, are located within Pittsburgh MSA AA moderate-income geographies. In comparison, of the total Pittsburgh MSA AA population, 20.42% resides in moderate-income geographies.

FNB's record of opening and closing branch offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. FNB opened two branches during the evaluation period in upper-income Pittsburgh MSA geographies. FNB also closed four branches located in upper- and middle-income Pittsburgh MSA geographies.

During 2008, FNB relocated a branch office a short distance from its original location in Wexford, PA. During 2009, FNB also relocated two branch offices short distances from their original locations in Greensburg, PA. In conjunction with its 2008 acquisition of Iron and Glass Bank, FNB acquired eight branch offices within the Pittsburgh MSA. Of these eight branch offices, one is located in a moderate-income Pittsburgh geography. An FNB branch which was located in a middle-income Pittsburgh MSA geography was consolidated into an acquired Iron and Glass branch.

FNB's services do not vary in a way that inconveniences portions of the Pittsburgh MSA AA. Specifically, FNB services do not vary that would inconvenience Pittsburgh MSA AA low-and moderate-income geography residents and/or low-and moderate-income Pittsburgh MSA AA individuals. No material differences exist between the range of services or operating hours of branch offices located in low-and moderate-income Pittsburgh MSA AA geographies compared to the range of services or operating hours of branches located in Pittsburgh MSA AA middle-and upper-income geographies. FNB's traditional line of banking products and services are offered at all branch offices within the Pittsburgh MSA AA. FNB offers a variety of checking account products and loan products to serve the needs of its community, including low- and moderate-income Pittsburgh MSA AA individuals. In particular, FNB offers a free checking account for which no maintenance fees are assessed.

Additionally, FNB provides accessibility to its services through alternative delivery systems in the form of internet and telephone banking. FNB's alternative delivery systems include internet and telephone banking. FNB maintains an internet website that provides accessibility to transaction services such as bill paying, loan paying, account transfers and account activity viewing. FNB maintains a 24 hour telephone banking service as well. Since FNB could not provide specific information on how low- and moderate-income individuals have benefited from these services, no weight was placed on these alternative delivery systems.

### **PA Non-MSA AA**

FNB's delivery systems are readily accessible to PA non-MSA AA geographies and individuals of different income levels. FNB services are readily accessible to PA non-MSA AA residents through its branch offices and ATM network as well as through its alternative delivery systems. In order to determine the extent of accessibility of FNB's delivery systems, population demographics, branches and ATM locations were considered.

FNB operates 61 of its full service branch offices within the PA non-MSA AA. FNB also operates one drive-up only branch office within the PA non-MSA AA. Of the 61 full service branch offices 1, 11, 44, and 6 are located within PA non-MSA AA low-moderate-middle-and upper-income geographies respectively. In comparison, .41%, 11.11%, 81.40% and 7.09% of the Pennsylvania MSA AA population resides within PA non-MSA AA low-moderate-middle-and upper-income geographies respectively.

The percentage of FNB's branch offices operating within low-income PA non-MSA AA geographies significantly exceeds the percentage of the PA non-MSA AA population residing within those geographies. FNB operates one branch office within the PA non-MSA AA. Of the total number of branch offices FNB operates within the PA non-MSA AA, this one branch represents 1.61% of the total. Just .41%% of the total PA non-MSA AA population however, resides in low-income geographies.

The percentage of FNB's branch offices operating within moderate-income PA non-MSA AA geographies significantly exceeds the percentage of the PA non-MSA AA population residing within those geographies. Of the 63 branches, eleven are located within PA non-MSA AA moderate-income geographies. Of the total number of branch offices FNB operates within the PA non-MSA AA, the eleven branches represent 15.28% of the total. In comparison, of the total PA non-MSA AA population, 11.11% resides in moderate-income geographies.

Additionally, FNB provides accessibility to its services through an alternative delivery system in the form of its ATM network. FNB operates 72 of its ATMs within the PA non-MSA AA. Of the 72 ATMs 1, 13, 51 and 7 are located within PA non-MSA AA low-moderate-middle-and upper-income geographies respectively. In comparison, .41%, 11.11%, 81.40% and 7.09% of the PA non-MSA AA population resides within the PA non-MSA AA low-moderate-middle-and upper-income geographies respectively.

The percentage of FNB's ATMs operating within low-income PA non-MSA AA geographies significantly exceeds the percentage of the PA non-MSA AA population residing within those geographies. FNB operates one ATM within the PA non-MSA AA. Of the total number of branch offices FNB operates within the PA non-MSA AA, this one ATM represents 1.39% of the total. Just .41%% of the total PA non-MSA AA population however, resides in low-income geographies.

The percentage of FNB's ATMs operating within moderate-income PA non-MSA AA geographies exceeds the percentage of the PA non-MSA AA population residing within those geographies. Of the 72 ATMs, 13 are located within PA non-MSA AA moderate-income geographies. Of the total number of branch offices FNB operates within the PA non-MSA AA, the 13 ATMs represent 18.06% of the total. In comparison, of the total PA non-MSA AA population, 11.11% resides in moderate-income geographies.

FNB's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. FNB did not open or close any branch offices during the evaluation period, within the PA non-MSA AA. In conjunction with its April 2008 acquisition of Omega Bank, FNB acquired 27 branch offices within the PA non-MSA AA. Of these 27 branch offices, four were located within moderate-income Pennsylvania non-MSA AA geographies.

FNB's services do not vary in a way that inconveniences portions of the PA non-MSA AA. Specifically, FNB services do not vary that would inconveniences PA non-MSA AA low-and moderate-income geography residents and/or low-and moderate-income PA non-MSA AA individuals. No material differences exist between the range of services or operating hours of branch offices located in low-and moderate-income PA non-MSA AA geographies compared to the range of services or operating hours of branches located in PA non-MSA AA middle-and upper-income geographies.

FNB's traditional line of banking products and services are offered at all branch offices within the PA non-MSA AA. FNB offers a variety of checking account products and loan products to serve the needs of its community, including low- and moderate-income Pennsylvania non-MSA AA individuals. In particular, FNB offers a free checking account for which no maintenance fees are assessed.

Additionally, FNB provides accessibility to its services through alternative delivery systems in the form of internet and telephone banking. FNB maintains an internet website that provides accessibility to transaction services such as bill paying, loan paying, account transfers and account activity viewing. FNB maintains a 24 hour telephone banking service as well. Since FNB could not provide specific information on how low- and moderate-income individuals have benefited from these services, no weight was placed on these alternative delivery systems.

## Community Development Services

### Pittsburgh MSA AA

FNB provides a good level of CD services within the Pittsburgh MSA AA. Bank management and employees provide financial and technical expertise through their direct involvement with various qualified CD organizations and through their participation in numerous workshops, presentations, and seminars. In addition, the bank collaborated with a local CD organization and implemented a homeownership counseling program which is targeted to low- and moderate-income families. FNB's CD services are responsive to Pittsburgh MSA AA community needs. Specifically, FNB CD services focus on small businesses, economic development, revitalization and stabilization of low- and moderate-income geographies, affordable housing for low- and moderate-income individuals, and community services targeted to low- and moderate-income individuals. The following represent examples of CD services in which FNB representatives participated, during the evaluation period, which benefitted the Pittsburgh MSA AA.

- A member of FNB senior management serves on the Board of Directors and Finance Committee for an organization that provides after school programs to children of primarily low- and moderate-income Pittsburgh MSA AA families. The mission of the organization is to provide educational, social, and recreational programs to develop life skills for vulnerable children.
- An FNB vice president of marketing serves on the Loan Committee for a community development organization that provides loan funding and other financing to small businesses located on Pittsburgh's North Side. The organization also offers financial products and development services to stimulate entrepreneurship and encourage the development of women- and minority-owned businesses in low- and moderate-income geographies.
- A member of FNB senior management and two branch managers conducted three separate financial education classes targeted to the youth of low- and moderate-income Pittsburgh MSA families. The financial education classes were held in three separate school districts located within low- and moderate-income Pittsburgh MSA AA geographies.
- FNB's CRA Officer serves on the Board of Directors and Loan Committee for a CD organization that provides a wide range of services to low- and moderate- income Pittsburgh MSA families. In particular, the organization is focused on revitalizing economically depressed communities and providing affordable housing programs and home ownership assistance workshops. The organization also provides financial education seminars targeted to high school-age youth from low- and moderate-income Pittsburgh MSA AA families.
- An FNB personal banking representative provides financial and technical expertise to a community outreach organization. Specifically, the representative offers personal budgeting advice to low-and moderate-income Pittsburgh MSA AA families.

- A member of FNB senior management serves on the Loan Committee of an economic development council which promotes economic revitalization in Fayette County. The development council's mission is to increase and maintain employment opportunities and improve the overall quality of life in the Fayette County area.
- An FNB branch manager serves on the Board of Directors and Finance Committee for a Beaver County chapter of an affordable housing organization. The organization provides affordable housing for low-and moderate-income Beaver County families.
- A member of FNB senior management serves on the Board of Directors and Finance Committee for a community action agency serving Fayette County. The agency provides services to low-income Fayette County individuals and families. Specifically, the agency provides assistance to low-income Fayette County residents in developing life skills and securing opportunities that promote self sufficiency.
- An FNB branch manager serves on the Board of Directors and Finance Committee for a food bank serving Westmoreland County. The food bank provides food to low- and moderate-income Westmoreland County families.
- A member of FNB senior management serves on the Board of Directors of a Pittsburgh MSA economic development agency. The agency provides support services to local small businesses. The support services include business plan training, business counseling, loan packaging, and Brownfield Environmental Assessment Services. The agency works closely with the Small Business Administration (SBA) to provide additional resources to help ensure the success of local small businesses.

### **PA Non-MSA AA**

FNB provides a good level of CD services within the PA non-MSA AA. Bank management and employees provide financial and technical expertise through their direct involvement with various, qualified CD organizations and through their participation in numerous workshops, presentations, and seminars. FNB's CD services are responsive to PA non-MSA AA CD needs. Specifically, FNB CD services focus on small businesses, economic development, revitalization and stabilization of low- and moderate-income geographies, affordable housing for low- and moderate-income individuals, and community services targeted to low- and moderate-income individuals. The following represent examples of CD services in which FNB representatives participated during the evaluation period which benefitted the PA non-MSA AA.

- An FNB branch manager serves on the Board of Directors for a redevelopment authority which focuses on promoting economic development in the Oil City area, Venango County PA. Oil City is located in the Oil Region Enterprise Zone. The agency focuses on retaining and attracting industrial firms to help promote regional economic development.
- An FNB commercial lender provides technical and financial expertise by providing loan review consulting services to an economic development corporation serving Lawrence County. The organization's mission is to improve the economy in Lawrence County through expanding and retaining employment opportunities.

- A member of the FNB's management team serves on the Board of Directors and Finance Committee for a Lawrence County chapter of an affordable housing organization. The organization provides affordable housing for low-and moderate-income Lawrence County families.
- An FNB branch Manager provided training for moderate-income seniors at an area community center relative to identity theft and financial crime prevention.
- An FNB branch manager provides personal budgeting advice to low- and moderate-income families in the Lewistown area of Mifflin, County Pennsylvania.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the service test in the Erie MSA, the Johnstown MSA, the Scranton-Wilkes-Barre MSA, the State College MSA and the Williamsport MSA is not inconsistent with the bank's overall performance under the service test in the state of Pennsylvania. In the Altoona MSA, the Harrisburg-Carlisle MSA and the York MSA the bank's performance is weaker than the bank's overall performance in the state. The weaker performance in these AAs is a result of residents of low-and moderate-income AA geographies having less accessibility to FNB's services than residents of low-and moderate-income AA geographies in the state of Pennsylvania as a whole.

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

## State Rating

### State of Ohio

#### CRA Rating for Ohio<sup>3</sup>:

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

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

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

The major factors that support this rating include:

- FNB's lending activity is adequate, its lending levels reflect adequate responsiveness to AA credit needs considering its very limited AA presence;
- FNB's record of distributing its originations of home mortgages and small loans to businesses among AA geographies of different income levels is poor. FNB's lending activity within the AA is limited and FNB operates just three branch offices within this AA none of which are situated within close proximity to any of the three moderate-income AA geographies;
- FNB originated a substantial majority of its home mortgages and small loans to businesses within its combined AAs;
- FNB's record of distributing its originations of home mortgages among AA borrowers of different income levels is good. And FNB's record of distributing its originations of small loans among AA businesses of different sizes is adequate;
- FNB's record of funding qualified CD investments and donations reflects adequate responsiveness to AA community needs;
- FNB's service delivery systems are reasonably accessible to AA geographies and AA individuals of different income levels.

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

## Description of Institution's Operations in Ohio

FNB's operations in the state of Ohio are limited. FNB operates just three branch offices in Lake and Geauga Counties in Ohio. Both Lake and Geauga Counties are situated within the Cleveland-Lorain-Elyria Ohio MSA 17460 ("Cleveland MSA AA"). Of FNB's total branch network, these three branches represent approximately 1% of all FNB branches. Of FNB's total deposits, less than 1% are derived from within the state of Ohio. The FDIC Summary of Deposit Market Share report, for June 30, 2010 reported that of Ohio deposits, FNB's market share was 0.13% ranking FNB sixty-third among 268 institutions taking deposits within the state of Ohio. The greatest portions of Ohio deposit market share is held by Fifth Third Bank, PNC Bank, N.A., Huntington National Bank, US Bank, N.A., and Keybank N.A. During the evaluation period, of all home mortgage and small loans to businesses originated by FNB, originated less than 1% and 3% respectively were originated within the state of Ohio.

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

## Scope of Evaluation in Ohio

The state of Ohio rating is based primarily on those areas that received a full-scope review. In each state where the bank has an office, a sample of AAs within the state was selected for a full-scope review. We performed a full scope review of the Cleveland MSA AA which represents the only MSA or non-MSA in the state of Ohio in which FNB operates. Consequently, this AA received a full-scope review and is the basis for the overall state rating for Ohio. A minimal amount of weight was placed on FNB's performance within the Cleveland MSA AA in arriving at FNB's overall CRA rating. Of FNB's total operations, deposits and loans, its activities within the state of Ohio are minimal. More weight was placed on FNB's distribution of loans among borrowers of different income levels, than on its distribution of loans among geographies, since of AA geographies, the representation of low-and moderate-income geographies is not significant.

### Cleveland MSA AA

FNB operates just three branch offices within this AA. In evaluating FNB's lending performance within this AA, FNB's record of originating small loans to businesses received greater weight than FNB's record of originating home mortgage loans. During the evaluation period, within the Cleveland MSA AA, of home mortgage and small loans to businesses originated by FNB, approximately 41% were home mortgage loans and 59% were small loans to businesses.

### Community Contact

Refer to the Market Profile section in Appendix C for details.



## LENDING TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Ohio is rated "Low Satisfactory." Based on a full-scope review, the bank's performance in the Cleveland MSA AA is adequate.

### Lending Activity

FNB's lending activity in the state of Ohio was adequate, and the bank's lending levels reflect adequate responsiveness to the credit needs of the community considering its very limited AA presence.

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

### Cleveland MSA AA

FNB demonstrated an adequate record of originating home mortgages and small loans to businesses in the Cleveland MSA AA. Within the Cleveland MSA AA, FNB operates just three branch offices and derives less than 1% of its total deposits. The FDIC's Summary of Deposit Market Share report, for June 30, 2010 reports that FNB's deposit market share of 0.11% ranks FNB thirtieth among 41 institutions taking Cleveland MSA deposits. Of the five Ohio Counties that comprise the Cleveland-Elyria-Mentor MSA, FNB's AA consists of just Geauga and Lake Counties. FNB's deposit market share within its two county Cleveland MSA AA, is 0.90% ranking it eighteenth among 22 institutions taking deposits from within Geauga and Lake Counties. Major AA competitors in Geauga and Lake Counties are: RBS Citizens, N.A., ranked first with a 12.39% deposit market share, Huntington National Bank, ranked second with an 11.97% deposit market share, JPMorgan Chase Bank, N.A., ranked third with an 11.38% deposit market share, PNC Bank, N.A., ranked fourth with a 9.69% deposit market share, and Keybank, N.A., ranked fifth with a 9.05% deposit market share.

During the evaluation period, of all home mortgages and small loans to businesses originated by FNB, just 75 and 108 were originated within the Cleveland MSA AA. Of home mortgages and small loans to businesses, FNB originated within the Cleveland MSA AA, 41% and 59% were home mortgages and small loans to businesses respectively. And of home mortgage loans FNB originated within the Cleveland MSA AA, 17%, 32% and 51% were home purchase, home improvement and home refinance loans respectively.

Home mortgage market share data for 2009, ranks FNB sixty-fifth among 229 lenders originating home mortgage loans within the Cleveland MSA AA with a market share of 0.18%. The 2009 market share data also ranked FNB ninety-fifth among 128 lenders originating home purchase loans with a 0.04% market share, thirteenth among 48 lenders originating home improvement loans with a 2.61% market share and sixty-sixth among 201 lenders originating home refinance loans with a 0.16% market share. Within the Cleveland MSA AA, FNB's percentage of home refinance loan market share exceeds its deposit market share. However, FNB's percentage of home purchase and home refinance loan market share is lower than its

deposit market share. FNB's record of originating home mortgage loans in the Cleveland MSA AA is considered to be adequate considering its limited AA presence and competition emanating from regional and nationwide mortgage lenders.

Aggregated 2009 CRA market share data ranked FNB twenty-second among 45 lenders originating small loans to businesses within the Cleveland MSA AA with a market share of 0.29%. FNB's record of originating small loans to businesses in the Cleveland MSA AA is considered to be adequate given FNB's limited AA presence combined with strong competition emanating from large nationwide, small business credit card lenders. The three competitors that have garnered the largest market share percentages share a combined AA market share of 57% for originations of small loans to businesses.

### **Distribution of Loans by Income Level of the Geography**

FNB's record of distributing home mortgages and small loans to businesses among AA geographies is poor. However, FNB's AA presence and corresponding lending activity is limited. Within the Cleveland MSA AA, FNB operates just three branch offices none of which are situated within close proximity to the only three moderate-income AA geographies.

#### **Cleveland MSA AA**

FNB's record of distributing originations of home mortgage loans among Cleveland MSA AA geographies of different income levels is poor. And FNB's record of distributing originations of small loans to business among Cleveland MSA AA geographies is also poor.

The Cleveland MSA AA does not contain any low-income geographies. Therefore, an analysis of FNB's record of distributing originations of home mortgages and small loans to businesses in low-income geographies was not applicable and was not performed.

The analysis of FNB's record of distributing originations of home mortgages and small loans to businesses in moderate-income Cleveland MSA AA geographies considered the fact that of all AA geographies just three are classified as moderate-income. Additionally, FNB's branch offices are not located within close proximity to the three moderate-income AA geographies. The analysis also considered AA home mortgage lending and business lending opportunities. Of all owner-occupied AA housing, just 1,981 units are located within these three moderate-income AA geographies. Of all AA businesses, just 1,204 businesses are located within these three moderate-income AA geographies. Consequently, opportunities to originate small loans to businesses within moderate-income AA geographies are limited, particularly considering FNB's limited AA presence, the location of moderate-income geographies relative to FNB branches, and competition from other financial institutions.

#### ***Home Mortgage Loans***

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

### **Home Purchase Lending**

FNB's record of originating home purchase loans among Cleveland MSA AA geographies is poor. Of FNB's 13 home purchase loan originations, none were originated within moderate-income AA geographies.

### **Home Improvement Lending**

FNB's record of originating home improvement loans among Cleveland MSA AA geographies is poor. Of FNB's 24 home improvement loan originations, none were originated within moderate-income AA geographies.

### **Home Refinance Lending**

FNB's record of originating home refinance loans among Cleveland MSA AA geographies is poor. Of FNB's 38 home refinance loan originations, none were originated within moderate-income AA geographies.

### ***Small Loans to Businesses***

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

FNB's record of originating small loans to businesses among Cleveland MSA AA geographies is poor. Of FNB's 108 small loans to businesses, none were originated within moderate-income AA geographies.

### ***Lending Gap Analysis***

Our review and analysis of the geographic distribution of FNB's originations of home mortgage and small loans to businesses among AA geographies did not detect any conspicuous or unexplained gaps in FNB's lending patterns.

### ***Inside/Outside Ratio***

This portion of the evaluation was performed at the bank level. FNB originated a substantial majority of its home mortgages and small loans to businesses with its combined AAs. During the evaluation period, of FNB's home mortgage and small loans to businesses 96% of the total number and 94% of the total dollar were originated within FNB's bank's combined AAs. Of total home mortgage loans originated by FNB, 97% of the number and 93% of the dollar were originated within its combined AAs. By product type, of home mortgages originated by FNB, 94% and 88% of the number and dollar of home purchase loans, 98% of the number and dollar of home improvement loans, and 97% and 95% of the number and dollar of home refinance loans were originated within its combined AAs. Also of small loans to businesses originated by FNB, 96% and 95% of the number and dollar were originated within its combined AAs. FNB's

record of originating home mortgage and small loans to businesses within its combined AAs positively impacted the overall analysis of FNB's record of distributing home mortgage and small loans to businesses among AA geographies.

### **Distribution of Loans by Income Level of the Borrower**

FNB's record of distributing originations of home mortgage loans among AA borrowers of different income levels is good. And FNB's record of distributing originations of small loans among AA businesses of different sizes is adequate.

#### **Cleveland MSA AA**

FNB's record of originating home mortgage loans to AA borrowers of different income levels is good. And FNB's record of originating small loans to businesses of different sizes is adequate.

The analysis of FNB's record of originating home mortgages to AA borrowers of different income levels and small loans to AA businesses of different sizes considered the lack of home ownership affordability for low-income AA families. HUD median family income, updated for 2009, reports that a low-income AA family earns less than \$32,400 and the average median AA housing value is \$145,250. Additionally, of total AA households, 4.96% or 6,018 are below poverty level and are considered to be very low-income. This lack of affordability limits the opportunities for home purchase, home improvement and home refinance lending to low-income AA families. Therefore, greater weight was placed on FNB's record of lending to moderate-income AA borrowers.

#### ***Home Mortgage Loans***

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

#### **Home Purchase Lending**

FNB's record of originating home purchase loans among AA borrowers of different income levels is excellent. Of FNB's home purchase loan originations, the percentage originated to low-income AA borrowers exceeds the percentage of AA families classified as low-income. Of FNB's home purchase AA market share, the market share of home purchase loans originated to low-income AA borrowers exceeds its overall home purchase AA market share.

Of FNB's home purchase loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. Of FNB's home purchase AA market share, the market share of home purchase loans originated to moderate-income AA borrowers exceeds its overall home purchase AA market share.

#### **Home Improvement Lending**

FNB's record of originating home improvement loans among AA borrowers of different income levels is good. Of FNB's home improvement loan originations, the percentage originated to

low-income AA borrowers is lower than the percentage of AA families classified as low-income. Of FNB's home improvement AA market share, the market share of home improvement loans originated to low-income AA borrowers exceeds its overall home improvement AA market share.

Of FNB's home improvement loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. Of FNB's home improvement AA market share, the market share of home improvement loans originated to moderate-income AA borrowers is significantly lower than its overall home improvement AA market share. FNB's record of originating home improvement loans to moderate-income AA borrowers is considered to be good. Specifically, nine of the 24 home improvement loans originated by FNB in the AA over the evaluation period were originated to moderate-income AA borrowers.

### **Home Refinance Lending**

FNB's record of originating home refinance loans among AA borrowers of different income levels is good. Of FNB's home refinance loan originations, the percentage originated to low-income AA borrowers is significantly lower than the percentage of AA families classified as low-income. Since FNB's home refinance lending within the Cleveland MSA AA is minimal, FNB does not have a home refinance market share for lending to low-income borrowers within the Cleveland MSA AA.

Of FNB's home refinance loan originations, the percentage originated to moderate-income AA borrowers exceeds the percentage of AA families classified as moderate-income. Of FNB's refinance AA market share, the market share of home refinance loans originated to moderate-income AA borrowers is somewhat lower than its overall home refinance AA market share. FNB's record of originating home refinance loans to moderate-income AA borrowers is considered to be good. Specifically, nine of the thirty-eight refinance loans originated by FNB in the AA over the evaluation period were originated to moderate-income AA borrowers.

### ***Small Loans to Businesses***

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

FNB's record of originating small loans to AA businesses of different sizes is adequate considering FNB's limited AA presence, the number of business loans FNB originated for smaller dollar amounts, FNB's market share of business loan originations to small AA businesses and competition emanating from larger, nationwide, small business credit card lenders. Of FNB's AA business loan originations, the percentage originated to small AA businesses is significantly lower than the percentage of small AA businesses. Small businesses are defined as businesses reporting annual revenues of \$1 million or less. FNB's market share for small loans originated to AA small businesses exceeds its overall market share for small loans originated to AA businesses.

Of FNB's small AA business loan market share, its market share for originating small loans to small AA businesses exceeds its overall business loan market share. Among 45 business loan originators, FNB's market share for small loans originated to small AA businesses ranks FNB seventeenth. Lenders garnering a larger market share of small loans to AA businesses reporting annual revenues of less than \$1 million include large national lenders with greater resources. Lenders garnering a larger market share of small loans to AA businesses included: Huntington National Bank, Citibank, N.A., PNC Bank, N.A. and Wells Fargo Bank, N.A. Additionally, of FNB's small loans originated to AA businesses, approximately 44% are originated for amounts of \$100 thousand or less. FNB's record of originating smaller dollar amount loans to AA businesses demonstrates FNB's willingness to originate loans in amounts needed by smaller businesses.

### **Community Development Lending**

CD lending had a neutral impact on the lending test conclusions relative to FNB's performance in the state of Ohio.

FNB did not originate any CD loans in within the Cleveland MSA AA during the evaluation period

### **Product Innovation and Flexibility**

Product innovation and flexibility had a neutral impact on the lending test conclusion relative to FNB's performance in the state of Ohio. FNB did not originate any innovative or flexible lending products in this AA over the evaluation period.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the investment test in Ohio is rated "Low-Satisfactory." Based on full-scope reviews, the bank's performance in the Cleveland-Elyria-Mentor MSA AA (17460) is adequate.

Refer to Table 14 in the Cleveland-Elyria-Mentor MSA sections of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

### **Cleveland-Elyria-Mentor Lake MSA 17460**

FNB, over the evaluation period, funded an adequate level of qualified investments and donations reflecting adequate responsiveness to Cleveland MSA AA credit needs.

During the current evaluation period, FNB invested in four mortgage-backed securities (MBS). Of the four MBS, one directly benefitted Lake County, Ohio which is located within the Cleveland MSA. This MBS in its entirety is reflected in the statewide or regional investments table. This MBS contained three mortgages totaling \$390,351 originated to moderate-income Cleveland MSA borrowers.

FNB also funded a donation totaling \$5 hundred to an organization that provides services targeted to low-and moderate income individuals within the Cleveland MSA. The services targeted to individuals in need within Northeast Ohio include providing basic necessities including food and clean, safe drinking water.

## **SERVICE TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the service test in Ohio is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Cleveland MSA AA is "adequate".

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

### **Retail Banking Services**

FNB's delivery systems are reasonably accessible to Cleveland MSA AA geographies and individuals of different income levels. FNB services are accessible to Cleveland MSA AA residents through its branch office and ATM network as well as through its alternative delivery systems. In order to determine the extent of accessibility of FNB's delivery systems, population demographics, branches and ATM locations were considered.

FNB operates three of its full service branch offices within the Cleveland MSA AA. The Cleveland MSA AA does not contain any low-income geographies. Of the three full service branch offices 0, 2 and 1 are located within Cleveland MSA AA moderate-middle-and upper-income geographies respectively. In comparison, 3.35%, 59.91% and 36.74% of the Cleveland MSA AA population resides within Cleveland MSA AA moderate-, middle-and upper-income geographies respectively.

The percentage of FNB's branch offices operating within moderate income Cleveland MSA AA geographies is lower than the percentage of the Cleveland MSA AA population residing within those geographies. FNB does not operate any branch offices within Cleveland MSA AA moderate-income Cleveland MSA AA geographies. Just 3.35% however, of the Cleveland MSA AA population resides within Cleveland MSA moderate-income geographies. The vast majority of the Cleveland MSA AA population resides in middle-and upper-income geographies.

Additionally, FNB provides accessibility to its services through an alternative delivery system in the form of its ATM network. FNB operates three of its ATMs within the Cleveland MSA AA. The Cleveland MSA AA does not contain any low-income geographies. Of the three ATMs 0, 2 and 1 are located within Cleveland MSA AA moderate-middle-and upper-income geographies respectively. In comparison, 3.35%, 59.91% and 36.74% of the Cleveland MSA AA population resides within Cleveland MSA AA moderate-, middle-and upper-income geographies respectively.

The percentage of FNB's ATMs operating within moderate income Cleveland MSA AA geographies is lower than the percentage of the Cleveland MSA AA population residing within those geographies. FNB does not operate any ATMs within Cleveland MSA AA moderate-income Cleveland MSA AA geographies. Just 3.35% however, of the Cleveland MSA AA population resides within Cleveland MSA moderate-income geographies. The vast majority of the Cleveland MSA AA population resides in middle-and upper-income geographies.

FNB's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and to low- and moderate-income individuals. FNB did not open or close any branch offices during the evaluation period, within the Cleveland MSA AA.

FNB does not operate any branch offices in Cleveland MSA AA moderate-income geographies. Consequently, an analysis of branch operating hours and services among Cleveland MSA AA geographies of different income levels would not be meaningful and was not performed.

FNB's traditional line of banking products and services are offered at all branch offices within the Cleveland MSA AA. FNB offers a variety of checking account products and loan products to serve the needs of its community, including low- and moderate-income Cleveland MSA AA individuals. In particular, FNB offers a free checking account for which no maintenance fee is assessed.

Additionally, FNB provides accessibility to its services through alternative delivery systems in the form of internet and telephone banking. FNB maintains an internet website that provides accessibility to transaction services such as bill paying, loan paying, account transfers and account activity viewing. FNB maintains a 24 hour telephone banking service as well. Since FNB could not provide specific information on how low- and moderate-income individuals have benefited from these services, no weight was placed on these alternative delivery systems

### **Community Development Services**

The bank provides a poor level of community development services in the Cleveland MSA AA. The bank did not report participating in any community development services during the evaluation period. FNB's weaker record of participating in CD services within the Cleveland MSA AA had a limited impact on the overall service test rating considering its limited AA presence.



## Appendix A: Scope of Examination

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

<b>Time Period Reviewed</b>	Lending Test (excludes CD loans): (1/01/07 to 12/31/09) Investment and Service Tests and CD Loans: (1/07/08 to 01/04/11)	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
First National Bank of Pennsylvania (FNB) Greenville, Pennsylvania	Residential Mortgage Loans, small loans to businesses and CD loans, investments and services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
Youngstown-Warren-Boardman, OH-PA MSA 49660 Pennsylvania Pittsburgh MSA 38300 Johnstown MSA 27780 Erie MSA 21500 Altoona MSA 11020 Harrisburg-Carlisle MSA 25420 Scranton-Wilkes-Barre MSA 42540 Name of MA) #XXXX Williamsport MSA 48700 State College MSA York MSA PA non-MSA  Ohio Cleveland-Elyria-Mentor OH MSA 17460	Full-Scope  Full-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Full-Scope	Bedford, Clinton, Crawford, Greene, Huntingdon, Indiana, Juniata, Lawrence, Mifflin, Northumberland, Schuylkill, Snyder, Somerset, Union and Venango Counties

## Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		First National Bank of Pennsylvania		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
First National Bank of Pennsylvania	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Multistate Metropolitan Area or State:				
Youngstown-Warren-Boardman MSA	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
State of Pennsylvania	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
State of Ohio	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

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

## Appendix C: Market Profiles for Full-Scope Areas

### Youngstown-Warren-Boardman, OH-PA MSA AA 49660

Demographic Information for Full Scope Area: Youngstown-Warren-Boardman OH-PA 49660						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	168	10.12	22.02	54.17	13.10	0.60
Population by Geography	602,964	4.31	15.14	62.07	18.48	0.00
Owner-Occupied Housing by Geography	176,407	2.55	11.77	64.91	20.77	0.00
Business by Geography	38,724	5.06	13.35	55.44	25.93	0.2121
Farms by Geography	1,459,459	1.10	4.25	74.98	19.6767	0.00
Family Distribution by Income Level	163,699	18.74	18.92	22.62	39.71	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	61,658	7.07	21.56	60.61	10.75	0.00
Median Family Income		44,378	Median Housing Value		79,856	
HUD Adjusted Median Family Income for 2007		53,500	Unemployment Rate		10.5% (as of 11/30/10)	
Households Below Poverty Level		11%				

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

Source: 2000 US Census and 2010 HUD updated MFI

The Youngstown-Warren-Boardman OH-PA MSA AA (“Youngstown MSA”) is a multistate MSA AA comprised of Mahoning and Trumbull Counties in Ohio and Mercer County in Pennsylvania. As a result of the 2000 census, the Mercer County, PA MSA was folded into the Youngstown-Warren, Ohio MSA to form the Youngstown-Warren-Boardman Multistate MSA. Combining these counties into one MSA reflects the growing social and economic integration among the Ohio and Pennsylvania towns within this region. This AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies.

FNB operates 22 branch offices and 27 ATMs in the Youngstown MSA AA. Of FNB’s total deposits, 17.3% were derived from within the Youngstown MSA AA. As of June 30, 2010, of Youngstown MSA AA deposits, FNB’s market share represented 12.37%. For deposit market share in the Youngstown MSA AA, FNB ranked fourth of 19 depository institutions. Of total loans originated by FNB, 15.3% were originated within the Youngstown AA. For 2009, of loans originated within the Youngtown MSA AA, FNB’s market share represented 5.08%. For lending market share in the Youngtown MSA AA, FNB ranked seventh of 278 lenders. Of loans originated within the two Ohio counties in this multi-state MSA, FNB’s market share represented 1.86%. For lending market share in the two Ohio counties, FNB ranked 13th out of 226 lenders. Of loans originated within the one Pennsylvania County in this multistate MSA, FNB’s market share represented 17.33%. For lending market share within the Pennsylvania County in this multi-state MSA, FNB’s ranked first of 141 lenders. Competition for loans within the Youngstown MSA is considered to be strong. Major competitors include Home Savings

and Loan Company, First Place Bank, Huntington National Bank, Bank of America, Citibank, PNC Bank, JPMorgan Chase, and Greenville Savings Bank.

The 2000 U.S. Census reported the total population of the Youngstown MSA to be 602,964. Of Youngstown MSA census tracts 17, 37, 91 and 22 are classified as low-, moderate-, middle-, and upper-income respectively. Of Youngstown MSA households 11.46% are considered to be below poverty level. As of November 30, 2010 the unemployment rate was recorded at 10.5%. The Youngstown MSA unemployment rate is above the national unemployment rate (9.8%), and the unemployment rates in the states of Pennsylvania (8.6%) and Ohio (9.8%).

The Youngstown MSA economy is struggling despite some post-recession recovery and stabilization. The MSA is generally characterized by a low cost of living index and low business operating costs. Some local efforts to spur business investment have proven to be successful and the area has benefited from some increased production by local manufacturers.

Nevertheless, historically, the area has been largely dependent on manufacturing and previous improvement within the manufacturing sector has faded. Resulting weaknesses in manufacturing related employment persistently hamper overall job growth. And shifts from higher paying manufacturing sector jobs to lower paying service industry jobs have negatively impacted the economy. Continued manufacturing dependence is expected to inhibit long-term opportunities including employment, income and population. Labor market weaknesses have contributed to increases in foreclosure activity.

In addition to manufacturing, area jobs are derived from government, education and health services, restaurants and retail. Major area employers include Forum Health, HM Health Partners, General Motors Corporation, Youngstown Air Reserve Base, Sharon Regional Health System, Severstal Warren, UPMC Horizon's Shenango Valley Medical Center and Youngstown State University.

Contact was made with a community non-profit organization involved with affordable housing for low- and moderate-income families in the Youngstown MSA AA. According to the contact local non-profit funding is provided predominantly through federal and state programs. The two programs that receive the largest amount of funding are the Head Start and Weatherization programs. The contact considers affordable housing and jobs to be the primary economic and community development concerns within the Youngstown MSA AA. The community contact acknowledged active support from the local banking community. The contact credited area banks with providing housing counseling and foreclosure prevention.

# State of Pennsylvania

## Pittsburgh, PA MSA AA 383300

Demographic Information for Full Scope Area:		Pittsburgh MSA AA 383300				
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	721	5.13	23.99	49.79	20.94	0.14
Population by Geography	2,431,087	2.88	20.42	51.63	25.06	0.00
Owner-Occupied Housing by Geography	711,338	1.23	17.74	54.91	26.11	0.00
Business by Geography	138,127	3.9044	19.157.99	45.39	31.44	0.12
Farms by Geography	3,113,789	0.8061	12.38	64.70	22.10	0.03
Family Distribution by Income Level	654,982	19.53	18.74	22.04	39.70	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	250,635	4.83	28.87	53.06	13.24	0.00
Median Family Income	47,195	Median Housing Value		86,535		
HUD Adjusted Median Family Income for 2010	63,000	Unemployment Rate		7.4% (as of 11/30/2010)		
Households Below Poverty Level	11%					

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

Source: 2000 US Census and 2010 HUD updated MFI

The Pittsburgh, PA MSA AA (Pittsburgh MSA AA) consists of seven counties in southwestern Pennsylvania. The seven southwestern Pennsylvania Counties are Allegheny, Armstrong, Beaver, Butler, Fayette, Washington and Westmoreland. Allegheny County is the second most populated county in Pennsylvania and represents the most populated of the counties that comprise FNB's AAs. This AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies.

FNB operates 63 branch offices and 65 ATMs in the Pittsburgh MSA AA. Of FNB's total deposits, 30.72% were derived from within the Pittsburgh MSA AA. As of June 30, 2010, of Pittsburgh AA deposits, FNB's market share represented 2.69%. For deposit market share in the Pittsburgh MSA AA, FNB ranked ninth of 57 depository institutions. Of total loans originated by FNB, 25.14% were originated within the Pittsburgh MSA AA. For 2009, of loans originated within the Pittsburgh MSA AA, FNB's market share represented 1.57%. For lending market share in the Pittsburgh MSA AA, FNB ranked seventeenth of 481 lenders. Competition for loans within the Pittsburgh MSA AA is considered to be strong. Major competitors include PNC Bank, Citizens Bank of PA, Bank of New York Mellon, First Niagara Bank NA, and Dollar Bank FSB.

The 2000 U.S. Census reported the total population of the Pittsburgh MSA to be 2.4 million. Of Pittsburgh MSA census tracts 37, 173, 359 and 151 are classified as low- moderate-, middle-, and upper-income respectively. Of Pittsburgh MSA households 11.28% are considered to be below poverty level. As of November 30, 2010 the unemployment rate was recorded at 7.4%. The Pittsburgh MSA unemployment rate is below the national and state of Pennsylvania unemployment rates of 9.8% and 8.6% respectively.

Allegheny County is home to Pittsburgh, the region's principal city. Primary employment sectors include government, healthcare, education, technology, financial services, restaurants and retail. Major employers include University of Pittsburgh Medical Center, U.S. Government, University of Pittsburgh, Wal-Mart Stores, PNC Financial Services, Giant Eagle, and The Bank of New York Mellon. Pittsburgh is headquarters to major financial institutions including PNC Financial Services, Federated Investors, and is the regional headquarters of BNY Mellon. The region is also becoming an emergent area for oil and natural gas companies.

Dominant education, financial and healthcare industries limited the adverse impact of the recession from which the economy has experienced continuing recovery. The housing market overall demonstrated relative stability and did not exhibit the more extreme rise and fall of prices exhibited elsewhere resulting in rising employment and housing prices. Overall the cost of living in the region is considered to be relatively low. Of the MSA population, over half resides in Allegheny County. And more than 17% of MSA residents are 65 or older compared to 12% nationally. The aging area population is expected to fuel future demand for health care services.

Community contacts identified numerous area credit needs. The contacts identified the need for financing construction and redevelopment projects. Contacts cited the adverse impact of the economy on small business lending and indicated a corresponding need for lines of credit to small businesses, developers, contractors and non-profit organizations. Contacts suggested that community development corporations would benefit from technical assistance from area financial institutions. Contacts also referenced the continuing need for affordable housing. Additionally, contacts indicated that the area would benefit from loan modifications to prevent foreclosures and the purchase and rehabilitation of abandoned properties. The community contacts acknowledged active participation from the local banking community.

## Pennsylvania Non-MSA AA

Demographic Information for Full Scope Area:		Pennsylvania Non-MSAs 9999				
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	239	0.84	12.97	79.92	6.28	0.00
Population by Geography	979,727	0.41	11.11	81.40	7.09	0.00
Owner-Occupied Housing by Geography	288,023	0.22	9.56	83.90	6.32	0.00
Business by Geography	58,897	0.78	12.59	77.73	8.90	0.00
Farms by Geography	3,145	0.03	4.01	89.70	6.26	0.00
Family Distribution by Income Level	262,549	18.79	20.64	24.49	36.08	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	103,521	0.67	14.24	81.10	3.99	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level	41,475 54,100 12%	Median Housing Value	69,901	(as of 11/30/2010) Bedford County 10.2% Clinton County 7.6% Crawford County 8.6% Greene County 6.9% Huntingdon County 9.9% Indiana County 7.4% Juniata County 6.9% Lawrence County 8.7% Mifflin County 9.3% Northumberland County 9.1% Schuylkill County 9.5% Snyder County 7.9% Somerset County 8.9% Union County 8.0% Venango County 8.2%		
		Unemployment Rates Pennsylvania Counties				

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

Source: 2000 US Census and 2010 HUD updated MFI

The Pennsylvania non-MSA AA (PA non-MSA AA) consists of 15 counties throughout the state of Pennsylvania. The 15 Pennsylvania Counties include Bedford, Clinton, Crawford, Greene, Huntingdon, Indiana, Juniata, Lawrence, Mifflin, Northumberland, Schuylkill, Snyder, Somerset, Union, and Venango. This AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies.

FNB operates 62 branch offices and 72 ATMs in the PA non-MSA AA. Of FNB's total deposits, 24.77% were derived from within the PA non-MSA AA. FNB's PA non-MSA deposits can be attributed to the 15 counties as follows: Somerset (19.66%), Lawrence (13.75%), Crawford (9.5%), Bedford (8.43%), Huntingdon (7.07%), Mifflin (6.31%), Venango (6.13%), Snyder (5.27%), Greene (4.87%), Northumberland (4.24%), Clinton (3.75%), Union (3.60%), Schuylkill (3.32%), Juniata (2.15%) and Indiana (1.75%).

As of June 30, 2010, of PA non-MSA AA deposits, FNB's market share represented 11.15%. For deposit market share in the PA non-MSA AA, FNB ranked first of 65 depository institutions. Of total loans originated by FNB, 32.27% were originated within the PA non-MSA AA. For 2009, of loans originated within the PA non-MSA AA, FNB's market share represented 8.56%.

For lending market share in the PA non-MSA AA, FNB ranked first of 410 lenders. Competition for loans within the PA non-MSA AA is considered to be strong. Major competitors include PNC Bank, S&T Bank, First Commonwealth Bank, Susquehanna Bank, Northwest Savings Bank, Sovereign Bank, Somerset Trust Company, and Kishacoquillas Valley National Bank.

The 2000 U.S. Census reported the total population of the PA non-MSA AA to be 979,727. Of PA non-MSA census tracts 2, 31, 191 and 15 are classified as low-, moderate-, middle-, and upper-income respectively. Of PA non-MSA residents, over 17% are over the age of 65. Of PA non-MSA AA households 12.42% are considered to be below poverty level. As of November 30, 2010 the unemployment rate in the State of Pennsylvania was recorded at 8.6%. Of the 15 PA non-MSA AA counties, eight recorded unemployment rates at or above the Pennsylvania state unemployment rate: (Bedford 10.2%, Huntingdon 9.9%, Schuylkill 9.5%, Mifflin 9.3%, Northumberland 9.1%, Somerset 8.9%, and Crawford 8.6%). The remaining seven non-MSA AA counties recorded unemployment below the Pennsylvania state unemployment rate: (Venango 8.2%, Union 8.0%, Snyder 7.9%, Clinton 7.6%, Indiana 7.4%, Greene 6.9% and Juniata 6.9%).

Primary employment sectors in Pennsylvania include education and health services, government, retail trade and manufacturing. Major Pennsylvania employers include the University of Pittsburgh Medical Center, Pennsylvania State University, Jefferson Health System, University of Pennsylvania, Wal-Mart Stores, Merck & Company, and Comcast. Marcellus Shale exploration may positively impact Pennsylvania employment. However exploration is in its preliminary phases and the ultimate impact to the Pennsylvania economy remains uncertain. Nevertheless, Pennsylvania's economy has struggled to recover from the recession as unemployment persists. The loss of federal stimulus funds is expected to adversely impact Pennsylvania State and local budgets. State and local government budget deficits are expected to continue to negatively affect payroll and spending.

Of FNB's total PA non-MSA AA loans, deposits and branches, the majority of each are located within four western and central Pennsylvania Counties. The four non-MSA Pennsylvania Counties in which FNB has its most significant presence are Somerset, Lawrence, Crawford and Bedford. Consequently those four Pennsylvania non-MSA Counties have been described individually in greater detail.

In Somerset County, FNB operates 13 branch offices and has captured 25.35% of the deposit market share. This percentage of deposit market share ranks FNB second of eight financial institutions acquiring deposits within Somerset County. Somerset County is situated in south-central Pennsylvania along Pennsylvania's southern border with Maryland. Within Somerset County there are several forest areas, two state parks and two major skiing and convention centers. Somerset County's economy is supported by tourism, manufacturing, coal mining and farming. Somerset County residents derive employment from various industries including food service and accommodations, healthcare, state and local government, education, manufacturing, and retail trade. Major Somerset County employers include Pennsylvania



Department of Corrections, Seven Springs Resort, Somerset Hospital, Windber Hospital, Roxcoal, Somerset County, Somerset School District, CVS Warehouse, Wal-Mart, PBS Coals and Hidden Valley Resort.

In Bedford County FNB operates five branch offices and has captured 19.37% of the deposit market share. This percentage of deposit market share ranks FNB second of 19 financial institutions acquiring deposits within Bedford County. Bedford County shares its western border with Somerset County in south-central Pennsylvania along Pennsylvania's southern border with Maryland. Bedford County is situated within Pennsylvania's Laurel Highlands providing a natural recreational area. Within Bedford County there are several forest areas, six state game lands, two state parks and a major ski resort. The town of Bedford as a result of its close proximity to major highways houses distribution centers for Wal-Mart and REI. Bedford County residents derive employment from various industries including retail trade, food service and accommodations, education, healthcare, and manufacturing. Bedford County employers include Wal-Mart, New Enterprise Stone & Lime, State Government, UPMC Bedford Memorial Hospital, Bedford Area School District, Kennametal, and Omni Bedford Springs Resort. Bedford County employment suffered during 2009 then exhibited a slight recovery.

In Lawrence County FNB operates five branch offices and has captured 14.50% of the deposit market share. This percentage of deposit market share ranks FNB fifth of nine financial institutions acquiring deposits within Lawrence County. Lawrence County is situated in western Pennsylvania along Pennsylvania's western border with Ohio. Lawrence County is located approximately 45 miles northwest of the City of Pittsburgh. Within Lawrence County state and local tax benefit opportunities are available to local businesses as a result of Keystone Opportunity Zone designations. Bedford County residents derive employment from various industries including healthcare, manufacturing, government, retail trade, and food service. Bedford County employers include are Jameson Memorial Hospital, State Government, New Castle Area School District, Tamarkin Company, Westminster College, Ellwood City Hospital, County Government, and Wal-Mart.

In Crawford County FNB operates six branch offices and has captured 13.80% of the deposit market share. This percentage of deposit market share ranks FNB third of eight financial institutions acquiring deposits within Crawford County. Crawford County is situated in north-western Pennsylvania along Pennsylvania's western border with Ohio. Within Crawford County there are lakes which provide natural recreational areas in addition to seven gamelands, a national wildlife refuge and a state park. The County also houses Allegheny College in Meadville and a branch of the University of Pittsburgh in Titusville. Bedford County residents derive employment from various industries including manufacturing, healthcare, government, education, retail trade, and food service and accommodations. Bedford County employers include Meadville Medical Center, State Government, Penncrest School District, Crawford Central School District, County Government, Wal-Mart, Allegheny College, Channellock (manufactures tools), Greenleaf Services Corporation (manufactures cutting tools) and Lord Corporation (manufactures adhesive and sealants).

Community contacts were made within several of the 15 PA Non-MSA AA counties. The contacts confirmed that as a result of the economic downturn that many of the counties lost a significant number of employers. According to contacts economies in many of the rural counties were supported by business parks and distribution centers. Contacts identified numerous credit needs including financial support and start-up funding for small businesses and low-cost financing for agricultural businesses. Contacts also cited the continuing need for affordable housing, home mortgage and consumer lending.

The community contacts acknowledged support from the local banking community. A contact stated that local banks have been very responsive to economic development needs. A contact also cited local bank participation in micro-loan funds. A Northwest PA contact specifically mentioned FNB as a leader in responsiveness to local economic needs.

## State of Ohio

### Cleveland-Elyria-Mentor OH MSA 17460 Assessment Area

Demographic Information for Full Scope Area: Cleveland-Elyria-Mentor MSA AA 17460						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	21	0.00	3.53	65.88	30.59	0.00
Population by Geography	318,406,908,995	0.00	3.35	59.91	36.74	0.00
Owner-Occupied Housing by Geography	97,116	0.00	2.04	58.09	39.87	0.00
Business by Geography	25,505	0.00	4.72	56.20	39.08	0.00
Farms by Geography	1,035	0.00	2.51	54.49	43.00	0.00
Family Distribution by Income Level	87,749	12.32	17.37	24.08	46.23	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,054	0.00	5.24	70.28	24.48	0.00
Median Family Income		52,660	Median Housing Value		181,759	
HUD Adjusted Median Family Income for 2010		60,700	Unemployment Rate		8.5% (as of 11/30/2010)	
Households Below Poverty Level		5%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2010 HUD updated MFI

The Cleveland-Elyria-Mentor, OH MSA AA ("Cleveland MSA AA") consists of two counties in northeastern Ohio. The two northeastern Ohio Counties are Geauga and Lake. Geauga and Lake Counties represent two of five counties that comprise the Cleveland-Elyria-Mentor MSA 17460. This AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies.

FNB operates three branch offices and three ATMs in the Cleveland MSA AA. Of FNB's total deposits, .82% were derived from within the Cleveland MSA AA. As of June 30, 2010, of Cleveland MSA AA deposits, FNB's market share represented .11%. For deposit market share in the Cleveland MSA AA, FNB ranked thirtieth of 41 depository institutions. For deposit market share in Geauga and Lake Counties combined, FNB's market share represented .9%. For Geauga and Lake Counties deposit market share, FNB ranked eighteenth of 22 depository institutions. Of total loans originated by FNB, .7% were originated within the Cleveland MSA AA. For 2009, of loans originated within the Cleveland MSA AA, FNB's market share represented .18%. For lending market share in the Cleveland MSA AA, FNB ranked 65<sup>th</sup> of 229 lenders. Competition for loans within the Cleveland MSA is considered to be strong. Major competitors include Third Federal Savings and Loan, Bank of America, JPMorgan Chase Bank, Citibank, Park View Federal Savings Bank, Fifth Third Bank, and Key Bank.

The 2000 U.S. Census reported the total population of the Cleveland MSA AA to be 318,406. Of Cleveland MSA AA census tracts 0, 3, 56 and 26 are classified as low- moderate-, middle-,

and upper-income respectively. Of Cleveland households 4.96% are considered to be below poverty level. As of November 30, 2010 the unemployment rate was recorded at 8.5%. The Cleveland MSA unemployment rate is below the national and state of Ohio unemployment rates of 9.8% and 9.8% respectively.

Economic recovery in northeast Ohio has slowed. The end of tax credit availability has adversely impacted the area's housing market resulting in falling home prices and anticipated, corresponding foreclosures. Early drivers of job recovery in the manufacturing and healthcare industries stopped adding jobs. Nevertheless the healthcare industry is expected to stabilize as a result of the area's aging population. Of Cleveland MSA AA residents, more than 13% are age 65 or older. Lake County in particular benefits from international business activity resulting from the St Lawrence Seaway and access to 31 miles of Lake Erie shoreline. Major employment sectors include government, health care, education, restaurants and retail stores. Major employers include Great Lakes Cheese Company, Lake Hospital System, Kraftmaid Cabinetry, Lubrizol Corporation, and Giant Eagle.

Community contacts identified a need for funding economic development. Specifically, contacts have identified the need for capital funding for small businesses and participation in zone-based initiative participation.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

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

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As \_\_\_12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.

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

number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

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

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

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

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As \_\_.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

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

**Table 1. Lending Volume**

LENDING VOLUME												
Geography: FNB OF PA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009												
Assessment Area (2010):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>												
49660 Youngstown Warren Board	15.30	2,579	170,611	1,413	239,249	7	744	0	0	3,999	410,604	0.00

\* Loan Data as of December 31, 2009. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from January 01, 2010 to December 31, 2010.

\*\*\* Deposit Data as of January 11, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.



**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner OCC Units***	% BANK Loans****	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
49660 Youngstown Warren Boardman OH	592	16.93	2.55	0.34	11.77	6.59	64.91	78.38	20.77	14.70	2.81	0.00	4.15	3.63	1.01

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner OCC Units***	% BANK Loans****	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
49660 Youngstown Warren Boardman OH	738	12.82	2.55	0.81	11.77	8.40	64.91	79.27	20.77	11.52	16.54	0.00	16.92	19.25	8.65

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner OCC Units***	% BANK Loans****	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
49660 Youngstown Warren Boardman OH	1,245	16.79	2.55	0.64	11.77	6.10	64.91	77.67	20.77	15.58	5.16	6.90	6.49	6.56	2.49

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
49660 Youngstown Warren Boardman OH	4	4.71	9.03	0.00	16.22	0.00	58.72	100.00	16.03	0.00	4.76	0.00	0.00	12.50	0.00

\* Based on 2009 Peer Mortgage Data (USPR)

\*\* Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

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

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
49660 Youngstown Warren Boardman OH	1,413	15.50	5.06	3.75	13.35	10.76	55.44	53.22	25.93	32.27	2.78	3.45	3.78	3.34	1.42

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2009).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
49660 Youngstown Warren Boardman OH	7	2.60	1.10	0.00	4.25	0.00	74.98	85.71	19.67	14.29	6.52	0.00	0.00	8.33	0.00

\* Based on 2009 Peer Small Business Data -- US and PR  
 \*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 \*\*\* Source Data - Dun and Bradstreet (2009).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 4	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
49660 Youngstown Warren Boardman OH	592	16.93	18.74	12.24	18.92	25.34	22.62	24.14	39.71	38.28	3.08	2.87	2.76	2.64	4.01

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 3.7% of loans originated and purchased by bank.

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

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families* **	% BANK Loans****	% Families <sup>5</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
49660 Youngstown Warren Boardman OH	738	12.82	18.74	15.10	18.92	25.90	22.62	25.90	39.71	33.10	16.50	19.17	20.35	15.22	13.71

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by bank.

<sup>5</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)



**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: FNB OF PA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families <sup>6</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
49660 Youngstown Warren Boardman OH	1,245	16.79	18.74	10.71	18.92	21.83	22.62	27.97	39.71	39.50	5.79	8.64	6.04	5.99	5.03

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by bank.

<sup>6</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FNB OF PA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
49660 Youngstown Warren Boardman OH	1,413	15.49	75.14	38.08	55.27	25.76	18.97	2.78	8.21

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2009).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.11% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009			
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
49660 Youngstown Warren Boardman OH	7	2.60	98.70	85.71	71.43	28.57	0.00	6.52	7.41

\* Based on 2009 Peer Small Business Data -- US and PR  
 \*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 \*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2009).  
 \*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 13.01% of small loans to farms originated and purchased by the bank.

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS		Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
49660 Youngstown Warren Boardman OH	1	0	0	156	12	234	100.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.  
 \*\* 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS		Geography: STATEWIDE/REGIONAL INVESTMENTS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Statewide / Regional Investments that benefit more than one assessment area	13	4,380	3	3,594	16	7,974	100.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.  
 \*\* 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
49660 Youngstown Warren Boardman OH	17.30	0	9.87	4.54	13.64	63.64	18.18	0	0	0	0	0	0	4.31	15.14	62.07	18.48

**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System																	Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009			
MA/Assessment Area:	Deposits	Branches						ATMs						Population										
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography										
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp							
<b>Full Review:</b>																								
49660 Youngstown Warren Boardman OH	17.30	0	9.87	4.54	13.64	63.64	18.18	27	0.00	1	4	16	7	4.31	15.14	62.07	18.48							

**Table 1. Lending Volume**

LENDING VOLUME		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009		
Assessment Area (2010):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>												
38300 Pittsburgh PA MSA	25.14	3,945	325,924	2,623	383,463	6	356	1	1,500	6,574	709,743	0.00
9999 PA Non-MSA	32.27	5,751	352,835	2,566	361,931	121	6,317	2	6,200	8,438	721,083	0.00
<b>Limited Review:</b>												
11020 Altoona PA MSA	4.19	694	54,746	324	50,046	77	5,473	1	2,000	1,095	110,265	0.00
21500 Erie PA MSA	6.74	988	81,832	766	152,361	9	863	1	2,200	1,763	235,056	0.00
25240 Harrisburg Carlisle PA Cur Dauphin PARTIAL	1.38	105	18,702	255	56,971	0	0	0	0	360	75,673	0.00
27780 Johnstown PA MSA	8.01	1,615	90,328	475	69,224	3	94	1	1,000	2,093	159,646	0.00
42520 Scranton Wilkes Barre PA PARTIAL	2.42	359	32,002	275	37,023	0	0	0	0	634	69,025	0.00
44300 State College PA MSA	2.76	449	44,234	240	46,378	32	1,911	1	1,700	721	92,523	0.00
48700 Williamsport PA MSA	1.09	193	16,784	78	12,818	14	1,171	3	5,256	285	30,773	0.00

\* Loan Data as of December 31, 2009. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from January 01, 2010 to December 31, 2010.

\*\*\* Deposit Data as of January 11, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.



**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner OCC Units***	% BANK Loans****	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
38300 Pittsburgh PA MSA	828	23.68	1.23	0.85	17.74	17.51	54.91	57.49	26.11	24.15	0.74	0.65	1.37	0.81	0.48	
9999 PA Non-MSA	1,067	30.52	0.22	0.00	9.56	9.09	83.90	81.35	6.32	9.56	4.84	0.00	4.48	4.84	5.26	
<b>Limited Review:</b>																
11020 Altoona PA MSA	157	4.49	0.17	0.00	13.78	8.92	76.33	78.34	9.73	12.74	5.81	0.00	3.49	6.19	6.33	
21500 Erie PA MSA	223	6.38	1.45	1.35	10.88	7.62	59.21	55.16	28.47	35.87	1.72	5.00	1.06	2.01	1.33	
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	31	0.89	1.72	0.00	13.78	12.90	59.10	64.52	25.41	22.58	0.07	0.00	0.00	0.11	0.04	
27780 Johnstown PA MSA	403	11.53	0.61	0.25	10.39	8.68	73.59	67.49	15.40	23.57	9.18	0.00	9.21	8.52	11.27	
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	84	2.40	0.00	0.00	8.75	1.19	73.69	65.48	17.56	33.33	1.11	0.00	0.00	1.18	1.28	
44300 State College PA MSA	51	1.46	0.16	1.96	18.90	35.29	48.00	43.14	32.94	19.61	1.15	14.29	2.87	1.06	0.66	
48700 Williamsport PA MSA	47	1.34	0.00	0.00	9.82	25.53	85.38	72.34	4.81	2.13	1.32	0.00	1.43	1.30	1.41	

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner OCC Units***	% BANK Loans****	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
38300 Pittsburgh PA MSA	1,415	24.58	1.23	0.99	17.74	24.10	54.91	58.37	26.11	16.54	6.52	8.77	10.80	6.52	3.79
9999 PA Non-MSA	2,151	37.37	0.22	0.05	9.56	9.44	83.90	86.89	6.32	3.63	22.51	0.00	22.66	22.93	14.84
<b>Limited Review:</b>															
11020 Altoona PA MSA	261	4.53	0.17	0.00	13.78	7.66	76.33	82.76	9.73	9.58	21.88	0.00	14.75	22.58	25.53
21500 Erie PA MSA	264	4.59	1.45	1.89	10.88	11.36	59.21	62.88	28.47	23.86	8.60	0.00	9.76	9.72	6.50
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	13	0.23	1.72	0.00	13.78	15.38	59.10	53.85	25.41	30.77	0.26	0.00	0.52	0.33	0.00
27780 Johnstown PA MSA	610	10.60	0.61	0.49	10.39	10.66	73.59	76.07	15.40	12.79	23.05	0.00	53.33	21.96	15.31
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	99	1.72	0.00	0.00	8.75	5.05	73.69	75.76	17.56	19.19	3.88	0.00	1.64	4.24	3.27
44300 State College PA MSA	137	2.38	0.16	0.00	18.90	18.98	48.00	61.31	32.94	19.71	15.59	0.00	18.18	19.05	8.59
48700 Williamsport PA MSA	44	0.76	0.00	0.00	9.82	11.36	85.38	79.55	4.81	9.09	4.30	0.00	8.82	3.87	6.67

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner OCC Units***	% BANK Loans****	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
38300 Pittsburgh PA MSA	1,667	22.48	1.23	0.30	17.74	16.14	54.91	60.41	26.11	23.16	1.45	2.46	2.68	1.87	0.79
9999 PA Non-MSA	2,518	33.95	0.22	0.04	9.56	7.51	83.90	86.46	6.32	6.00	7.61	0.00	8.25	7.87	5.07
<b>Limited Review:</b>															
11020 Altoona PA MSA	272	3.67	0.17	0.00	13.78	4.78	76.33	80.15	9.73	15.07	5.96	0.00	1.98	6.55	6.07
21500 Erie PA MSA	492	6.63	1.45	0.20	10.88	8.33	59.21	57.72	28.47	33.74	4.95	5.26	7.56	5.62	3.72
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	51	0.69	1.72	5.88	13.78	9.80	59.10	45.10	25.41	39.22	0.16	1.01	0.22	0.15	0.14
27780 Johnstown PA MSA	602	8.12	0.61	0.00	10.39	6.64	73.59	71.76	15.40	21.59	12.09	0.00	10.53	11.90	13.08
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	175	2.36	0.00	0.00	8.75	4.57	73.69	62.86	17.56	32.57	2.03	0.00	1.44	2.08	2.02
44300 State College PA MSA	257	3.47	0.16	0.39	18.90	22.18	48.00	44.75	32.94	32.68	4.17	5.88	6.47	4.52	3.23
48700 Williamsport PA MSA	99	1.33	0.00	0.00	9.82	13.13	85.38	76.77	4.81	10.10	2.88	0.00	6.78	2.45	5.47

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
38300 Pittsburgh PA MSA	35	41.18	10.57	0.00	23.83	17.14	38.98	51.43	26.62	31.43	5.48	0.00	0.00	6.56	10.81
9999 PA Non-MSA	15	17.65	2.09	0.00	22.95	20.00	65.54	73.33	9.42	6.67	9.30	0.00	0.00	12.00	20.00
<b>Limited Review:</b>															
11020 Altoona PA MSA	4	4.71	19.46	0.00	19.06	0.00	49.55	100.00	11.94	0.00	6.25	0.00	0.00	12.50	0.00
21500 Erie PA MSA	9	10.59	15.44	0.00	21.13	22.22	36.83	55.56	26.60	22.22	0.00	0.00	0.00	0.00	0.00
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	10	11.76	6.60	10.00	23.95	20.00	53.90	50.00	15.55	20.00	5.88	0.00	0.00	9.38	12.50
27780 Johnstown PA MSA	0	0.00	21.55	0.00	20.92	0.00	52.02	0.00	5.51	0.00	0.00	0.00	0.00	0.00	0.00
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	1	1.18	0.00	0.00	27.66	0.00	64.24	100.00	8.10	0.00	0.00	0.00	0.00	0.00	0.00
44300 State College PA MSA	4	4.71	14.13	0.00	22.65	25.00	31.57	0.00	31.65	75.00	19.05	0.00	20.00	0.00	33.33
48700 Williamsport PA MSA	3	3.53	0.00	0.00	45.93	0.00	53.06	100.00	1.00	0.00	9.09	0.00	0.00	15.38	0.00

\* Based on 2009 Peer Mortgage Data (USPR)

\*\* Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

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

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
38300 Pittsburgh PA MSA	2,614	28.68	3.44	1.38	17.99	20.16	46.02	48.58	32.43	29.88	1.38	0.85	1.76	1.42	1.22
9999PA Non-MSA	2,566	28.15	0.78	1.33	12.59	9.63	77.73	79.42	8.90	9.63	3.98	4.00	3.47	4.13	4.10
<b>Limited Review:</b>															
11020 Altoona PA MSA	324	3.55	4.48	1.54	14.00	10.80	70.24	74.07	11.28	13.58	4.53	0.73	2.12	5.74	3.47
21500 Erie PA MSA	766	8.40	6.99	6.01	15.80	9.40	54.69	58.49	22.52	26.11	3.02	3.82	3.13	2.88	3.21
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	255	2.80	2.60	1.18	15.90	11.37	60.46	49.80	21.03	37.65	0.64	0.61	0.73	0.53	0.94
27780 Johnstown PA MSA	475	5.21	6.88	5.05	8.80	12.84	68.15	67.16	16.17	14.95	4.85	4.14	7.52	4.74	4.55
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	275	3.02	0.00	0.00	11.34	12.36	71.77	56.00	16.89	31.64	0.90	0.00	1.36	0.68	1.56
44300 State College PA MSA	240	2.63	11.75	7.50	12.68	15.00	41.00	48.75	34.25	28.75	3.48	3.91	3.62	3.87	3.00
48700 Williamsport PA MSA	78	0.86	0.00	0.00	23.80	24.36	72.14	70.51	4.06	5.13	0.85	0.00	1.01	0.83	0.66

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2009).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
38300 Pittsburgh PA MSA	6	2.23	0.61	0.00	12.38	0.00	63.95	100.00	23.04	0.00	4.41	0.00	0.00	7.32	0.00
9999 PA Non-MSA	121	44.98	0.03	0.00	4.01	0.00	89.70	100.00	6.26	0.00	4.61	0.00	0.00	4.98	0.00
<b>Limited Review:</b>															
11020 Altoona PA MSA	77	28.62	0.43	0.00	5.96	0.00	86.38	96.10	7.23	3.90	36.54	0.00	0.00	38.10	100.00
21500 Erie PA MSA	9	3.35	0.97	0.00	3.48	0.00	76.32	88.89	19.22	11.11	9.09	0.00	0.00	10.53	0.00
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	0	0.00	0.26	0.00	4.64	0.00	79.04	0.00	16.07	0.00	0.00	0.00	0.00	0.00	0.00
27780 Johnstown PA MSA	3	1.12	0.39	0.00	2.76	0.00	79.92	100.00	16.93	0.00	7.14	0.00	0.00	9.09	0.00
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	0	0.00	0.00	0.00	3.90	0.00	69.41	0.00	26.68	0.00	0.00	0.00	0.00	0.00	0.00
44300 State College PA MSA	32	11.90	1.06	0.00	15.83	56.25	54.09	37.50	29.02	6.25	11.86	0.00	18.18	11.54	0.00
48700 Williamsport PA MSA	14	5.20	0.00	0.00	5.44	0.00	92.52	100.00	2.04	0.00	2.00	0.00	0.00	2.00	0.00

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2009).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 7	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
38300 Pittsburgh PA MSA	828	23.68	19.53	10.76	18.74	22.53	22.04	23.78	39.70	42.93	0.75	0.98	0.73	0.57	0.83
9999 PA Non-MSA	1,067	30.52	18.79	11.23	20.64	21.10	24.49	25.56	36.08	42.11	5.07	6.00	3.65	4.81	6.18
<b>Limited Review:</b>															
11020 Altoona PA MSA	157	4.49	18.13	9.03	19.05	25.00	24.47	24.31	38.35	41.67	6.23	6.74	5.12	6.16	7.14
21500 Erie PA MSA	223	6.38	18.52	10.14	18.90	19.82	23.47	17.97	39.12	52.07	1.72	0.99	1.34	1.13	2.79
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	31	0.89	17.68	4.00	19.03	4.00	23.88	32.00	39.41	60.00	0.04	0.00	0.00	0.00	0.15
27780 Johnstown PA MSA	403	11.53	17.49	11.22	19.68	20.41	23.76	27.04	39.06	41.33	9.48	14.43	8.33	11.17	7.85
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	84	2.40	19.48	11.25	18.97	25.00	22.94	23.75	38.61	40.00	1.17	1.08	1.05	1.36	1.15
44300 State College PA MSA	51	1.46	18.06	14.58	19.42	14.58	23.44	29.17	39.09	41.67	1.15	1.75	0.83	0.90	1.36
48700 Williamsport PA MSA	47	1.34	16.64	2.78	20.03	19.44	24.76	22.22	38.57	55.56	1.47	0.00	0.79	0.63	2.83

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 3.7% of loans originated and purchased by bank.

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

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: FNB OF PA									Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families*	% BANK Loans****	% Families <sup>8</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
38300 Pittsburgh PA MSA	1,415	24.58	19.53	15.85	18.74	23.34	22.04	27.16	39.70	33.65	6.42	9.28	6.91	7.37	4.65
9999 PA Non-MSA	2,151	37.37	18.79	14.97	20.64	24.64	24.49	28.39	36.08	32.00	22.69	32.46	23.93	24.12	17.44
<b>Limited Review:</b>															
11020 Altoona PA MSA	261	4.53	18.13	17.00	19.05	16.60	24.47	26.88	38.35	39.53	21.25	33.33	20.00	20.44	18.23
21500 Erie PA MSA	264	4.59	18.52	14.94	18.90	22.99	23.47	26.44	39.12	35.63	8.75	10.68	11.52	8.81	6.65
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	13	0.23	17.68	9.09	19.03	0.00	23.88	27.27	39.41	63.64	0.20	0.58	0.00	0.46	0.00
27780 Johnstown PA MSA	610	10.60	17.49	13.27	19.68	21.23	23.76	24.21	39.06	41.29	23.05	32.31	25.19	23.90	19.81
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	99	1.72	19.48	22.45	18.97	24.49	22.94	22.45	38.61	30.61	3.86	7.30	4.19	3.76	2.22
44300 State College PA MSA	137	2.38	18.06	16.42	19.42	26.12	23.44	28.36	39.09	29.10	15.25	25.53	22.50	14.81	9.55
48700 Williamsport PA MSA	44	0.76	16.64	11.63	20.03	11.63	24.76	30.23	38.57	46.51	4.21	7.69	2.22	4.07	4.48

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by bank.

<sup>8</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)



**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families <sup>9</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
38300 Pittsburgh PA MSA	1,667	22.48	19.53	9.46	18.74	20.64	22.04	27.64	39.70	42.26	1.58	2.68	1.98	1.67	1.30
9999 PA Non-MSA	2,518	33.95	18.79	10.03	20.64	22.16	24.49	28.51	36.08	39.30	8.27	13.74	9.92	7.72	7.18
<b>Limited Review:</b>															
11020 Altoona PA MSA	272	3.67	18.13	8.81	19.05	18.01	24.47	26.05	38.35	47.13	6.33	5.44	7.40	6.90	5.86
21500 Erie PA MSA	492	6.63	18.52	8.16	18.90	17.99	23.47	26.78	39.12	47.07	5.33	8.15	5.68	5.37	4.80
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	51	0.69	17.68	4.76	19.03	11.90	23.88	23.81	39.41	59.52	0.13	0.19	0.14	0.08	0.16
27780 Johnstown PA MSA	602	8.12	17.49	5.36	19.68	18.86	23.76	27.34	39.06	48.44	12.88	9.30	15.98	12.98	12.39
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	175	2.36	19.48	6.13	18.97	17.18	22.94	34.36	38.61	42.33	2.11	1.22	1.64	3.18	1.87
44300 State College PA MSA	257	3.47	18.06	10.37	19.42	26.14	23.44	25.73	39.09	37.76	4.25	7.53	6.10	4.55	3.26
48700 Williamsport PA MSA	99	1.33	16.64	3.13	20.03	14.58	24.76	25.00	38.57	57.29	3.24	1.08	2.80	3.64	3.39

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by bank.

<sup>9</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FNB OF PA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
38300 Pittsburgh PA MSA	2,623	28.75	73.66	43.04	64.51	18.45	17.04	1.38	2.28
9999 PA Non-MSA	2,566	28.13	74.94	47.23	62.43	22.37	15.20	3.98	8.40
<b>Limited Review:</b>									
11020 Altoona PA MSA	324	3.55	70.85	44.44	59.88	19.44	20.68	4.53	8.06
21500 Erie PA MSA	766	8.40	73.17	40.47	46.08	28.59	25.33	3.02	3.88
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	255	2.80	71.19	48.63	40.00	28.24	31.76	0.64	1.19
27780 Johnstown PA MSA	475	5.21	72.89	44.84	62.11	22.74	15.16	4.85	7.48
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	275	3.01	73.74	63.64	57.82	30.91	11.27	0.90	1.70
44300 State College PA MSA	240	2.63	71.54	55.42	58.75	17.50	23.75	3.48	7.14
48700 Williamsport PA MSA	78	0.85	75.18	51.28	52.56	28.21	19.23	0.85	3.74

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2009).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.11% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009			
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less	
<b>Full Review:</b>										
38300 Pittsburgh PA MSA	6	2.23	97.49	83.33	100.00	0.00	0.00	4.41	4.55	
9999 PA Non-MSA	121	44.98	98.12	80.99	84.30	14.88	0.83	4.61	4.78	
<b>Limited Review:</b>										
11020 Altoona PA MSA	77	28.62	97.87	85.71	77.92	18.18	3.90	36.54	51.52	
21500 Erie PA MSA	9	3.35	99.30	100.00	88.89	0.00	11.11	9.09	14.29	
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	0	0.00	98.02	0.00	0.00	0.00	0.00	0.00	0.00	
27780 Johnstown PA MSA	3	1.12	97.24	100.00	100.00	0.00	0.00	7.14	10.00	
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	0	0.00	95.66	0.00	0.00	0.00	0.00	0.00	0.00	
44300 State College PA MSA	32	11.90	98.15	87.50	81.25	15.63	3.13	11.86	14.00	
48700 Williamsport PA MSA	14	5.20	97.28	92.86	78.57	14.29	7.14	2.00	2.17	

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2009).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 13.01% of small loans to farms originated and purchased by the bank.

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS		Geography: FNB OF PA				valuation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
38300 Pittsburgh PA MSA	0	9,568	27	0	30	11,993	71.84	1	3,417
9999PA Non-MSA	0	0	0	6	0	2,571	15.40	0	0
<b>Limited Review:</b>									
11020 Altoona PA MSA	0	0	5	5	5	5	0.02	0	0
21500 Erie PA MSA	0	00	0	69	0	69	0.00	0	0
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	0	0	0	21	0	21	0.00	0	0
27780 Johnstown PA MSA	0	0	3	31	0	31	0.00	0	0
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	0	0	0	30	0	30	0.00	0	0
44300 State College PA MSA	0	01,181	0	5	0	0	7.10	0	0
48700 Williamsport PA MSA	0	0	1	Less than 1	0	0789	4.73	0	0
York Hanover MSA 49620	0	0	0	0	0	0	0	0	0

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

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

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS		Geography: STATEWIDE/REGIONAL INVESTMENTS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Statewide / Regional Investments that benefit more than one assessment area	13	4380	3	3594	16	7974	100.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.  
 \*\* 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009										
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population						
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
<b>Full Review:</b>																		
38300 Pittsburgh PA MSA	30.72	63	0	28.25	0.00	26.98	44.44	28.57	2	4	0	0	-2	0	2.88	20.42	51.63	25.06
9999 PA Non-MSA	24.77	0	62	27.80	1.61	17.74	70.97	9.68	0	0	0	0	0	0	0.41	11.11	81.40	7.09
<b>Limited Review:</b>																		
11020 Altoona PA MSA	4.39	12		5.38	0.00	8.33	91.67	0.00		1	0	0	-1	0	1.35	16.29	73.38	8.99
21500 Erie PA MSA	5.68	0	11	4.93	9.09	9.09	72.73	9.09	1	1	0	0	0	0	4.40	16.81	53.86	24.93
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	.70	0	2	.90	0.00	0.00	50.00	50.00	0	0	0	0	0	0	3.81	18.46	55.47	22.26
27780 Johnstown PA MSA	7.27	19		8.52	10.53	21.05	52.63	15.79	0	1	0	0	-1	0	1.64	12.26	71.00	15.11
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	1.74	6		2.69	0.00	16.67	50.00	33.33	0	0	0	0	0	0	0.00	11.47	71.71	16.82
44300 State College PA MSA	5.26	0		7.62	11.77	11.77	41.18	35.29	0	0	0	0	0	0	7.31	17.66	40.93	30.11
48700 Williamsport PA MSA	1.34	0	5	2.24	0.00	60.00	40.00	0.00	0	0	0	0	0	0	0.00	18.22	77.66	4.12
York Hanover MSA 49620	0.00	1		0.45	100	0.00	0.00	0.00	0	0	0	0	0	0	3.68	8.14	80.70	7.48

**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System				Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
38300 Pittsburgh PA MSA	30.72	63 0	28.25	0.00	26.98	44.44	28.57	2	4	0	0	-2	0	2.88	20.42	51.63	25.06
9999 PA Non-MSA	24.77	062	27.80	1.61	17.74	70.97	9.68	0	0	0	0	0	0	0.41	11.11	81.40	7.09
<b>Limited Review:</b>																	
11020 Altoona PA MSA	4.39	12	5.38	0.00	8.33	91.67	0.00		1	0	0	-1	0	1.35	16.29	73.38	8.99
21500 Erie PA MSA	5.68	011	4.93	9.09	9.09	72.73	9.09	1	1	0	0	0	0	4.40	16.81	53.86	24.93
25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL	.70	02	.90	0.00	0.00	50.00	50.00	0	0	0	0	0	0	3.81	18.46	55.47	22.26
27780 Johnstown PA MSA	7.27	19	8.52	10.53	21.05	52.63	15.79	0	1	0	0	-1	0	1.64	12.26	71.00	15.11
42520 Scranton Wilkes Barre PA Luzerne PARTIAL	1.74	6	2.69	0.00	16.67	50.00	33.33	0	0	0	0	0	0	0.00	11.47	71.71	16.82
44300 State College PA MSA	5.26	0	7.62	11.77	11.77	41.18	35.29	0	0	0	0	0	0	7.31	17.66	40.93	30.11
48700 Williamsport PA MSA	0.00	1.34	.05	2.24	0.00	60.00	40.00	0.00	0	0	0	0	0	0	18.22	77.66	4.12
York Hanover MSA 49620	0.00	1	0.45	100	0.00	0.00	0.00	1	0	1	0	0	0	3.68	8.14	80.70	7.48

**Institution ID:** FIRST NATIONAL BANK OF PA (10000000249) (Included)

**Table 1. Lending Volume**

LENDING VOLUME												
Geography: FNB OF PA												
Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009												
Assessment Area (2010):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>												
17460 Cleveland Elyria Menton Lake	0.70	75	6,260	108	20,966	0	0	0	0	183	27,226	0.00

\* Loan Data as of December 31, 2009. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from January 01, 2010 to December 31, 2010.

\*\*\* Deposit Data as of January 11, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.



**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner OCC Units***	% BANK Loans****	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	13	0.37	0.00	0.00	2.04	0.00	58.09	61.54	39.87	38.46	0.04	0.00	0.00	0.04	0.06

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner OCC Units***	% BANK Loans****	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	% Owner OCC Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	24	0.42	0.00	0.00	2.04	0.00	58.09	75.00	39.87	25.00	2.61	0.00	0.00	3.14	2.13

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	38	0.51	0.00	0.00	2.04	0.00	58.09	55.26	39.87	44.74	0.16	0.00	0.00	0.21	0.11

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	0	0.00	0.00	0.00	7.67	0.00	83.52	0.00	8.80	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2009 Peer Mortgage Data (USPR)

\*\* Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

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

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	108	1.18	0.00	0.00	4.72	0.00	56.20	40.74	39.08	59.26	0.29	0.00	0.00	0.21	0.41

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2009).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	0	0.00	0.00	0.00	2.51	0.00	54.49	0.00	43.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2009 Peer Small Business Data -- US and PR  
 \*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 \*\*\* Source Data - Dun and Bradstreet (2009).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families 10	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	13	0.37	12.32	25.00	17.37	25.00	24.08	16.67	46.23	33.33	0.05	0.21	0.08	0.00	0.00

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 3.7% of loans originated and purchased by bank.

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

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families* **	% BANK Loans****	% Families <sup>11</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	24	0.42	12.32	8.70	17.37	39.13	24.08	26.09	46.23	26.09	2.75	3.03	1.28	3.08	3.48

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by bank.

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



**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: FNB OF PA								Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families <sup>12</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	38	0.51	12.32	2.70	17.37	18.92	24.08	54.05	46.23	24.32	0.18	0.00	0.15	0.47	0.06

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by bank.

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

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FNB OF PA			Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	108	1.18	77.98	49.07	44.44	33.33	22.22	0.29	0.63

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2009).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.11% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009		
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	0	0.00	97.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2009 Peer Small Business Data -- US and PR  
 \*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.  
 \*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2009).  
 \*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 13.01% of small loans to farms originated and purchased by the bank.

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS		Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	0	0	1	Less than 1	0	Less than 1	100.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.  
 \*\* 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS		Geography: STATEWIDE/REGIONAL INVESTMENTS				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Statewide / Regional Investments that benefit more than one assessment area	13	4380	3	3594	16	7974	100.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.  
 \*\* 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009									
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
			Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
<b>Full Review:</b>																	
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	.82	0	1.35	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	3.35	59.91	36.74

**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System				Geography: FNB OF PA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2009									
MA/Assessment Area:	Deposits	Branches				ATMs				Population							
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
17460 Cleveland Elyria Mentor Geauga Lake PARTIAL	.82	0	1.35	0.00	0.00	66.67	33.33	3	0.00	0	0	2	1	0.00	3.35	59.91	36.74

**11020 Altoona PA MSA**

Demographic Information for Limited Scope Area: 11020 Altoona PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	34	2.94	17.65	73.53	5.88	0.00
Population by Geography	129,144	1.35	16.29	73.38	8.99	0.00
Owner-Occupied Housing by Geography	37,561	0.17	13.78	76.33	9.73	0.00
Business by Geography	7,634	4.48	14.00	70.24	11.28	0.00
Farms by Geography	235	0.43	5.96	86.38	7.23	0.00
Family Distribution by Income Level	35,267	18.13	19.05	24.47	38.35	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	13,112	1.21	22.62	69.19	6.98	0.00
Median Family Income		40,157	Median Housing Value		71,123	
HUD Adjusted Median Family Income for 2010		53,200	Unemployment Rate		7.1% (as of 11/30/10)	
Households Below Poverty Level		13%				

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

Source: 2000 US Census and 2010 HUD updated MFI



**9999 PA Non-MSA**

Demographic Information for Full Scope Area: 9999 Non-MSAs						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	239	0.84	12.97	79.92	6.28	0.00
Population by Geography	979,727	0.41	11.11	81.40	7.09	0.00
Owner-Occupied Housing by Geography	288,023	0.22	9.56	83.90	6.32	0.00
Business by Geography	58,897	0.78	12.59	77.73	8.90	0.00
Farms by Geography	3,145	0.03	4.01	89.70	6.26	0.00
Family Distribution by Income Level	262,549	18.79	20.64	24.49	36.08	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	103,521	0.67	14.24	81.10	3.99	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		41,475 54,100 12%	Median Housing Value Unemployment Rate		69,901 (as of 11/30/2010) Bedford County 10.2% Clinton County 7.6% Crawford County 8.6% Greene County 6.9% Huntingdon County 9.9% Indiana County 7.4% Juniata County 6.9% Lawrence County 8.7% Mifflin County 9.3% Northumberland County 9.1% Schuylkill County 9.5% Snyder County 7.9% Somerset County 8.9% Union County 8.0% Venango County 8.2%	

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2010 HUD updated MFI

**49660 Youngstown Warren Boardman OH**

Demographic Information for Full Scope Area: 49660 Youngstown Warren Boardman OH						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	168	10.12	22.02	54.17	13.10	0.60
Population by Geography	602,964	4.31	15.14	62.07	18.48	0.00
Owner-Occupied Housing by Geography	176,407	2.55	11.77	64.91	20.77	0.00
Business by Geography	38,724	5.06	13.35	55.44	25.93	0.21
Farms by Geography	1,459	1.10	4.25	74.98	19.67	0.00
Family Distribution by Income Level	163,699	18.74	18.92	22.62	39.71	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	61,658	7.07	21.56	60.61	10.75	0.00
Median Family Income		44,378	Median Housing Value		79,856	
HUD Adjusted Median Family Income for 2010		53,500	Unemployment Rate		10.5% (as of 11/30/10)	
Households Below Poverty Level		11%				

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

Source: 2000 US Census and 2010 HUD updated MFI

**48700 Williamsport PA MSA**

Demographic Information for Limited Scope Area: 48700 Williamsport PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	27	0.00	22.22	70.37	7.41	0.00
Population by Geography	120,044	0.00	18.22	77.66	4.12	0.00
Owner-Occupied Housing by Geography	32,653	0.00	9.82	85.38	4.81	0.00
Business by Geography	7,958	0.00	23.80	72.14	4.06	0.00
Farms by Geography	294	0.00	5.44	92.52	2.04	0.00
Family Distribution by Income Level	31,916	16.64	20.03	24.76	38.57	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	11,703	0.00	20.83	76.05	3.12	0.00
Median Family Income		41,069	Median Housing Value		83,118	
HUD Adjusted Median Family Income for 2010		52,400	Unemployment Rate		8.2% (as of 11/30/10)	
Households Below Poverty Level		12%				

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

Source: 2000 US Census and 2010 HUD updated MFI

**44300 State College PA MSA**

Demographic Information for Limited Scope Area: 44300 State College PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	29	6.90	20.69	34.48	34.48	3.45
Population by Geography	135,758	7.31	17.66	40.93	30.11	3.99
Owner-Occupied Housing by Geography	29,673	0.16	18.90	48.00	32.94	0.00
Business by Geography	9,166	11.75	12.68	41.00	34.25	0.33
Farms by Geography	379	1.06	15.83	54.09	29.02	0.00
Family Distribution by Income Level	28,628	18.06	19.42	23.44	39.09	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	10,729	2.23	26.54	51.47	19.77	0.00
Median Family Income		50,572	Median Housing Value		115,536	
HUD Adjusted Median Family Income for 2010		66,300	Unemployment Rate		5.5% (as of 11/30/10)	
Households Below Poverty Level		18%				

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

Source: 2000 US Census and 2010 HUD updated MFI

**42520 Scranton Wilkes Barre PA Luzerne PARTIAL**

Demographic Information for Limited Scope Area: 42520 Scranton Wilkes Barre PA Luzerne PARTIAL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	103	0.00	13.59	73.79	12.62	0.00
Population by Geography	319,250	0.00	11.47	71.71	16.82	0.00
Owner-Occupied Housing by Geography	91,880	0.00	8.75	73.69	17.56	0.00
Business by Geography	22,297	0.00	11.34	71.77	16.89	0.00
Farms by Geography	461	0.00	3.90	69.41	26.68	0.00
Family Distribution by Income Level	84,729	19.48	18.97	22.94	38.61	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	32,575	0.00	16.62	73.18	10.20	0.00
Median Family Income		43,893	Median Housing Value		83,155	
HUD Adjusted Median Family Income for 2010		56,500	Unemployment		9.2% (as of 11/30/10)	
Households Below Poverty Level		12%				

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

Source: 2000 US Census and 2010 HUD updated MFI

**38300 Pittsburgh PA MSA**

Demographic Information for Full Scope Area: 38300 Pittsburgh PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	721	5.13	23.99	49.79	20.94	0.14
Population by Geography	2,431,087	2.88	20.42	51.63	25.06	0.00
Owner-Occupied Housing by Geography	711,338	1.23	17.74	54.91	26.11	0.00
Business by Geography	169,399	3.44	17.99	46.02	32.43	0.11
Farms by Geography	3,789	0.61	12.38	63.95	23.04	0.03
Family Distribution by Income Level	654,982	19.53	18.74	22.04	39.70	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	250,635	4.83	28.87	53.06	13.24	0.00
Median Family Income		47,195	Median Housing Value		86,535	
HUD Adjusted Median Family Income for 2010		63,000	Unemployment Rate		7.4% (as of 11/30/10)	
Households Below Poverty Level		11%				

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

Source: 2000 US Census and 2010 HUD updated MFI

**27780 Johnstown PA MSA**

Demographic Information for Limited Scope Area: 27780 Johnstown PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	48	4.17	20.83	62.50	12.50	0.00
Population by Geography	152,598	1.64	12.26	71.00	15.11	0.00
Owner-Occupied Housing by Geography	45,242	0.61	10.39	73.59	15.40	0.00
Business by Geography	8,876	6.88	8.80	68.15	16.17	0.00
Farms by Geography	254	0.39	2.76	79.92	16.93	0.00
Family Distribution by Income Level	40,891	17.49	19.68	23.76	39.06	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	15,201	2.12	18.44	70.84	8.59	0.00
Median Family Income		37,765	Median Housing Value		61,571	
HUD Adjusted Median Family Income for 2010		49,900	Unemployment Rate		8.7% (as of 11/30/10)	
Households Below Poverty Level		13%				

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

Source: 2000 US Census and 2010 HUD updated MFI

**25240 Harrisburg Carlisle PA Cumberland Dauphin PARTIAL**

Demographic Information for Limited Scope Area: 25240 Harrisburg Carlisle PA Cumber Dauphin PARTIAL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	102	4.90	24.51	51.96	18.63	0.00
Population by Geography	465,472	3.81	18.46	55.47	22.26	0.00
Owner-Occupied Housing by Geography	127,751	1.72	13.78	59.10	25.41	0.00
Business by Geography	38,726	2.60	15.90	60.46	21.03	0.00
Farms by Geography	1,164	0.26	4.64	79.04	16.07	0.00
Family Distribution by Income Level	122,754	17.68	19.03	23.88	39.41	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	45,062	7.02	24.17	55.92	12.89	0.00
Median Family Income		52,829	Median Housing Value		104,921	
HUD Adjusted Median Family Income for 2010		71,000	Unemployment Rate		7.5% (as of 11/30/10)	
Households Below Poverty Level		8%				

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

Source: 2000 US Census and 2010 HUD updated MFI



**21500 Erie PA MSA**

Demographic Information for Limited Scope Area: 21500 Erie PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	72	6.94	19.44	51.39	22.22	0.00
Population by Geography	280,843	4.40	16.81	53.86	24.93	0.00
Owner-Occupied Housing by Geography	73,708	1.45	10.88	59.21	28.47	0.00
Business by Geography	17,295	6.99	15.80	54.69	22.52	0.00
Farms by Geography	718	0.97	3.48	76.32	19.22	0.00
Family Distribution by Income Level	71,650	18.52	18.90	23.47	39.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,808	6.49	23.71	53.97	15.83	0.00
Median Family Income		44,825	Median Housing Value		83,573	
HUD Adjusted Median Family Income for 2010		57,100	Unemployment		8.5% (as of 11/30/10)	
Households Below Poverty Level		12%				

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

Source: 2000 US Census and 2010 HUD updated MFI

**17460 Cleveland Elyria Mentor Geauga Lake PARTIAL**

Demographic Information for Full Scope Area: 17460 Cleveland Elyria Mentor Geauga Lake PARTIAL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	85	0.00	3.53	65.88	30.59	0.00
Population by Geography	318,406	0.00	3.35	59.91	36.74	0.00
Owner-Occupied Housing by Geography	97,116	0.00	2.04	58.09	39.87	0.00
Business by Geography	25,505	0.00	4.72	56.20	39.08	0.00
Farms by Geography	1,035	0.00	2.51	54.49	43.00	0.00
Family Distribution by Income Level	87,749	12.32	17.37	24.08	46.23	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,054	0.00	5.24	70.28	24.48	0.00
Median Family Income		52,660	Median Housing Value		145,250	
HUD Adjusted Median Family Income for 2010		64,800	Unemployment		8.5% (as of 11/30/10)	
Households Below Poverty Level		5%				

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

Source: 2000 US Census and 2010 HUD updated MFI