



# PITTSBURGH COMMUNITY REINVESTMENT GROUP

27TH ANNUAL MORTGAGE LENDING STUDY



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# Executive Summary

The Allegheny County mortgage lending market has shifted substantially in the last decade of Home Mortgage Disclosure Act (HMDA) reporting data, with dramatic changes from 2018 to 2021. During that period, mortgage applications rose by 54.8% from 49,222 applications in 2018 to 77,287 applications in 2021. The percentage of applications that resulted in a loan origination increased from 64.3% in 2018 to 66.4% in 2021, while denial rates fell from 18.3% to 13.6% from 2018 to 2021. However, loan fallout (loans that do not result in origination or denial but are instead closed for incompleteness or withdrawn by the applicant – a potential sign of discrimination) increased from 17.4% to 20.0% from 2018 to 2021. Total dollars loaned by all lending institutions nearly doubled from \$5.25 billion in 2018 (unadjusted for inflation) to \$10.82 billion in 2021.

While banks and bank affiliates make up a slight majority of all applications received in 2021 (50.6%), this marks a significant decrease in their share of application volume from 2018 (63.0%). Mortgage companies have increased their share during this period from 32.4% to 46.0% respectively, while credit unions continue to represent less than 5.0% of the lending market in Allegheny County. This is a concerning trend as banks with a Community Reinvestment Act (CRA) obligation to the Pittsburgh metropolitan statistical area (MSA) now represent an increasingly smaller proportion of the total loan activity in the region.

The primary driver of increased loan activity and dollars originated in Allegheny County has come via an increase in loan refinancing activity. While this trend took off nationally during the COVID-19 pandemic in 2020, when interest rates were still at historic lows, loan refinancing became the plurality of Allegheny County loan purposes in 2019, surpassing home purchase loans. By 2021, loan refinancing was the comprised most of all loan applications in Allegheny County. Refinancing loans often tend to benefit wealthy, white homeowners relative to low- and moderate-income (LMI) or minority homeowners.

Despite growth in terms of raw totals of applications, originations, and dollars loaned for LMI borrowers, minority borrowers, and borrowers living in LMI census tracts – these groups saw their share of originations and dollars shrink compared to all borrowers from 2018 to 2020. This represented an increase in origination rates and total dollars loaned for the above groups, which while important, still resulted in a growing gap compared to wealthier, white borrowers. Despite modest growth in 2021, LMI borrowers and borrowers residing in LMI census tracts did not make up their share of applications, originations, and dollars lost from 2018 to 2020. Only non-Hispanic African American borrowers increased their share of originations from 2018 to 2021, and only by 0.1 percentage points (from 4.1% of all originations in 2018 to 4.2% in 2021).

Following the Great Recession, the Allegheny County lending market seemed to have stabilized in 2015 and showed significant growth in mortgage lending activity from 2017

to 2021. This activity resulted in a near doubling of applications, originations, and dollars loaned from 2017 to 2021. However, low- and moderate-income and minority borrowers still lagged significantly behind middle- and upper-income white borrowers during this period, in which this gap grew substantially during the early stages of the COVID-19 pandemic when interest rates were still at historic lows. While some individual lenders are succeeding in the meeting the market demands for low- and moderate-income and minority borrowers, there is still considerable work needed to achieve greater equity in Allegheny County.

## Organizational History

The Pittsburgh Community Reinvestment Group (PCRG) first organized in 1988 as a coalition of community-based organizations, advocates, and activists to provide a coordinated response to the practice of redlining - the refusal of banks to lend to certain neighborhoods and areas based on perceived lack of creditworthiness, often along racial, ethnic, and class lines. Despite the passage of the Community Reinvestment Act (CRA) in 1977, a law that obligated banks to meet the credit needs of the geographies in which they operate, the intervening decades have done little to touch the pervasive segregation and lack of investment in Pittsburgh and Allegheny County's LMI neighborhoods and communities of color. By working together across neighborhoods and municipalities to bring this issue to light, PCRG and our members and partners, have spurred the flow of capital and other resources into many of Southwestern Pennsylvania's most vulnerable communities.

We continue this work through our membership base of over 60 organizations in Southwestern Pennsylvania, and partnerships with almost two dozen local and national financial institutions, city and county governments, the Pittsburgh Regional Transit, and the local foundation community. Since our founding over three decades ago, the financial services market has evolved drastically, and we have grown and changed with it. While we began as community advocates for increased investment in Pittsburgh's de facto redlined communities, we are now a large and diverse coalition guided equity and justice in the areas of capital, the environment, mobility, and transportation.

PCRG has long been nationally recognized as a leader on issues of equitable lending, development, and access to capital. Our national partners include the National Community Reinvestment Group (NCRC), Fannie Mae, Freddie Mac, the Federal Reserve Bank of Cleveland, and NeighborWorks America. Our efforts to advocacy for equity and justice in this space have culminated in our Annual Community Development Summit, which will continue PCRG's role as a local and regional thought leader and advocate for the 13<sup>th</sup> consecutive year in June 2023.

# Mission Statement

The Pittsburgh Community Reinvestment Group (PCRG) is a coalition of leaders working to achieve economic justice and equitable resources to revitalize the Pittsburgh region. PCRG utilizes its strength of advocacy, engagement, and policy formulation to focus its efforts on ensuring equitable access to land and the environment, capital, and mobility to improve the health and wealth of communities.

## Report Cover Photo Attributions

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## PITTSBURGH COMMUNITY REINVESTMENT GROUP 2022 MEMBERSHIP

A+ Schools	Hazelwood Initiative, Inc.	Perry Hilltop Citizens Council
Action Housing	Highland Park CDC	PHDA (Pittsburgh Housing Development Association, Inc.)
Allegheny City Central Association/Central Northside Neighborhood Council	Hill CDC	Pittsburgh Downtown CDC
Allegheny Land Trust	Hill District Consensus Group	Pittsburgh Project
Amani Community Development Corporation	Hilltop Alliance	Polish Hill Civic Association
Bloomfield Development Corp.	Housing Alliance of Pennsylvania	Powerlink
Bloomfield-Garfield Corp.	Larimer Consensus Group	Project Love Coalition
Bona Fide Bellevue	Lawrenceville Corp.	Rebuilding Together Pittsburgh
Brookline Area Community Council	Lawrenceville United	Sharpsburg Neighborhood Organization
East Allegheny Community Council	Manchester Citizens Corp.	South Side Community Council
East Liberty Development, Inc.	McKees-Rocks CDC	South Side Slopes Neighborhood Association
Economic Development South	Mexican War Streets Society	Spring Hill Civic League
Etna Economic Development Corporation	Millvale Borough Development Corp.	Squirrel Hill Urban Coalition
Fineview Citizens Council	Mount Washington CDC	TriCOG Land bank
Friendship Community Group	Neighborworks Western PA	Tube City Renaissance
Garfield Jubilee Association	North Point Breeze Development Corporation	Uptown Partners of Pittsburgh
Grounded for Good -- GTECH Strategies, Inc.	Northside Leadership Conference	Washington City Wide Community Development
Habitat for Humanity of Greater Pittsburgh	Oakland Planning and Development Corporation	Wilkinsburg CDC
	Operation Better Block	
	Penn Hills CDC	



#### **Mid Tier Bankers' Collaborative Council Membership 2022**

Bank of America	First National Bank	PNC Bank
BNY Mellon	Huntington Bank	S&T Bank
Citizens Bank	JP Morgan Chase Bank	Tristate Capital Bank
Dollar Bank	Key Bank	WesBanco
First Commonwealth Bank	Northwest Bank	Woodforest National Bank

#### **Community Bankers' Collaborative Council Membership 2022**

AmeriServ Financial Bank	SSB Bank
Brentwood Bank	Standard Bank
Farmers National Bank of Emlenton	Union Savings Bank
NexTier Bank	Washington Financial Bank
Sewickley Savings Bank	West View Savings Bank

# History of the Community Reinvestment Act

Congress enacted the Community Reinvestment Act in 1977 following other civil rights era housing legislation such as the Fair Housing Act of 1968, the Equal Credit Opportunity Act (ECOA) of 1974, and the Home Mortgage Disclosure Act (HMDA) of 1975. The legislation sought to remedy the effects of housing discrimination and redlining by requiring banks to lend in the communities that they conduct their business – including low- and moderate-income areas. Banks regulated under the Community Reinvestment Act were encouraged to expand their lending in these communities while still maintaining safe lending practices. Specifically, the law calls for banks to support affordable housing, small business development, social services, and neighborhood stabilization through their LMI lending.

Banks are regularly examined by their supervising agencies, the Federal Reserve System, the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC), on a semi-regular basis to judge the institution's CRA compliance. Depending on the asset size of the bank at the time of the evaluation, regulators examine banks on their lending, services, and community development and investments to the area where they have a physical branch presence. Banks then receive either a passing score of "Outstanding" or "Satisfactory" or a failing score of "Needs Improvement" or "Substantial Non-compliance."

Despite the civil rights history that led to the creation of the law, the CRA is race-neutral and does not evaluate banks on their lending and banking practices to racial minorities. Proponents of the CRA have argued that laws such as the Fair Housing Act and ECOA provide necessary protections to fight discrimination of protected classes such as race, ethnicity, age, disability status, and others. In May 2022, the agencies tasked with implementing and enforcing CRA issued a Notice of Proposed Rulemaking regarding CRA modernization. This represented the first major change to the law since changes the legislative and regulatory changes passed by Congress and the Clinton Administration in the mid-to-late 90s. This modernization process would bring about new opportunities and challenges in the community development space. For more information on the proposed rulemaking, [please read PCRG's comment letter to the federal regulators here.](#)

## Community Reinvestment Act Examinations

On a three-to-five-year basis, regulators examine banks based on their asset size of the examination year (adjusted annually for inflation).

## Small Bank Examinations

As of the January 2022, banks with assets less than \$346 million are subject to solely the lending test. This includes the bank's loan-to-deposit ratio, the percentages of loans within the institution's assessment area, the geographic distribution of loans to LMI areas, the bank's record of lending to borrowers of different income levels, record of small business and farming loans if applicable, and more.

## Intermediate-Small Bank Examinations

Banks with assets less than \$1.384 billion but greater than \$346 million are evaluated as intermediate-small banks and receive the lending test as well as the community development test. The lending test remains consistent for intermediate-small banks, while the community development test examines the bank's thoroughness and effectiveness in responding to the local community development needs within their assessment areas.

## Large Bank Examination

The most rigorous of the CRA examinations are reserved for banks with assets greater than \$1.384 billion. Federal regulators consider these to be large banks and subject to the lending test, service test, and investment test. The large bank lending test is similar to earlier lending tests, with added focuses on community development loans based on the amount of loans and dollar amounts, as well as the complexity and innovation involved in the lending. The service test examines the bank's effectiveness at supplying basic banking services to LMI borrowers throughout the bank's branch network. This includes the bank's distribution of retail branches in LMI areas, the record of branch openings and closures, the availability and effectiveness of alternatives to retail banking for LMI borrowers, the range of banking services with assessment areas, and the extent of community development services provided within the area. Lastly, the investment test for large banks examines how the bank is reinvesting back into the community. This includes the dollar amount of qualified community development investments (in organizations like community development financial institutions (CDFIs), community development corporations (CDCs), and others), LMI loans to individuals and small businesses, the innovativeness and complexity of investments, and the responsiveness to the community's credit and development needs.

## Additional Examination Procedures

Wholesale and limited purpose banks are evaluated solely on the community development test. Furthermore, any bank may be evaluated on a strategic plan

instead of their assigned threshold tests. However, federal regulators must approve of a bank's strategic plan before it can be used in lieu of a formal CRA examination.

Banks receive scores based on their final examination results, including an overall grade, and the grades of individual components of the tests used. Other results may include statewide or metropolitan statistical area (MSA) scores based on the size and scope of the examinations used. Examination results are weighted based on the core of a bank's business activity when multiple assessment areas are available.

The results of CRA examinations may contribute to the ability of a bank to open or close branches, and in the merger/acquisition process. Data collected in CRA examinations, as well as in HMDA, is useful in identifying patterns of housing discrimination, understanding the housing and community development needs of certain areas, and aiding LMI communities and communities of color in accessing financial services.

## Data Sources and Methodology

PCRG's annual mortgage lending study primarily uses data from HMDA, including the previous decade of lending data from 2012 to 2021. The Consumer Financial Protection Bureau (CFPB) makes this data available annually with help from the Federal Financial Institutions Examination Council (FFIEC). The following analysis will focus on the most recent year and provide general trends for neighborhoods and banks over the last decade. Census tract information is reflective of American Community Survey (ACS) five-year estimate data over two periods. HMDA data from 2017 to 2021 reflects 2010 census tract boundaries, 2015 ACS estimates for tract demographics, and 2015 ACS estimates for median family income adjusted annually for inflation by the FFIEC. HMDA data from 2012-2016 also uses 2010 census tract boundaries but uses 2010 ACS estimates for demographic and income information. HMDA reported transactions from 2022 will begin using the 2020 census boundaries and ACS five-year estimates.

In 2018, HMDA added more fields to the dataset and change the reference ID sources for financial institutions to the global Legal Entity Identifier (LEI) database. PCRG has taken steps to keep bank references consistent across years, but due to the size and scope of the total transactions included there may remain inconsistencies regarding financial institution names across years. Below are some examples:

HMDA 2012-2017 Name	HMDA 2018-2021 Name
First National Bank of Pennsylvania	First National Bank of PA
Howard Hanna Mortgage Services, Inc.	Howard Hanna Financial Services, Inc.
Slovak Savings Bank	SSB Bank

In some cases, banks may have undergone changes which necessitated aggregating across different entities, such as Citizens Bank of Pennsylvania and Citizens Bank National Association. Additionally, some entities also have minor changes such as using “National Association” in one year and “NA” in another. Other entities may change punctuation throughout, such as the use of “Corporation,” “Corp.” or “Corp.”

Additional tract information used in PCRG’s web companion site uses various 2019 five-year ACS estimates to provide better context of local neighborhoods and municipalities. This data includes educational attainment, housing values and homeownership statistics, transportation availability, and more.

## Data Dictionary

### Applicant Information

#### Race and Ethnicity

Within the dataset, the Home Mortgage Disclosure Act (HMDA) requires lenders to provide demographic information related to age, gender, race and ethnicity, and income status of the applicants. Applicants can voluntarily supply this information, or financial institutions can record it on a visual or surname confirmation basis. Since 2018, the FFIEC has increased the level of specificity in recording race and ethnicity. An example would be that an applicant of Hispanic or Latino ethnicity could voluntarily choose to identify as Mexican, Puerto Rican, Cuban, or other Hispanic or Latino origins.

For the purposes of this study, PCRG has reconstituted the broader race and ethnicity categories to simplify analysis and to maintain some comparisons to pre-2018 HMDA datasets. Because there are multiple spaces to select identify for race or ethnicity, if someone identifies as a broad category and a selective category, they are appointed the broadest category. An example would be an applicant who identifies as Asian (a value of 2 in the HMDA dataset) and again as Japanese (a value of 24). However, if the applicant identifies as Black or African American (a value of 3) and as Japanese (a value of 24) we would treat the applicant as two or more minority races.

Furthermore, PCRG also included both race and ethnicity into a single demographic characteristic, using the following criteria:

- Race/Ethnicity Not Available – the applicant (and co-applicant if applicable) chooses not to identify as any race or ethnicity
- Non-Hispanic White – the applicant (and co-applicant if applicable) identifies as both white and of non-Hispanic or Latino ethnicity
- Non-Hispanic Black – if single applicant identifies as Black or African American and as non-Hispanic or Latino ethnicity. If co-applicants, both identify as non-Hispanic or Latino and at least one applicant/co-applicant identifies as white and the other identifies as Black or African American. If both applicant/co-applicants identify as one or more minority races, PCRG recognizes the applicant as “Two or more Minority Races”
  - This logic also applies to American Indian or Alaska Native applicants, Asian applicants, and Native Hawaiian or Other Pacific Islander Applicants
- If an applicant and/or co-applicant identifies as Hispanic or Latino, PCRG has assigned the applicant as a Hispanic or Latino applicant.

### Age and Gender

HMDA datasets provide information on the age and gender of the applicants. Gender is either self-identified as either male, female, both male and female, or not applicable. It may also be listed as not provided by mail, internet, or telephone application. This applies for the co-applicants if they are included. Similarly, HMDA records applicants' ages in groups, and includes an added flag for whether the applicant is over the age of 62.

While there is an undeniable use for this information, PCRG did not use this information in conducting this analysis, choosing to instead focus on race and ethnicity, as well as the income characteristics of census tracts and applicants.

### Income Status

HMDA reporting also provides the applicant's reported gross annual income and the ratio, as a percentage, of monthly debt to monthly income. Additionally, HMDA also includes the applicant's credit score type, but not the applicant's actual credit score.

For this analysis, PCRG calculated the applicant's income group using the income thresholds for area median income. This process uses the applicant's reported income relative to the FFIEC provided Pittsburgh Metro Area median family income. In 2021, the income levels of applicants are as follows:

<b>Income Group</b>	<b>Percentage of MSA Median Family Income</b>	<b>2021 Dollar Income Threshold (based on AMI of \$84,200)</b>
<b>Low Income</b>	0% - 49.99%	\$0 - \$42,099
<b>Moderate Income</b>	50% - 79.99%	\$42,100 - \$67,399
<b>Middle Income</b>	80% - 119.99%	\$67,400 - \$101,099
<b>Upper Income</b>	> 120%	> \$101,100

Additionally, PCRG treats applicants without a reported income as a separate category of ‘Unknown Income.’ While loans reported without an income are typically associated with loans purchased from another institution, there are many primary originations that do not have a reported applicant income level. PCRG kept these records for analysis as ‘Unknown Income’ to preserve as many records as possible, and to allow for additional analysis of purchased loans in the future.

HMDA records applicant’s debt-to-income ratios, grouped in various sized bins, which is useful to clarify denial reasons. However, while important in distinguishing potentially credit worthy applicants facing denials, PCRG has chosen to not include that in this general lending study.

## Loan Information

### *Applications*

PCRG is treating loan applications as loan actions in HMDA where the ‘action\_taken’ field in the dataset is less than or equal to 5, meaning it does not include purchased loans or preapproval actions taken.

### *Origination Rate*

The origination rate for any given group is equal to the number of loans originated divided by total applications.

$$\text{Origination Rate} = \frac{\# \text{ of originations}}{\# \text{ of applications}} = \frac{\text{action\_taken} = 1}{\text{action\_taken} \leq 5}$$

### *Denial Rate*

The denial rate for any given group is equal to the number of loans denied divided by total applications.

$$\text{Denial Rate} = \frac{\# \text{ of denials}}{\# \text{ of applications}} = \frac{\text{action\_taken} = 3}{\text{action\_taken} \leq 5}$$

### *Fallout Rate*

The fallout rate for any given group is equal to the number of loans that a given lender approves but is not accepted by the applicant, applications that were withdrawn by the applicant, or applications closed by the bank for incompleteness, divided by total applications.

$$\text{Fallout Rate} = \frac{\# \text{ of loans falling out of the process}}{\# \text{ of applications}} = \frac{\text{action\_taken} = 2, 4, \text{ or } 5}{\text{action\_taken} \leq 5}$$

### *Purchased Loans*

Loans with an action\_taken equal to 6, are loans that a bank may purchase from another primary mortgage originator, such as another bank, government-sponsored enterprises (such as Fannie Mae, Freddie Mac, etc.), credit unions, mortgage firms, and more. PCRG has included some analysis on purchased loans, though the bulk of our analysis focuses on primary originations within the Pittsburgh market.

### **Denial Reasons**

HMDA reporting requires mortgage lenders to submit the reasons for a denied loan application in the HMDA dataset and allows lenders to list up to four discrete denial reasons. Because lenders can deny loans for multiple reasons, aggregations of denial reasons may differ over reporting periods and not equal 100 percent. Reasons for loan denial include:

- |                                  |                              |
|----------------------------------|------------------------------|
| 1) Debt-to-income ratio          | 2) Employment history        |
| 3) Insufficient collateral       | 4) Credit history            |
| 5) Insufficient cash             | 6) Unverifiable information  |
| 7) Incomplete credit application | 8) Mortgage insurance denied |
| 9) Other reasons                 |                              |

### **Loan Purposes**

The HMDA dataset includes three major categories of loan purposes: home purchase loans, home improvement loans, and refinancing loans. After 2018, HMDA further distinguished refinancing loans by dividing standard refinancing and cash out refinancing into separate categories. Additional loan purposes include other, nonstandard loans and a rarely used non-applicable category.

For this analysis, PCRG has aggregated refinanced loans back into a single category. Much like HMDA reported loans, the focus of this report concerns home purchase, home improvement, and refinancing loans – but we did not exclude other and non-applicable loans from aggregate totals.

## **Loan Types**

There are multiple categories for loan types in the HMDA dataset that PCRG has reduced to two major categories: conventional and government-backed loans. A conventional loan is a mortgage loan for a one-to-four housing unit property that is not insured or guaranteed by the federal government, and therefore riskier to the lender. Financial institutions often make these loans to applicants with higher income levels, well-established and high credit scores, and larger down payments. A government-backed loan is a loan that is either insured or guaranteed by the federal government through either the Federal Housing Administration, the Department of Veterans Affairs, or the Department of Agriculture's Rural Housing Service or Farm Service Agency. These loan products are typically available to a wide variety of applicants, often with modest incomes and credit scores, and lower down payment requirements – that may require mortgage interest to be paid by the borrower.

## **Property Types**

HMDA breaks down housing units by unit size and construction type. PCRG's primary focus of residential lending is on 1–4-unit housing, separated from multifamily housing (housing with more than 5 units). Additionally, the construction type focuses on housing units built on site or manufactured (prefabricated housing units and/or mobile homes). Of the over 280,000 HMDA recorded applications from 2018 to 2021, only 1,020 were for manufactured housing.

## **Other Loan Factors**

### *Occupancy Type*

HMDA tracks if loans are the applicant's primary residence (also commonly referred to as owner-occupied housing units), or if it is an applicant's secondary residence or investment property.

### *Exempt Reporting Flags*

HMDA has exempted small and intermediate-small banks, as well as mortgage firms and credit unions to report certain characteristics of a loan application such as: whether the loan is a reverse mortgage, whether the loan is an open-end line of credit, or whether the loan is for a business or commercial purpose.

# Tract Information

## Location Information

Loan applications receive a series of location-based codes and references to accurately locate the property of the application down to the census tract level. This includes:

- MSA-MA: Metropolitan Statistical Area or Metropolitan Division, an area that has a population greater than 50,000 residents and at least one urbanized core area. For loans in the seven county Pittsburgh, PA MSA, this code is 38300.
- State Code: the two-letter abbreviation for the state - PA for Pennsylvania.
- County Code: the five-digit FIPS code which gives the state and county of the loan application. For Allegheny County, this would be 42003, where 42 represents the state (Pennsylvania) and 003 stands for the county (Allegheny).
- Census Tract: the eleven-digit FIPS code, which gives the state, county, and census tract location. An example would be the Central Business District of Pittsburgh (also known as the Golden Triangle) would be 42003020100. 020100 would be the census tract within Allegheny County (42003).
  - Census tracts for the City of Pittsburgh, all other townships, municipalities, and locales in Allegheny County are HMDA reported with the 42003-census tract prefix. PCRG has separated the City of Pittsburgh tracts from the remainder of Allegheny County
  - A census tract is typically an area of between 2,000 and 8,000 residents – and can conform to (but not exactly with) neighborhood, town, and other boundaries
  - There are some census tracts within the City of Pittsburgh with little to no population, often representing city parks, graveyards and cemeteries, and fully commercial districts. These census tracts all begin with 4200398----

## Income Information

Along with the location information, the FFIEC reports tract level information useful for analysis. This includes the tract level median family income as a percentage of the metropolitan statistical area median income (annually adjusted by the FFIEC).

For the 2021 HMDA data, this uses the 2010 census boundary lines, the 2015 American Community Survey race and population 5-year estimates, and the 2015 median family income for the Pittsburgh, PA MSA adjusted to 2021 dollars. The 2022 HMDA data will be the first to use the 2020 census tract boundaries, and the 2020 ACS 5-year estimates for tract level data, with income adjusted to 2022 dollars. FFIEC area median

incomes are like HUD area median incomes and assume an average family size of four. Using the calculations discussed previously, PCRG was able to determine each census tracts' income level as either low-, moderate-, middle-, or upper-income. Additionally, some tracts designated by the FFIEC as 'unknown income.' Unknown income tracts are generally reserved for areas that do not have significant households, families, or traditional housing units – such as the tracts that represent city parks, cemeteries and graveyards, and fully commercial areas. This also includes areas like parts of the Oakland neighborhood in Pittsburgh that is predominately student housing and other university space, as well as parts of Marshall-Shadeland which housed State Correctional Institution – Pittsburgh until its closure in 2017.

### Minority Population Information

The FFIEC also reports the percentage of a census tract that is a minority population. A minority census tract typically refers to a tract that is over 50% minority population. However, other areas of research and analysis use different metrics to determine what is an important threshold of minority population to study. The State of Pennsylvania has determined an environmental justice tract to be any census tract that is either 30% minority and/or has a poverty rate greater than 20%. The Federal Housing Finance Agency refers to a minority census tract as one that is least 30% minority population and has a median family income that is 100% or less the area median income. Recent iterations of PCRG's annual mortgage lending study have typically focused on minority-majority neighborhoods. As such, this study will focus on the same. However, for more information, please review [PCRG's website companion](#), which offers greater contextual information on neighborhood characteristics.

# Recent CRA Examination Scores

## Recent CRA Examination Results For Banks in Allegheny County

This table shows the most recent CRA exam results for each bank with a physical branch in Allegheny County, as well as the asset size and CRA exam method used at the time of the examination date. For more information, click on the bank to access their most recent CRA exam.

Bank Name	Exam Date	Asset Size	Exam Method	CRA Rating	Lending Test	Investment/CD Test	Service Test
JPMorgan Chase Bank NA	Mar, 2020	\$2,700,000,000	Large Bank	Satisfactory	High Satisfactory	High Satisfactory	High Satisfactory
Bank of America NA	Jan, 2018	\$1,812,976,000	Large Bank	Outstanding	Outstanding	Outstanding	High Satisfactory
PNC Bank NA	Mar, 2018	\$380,593,462	Large Bank	Outstanding	Outstanding	Outstanding	Outstanding
Citizens Bank NA	Sep, 2019	\$179,841,224	Large Bank	Outstanding	Outstanding	Outstanding	Outstanding
KeyBank NA	Jan, 2020	\$168,973,649	Large Bank	Outstanding	Outstanding	Outstanding	High Satisfactory
Huntington National Bank	May, 2020	\$125,419,222	Large Bank	Outstanding	Outstanding	Outstanding	High Satisfactory
First National Bank of PA	Aug, 2021	\$39,468,318	Large Bank	Outstanding	Outstanding	High Satisfactory	High Satisfactory
BNY Mellon NA	Jun, 2020	\$30,310,000	Wholesale/Limited Purpose	Outstanding	-	-	-
Northwest Bank	Dec, 2020	\$14,001,795	Large Bank	Outstanding	Outstanding	Outstanding	Outstanding
TriState Capital Bank	Jul, 2022	\$12,926,161	Strategic Plan	-	Outstanding	Outstanding	-
WesBanco Bank	Mar, 2020	\$12,560,346	Large Bank	Outstanding	Outstanding	High Satisfactory	Outstanding
Dollar Bank FSB	Mar, 2020	\$9,828,179	Large Bank	Outstanding	High Satisfactory	Outstanding	Outstanding
S&T Bank	Sep, 2022	\$9,426,936	Large Bank	Satisfactory	High Satisfactory	High Satisfactory	Low Satisfactory
First Commonwealth Bank	Aug, 2020	\$8,288,367	Large Bank	Satisfactory	High Satisfactory	High Satisfactory	Outstanding
Woodforest National Bank	Jun, 2019	\$6,307,633	Large Bank	Outstanding	Outstanding	Outstanding	Outstanding
Union Savings Bank	Jun, 2019	\$2,750,944	Large Bank	Satisfactory	Low Satisfactory	Low Satisfactory	High Satisfactory
Beal Bank	Nov, 2019	\$1,961,924	Wholesale/Limited Purpose	Satisfactory	-	Satisfactory	-
NexTier NA	Feb, 2020	\$1,445,459	Intermediate-Small Bank	Outstanding	Outstanding	Outstanding	-
Community Bank	Jul, 2022	\$1,423,613	Intermediate-Small Bank	Satisfactory	Satisfactory	Satisfactory	-
AmeriServ Financial Bank	Jan, 2022	\$1,323,129	Large Bank	Satisfactory	High Satisfactory	Low Satisfactory	Low Satisfactory
Farmers National Bank of Emlenton	Jan, 2022	\$1,054,178	Intermediate-Small Bank	Satisfactory	Satisfactory	Outstanding	-
Standard Bank	Jun, 2021	\$1,051,383	Intermediate-Small Bank	Satisfactory	Outstanding	Satisfactory	-
Brentwood Bank	May, 2021	\$775,053	Intermediate-Small Bank	Satisfactory	Satisfactory	Outstanding	-
Enterprise Bank	Jan, 2021	\$409,600	Small Bank	Satisfactory	Satisfactory	-	-
Mars Bank	Oct, 2019	\$392,889	Intermediate-Small Bank	Satisfactory	Satisfactory	Satisfactory	-
West View Savings Bank	Apr, 2021	\$328,173	Intermediate-Small Bank	Satisfactory	Satisfactory	Satisfactory	-
Sewickley Savings Bank	Oct, 2019	\$319,583	Small Bank	Satisfactory	-	-	-
SSB Bank	Aug, 2021	\$241,619	Small Bank	Satisfactory	Satisfactory	-	-
Compass Savings Bank	Jun, 2021	\$51,988	Small Bank	Satisfactory	-	-	-

# Bank Branch Changes in Allegheny County from 2012 to 2021

During the recovery from the Great Recession, Allegheny County maintained a strong physical presence of banks, with 32 financial institutions operating 460 locations in June 2012. Allegheny County had a balanced mix of limited purpose and wholesale banks, community, regional, and national retail banks.

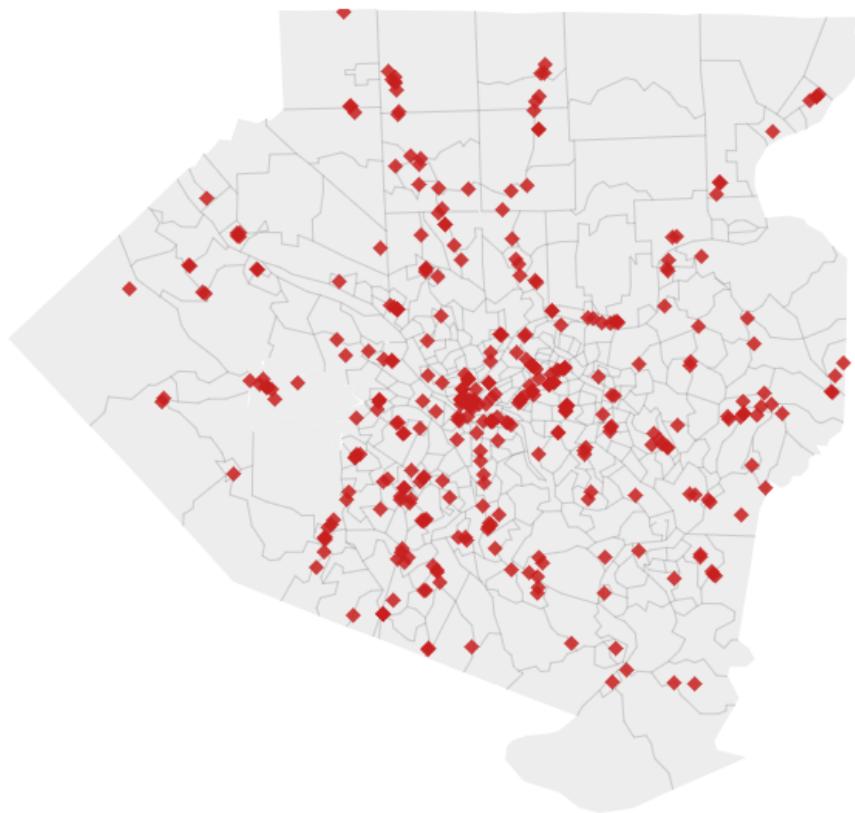
The following banks had at least one depository location in Allegheny County during the 2012 Summary of Deposit data release:

## Lists of Banks Operating in Allegheny County

As of FDIC Summary of Deposits data from June 30, 2012

Banks in Allegheny County	(Con't)
Allegheny Valley Bank of Pittsburgh	First National Bank of Pennsylvania
AmeriServ Financial Bank	First Niagara Bank NA
BNY Mellon NA	Huntington National Bank
Beal Bank	Mars Bank
Brentwood Bank	NexTier Bank NA
Citizens Bank of Pennsylvania	Northwest Bank
RBS Citizens Bank	PNC Bank NA
Community Bank	Progressive-Home Federal Savings and Loan Association
Compass Savings Bank	S&T Bank
Dollar Bank FSB	Sewickley Savings Bank
Enterprise Bank	SSB Bank
ESB Bank	Standard Bank
Eureka Bank	TriState Capital Bank
Fidelity Savings Bank	United-American Savings Bank
Fifth Third Bank	West View Savings Bank
First Commonwealth Bank	Woodforest National Bank

### FDIC Summary of Deposits Locations, 2012



Created with Datawrapper

During this period, Wells Fargo Bank operated a non-depository location in Downtown Pittsburgh. Below is the distribution of banks by the income level of the census tract in 2012:

### Allegheny County Bank Locations by Tract Income, 2012

Income Group	Number of Locations	Percent of Locations
Low Income	27	5.9%
Moderate Income	64	13.9%
Middle Income	208	45.2%
Upper Income	152	33.0%
Unknown Income	9	2.0%
<b>Total Locations</b>	<b>460</b>	<b>100.0%</b>

Source: FDIC • Created with Datawrapper

Approximately 19.8% of branches resided in a low- and moderate-income census tract. The largest percentage of locations were in middle income tracts, driven by a high number of locations in Downtown Pittsburgh (a middle-income census tract according to the FFIEC at the time) and in middle income suburban tracts like Robinson township, Monroeville, and the borough of Bellevue.

### **Allegheny County Deposits by Tract Income, 2012**

Income Group	Deposits (in \$000s)	Percent of Deposits
Low Income	\$1,031,809	1.3%
Moderate Income	\$2,639,084	3.4%
Middle Income	\$61,814,056	80.8%
Upper Income	\$10,228,047	13.4%
Unknown Income	\$829,279	1.1%
<b>Total Locations</b>	<b>\$76,542,275</b>	<b>100.0%</b>

Source: FDIC • Created with Datawrapper

Despite having nearly 20% of the bank locations in LMI tracts, only 4.7% of deposits are held in LMI branches. A large majority, 80.8% of deposits, are held in middle-income tracts, again likely driven by the presence of 39 locations in Downtown Pittsburgh, a middle-income tract in 2012.

While the financial system in Allegheny County maintained a balanced distribution of locations by census tract income levels, it did not preserve that distribution into non-white census tracts. Only 60 of the 460 locations (13%) in 2012 resided in census tracts with greater than 30% minority populations. Furthermore only 22 locations (4.8%) were in minority-majority tracts (minority populations greater than 50%). This skewed distribution shows as 96.6% of deposits reside in significantly white census tracts, with the remaining 3.4% coming in tracts with 30% or more minority populations. Less than one percent (0.9%) of deposits in 2012 were held in minority-majority census tracts.

In the decade from 2012 to 2021, Pittsburgh saw a contraction of banking institutions and loss of branches in Allegheny County. Only 29 banking institutions operated in Allegheny County according to the 2021 Summary of Deposit data. Through mergers, acquisitions, and closures and openings, below are list of banks that left or entered the market from 2012 to 2021:

## **Changes in Banks Operating in Allegheny County from 2012 to 2021**

Banks Leaving Allegheny County	Banks Entering Allegheny County
Allegheny Valley Bank of Pittsburgh	Bank of America
ESB Bank	Farmers National Bank of Emlenton
Fidelity Savings Bank	JPMorgan Chase Bank
Fifth Thirds Bank	KeyBank
First Niagara Bank	Union Savings Bank
Progressive-Home Federal S&L Association	
United-American Savings Bank	

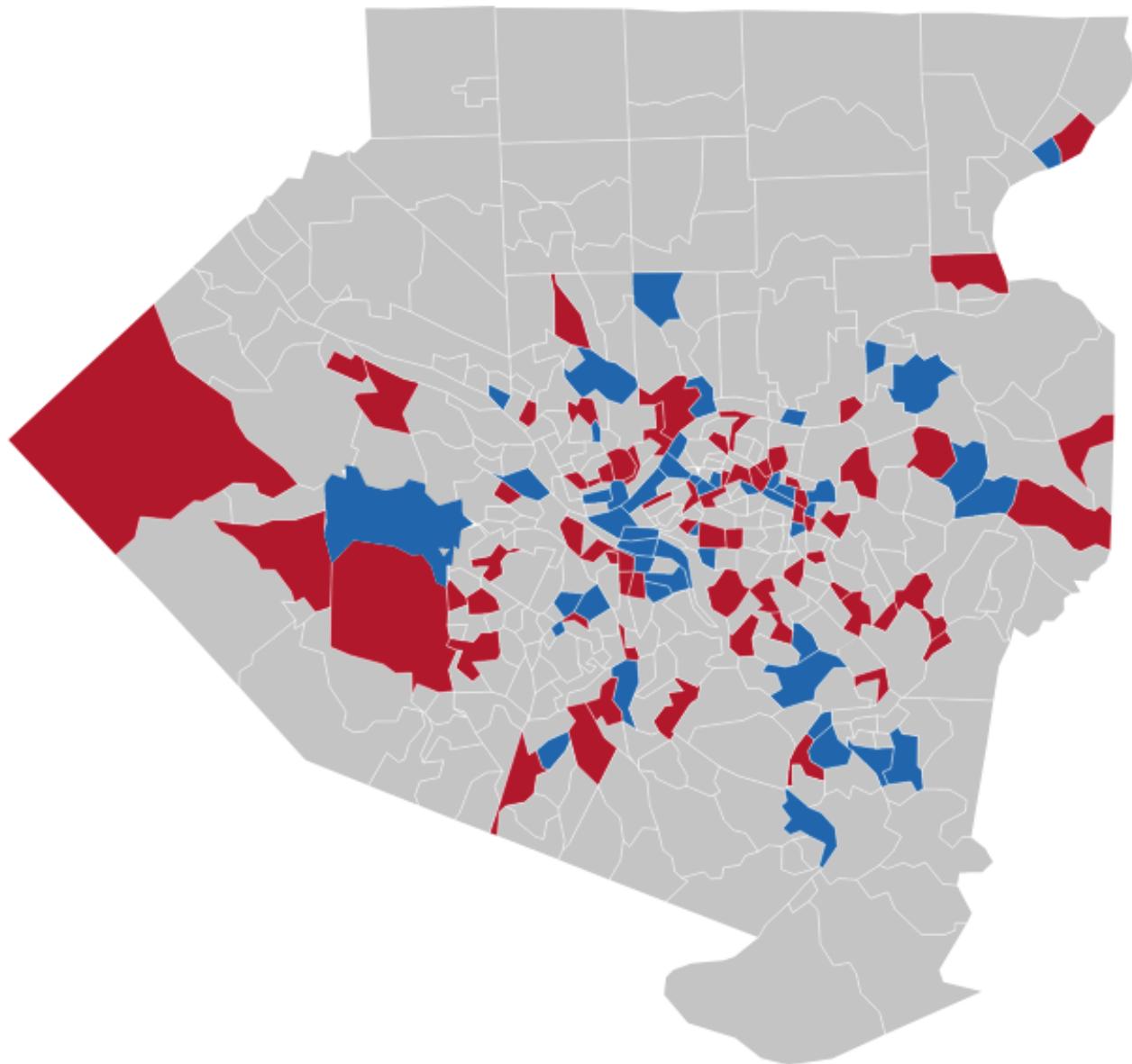
Additionally, during this period we saw the RBS Citizens Banks revert to Citizens Financial Group, which concluded in 2018 with Citizens Bank of Pennsylvania reporting under the Citizens Bank National Association in the Pittsburgh market. Wells Fargo Bank continues to operate a non-depository location in Downtown Pittsburgh. Although not reflected in this 2021 HMDA release, Standard Bank has since merged with Dollar Bank, Farmers National Bank of Emlenton has announced a merger with Farmers National Bank of Canfield, and limited purpose TriState Capital Bank has announced a merger with Raymond James Financial.

Over the decade, the FFIEC updated census tract income levels in 2017, providing new areas with LMI designations. The FFIEC adjusts the metropolitan statistical area median family income and the tract level median family income annually for inflation based on the ACS five-year estimate base years in 2010 and 2015. These income groups designations provided in 2017 (based on the ACS five-year estimates in 2015) are consistent through 2021 HMDA data, with 2022 further updating the census tracts to new boundaries and income groups.

In Allegheny County, 70.1% of all census tracts stayed at a consistent income level from 2012 to 2017, however only 56.9% of tracts within the City of Pittsburgh stayed consistent. Allegheny County, minus the City of Pittsburgh, remained consistent in 77.0% of census tracts. Of the communities that changed in the City of Pittsburgh, 27 census tracts saw an increase in income groups, while 32 census tracts saw a decrease in income groups. In the remaining portion of Allegheny County, 22 census tracts increased while 39 decreased.

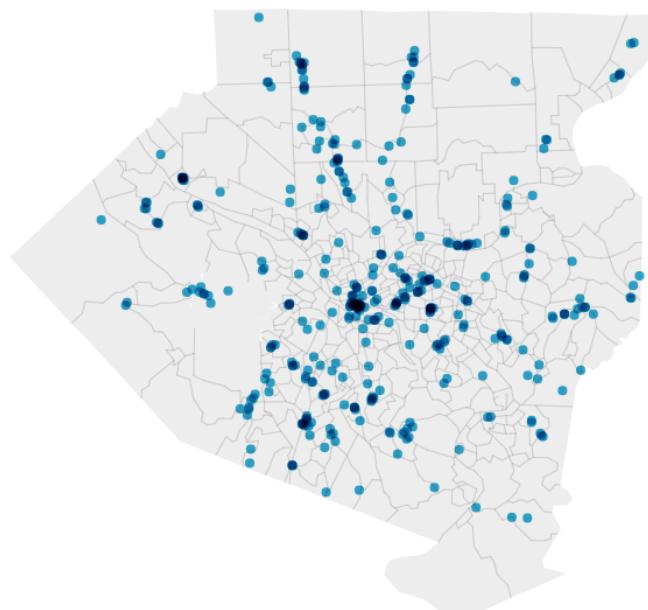
## Changes in FFIEC Income Groups from 2012-2021

The FFIEC updated census tract income levels using 5-year ACS estimates from 2010 and 2015 respectively in HMDA reporting years 2012 and 2017. HMDA reporting year 2022 will represent the next update to tract boundaries, as well as income and demographic information.



Throughout the decade, the banking landscape changed significantly in Pittsburgh, resulting in the loss of 62 bank locations from 2012 to 2021, with more expected as the region continues to deal with the impact from the COVID-19 pandemic and inflation. Thirty-five census tracts lost all their branches, which amounted to 37 total bank locations from 2012 to 2021. Of the 35 tracts, 22 tracts were in Allegheny County and 13 tracts were in the City of Pittsburgh.

FDIC Summary of Deposit Locations, 2021



Source: FDIC • Created with Datawrapper

## Income Groups for Census Tracts that Lost All Locations from 2012 to 2021

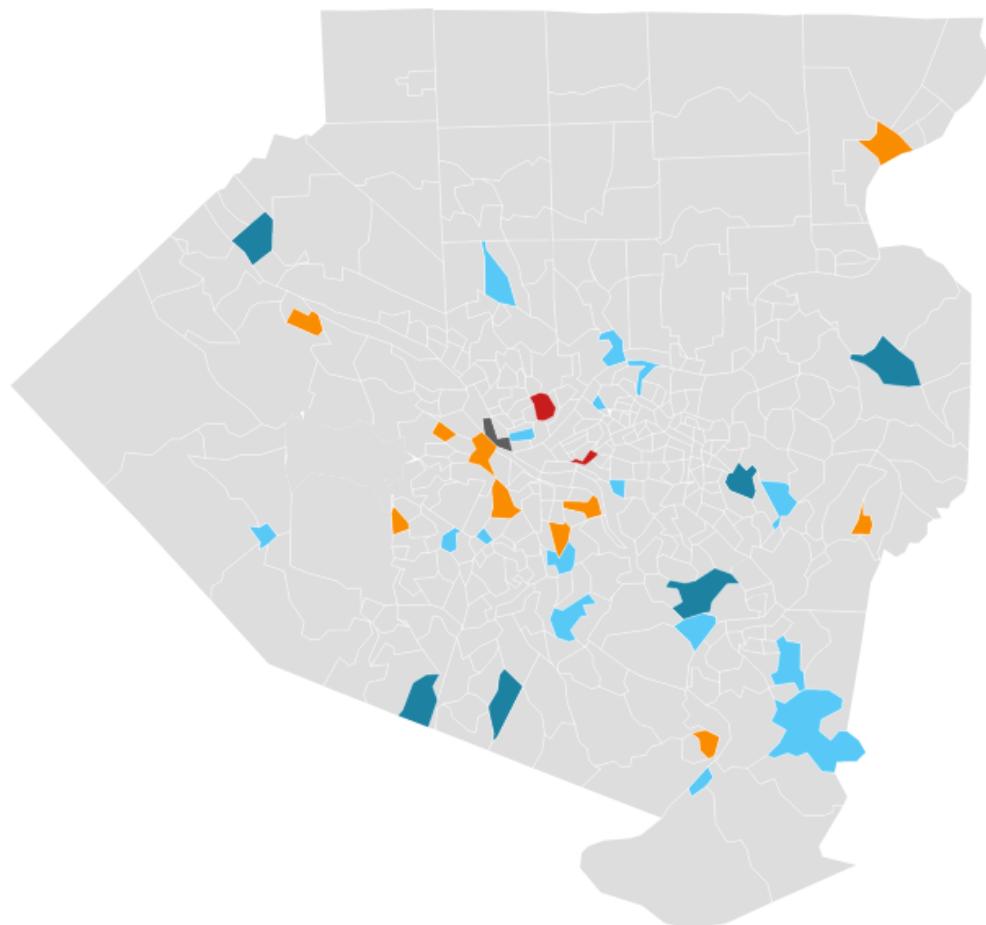


Source: FDIC • Created with Datawrapper

Of the census tracts that lost all their bank locations from 2012 to 2021, only 34.3% were in low- or moderate-income census tracts using the 2021 FFIEC estimated median family income per census tract. For Allegheny County, 22.7% of areas that lost banks were in LMI census tracts, all of which were moderate income. However, in the City of Pittsburgh, 53.8% of areas that lost banks were in LMI census tracts (2 low-income and 5 moderate-income tracts) as of the 2021 FDIC Summary of Deposits data release. Over the course of the decade, the tracts that lost all their bank locations were stable in terms of income changes, with 6 tracts declining an income group, and 6 tracts improving an income group, with the remaining 23 staying at constant income levels.

### Census Tracts that Lost All Bank Locations from 2012-2021

■ Unknown Income ■ Low Income ■ Moderate Income ■ Middle Income ■ Upper Income



*Income group based on 2021 FFIEC designations.*

Source: FDIC • Created with Datawrapper

Some areas did manage to gain bank locations above the relative rate of change, though mostly in middle- and upper-income suburban areas of Allegheny County. The one exception in Allegheny County of a low- or moderate-income tract that gained banks was part of the borough of Homestead, which gained four locations from 2012-2021. However, this tract, while technically being low income includes most of The Waterfront, an open-air shopping district with several large retailers and big box stores. The only tract within the City of Pittsburgh that gained an above average amount of bank locations was Central Oakland, which is predominately student housing (both on-campus and off-campus) for the University of Pittsburgh and HMDA reported as an 'unknown income' tract as of the 2021 due to the lack of families living in the tract.

Areas in the City of Pittsburgh that lost greater than average bank locations tended to be in upper- or middle-income areas like Downtown, Shadyside, South Side Flats, and Allegheny Center/Allegheny West. Whereas the areas of Allegheny County that lost bank locations were in low- and moderate-income areas like North Versailles township and the areas within the City of McKeesport. Below is the composition of all bank locations in Allegheny County by census tract income level:

### **Allegheny County Bank Locations by Tract Income, 2021**

Income Group	Number of Locations	Percent of Locations
Low Income	24	6.0%
Moderate Income	44	11.1%
Middle Income	141	35.4%
Upper Income	180	45.2%
Unknown Income	9	2.3%
<b>Total Locations</b>	<b>398</b>	<b>100.0%</b>

Created with Datawrapper

Despite the loss of banking locations from 2012 to 2021, the total amount of dollars deposited in Allegheny County banks more than doubled from \$76.5 billion in 2012 to \$186.1 billion in 2021. While many of bank deposits were held in middle income tracts in 2012 (80.8%) this was driven by deposits held in Downtown Pittsburgh locations. This primary location of deposit holdings did not change in 2021. However, the Downtown Pittsburgh census tract increased from a middle-income tract to an upper-income tract between that period. As a result, 87.3% of all deposits were held in upper-income

census tracts by 2021. While this change was driven primarily by the shift in census tract income levels, we still saw a slight decrease in low- and moderate-income tract deposits from 2012 to 2021. In 2012, 4.7% of deposits were in LMI census tracts, compared to just 3.1% in 2021. The distribution of deposits by census tract income in 2021 is listed below:

### **Allegheny County Deposits by Tract Income, 2021**

Income Groups	Deposits (in \$000s)	Percent of Deposits
Low Income	\$1,639,573	0.9%
Moderate Income	\$4,185,008	2.2%
Middle Income	\$16,949,919	9.1%
Upper Income	\$162,350,672	87.3%
Unknown Income	\$933,777	0.5%
Total Locations	\$186,058,949	100.0%

Created with Datawrapper

## Locations and Deposits by Census Tract Income for Allegheny County based Bank Locations in 2021

Below are all banks that reported to the FDIC's Summary of Deposits for June 30, 2021 in Allegheny County. This shows the total number of locations, number of low- and moderate-income census tract based locations, and percent of LMI locations, as well as total deposits and LMI deposits respectively.

Banks	Total Locations	LMI Locations	LMI Location (%)	Total Deposits	LMI Deposits	LMI Deposits (%)
Ameriserv Financial Bank	1	0	0%	\$103,043	\$0	0%
Bank of America NA	7	2	29%	\$1,011,416	\$171,511	17%
Beal Bank	1	0	0%	\$9,613	\$0	0%
BNY Mellon **	4	0	0%	\$59,266,000	\$0	0%
Brentwood Bank	12	0	0%	\$613,642	\$0	0%
Citizens Bank NA	66	9	14%	\$8,562,523	\$593,619	7%
Community Bank	1	0	0%	\$34,928	\$0	0%
Compass Savings Bank	1	1	100%	\$45,819	\$45,819	100%
Dollar Bank FSB	31	4	13%	\$5,000,552	\$218,207	4%
Enterprise Bank	1	0	0%	\$272,128	\$0	0%
Farmers National Bank of Emlenton	2	0	0%	\$51,238	\$0	0%
First Commonwealth Bank	23	2	9%	\$1,742,639	\$167,673	10%
First National Bank of Pennsylvania	44	9	21%	\$4,853,757	\$1,551,474	32%
Huntington National Bank	18	3	17%	\$2,837,034	\$98,454	4%
JPMorgan Chase NA	13	2	15%	\$123,337	\$1,505	1%
KeyBank NA	33	7	21%	\$3,513,950	\$335,112	10%
Mars Bank	1	0	0%	\$102,901	\$0	0%
NexTier Bank NA	5	1	20%	\$192,550	\$25,360	13%
Northwest Bank	13	4	31%	\$675,043	\$203,742	30%
PNC Bank NA	67	16	24%	\$83,586,782	\$1,904,778	2%
S&T Bank	12	1	8%	\$1,341,499	\$72,174	5%
Sewickley Savings Bank	3	1	33%	\$223,114	\$63,698	29%
SSB Bank	2	1	50%	\$185,338	\$118,482	64%
Standard Bank	10	2	20%	\$477,665	\$144,016	30%
Tristate Capital Bank	2	0	0%	\$10,222,733	\$0	0%
Union Savings Bank	2	0	0%	\$204,817	\$0	0%
Wells Fargo Bank NA *	1	0	0%	\$0	\$0	-
Wesbanco Bank	15	3	20%	\$663,412	\$108,957	16%
West View Savings Bank	4	0	0%	\$132,161	\$0	0%
Woodforest National Bank	3	0	0%	\$9,315	\$0	0%
<b>Total</b>	<b>398</b>	<b>68</b>	<b>17%</b>	<b>\$186,058,949</b>	<b>\$5,824,581</b>	<b>3%</b>

\* Wells Fargo Bank has one non-depository location in the Summary of Deposits reporting

\*\* BNY Mellon is combined across all of the BNY Mellon holding company banks.

## Locations and Deposits by Minority Population for Allegheny County based Bank Locations in 2021

Below are all banks that reported to the FDIC's Summary of Deposits for June 30, 2021 in Allegheny County. This shows the total number of locations, number of low- and moderate-income census tract based locations, and percent of LMI locations, as well as total deposits and LMI deposits respectively.

Banks	Total Location	30% - 100% Minority Population Locations	Minority Tract Locations	Total Deposits	30% - 100% Minority Population Deposits	Minority Tract Deposits
Ameriserv Financial Bank	1	0	0%	\$103,043	\$0	0%
Bank of America NA	7	2	29%	\$1,011,416	\$171,511	17%
BNY Mellon	4	0	0%	\$59,266,000	\$0	0%
Beal Bank	1	0	0%	\$9,613	\$0	0%
Brentwood Bank	12	0	0%	\$613,642	\$0	0%
Citizens Bank NA	66	11	17%	\$8,562,523	\$1,132,940	13%
Community Bank	1	0	0%	\$34,928	\$0	0%
Compass Savings Bank	1	1	100%	\$45,819	\$45,819	100%
Dollar Bank FSB	31	5	16%	\$5,000,552	\$522,062	10%
Enterprise Bank	1	0	0%	\$272,128	\$0	0%
Farmers National Bank of Emlenton	2	0	0%	\$51,238	\$0	0%
First Commonwealth Bank	23	1	4%	\$1,742,639	\$68,995	4%
First National Bank of Pennsylvania	44	7	16%	\$4,853,757	\$1,578,117	33%
Huntington National Bank	18	4	22%	\$2,837,034	\$124,566	4%
JPMorgan Chase NA	13	2	15%	\$123,337	\$1,505	1%
KeyBank NA	33	6	18%	\$3,513,950	\$270,655	8%
Mars Bank	1	0	0%	\$102,901	\$0	0%
NexTier Bank NA	5	0	0%	\$192,550	\$0	0%
Northwest Bank	13	2	15%	\$675,043	\$77,627	12%
PNC Bank NA	67	14	21%	\$83,586,782	\$2,973,876	4%
S&T Bank	12	3	25%	\$1,341,499	\$272,002	20%
Sewickley Savings Bank	3	1	33%	\$223,114	\$63,698	29%
SSB Bank	2	1	50%	\$185,338	\$118,482	64%
Standard Bank	10	0	0%	\$477,665	\$0	0%
Union Savings Bank	2	0	0%	\$204,817	\$0	0%
Wells Fargo Bank NA	1	0	0%	\$0	\$0	--
Wesbanco Bank	15	3	20%	\$663,412	\$66,340	10%
West View Savings Bank	4	0	0%	\$132,161	\$0	0%
Woodforest National Bank	3	0	0%	\$9,315	\$0	0%
Tristate Capital Bank	2	0	0%	\$10,222,733	\$0	0%
<b>Total</b>	<b>398</b>	<b>63</b>	<b>16%</b>	<b>\$186,058,949</b>	<b>\$7,488,195</b>	<b>4%</b>

\* Wells Fargo Bank has one non-depository location in the Summary of Deposits reporting

\*\* BNY Mellon is combined across all of the BNY Mellon holding company banks.

# **General Lending Charts**

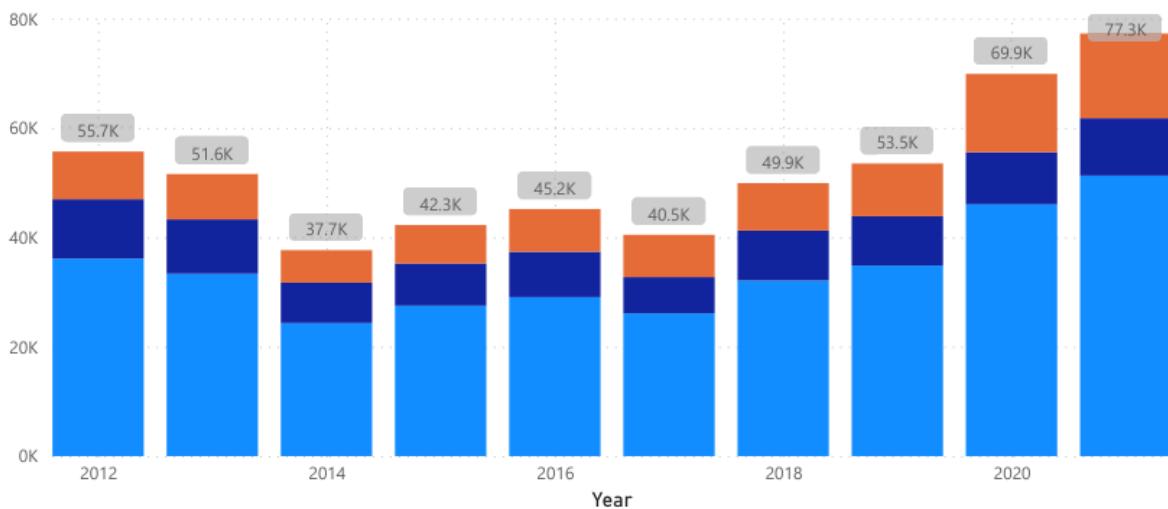
The following pages will show in detail lending over the last ten years of HMDA data in Allegheny County, from 2012 to 2021. Formatting changes in HDMA data reporting, beginning in reporting year 2018, makes specific comparisons between periods difficult. Because of this, PCRG is providing general lending charts at high levels of disaggregation with data that is consistent between 2012-2017 and 2018-2021. More specific analysis occurs only using data from 2018-2021, including the percent changes in institutional types in the market, loan purposes, and action rates over the four-year period from 2018 to 2021, and again from 2020 to 2021.

Also, PCRG has separated lending between the entirety of Allegheny County, the City of Pittsburgh, and the remainder of Allegheny County (minus the City of Pittsburgh). Unless specified otherwise, Allegheny County refers to the county area, excluding Pittsburgh, in the analysis below.

# General Lending from 2012-2021

Originations, Denials, Loan Fallout and Total Applications by Year

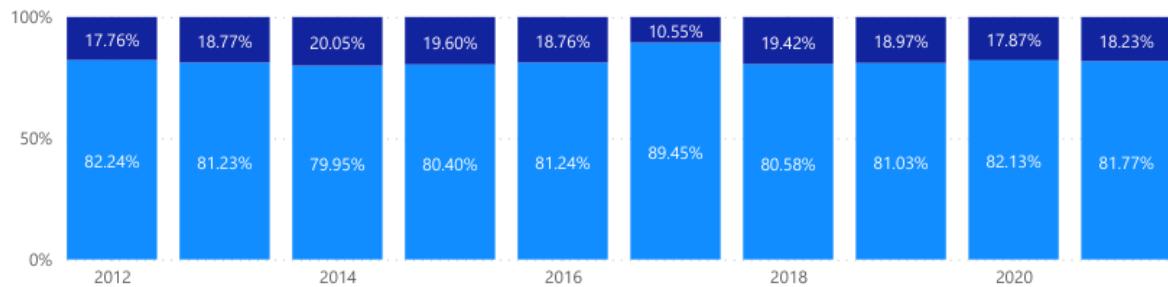
● Originations ● Denials ● Loan Fallout ● Total Applications



Year	Applications	Originations	Denials	Fallout	Total Dollars Loaned	Orig. Rate	Denial Rate	Fallout Rate
2012	55,697	36,127	10,853	8,717	\$5,481,724,000	64.86%	19.49%	15.65%
2013	51,589	33,352	9,944	8,293	\$5,067,446,000	64.65%	19.28%	16.08%
2014	37,665	24,351	7,363	5,951	\$3,899,299,000	64.65%	19.55%	15.80%
2015	42,259	27,518	7,696	7,045	\$4,643,131,000	65.12%	18.21%	16.67%
2016	45,187	29,092	8,286	7,809	\$5,026,958,000	64.38%	18.34%	17.28%
2017	40,468	26,116	6,623	7,729	\$4,528,572,000	64.53%	16.37%	19.10%
2018	49,920	32,118	9,117	8,685	\$5,248,540,000	64.34%	18.26%	17.40%
2019	53,511	34,842	9,019	9,650	\$6,595,860,000	65.11%	16.85%	18.03%
2020	69,897	46,038	9,545	14,314	\$9,976,060,000	65.87%	13.66%	20.48%
2021	77,270	51,287	10,496	15,487	\$10,821,145,000	66.37%	13.58%	20.04%
<b>Total</b>	<b>523,463</b>	<b>340,841</b>	<b>88,942</b>	<b>93,680</b>	<b>\$61,288,735,000</b>	<b>64.99%</b>	<b>17.36%</b>	<b>17.65%</b>

Share of Applications by Location

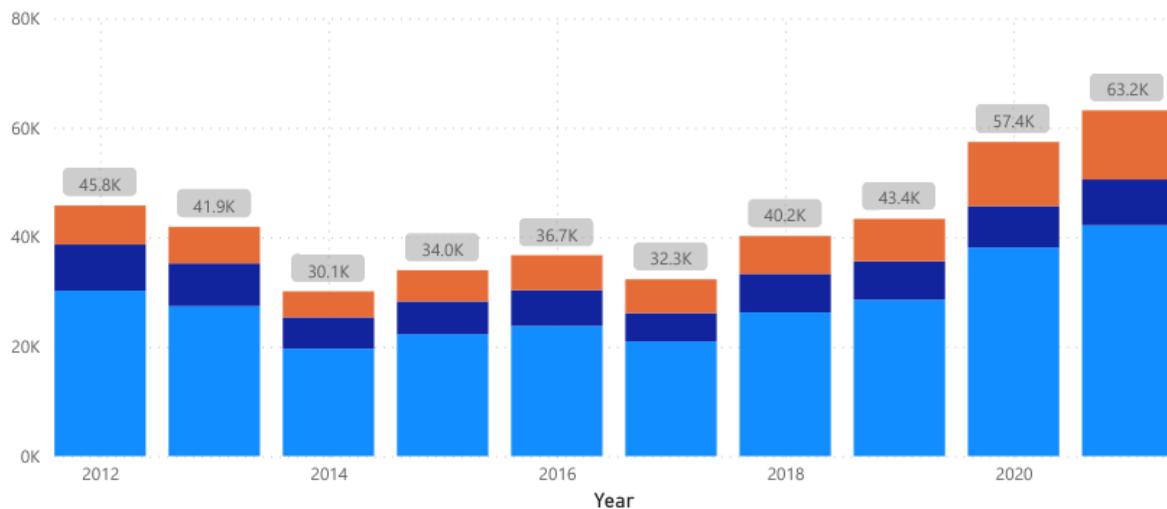
● Allegheny County ● Pittsburgh



# General Lending in Allegheny County from 2012-2021

Originations, Denials, Loan Fallout and Total Applications by Year

● Originations ● Denials ● Loan Fallout ● Total Applications

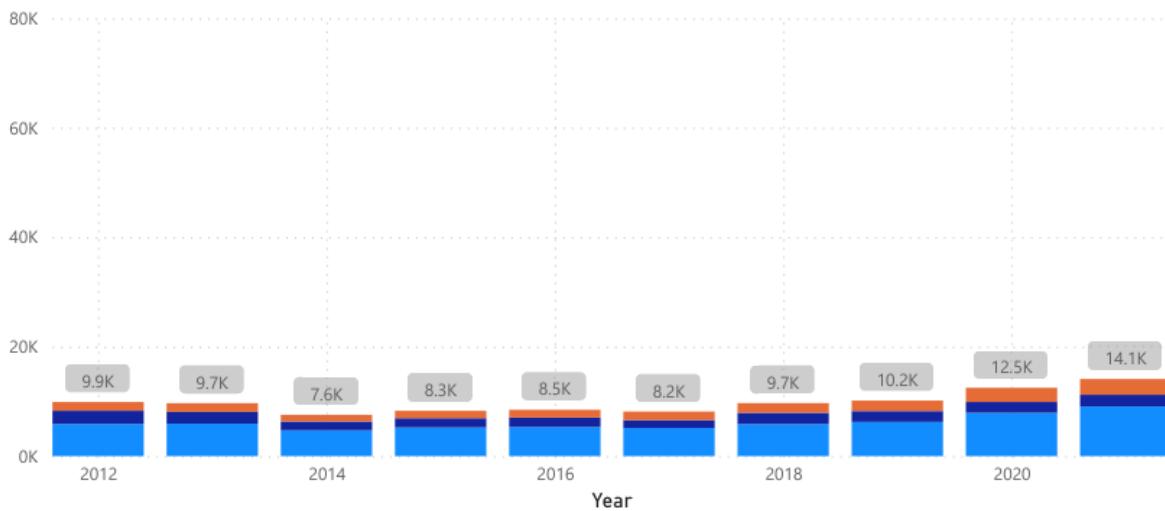


Year	Applications	Originations	Denials	Fallout	Total Dollars Loaned	Orig. Rate	Denial Rate	Fallout Rate
2012	45,804	30,244	8,438	7,122	\$4,521,781,000	66.03%	18.42%	15.55%
2013	41,907	27,418	7,796	6,693	\$4,117,003,000	65.43%	18.60%	15.97%
2014	30,112	19,643	5,729	4,740	\$2,930,392,000	65.23%	19.03%	15.74%
2015	33,975	22,277	5,999	5,699	\$3,626,460,000	65.57%	17.66%	16.77%
2016	36,710	23,784	6,561	6,365	\$3,984,791,000	64.79%	17.87%	17.34%
2017	32,315	20,975	5,166	6,174	\$3,556,762,000	64.91%	15.99%	19.11%
2018	40,224	26,270	7,037	6,917	\$4,206,170,000	65.31%	17.49%	17.20%
2019	43,358	28,589	7,022	7,747	\$5,143,665,000	65.94%	16.20%	17.87%
2020	57,407	38,123	7,563	11,721	\$7,942,535,000	66.41%	13.17%	20.42%
2021	63,181	42,195	8,376	12,610	\$8,720,935,000	66.78%	13.26%	19.96%
<b>Total</b>	<b>424,993</b>	<b>279,518</b>	<b>69,687</b>	<b>75,788</b>	<b>\$48,750,494,000</b>	<b>65.64%</b>	<b>16.77%</b>	<b>17.59%</b>

# General Lending in Pittsburgh from 2012-2021

Originations, Denials, Loan Fallout and Total Applications by Year

● Originations ● Denials ● Loan Fallout ● Total Applications

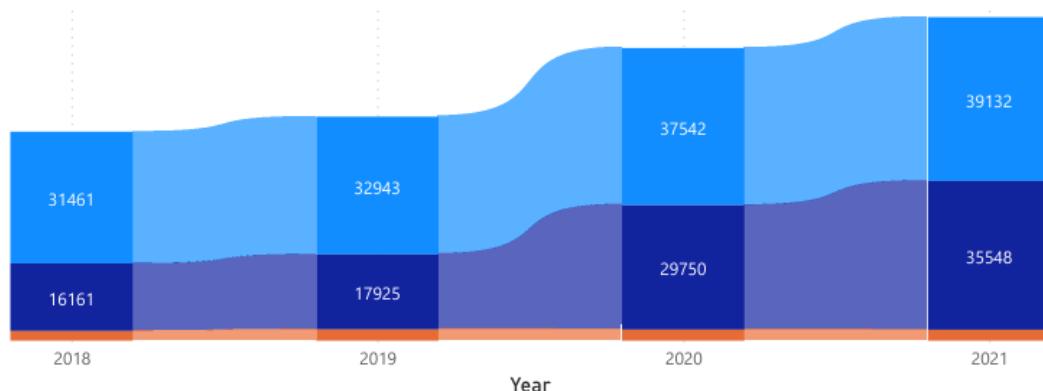


Year	Applications	Originations	Denials	Fallout	Total Dollars Loaned	Orig. Rate	Denial Rate	Fallout Rate
2012	9,893	5,883	2,415	1,595	\$959,943,000	59.47%	24.41%	16.12%
2013	9,682	5,934	2,148	1,600	\$950,443,000	61.29%	22.19%	16.53%
2014	7,553	4,708	1,634	1,211	\$968,907,000	62.33%	21.63%	16.03%
2015	8,284	5,241	1,697	1,346	\$1,016,671,000	63.27%	20.49%	16.25%
2016	8,477	5,308	1,725	1,444	\$1,042,167,000	62.62%	20.35%	17.03%
2017	8,153	5,141	1,457	1,555	\$971,810,000	63.06%	17.87%	19.07%
2018	9,696	5,848	2,080	1,768	\$1,042,370,000	60.31%	21.45%	18.23%
2019	10,153	6,253	1,997	1,903	\$1,452,195,000	61.59%	19.67%	18.74%
2020	12,490	7,915	1,982	2,593	\$2,033,525,000	63.37%	15.87%	20.76%
2021	14,089	9,092	2,120	2,877	\$2,100,210,000	64.53%	15.05%	20.42%
<b>Total</b>	<b>98,470</b>	<b>61,323</b>	<b>19,255</b>	<b>17,892</b>	<b>\$12,538,241,000</b>	<b>62.18%</b>	<b>19.90%</b>	<b>17.92%</b>

# Lending Patterns by Institution Type (2018-2021)

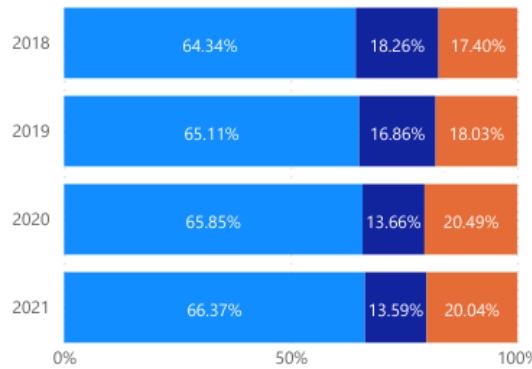
## Growth in Applications by Years and Lender Institution Type

● 1. Bank or affiliate ● 2. Mortgage Company ● 3. Credit Union

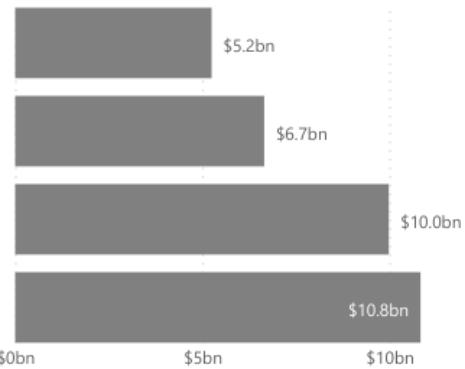


Year	Applications	Originations	Denials	Fallout
2018	49,922	32,118	9,117	8,687
2019	53,525	34,849	9,025	9,651
2020	69,920	46,043	9,551	14,326
2021	77,287	51,293	10,502	15,492

## Total Action Rates by Year



## Dollars Loaned by Year

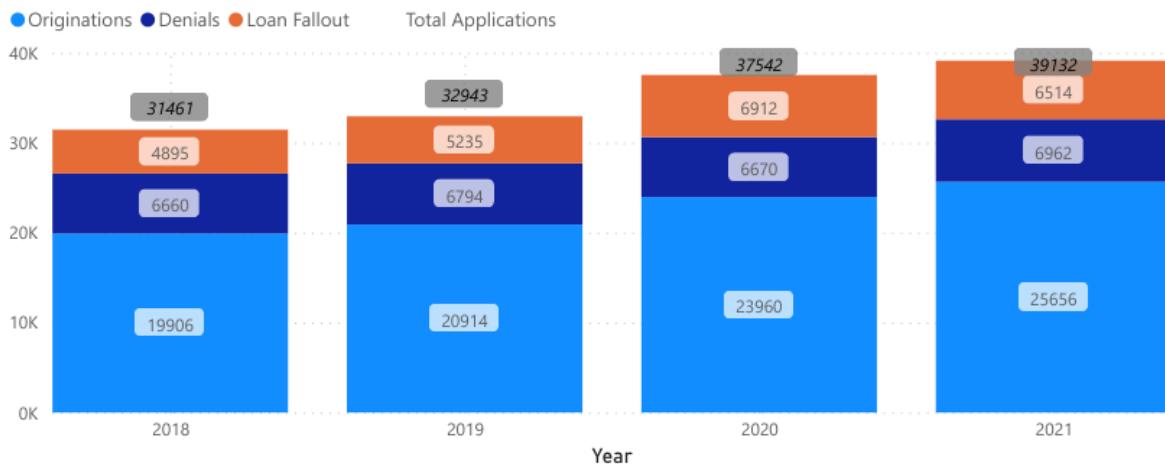


Percent Change by Years	Applications	Originations	Denials	Loan Fallout	Sum of Dollars Loaned
2018-21	54.82%	59.70%	15.19%	78.34%	106.36%
2020-21	10.54%	11.40%	9.96%	8.14%	8.48%

Note: Institution type determined using the institution's HMDA reporting agency - not the main federal regulator. See Credit Unions page for more details.

# Banks and Bank Affiliates

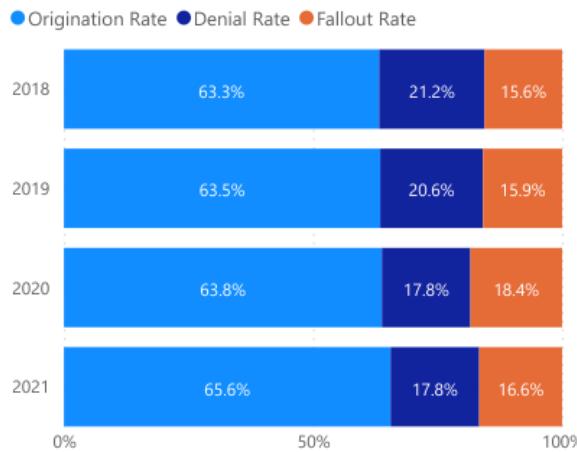
## Originations, Denials, Loan Fallout and Total Applications by Year



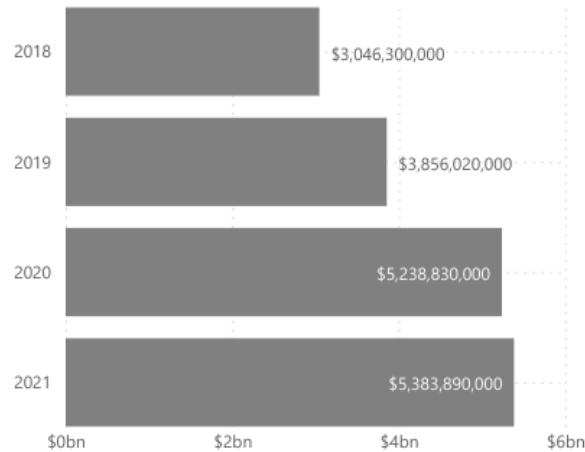
*Boxes in light gray represent total application count for the year.*

Percent Change by Years	Applications	Originations	Denials	Loan Fallout	Sum of Dollars Loaned
2018-21	24.38%	28.89%	4.53%	33.07%	76.74%
2020-21	4.24%	7.08%	4.38%	-5.76%	2.77%

## Action Rates for Banks by Years

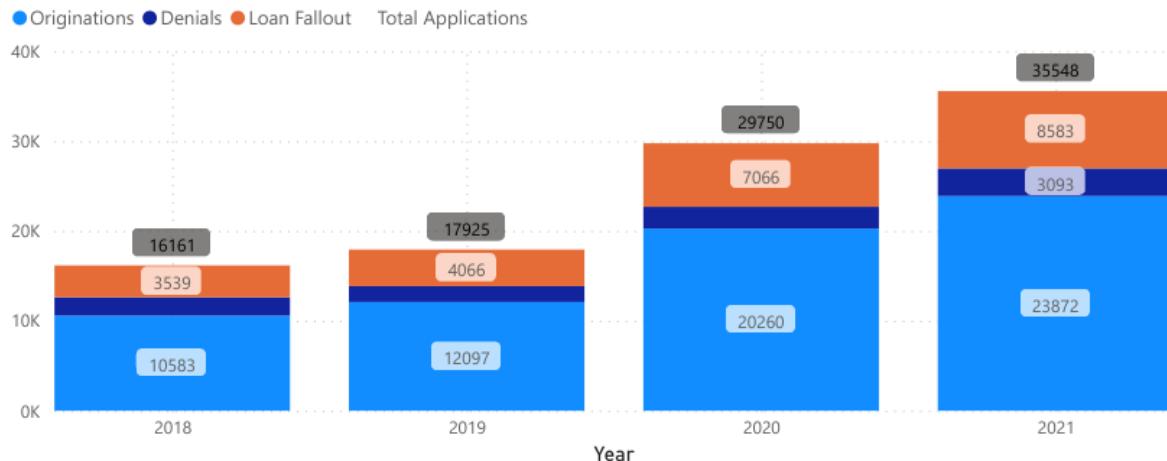


## Dollars Loaned for Banks by Year



# Mortgage Companies

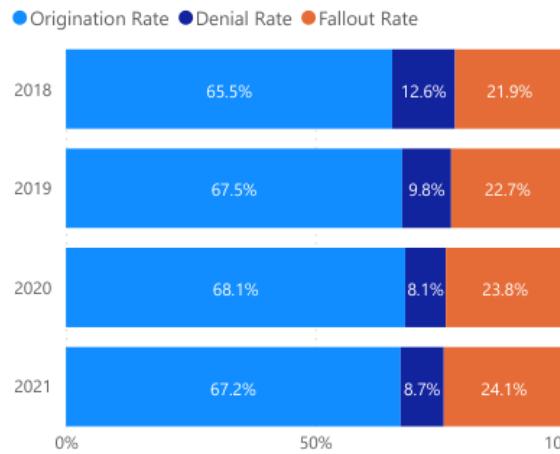
## Originations, Denials, Loan Fallout and Total Applications by Year



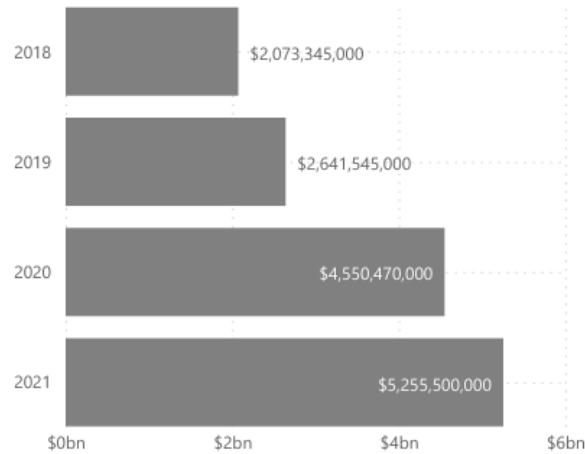
*Boxes in light gray represent total application count for the year.*

Percent Change by Years	Applications	Originations	Denials	Loan Fallout	Sum of Dollars Loaned
2018-21	119.96%	125.57%	51.69%	142.53%	153.48%
2020-21	19.49%	17.83%	27.60%	21.47%	15.49%

## Action Rates for Mortgage Companies by Years



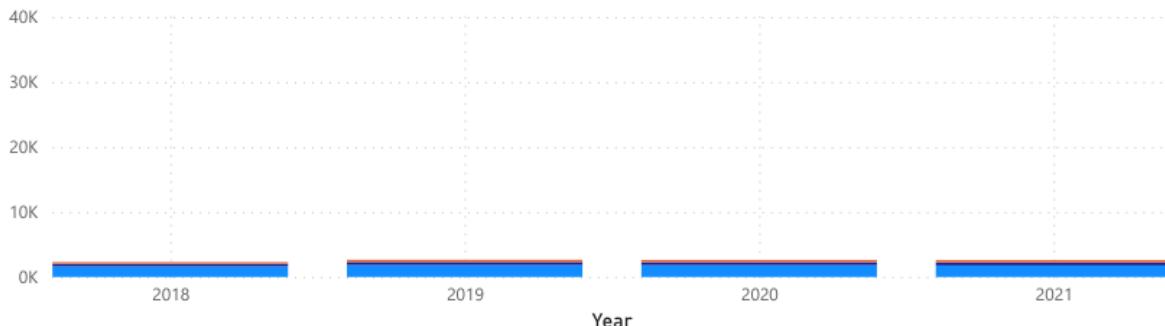
## Dollars Loaned for Mortgage Companies by Year



# Credit Unions

## Originations, Denials and Loan Fallout by Year

● Originations ● Denials ● Loan Fallout

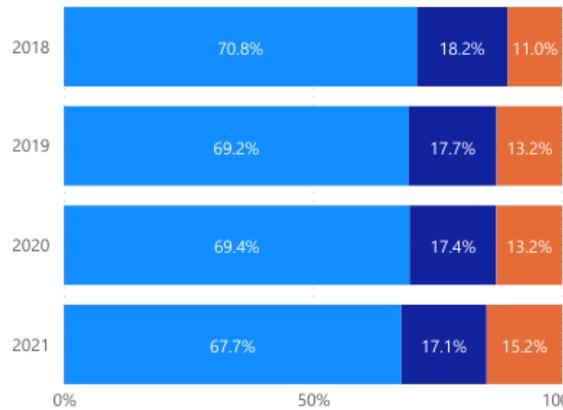


Years	Total Applications	Originations	Denials	Loan Fallout
2018	2,300	1,629	418	253
2019	2,657	1,838	469	350
2020	2,628	1,823	457	348
2021	2,607	1,765	447	395

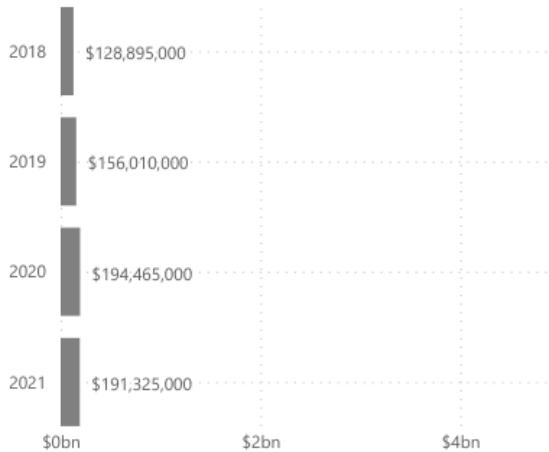
Percent Change by Years	Applications	Originations	Denials	Loan Fallout	Dollars Loaned
2018-21	13.35%	8.35%	6.94%	56.13%	48.43%
2020-21	-0.80%	-3.18%	-2.19%	13.51%	-1.61%

## Action Rates for Credit Unions by Years

● Origination Rate ● Denial Rate ● Fallout Rate



## Dollars Loaned for Credit Unions by Year

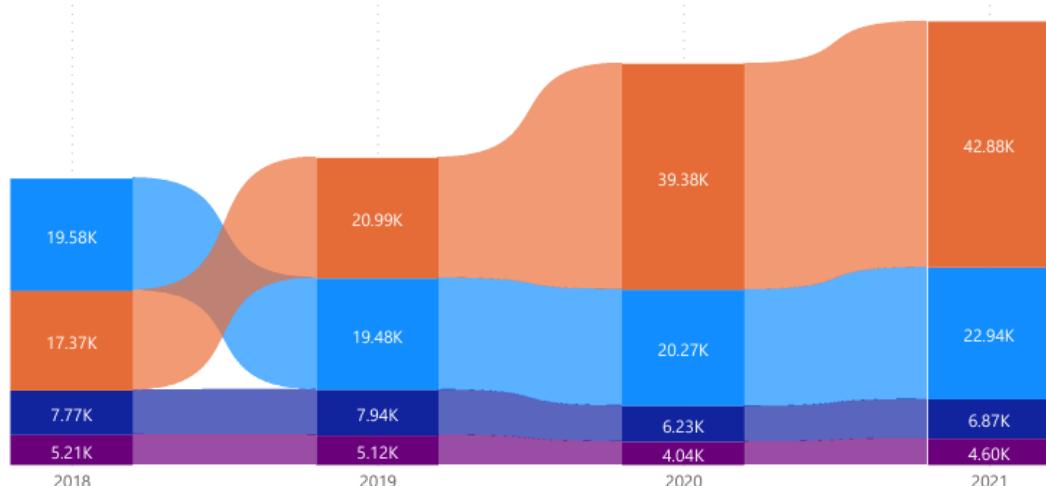


Note: Credit Unions with over \$10 billion dollars in assets are subject to Consumer Financial Protection Bureau supervisory authority. For simplicity in reporting, these credit unions (such as Navy Federal Credit Union, and others) are treated as banks.

# Lending by Loan Purpose from 2018-2021

## Applications over time by Loan Purpose

● 1. Home Purchase ● 2. Home Renovation ● 3. Refinancing ● 4. Other/NA



## Home Purchase Loans

Year	Applications	Originations	Denials	Fallout	Loan Amt.
2018	19,577	15,098	1,335	3,144	\$3,153.73
2019	19,475	14,995	1,261	3,219	\$3,585.11
2020	20,265	15,575	1,303	3,387	\$3,628.09
2021	22,943	17,659	1,453	3,831	\$4,452.34

## Home Renovation Loans

Year	Applications	Originations	Denials	Fallout	Loan Amt.
2018	7,773	4,319	2,412	1,042	\$308.46
2019	7,936	4,597	2,353	986	\$379.23
2020	6,233	3,398	1,902	933	\$281.12
2021	6,865	3,709	2,101	1,055	\$352.90

## Refinancing Loans

Year	Applications	Originations	Denials	Fallout	Loan Amt.
2018	17,367	9,942	3,672	3,753	\$1,558.09
2019	20,990	12,701	3,646	4,643	\$2,480.69
2020	39,382	24,990	5,123	9,269	\$5,862.61
2021	42,879	27,523	5,586	9,770	\$5,758.16

## Other/Non-Applicable Loans

Year	Applications	Originations	Denials	Fallout	Loan Amt.
2018	5,205	2,759	1,698	748	\$228.27
2019	5,124	2,556	1,765	803	\$208.56
2020	4,040	2,080	1,223	737	\$211.95
2021	4,600	2,402	1,362	836	\$267.33

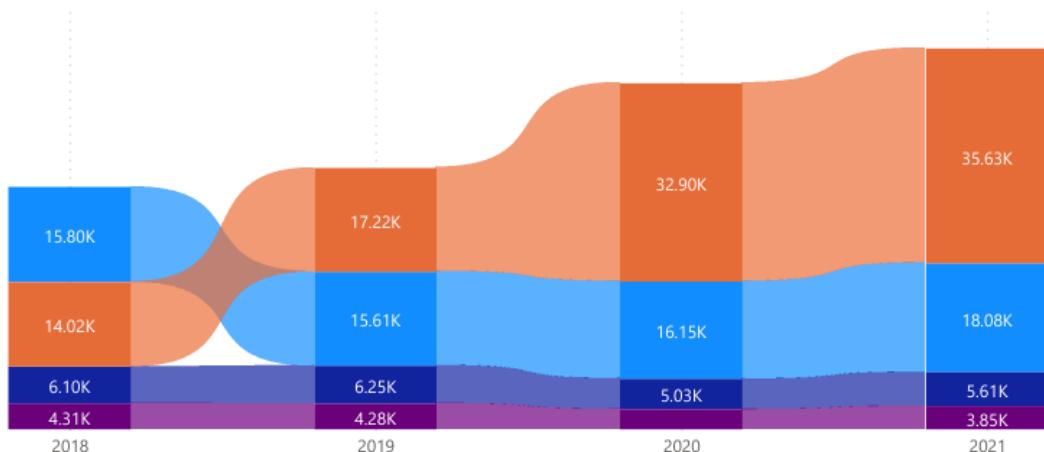
Dollar amounts listed above are expressed in the millions.

Unless specified, refinancing loans includes both standard refinancing and cash-out refinancing.

# Lending by Loan Purpose in Allegheny County from 2018-2021

Applications over time by Loan Purpose

● 1. Home Purchase ● 2. Home Renovation ● 3. Refinancing ● 4. Other/NA



## Home Purchase Loans

Year	Applications	Originations	Denials	Fallout	Dollars Loaned	Orig. Rate	Denial Rate	F/O Rate
2018	15,795	12,248	1,060	2,487	\$2,537,690,000	77.54%	6.71%	15.75%
2019	15,608	12,109	973	2,526	\$2,716,185,000	77.58%	6.23%	16.18%
2020	16,148	12,564	981	2,603	\$2,854,350,000	77.81%	6.08%	16.12%
2021	18,084	14,071	1,061	2,952	\$3,479,535,000	77.81%	5.87%	16.32%

## Standard Refinance Loans

Year	Applications	Originations	Denials	Fallout	Dollars Loaned	Orig. Rate	Denial Rate	F/O Rate
2018	9,347	5,770	1,819	1,758	\$833,880,000	61.73%	19.46%	18.81%
2019	12,006	7,703	1,908	2,395	\$1,472,315,000	64.16%	15.89%	19.95%
2020	26,079	16,754	3,194	6,131	\$3,718,990,000	64.24%	12.25%	23.51%
2021	25,660	16,720	3,234	5,706	\$3,408,240,000	65.16%	12.60%	22.24%

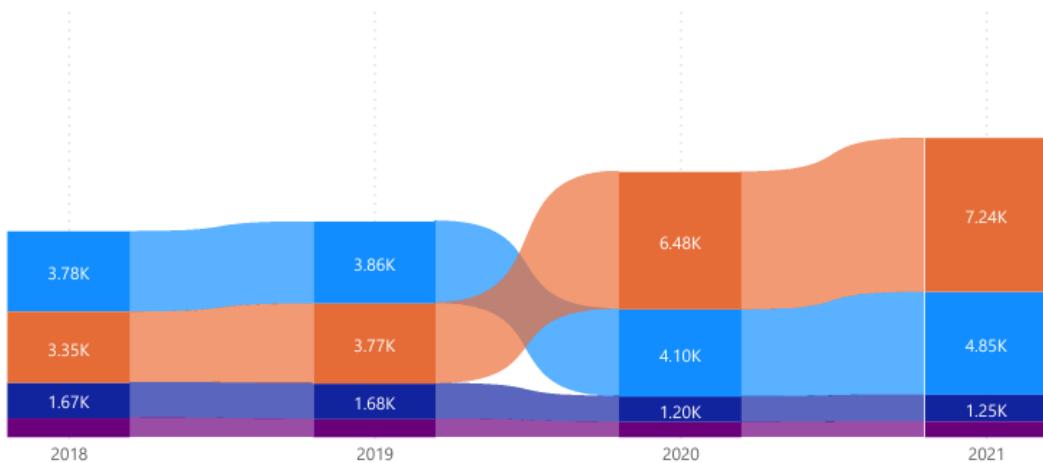
## Cash-out Refinance Loans

Year	Applications	Originations	Denials	Fallout	Dollars Loaned	Orig. Rate	Denial Rate	F/O Rate
2018	4,670	2,389	1,026	1,255	\$400,335,000	51.16%	21.97%	26.87%
2019	5,213	2,854	962	1,397	\$513,340,000	54.75%	18.45%	26.80%
2020	6,820	4,236	942	1,642	\$971,700,000	62.11%	13.81%	24.08%
2021	9,971	6,274	1,295	2,402	\$1,329,590,000	62.92%	12.99%	24.09%

# Lending by Loan Purpose in Pittsburgh from 2018-2021

Applications over time by Loan Purpose

● 1. Home Purchase ● 2. Home Renovation ● 3. Refinancing ● 4. Other/NA



## Home Purchase Loans

Year	Applications	Originations	Denials	Fallout	Dollars Loaned	Orig. Rate	Denial Rate	F/O Rate
2018	3,780	2,850	275	655	\$616,040,000	75.40%	7.28%	17.33%
2019	3,860	2,885	283	692	\$811,585,000	74.74%	7.33%	17.93%
2020	4,099	3,008	316	775	\$773,260,000	73.38%	7.71%	18.91%
2021	4,849	3,588	387	874	\$972,800,000	73.99%	7.98%	18.02%

## Standard Refinance Loans

Year	Applications	Originations	Denials	Fallout	Dollars Loaned	Orig. Rate	Denial Rate	F/O Rate
2018	2,102	1,169	528	405	\$215,185,000	55.61%	25.12%	19.27%
2019	2,468	1,462	497	509	\$361,270,000	59.24%	20.14%	20.62%
2020	4,966	3,101	738	1,127	\$965,725,000	62.44%	14.86%	22.69%
2021	5,010	3,200	715	1,095	\$742,800,000	63.87%	14.27%	21.86%

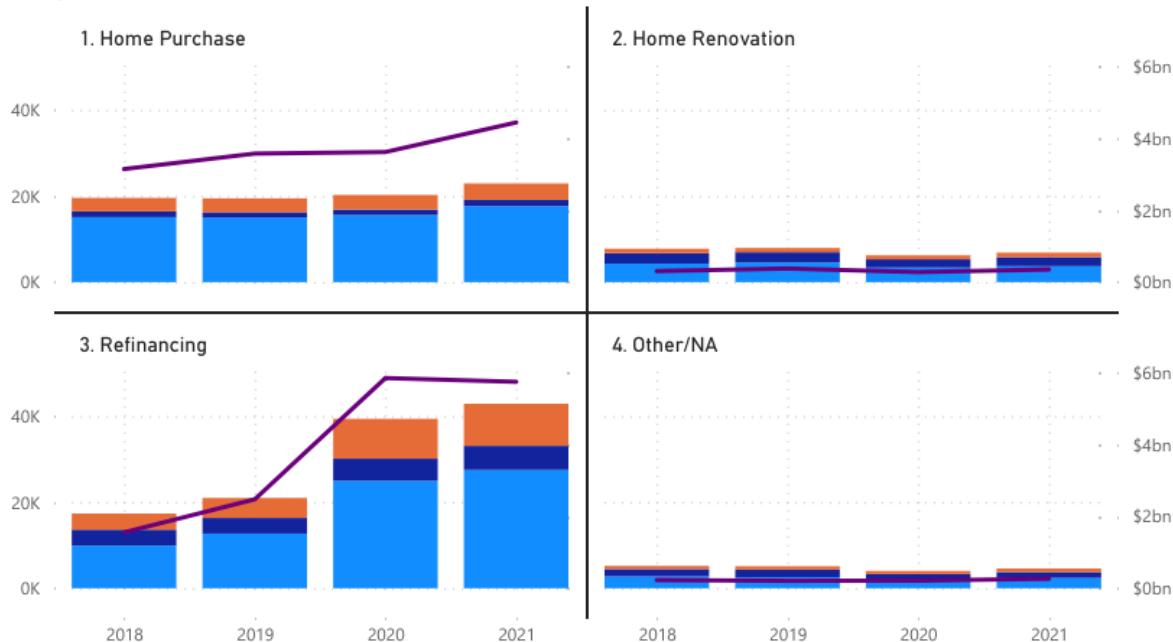
## Cash-out Refinance Loans

Year	Applications	Originations	Denials	Fallout	Dollars Loaned	Orig. Rate	Denial Rate	F/O Rate
2018	1,248	614	299	335	\$108,690,000	49.20%	23.96%	26.84%
2019	1,302	681	279	342	\$133,525,000	52.30%	21.43%	26.27%
2020	1,512	897	249	366	\$198,965,000	59.33%	16.47%	24.21%
2021	2,232	1,323	342	567	\$267,955,000	59.27%	15.32%	25.40%

# Changes in Loan Purpose Lending from 2018-2021

Action Rates and Dollars Loaned, by Year and Loan Purpose

● Originations ● Denials ● Fallout ● Total Dollars Loaned



Home Purchase (Change over Time)

Year	Applications	Originations	Denials	Fallout	Dollars Loaned
2018-21	17.19%	16.96%	8.84%	21.85%	41.18%
2020-21	13.21%	13.38%	11.51%	13.11%	22.73%

Home Renovation Loans (Change over Time)

Year	Applications	Originations	Denials	Fallout	Dollars Loaned
2018-21	-11.68%	-14.12%	-12.89%	1.25%	14.41%
2020-21	10.14%	9.15%	10.46%	13.08%	25.53%

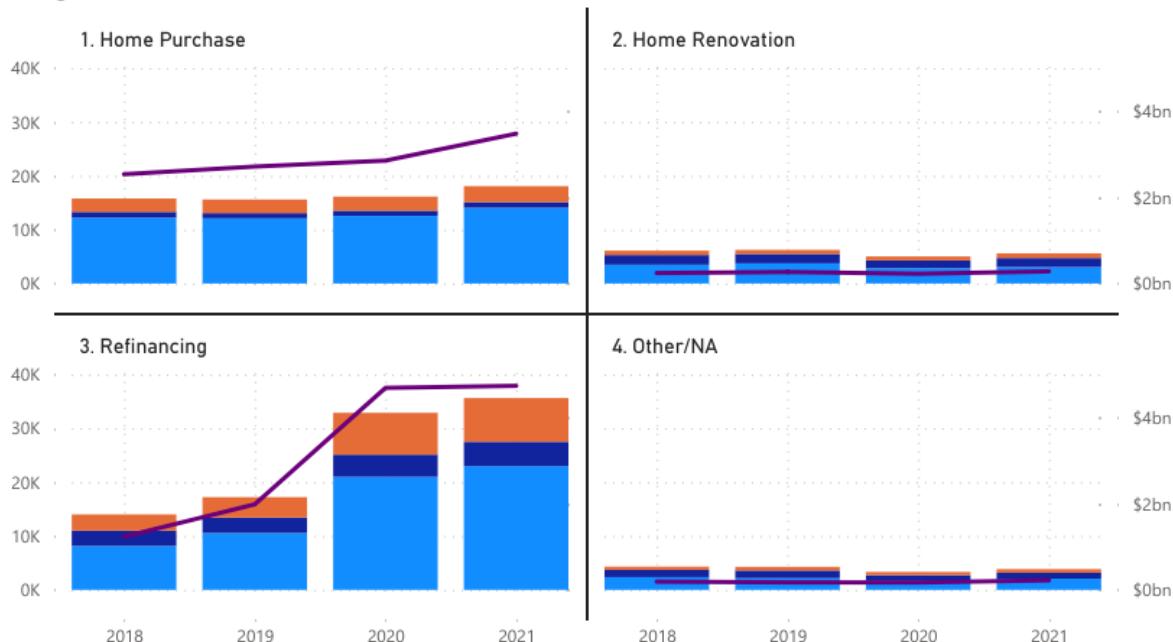
Refinancing (Change over Time)

Year	Applications	Originations	Denials	Fallout	Dollars Loaned
2018-21	146.90%	176.84%	52.12%	160.33%	269.26%
2020-21	8.88%	10.14%	9.04%	5.41%	-1.80%

# Changes in Loan Purpose Lending in Allegheny County from 2018-2021

Action Rates and Dollars Loaned, by Year and Loan Purpose

● Originations ● Denials ● Fallout ● Total Dollars Loaned



Home Purchase (Change over Time)

Year	Applications	Originations	Denials	Fallout	Dollars Loaned
2018-21	114.49%	114.88%	100.09%	118.70%	141.18%
2020-21	11.99%	11.99%	8.15%	13.41%	22.73%

Home Renovation Loans (Change over Time)

Year	Applications	Originations	Denials	Fallout	Dollars Loaned
2018-21	91.99%	87.43%	94.04%	106.99%	114.41%
2020-21	11.57%	7.69%	16.48%	16.73%	25.53%

Refinancing (Change over Time)

Year	Applications	Originations	Denials	Fallout	Dollars Loaned
2018-21	154.20%	181.82%	59.19%	169.10%	269.26%
2020-21	8.30%	9.55%	9.50%	4.31%	-1.80%

# Changes in Loan Purpose Lending in Pittsburgh from 2018-2021

Originations, Denials, Fallout and Total Dollars Loaned by Year and purpose\_final

● Originations ● Denials ● Fallout ● Total Dollars Loaned



Home Purchase (Change over Time)

Year	Applications	Originations	Denials	Fallout	Dollars Loaned
2018-21	28.28%	25.89%	40.73%	33.44%	41.18%
2020-21	18.30%	19.28%	22.47%	12.77%	22.73%

Home Renovation Loans (Change over Time)

Year	Applications	Originations	Denials	Fallout	Dollars Loaned
2018-21	-25.09%	-20.68%	-33.12%	-19.38%	14.41%
2020-21	4.16%	16.52%	-8.85%	-1.61%	25.53%

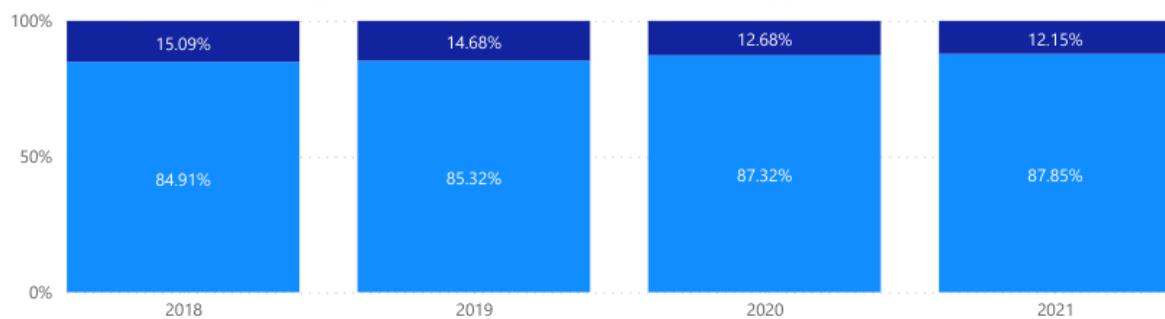
Refinancing (Change over Time)

Year	Applications	Originations	Denials	Fallout	Dollars Loaned
2018-21	116.18%	153.67%	27.81%	124.59%	269.26%
2020-21	11.79%	13.13%	7.09%	11.32%	-1.80%

# Conventional vs. Government Backed Loans from 2018-2021

Share of Applications by Loan Type

● Conventional Loans as Share of Applications ● Government Backed Loans as Share of Applications



## Conventional Loans by Year

Year	Applications	Originations	Denials	Fallout	Dollars Loaned	Orig. Rate	Denial Rate	Fallout Rate
2018	42,388	27,579	7,818	6,991	\$4,569,375,000	65.06%	18.44%	16.49%
2019	45,668	29,986	7,902	7,780	\$5,847,070,000	65.66%	17.30%	17.04%
2020	61,051	40,674	8,484	11,893	\$8,971,510,000	66.62%	13.90%	19.48%
2021	67,896	45,565	9,274	13,057	\$9,766,465,000	67.11%	13.66%	19.23%

## Government Backed Loans by Year

Year	Applications	Originations	Denials	Fallout	Dollars Loaned	Orig. Rate	Denial Rate	Fallout Rate
2018	7,534	4,539	1,299	1,696	\$679,165,000	60.25%	17.24%	22.51%
2019	7,857	4,863	1,123	1,871	\$806,505,000	61.89%	14.29%	23.81%
2020	8,869	5,369	1,067	2,433	\$1,012,255,000	60.54%	12.03%	27.43%
2021	9,391	5,728	1,228	2,435	\$1,064,250,000	60.99%	13.08%	25.93%

*Government backed loans include those insured or guaranteed by the Federal Housing Administration, the Department of Veterans Affairs, USDA Rural Housing Service or the Farm Service Agency.*

## Top 25 Lenders in Allegheny County, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate.	Dollars Loaned
Citizens Bank National Association	6,414	4,120	1,487	807	64.23%	23.18%	12.58%	\$729,350,000
PNC BANK N.A.	6,003	3,846	1,033	1,124	64.07%	17.21%	18.72%	\$749,420,000
DOLLAR BANK, FSB	5,051	3,567	870	614	70.62%	17.22%	12.16%	\$632,055,000
Quicken Loans	4,031	3,214	519	298	79.73%	12.88%	7.39%	\$605,740,000
FIRST NATIONAL BANK OF PA	2,432	1,702	478	252	69.98%	19.65%	10.36%	\$261,770,000
First Commonwealth Bank	2,964	1,686	734	544	56.88%	24.76%	18.35%	\$370,120,000
AFFORDABLE MORTGAGE ADVISORS	1,397	1,210	15	172	86.61%	1.07%	12.31%	\$258,920,000
WELLS FARGO BANK NA	1,965	1,196	348	421	60.87%	17.71%	21.42%	\$204,515,000
Huntington National Bank	1,651	993	314	344	60.15%	19.02%	20.84%	\$67,745,000
HOWARD HANNA FINANCIAL SERVICES, INC	1,178	991	21	166	84.13%	1.78%	14.09%	\$134,140,000
United Shore Financial Services LLC	1,099	935	59	105	85.08%	5.37%	9.55%	\$305,460,000
MOVEMENT MORTGAGE, LLC	1,005	815	16	174	81.09%	1.59%	17.31%	\$121,480,000
Guaranteed Rate Affinity LLC	1,037	786	36	215	75.80%	3.47%	20.73%	\$240,875,000
KeyBank National Association	1,262	764	208	290	60.54%	16.48%	22.98%	\$202,335,000
Victorian Finance, LLC	893	751	11	131	84.10%	1.23%	14.67%	\$75,165,000
West Penn Financial Service Center	819	742	18	59	90.60%	2.20%	7.20%	\$177,460,000
Freedom Mortgage Corporation	1,399	734	52	613	52.47%	3.72%	43.82%	\$72,165,000
Clearview Federal Credit Union	1,092	733	242	117	67.12%	22.16%	10.71%	\$157,820,000
JLB Corp dba Golden Oak Lending	905	716	3	186	79.12%	0.33%	20.55%	\$152,875,000
EQUITY RESOURCES INC	1,021	697	38	286	68.27%	3.72%	28.01%	\$171,315,000
Northwest Bank	904	690	87	127	76.33%	9.62%	14.05%	\$176,265,000
S&T Bank	1,014	683	162	169	67.36%	15.98%	16.67%	\$123,810,000
loanDepot LLC	1,027	672	162	193	65.43%	15.77%	18.79%	\$136,195,000
Union Savings Bank	706	607	46	53	85.98%	6.52%	7.51%	\$129,540,000
UNION HOME MORTGAGE	738	604	6	128	81.84%	0.81%	17.34%	\$160,735,000

## Top 25 Lenders in Allegheny County (Minus Pittsburgh), 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate.	Dollars Loaned
Citizens Bank National Association	5,251	3,415	1,196	640	65.04%	22.78%	12.19%	\$593,055,000
PNC BANK N.A.	5,002	3,257	835	910	65.11%	16.69%	18.19%	\$622,635,000
DOLLAR BANK, FSB	4,156	2,978	682	496	71.66%	16.41%	11.93%	\$510,160,000
Quicken Loans	3,335	2,667	424	244	79.97%	12.71%	7.32%	\$504,215,000
First Commonwealth Bank	2,465	1,433	583	449	58.13%	23.65%	18.22%	\$220,695,000
FIRST NATIONAL BANK OF PA	1,943	1,370	365	208	70.51%	18.79%	10.71%	\$292,880,000
WELLS FARGO BANK NA	1,626	1,004	279	343	61.75%	17.16%	21.09%	\$212,860,000
AFFORDABLE MORTGAGE ADVISORS	1,072	942	9	121	87.87%	0.84%	11.29%	\$238,270,000
HOWARD HANNA FINANCIAL SERVICES, INC	966	822	16	128	85.09%	1.66%	13.25%	\$194,530,000
Huntington National Bank	1,324	780	254	290	58.91%	19.18%	21.90%	\$150,350,000
United Shore Financial Services LLC	868	747	43	78	86.06%	4.95%	8.99%	\$162,155,000
Guaranteed Rate Affinity LLC	851	658	26	167	77.32%	3.06%	19.62%	\$147,010,000
Freedom Mortgage Corporation	1,253	651	45	557	51.96%	3.59%	44.45%	\$120,225,000
Clearview Federal Credit Union	936	636	204	96	67.95%	21.79%	10.26%	\$65,600,000
KeyBank National Association	1,026	636	161	229	61.99%	15.69%	22.32%	\$98,250,000
MOVEMENT MORTGAGE, LLC	785	636	13	136	81.02%	1.66%	17.32%	\$136,330,000
Victorian Finance, LLC	748	630	8	110	84.22%	1.07%	14.71%	\$133,970,000
West Penn Financial Service Center	692	629	15	48	90.90%	2.17%	6.94%	\$135,005,000
JLB Corp dba Golden Oak Lending	791	624	3	164	78.89%	0.38%	20.73%	\$110,990,000
Northwest Bank	779	597	73	109	76.64%	9.37%	13.99%	\$111,605,000
EQUITY RESOURCES INC	843	572	34	237	67.85%	4.03%	28.11%	\$125,410,000
loanDepot LLC	851	567	132	152	66.63%	15.51%	17.86%	\$135,525,000
S&T Bank	791	542	126	123	68.52%	15.93%	15.55%	\$109,060,000
UNION HOME MORTGAGE	642	528	6	108	82.24%	0.93%	16.82%	\$97,150,000
NVR Mortgage Finance Inc	656	526	24	106	80.18%	3.66%	16.16%	\$174,320,000

## Top 25 Lenders in the City of Pittsburgh, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank National Association	1,163	705	291	167	60.62%	25.02%	14.36%	\$136,295,000
DOLLAR BANK, FSB	895	589	188	118	65.81%	21.01%	13.18%	\$121,895,000
PNC BANK N.A.	1,001	589	198	214	58.84%	19.78%	21.38%	\$126,785,000
Quicken Loans	696	547	95	54	78.59%	13.65%	7.76%	\$101,525,000
FIRST NATIONAL BANK OF PA	489	332	113	44	67.89%	23.11%	9.00%	\$77,240,000
AFFORDABLE MORTGAGE ADVISORS	325	268	6	51	82.46%	1.85%	15.69%	\$67,190,000
First Commonwealth Bank	499	253	151	95	50.70%	30.26%	19.04%	\$41,075,000
Huntington National Bank	327	213	60	54	65.14%	18.35%	16.51%	\$54,165,000
WELLS FARGO BANK NA	339	192	69	78	56.64%	20.35%	23.01%	\$46,060,000
Guaranteed Rate Inc.	277	189	11	77	68.23%	3.97%	27.80%	\$50,565,000
United Shore Financial Services LLC	231	188	16	27	81.39%	6.93%	11.69%	\$40,180,000
MOVEMENT MORTGAGE, LLC	220	179	3	38	81.36%	1.36%	17.27%	\$39,935,000
HOWARD HANNA FINANCIAL SERVICES, INC	212	169	5	38	79.72%	2.36%	17.92%	\$46,345,000
WesBanco Bank, Inc.	219	157	37	25	71.69%	16.89%	11.42%	\$39,115,000
S&T Bank	223	141	36	46	63.23%	16.14%	20.63%	\$62,255,000
Guaranteed Rate Affinity LLC	186	128	10	48	68.82%	5.38%	25.81%	\$30,450,000
KeyBank National Association	236	128	47	61	54.24%	19.92%	25.85%	\$23,230,000
Better Mortgage Corporation	216	125	10	81	57.87%	4.63%	37.50%	\$37,965,000
EQUITY RESOURCES INC	178	125	4	49	70.22%	2.25%	27.53%	\$27,465,000
Victorian Finance, LLC	145	121	3	21	83.45%	2.07%	14.48%	\$26,765,000
Sail Mortgage	129	113	2	14	87.60%	1.55%	10.85%	\$34,585,000
West Penn Financial Service Center	127	113	3	11	88.98%	2.36%	8.66%	\$24,595,000
loanDepot LLC	176	105	30	41	59.66%	17.05%	23.30%	\$22,295,000
Federated Mortgage Corp.	106	98	2	6	92.45%	1.89%	5.66%	\$20,660,000
Clearview Federal Credit Union	156	97	38	21	62.18%	24.36%	13.46%	\$9,565,000

# Top Lenders to LMI Borrowers, Allegheny County, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank National Association	2,634	1,495	813	326	56.76%	30.87%	12.38%	\$178,775,000
Quicken Loans	1,528	1,089	304	135	71.27%	19.90%	8.84%	\$139,205,000
DOLLAR BANK, FSB	1,640	956	473	211	58.29%	28.84%	12.87%	\$89,280,000
PNC BANK N.A.	1,694	837	471	386	49.41%	27.80%	22.79%	\$102,265,000
First Commonwealth Bank	1,128	563	375	190	49.91%	33.24%	16.84%	\$46,615,000
HOWARD HANNA FINANCIAL SERVICES, INC	409	332	14	63	81.17%	3.42%	15.40%	\$52,310,000
KeyBank National Association	548	328	109	111	59.85%	19.89%	20.26%	\$31,100,000
Huntington National Bank	629	315	180	134	50.08%	28.62%	21.30%	\$35,485,000
FIRST NATIONAL BANK OF PA	603	305	233	65	50.58%	38.64%	10.78%	\$30,795,000
Guaranteed Rate Affinity LLC	402	299	19	84	74.38%	4.73%	20.90%	\$45,865,000
United Shore Financial Services LLC	355	295	33	27	83.10%	9.30%	7.61%	\$46,385,000
West Penn Financial Service Center	328	293	8	27	89.33%	2.44%	8.23%	\$47,475,000
MOVEMENT MORTGAGE, LLC	363	286	9	68	78.79%	2.48%	18.73%	\$45,990,000
Victorian Finance, LLC	354	282	8	64	79.66%	2.26%	18.08%	\$43,210,000
AFFORDABLE MORTGAGE ADVISORS	318	277	4	37	87.11%	1.26%	11.64%	\$44,315,000
JLB Corp dba Golden Oak Lending	351	268	2	81	76.35%	0.57%	23.08%	\$34,390,000
UNION HOME MORTGAGE	316	250	6	60	79.11%	1.90%	18.99%	\$33,690,000
EQUITY RESOURCES INC	364	233	18	113	64.01%	4.95%	31.04%	\$36,185,000
WELLS FARGO BANK NA	484	222	154	108	45.87%	31.82%	22.31%	\$28,100,000
Princeton Mortgage Corporation	272	218	8	46	80.15%	2.94%	16.91%	\$37,570,000
loanDepot LLC	329	195	79	55	59.27%	24.01%	16.72%	\$29,185,000
E Mortgage Management LLC	249	194	10	45	77.91%	4.02%	18.07%	\$23,250,000
Guaranteed Rate Inc.	272	185	25	62	68.01%	9.19%	22.79%	\$27,355,000
Northwest Bank	272	183	54	35	67.28%	19.85%	12.87%	\$18,625,000
Union Savings Bank	203	171	16	16	84.24%	7.88%	7.88%	\$19,285,000

## Top Lenders to LMI Borrowers, Allegheny County (minus Pittsburgh), 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank National Association	2,123	1,224	647	252	57.65%	30.48%	11.87%	\$147,040,000
Quicken Loans	1,223	874	242	107	71.46%	19.79%	8.75%	\$112,130,000
DOLLAR BANK, FSB	1,282	755	362	165	58.89%	28.24%	12.87%	\$70,885,000
PNC BANK N.A.	1,352	687	363	302	50.81%	26.85%	22.34%	\$83,885,000
First Commonwealth Bank	922	468	295	159	50.76%	32.00%	17.25%	\$38,950,000
HOWARD HANNA FINANCIAL SERVICES, INC	340	279	11	50	82.06%	3.24%	14.71%	\$43,565,000
KeyBank National Association	441	269	84	88	61.00%	19.05%	19.95%	\$25,505,000
Guaranteed Rate Affinity LLC	340	257	13	70	75.59%	3.82%	20.59%	\$39,645,000
Huntington National Bank	498	248	138	112	49.80%	27.71%	22.49%	\$26,830,000
Victorian Finance, LLC	305	243	5	57	79.67%	1.64%	18.69%	\$36,735,000
West Penn Financial Service Center	271	241	7	23	88.93%	2.58%	8.49%	\$38,755,000
United Shore Financial Services LLC	283	236	26	21	83.39%	9.19%	7.42%	\$37,340,000
MOVEMENT MORTGAGE, LLC	290	230	6	54	79.31%	2.07%	18.62%	\$37,130,000
FIRST NATIONAL BANK OF PA	446	226	173	47	50.67%	38.79%	10.54%	\$22,130,000
UNION HOME MORTGAGE	285	223	6	56	78.25%	2.11%	19.65%	\$29,655,000
JLB Corp dba Golden Oak Lending	290	219	2	69	75.52%	0.69%	23.79%	\$28,255,000
AFFORDABLE MORTGAGE ADVISORS	249	217	3	29	87.15%	1.20%	11.65%	\$34,735,000
EQUITY RESOURCES INC	305	194	17	94	63.61%	5.57%	30.82%	\$29,430,000
Princeton Mortgage Corporation	239	193	7	39	80.75%	2.93%	16.32%	\$33,545,000
WELLS FARGO BANK NA	400	188	121	91	47.00%	30.25%	22.75%	\$23,320,000
E Mortgage Management LLC	208	163	7	38	78.37%	3.37%	18.27%	\$19,725,000
loanDepot LLC	260	158	60	42	60.77%	23.08%	16.15%	\$24,030,000
Northwest Bank	219	147	45	27	67.12%	20.55%	12.33%	\$15,205,000
S&T Bank	248	146	64	38	58.87%	25.81%	15.32%	\$14,470,000
Guaranteed Rate Inc.	206	138	20	48	66.99%	9.71%	23.30%	\$19,600,000

## Top Lenders to LMI Borrowers, City of Pittsburgh, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank National Association	511	271	166	74	53.03%	32.49%	14.48%	\$31,735,000
Quicken Loans	305	215	62	28	70.49%	20.33%	9.18%	\$27,075,000
DOLLAR BANK, FSB	358	201	111	46	56.15%	31.01%	12.85%	\$18,395,000
PNC BANK N.A.	342	150	108	84	43.86%	31.58%	24.56%	\$18,380,000
First Commonwealth Bank	206	95	80	31	46.12%	38.83%	15.05%	\$7,665,000
FIRST NATIONAL BANK OF PA	157	79	60	18	50.32%	38.22%	11.46%	\$8,665,000
Huntington National Bank	131	67	42	22	51.15%	32.06%	16.79%	\$8,655,000
AFFORDABLE MORTGAGE ADVISORS	69	60	1	8	86.96%	1.45%	11.59%	\$9,580,000
KeyBank National Association	107	59	25	23	55.14%	23.36%	21.50%	\$5,595,000
United Shore Financial Services LLC	72	59	7	6	81.94%	9.72%	8.33%	\$9,045,000
MOVEMENT MORTGAGE, LLC	73	56	3	14	76.71%	4.11%	19.18%	\$8,860,000
HOWARD HANNA FINANCIAL SERVICES, INC	69	53	3	13	76.81%	4.35%	18.84%	\$8,745,000
WesBanco Bank, Inc.	83	52	22	9	62.65%	26.51%	10.84%	\$6,010,000
West Penn Financial Service Center	57	52	1	4	91.23%	1.75%	7.02%	\$8,720,000
JLB Corp dba Golden Oak Lending	61	49	0	12	80.33%	0.00%	19.67%	\$6,135,000
Guaranteed Rate Inc.	66	47	5	14	71.21%	7.58%	21.21%	\$7,755,000
Guaranteed Rate Affinity LLC	62	42	6	14	67.74%	9.68%	22.58%	\$6,220,000
EQUITY RESOURCES INC	59	39	1	19	66.10%	1.69%	32.20%	\$6,755,000
Victorian Finance, LLC	49	39	3	7	79.59%	6.12%	14.29%	\$6,475,000
loanDepot LLC	69	37	19	13	53.62%	27.54%	18.84%	\$5,155,000
Northwest Bank	53	36	9	8	67.92%	16.98%	15.09%	\$3,420,000
Union Savings Bank	41	35	1	5	85.37%	2.44%	12.20%	\$3,425,000
WELLS FARGO BANK NA	84	34	33	17	40.48%	39.29%	20.24%	\$4,780,000
E Mortgage Management LLC	41	31	3	7	75.61%	7.32%	17.07%	\$3,525,000
Clearview Federal Credit Union	65	30	22	13	46.15%	33.85%	20.00%	\$1,970,000

## Top Lenders in LMI Tracts, Allegheny County, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank National Association	997	542	314	141	54.36%	31.49%	14.14%	\$71,010,000
Quicken Loans	546	408	97	41	74.73%	17.77%	7.51%	\$53,670,000
DOLLAR BANK, FSB	673	392	193	88	58.25%	28.68%	13.08%	\$51,470,000
PNC BANK N.A.	715	354	189	172	49.51%	26.43%	24.06%	\$43,320,000
First Commonwealth Bank	475	227	156	92	47.79%	32.84%	19.37%	\$25,135,000
Huntington National Bank	310	170	79	61	54.84%	25.48%	19.68%	\$23,210,000
FIRST NATIONAL BANK OF PA	279	160	83	36	57.35%	29.75%	12.90%	\$25,270,000
United Shore Financial Services LLC	155	127	6	22	81.94%	3.87%	14.19%	\$21,705,000
S&T Bank	214	126	49	39	58.88%	22.90%	18.22%	\$26,490,000
AFFORDABLE MORTGAGE ADVISORS	151	120	1	30	79.47%	0.66%	19.87%	\$20,100,000
MOVEMENT MORTGAGE, LLC	157	118	4	35	75.16%	2.55%	22.29%	\$19,260,000
KeyBank National Association	215	106	50	59	49.30%	23.26%	27.44%	\$9,630,000
Victorian Finance, LLC	140	106	4	30	75.71%	2.86%	21.43%	\$17,220,000
HOWARD HANNA FINANCIAL SERVICES, INC	139	103	4	32	74.10%	2.88%	23.02%	\$18,625,000
Guaranteed Rate Affinity LLC	148	102	11	35	68.92%	7.43%	23.65%	\$15,270,000
Guaranteed Rate Inc.	149	102	8	39	68.46%	5.37%	26.17%	\$16,990,000
EQUITY RESOURCES INC	152	100	4	48	65.79%	2.63%	31.58%	\$17,780,000
WELLS FARGO BANK NA	188	96	51	41	51.06%	27.13%	21.81%	\$13,520,000
WesBanco Bank, Inc.	140	94	28	18	67.14%	20.00%	12.86%	\$17,900,000
West Penn Financial Service Center	105	91	3	11	86.67%	2.86%	10.48%	\$14,645,000
Union Savings Bank	107	85	8	14	79.44%	7.48%	13.08%	\$8,635,000
Clearview Federal Credit Union	160	80	53	27	50.00%	33.13%	16.88%	\$5,770,000
Northwest Bank	115	79	22	14	68.70%	19.13%	12.17%	\$9,595,000
JLB Corp dba Golden Oak Lending	105	78	2	25	74.29%	1.90%	23.81%	\$8,910,000
UNION HOME MORTGAGE	100	73	0	27	73.00%	0.00%	27.00%	\$9,165,000

## Top Lenders in LMI Tracts, Allegheny County (minus Pittsburgh), 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank National Association	547	287	185	75	52.47%	33.82%	13.71%	\$27,615,000
DOLLAR BANK, FSB	363	216	102	45	59.50%	28.10%	12.40%	\$19,270,000
Quicken Loans	287	208	56	23	72.47%	19.51%	8.01%	\$22,680,000
PNC BANK N.A.	367	179	109	79	48.77%	29.70%	21.53%	\$17,465,000
First Commonwealth Bank	277	128	101	48	46.21%	36.46%	17.33%	\$12,030,000
Huntington National Bank	171	80	50	41	46.78%	29.24%	23.98%	\$7,640,000
FIRST NATIONAL BANK OF PA	126	77	33	16	61.11%	26.19%	12.70%	\$8,225,000
S&T Bank	114	68	34	12	59.65%	29.82%	10.53%	\$7,800,000
United Shore Financial Services LLC	80	67	3	10	83.75%	3.75%	12.50%	\$10,115,000
Victorian Finance, LLC	82	62	2	18	75.61%	2.44%	21.95%	\$7,710,000
HOWARD HANNA FINANCIAL SERVICES, INC	80	60	2	18	75.00%	2.50%	22.50%	\$8,700,000
Guaranteed Rate Affinity LLC	86	56	8	22	65.12%	9.30%	25.58%	\$6,500,000
MOVEMENT MORTGAGE, LLC	79	55	2	22	69.62%	2.53%	27.85%	\$7,355,000
Guaranteed Rate Inc.	84	54	6	24	64.29%	7.14%	28.57%	\$6,420,000
AFFORDABLE MORTGAGE ADVISORS	61	52	0	9	85.25%	0.00%	14.75%	\$6,870,000
EQUITY RESOURCES INC	83	51	4	28	61.45%	4.82%	33.73%	\$7,065,000
KeyBank National Association	108	51	28	29	47.22%	25.93%	26.85%	\$3,265,000
West Penn Financial Service Center	58	51	1	6	87.93%	1.72%	10.34%	\$7,205,000
JLB Corp dba Golden Oak Lending	64	45	2	17	70.31%	3.13%	26.56%	\$5,475,000
Nationstar Mortgage	66	45	9	12	68.18%	13.64%	18.18%	\$5,035,000
Union Savings Bank	60	45	5	10	75.00%	8.33%	16.67%	\$4,205,000
UNION HOME MORTGAGE	64	44	0	20	68.75%	0.00%	31.25%	\$4,680,000
Northwest Bank	62	40	14	8	64.52%	22.58%	12.90%	\$4,020,000
Clearview Federal Credit Union	82	39	31	12	47.56%	37.80%	14.63%	\$2,415,000
WELLS FARGO BANK NA	81	38	23	20	46.91%	28.40%	24.69%	\$4,230,000

## Top Lenders in LMI Tracts, Allegheny County (minus Pittsburgh), 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank National Association	450	255	129	66	56.67%	28.67%	14.67%	\$43,395,000
Quicken Loans	259	200	41	18	77.22%	15.83%	6.95%	\$30,990,000
DOLLAR BANK, FSB	310	176	91	43	56.77%	29.35%	13.87%	\$32,200,000
PNC BANK N.A.	348	175	80	93	50.29%	22.99%	26.72%	\$25,855,000
First Commonwealth Bank	198	99	55	44	50.00%	27.78%	22.22%	\$13,105,000
Huntington National Bank	139	90	29	20	64.75%	20.86%	14.39%	\$15,570,000
FIRST NATIONAL BANK OF PA	153	83	50	20	54.25%	32.68%	13.07%	\$17,045,000
WesBanco Bank, Inc.	108	71	21	16	65.74%	19.44%	14.81%	\$14,915,000
AFFORDABLE MORTGAGE ADVISORS	90	68	1	21	75.56%	1.11%	23.33%	\$13,230,000
MOVEMENT MORTGAGE, LLC	78	63	2	13	80.77%	2.56%	16.67%	\$11,905,000
United Shore Financial Services LLC	75	60	3	12	80.00%	4.00%	16.00%	\$11,590,000
S&T Bank	100	58	15	27	58.00%	15.00%	27.00%	\$18,690,000
WELLS FARGO BANK NA	107	58	28	21	54.21%	26.17%	19.63%	\$9,290,000
KeyBank National Association	107	55	22	30	51.40%	20.56%	28.04%	\$6,365,000
EQUITY RESOURCES INC	69	49	0	20	71.01%	0.00%	28.99%	\$10,715,000
Guaranteed Rate Inc.	65	48	2	15	73.85%	3.08%	23.08%	\$10,570,000
Guaranteed Rate Affinity LLC	62	46	3	13	74.19%	4.84%	20.97%	\$8,770,000
Victorian Finance, LLC	58	44	2	12	75.86%	3.45%	20.69%	\$9,510,000
HOWARD HANNA FINANCIAL SERVICES, INC	59	43	2	14	72.88%	3.39%	23.73%	\$9,925,000
SSB Bank	42	42	0	0	100.00%	0.00%	0.00%	\$5,770,000
Clearview Federal Credit Union	78	41	22	15	52.56%	28.21%	19.23%	\$3,355,000
Better Mortgage Corporation	72	40	3	29	55.56%	4.17%	40.28%	\$10,040,000
Union Savings Bank	47	40	3	4	85.11%	6.38%	8.51%	\$4,430,000
West Penn Financial Service Center	47	40	2	5	85.11%	4.26%	10.64%	\$7,440,000
Northwest Bank	53	39	8	6	73.58%	15.09%	11.32%	\$5,575,000

## Top Lenders to African Americans, Allegheny County, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Quicken Loans	275	188	64	23	68.36%	23.27%	8.36%	\$27,300,000
Citizens Bank National Association	378	179	153	46	47.35%	40.48%	12.17%	\$22,955,000
DOLLAR BANK, FSB	334	172	101	61	51.50%	30.24%	18.26%	\$19,250,000
PNC BANK N.A.	218	91	76	51	41.74%	34.86%	23.39%	\$13,055,000
First Commonwealth Bank	131	64	43	24	48.85%	32.82%	18.32%	\$8,650,000
Freedom Mortgage Corporation	113	59	9	45	52.21%	7.96%	39.82%	\$9,505,000
MOVEMENT MORTGAGE, LLC	72	56	3	13	77.78%	4.17%	18.06%	\$10,010,000
UNION HOME MORTGAGE	68	50	1	17	73.53%	1.47%	25.00%	\$7,920,000
loanDepot LLC	83	47	25	11	56.63%	30.12%	13.25%	\$8,855,000
Huntington National Bank	83	44	19	20	53.01%	22.89%	24.10%	\$7,880,000
Guaranteed Rate Affinity LLC	67	42	7	18	62.69%	10.45%	26.87%	\$6,990,000
HOWARD HANNA FINANCIAL SERVICES, INC	55	41	3	11	74.55%	5.45%	20.00%	\$9,655,000
Mortgage Research Center	79	41	21	17	51.90%	26.58%	21.52%	\$9,225,000
WELLS FARGO BANK NA	78	40	25	13	51.28%	32.05%	16.67%	\$6,940,000
Union Savings Bank	45	37	2	6	82.22%	4.44%	13.33%	\$3,245,000
KeyBank National Association	94	35	33	26	37.23%	35.11%	27.66%	\$3,465,000
United Shore Financial Services LLC	45	35	5	5	77.78%	11.11%	11.11%	\$5,935,000
Victorian Finance, LLC	49	32	2	15	65.31%	4.08%	30.61%	\$5,150,000
FIRST NATIONAL BANK OF PA	61	31	20	10	50.82%	32.79%	16.39%	\$4,975,000
PENNYMAC LOAN SERVICES LLC	58	31	12	15	53.45%	20.69%	25.86%	\$5,515,000
Nationstar Mortgage	56	27	14	15	48.21%	25.00%	26.79%	\$3,225,000
Clearview Federal Credit Union	57	26	27	4	45.61%	47.37%	7.02%	\$1,900,000
NEWREZ LLC	63	26	17	20	41.27%	26.98%	31.75%	\$3,710,000
Patriot Lending Services Inc	35	26	1	8	74.29%	2.86%	22.86%	\$4,070,000
Allegent Community Federal Credit Union	42	25	12	5	59.52%	28.57%	11.90%	\$1,415,000

## Top Lenders to African Americans, Allegheny County (minus Pittsburgh), 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Quicken Loans	197	143	38	16	72.59%	19.29%	8.12%	\$21,135,000
Citizens Bank National Association	257	130	97	30	50.58%	37.74%	11.67%	\$15,700,000
DOLLAR BANK, FSB	213	115	56	42	53.99%	26.29%	19.72%	\$12,755,000
PNC BANK N.A.	156	67	52	37	42.95%	33.33%	23.72%	\$9,025,000
Freedom Mortgage Corporation	90	49	8	33	54.44%	8.89%	36.67%	\$8,065,000
UNION HOME MORTGAGE	62	45	1	16	72.58%	1.61%	25.81%	\$6,915,000
MOVEMENT MORTGAGE, LLC	52	40	2	10	76.92%	3.85%	19.23%	\$7,140,000
First Commonwealth Bank	74	37	26	11	50.00%	35.14%	14.86%	\$4,635,000
loanDepot LLC	61	37	16	8	60.66%	26.23%	13.11%	\$7,435,000
Guaranteed Rate Affinity LLC	57	36	6	15	63.16%	10.53%	26.32%	\$5,470,000
HOWARD HANNA FINANCIAL SERVICES, INC	49	35	3	11	71.43%	6.12%	22.45%	\$7,315,000
Mortgage Research Center	59	34	15	10	57.63%	25.42%	16.95%	\$7,610,000
Huntington National Bank	60	33	11	16	55.00%	18.33%	26.67%	\$4,685,000
PENNYSMAC LOAN SERVICES LLC	51	28	10	13	54.90%	19.61%	25.49%	\$5,280,000
United Shore Financial Services LLC	37	28	4	5	75.68%	10.81%	13.51%	\$4,720,000
WELLS FARGO BANK NA	49	26	14	9	53.06%	28.57%	18.37%	\$4,790,000
Union Savings Bank	32	24	2	6	75.00%	6.25%	18.75%	\$2,780,000
Victorian Finance, LLC	37	24	1	12	64.86%	2.70%	32.43%	\$3,600,000
FIRST NATIONAL BANK OF PA	38	21	13	4	55.26%	34.21%	10.53%	\$4,335,000
KeyBank National Association	50	20	19	11	40.00%	38.00%	22.00%	\$2,280,000
Clearview Federal Credit Union	39	19	17	3	48.72%	43.59%	7.69%	\$1,455,000
EQUITY RESOURCES INC	29	19	1	9	65.52%	3.45%	31.03%	\$4,165,000
Nationstar Mortgage	43	19	12	12	44.19%	27.91%	27.91%	\$2,335,000
NEWREZ LLC	46	19	12	15	41.30%	26.09%	32.61%	\$2,895,000
E Mortgage Management LLC	28	17	0	11	60.71%	0.00%	39.29%	\$2,385,000

## Top Lenders to African Americans, City of Pittsburgh, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
DOLLAR BANK, FSB	121	57	45	19	47.11%	37.19%	15.70%	\$6,495,000
Citizens Bank National Association	121	49	56	16	40.50%	46.28%	13.22%	\$7,255,000
Quicken Loans	78	45	26	7	57.69%	33.33%	8.97%	\$6,165,000
First Commonwealth Bank	57	27	17	13	47.37%	29.82%	22.81%	\$4,015,000
PNC BANK N.A.	62	24	24	14	38.71%	38.71%	22.58%	\$4,030,000
MOVEMENT MORTGAGE, LLC	20	16	1	3	80.00%	5.00%	15.00%	\$2,870,000
KeyBank National Association	44	15	14	15	34.09%	31.82%	34.09%	\$1,185,000
WELLS FARGO BANK NA	29	14	11	4	48.28%	37.93%	13.79%	\$2,150,000
SSB Bank	13	13	0	0	100.00%	0.00%	0.00%	\$1,695,000
Union Savings Bank	13	13	0	0	100.00%	0.00%	0.00%	\$465,000
WesBanco Bank, Inc.	20	13	4	3	65.00%	20.00%	15.00%	\$2,245,000
Patriot Lending Services Inc	15	12	0	3	80.00%	0.00%	20.00%	\$1,710,000
Huntington National Bank	23	11	8	4	47.83%	34.78%	17.39%	\$3,195,000
FIRST NATIONAL BANK OF PA	23	10	7	6	43.48%	30.43%	26.09%	\$640,000
Freedom Mortgage Corporation	23	10	1	12	43.48%	4.35%	52.17%	\$1,440,000
loanDepot LLC	22	10	9	3	45.45%	40.91%	13.64%	\$1,420,000
Allegent Community Federal Credit Union	17	8	7	2	47.06%	41.18%	11.76%	\$400,000
Nationstar Mortgage	13	8	2	3	61.54%	15.38%	23.08%	\$890,000
Victorian Finance, LLC	12	8	1	3	66.67%	8.33%	25.00%	\$1,550,000
Bank of America NA	17	7	8	2	41.18%	47.06%	11.76%	\$1,485,000
Clearview Federal Credit Union	18	7	10	1	38.89%	55.56%	5.56%	\$445,000
JLB Corp dba Golden Oak Lending	12	7	0	5	58.33%	0.00%	41.67%	\$925,000
Mortgage Research Center	20	7	6	7	35.00%	30.00%	35.00%	\$1,615,000
NEWREZ LLC	17	7	5	5	41.18%	29.41%	29.41%	\$815,000
United Shore Financial Services LLC	8	7	1	0	87.50%	12.50%	0.00%	\$1,215,000

## Local Lenders in Allegheny County, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	6,414	4,120	1,487	807	64.23%	23.18%	12.58%	\$729,350,000
PNC Bank NA	6,003	3,846	1,033	1,124	64.07%	17.21%	18.72%	\$749,420,000
Dollar Bank FSB	5,051	3,567	870	614	70.62%	17.22%	12.16%	\$632,055,000
First National Bank of Pennsylvania	2,432	1,702	478	252	69.98%	19.65%	10.36%	\$370,120,000
First Commonwealth Bank	2,964	1,686	734	544	56.88%	24.76%	18.35%	\$261,770,000
Wells Fargo Bank NA	1,965	1,196	348	421	60.87%	17.71%	21.42%	\$258,920,000
Huntington National Bank	1,651	993	314	344	60.15%	19.02%	20.84%	\$204,515,000
KeyBank NA	1,262	764	208	290	60.54%	16.48%	22.98%	\$121,480,000
Northwest Bank	904	690	87	127	76.33%	9.62%	14.05%	\$129,540,000
S&T Bank	1,014	683	162	169	67.36%	15.98%	16.67%	\$171,315,000
Union Savings Bank	706	607	46	53	85.98%	6.52%	7.51%	\$122,935,000
Wesbanco Bank	807	586	114	107	72.61%	14.13%	13.26%	\$148,960,000
JPMorgan Chase NA	579	424	38	117	73.23%	6.56%	20.21%	\$115,730,000
Bank of America NA	571	316	157	98	55.34%	27.50%	17.16%	\$93,160,000
Brentwood Bank	299	248	28	23	82.94%	9.36%	7.69%	\$75,430,000
SSB Bank	237	232	0	5	97.89%	0.00%	2.11%	\$45,160,000
Standard Bank	230	191	10	29	83.04%	4.35%	12.61%	\$43,455,000
Mars Bank	173	153	9	11	88.44%	5.20%	6.36%	\$37,425,000
NexTier Bank NA	167	133	18	16	79.64%	10.78%	9.58%	\$59,735,000
Farmers National Bank of Emlenton	90	75	6	9	83.33%	6.67%	10.00%	\$54,285,000
Community Bank	83	58	12	13	69.88%	14.46%	15.66%	\$20,010,000
Ameriserv Financial Bank	60	55	1	4	91.67%	1.67%	6.67%	\$25,505,000

# Local Lenders in Allegheny County (minus Pittsburgh), 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	5,251	3,415	1,196	640	65.04%	22.78%	12.19%	\$593,055,000
PNC Bank NA	5,002	3,257	835	910	65.11%	16.69%	18.19%	\$622,635,000
Dollar Bank FSB	4,156	2,978	682	496	71.66%	16.41%	11.93%	\$510,160,000
First Commonwealth Bank	2,465	1,433	583	449	58.13%	23.65%	18.22%	\$220,695,000
First National Bank of Pennsylvania	1,943	1,370	365	208	70.51%	18.79%	10.71%	\$292,880,000
Wells Fargo Bank NA	1,626	1,004	279	343	61.75%	17.16%	21.09%	\$212,860,000
Huntington National Bank	1,324	780	254	290	58.91%	19.18%	21.90%	\$150,350,000
KeyBank NA	1,026	636	161	229	61.99%	15.69%	22.32%	\$98,250,000
Northwest Bank	779	597	73	109	76.64%	9.37%	13.99%	\$111,605,000
S&T Bank	791	542	126	123	68.52%	15.93%	15.55%	\$109,060,000
Union Savings Bank	599	519	38	42	86.64%	6.34%	7.01%	\$109,235,000
Wesbanco Bank	588	429	77	82	72.96%	13.10%	13.95%	\$109,845,000
JPMorgan Chase NA	453	335	25	93	73.95%	5.52%	20.53%	\$89,045,000
Bank of America NA	432	247	114	71	57.18%	26.39%	16.44%	\$65,715,000
Brentwood Bank	243	203	21	19	83.54%	8.64%	7.82%	\$48,195,000
SSB Bank	174	171	0	3	98.28%	0.00%	1.72%	\$34,565,000
Standard Bank	168	140	9	19	83.33%	5.36%	11.31%	\$30,770,000
Mars Bank	151	133	8	10	88.08%	5.30%	6.62%	\$33,205,000
NexTier Bank NA	107	82	14	11	76.64%	13.08%	10.28%	\$31,220,000
Farmers National Bank of Emlenton	61	54	4	3	88.52%	6.56%	4.92%	\$30,920,000
Ameriserv Financial Bank	51	47	1	3	92.16%	1.96%	5.88%	\$16,905,000
Community Bank	55	39	7	9	70.91%	12.73%	16.36%	\$11,035,000

# Local Lenders in City of Pittsburgh, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	1,163	705	291	167	60.62%	25.02%	14.36%	\$136,295,000
Dollar Bank FSB	895	589	188	118	65.81%	21.01%	13.18%	\$121,895,000
PNC Bank NA	1,001	589	198	214	58.84%	19.78%	21.38%	\$126,785,000
First National Bank of Pennsylvania	489	332	113	44	67.89%	23.11%	9.00%	\$77,240,000
First Commonwealth Bank	499	253	151	95	50.70%	30.26%	19.04%	\$41,075,000
Huntington National Bank	327	213	60	54	65.14%	18.35%	16.51%	\$54,165,000
Wells Fargo Bank NA	339	192	69	78	56.64%	20.35%	23.01%	\$46,060,000
Wesbanco Bank	219	157	37	25	71.69%	16.89%	11.42%	\$39,115,000
S&T Bank	223	141	36	46	63.23%	16.14%	20.63%	\$62,255,000
KeyBank NA	236	128	47	61	54.24%	19.92%	25.85%	\$23,230,000
Northwest Bank	125	93	14	18	74.40%	11.20%	14.40%	\$17,935,000
JPMorgan Chase NA	126	89	13	24	70.63%	10.32%	19.05%	\$26,685,000
Union Savings Bank	107	88	8	11	82.24%	7.48%	10.28%	\$13,700,000
Bank of America NA	139	69	43	27	49.64%	30.94%	19.42%	\$27,445,000
SSB Bank	63	61	0	2	96.83%	0.00%	3.17%	\$10,595,000
NexTier Bank NA	60	51	4	5	85.00%	6.67%	8.33%	\$28,515,000
Standard Bank	62	51	1	10	82.26%	1.61%	16.13%	\$12,685,000
Brentwood Bank	56	45	7	4	80.36%	12.50%	7.14%	\$27,235,000
Farmers National Bank of Emlenton	29	21	2	6	72.41%	6.90%	20.69%	\$23,365,000
Mars Bank	22	20	1	1	90.91%	4.55%	4.55%	\$4,220,000
Community Bank	28	19	5	4	67.86%	17.86%	14.29%	\$8,975,000
Ameriserv Financial Bank	9	8	0	1	88.89%	0.00%	11.11%	\$8,600,000

## Local Lenders in LMI Applicant Borrowing Allegheny County, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	2,634	1,495	813	326	56.76%	30.87%	12.38%	\$178,775,000
Dollar Bank FSB	1,640	956	473	211	58.29%	28.84%	12.87%	\$89,280,000
PNC Bank NA	1,694	837	471	386	49.41%	27.80%	22.79%	\$102,265,000
First Commonwealth Bank	1,128	563	375	190	49.91%	33.24%	16.84%	\$46,615,000
KeyBank NA	548	328	109	111	59.85%	19.89%	20.26%	\$31,100,000
Huntington National Bank	629	315	180	134	50.08%	28.62%	21.30%	\$35,485,000
First National Bank of Pennsylvania	603	305	233	65	50.58%	38.64%	10.78%	\$30,795,000
Wells Fargo Bank NA	484	222	154	108	45.87%	31.82%	22.31%	\$28,100,000
Northwest Bank	272	183	54	35	67.28%	19.85%	12.87%	\$18,625,000
Union Savings Bank	203	171	16	16	84.24%	7.88%	7.88%	\$19,285,000
S&T Bank	283	162	79	42	57.24%	27.92%	14.84%	\$16,410,000
Wesbanco Bank	230	140	64	26	60.87%	27.83%	11.30%	\$15,440,000
JPMorgan Chase NA	127	79	19	29	62.20%	14.96%	22.83%	\$13,805,000
Bank of America NA	154	59	64	31	38.31%	41.56%	20.13%	\$8,105,000
Standard Bank	64	52	4	8	81.25%	6.25%	12.50%	\$5,090,000
SSB Bank	48	46	0	2	95.83%	0.00%	4.17%	\$4,520,000
Brentwood Bank	63	41	16	6	65.08%	25.40%	9.52%	\$4,195,000
Mars Bank	36	27	5	4	75.00%	13.89%	11.11%	\$3,545,000
NexTier Bank NA	17	13	2	2	76.47%	11.76%	11.76%	\$1,355,000
Ameriserv Financial Bank	6	6	0	0	100.00%	0.00%	0.00%	\$830,000
Community Bank	14	4	6	4	28.57%	42.86%	28.57%	\$390,000
Farmers National Bank of Emlenton	7	4	0	3	57.14%	0.00%	42.86%	\$410,000

## Local Lenders in LMI Applicant Borrowing Allegheny County (minus Pittsburgh), 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	2,123	1,224	647	252	57.65%	30.48%	11.87%	\$147,040,000
Dollar Bank FSB	1,282	755	362	165	58.89%	28.24%	12.87%	\$70,885,000
PNC Bank NA	1,352	687	363	302	50.81%	26.85%	22.34%	\$83,885,000
First Commonwealth Bank	922	468	295	159	50.76%	32.00%	17.25%	\$38,950,000
KeyBank NA	441	269	84	88	61.00%	19.05%	19.95%	\$25,505,000
Huntington National Bank	498	248	138	112	49.80%	27.71%	22.49%	\$26,830,000
First National Bank of Pennsylvania	446	226	173	47	50.67%	38.79%	10.54%	\$22,130,000
Wells Fargo Bank NA	400	188	121	91	47.00%	30.25%	22.75%	\$23,320,000
Northwest Bank	219	147	45	27	67.12%	20.55%	12.33%	\$15,205,000
S&T Bank	248	146	64	38	58.87%	25.81%	15.32%	\$14,470,000
Union Savings Bank	162	136	15	11	83.95%	9.26%	6.79%	\$15,860,000
Wesbanco Bank	147	88	42	17	59.86%	28.57%	11.56%	\$9,430,000
JPMorgan Chase NA	100	61	14	25	61.00%	14.00%	25.00%	\$11,425,000
Bank of America NA	113	42	44	27	37.17%	38.94%	23.89%	\$5,350,000
Standard Bank	49	40	4	5	81.63%	8.16%	10.20%	\$3,950,000
Brentwood Bank	55	39	11	5	70.91%	20.00%	9.09%	\$4,085,000
SSB Bank	30	28	0	2	93.33%	0.00%	6.67%	\$2,870,000
Mars Bank	33	24	5	4	72.73%	15.15%	12.12%	\$3,050,000
NexTier Bank NA	12	11	0	1	91.67%	0.00%	8.33%	\$1,125,000
Ameriserv Financial Bank	6	6	0	0	100.00%	0.00%	0.00%	\$830,000
Farmers National Bank of Emlenton	4	2	0	2	50.00%	0.00%	50.00%	\$210,000
Community Bank	4	1	1	2	25.00%	25.00%	50.00%	\$75,000

# Local Lenders in LMI Applicant Borrowing City of Pittsburgh, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	511	271	166	74	53.03%	32.49%	14.48%	\$31,735,000
Dollar Bank FSB	358	201	111	46	56.15%	31.01%	12.85%	\$18,395,000
PNC Bank NA	342	150	108	84	43.86%	31.58%	24.56%	\$18,380,000
First Commonwealth Bank	206	95	80	31	46.12%	38.83%	15.05%	\$7,665,000
First National Bank of Pennsylvania	157	79	60	18	50.32%	38.22%	11.46%	\$8,665,000
Huntington National Bank	131	67	42	22	51.15%	32.06%	16.79%	\$8,655,000
KeyBank NA	107	59	25	23	55.14%	23.36%	21.50%	\$5,595,000
Wesbanco Bank	83	52	22	9	62.65%	26.51%	10.84%	\$6,010,000
Northwest Bank	53	36	9	8	67.92%	16.98%	15.09%	\$3,420,000
Union Savings Bank	41	35	1	5	85.37%	2.44%	12.20%	\$3,425,000
Wells Fargo Bank NA	84	34	33	17	40.48%	39.29%	20.24%	\$4,780,000
JPMorgan Chase NA	27	18	5	4	66.67%	18.52%	14.81%	\$2,380,000
SSB Bank	18	18	0	0	100.00%	0.00%	0.00%	\$1,650,000
Bank of America NA	41	17	20	4	41.46%	48.78%	9.76%	\$2,755,000
S&T Bank	35	16	15	4	45.71%	42.86%	11.43%	\$1,940,000
Standard Bank	15	12	0	3	80.00%	0.00%	20.00%	\$1,140,000
Community Bank	10	3	5	2	30.00%	50.00%	20.00%	\$315,000
Mars Bank	3	3	0	0	100.00%	0.00%	0.00%	\$495,000
Brentwood Bank	8	2	5	1	25.00%	62.50%	12.50%	\$110,000
Farmers National Bank of Emlenton	3	2	0	1	66.67%	0.00%	33.33%	\$200,000
NexTier Bank NA	5	2	2	1	40.00%	40.00%	20.00%	\$230,000
Ameriserv Financial Bank	0	0	0	0	0.00%	0.00%	0.00%	\$0

## Local Lenders in LMI Tract Borrowing Allegheny County, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	997	542	314	141	54.36%	31.49%	14.14%	\$71,010,000
Dollar Bank FSB	673	392	193	88	58.25%	28.68%	13.08%	\$51,470,000
PNC Bank NA	715	354	189	172	49.51%	26.43%	24.06%	\$43,320,000
First Commonwealth Bank	475	227	156	92	47.79%	32.84%	19.37%	\$25,135,000
Huntington National Bank	310	170	79	61	54.84%	25.48%	19.68%	\$23,210,000
First National Bank of Pennsylvania	279	160	83	36	57.35%	29.75%	12.90%	\$25,270,000
S&T Bank	214	126	49	39	58.88%	22.90%	18.22%	\$26,490,000
KeyBank NA	215	106	50	59	49.30%	23.26%	27.44%	\$9,630,000
Wells Fargo Bank NA	188	96	51	41	51.06%	27.13%	21.81%	\$13,520,000
Wesbanco Bank	140	94	28	18	67.14%	20.00%	12.86%	\$17,900,000
Union Savings Bank	107	85	8	14	79.44%	7.48%	13.08%	\$8,635,000
Northwest Bank	115	79	22	14	68.70%	19.13%	12.17%	\$9,595,000
SSB Bank	66	65	0	1	98.48%	0.00%	1.52%	\$9,235,000
Standard Bank	71	56	4	11	78.87%	5.63%	15.49%	\$11,640,000
JPMorgan Chase NA	66	42	8	16	63.64%	12.12%	24.24%	\$8,010,000
NexTier Bank NA	44	35	5	4	79.55%	11.36%	9.09%	\$14,455,000
Bank of America NA	78	33	29	16	42.31%	37.18%	20.51%	\$5,865,000
Brentwood Bank	38	33	4	1	86.84%	10.53%	2.63%	\$23,675,000
Farmers National Bank of Emlenton	18	16	1	1	88.89%	5.56%	5.56%	\$17,470,000
Mars Bank	13	10	2	1	76.92%	15.38%	7.69%	\$1,620,000
Community Bank	15	9	4	2	60.00%	26.67%	13.33%	\$875,000
Ameriserv Financial Bank	9	8	0	1	88.89%	0.00%	11.11%	\$6,260,000

# Local Lenders in LMI Tract Borrowing Allegheny County (minus Pittsburgh), 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	547	287	185	75	52.47%	33.82%	13.71%	\$27,615,000
Dollar Bank FSB	363	216	102	45	59.50%	28.10%	12.40%	\$19,270,000
PNC Bank NA	367	179	109	79	48.77%	29.70%	21.53%	\$17,465,000
First Commonwealth Bank	277	128	101	48	46.21%	36.46%	17.33%	\$12,030,000
Huntington National Bank	171	80	50	41	46.78%	29.24%	23.98%	\$7,640,000
First National Bank of Pennsylvania	126	77	33	16	61.11%	26.19%	12.70%	\$8,225,000
S&T Bank	114	68	34	12	59.65%	29.82%	10.53%	\$7,800,000
KeyBank NA	108	51	28	29	47.22%	25.93%	26.85%	\$3,265,000
Union Savings Bank	60	45	5	10	75.00%	8.33%	16.67%	\$4,205,000
Northwest Bank	62	40	14	8	64.52%	22.58%	12.90%	\$4,020,000
Wells Fargo Bank NA	81	38	23	20	46.91%	28.40%	24.69%	\$4,230,000
Standard Bank	35	25	3	7	71.43%	8.57%	20.00%	\$4,095,000
SSB Bank	24	23	0	1	95.83%	0.00%	4.17%	\$3,465,000
Wesbanco Bank	32	23	7	2	71.88%	21.88%	6.25%	\$2,985,000
JPMorgan Chase NA	34	21	2	11	61.76%	5.88%	32.35%	\$2,545,000
NexTier Bank NA	22	19	2	1	86.36%	9.09%	4.55%	\$5,825,000
Brentwood Bank	19	17	1	1	89.47%	5.26%	5.26%	\$8,205,000
Bank of America NA	30	12	10	8	40.00%	33.33%	26.67%	\$1,530,000
Farmers National Bank of Emlenton	7	7	0	0	100.00%	0.00%	0.00%	\$675,000
Mars Bank	7	6	1	0	85.71%	14.29%	0.00%	\$880,000
Ameriserv Financial Bank	5	5	0	0	100.00%	0.00%	0.00%	\$1,865,000
Community Bank	6	3	2	1	50.00%	33.33%	16.67%	\$145,000

# Local Lenders in LMI Tract Borrowing City of Pittsburgh, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	450	255	129	66	56.67%	28.67%	14.67%	\$43,395,000
Dollar Bank FSB	310	176	91	43	56.77%	29.35%	13.87%	\$32,200,000
PNC Bank NA	348	175	80	93	50.29%	22.99%	26.72%	\$25,855,000
First Commonwealth Bank	198	99	55	44	50.00%	27.78%	22.22%	\$13,105,000
Huntington National Bank	139	90	29	20	64.75%	20.86%	14.39%	\$15,570,000
First National Bank of Pennsylvania	153	83	50	20	54.25%	32.68%	13.07%	\$17,045,000
Wesbanco Bank	108	71	21	16	65.74%	19.44%	14.81%	\$14,915,000
S&T Bank	100	58	15	27	58.00%	15.00%	27.00%	\$18,690,000
Wells Fargo Bank NA	107	58	28	21	54.21%	26.17%	19.63%	\$9,290,000
KeyBank NA	107	55	22	30	51.40%	20.56%	28.04%	\$6,365,000
SSB Bank	42	42	0	0	100.00%	0.00%	0.00%	\$5,770,000
Union Savings Bank	47	40	3	4	85.11%	6.38%	8.51%	\$4,430,000
Northwest Bank	53	39	8	6	73.58%	15.09%	11.32%	\$5,575,000
Standard Bank	36	31	1	4	86.11%	2.78%	11.11%	\$7,545,000
Bank of America NA	48	21	19	8	43.75%	39.58%	16.67%	\$4,335,000
JPMorgan Chase NA	32	21	6	5	65.63%	18.75%	15.63%	\$5,465,000
Brentwood Bank	19	16	3	0	84.21%	15.79%	0.00%	\$15,470,000
NexTier Bank NA	22	16	3	3	72.73%	13.64%	13.64%	\$8,630,000
Farmers National Bank of Emlenton	11	9	1	1	81.82%	9.09%	9.09%	\$16,795,000
Community Bank	9	6	2	1	66.67%	22.22%	11.11%	\$730,000
Mars Bank	6	4	1	1	66.67%	16.67%	16.67%	\$740,000
Ameriserv Financial Bank	4	3	0	1	75.00%	0.00%	25.00%	\$4,395,000

## Local Lenders in African American Lending Allegheny County, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	378	179	153	46	47.35%	40.48%	12.17%	\$22,955,000
Dollar Bank FSB	334	172	101	61	51.50%	30.24%	18.26%	\$19,250,000
PNC Bank NA	218	91	76	51	41.74%	34.86%	23.39%	\$13,055,000
First Commonwealth Bank	131	64	43	24	48.85%	32.82%	18.32%	\$8,650,000
Huntington National Bank	83	44	19	20	53.01%	22.89%	24.10%	\$7,880,000
Wells Fargo Bank NA	78	40	25	13	51.28%	32.05%	16.67%	\$6,940,000
Union Savings Bank	45	37	2	6	82.22%	4.44%	13.33%	\$3,245,000
KeyBank NA	94	35	33	26	37.23%	35.11%	27.66%	\$3,465,000
First National Bank of Pennsylvania	61	31	20	10	50.82%	32.79%	16.39%	\$4,975,000
Wesbanco Bank	37	24	8	5	64.86%	21.62%	13.51%	\$4,180,000
Northwest Bank	28	21	6	1	75.00%	21.43%	3.57%	\$4,015,000
Bank of America NA	42	20	19	3	47.62%	45.24%	7.14%	\$4,100,000
SSB Bank	20	20	0	0	100.00%	0.00%	0.00%	\$2,520,000
S&T Bank	35	15	16	4	42.86%	45.71%	11.43%	\$1,685,000
JPMorgan Chase NA	18	12	2	4	66.67%	11.11%	22.22%	\$2,290,000
Standard Bank	6	5	0	1	83.33%	0.00%	16.67%	\$475,000
NexTier Bank NA	3	3	0	0	100.00%	0.00%	0.00%	\$435,000
Farmers National Bank of Emlenton	2	2	0	0	100.00%	0.00%	0.00%	\$220,000
Mars Bank	2	2	0	0	100.00%	0.00%	0.00%	\$230,000
Brentwood Bank	4	1	2	1	25.00%	50.00%	25.00%	\$145,000
Ameriserv Financial Bank	1	0	1	0	0.00%	100.00%	0.00%	\$0
Community Bank	0	0	0	0	0.00%	0.00%	0.00%	\$0

# Local Lenders in African American Lending Allegheny County (minus Pittsburgh), 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Citizens Bank NA	257	130	97	30	50.58%	37.74%	11.67%	\$15,700,000
Dollar Bank FSB	213	115	56	42	53.99%	26.29%	19.72%	\$12,755,000
PNC Bank NA	156	67	52	37	42.95%	33.33%	23.72%	\$9,025,000
First Commonwealth Bank	74	37	26	11	50.00%	35.14%	14.86%	\$4,635,000
Huntington National Bank	60	33	11	16	55.00%	18.33%	26.67%	\$4,685,000
Wells Fargo Bank NA	49	26	14	9	53.06%	28.57%	18.37%	\$4,790,000
Union Savings Bank	32	24	2	6	75.00%	6.25%	18.75%	\$2,780,000
First National Bank of Pennsylvania	38	21	13	4	55.26%	34.21%	10.53%	\$4,335,000
KeyBank NA	50	20	19	11	40.00%	38.00%	22.00%	\$2,280,000
Northwest Bank	21	16	4	1	76.19%	19.05%	4.76%	\$3,520,000
Bank of America NA	25	13	11	1	52.00%	44.00%	4.00%	\$2,615,000
Wesbanco Bank	17	11	4	2	64.71%	23.53%	11.76%	\$1,935,000
S&T Bank	24	9	12	3	37.50%	50.00%	12.50%	\$1,025,000
JPMorgan Chase NA	14	8	2	4	57.14%	14.29%	28.57%	\$1,850,000
SSB Bank	7	7	0	0	100.00%	0.00%	0.00%	\$825,000
Standard Bank	4	4	0	0	100.00%	0.00%	0.00%	\$370,000
NexTier Bank NA	3	3	0	0	100.00%	0.00%	0.00%	\$435,000
Mars Bank	2	2	0	0	100.00%	0.00%	0.00%	\$230,000
Brentwood Bank	4	1	2	1	25.00%	50.00%	25.00%	\$145,000
Farmers National Bank of Emlenton	1	1	0	0	100.00%	0.00%	0.00%	\$145,000
Ameriserv Financial Bank	1	0	1	0	0.00%	100.00%	0.00%	\$0
Community Bank	0	0	0	0	0.00%	0.00%	0.00%	\$0

# Local Lenders in African American Lending City of Pittsburgh, 2021

Lending Institution	Applications	Originations	Denials	Fallout	Orig. Rate	Den. Rate	F/O Rate	Dollars Loaned
Dollar Bank FSB	121	57	45	19	47.11%	37.19%	15.70%	\$6,495,000
Citizens Bank NA	121	49	56	16	40.50%	46.28%	13.22%	\$7,255,000
First Commonwealth Bank	57	27	17	13	47.37%	29.82%	22.81%	\$4,015,000
PNC Bank NA	62	24	24	14	38.71%	38.71%	22.58%	\$4,030,000
KeyBank NA	44	15	14	15	34.09%	31.82%	34.09%	\$1,185,000
Wells Fargo Bank NA	29	14	11	4	48.28%	37.93%	13.79%	\$2,150,000
SSB Bank	13	13	0	0	100.00%	0.00%	0.00%	\$1,695,000
Union Savings Bank	13	13	0	0	100.00%	0.00%	0.00%	\$465,000
Wesbanco Bank	20	13	4	3	65.00%	20.00%	15.00%	\$2,245,000
Huntington National Bank	23	11	8	4	47.83%	34.78%	17.39%	\$3,195,000
First National Bank of Pennsylvania	23	10	7	6	43.48%	30.43%	26.09%	\$640,000
Bank of America NA	17	7	8	2	41.18%	47.06%	11.76%	\$1,485,000
S&T Bank	11	6	4	1	54.55%	36.36%	9.09%	\$660,000
Northwest Bank	7	5	2	0	71.43%	28.57%	0.00%	\$495,000
JPMorgan Chase NA	4	4	0	0	100.00%	0.00%	0.00%	\$440,000
Farmers National Bank of Emlenton	1	1	0	0	100.00%	0.00%	0.00%	\$75,000
Standard Bank	2	1	0	1	50.00%	0.00%	50.00%	\$105,000
Ameriserv Financial Bank	0	0	0	0	0.00%	0.00%	0.00%	\$0
Brentwood Bank	0	0	0	0	0.00%	0.00%	0.00%	\$0
Community Bank	0	0	0	0	0.00%	0.00%	0.00%	\$0
Mars Bank	0	0	0	0	0.00%	0.00%	0.00%	\$0
NexTier Bank NA	0	0	0	0	0.00%	0.00%	0.00%	\$0

# Local Bank Lending Profiles

In the analysis below, PCRG examines the HMDA lending patterns of local banks from 2012 to 2021. Local banks are those with a depository branch location in Allegheny County as of June 30, 2021, according to the FDIC's Summary of Deposits data. Included in the profiles are the bank's charter location and asset threshold size according to the most recent CRA examination report, and the asset size of the bank as of December 31, 2021.

Additionally, charts and tables provide the origination, denial, and fallout rates for all loans from 2012 to 2021, as well as specific tables for low- and moderate-income borrowers, low- and moderate-income census tracts, and to African American borrowers for 2012 to 2021 in the entirety of Allegheny County. Also included is a table showing the top 15 aggregated neighborhood for lending activity by each bank in terms of loan originations and dollars originated.

# Ameriserv Financial Bank

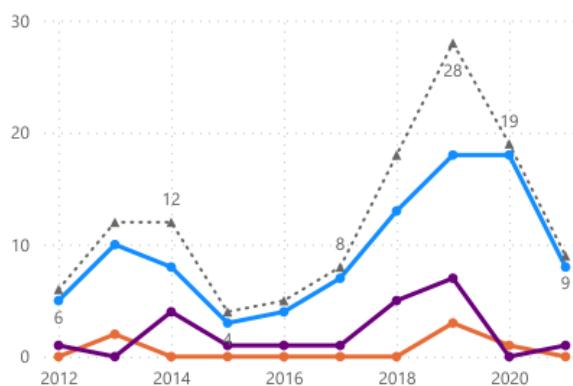
Chartered Location  
Johnstown, PA

Assets (as of Dec. 2021)  
\$1.32bn

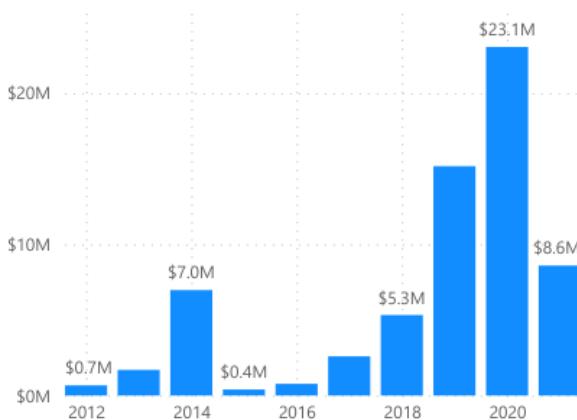
Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year

▲ Applications   ● Originations   ● Denials   ● Fallout



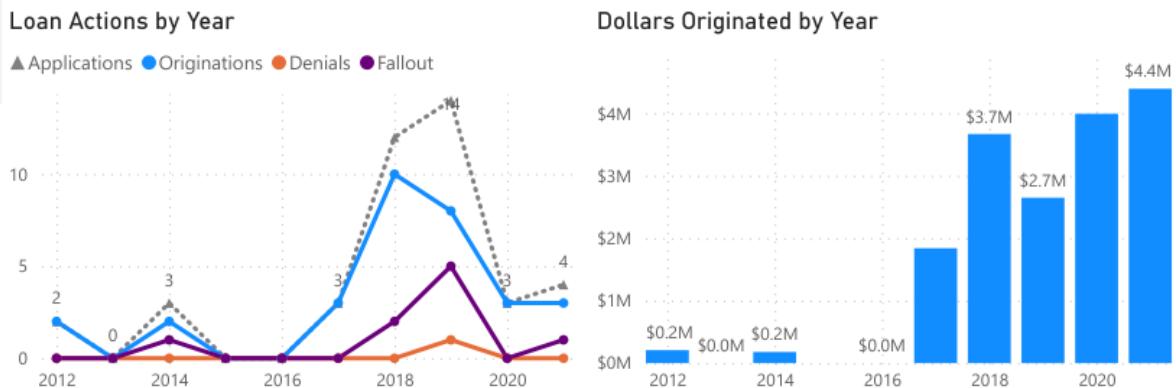
Dollars Originated by Year



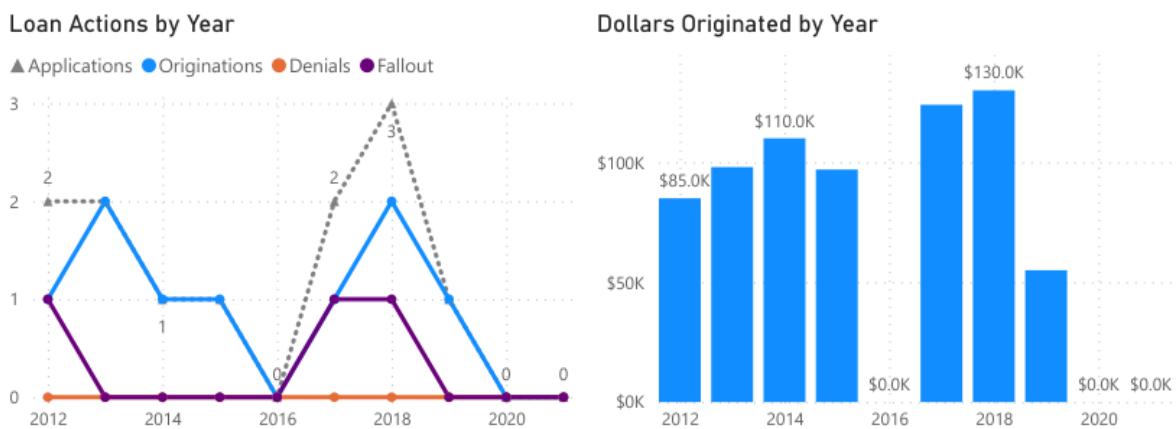
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Squirrel Hill South	13	11	1	1	\$15,745,000
East Liberty	9	7	0	2	\$5,560,000
South Side Flats	7	7	0	0	\$4,233,000
Stanton Heights	5	5	0	0	\$437,000
Banksville	5	4	1	0	\$490,000
Squirrel Hill North	4	4	0	0	\$3,045,000
Central Lawrenceville	4	3	0	1	\$463,000
Morningside	5	3	0	2	\$685,000
Mount Washington	6	3	1	2	\$1,323,000
North Oakland	4	3	1	0	\$6,902,000
Shadyside	4	3	0	1	\$1,966,000
Brighton Heights	2	2	0	0	\$305,000
Garfield	3	2	0	1	\$590,000
Highland Park	2	2	0	0	\$2,520,000
Point Breeze	2	2	0	0	\$475,000

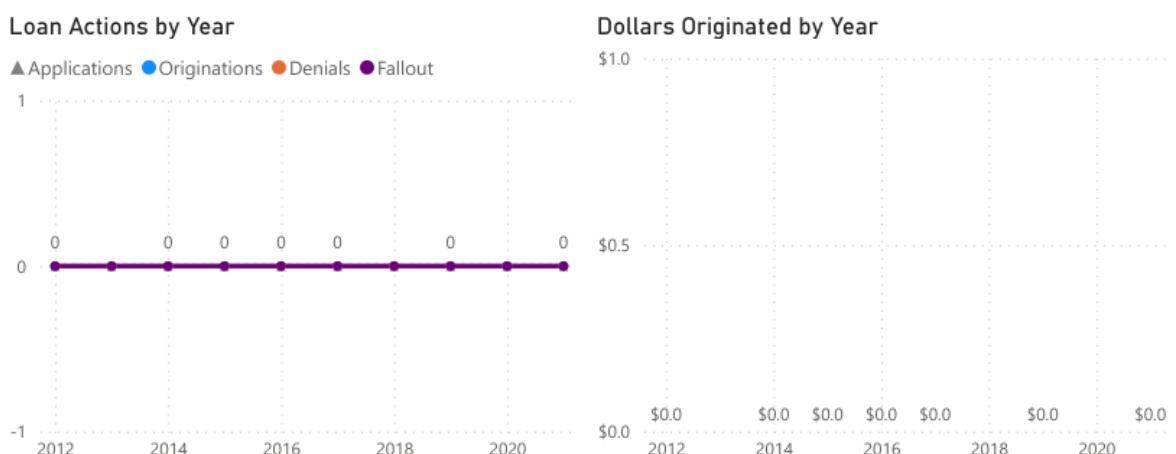
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



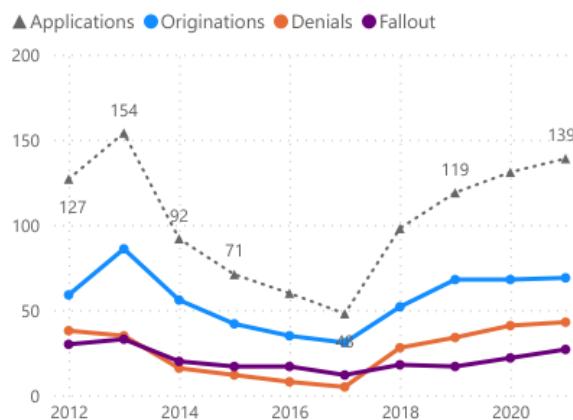
# Bank of America NA

Chartered Location  
Charlotte, NC

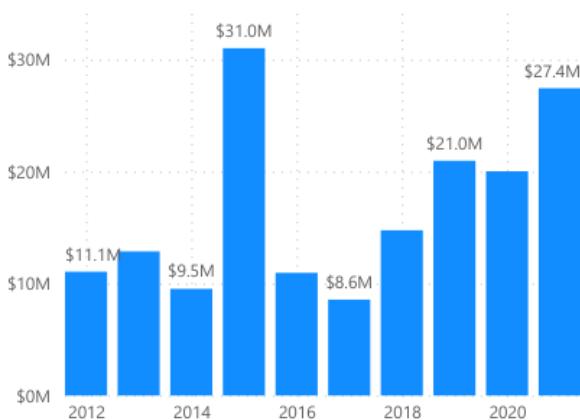
Assets (as of Dec. 2021)  
\$2.52T

Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year



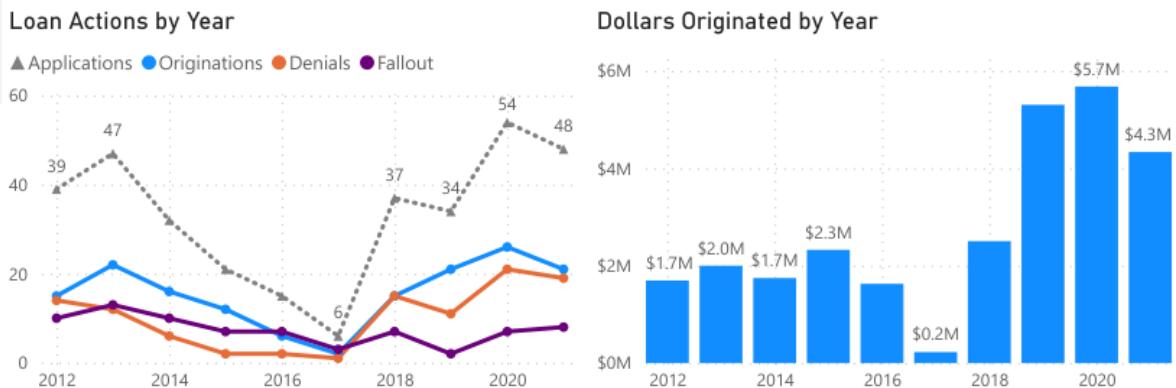
Dollars Originated by Year



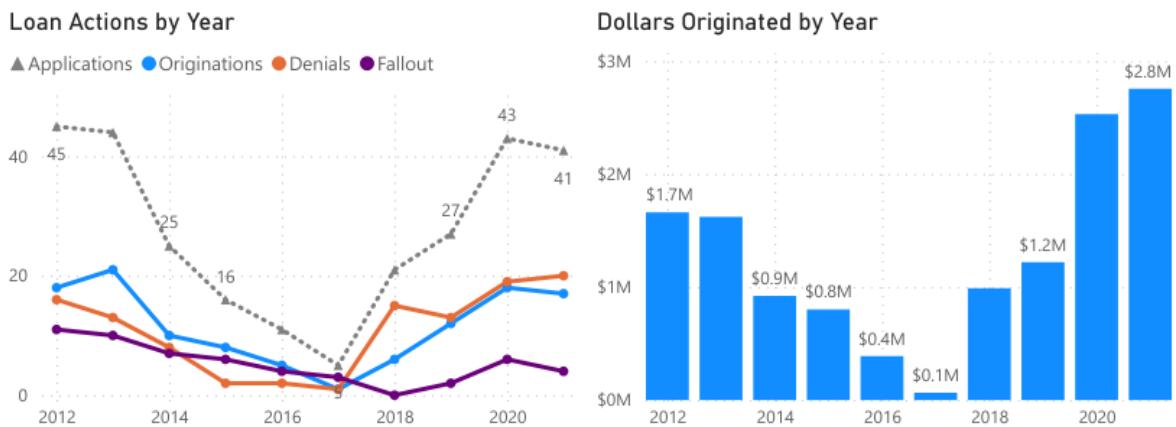
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Shadyside	70	45	13	12	\$25,673,000
Squirrel Hill South	76	41	20	15	\$35,862,000
Squirrel Hill North	64	39	6	19	\$20,741,000
South Side Flats	45	29	9	7	\$7,456,000
Point Breeze	46	25	10	11	\$8,189,000
Mount Washington	37	24	11	2	\$4,000,000
Brookline	48	21	20	7	\$1,769,000
Highland Park	35	20	6	9	\$7,651,000
Bloomfield	32	17	8	7	\$3,962,000
Stanton Heights	34	16	11	7	\$1,802,000
Central Lawrenceville	24	15	4	5	\$4,620,000
Greenfield	23	15	3	5	\$1,851,000
Brighton Heights	28	12	8	8	\$1,372,000
East Liberty	20	11	6	3	\$2,850,000
Upper Lawrenceville	11	9	1	1	\$2,485,000

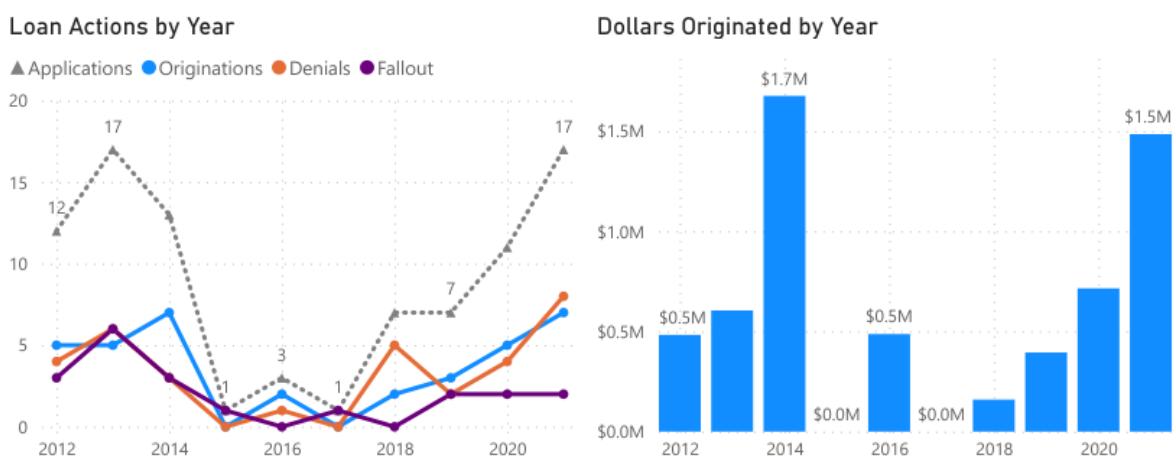
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Beal Bank

Chartered Location  
Plano, TX

Assets (as of Dec. 2021)  
\$2.1bn

Most Recent CRA Exam Size  
Wholesale/Limited Purpose Bank

*No HMDA Reporting*

Loan Actions by Year

Dollars Originated by Year

## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
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### **LMI Tract Lending by Lender (2012-2021)**

Loan Actions by Year

Dollars Originated by Year

### **LMI Applicant Lending by Lender (2012-2021)**

Loan Actions by Year

Dollars Originated by Year

### **African American Lending by Lender (2012-2021)**

Loan Actions by Year

Dollars Originated by Year

# BNY Mellon

Chartered Location  
Pittsburgh, PA

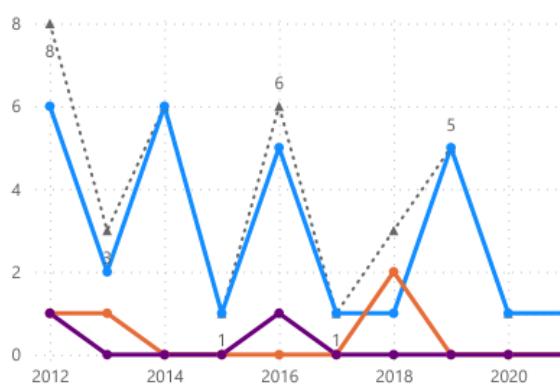
Assets (as of Dec. 2021)  
\$33.98bn

Most Recent CRA Exam Size  
Wholesale/Limited Purpose Bank

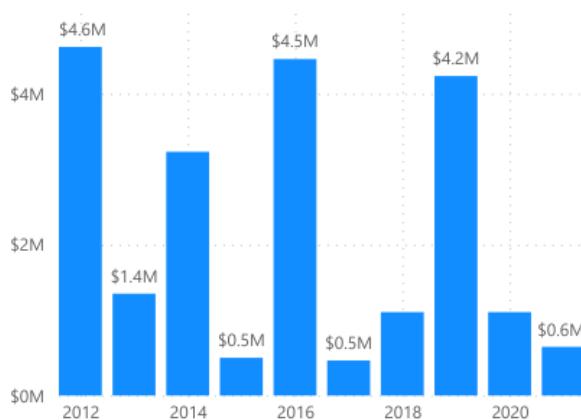
## *Limited HMDA Reporting*

Loan Actions by Year

▲ Applications   ● Originations   ● Denials   ● Fallout



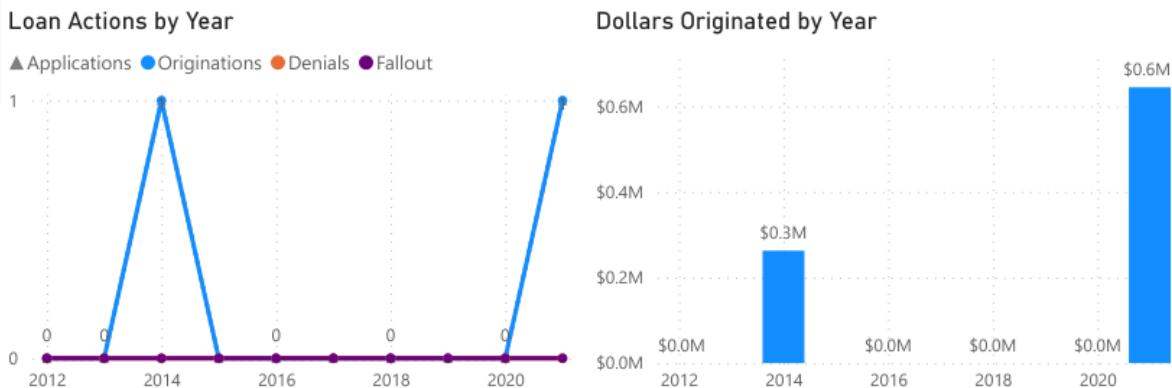
Dollars Originated by Year



## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Squirrel Hill North	11	10	0	1	\$10,346,000
Shadyside	6	6	0	0	\$4,721,000
Strip District	5	4	0	1	\$2,095,000
Central Business District	3	2	1	0	\$726,000
Point Breeze	3	2	1	0	\$1,125,000
Central Lawrenceville	1	1	0	0	\$545,000
Duquesne Heights	1	1	0	0	\$453,000
Lower Lawrenceville	1	1	0	0	\$255,000
North Oakland	1	1	0	0	\$645,000
Squirrel Hill South	1	1	0	0	\$805,000
Highland Park	2	0	2	0	\$0

### LMI Tract Lending by Lender (2012-2021)



### LMI Applicant Lending by Lender (2012-2021)

Loan Actions by Year      Dollars Originated by Year

### African American Lending by Lender (2012-2021)

Loan Actions by Year      Dollars Originated by Year

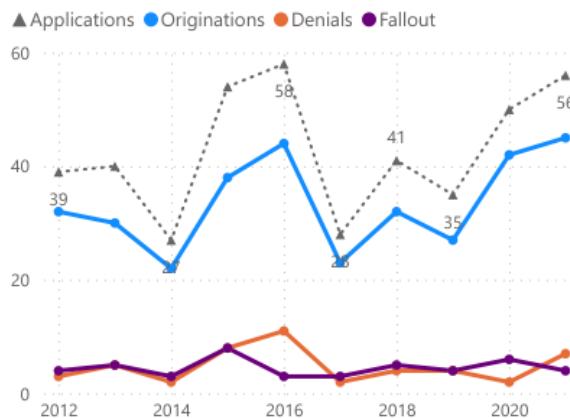
# Brentwood Bank

Chartered Location  
**Bethel Park, PA**

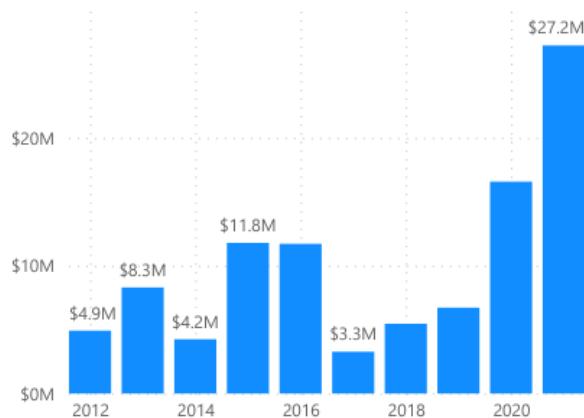
Assets (as of Dec. 2021)  
**\$829.62M**

Most Recent CRA Exam Size  
**Intermediate-Small Bank**

**Loan Actions by Year**



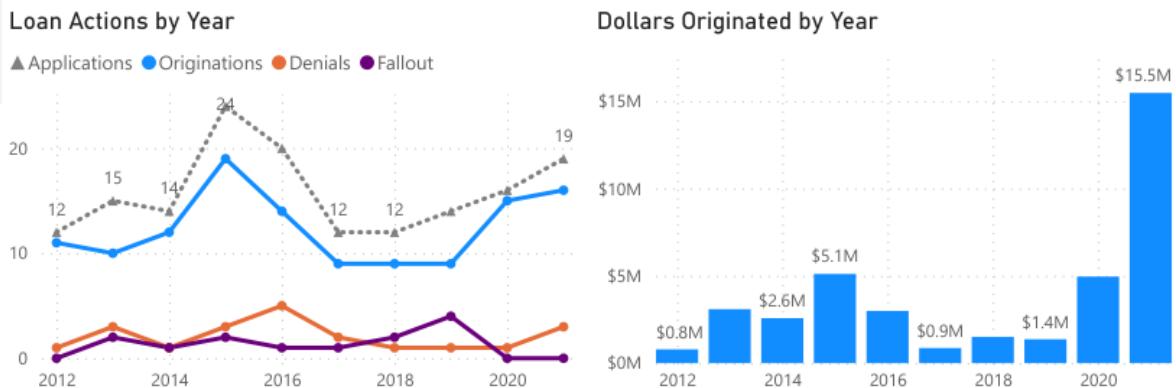
**Dollars Originated by Year**



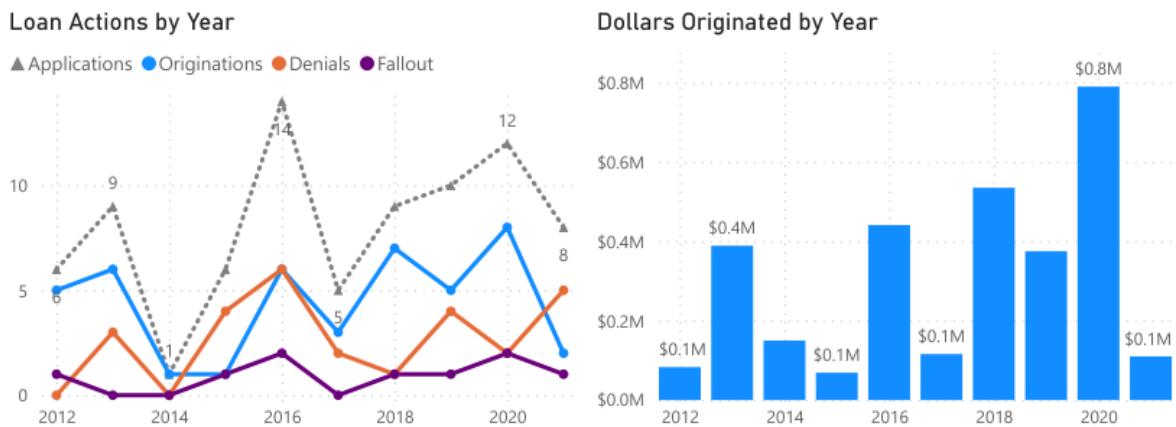
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Brookline	37	26	7	4	\$1,707,000
South Side Flats	31	24	3	4	\$9,076,000
Shadyside	24	21	0	3	\$12,592,000
Mount Washington	26	19	6	1	\$11,492,000
Carrick	24	16	6	2	\$774,000
Highland Park	21	16	3	2	\$3,748,000
East Liberty	13	13	0	0	\$3,600,000
Duquesne Heights	13	12	0	1	\$2,549,000
South Side Slopes	14	12	2	0	\$3,542,000
Beechview	16	11	3	2	\$1,233,000
Bloomfield	12	11	0	1	\$4,269,000
Squirrel Hill South	13	11	1	1	\$3,802,000
Morningside	11	10	1	0	\$1,351,000
Overbrook	14	10	0	4	\$426,000
Central Oakland	8	7	0	1	\$2,918,000

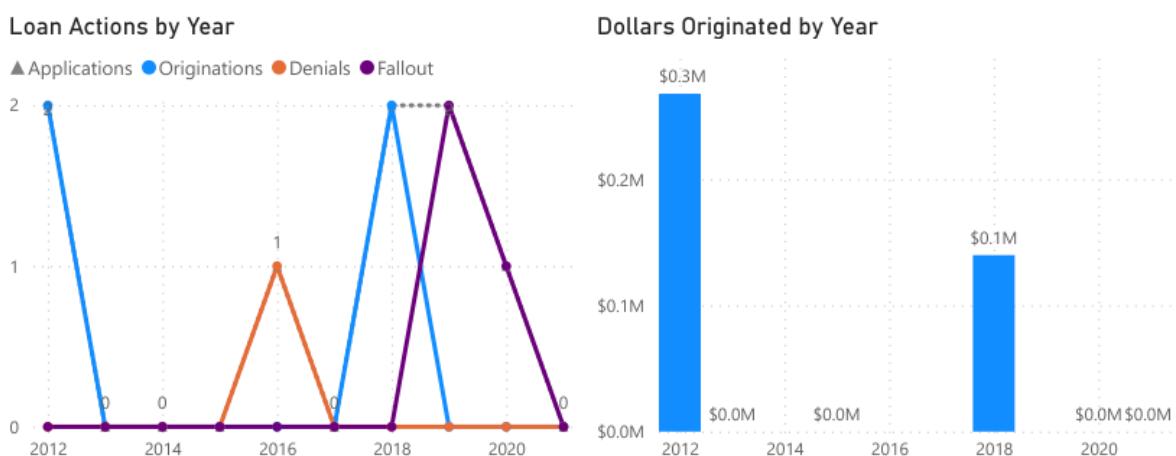
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



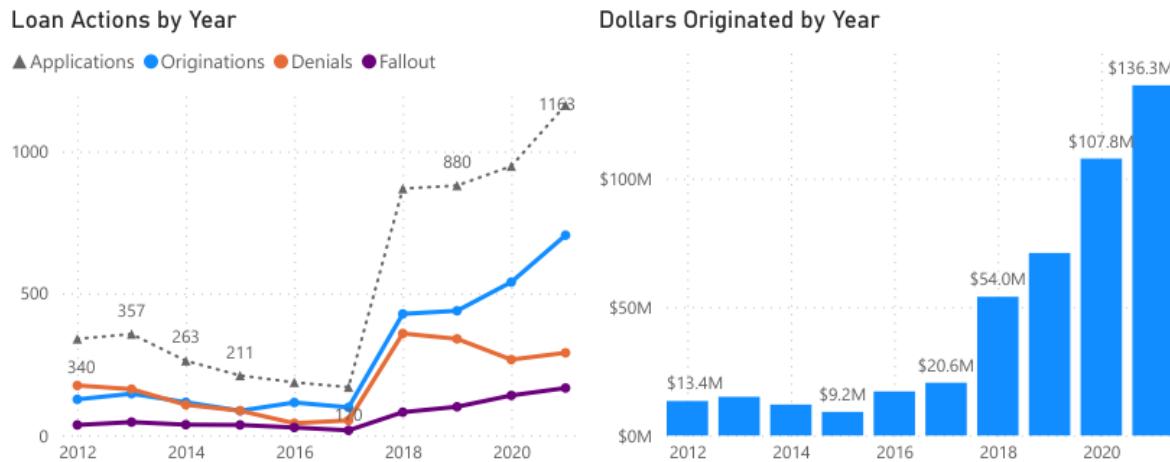
# Citizens Bank NA

Chartered Location  
Providence, RI

Assets (as of Dec. 2021)  
\$188.07bn

Most Recent CRA Exam Size  
Large Bank

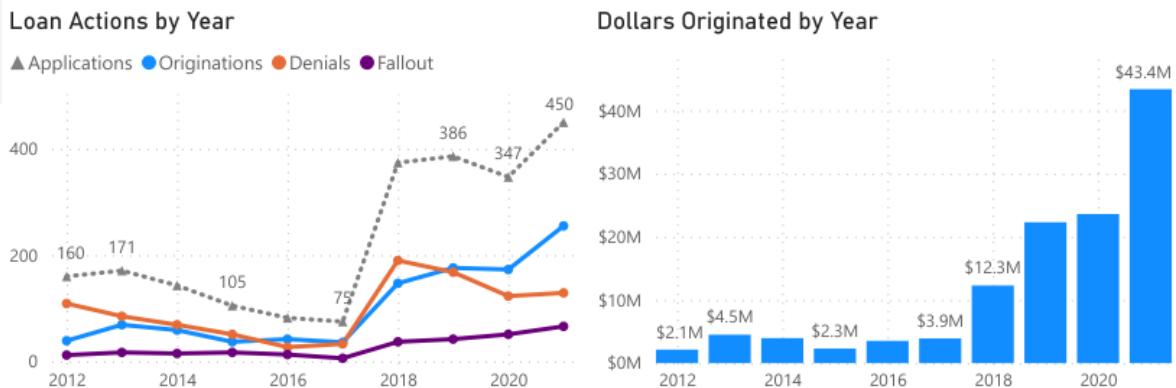
*HMDA Reported as 'Citizens Bank of PA' prior to 2019*



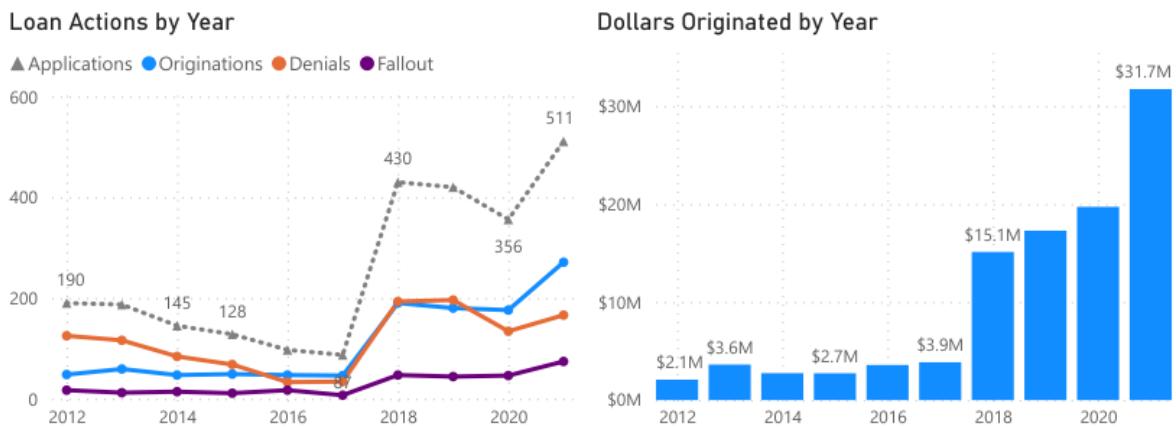
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Squirrel Hill South	296	186	71	39	\$42,820,000
Brookline	318	184	101	33	\$20,197,000
Shadyside	189	119	34	36	\$31,467,000
Squirrel Hill North	187	116	43	28	\$36,480,000
Point Breeze	168	105	47	16	\$29,768,000
Beechview	178	93	68	17	\$8,068,000
Highland Park	160	93	46	21	\$21,518,000
Carrick	178	88	68	22	\$6,684,000
Bloomfield	164	86	55	23	\$14,517,000
Stanton Heights	148	84	51	13	\$9,308,000
Greenfield	141	83	35	23	\$10,503,000
Mount Washington	138	80	50	8	\$14,199,000
Brighton Heights	156	73	62	21	\$7,928,000
Central Lawrenceville	105	63	29	13	\$11,995,000
Upper Lawrenceville	93	59	19	15	\$14,501,000

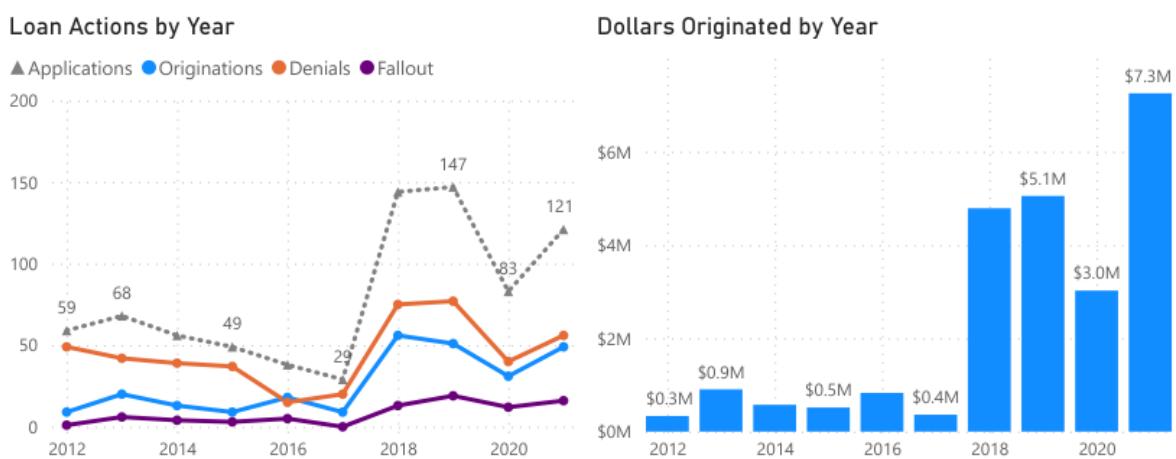
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



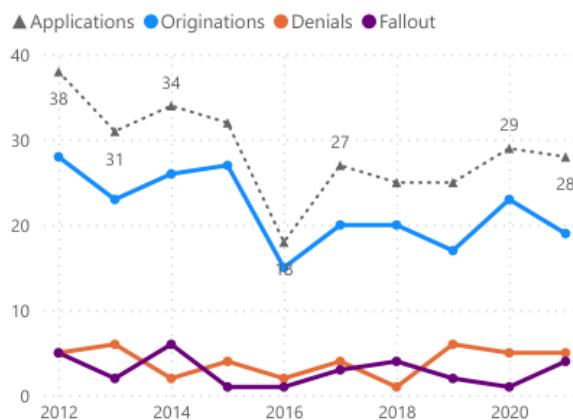
# Community Bank

Chartered Location  
Carmichaels, PA

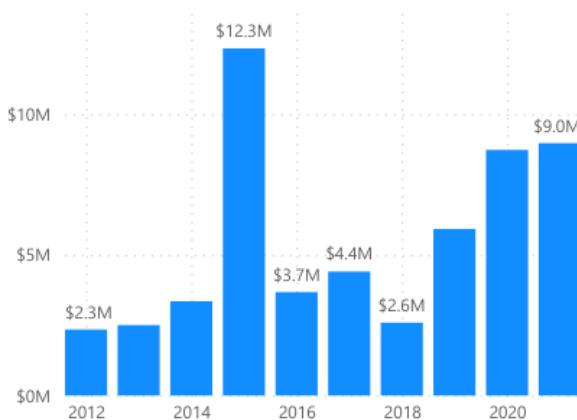
Assets (as of Dec. 2021)  
\$1.42bn

Most Recent CRA Exam Size  
Intermediate-Small Bank

Loan Actions by Year



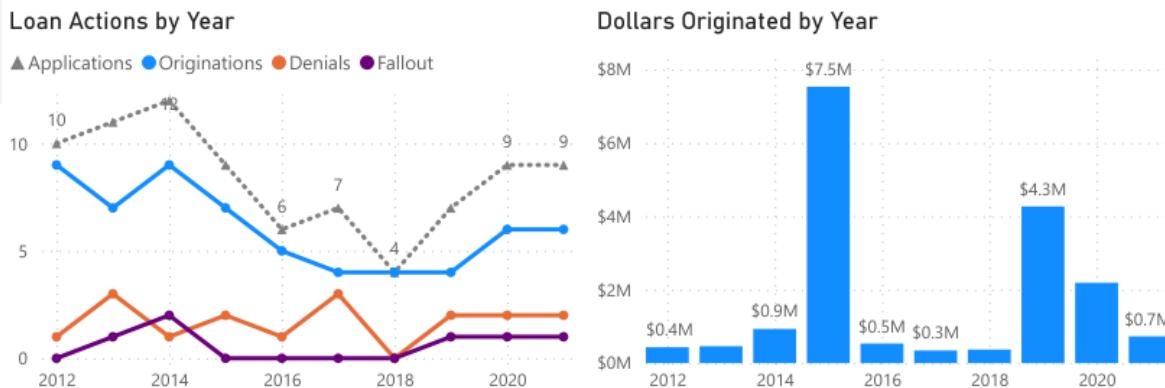
Dollars Originated by Year



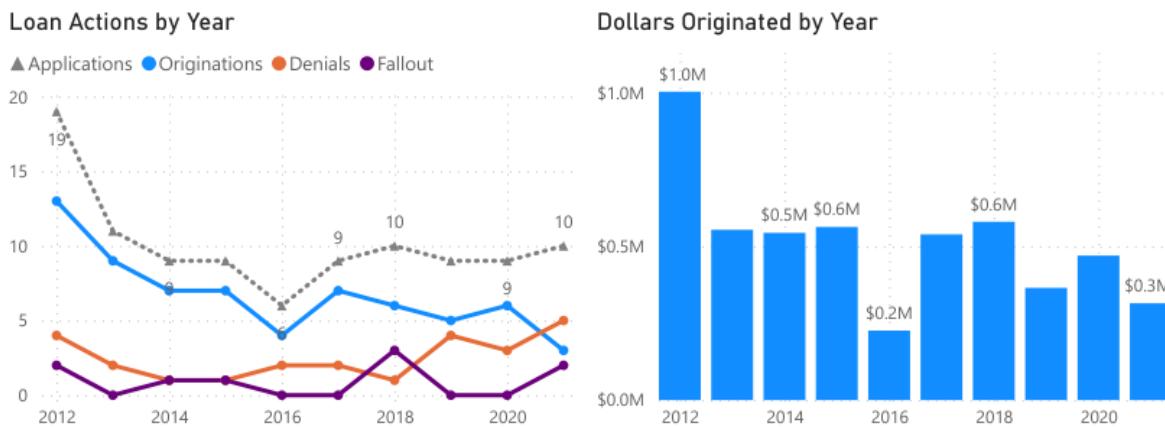
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Brookline	116	89	18	9	\$7,572,000
South Side Flats	20	15	2	3	\$4,596,000
Overbrook	15	13	2	0	\$772,000
Mount Washington	15	10	4	1	\$1,310,000
Shadyside	9	8	0	1	\$2,828,000
South Side Slopes	8	8	0	0	\$1,352,000
Central Lawrenceville	8	6	0	2	\$3,111,000
Central Business District	5	5	0	0	\$1,388,000
Greenfield	5	5	0	0	\$742,000
Bloomfield	5	4	0	1	\$701,000
Central Oakland	4	4	0	0	\$1,732,000
Duquesne Heights	4	4	0	0	\$1,060,000
Lower Lawrenceville	4	3	0	1	\$3,533,000
Ridgemont/Westwood	3	3	0	0	\$312,000
Squirrel Hill South	3	2	0	1	\$1,611,000

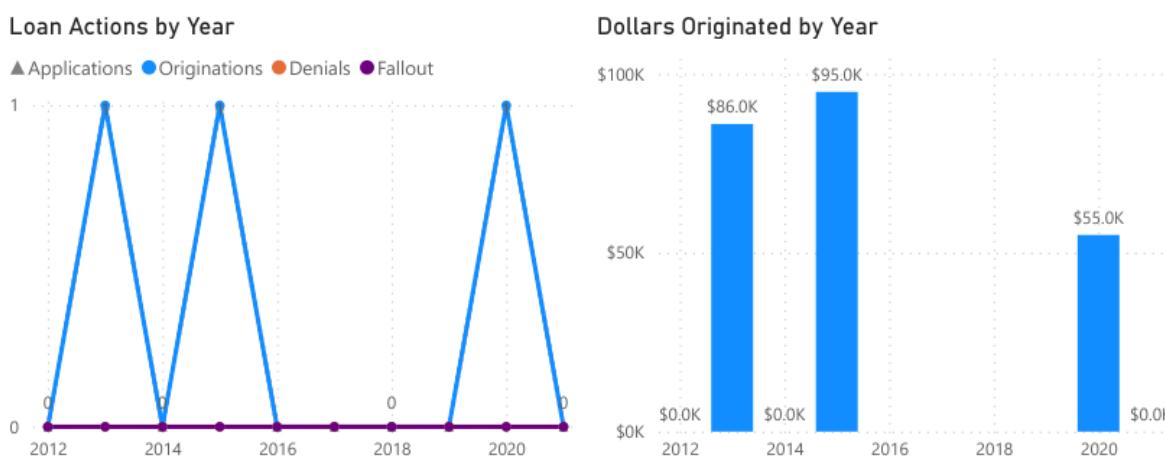
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Compass Savings Bank

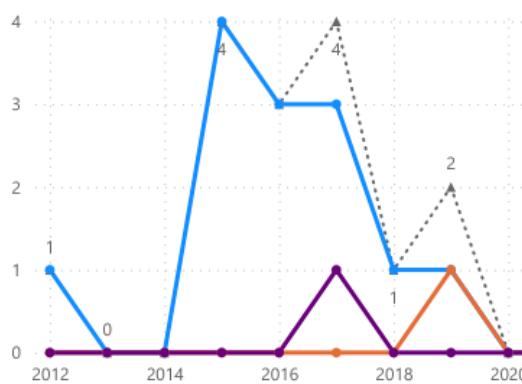
Chartered Location  
Wilmerding, PA

Assets (as of Dec. 2021)  
\$48.27M

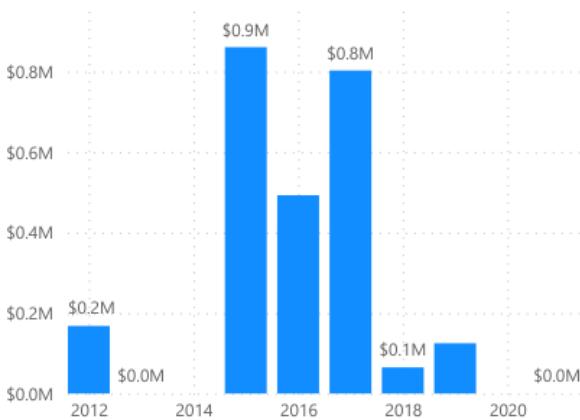
Most Recent CRA Exam Size  
Small Bank

Loan Actions by Year

▲ Applications   ● Originations   ● Denials   ● Fallout



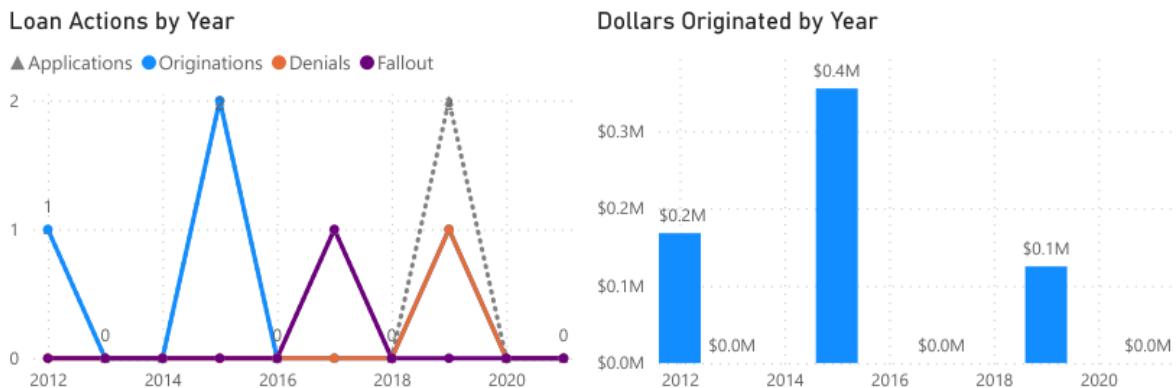
Dollars Originated by Year



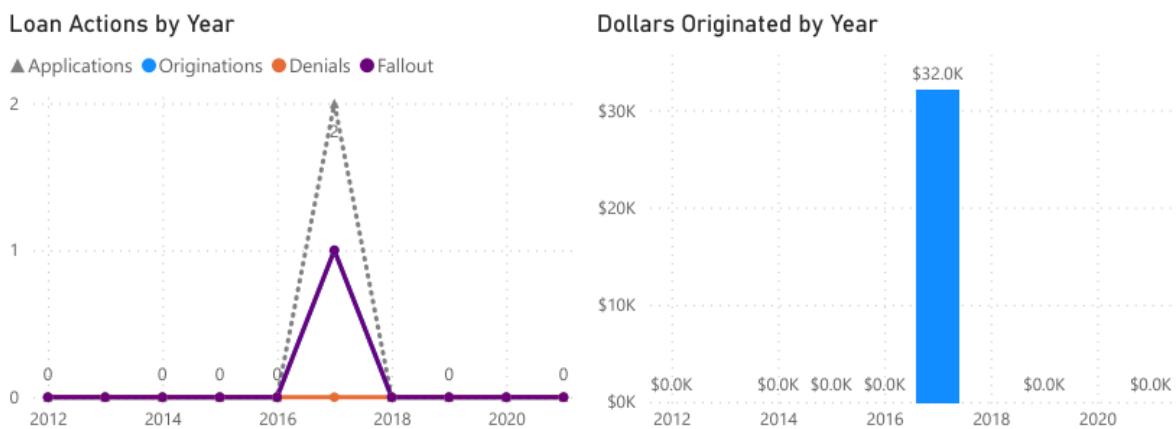
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Squirrel Hill South	4	4	0	0	\$1,014,000
Greenfield	2	2	0	0	\$225,000
Shadyside	2	2	0	0	\$330,000
Carrick	1	1	0	0	\$65,000
Lower Lawrenceville	1	1	0	0	\$168,000
Point Breeze	1	1	0	0	\$371,000
South Side Flats	1	1	0	0	\$217,000
South Side Slopes	2	1	1	0	\$125,000
Marshall-Shadeland	1	0	0	1	\$0

## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Dollar Bank FSB

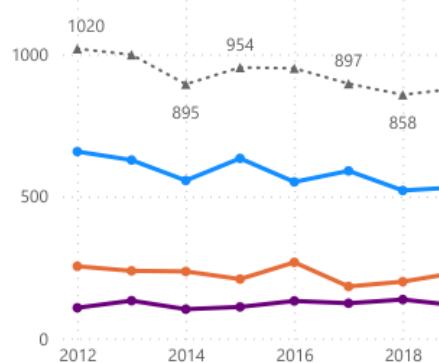
Chartered Location  
Pittsburgh, PA

Assets (as of Dec. 2021)  
\$10.31bn

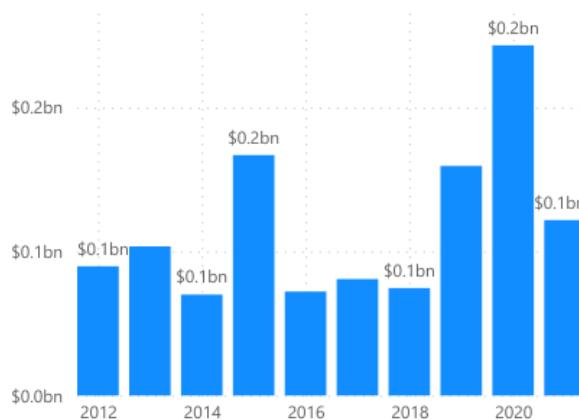
Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year

▲ Applications ● Originations ● Denials ● Fallout



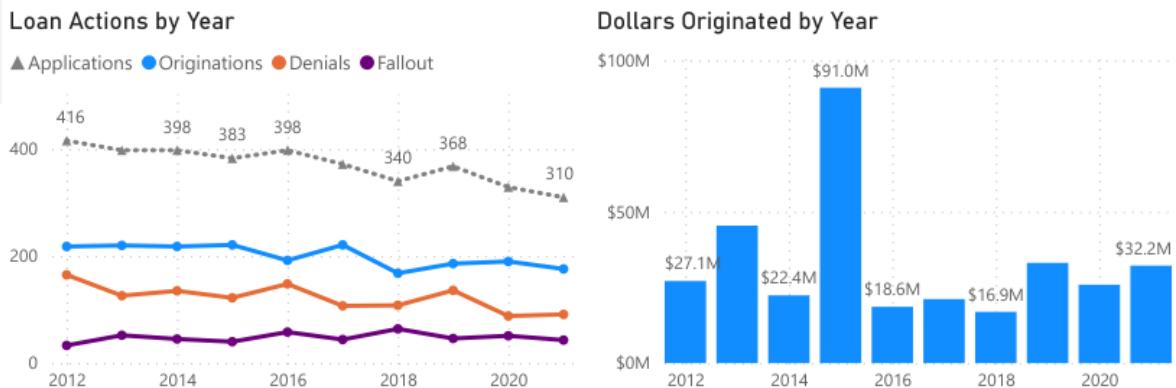
Dollars Originated by Year



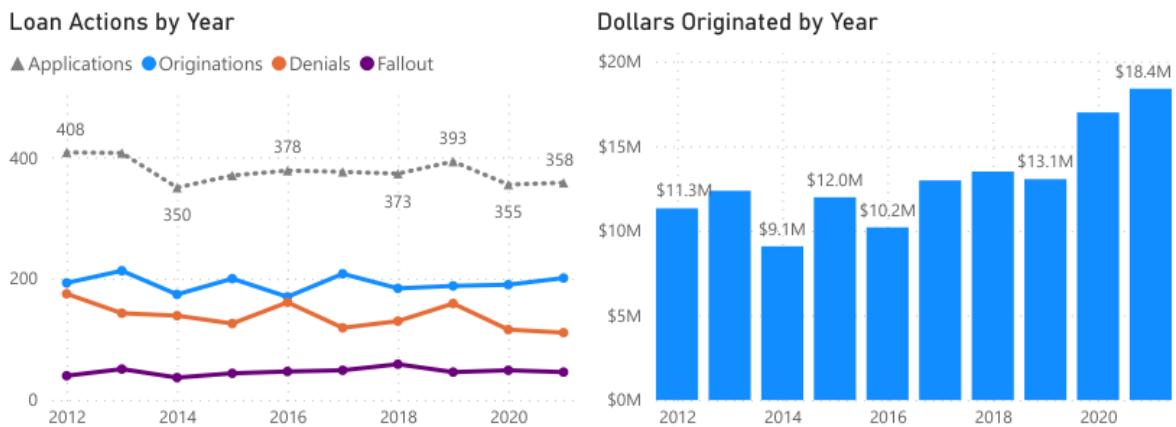
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Squirrel Hill South	521	398	47	76	\$111,663,000
Brookline	589	395	129	65	\$29,935,000
Shadyside	359	276	37	46	\$211,836,000
Point Breeze	338	253	38	47	\$54,796,000
Squirrel Hill North	333	252	33	48	\$88,821,000
Carrick	351	213	89	49	\$13,191,000
Highland Park	303	208	51	44	\$32,252,000
Greenfield	306	205	53	48	\$19,300,000
Mount Washington	293	186	65	42	\$32,888,000
Brighton Heights	269	167	65	37	\$14,351,000
Stanton Heights	235	156	59	20	\$13,876,000
Beechview	252	154	71	27	\$10,071,000
Bloomfield	215	139	54	22	\$20,733,000
South Side Flats	189	121	36	32	\$19,919,000
South Side Slopes	170	114	40	16	\$11,206,000

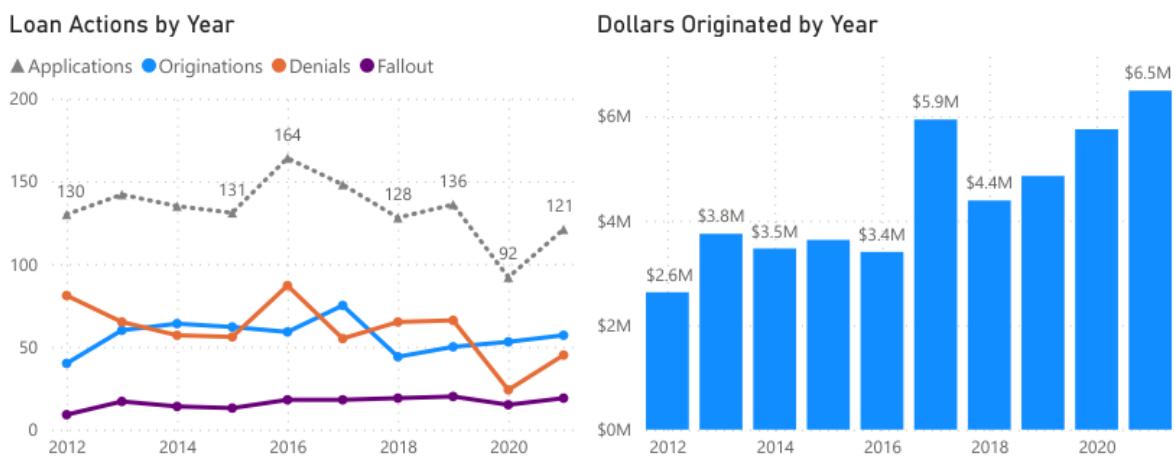
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Enterprise Bank

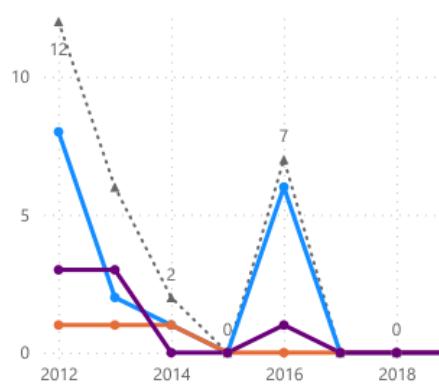
Chartered Location  
Allison Park, PA

Assets (as of Dec. 2021)  
\$379.66M

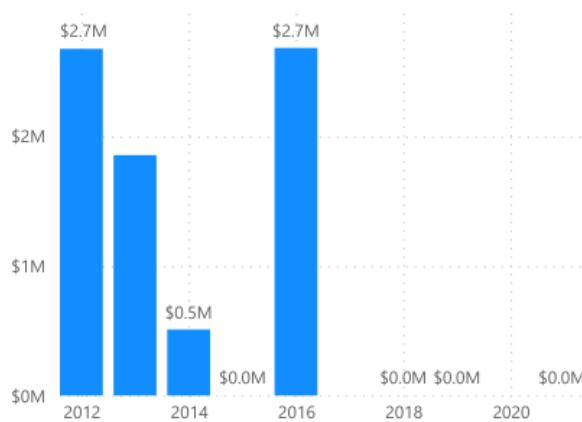
Most Recent CRA Exam Size  
Small Bank

Loan Actions by Year

▲ Applications ● Originations ● Denials ● Fallout



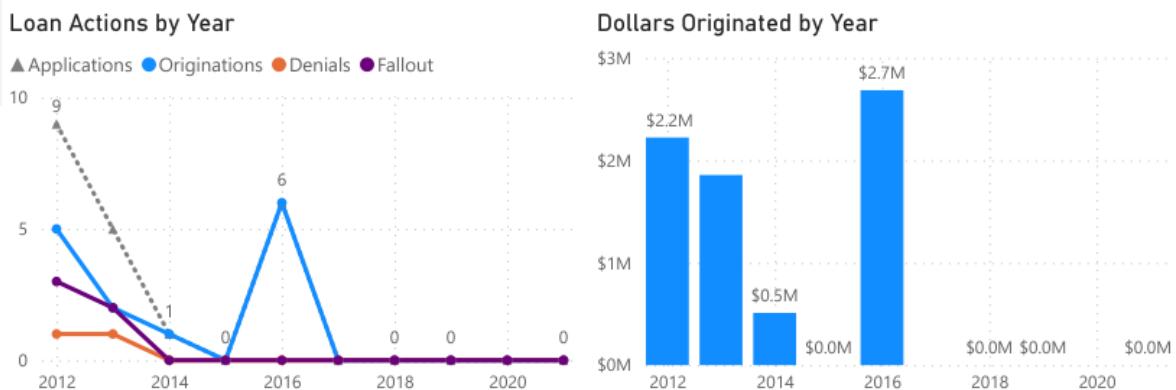
Dollars Originated by Year



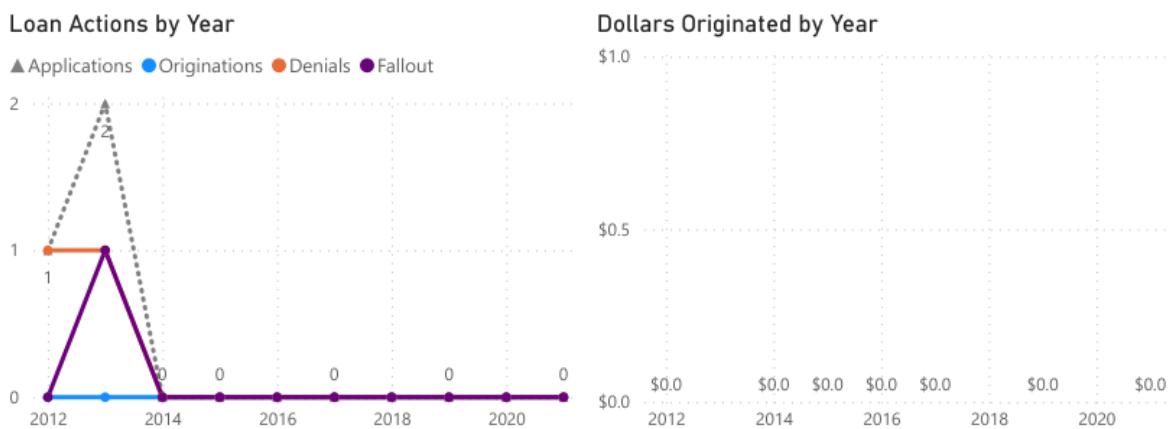
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Central Lawrenceville	3	3	0	0	\$1,904,000
Bloomfield	4	2	0	2	\$1,133,000
Central Oakland	2	2	0	0	\$625,000
Lower Lawrenceville	3	2	0	1	\$2,004,000
South Side Flats	2	2	0	0	\$342,000
Allegheny Center/Allegheny West	1	1	0	0	\$356,000
Carrick	1	1	0	0	\$176,000
Elliott/West End	3	1	2	0	\$28,000
Perry North	1	1	0	0	\$180,000
South Oakland	1	1	0	0	\$896,000
Troy Hill	1	1	0	0	\$86,000
Allentown	1	0	0	1	\$0
Central Business District	1	0	0	1	\$0
South Side Slopes	1	0	0	1	\$0
Squirrel Hill North	1	0	0	1	\$0

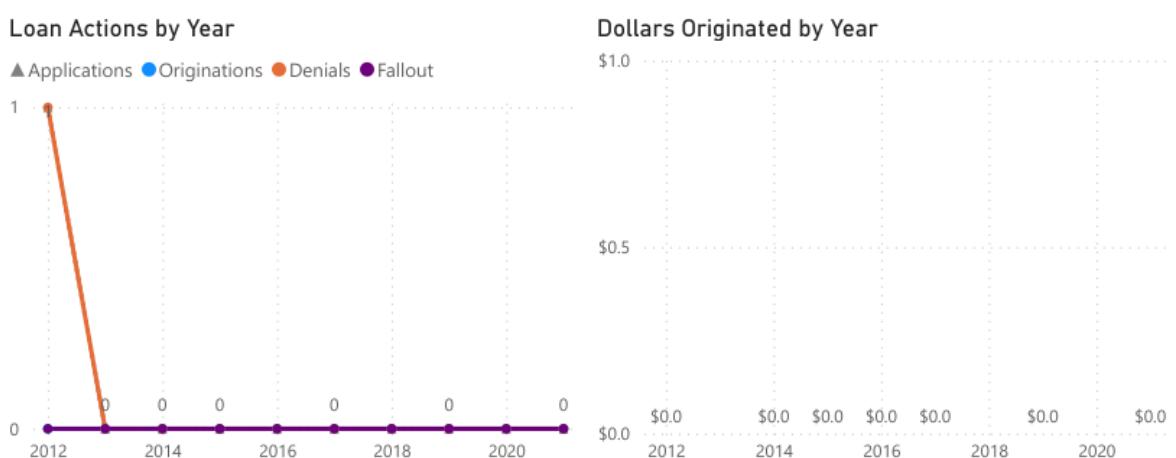
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



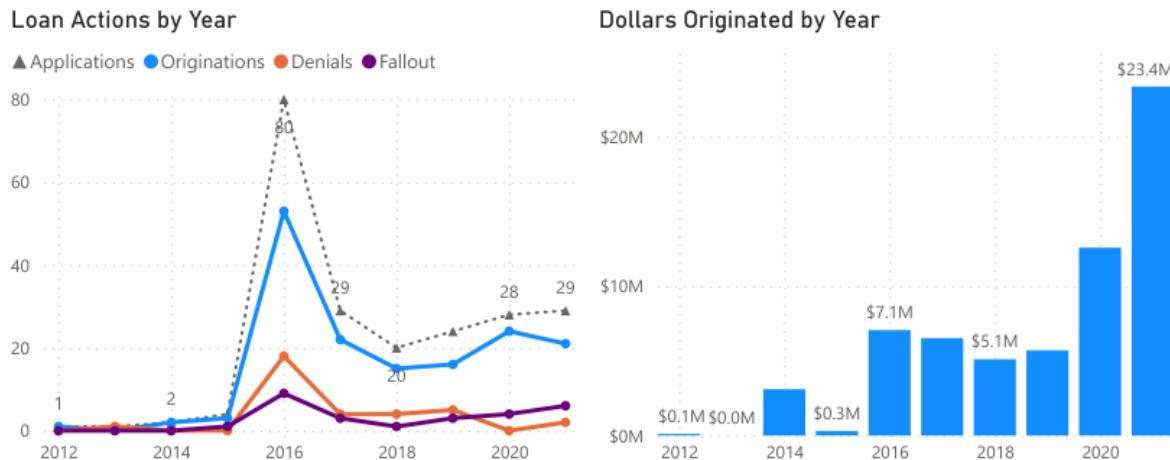
# Farmers National Bank of Emlenton

Chartered Location  
Emlenton, PA

Assets (as of Dec. 2021)  
\$1.05bn

Most Recent CRA Exam Size  
Intermediate-Small Bank

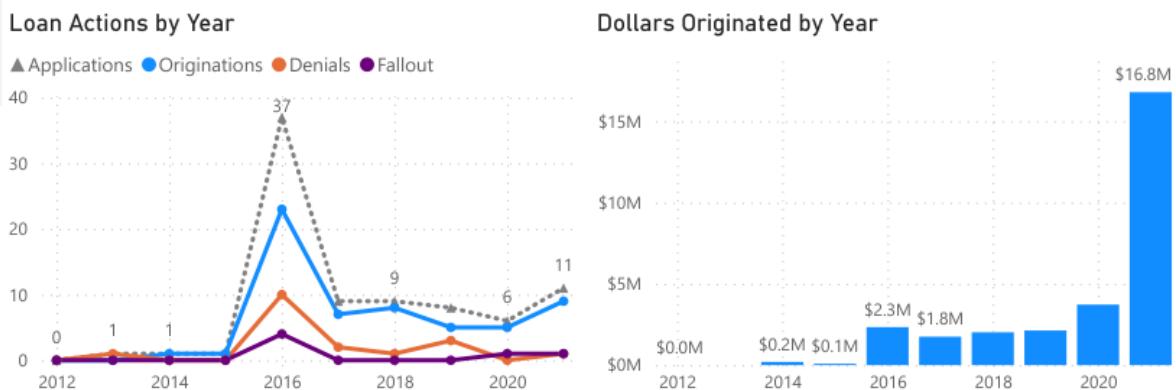
*Recently Acquired by Farmers National Bank of Canfield*



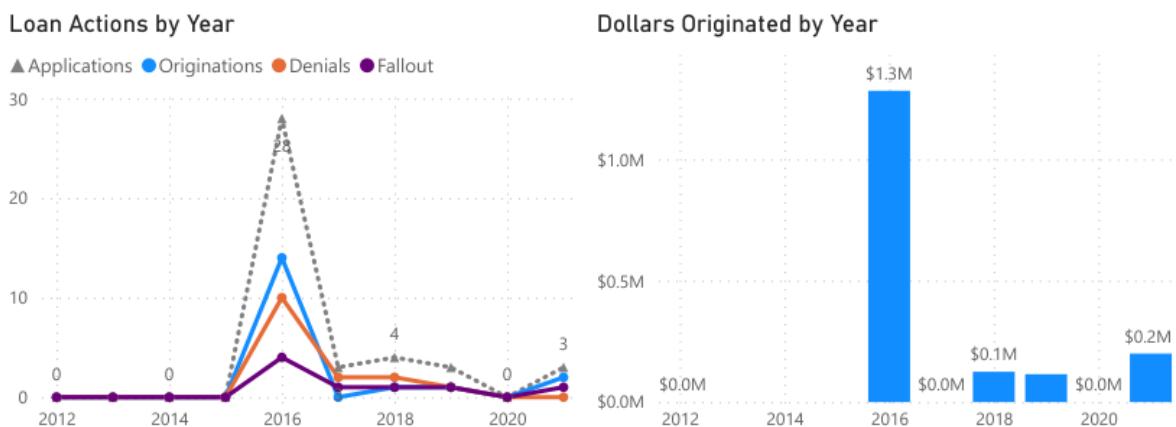
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
South Side Flats	24	14	4	6	\$2,775,000
Mount Washington	15	12	2	1	\$1,755,000
Central Lawrenceville	9	8	1	0	\$3,315,000
Shadyside	10	8	0	2	\$4,128,000
Squirrel Hill North	10	8	1	1	\$5,272,000
Brookline	10	6	3	1	\$819,000
Duquesne Heights	8	6	1	1	\$1,922,000
Bloomfield	8	5	3	0	\$5,309,000
Central North Side	5	5	0	0	\$3,108,000
South Side Slopes	7	5	2	0	\$658,000
Stanton Heights	5	5	0	0	\$363,000
East Allegheny/North Shore	6	4	2	0	\$850,000
Troy Hill	4	4	0	0	\$614,000
Carrick	8	3	4	1	\$545,000
Point Breeze	4	3	0	1	\$1,018,000

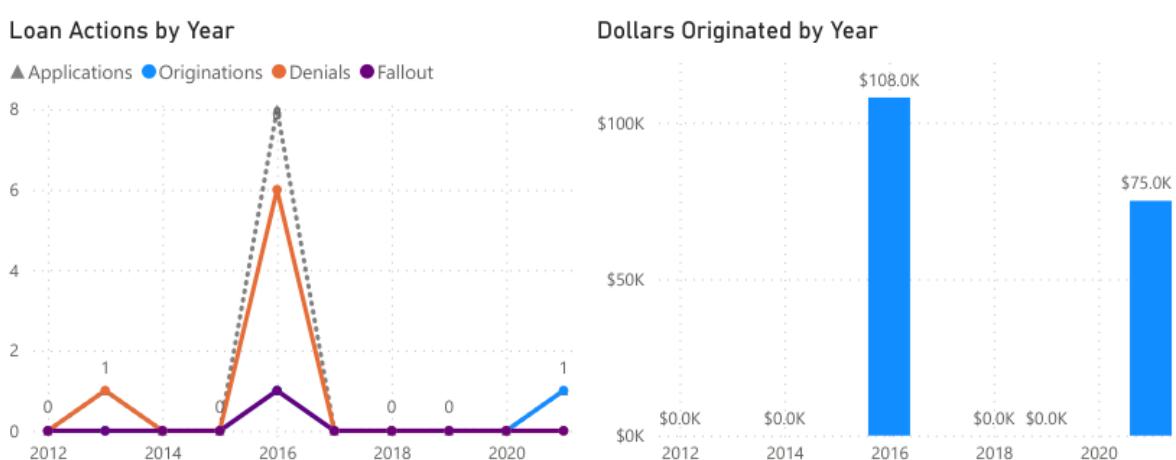
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)

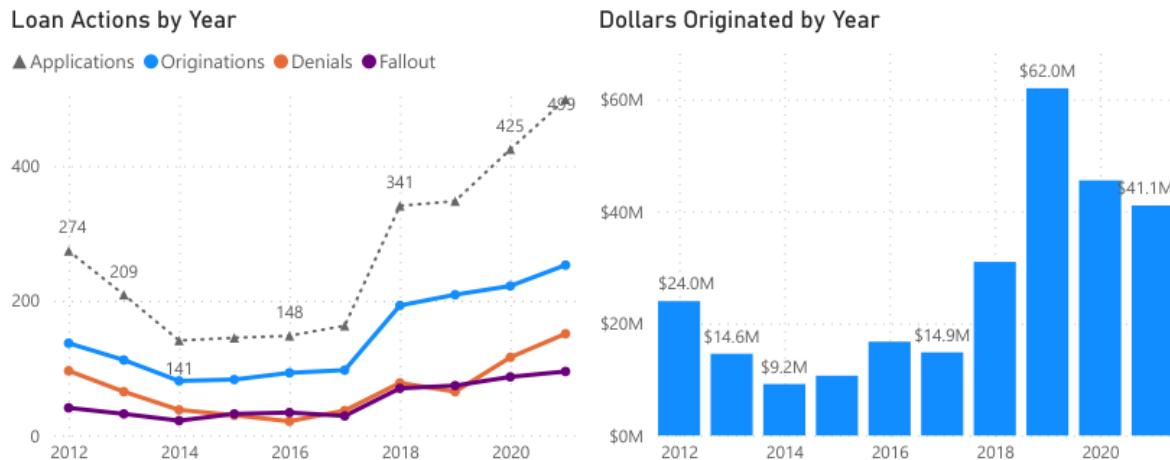


# First Commonwealth Bank

Chartered Location  
Indiana, PA

Assets (as of Dec. 2021)  
\$9.52bn

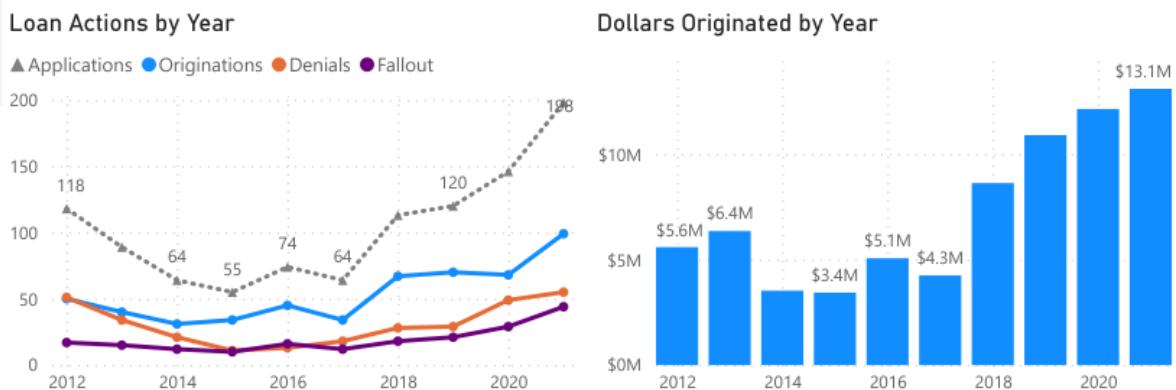
Most Recent CRA Exam Size  
Large Bank



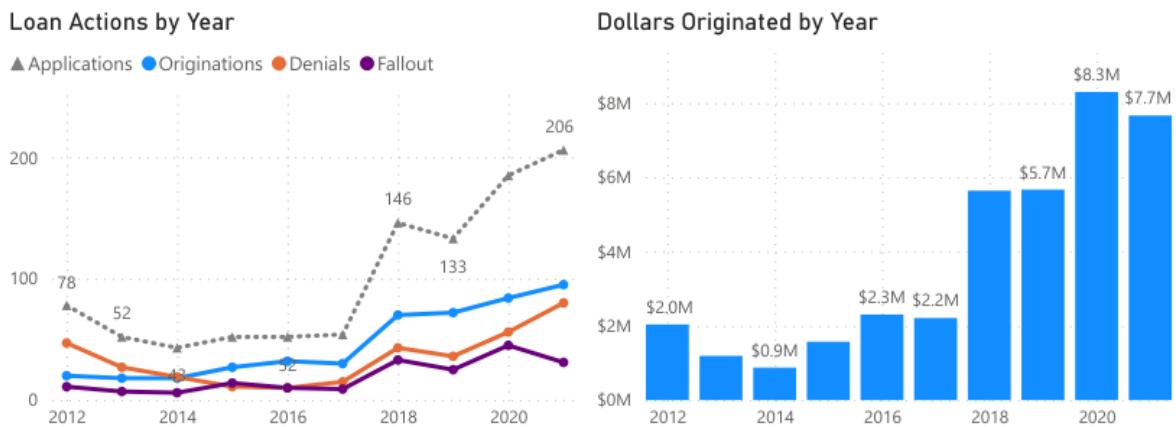
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Bloomfield	152	85	36	31	\$13,665,000
Lincoln Place	131	72	33	26	\$4,296,000
Brookline	122	66	35	21	\$6,730,000
Upper Lawrenceville	97	63	19	15	\$11,565,000
Stanton Heights	111	54	36	21	\$5,548,000
Squirrel Hill South	78	53	8	17	\$14,372,000
Mount Washington	89	50	22	17	\$6,022,000
South Side Flats	83	50	21	12	\$9,744,000
Squirrel Hill North	71	50	9	12	\$24,546,000
Shadyside	84	46	18	20	\$11,822,000
Central Business District	55	45	3	7	\$10,655,000
Greenfield	71	45	16	10	\$5,611,000
Point Breeze	68	39	14	15	\$7,087,000
Highland Park	67	38	17	12	\$34,265,000
Carrick	69	37	14	18	\$4,669,000

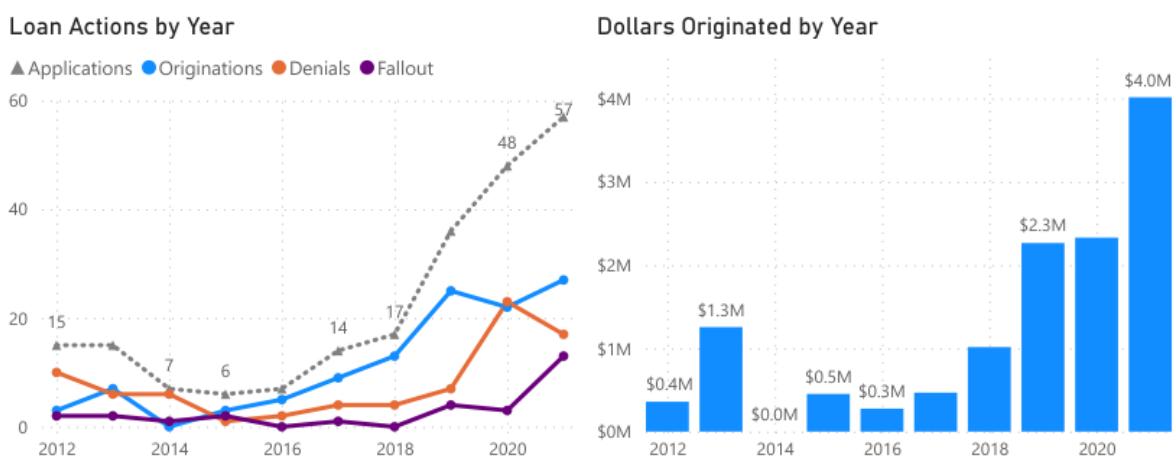
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



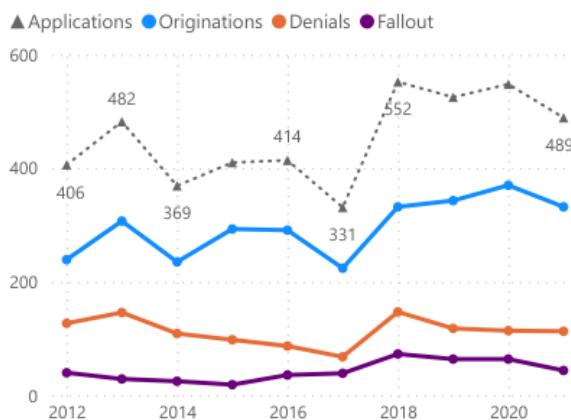
# First National Bank of Pennsylvania

Chartered Location  
Greenville, PA

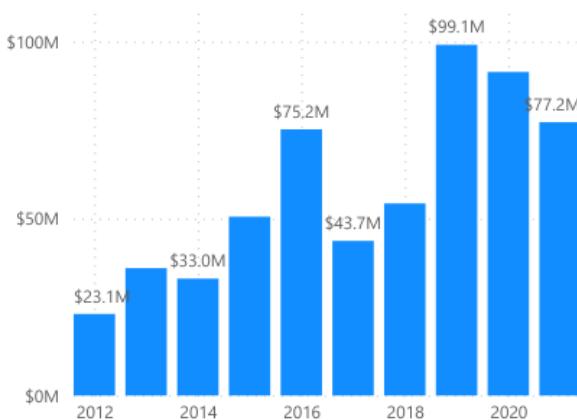
Assets (as of Dec. 2021)  
\$39.47bn

Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year



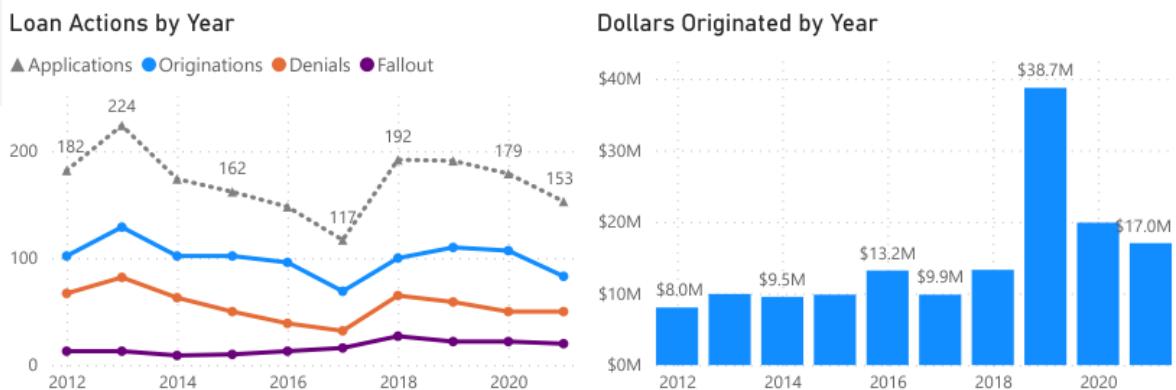
Dollars Originated by Year



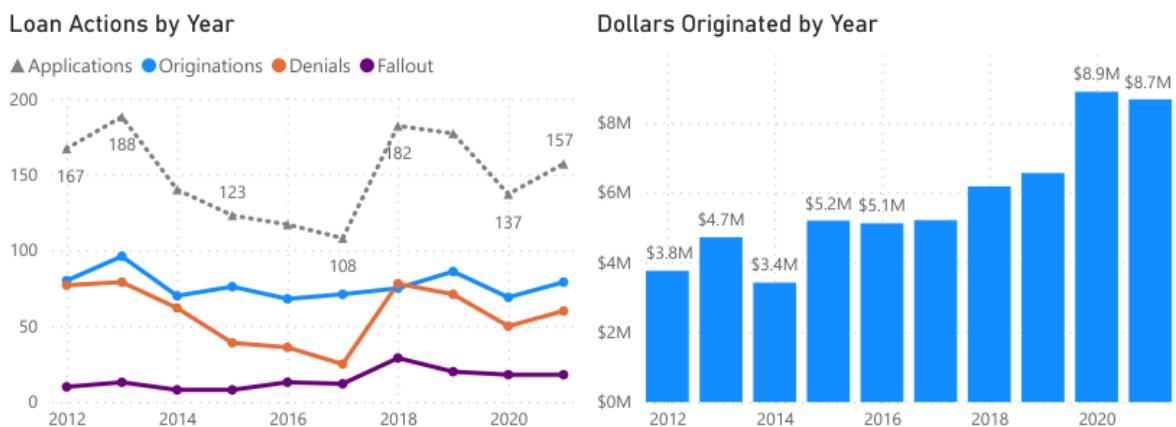
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Squirrel Hill South	284	197	52	35	\$54,913,000
Greenfield	251	159	66	26	\$14,313,000
Brookline	223	153	53	17	\$21,600,000
Shadyside	208	151	34	23	\$63,025,000
Mount Washington	197	136	50	11	\$23,763,000
Squirrel Hill North	163	124	18	21	\$41,779,000
Brighton Heights	154	110	36	8	\$10,671,000
South Side Flats	152	107	30	15	\$28,591,000
Point Breeze	115	93	14	8	\$29,180,000
Carrick	145	87	43	15	\$4,148,000
Highland Park	125	84	19	22	\$22,598,000
Bloomfield	131	81	34	16	\$13,809,000
South Side Slopes	134	80	35	19	\$8,526,000
Central Lawrenceville	96	76	14	6	\$22,325,000
Ridgemont/Westwood	98	70	23	5	\$5,878,000

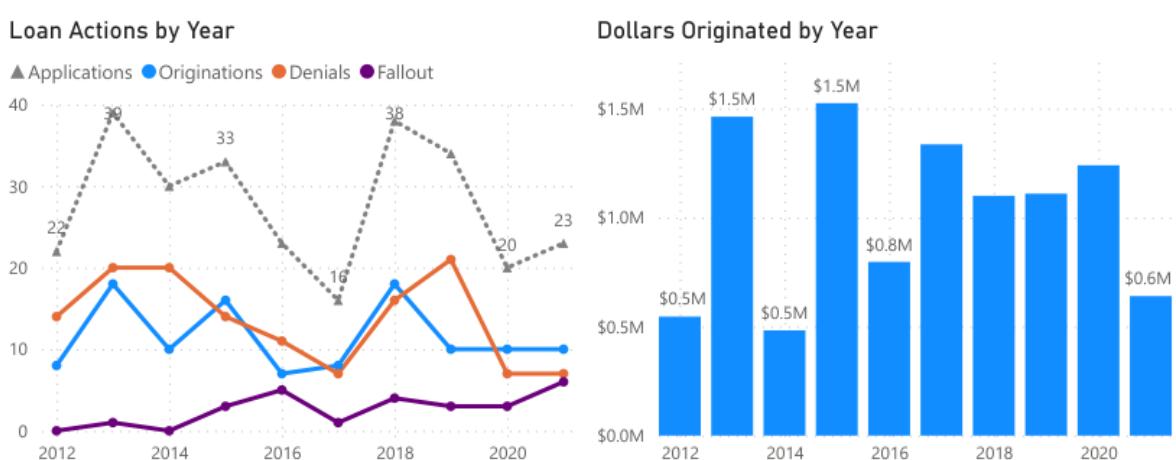
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Huntington National Bank

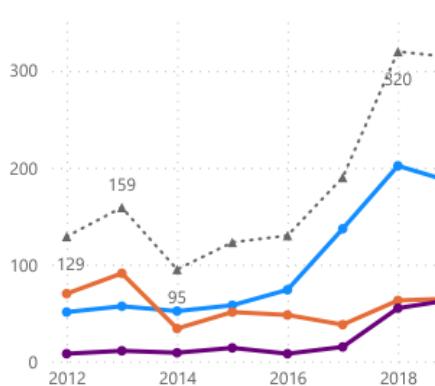
Chartered Location  
Columbus, OH

Assets (as of Dec. 2021)  
\$173.41bn

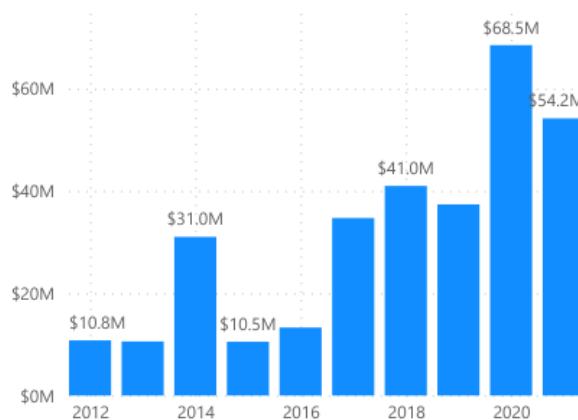
Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year

▲ Applications ● Originations ● Denials ● Fallout



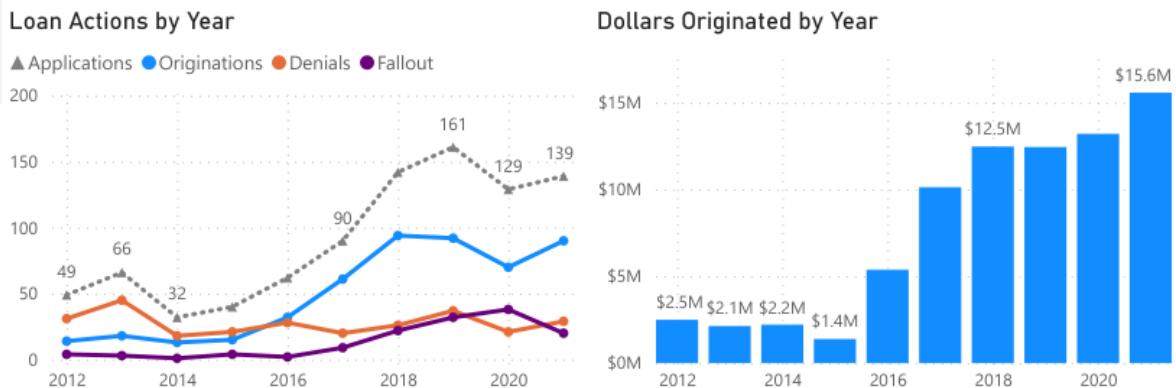
Dollars Originated by Year



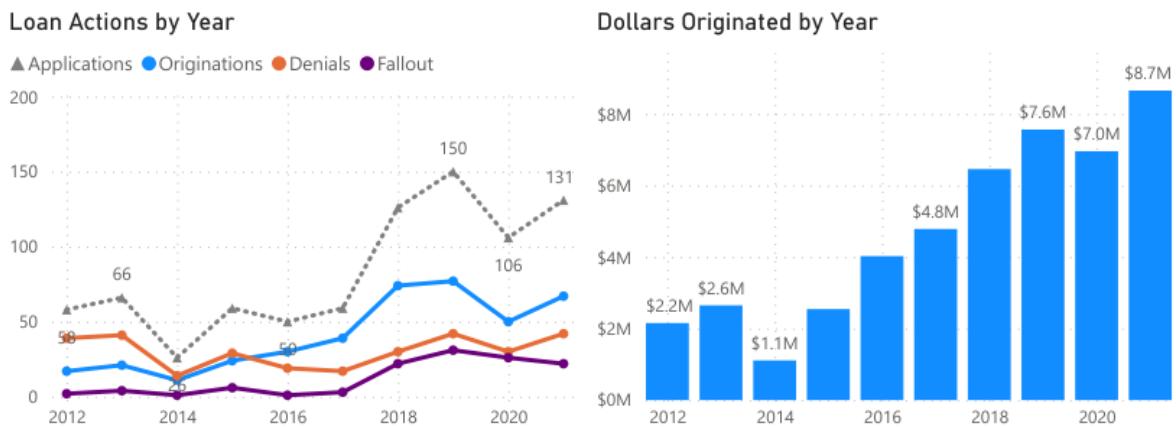
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Carrick	164	76	66	22	\$5,852,000
Squirrel Hill South	103	72	15	16	\$23,436,000
Shadyside	95	71	16	8	\$31,202,000
Brookline	125	67	43	15	\$6,598,000
Squirrel Hill North	98	66	11	21	\$35,022,000
Brighton Heights	77	44	27	6	\$5,421,000
Point Breeze	59	44	8	7	\$17,459,000
Upper Lawrenceville	60	44	11	5	\$13,699,000
Central Lawrenceville	53	40	7	6	\$13,147,000
Highland Park	53	35	10	8	\$10,722,000
Bloomfield	54	32	14	8	\$6,757,000
East Allegheny/North Shore	51	30	13	8	\$6,390,000
Central North Side	50	29	10	11	\$6,727,000
Overbrook	41	26	9	6	\$2,067,000
Morningside	32	24	5	3	\$4,478,000

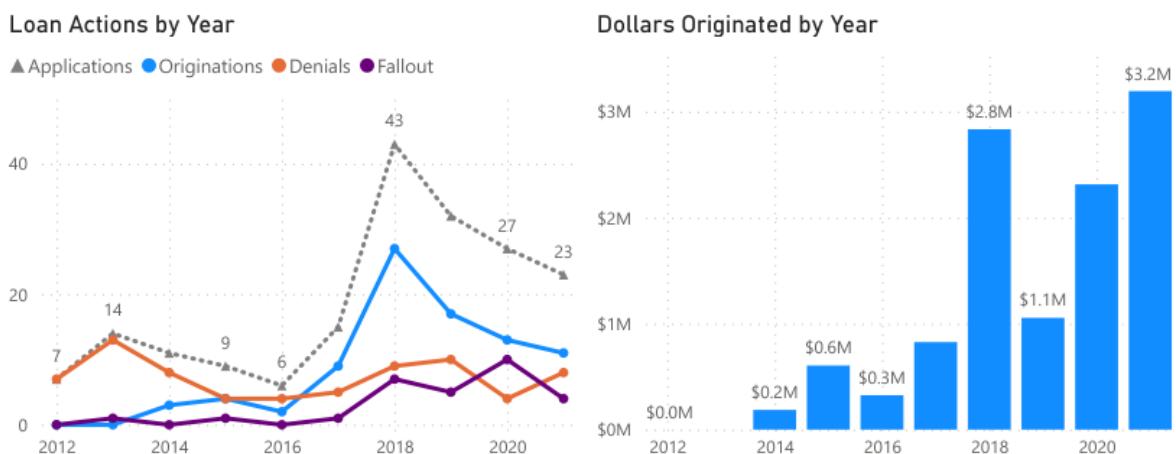
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



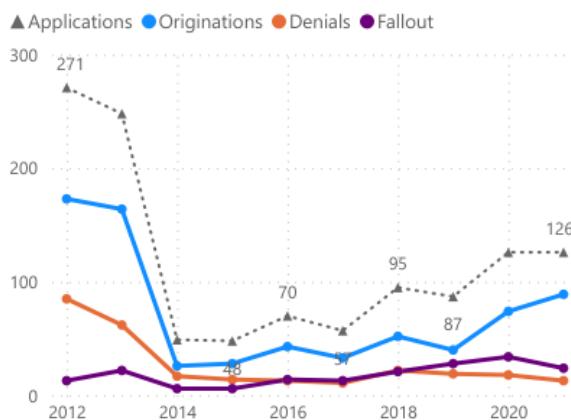
# JPMorgan Chase NA

Chartered Location  
Columbus, OH

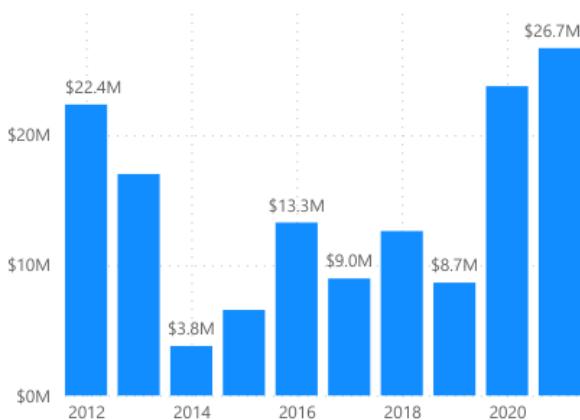
Assets (as of Dec. 2021)  
\$3.31T

Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year



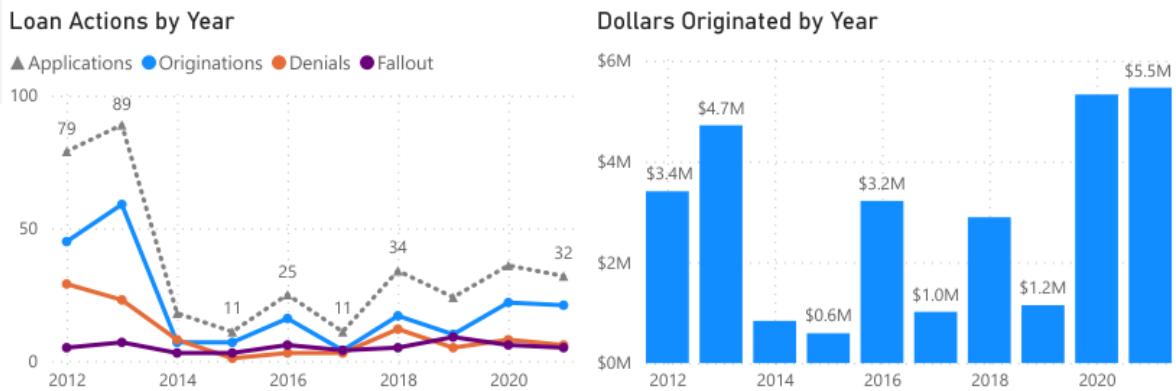
Dollars Originated by Year



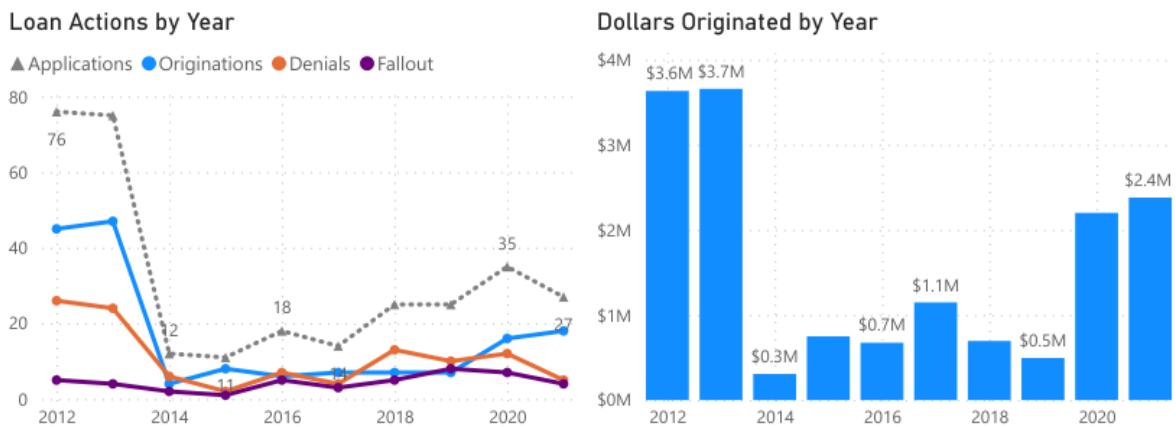
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Shadyside	87	55	16	16	\$18,610,000
Squirrel Hill South	90	52	26	12	\$13,546,000
Squirrel Hill North	71	51	9	11	\$24,055,000
South Side Flats	52	37	8	7	\$7,198,000
Greenfield	56	35	13	8	\$4,243,000
Point Breeze	52	35	11	6	\$11,185,000
Brookline	49	30	16	3	\$2,739,000
Central Lawrenceville	35	25	3	7	\$5,792,000
Bloomfield	35	22	5	8	\$3,093,000
Highland Park	36	21	10	5	\$4,255,000
Beechview	32	20	9	3	\$1,385,000
Mount Washington	28	16	8	4	\$2,791,000
Stanton Heights	23	15	4	4	\$1,510,000
Ridgemont/Westwood	20	14	3	3	\$1,083,000
South Side Slopes	23	14	5	4	\$1,541,000

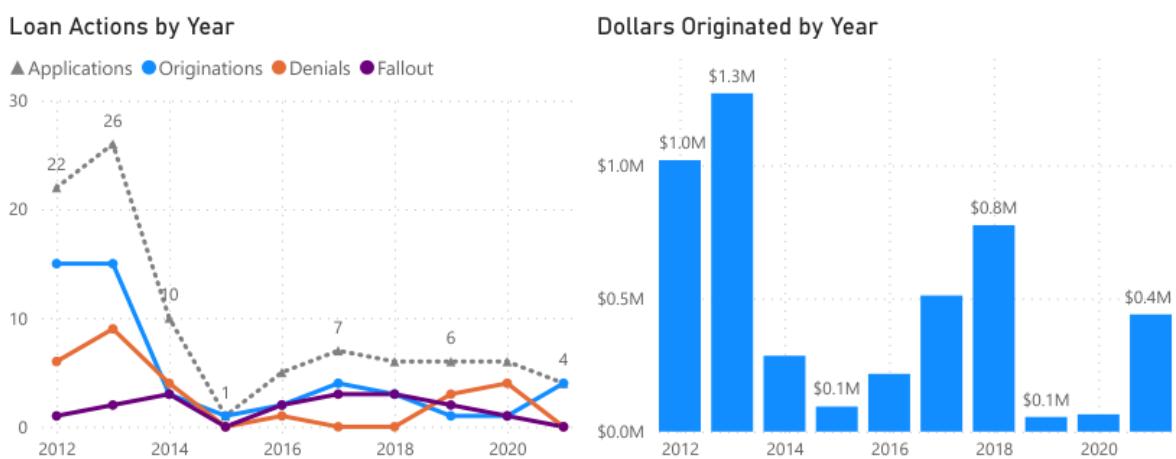
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# KeyBank NA

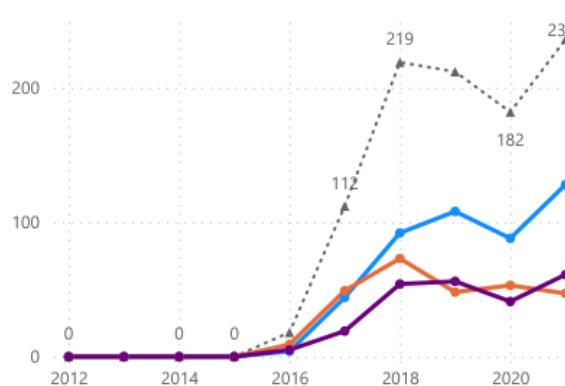
Chartered Location  
Cleveland, OH

Assets (as of Dec. 2021)  
\$183.98bn

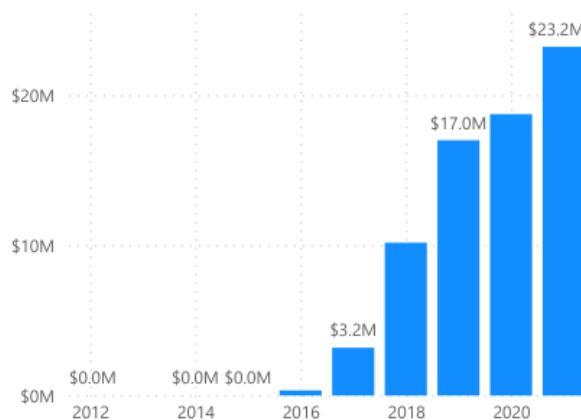
Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year

▲ Applications   ● Originations   ● Denials   ● Fallout



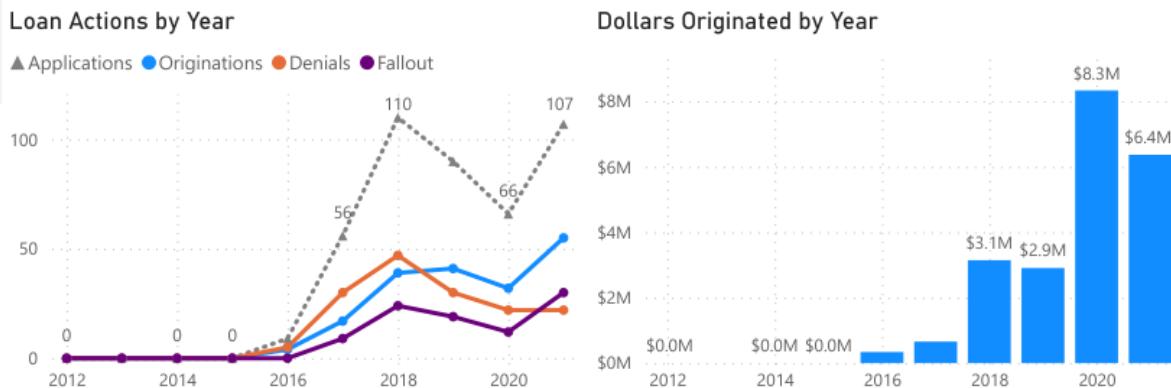
Dollars Originated by Year



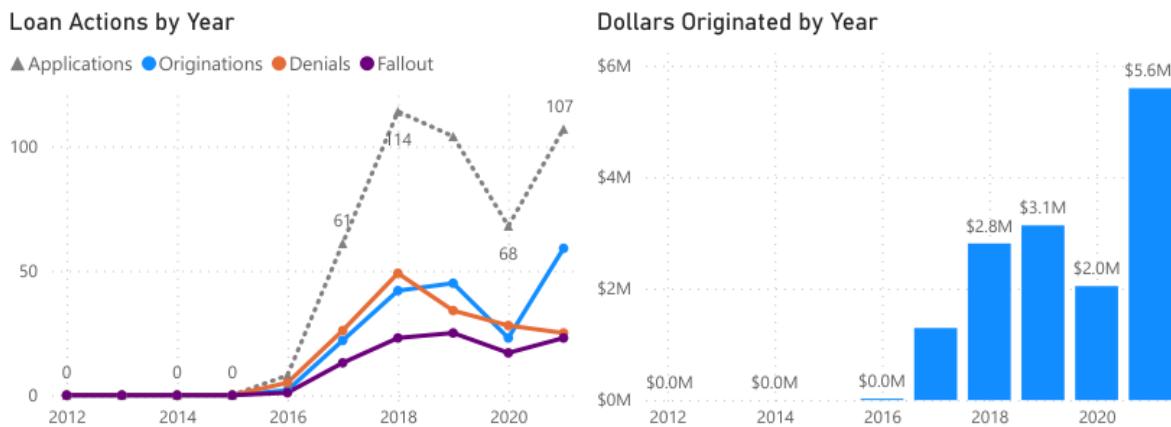
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Mount Washington	56	30	14	12	\$2,768,000
Squirrel Hill South	52	28	11	13	\$6,678,000
Stanton Heights	38	25	5	8	\$2,930,000
Brighton Heights	42	22	10	10	\$1,962,000
Highland Park	38	18	9	11	\$3,320,000
Perry North	33	18	10	5	\$1,353,000
Brookline	37	17	14	6	\$2,053,000
Squirrel Hill North	28	17	3	8	\$8,175,000
Duquesne Heights	30	16	4	10	\$1,185,000
Greenfield	28	14	4	10	\$1,556,000
Perry South	26	14	5	7	\$885,000
Point Breeze	25	12	4	9	\$2,940,000
South Side Flats	14	11	1	2	\$2,925,000
Manchester	22	10	7	5	\$2,010,000
Shadyside	20	9	3	8	\$2,485,000

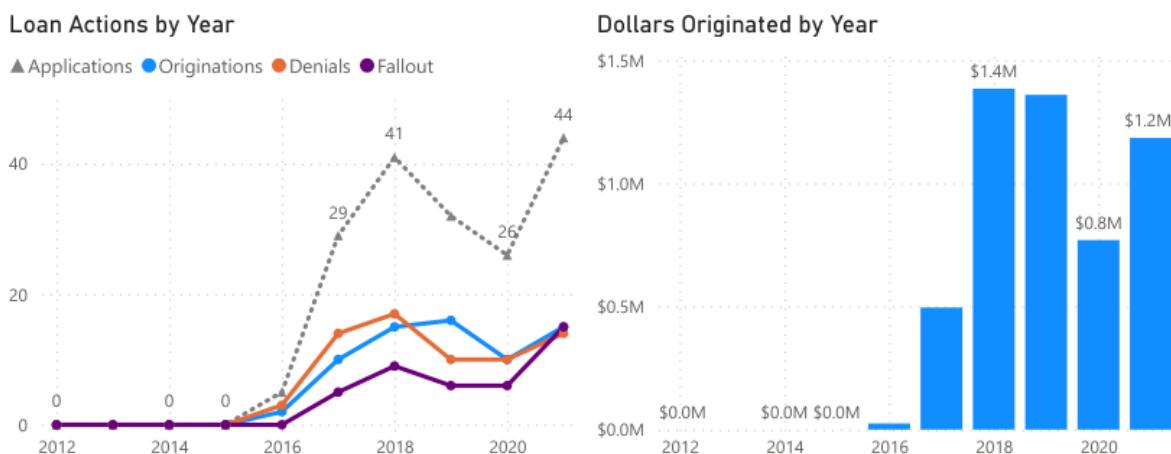
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



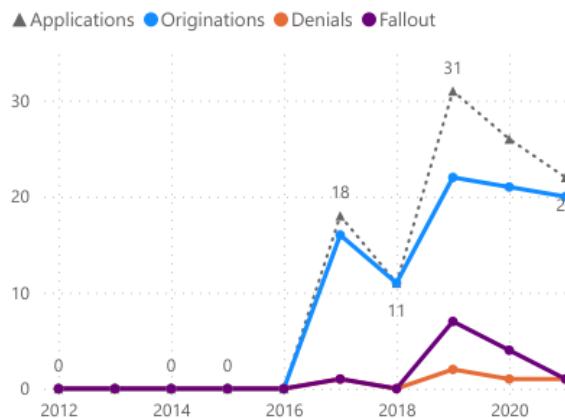
# Mars Bank

Chartered Location  
Mars, PA

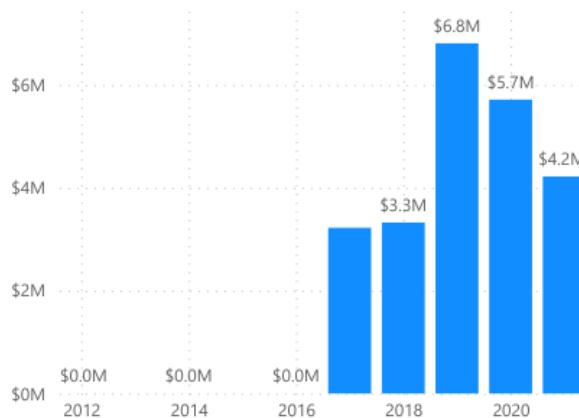
Assets (as of Dec. 2021)  
\$505.13M

Most Recent CRA Exam Size  
Intermediate-Small Bank

Loan Actions by Year



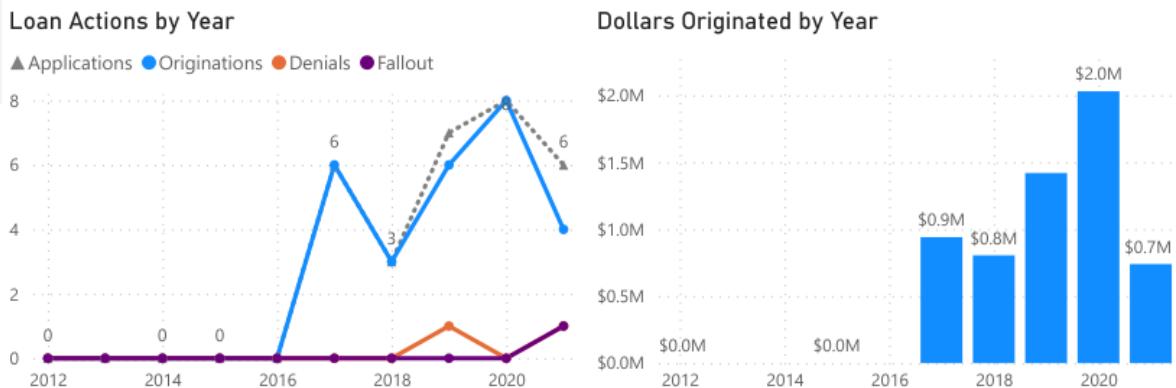
Dollars Originated by Year



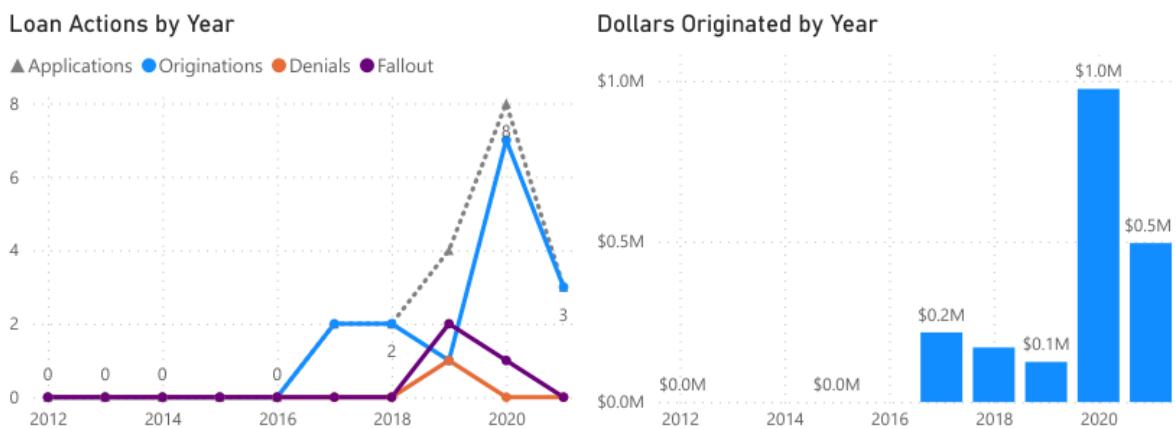
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Brookline	10	8	0	2	\$1,172,000
Perry North	9	8	1	0	\$1,558,000
Squirrel Hill South	9	7	0	2	\$2,915,000
Bloomfield	7	6	0	1	\$3,635,000
East Liberty	6	6	0	0	\$2,030,000
Mount Washington	7	6	1	0	\$1,390,000
Highland Park	6	5	0	1	\$1,365,000
Beechview	4	4	0	0	\$530,000
Central Lawrenceville	5	4	0	1	\$820,000
Central Business District	4	3	1	0	\$615,000
Lower Lawrenceville	3	3	0	0	\$1,215,000
South Side Flats	4	3	0	1	\$645,000
Duquesne Heights	2	2	0	0	\$390,000
Garfield	2	2	0	0	\$410,000
North Oakland	2	2	0	0	\$530,000

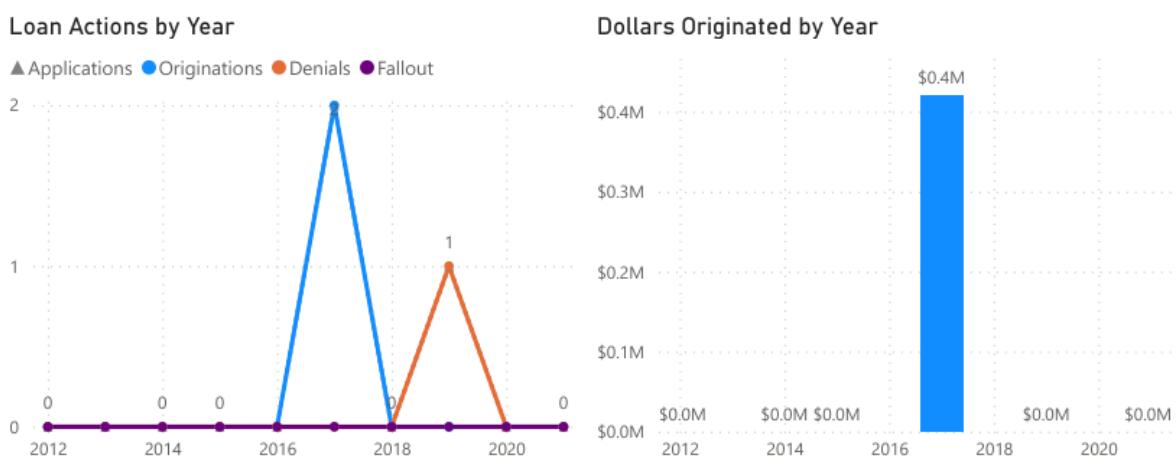
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



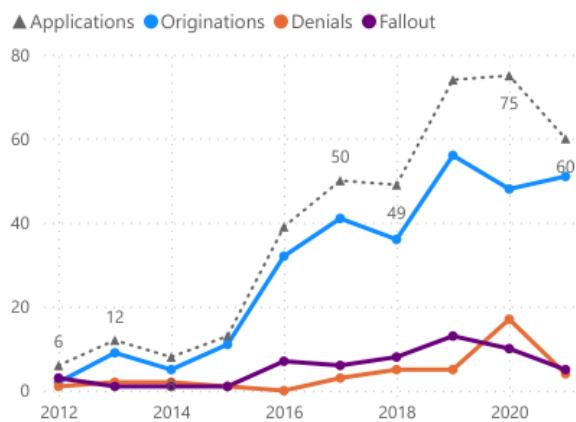
# NexTier Bank NA

Chartered Location  
Kittanning, PA

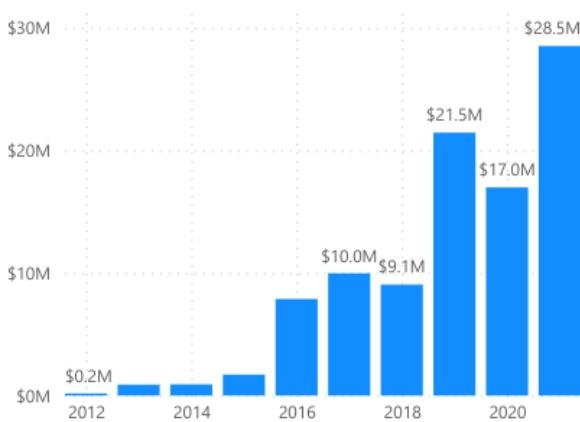
Assets (as of Dec. 2021)  
\$1.91bn

Most Recent CRA Exam Size  
Intermediate-Small Bank

Loan Actions by Year



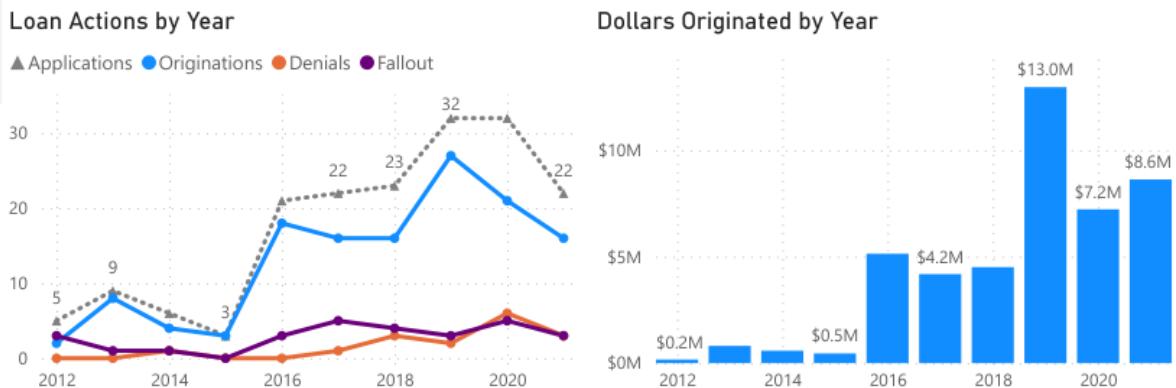
Dollars Originated by Year



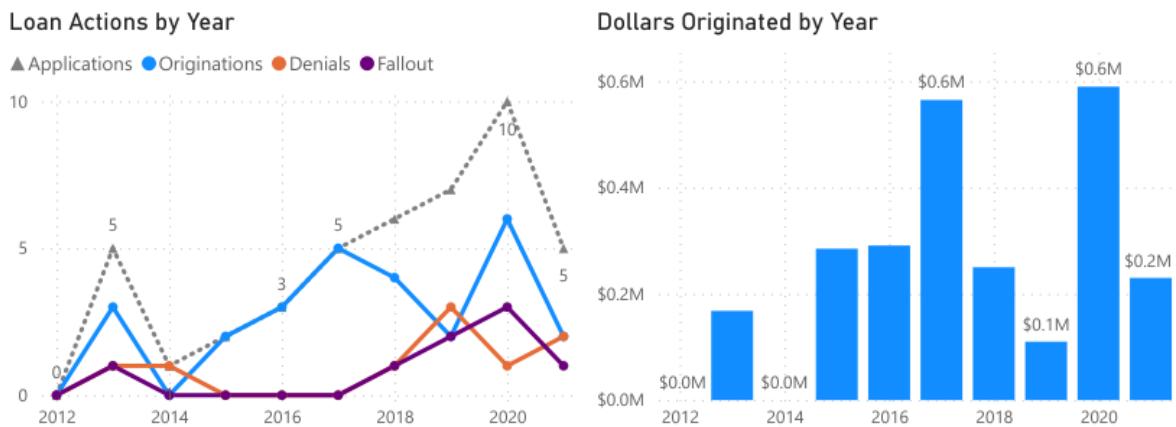
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
South Side Flats	42	34	4	4	\$14,565,000
Central Oakland	37	31	1	5	\$11,311,000
Mount Washington	35	26	4	5	\$9,544,000
South Oakland	27	23	1	3	\$11,821,000
North Oakland	20	17	0	3	\$1,726,000
Shadyside	15	13	2	0	\$7,096,000
Bloomfield	16	12	2	2	\$4,234,000
South Side Slopes	18	11	2	5	\$2,962,000
Brighton Heights	12	9	2	1	\$966,000
Brookline	10	9	1	0	\$887,000
Squirrel Hill North	8	8	0	0	\$4,975,000
Allentown	7	6	1	0	\$2,000,000
Beechview	7	6	1	0	\$2,294,000
Duquesne Heights	5	5	0	0	\$1,145,000
Squirrel Hill South	5	5	0	0	\$2,526,000

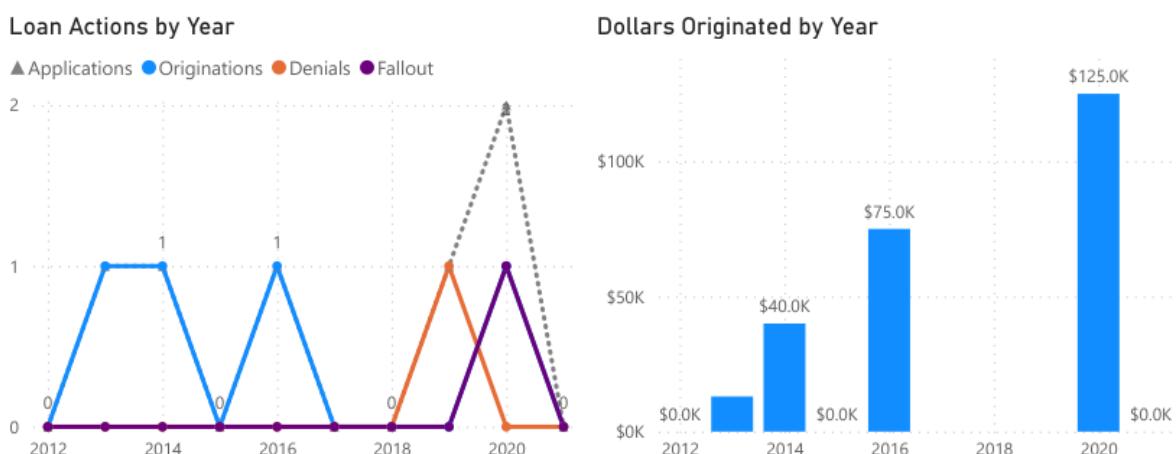
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Northwest Bank

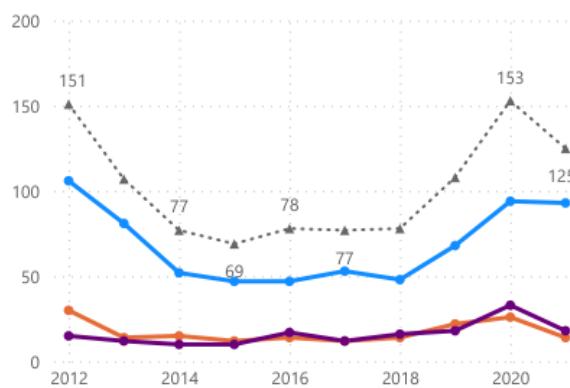
Chartered Location  
Warren, PA

Assets (as of Dec. 2021)  
\$14.61bn

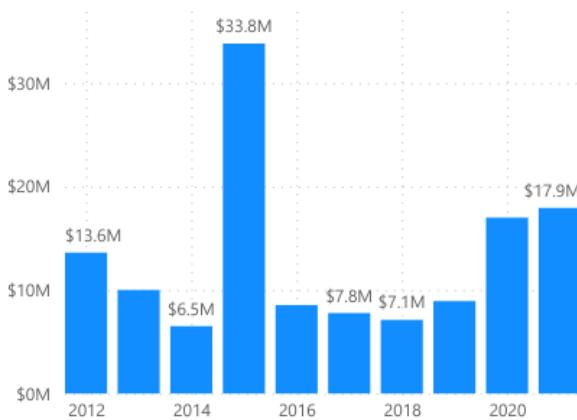
Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year

▲ Applications ● Originations ● Denials ● Fallout



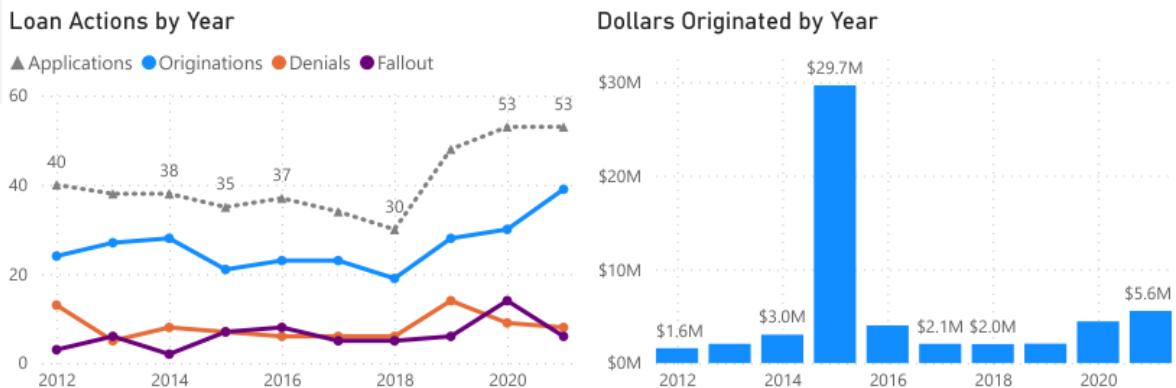
Dollars Originated by Year



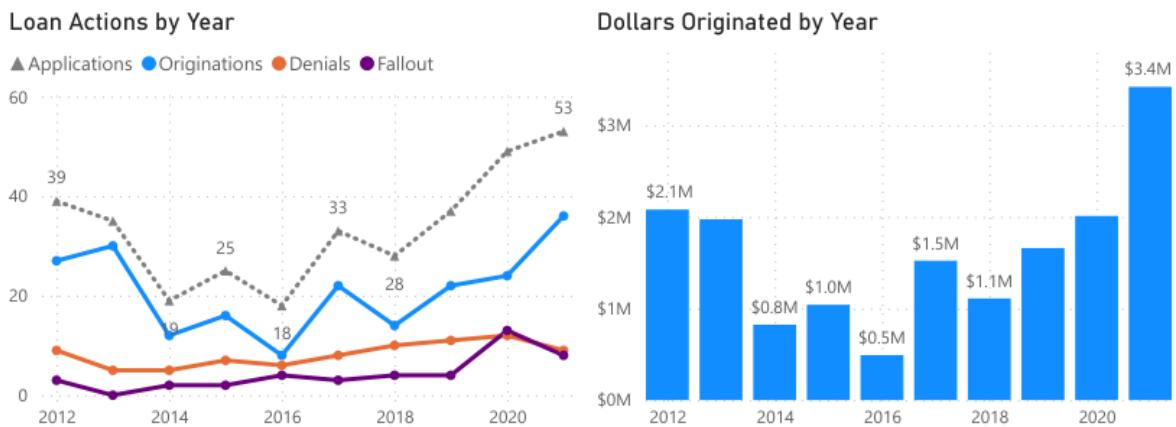
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Brookline	55	36	7	12	\$3,732,000
Mount Washington	46	35	6	5	\$6,906,000
Squirrel Hill South	44	35	4	5	\$9,811,000
South Side Flats	50	34	5	11	\$7,770,000
Brighton Heights	39	26	9	4	\$1,718,000
Carrick	39	25	10	4	\$2,146,000
Highland Park	30	25	1	4	\$4,669,000
Bloomfield	26	23	0	3	\$5,453,000
Stanton Heights	29	22	4	3	\$1,906,000
Central North Side	29	19	2	8	\$3,907,000
Point Breeze	24	19	3	2	\$3,785,000
Shadyside	27	19	3	5	\$6,602,000
Overbrook	25	18	6	1	\$1,561,000
Squirrel Hill North	25	18	1	6	\$4,323,000
Central Lawrenceville	25	17	3	5	\$2,961,000

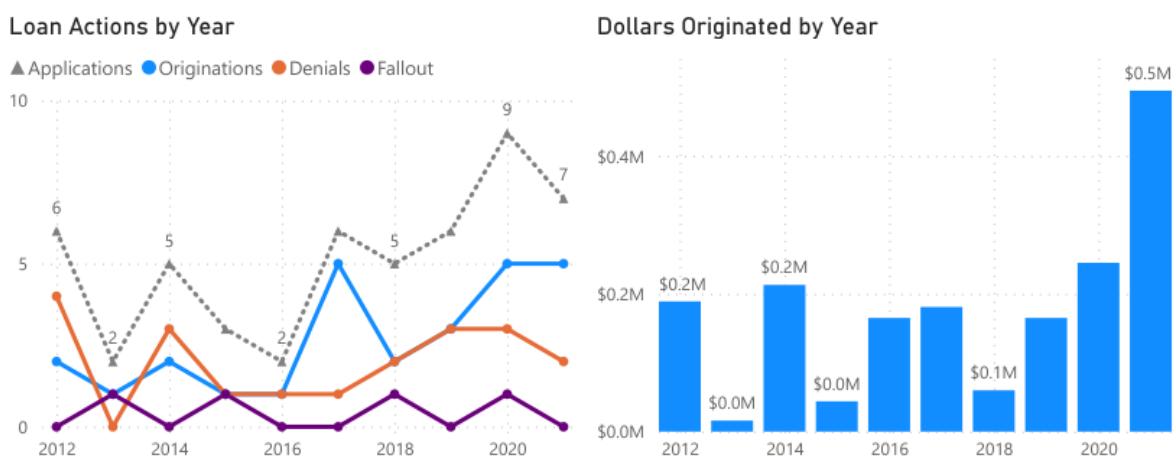
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# PNC Bank NA

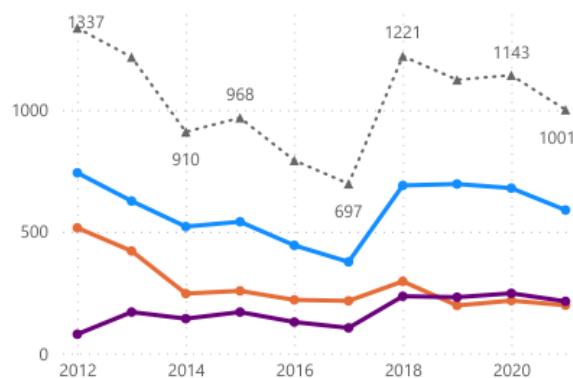
Chartered Location  
**Wilmington, DE**

Assets (as of Dec. 2021)  
**\$551.9bn**

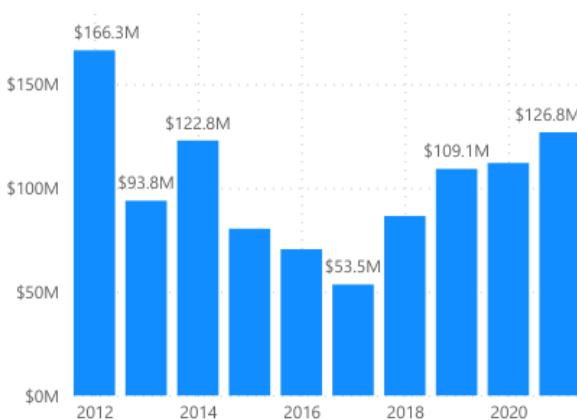
Most Recent CRA Exam Size  
**Large Bank**

**Loan Actions by Year**

▲ Applications   ● Originations   ● Denials   ● Fallout



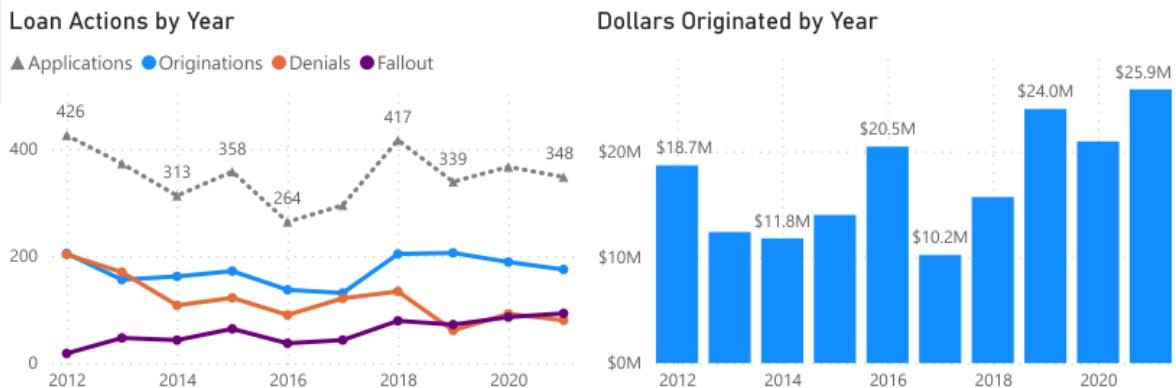
**Dollars Originated by Year**



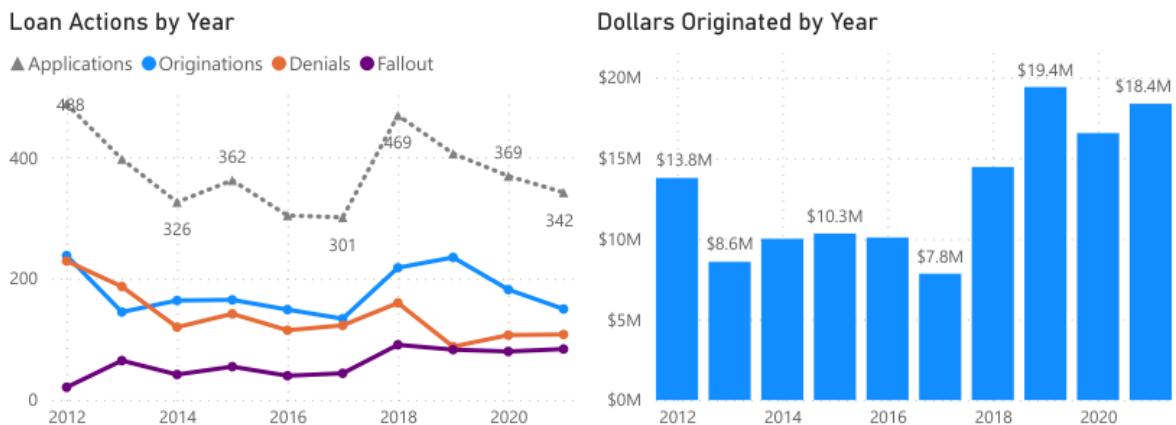
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Brookline	888	533	225	130	\$42,283,000
Squirrel Hill South	627	408	99	120	\$92,813,000
Shadyside	563	352	107	104	\$101,405,000
Squirrel Hill North	511	334	72	105	\$118,348,000
Point Breeze	415	280	59	76	\$76,976,000
Greenfield	393	227	102	64	\$23,930,000
Beechview	399	212	128	59	\$14,344,000
Highland Park	326	194	74	58	\$36,431,000
Mount Washington	352	183	103	66	\$24,149,000
Bloomfield	274	166	69	39	\$19,838,000
Brighton Heights	291	163	85	43	\$14,871,000
Carrick	324	162	112	50	\$9,530,000
Central Lawrenceville	242	144	71	27	\$25,276,000
South Side Flats	237	142	56	39	\$22,639,000
Banksville	222	138	45	39	\$12,056,000

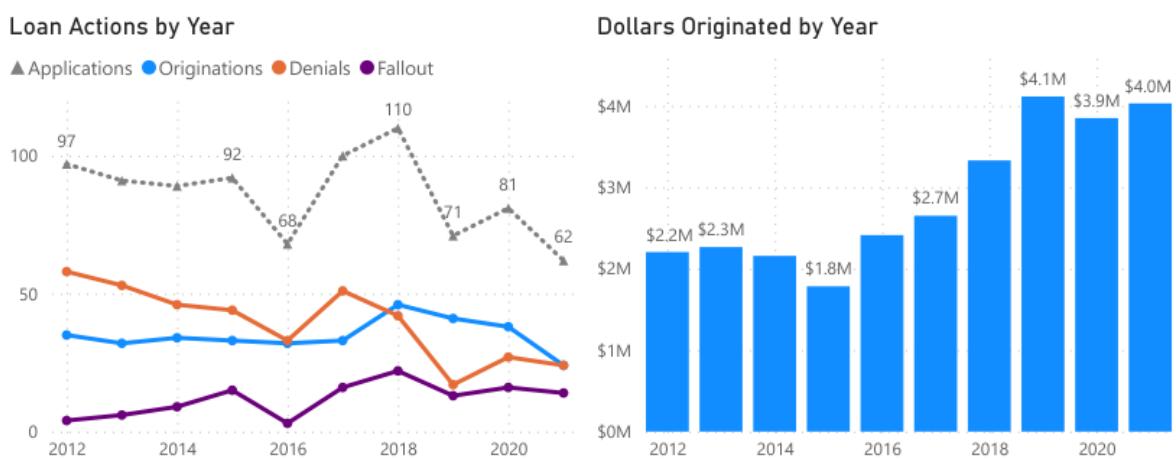
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# S&T Bank

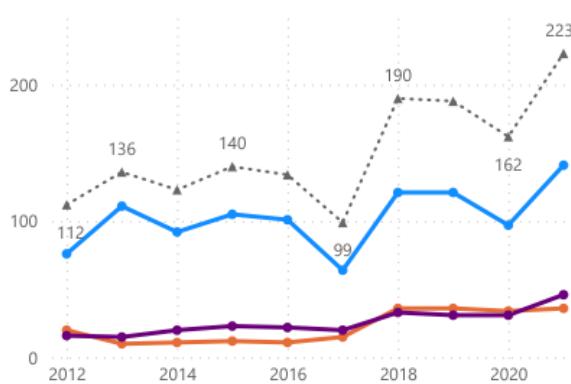
Chartered Location  
Indiana, PA

Assets (as of Dec. 2021)  
\$9.48bn

Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year

▲ Applications ● Originations ● Denials ● Fallout



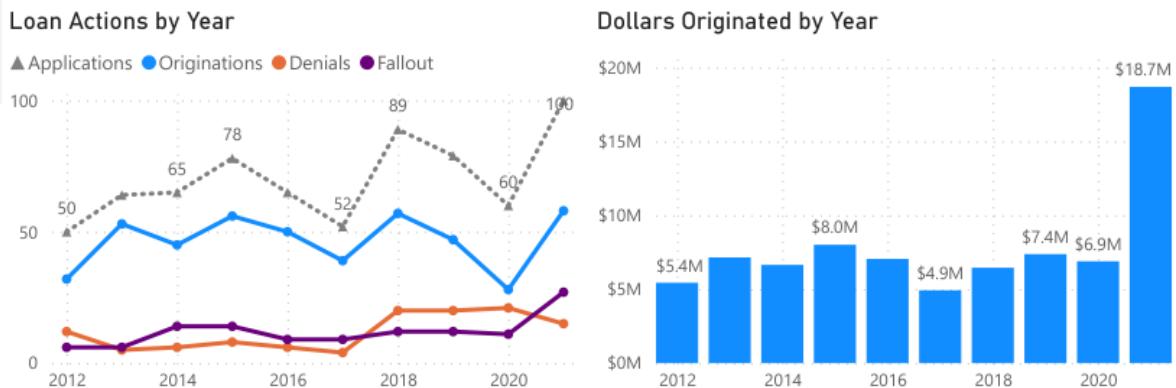
Dollars Originated by Year



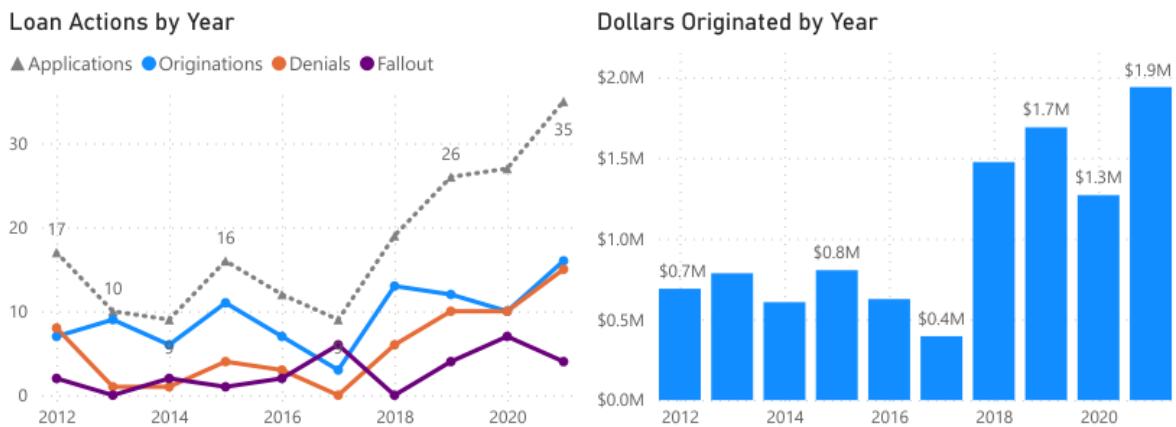
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Shadyside	123	94	15	14	\$65,952,000
Bloomfield	94	68	9	17	\$15,549,000
Mount Washington	78	49	12	17	\$7,799,000
Central Lawrenceville	62	48	5	9	\$10,154,000
South Side Slopes	58	47	6	5	\$7,201,000
South Side Flats	71	46	10	15	\$9,015,000
Squirrel Hill South	57	43	5	9	\$13,054,000
Highland Park	43	37	1	5	\$8,413,000
Greenfield	52	34	7	11	\$9,534,000
Upper Lawrenceville	44	31	10	3	\$5,248,000
Brookline	48	29	12	7	\$3,573,000
Marshall-Shadeland	42	29	5	8	\$1,907,000
Squirrel Hill North	47	28	3	16	\$10,092,000
Carrick	40	26	10	4	\$2,919,000
Glen Hazel/Hays/Hazelwood	31	24	2	5	\$2,755,000

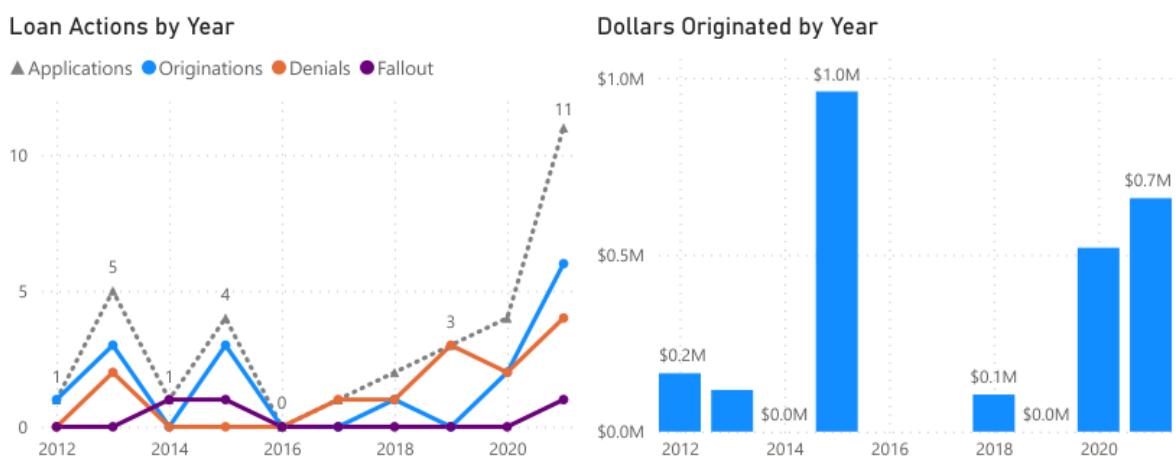
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Sewickley Savings Bank

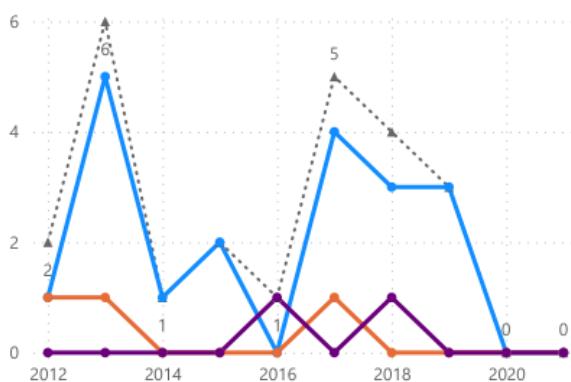
Chartered Location  
Sewickley, PA

Assets (as of Dec. 2021)  
\$315.2M

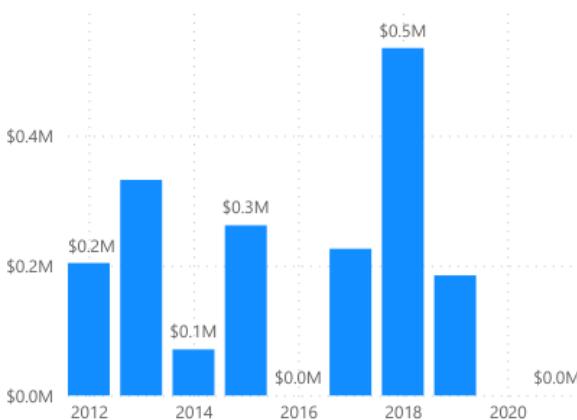
Most Recent CRA Exam Size  
Small Bank

Loan Actions by Year

▲ Applications   ● Originations   ● Denials   ● Fallout



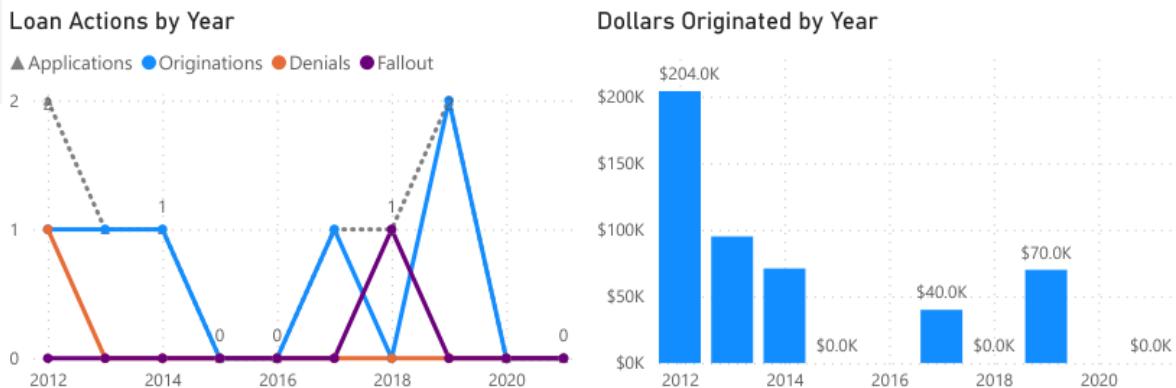
Dollars Originated by Year



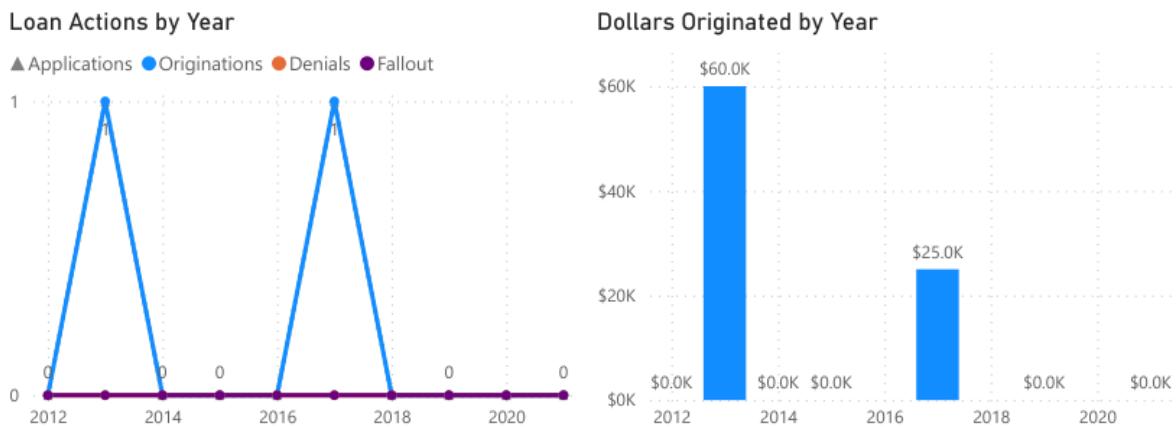
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Greenfield	7	6	0	1	\$519,000
Banksville	2	2	0	0	\$140,000
Brighton Heights	3	2	1	0	\$229,000
East Carnegie/Oakwood	2	2	0	0	\$98,000
Mount Washington	2	2	0	0	\$243,000
Central Lawrenceville	1	1	0	0	\$355,000
Central Oakland	1	1	0	0	\$96,000
Crafton Heights	1	1	0	0	\$5,000
Elliott/West End	1	1	0	0	\$40,000
Squirrel Hill South	1	1	0	0	\$90,000
Allegheny Center/Allegheny West	1	0	1	0	\$0
Chartiers City/Fairywood/Windgap	1	0	1	0	\$0
Upper Lawrenceville	1	0	0	1	\$0

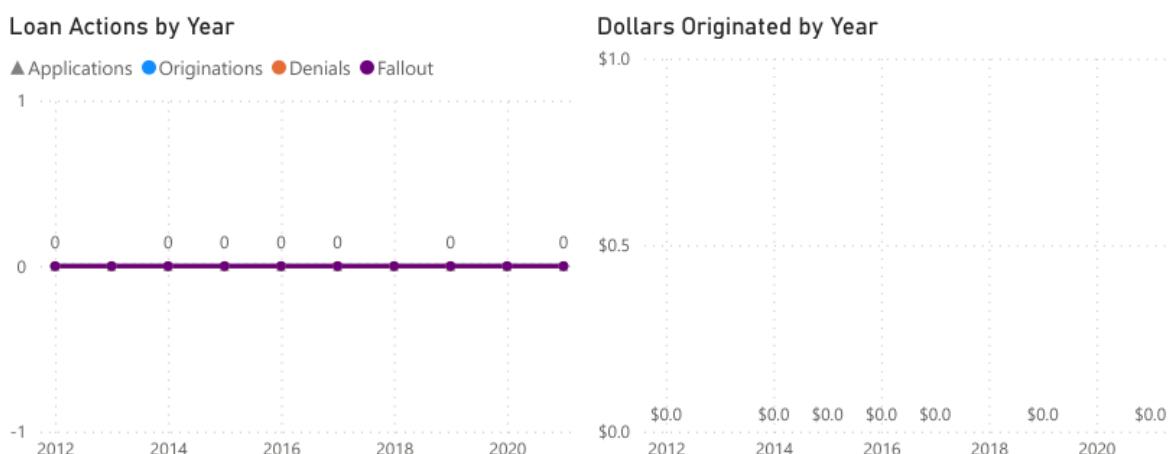
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# SSB Bank

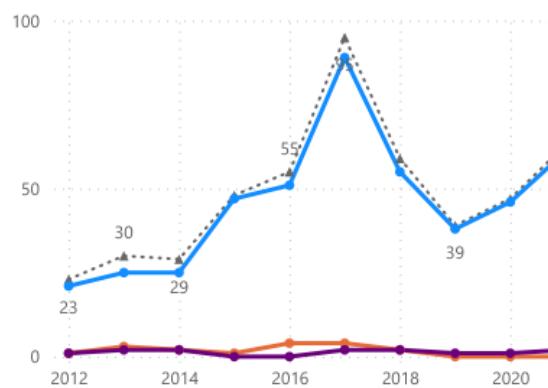
Chartered Location  
Pittsburgh, PA

Assets (as of Dec. 2021)  
\$234.94M

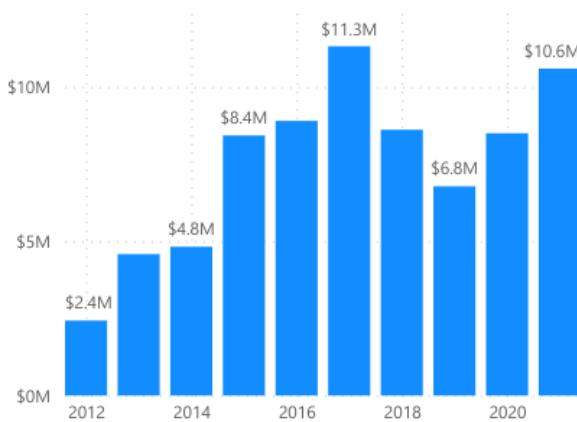
Most Recent CRA Exam Size  
Small Bank

Loan Actions by Year

▲ Applications ● Originations ● Denials ● Fallout



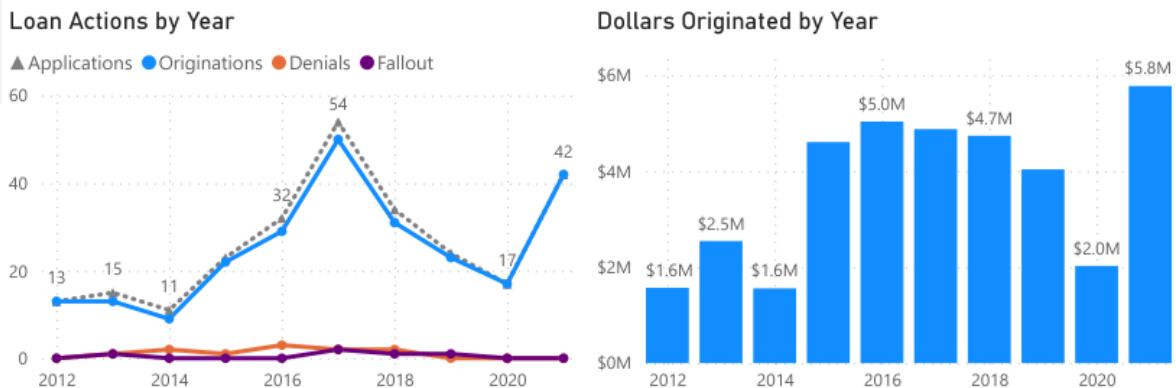
Dollars Originated by Year



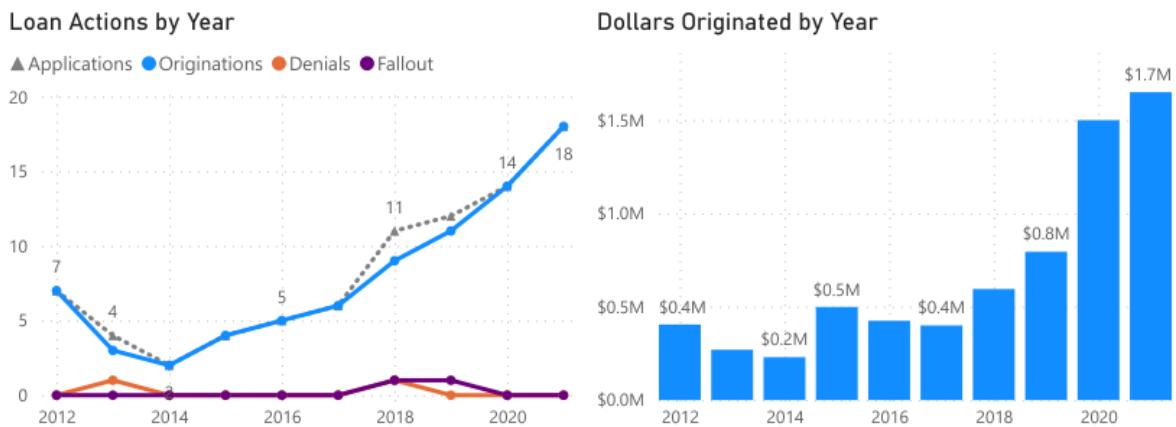
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
South Side Flats	31	27	1	3	\$4,643,000
Brighton Heights	26	25	0	1	\$2,509,000
Central Lawrenceville	23	23	0	0	\$4,872,000
Central North Side	19	19	0	0	\$3,886,000
Shadyside	20	19	1	0	\$6,142,000
South Side Slopes	20	18	1	1	\$2,623,000
Brookline	20	17	2	1	\$1,558,000
Mount Washington	16	16	0	0	\$1,551,000
Beechview	15	14	1	0	\$1,877,000
Highland Park	13	13	0	0	\$2,653,000
Carrick	13	12	1	0	\$1,417,000
Glen Hazel/Hays/Hazelwood	12	12	0	0	\$1,578,000
Manchester	12	12	0	0	\$2,177,000
Perry North	13	12	1	0	\$1,535,000
Allegheny Center/Allegheny West	9	9	0	0	\$2,767,000

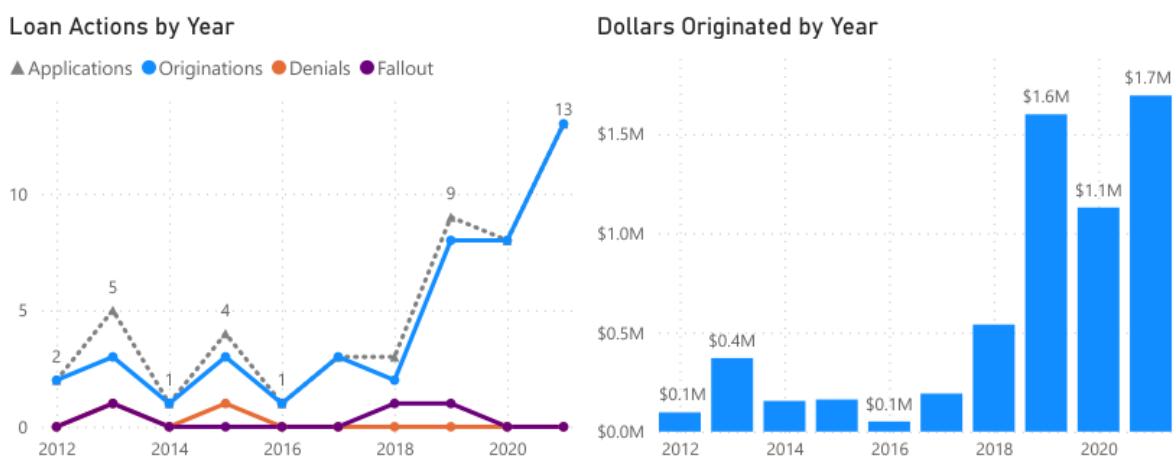
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Standard Bank

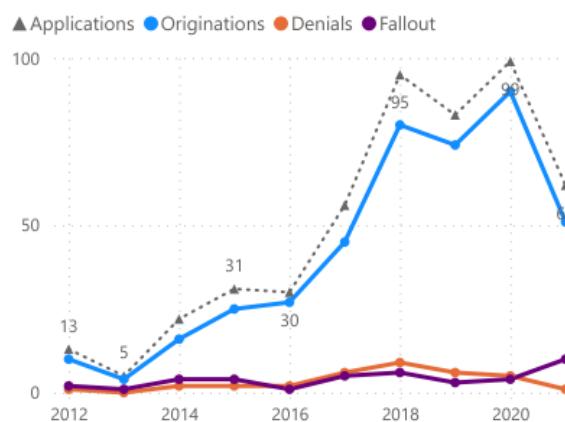
Chartered Location  
Murrysville, PA

Assets (as of Dec. 2021)  
\$1.04bn

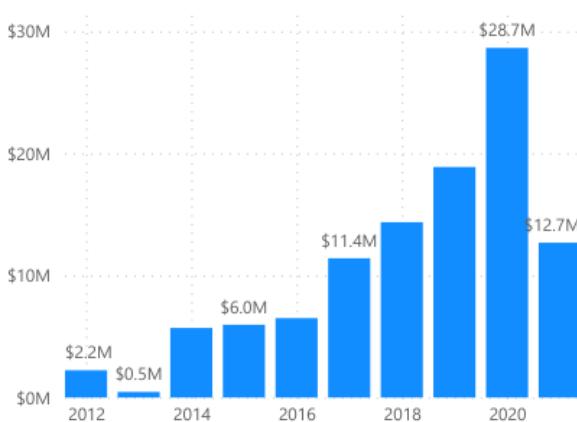
Most Recent CRA Exam Size  
Intermediate-Small Bank

*Recently Merged with Dollar Bank*

Loan Actions by Year



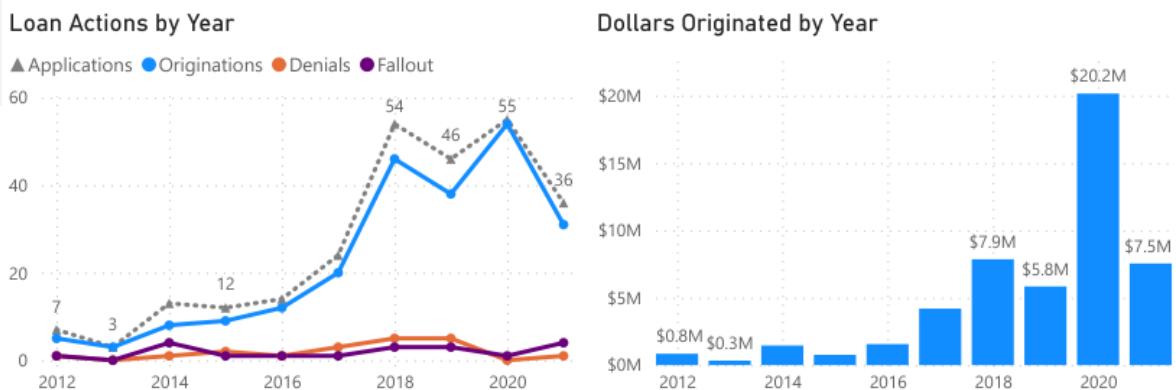
Dollars Originated by Year



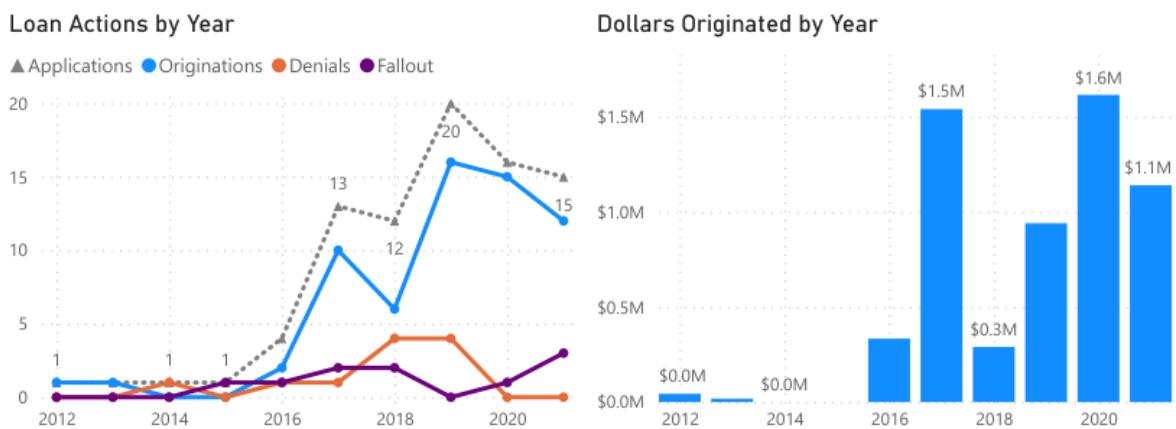
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Mount Washington	26	24	0	2	\$5,021,000
Brighton Heights	25	23	1	1	\$3,288,000
East Liberty	21	20	0	1	\$4,161,000
Shadyside	21	20	0	1	\$6,674,000
Bloomfield	22	18	2	2	\$5,474,000
Arlington/Arlington Heights	20	17	1	2	\$2,266,000
South Side Flats	19	16	1	2	\$4,363,000
Central Lawrenceville	17	14	1	2	\$3,967,000
Troy Hill	15	14	0	1	\$2,137,000
Garfield	14	13	1	0	\$1,821,000
Perry North	15	13	2	0	\$2,231,000
Stanton Heights	17	13	1	3	\$1,146,000
Upper Lawrenceville	16	13	2	1	\$5,844,000
Carrick	14	12	1	1	\$2,455,000
Brookline	10	9	0	1	\$1,275,000

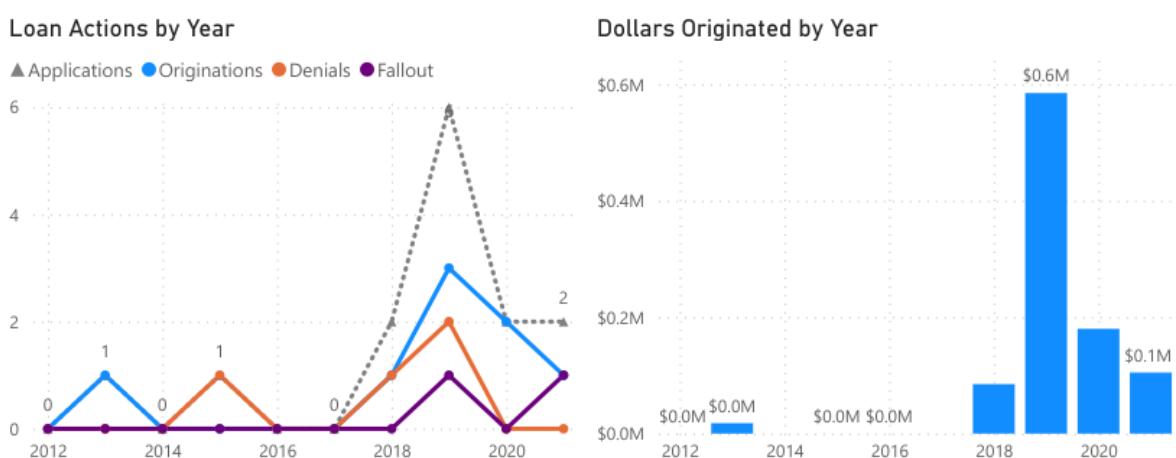
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Tristate Capital Bank

Chartered Location  
Pittsburgh, PA

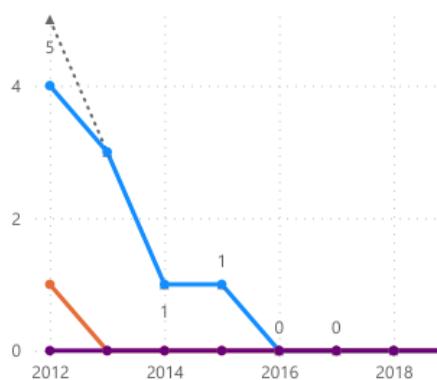
Assets (as of Dec. 2021)  
\$12.93bn

Most Recent CRA Exam Size  
Wholesale/Limited Purpose Bank

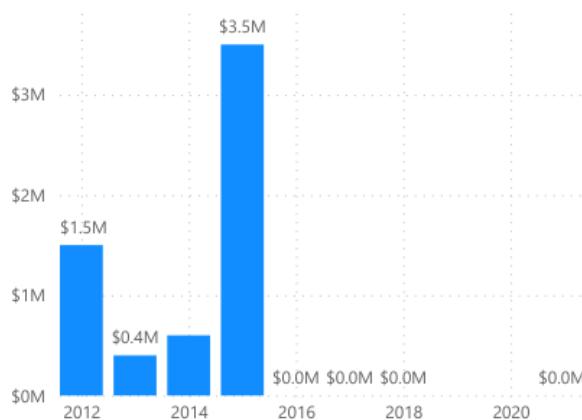
*Recently Purchased by Raymond James Financial, Limited HMDA*

Loan Actions by Year

▲ Applications ● Originations ● Denials ● Fallout



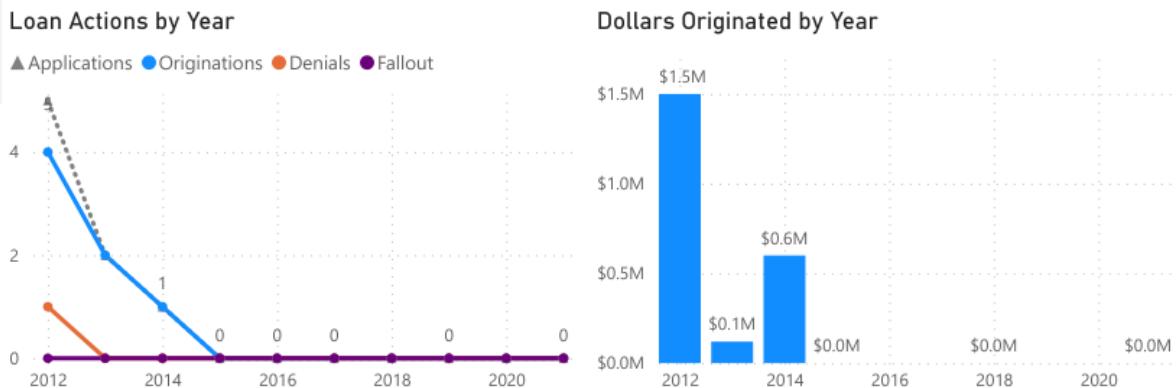
Dollars Originated by Year



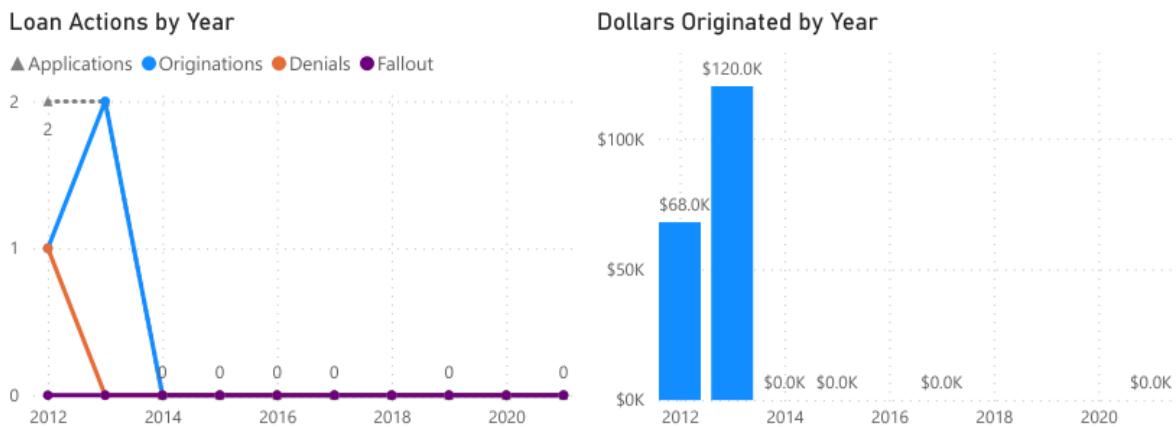
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Larimer	3	3	0	0	\$982,000
Garfield	3	2	1	0	\$153,000
East Liberty	1	1	0	0	\$85,000
Highland Park	1	1	0	0	\$280,000
Manchester	1	1	0	0	\$1,000,000
Shadyside	1	1	0	0	\$3,500,000
Brighton Heights	0	0	0	0	\$0
Lincoln Place	0	0	0	0	\$0
Mount Washington	0	0	0	0	\$0
Ridgemont/Westwood	0	0	0	0	\$0
South Side Flats	0	0	0	0	\$0

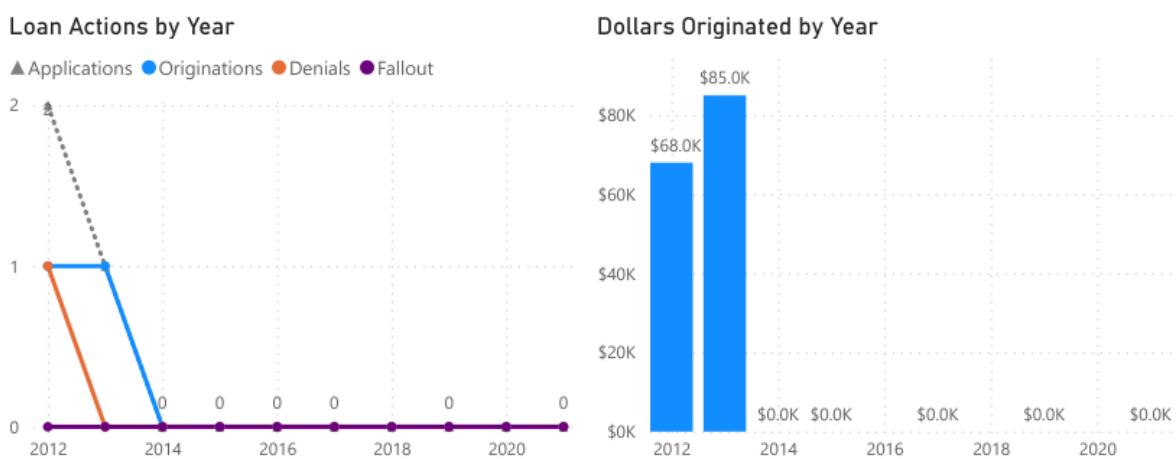
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Union Savings Bank

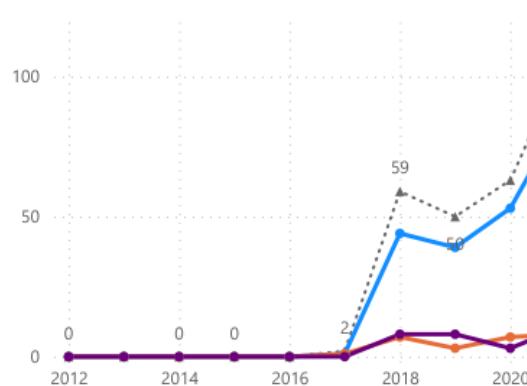
Chartered Location  
Cincinnati, OH

Assets (as of Dec. 2021)  
\$3.46bn

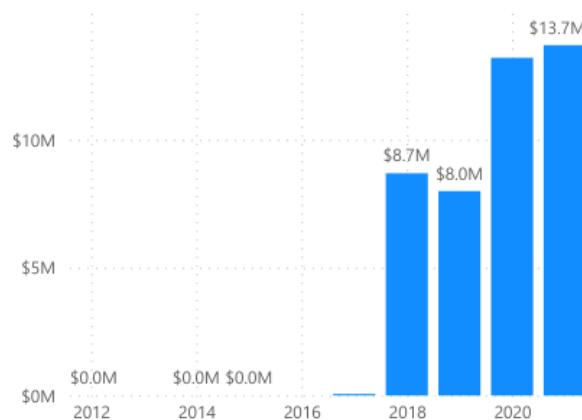
Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year

▲ Applications ● Originations ● Denials ● Fallout



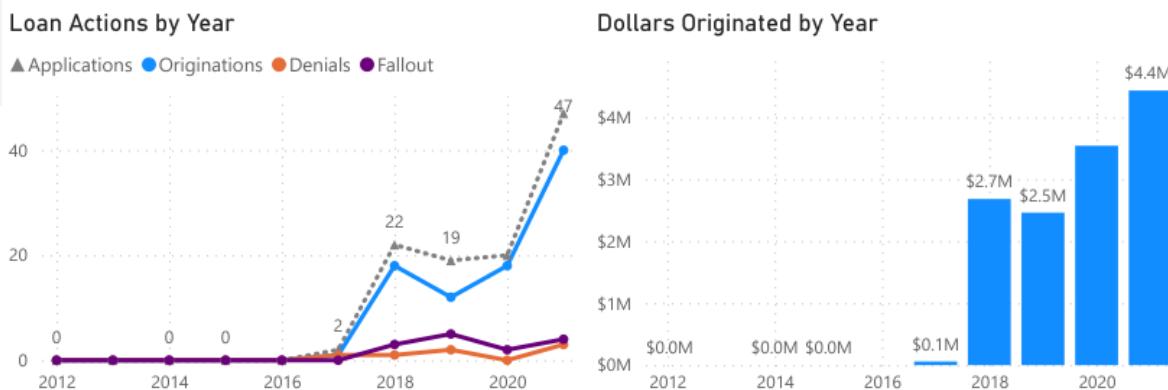
Dollars Originated by Year



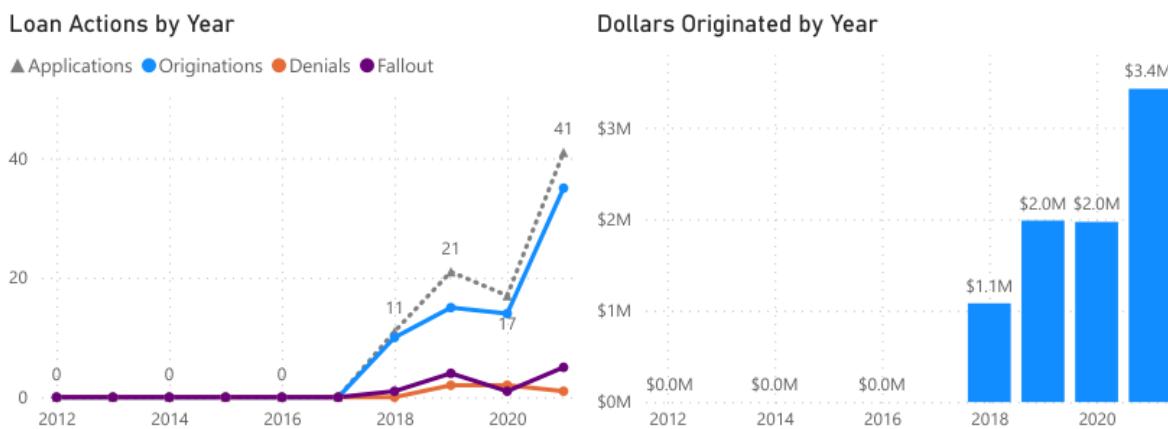
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Brookline	33	25	3	5	\$3,385,000
South Side Flats	16	13	3	0	\$3,245,000
Brighton Heights	14	12	0	2	\$1,790,000
Mount Washington	12	11	1	0	\$2,125,000
Beechview	12	10	1	1	\$1,050,000
Squirrel Hill North	10	10	0	0	\$3,840,000
Shadyside	12	9	3	0	\$2,135,000
Glen Hazel/Hays/Hazelwood	8	8	0	0	\$220,000
Lincoln Place	10	8	1	1	\$930,000
Bloomfield	9	7	1	1	\$2,015,000
South Side Slopes	8	7	1	0	\$875,000
Central Lawrenceville	6	6	0	0	\$1,820,000
Crafton Heights	6	6	0	0	\$720,000
Highland Park	7	6	0	1	\$2,800,000
Perry North	8	6	1	1	\$1,020,000

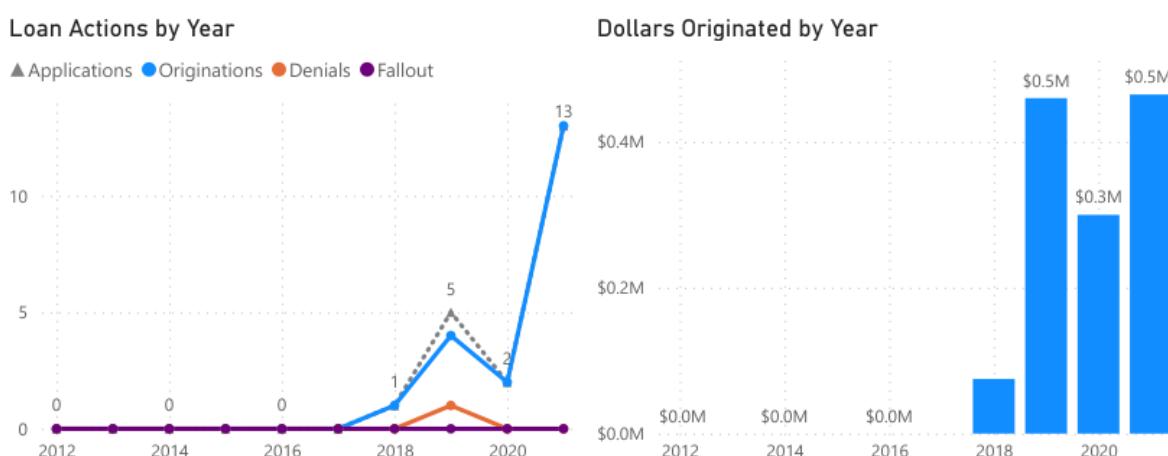
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Wesbanco Bank

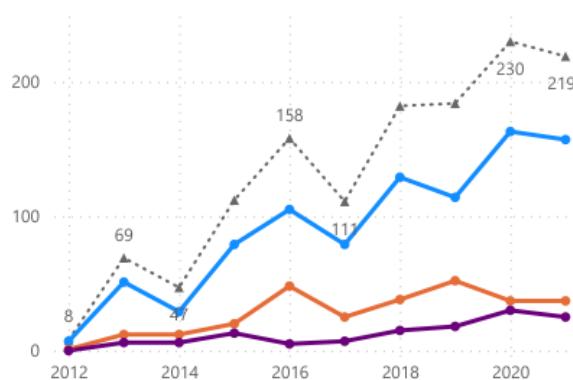
Chartered Location  
Wheeling, WV

Assets (as of Dec. 2021)  
\$16.88bn

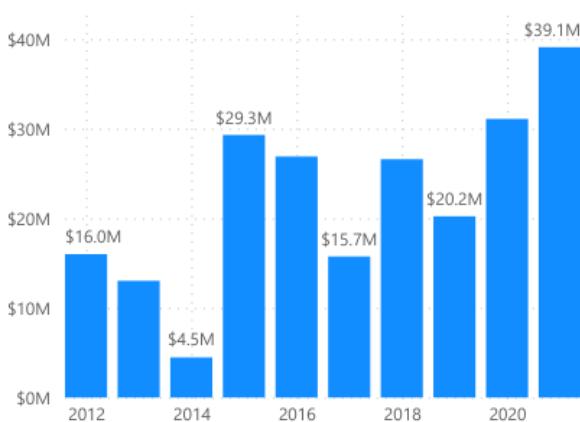
Most Recent CRA Exam Size  
Large Bank

Loan Actions by Year

▲ Applications   ● Originations   ● Denials   ● Fallout



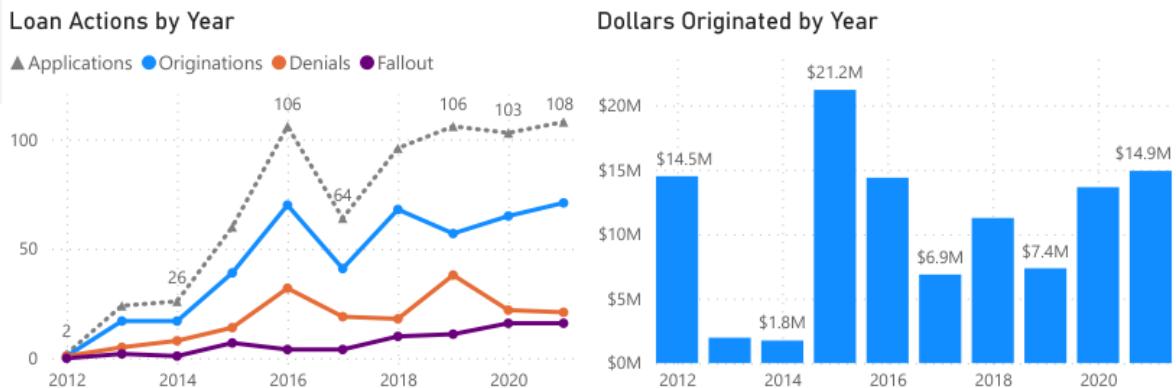
Dollars Originated by Year



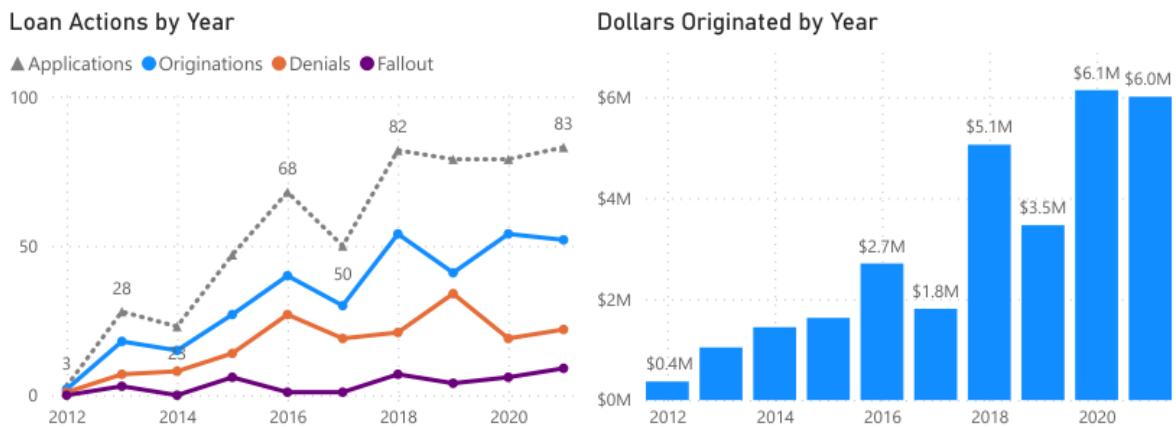
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Brighton Heights	96	63	25	8	\$5,831,000
Bloomfield	68	50	11	7	\$8,515,000
Troy Hill	60	41	16	3	\$3,201,000
Brookline	46	36	6	4	\$3,873,000
Central North Side	42	36	5	1	\$9,546,000
Central Lawrenceville	44	34	8	2	\$9,958,000
Shadyside	40	31	4	5	\$16,699,000
East Liberty	34	30	3	1	\$39,726,000
Lower Lawrenceville	34	28	4	2	\$8,690,000
Manchester	36	28	6	2	\$6,499,000
Squirrel Hill North	36	26	4	6	\$14,782,000
Squirrel Hill South	33	26	2	5	\$9,630,000
East Allegheny/North Shore	47	25	15	7	\$6,742,000
Mount Washington	41	25	13	3	\$5,104,000
Upper Lawrenceville	31	23	4	4	\$5,620,000

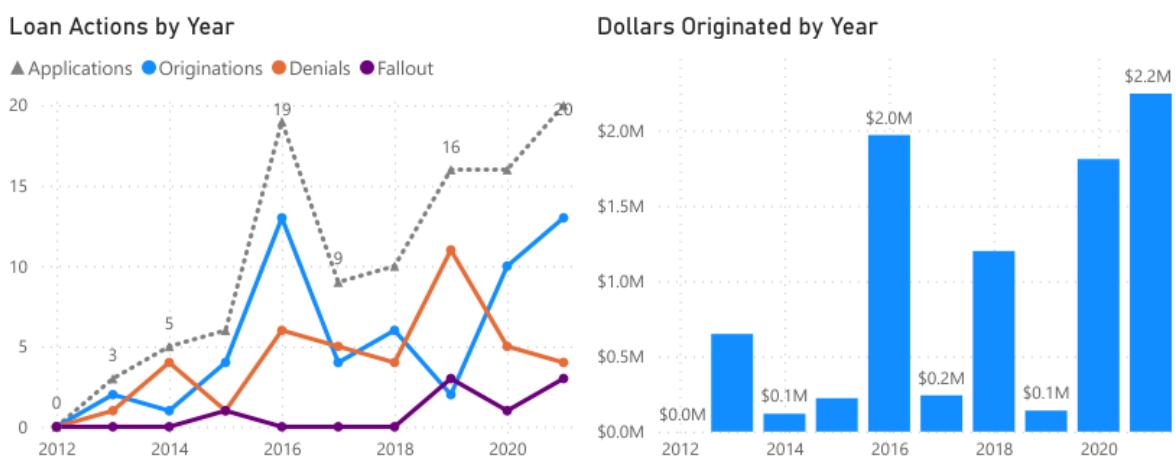
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# West View Savings Bank

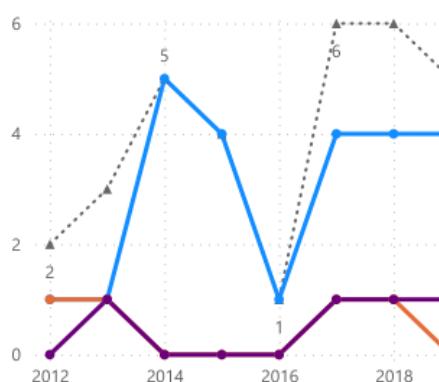
Chartered Location  
Pittsburgh, PA

Assets (as of Dec. 2021)  
\$351.75M

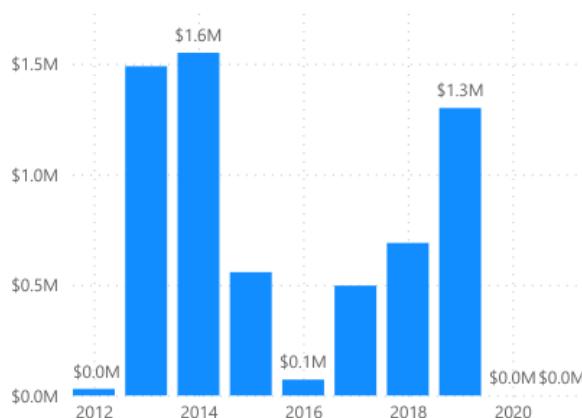
Most Recent CRA Exam Size  
Intermediate-Small Bank

Loan Actions by Year

▲ Applications   ● Originations   ● Denials   ● Fallout



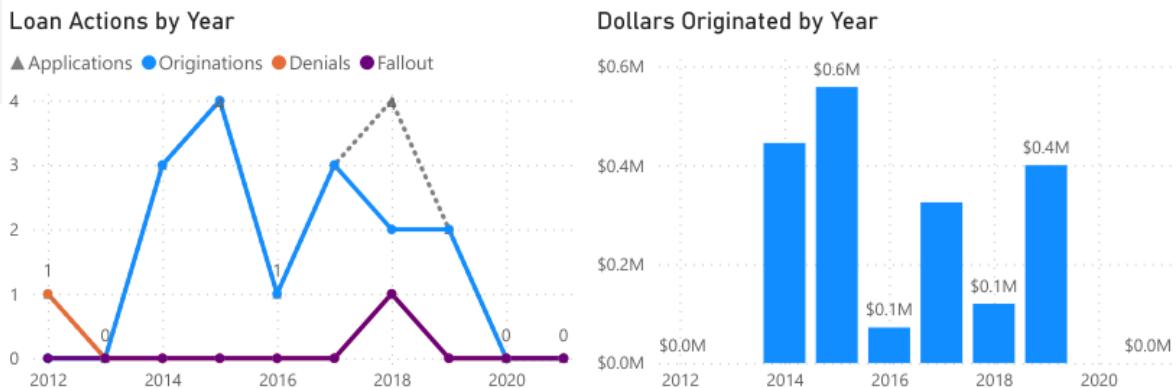
Dollars Originated by Year



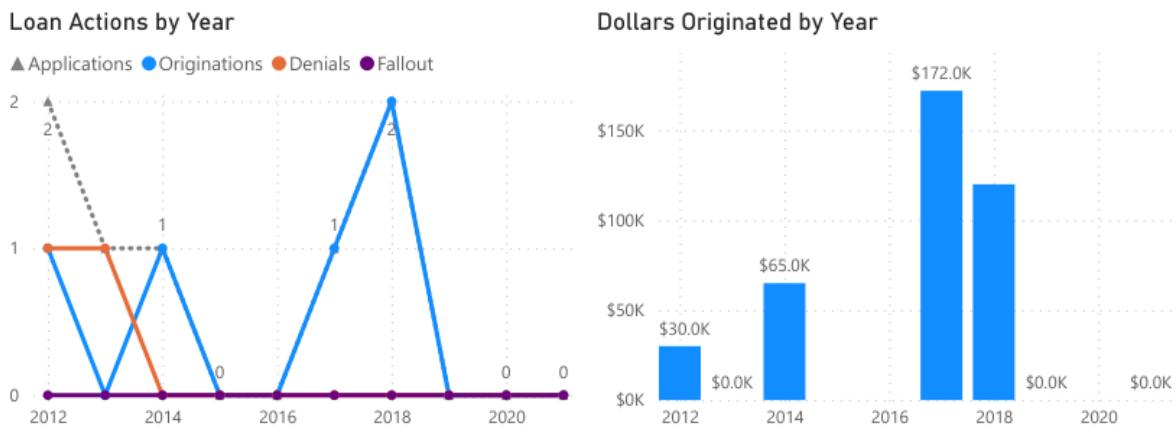
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Brighton Heights	3	3	0	0	\$330,000
Perry South	3	3	0	0	\$285,000
Brookline	2	2	0	0	\$137,000
Central North Side	2	2	0	0	\$400,000
Shadyside	3	2	0	1	\$690,000
Squirrel Hill South	2	2	0	0	\$2,189,000
West Oakland	2	2	0	0	\$233,000
Beechview	1	1	0	0	\$75,000
California-Kirkbride	1	1	0	0	\$25,000
Central Oakland	1	1	0	0	\$172,000
Marshall-Shadeland	3	1	2	0	\$315,000
Point Breeze	2	1	0	1	\$425,000
South Oakland	1	1	0	0	\$150,000
South Side Flats	1	1	0	0	\$355,000
Squirrel Hill North	2	1	0	1	\$405,000

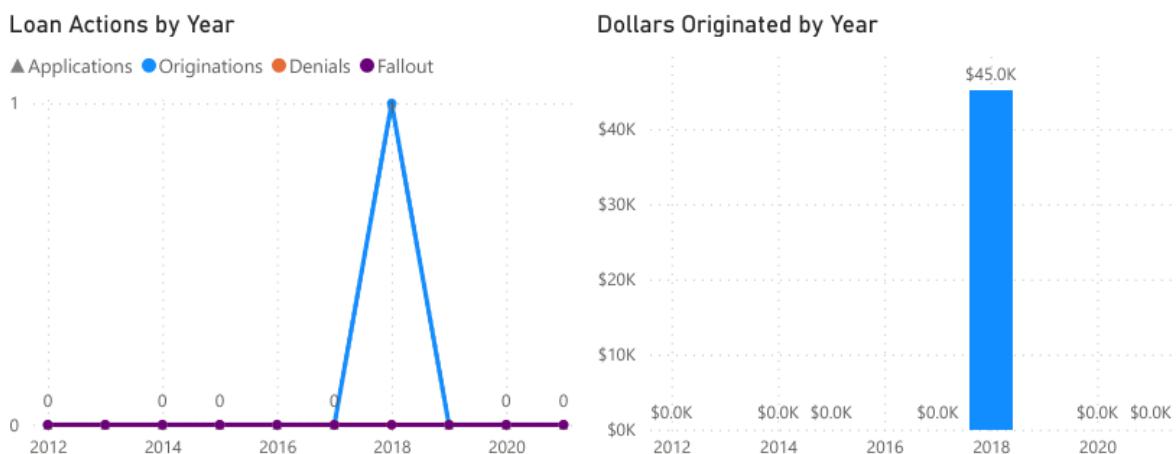
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



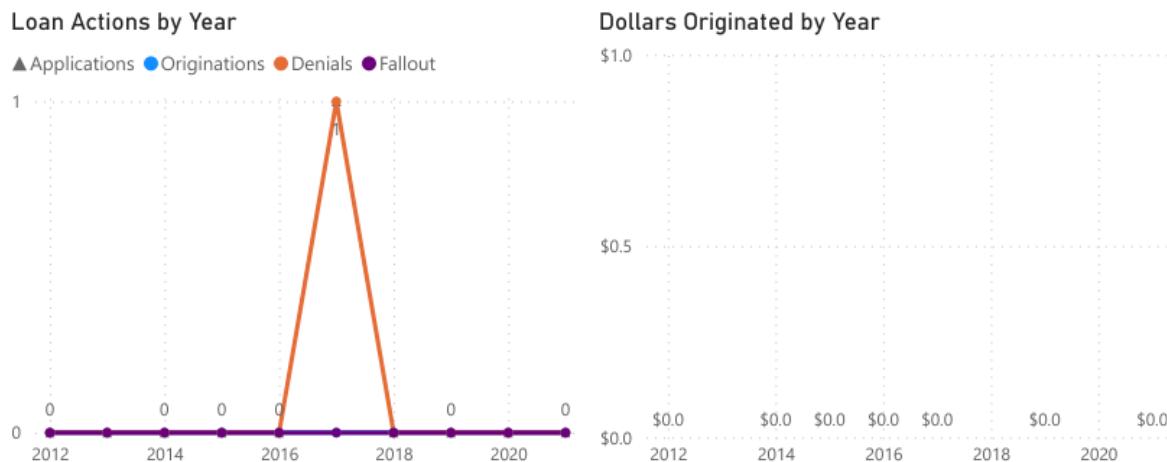
# Woodforest National Bank

Chartered Location  
The Woodlands, TX

Assets (as of Dec. 2021)  
\$8.64bn

Most Recent CRA Exam Size  
Large Bank

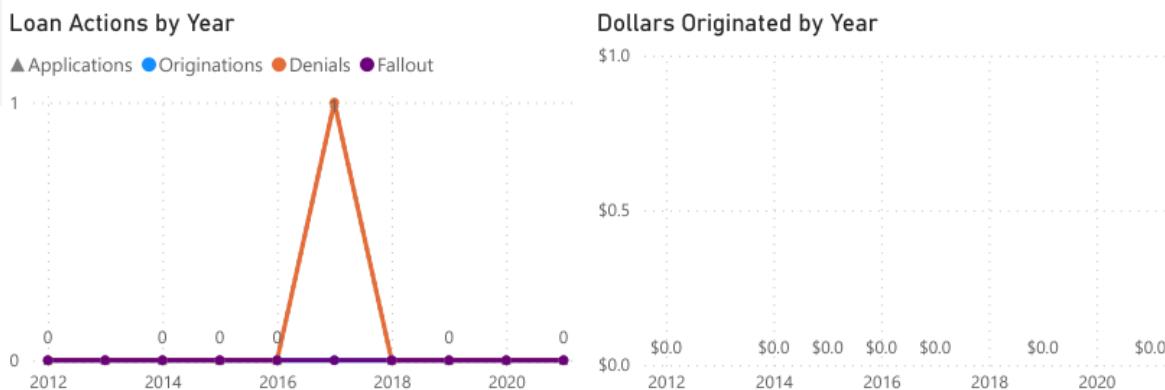
*Retail Partner of Walmart, Limited HMDA Reporting*



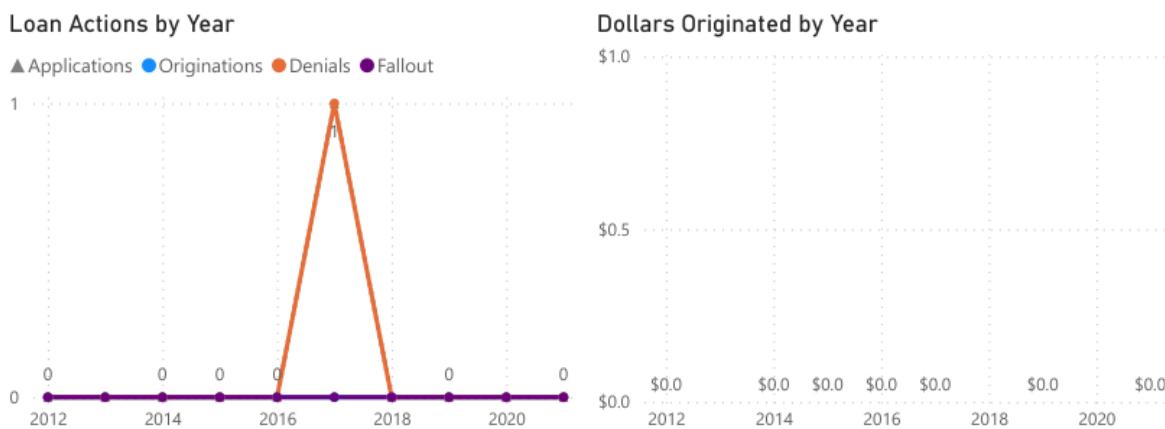
## Top 15 Neighborhoods by Lender (2012-2021)

Neighborhood	Applications	Originations	Denials	Fallout	Dollars Loaned
Beechview	0	0	0	0	\$0
Bloomfield	0	0	0	0	\$0
Brookline	0	0	0	0	\$0
Crafton Heights	0	0	0	0	\$0
East Liberty	0	0	0	0	\$0
Esplen/Sheraden	0	0	0	0	\$0
Homewood West	0	0	0	0	\$0
Lincoln-Lemington-Belmar	1	0	1	0	\$0
Middle Hill	0	0	0	0	\$0
South Side Flats	0	0	0	0	\$0
South Side Slopes	0	0	0	0	\$0
Swisshelm Park	0	0	0	0	\$0

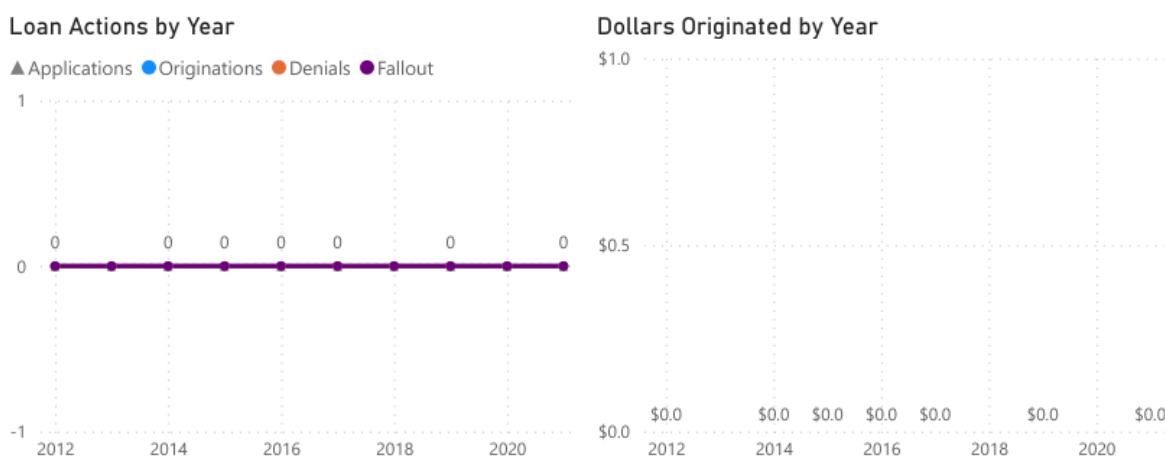
## LMI Tract Lending by Lender (2012-2021)



## LMI Applicant Lending by Lender (2012-2021)



## African American Lending by Lender (2012-2021)



# Neighborhood Lending Profiles

In the analysis below, PCRG created a neighborhood lending profile for each of the aggregated neighborhoods within the City of Pittsburgh. Although Pittsburgh has 90 distinct neighborhoods, there are several neighborhoods that combine multiple census tracts and/or neighborhood boundaries (examples include East Liberty which is two census tracts, or Beltzhoover/Bon Air which are two neighborhoods in a single tract). Additionally, some neighborhoods have limited residential lending, either because of the presence of public housing stock or the absence of residential lending. Each profile shows the total originations, denials, and loan fallout from 2012 to 2021, as well as the total dollars loaned to each distinct neighborhood, and the top 10 lenders per area. This encompasses all lending types and purposes, from all lenders (banks, mortgage firms, and credit unions).

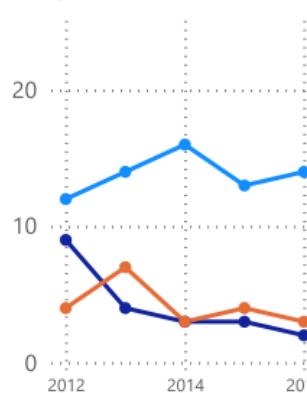
Further analysis also includes the amount of low- and moderate-income borrower lending, and African American lending, if applicable, from 2012 to 2021. Both analyses include the top lenders over the period for LMI borrowers and African American borrowers in particular.

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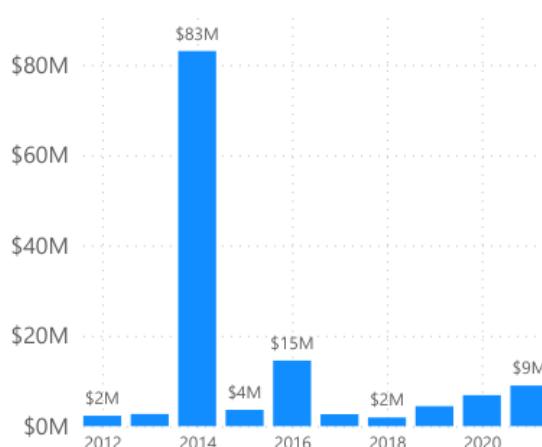
# Allegheny Center/Allegheny West

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

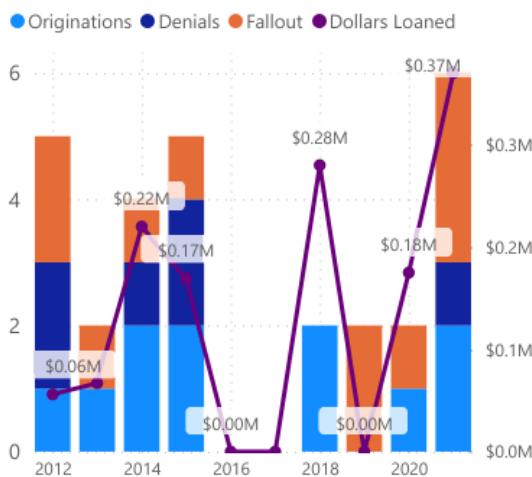


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
FIRST NATIONAL BANK OF PA	31	24	2	\$4,041,000
DOLLAR BANK FSB	17	13	2	\$3,133,000
WESBANCO BANK INC	14	11	1	\$3,468,000
PNC BANK NA	21	10	6	\$1,454,000
SSB Bank	9	9	0	\$2,767,000
WELLS FARGO BANK NA	10	8	0	\$93,830,000
EUREKA BANK	5	5	0	\$522,000
FIRST COMMONWEALTH BANK	11	5	2	\$2,312,000
Affordable Mortgage Advisors	3	3	0	\$1,002,000
WASHINGTON FINANCIAL BANK	3	3	0	\$1,860,000

# Allegheny Center/Allegheny West

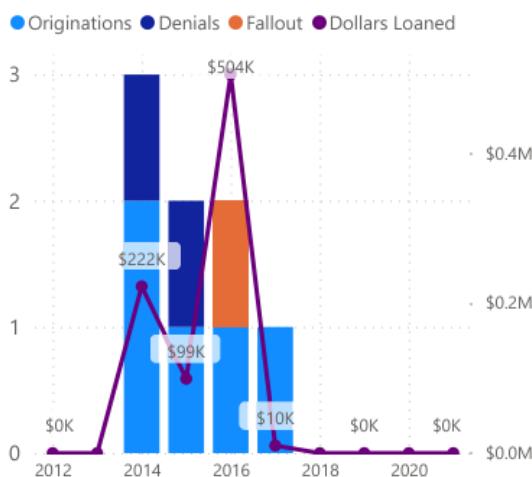
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
EUREKA BANK	3	3	0	\$286,000
RealFi Home Funding Corp	2	2	0	\$280,000
Apollo Trust Company	1	1	0	\$95,000
Citizens Bank NA	2	1	0	\$275,000
DOLLAR BANK FSB	2	1	0	\$70,000
EQUITY RESOURCES INC	1	1	0	\$56,000
S&T BANK	3	1	1	\$100,000
WesBanco Bank Inc.	1	1	0	\$175,000
FIRST NATIONAL BANK OF PA	2	0	0	\$0
PNC BANK N.A.	3	0	1	\$0

African American Loan Actions by Year

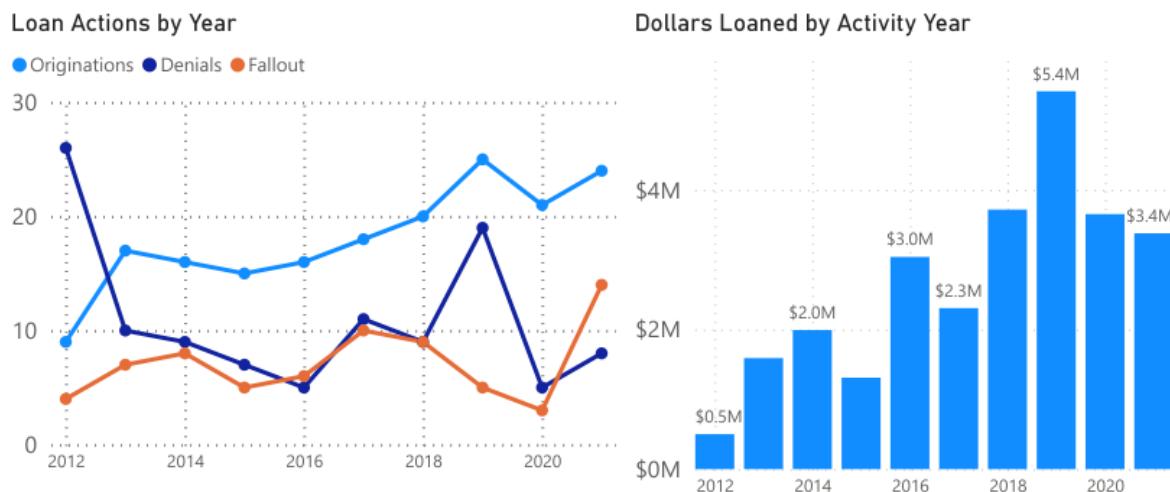


Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
EUREKA BANK	2	2	0	\$219,000
ESB BANK	1	1	0	\$102,000
PNC BANK NA	2	1	1	\$10,000
WESBANCO BANK INC	1	1	0	\$504,000
DITECH FINANCIAL LLC	1	0	1	\$0
WELLS FARGO BANK NA	1	0	0	\$0

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

# Allentown

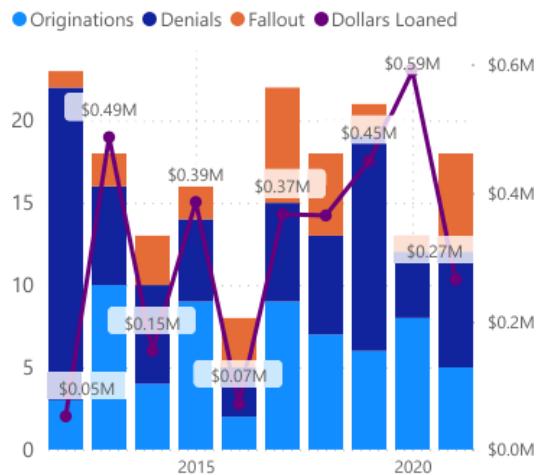


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	35	13	14	\$915,000
FIRST NATIONAL BANK OF PA	24	12	11	\$2,473,000
QUICKEN LOANS	18	11	5	\$731,000
Citizens Bank National Association	24	10	11	\$601,000
PNC BANK NA	29	7	19	\$655,000
WESBANCO BANK INC	10	7	2	\$1,949,000
FIRST COMMONWEALTH BANK	12	6	5	\$933,000
NEXTIER BANK NA	7	6	1	\$2,000,000
UNITED AMERICAN SAVINGS BANK	6	6	0	\$569,000
STANDARD BANK PASB	5	5	0	\$1,185,000

# Allentown

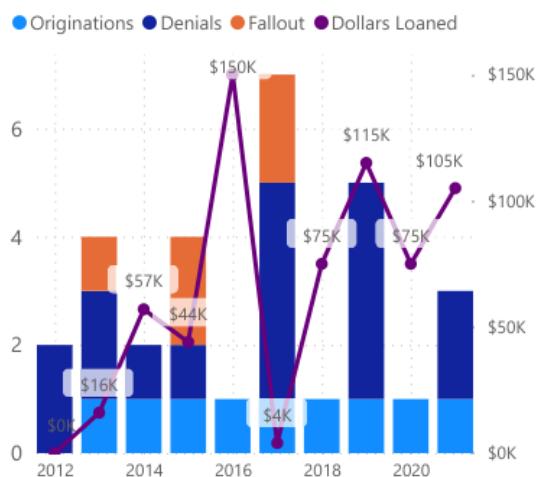
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	16	7	8	\$306,000
DOLLAR BANK FSB	23	6	12	\$199,000
QUICKEN LOANS	9	6	2	\$301,000
FIRST NATIONAL BANK OF PA	10	4	6	\$94,000
KeyBank National Association	9	3	4	\$155,000
Northwest Bank	5	3	1	\$104,000
NORTHWEST CONSUMER DISCOUNT CO	4	3	1	\$15,000
PNC BANK N.A.	20	3	15	\$99,000
JPMORGAN CHASE BANK NA	4	2	2	\$114,000
Royal United Mortgage LLC	3	2	1	\$100,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

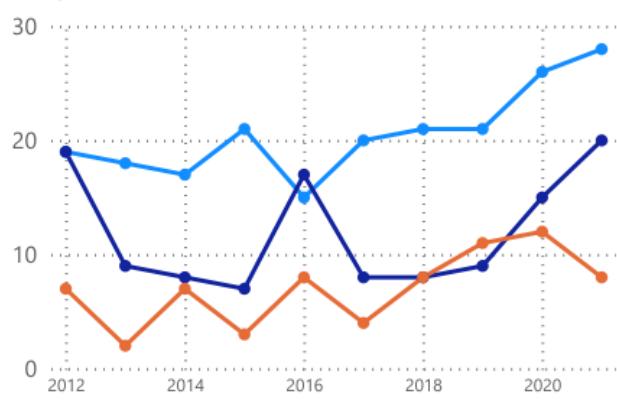
Financial Institution	App	Orig	Deny	Loans (\$)
CLEARVIEW FEDERAL CREDIT UNION	4	2	2	\$180,000
DOLLAR BANK FSB	7	2	4	\$73,000
NORTHWEST BANK	2	1	1	\$44,000
NORTHWEST CONSUMER DISCOUNT CO	1	1	0	\$4,000
Quicken Loans	1	1	0	\$75,000
Union Savings Bank	1	1	0	\$115,000
WESBANCO BANK INC	2	1	1	\$150,000
Citizens Bank NA	2	0	2	\$0
FIRST NATIONAL BANK OF PA	1	0	1	\$0
PNC BANK NA	3	0	3	\$0

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

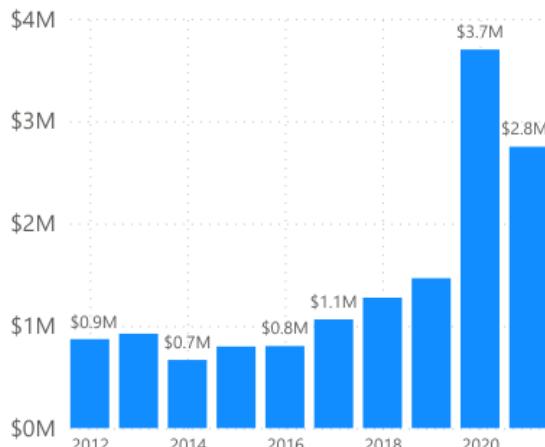
# Arlington/Arlington Heights

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

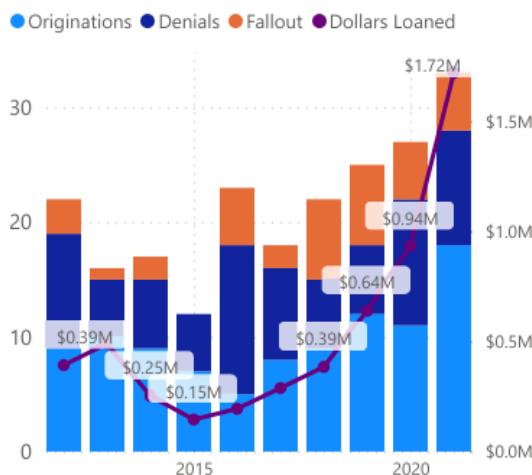


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	40	25	11	\$1,430,000
FIRST NATIONAL BANK OF PA	42	22	18	\$872,000
STANDARD BANK PASB	20	17	1	\$2,266,000
PNC BANK NA	42	15	19	\$613,000
Citizens Bank National Association	23	9	13	\$395,000
QUICKEN LOANS	20	8	11	\$514,000
RIVERSET CREDIT UNION	9	6	1	\$154,000
HOWARD HANNA FINANCIAL SERVICES INC	5	5	0	\$298,000
Huntington National Bank	9	5	2	\$315,000
WELLS FARGO BANK NA	9	5	3	\$302,000

# Arlington/Arlington Heights

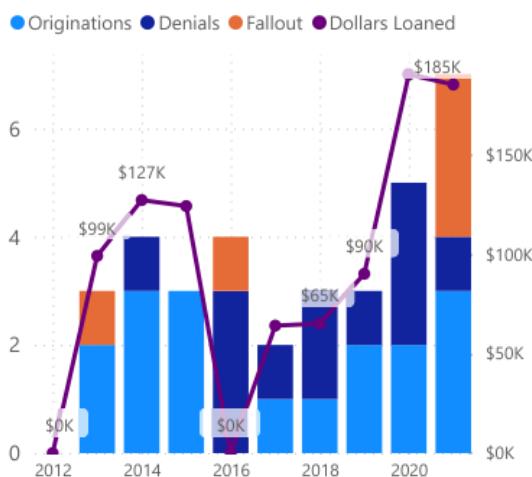
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	28	15	9	\$697,000
FIRST NATIONAL BANK OF PA	31	13	16	\$495,000
PNC BANK N.A.	23	6	14	\$234,000
Citizens Bank NA	11	5	5	\$284,000
HOWARD HANNA MORTGAGE SERVICES	3	3	0	\$118,000
Northwest Bank	4	3	0	\$105,000
QUICKEN LOANS	13	3	9	\$151,000
RIVERSET CREDIT UNION	4	3	1	\$93,000
Union Savings Bank	3	3	0	\$335,000
Victorian Finance LLC	4	3	0	\$199,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

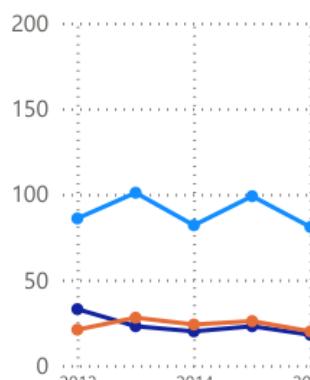
Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	3	2	0	\$160,000
Huntington National Bank	2	2	0	\$129,000
PNC BANK NA	3	2	1	\$67,000
RIVERSET CREDIT UNION	2	2	0	\$71,000
Union Savings Bank	2	2	0	\$140,000
CLEARVIEW FEDERAL CREDIT UNION	2	1	1	\$25,000
FIRST NATIONAL BANK OF PA	1	1	0	\$60,000
MORTGAGE RESEARCH CENTER LLC	1	1	0	\$71,000
Victorian Finance LLC	2	1	0	\$39,000
WESBANCO BANK INC	1	1	0	\$95,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

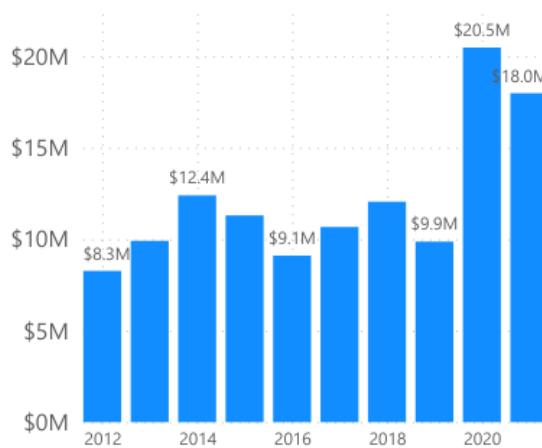
# Banksville

**Loan Actions by Year**

● Originations ● Denials ● Fallout



**Dollars Loaned by Activity Year**

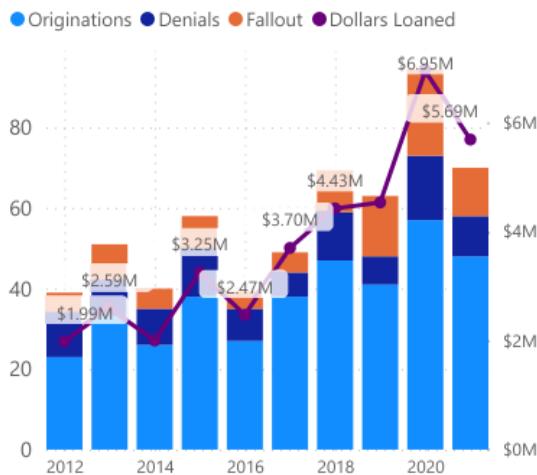


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	222	138	45	\$12,056,000
DOLLAR BANK FSB	165	109	34	\$8,699,000
QUICKEN LOANS	70	54	11	\$6,984,000
Citizens Bank National Association	74	53	14	\$6,376,000
HOWARD HANNA FINANCIAL SERVICES INC	47	41	1	\$5,827,000
WELLS FARGO BANK NA	58	41	11	\$4,911,000
FIRST NATIONAL BANK OF PA	38	26	6	\$3,062,000
EQUITY RESOURCES INC	37	25	0	\$3,223,000
PITTSBURGH FIREFIGHTERS FCU	24	24	0	\$2,112,000
Victorian Finance LLC	28	22	1	\$3,286,000

# Banksville

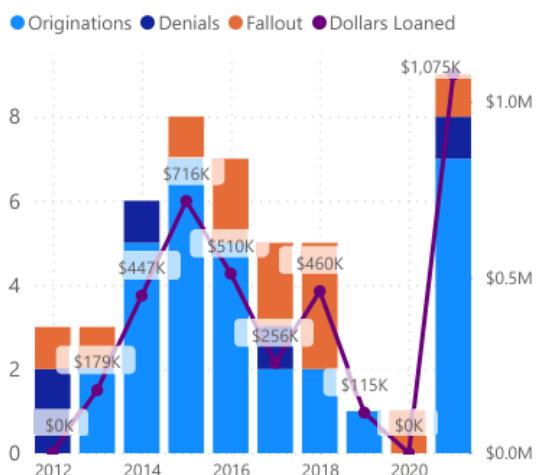
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	90	57	19	\$4,047,000
DOLLAR BANK FSB	62	34	20	\$2,420,000
QUICKEN LOANS	41	29	8	\$3,031,000
Citizens Bank NA	24	17	4	\$1,563,000
EQUITY RESOURCES INC	18	14	0	\$1,759,000
WELLS FARGO BANK NA	20	14	5	\$1,495,000
HOWARD HANNA MORTGAGE SERVICES	12	11	0	\$1,359,000
UNION NATIONAL MORTGAGE CO.	12	9	0	\$963,000
Victorian Finance LLC	10	9	0	\$1,177,000
First Commonwealth Bank	11	7	0	\$345,000

African American Loan Actions by Year

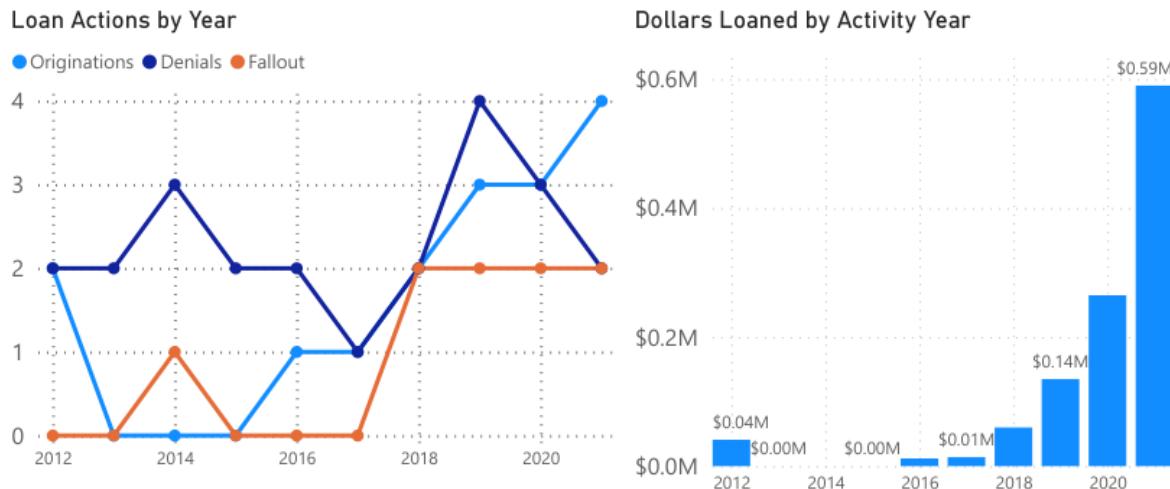


Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	6	5	1	\$445,000
PNC BANK NA	4	3	0	\$340,000
HOWARD HANNA FINANCIAL SERVICES INC	2	2	0	\$197,000
NEW DAY FINANCIAL LLC	5	2	0	\$233,000
Quicken Loans	2	2	0	\$410,000
loanDepot LLC	2	1	1	\$175,000
NAVY FEDERAL CREDIT UNION	2	1	0	\$128,000
PHH HOME LOANS	2	1	1	\$126,000
Princeton Financial LLC	2	1	0	\$225,000
WELLS FARGO BANK NA	2	1	0	\$108,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

# Bedford Dwellings

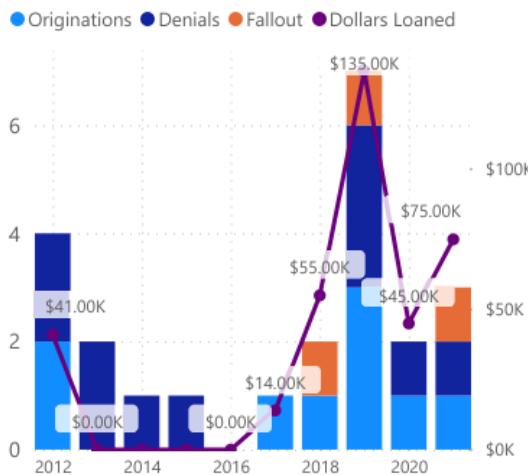


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
RIVERSET CREDIT UNION	5	3	2	\$162,000
Citizens Bank National Association	6	2	3	\$120,000
KEYBANK NATIONAL ASSOCIATION	4	2	2	\$80,000
Barrington Bank & Trust	1	1	0	\$75,000
DOLLAR BANK FSB	4	1	3	\$39,000
FIRST NATIONAL BANK OF PA	3	1	2	\$75,000
S&T BANK	3	1	1	\$225,000
SoFi Lending Corp	1	1	0	\$155,000
STANDARD BANK PASB	1	1	0	\$35,000
WASHINGTON FINANCIAL BANK	1	1	0	\$135,000

# Bedford Dwellings

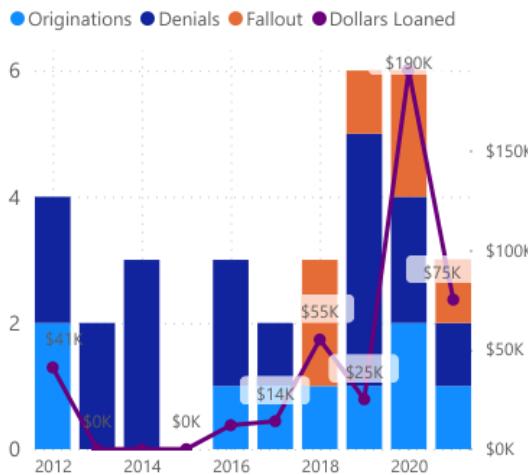
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	5	2	2	\$120,000
KeyBank National Association	3	2	1	\$80,000
ALLEGENT COMMUNITY FCU	1	1	0	\$2,000
Barrington Bank & Trust	1	1	0	\$75,000
DOLLAR BANK FSB	4	1	3	\$39,000
Northwest Bank	1	1	0	\$14,000
STANDARD BANK PASB	1	1	0	\$35,000
Allegent Community Federal Credit Union	1	0	0	\$0
Discover Bank	1	0	1	\$0
FIFTH THIRD BANK	1	0	1	\$0

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

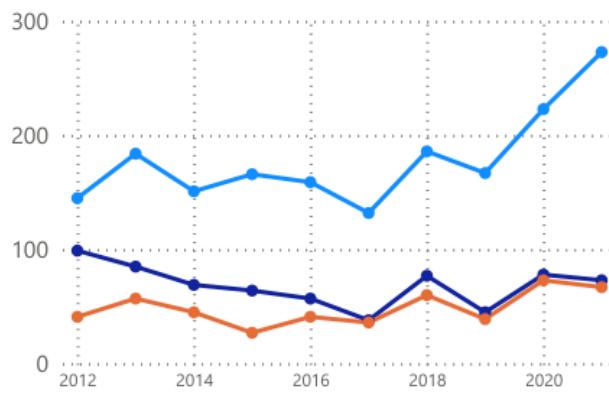
Financial Institution	App	Orig	Deny	Loans (\$)
KEYBANK NATIONAL ASSOCIATION	4	2	2	\$80,000
RIVERSET CREDIT UNION	4	2	2	\$157,000
ALLEGENT COMMUNITY FCU	2	1	0	\$2,000
Barrington Bank & Trust	1	1	0	\$75,000
Citizens Bank NA	4	1	2	\$45,000
DOLLAR BANK FSB	4	1	3	\$39,000
NORTHWEST BANK	1	1	0	\$14,000
FIFTH THIRD BANK	1	0	1	\$0
NORTHWEST CONSUMER DISCOUNT CO	1	0	1	\$0
PNC BANK NA	5	0	3	\$0

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

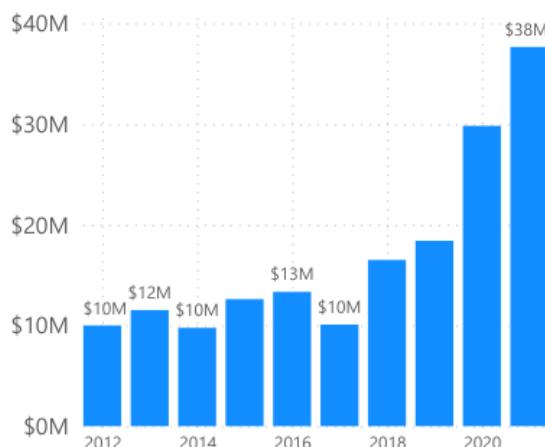
# Beechview

**Loan Actions by Year**

● Originations ● Denials ● Fallout



**Dollars Loaned by Activity Year**

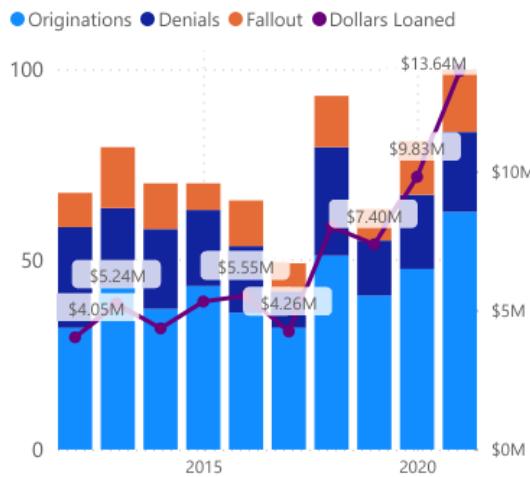


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	399	212	128	\$14,344,000
DOLLAR BANK FSB	252	154	71	\$10,071,000
QUICKEN LOANS	154	114	34	\$10,772,000
Citizens Bank National Association	178	93	68	\$8,068,000
FIRST NATIONAL BANK OF PA	93	63	24	\$5,329,000
WELLS FARGO BANK NA	113	61	27	\$5,187,000
HOWARD HANNA FINANCIAL SERVICES INC	66	53	3	\$5,506,000
Victorian Finance LLC	72	51	1	\$5,182,000
EQUITY RESOURCES INC	61	43	2	\$4,418,000
FIRST COMMONWEALTH BANK	88	40	30	\$3,285,000

# Beechview

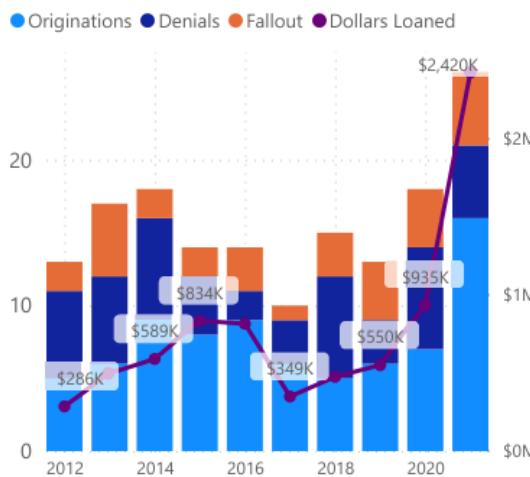
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	211	97	81	\$5,861,000
DOLLAR BANK FSB	144	80	45	\$4,358,000
QUICKEN LOANS	91	69	21	\$6,229,000
Citizens Bank NA	74	47	17	\$3,932,000
WELLS FARGO BANK NA	57	32	14	\$2,656,000
Victorian Finance LLC	42	30	1	\$2,943,000
FIRST NATIONAL BANK OF PA	43	25	14	\$1,749,000
HOWARD HANNA MORTGAGE SERVICES	29	25	1	\$2,286,000
EQUITY RESOURCES INC	34	20	1	\$1,822,000
WesBanco Bank Inc.	29	15	11	\$569,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

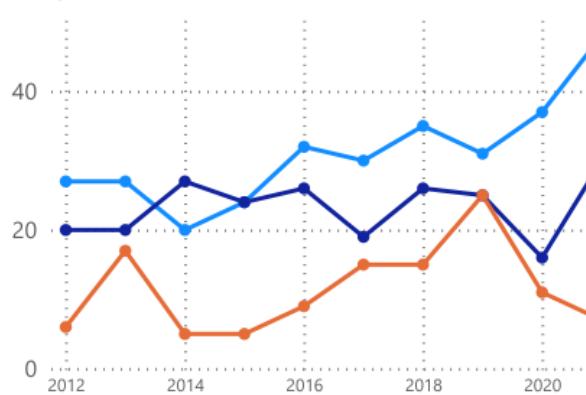
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	25	10	10	\$783,000
PNC BANK NA	22	9	12	\$644,000
Quicken Loans	10	9	1	\$851,000
Victorian Finance LLC	5	4	0	\$485,000
EQUITY RESOURCES INC	5	3	0	\$284,000
KEYBANK NATIONAL ASSOCIATION	5	3	2	\$245,000
RIVERSET CREDIT UNION	3	3	0	\$175,000
FIRST NATIONAL BANK OF PA	5	2	3	\$290,000
HOWARD HANNA FINANCIAL SERVICES INC	3	2	0	\$177,000
WELLS FARGO BANK NA	8	2	3	\$154,000

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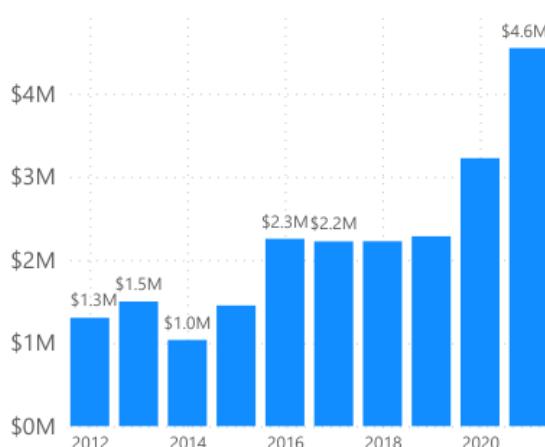
# Beltzhoover/Bon Air

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

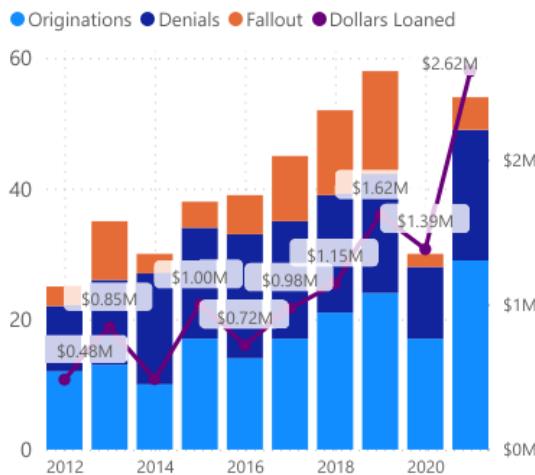


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	107	49	47	\$2,896,000
Citizens Bank National Association	54	28	21	\$2,101,000
PNC BANK NA	51	24	19	\$1,564,000
FIRST NATIONAL BANK OF PA	32	16	15	\$911,000
Huntington National Bank	20	12	7	\$613,000
QUICKEN LOANS	26	12	12	\$1,354,000
FIRST COMMONWEALTH BANK	20	10	8	\$603,000
HOWARD HANNA FINANCIAL SERVICES INC	8	7	1	\$679,000
JLB Corp dba Golden Oak Lending	7	6	0	\$480,000
WEST PENN FINANCIAL	7	5	0	\$477,000

# Beltzhoover/Bon Air

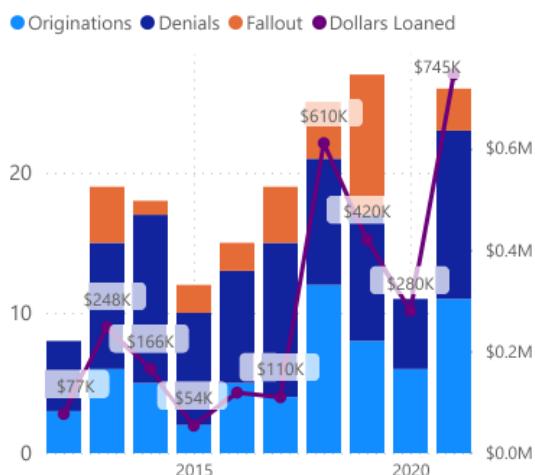
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	67	28	35	\$1,483,000
Citizens Bank NA	24	14	7	\$1,384,000
FIRST NATIONAL BANK OF PA	26	12	13	\$604,000
PNC BANK N.A.	36	11	18	\$636,000
QUICKEN LOANS	20	8	10	\$941,000
Huntington National Bank	9	6	2	\$360,000
First Commonwealth Bank	11	5	6	\$223,000
Allegent Community Federal Credit Union	6	4	1	\$140,000
Citizens Bank of Pennsylvania	11	4	6	\$107,000
THE HUNTINGTON NATIONAL BANK	5	4	1	\$108,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

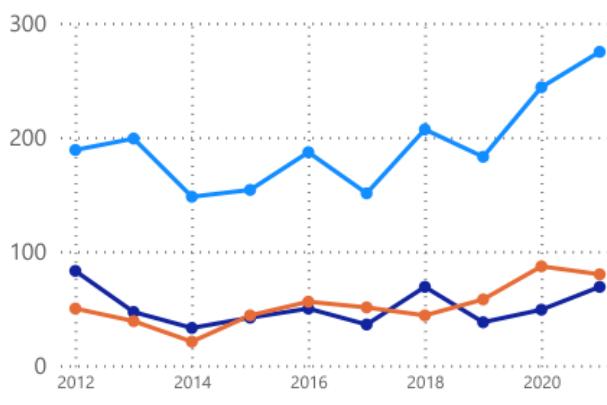
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	50	18	26	\$956,000
Citizens Bank NA	14	5	8	\$165,000
PNC BANK NA	14	5	8	\$203,000
FIRST NATIONAL BANK OF PA	10	4	6	\$57,000
ALLEGENT COMMUNITY FCU	4	3	1	\$105,000
FIRST COMMONWEALTH BANK	5	3	1	\$263,000
Huntington National Bank	7	3	4	\$144,000
JLB Corp dba Golden Oak Lending	3	2	0	\$176,000
PA STATE EMPLOYEES CU	6	2	1	\$50,000
Quicken Loans	3	2	1	\$118,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

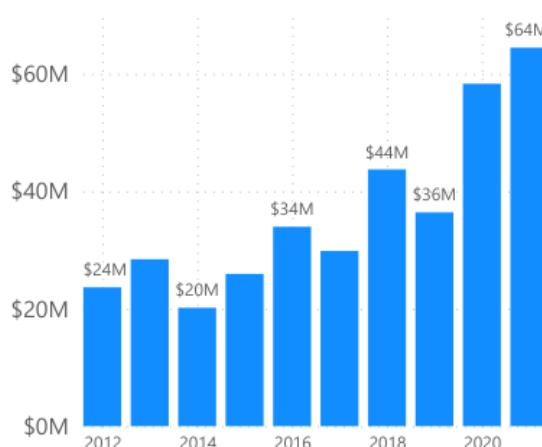
# Bloomfield

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

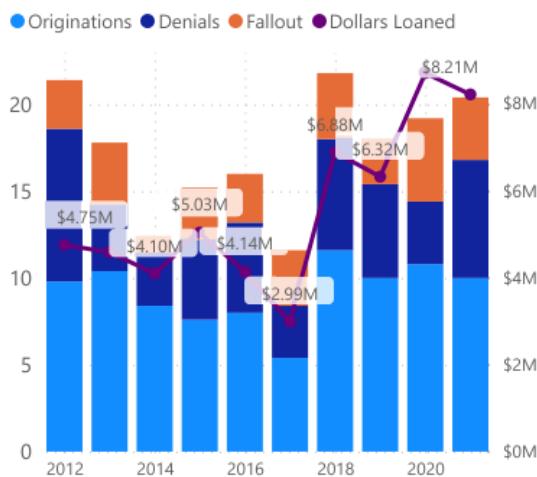


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	274	166	69	\$19,838,000
DOLLAR BANK FSB	215	139	54	\$20,733,000
WELLS FARGO BANK NA	182	128	26	\$27,309,000
Citizens Bank National Association	164	86	55	\$14,517,000
FIRST COMMONWEALTH BANK	152	85	36	\$13,665,000
FIRST NATIONAL BANK OF PA	131	81	34	\$13,809,000
HOWARD HANNA FINANCIAL SERVICES INC	99	78	4	\$14,765,000
QUICKEN LOANS	94	71	20	\$12,853,000
S&T BANK	94	68	9	\$15,549,000
WESBANCO BANK INC	68	50	11	\$8,515,000

# Bloomfield

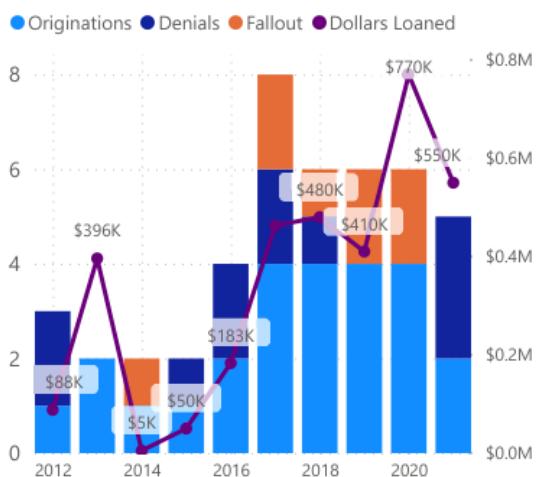
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	76	42	26	\$3,609,000
PNC BANK N.A.	83	42	35	\$3,734,000
Citizens Bank NA	50	28	12	\$4,040,000
First Commonwealth Bank	58	28	20	\$2,839,000
WELLS FARGO BANK NA	42	25	10	\$3,592,000
QUICKEN LOANS	33	20	12	\$3,070,000
WesBanco Bank Inc.	22	17	4	\$1,882,000
FIRST NATIONAL BANK OF PA	36	15	18	\$1,625,000
HOWARD HANNA MORTGAGE SERVICES	16	13	0	\$1,501,000
Huntington National Bank	13	9	3	\$1,725,000

African American Loan Actions by Year



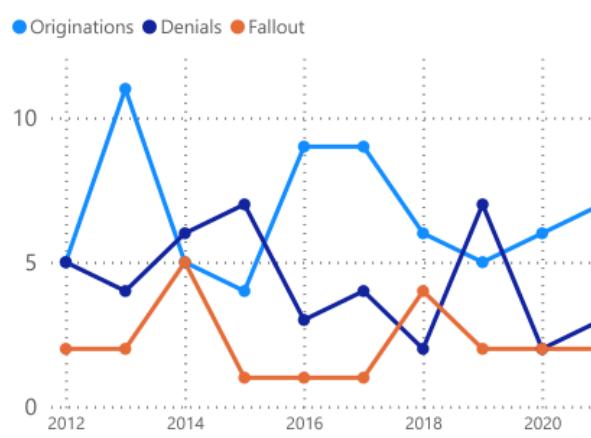
Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK NA	4	4	0	\$220,000
CARRINGTON MORTGAGE SERVICES	2	2	0	\$183,000
CLEARVIEW FEDERAL CREDIT UNION	3	2	1	\$150,000
RIVERSET CREDIT UNION	4	2	1	\$110,000
Citizens Bank NA	2	1	1	\$205,000
DOLLAR BANK FSB	2	1	1	\$44,000
Huntington National Bank	1	1	0	\$465,000
Quicken Loans	2	1	1	\$145,000
Victorian Finance LLC	1	1	0	\$345,000
WELLS FARGO BANK NA	3	1	2	\$351,000

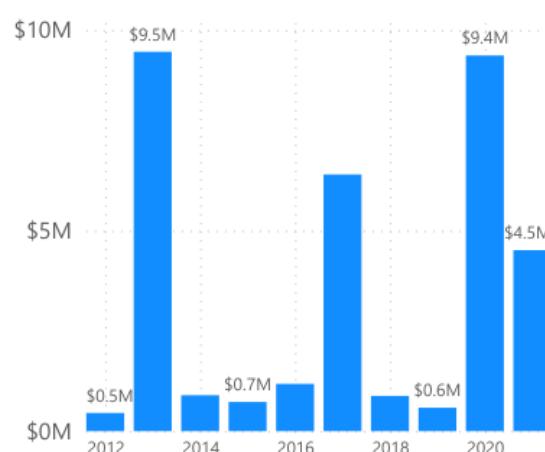
*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

# Bluff

**Loan Actions by Year**



**Dollars Loaned by Activity Year**

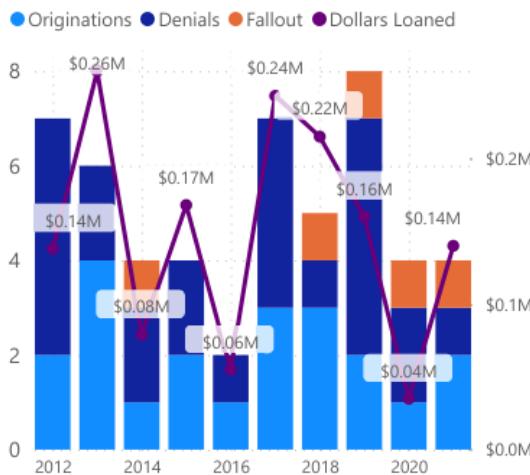


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
FIRST NATIONAL BANK OF PA	11	6	4	\$537,000
APOLLO TRUST COMPANY	7	5	0	\$728,000
PNC BANK NA	5	4	1	\$311,000
UNITED AMERICAN SAVINGS BANK	4	4	0	\$645,000
DOLLAR BANK FSB	10	3	7	\$275,000
FIRST COMMONWEALTH BANK	5	3	2	\$165,000
FIRST FEDERAL S&L OF GREENE	3	3	0	\$249,000
STANDARD BANK PASB	3	3	0	\$916,000
WELLS FARGO BANK NA	5	3	0	\$538,000
THE FARMERS NATIONAL BANK OF EMLTON	2	2	0	\$581,000

# Bluff

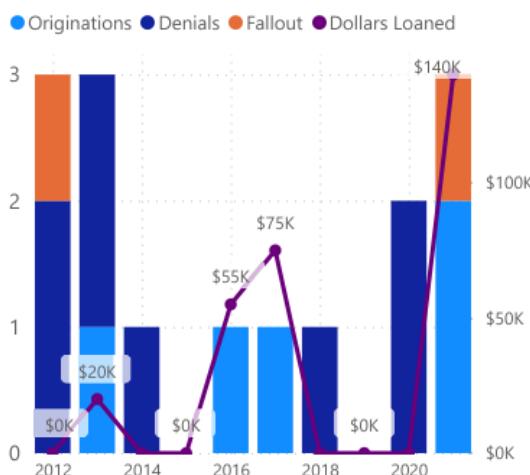
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
FIRST NATIONAL BANK OF PA	5	3	2	\$204,000
PNC BANK N.A.	4	3	1	\$173,000
DOLLAR BANK FSB	6	2	4	\$140,000
First Commonwealth Bank	3	2	1	\$90,000
ALLEGHENY VALLEY BANK	1	1	0	\$87,000
Citizens Bank NA	5	1	2	\$125,000
JPMORGAN CHASE BANK NA	2	1	1	\$55,000
OMEGA FEDERAL CREDIT UNION	2	1	1	\$25,000
QUICKEN LOANS	2	1	0	\$105,000
THE HUNTINGTON NATIONAL BANK	3	1	2	\$143,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

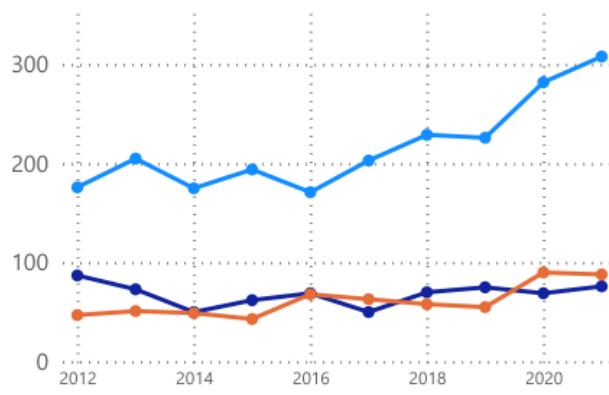
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	5	2	3	\$140,000
FIRST NATIONAL BANK OF PA	2	1	1	\$20,000
UNION NATIONAL MORTGAGE CO	1	1	0	\$75,000
WESBANCO BANK INC	1	1	0	\$55,000
Citizens Bank NA	1	0	1	\$0
HOME LOAN CENTER	1	0	1	\$0
KEYBANK NATIONAL ASSOCIATION	2	0	2	\$0
Patriot Lending Services Inc	1	0	0	\$0
WELLS FARGO BANK NA	1	0	0	\$0

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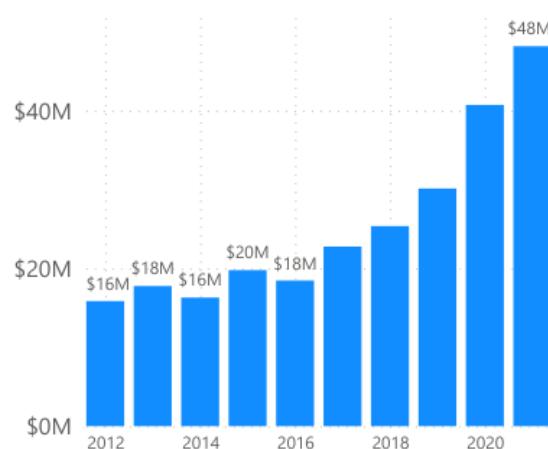
# Brighton Heights

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

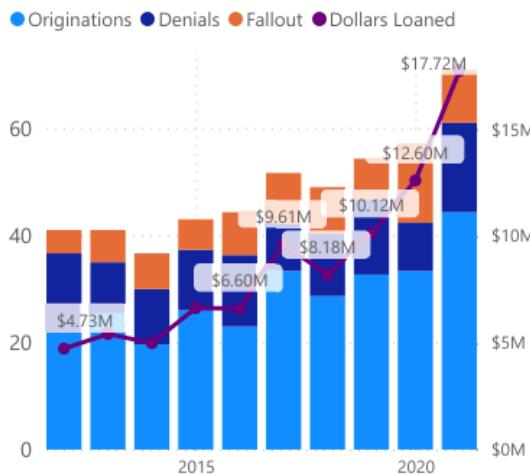


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	269	167	65	\$14,351,000
PNC BANK NA	291	163	85	\$14,871,000
QUICKEN LOANS	163	120	31	\$16,536,000
FIRST NATIONAL BANK OF PA	154	110	36	\$10,671,000
WELLS FARGO BANK NA	151	102	25	\$11,551,000
WEST PENN FINANCIAL	87	80	1	\$10,618,000
Citizens Bank National Association	156	73	62	\$7,928,000
WESBANCO BANK INC	96	63	25	\$5,831,000
HOWARD HANNA FINANCIAL SERVICES INC	69	60	0	\$7,922,000
EQUITY RESOURCES INC	67	54	2	\$8,001,000

# Brighton Heights

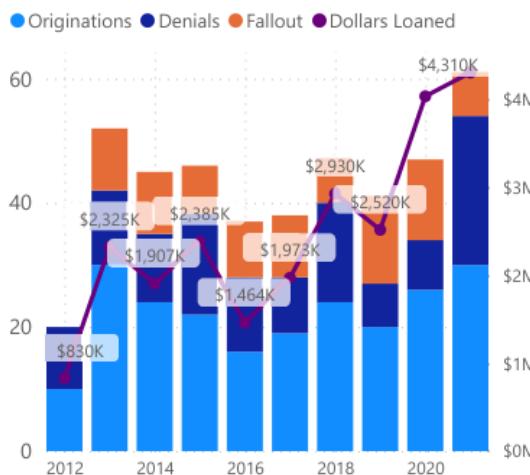
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	138	76	42	\$5,267,000
PNC BANK N.A.	130	64	43	\$5,264,000
QUICKEN LOANS	61	43	14	\$4,458,000
FIRST NATIONAL BANK OF PA	59	40	16	\$3,138,000
WELLS FARGO BANK NA	49	36	6	\$3,410,000
Citizens Bank NA	59	32	20	\$3,484,000
WesBanco Bank Inc.	51	31	16	\$2,094,000
HOWARD HANNA MORTGAGE SERVICES	25	24	0	\$2,374,000
West Penn Financial Service Center	25	23	1	\$3,545,000
WEST PENN FINANCIAL	25	22	0	\$1,953,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

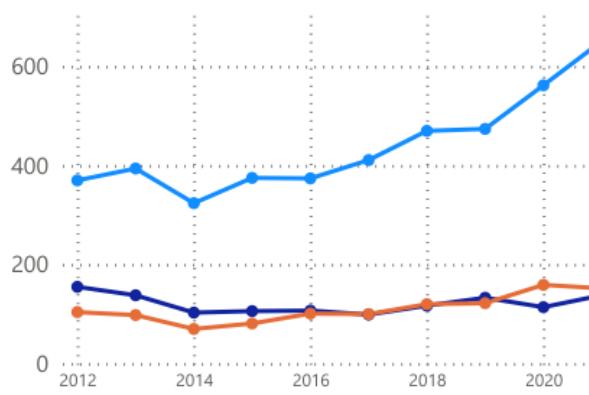
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	61	31	21	\$2,756,000
RIVERSET CREDIT UNION	26	16	6	\$1,064,000
WELLS FARGO BANK NA	22	15	3	\$1,422,000
PNC BANK NA	35	13	20	\$1,262,000
Quicken Loans	15	11	3	\$1,489,000
EQUITY RESOURCES INC	11	9	1	\$1,403,000
WEST PENN FINANCIAL	8	8	0	\$819,000
Citizens Bank NA	29	7	19	\$542,000
FREEDOM MORTGAGE CORPORATION	9	7	0	\$1,204,000
FIRST NATIONAL BANK OF PA	11	5	5	\$454,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

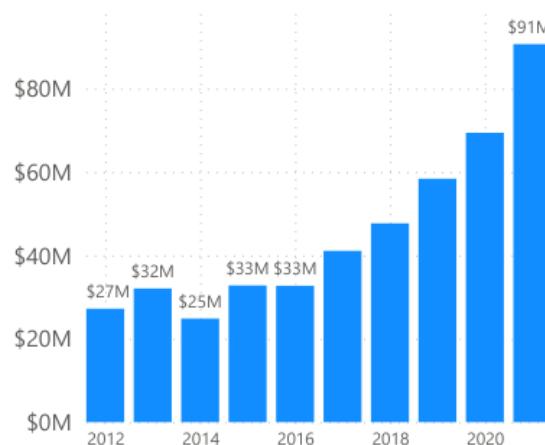
# Brookline

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

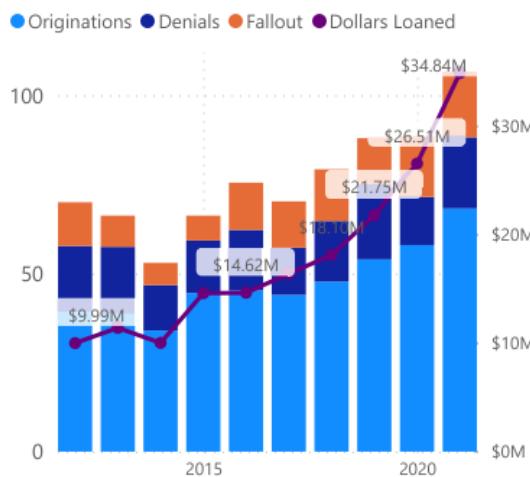


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	888	533	225	\$42,283,000
DOLLAR BANK FSB	589	395	129	\$29,935,000
QUICKEN LOANS	318	229	63	\$25,842,000
HOWARD HANNA FINANCIAL SERVICES INC	265	214	5	\$24,815,000
Citizens Bank National Association	318	184	101	\$20,197,000
WELLS FARGO BANK NA	271	171	47	\$17,813,000
FIRST NATIONAL BANK OF PA	223	153	53	\$21,600,000
Victorian Finance LLC	144	122	2	\$15,039,000
COMMUNITY BANK	116	89	18	\$7,572,000
EQUITY RESOURCES INC	130	89	3	\$11,091,000

# Brookline

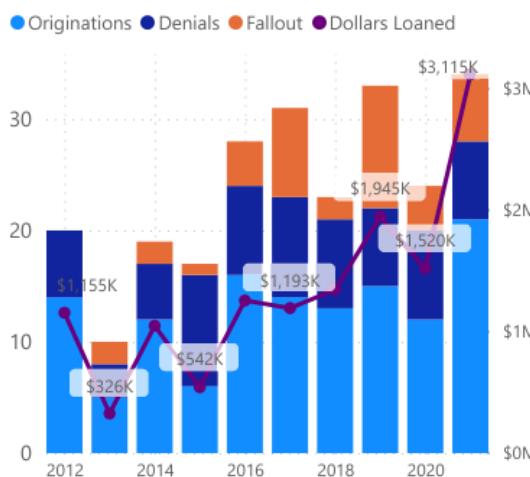
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	409	227	123	\$16,188,000
DOLLAR BANK FSB	287	169	89	\$12,707,000
QUICKEN LOANS	152	103	34	\$10,874,000
Citizens Bank NA	131	86	31	\$8,815,000
HOWARD HANNA MORTGAGE SERVICES	89	74	1	\$6,710,000
FIRST NATIONAL BANK OF PA	102	64	29	\$5,038,000
WELLS FARGO BANK NA	109	64	21	\$5,727,000
Victorian Finance LLC	72	63	0	\$6,743,000
EQUITY RESOURCES INC	75	53	2	\$6,293,000
COMMUNITY BANK	57	38	15	\$2,679,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

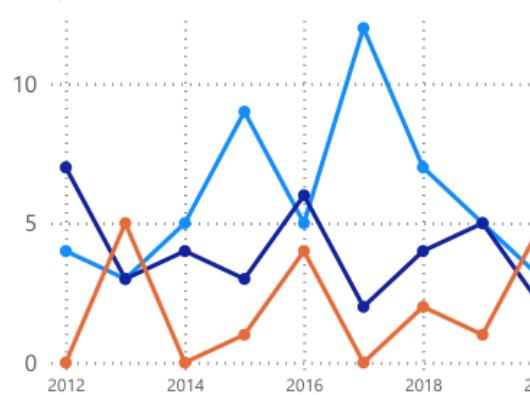
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	32	15	12	\$1,143,000
Quicken Loans	19	14	4	\$1,441,000
PNC BANK NA	16	9	6	\$1,109,000
WELLS FARGO BANK NA	8	7	1	\$607,000
Citizens Bank NA	14	6	6	\$701,000
HOWARD HANNA FINANCIAL SERVICES INC	9	6	0	\$660,000
Victorian Finance LLC	8	6	1	\$803,000
FIRST NATIONAL BANK OF PA	6	4	2	\$250,000
JPMORGAN CHASE BANK NA	5	4	1	\$331,000
Huntington National Bank	7	3	4	\$465,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

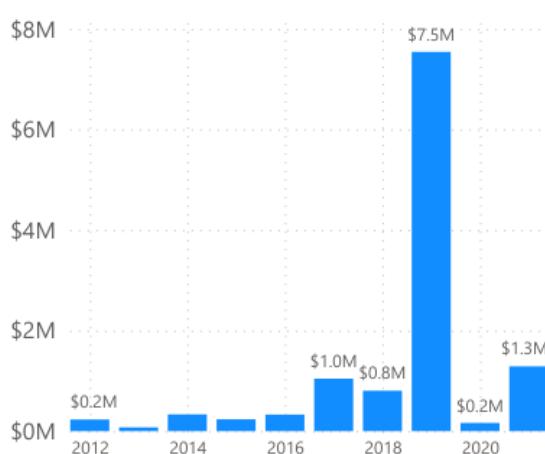
# California-Kirkbride

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

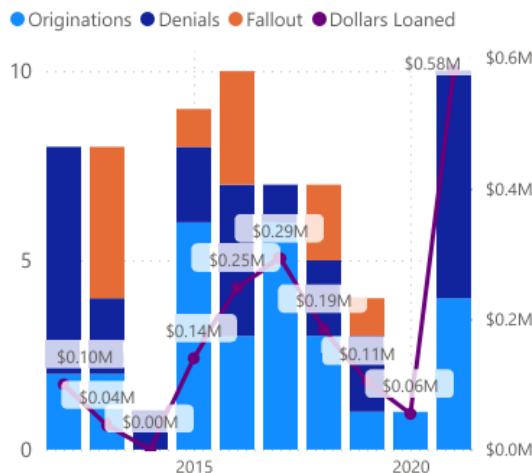


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
FIRST NATIONAL BANK OF PA	13	10	3	\$785,000
DOLLAR BANK FSB	16	7	6	\$460,000
RIVERSET CREDIT UNION	8	5	3	\$170,000
EQUITY RESOURCES INC	4	3	0	\$845,000
PNC BANK NA	8	3	5	\$240,000
WELLS FARGO BANK NA	6	3	2	\$210,000
CITIBANK NA	3	2	0	\$117,000
FIRST NIAGARA BANK	2	2	0	\$215,000
WESBANCO BANK INC	2	2	0	\$16,000
Cedar Rapids Bank and Trust	1	1	0	\$6,895,000

# California-Kirkbride

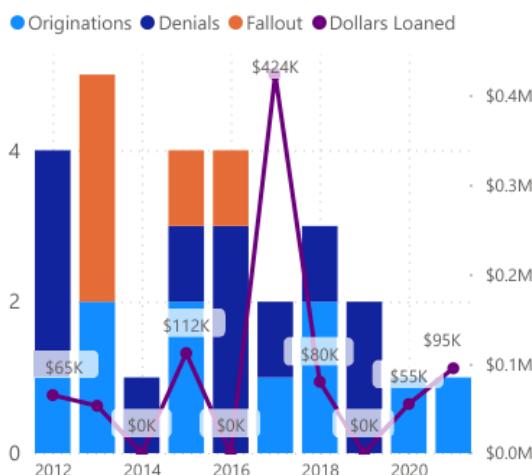
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
FIRST NATIONAL BANK OF PA	7	6	1	\$216,000
DOLLAR BANK FSB	12	4	5	\$198,000
WELLS FARGO BANK NA	3	3	0	\$210,000
WesBanco Bank Inc.	2	2	0	\$16,000
AMERICAN NEIGHBORHOOD MORTGAGE	2	1	0	\$108,000
Citizens Bank NA	4	1	2	\$3,000
LENDMARK FINANCIAL SERVICES	2	1	1	\$14,000
Mortgage Lenders of America LLC	2	1	1	\$85,000
QUICKEN LOANS	4	1	3	\$71,000
USX FCU	3	1	2	\$34,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

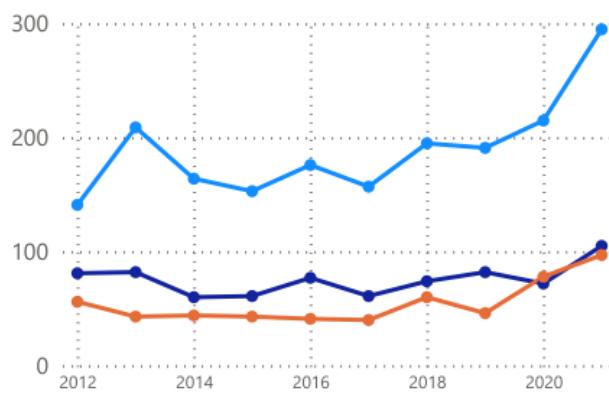
Financial Institution	App	Orig	Deny	Loans (\$)
FIRST NATIONAL BANK OF PA	4	3	1	\$504,000
AMERICAN EQUITY MORTGAGE INC	1	1	0	\$78,000
Citibank NA	1	1	0	\$55,000
DOLLAR BANK FSB	6	1	3	\$95,000
LENDMARK FINANCIAL SERVICES	1	1	0	\$14,000
SLOVAK SAVINGS BANK	1	1	0	\$39,000
USX FCU	2	1	1	\$34,000
WELLS FARGO BANK NA	1	1	0	\$65,000
Citizens Bank NA	2	0	2	\$0
KEYBANK NATIONAL ASSOCIATION	1	0	1	\$0

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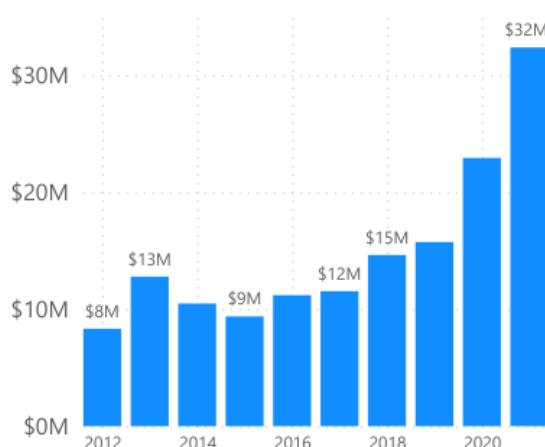
# Carrick

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

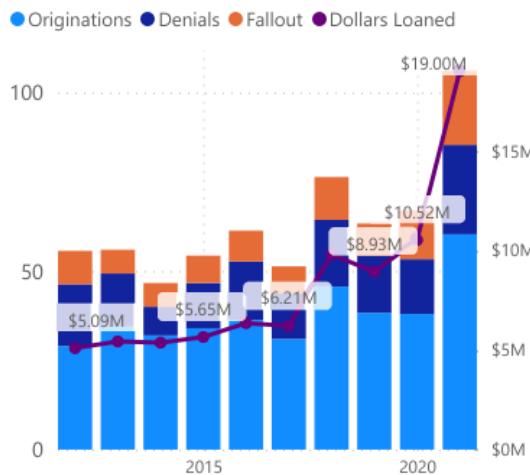


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	351	213	89	\$13,191,000
PNC BANK NA	324	162	112	\$9,530,000
Citizens Bank National Association	178	88	68	\$6,684,000
FIRST NATIONAL BANK OF PA	145	87	43	\$4,148,000
QUICKEN LOANS	139	83	42	\$6,542,000
Huntington National Bank	164	76	66	\$5,852,000
HOWARD HANNA FINANCIAL SERVICES INC	74	57	3	\$5,147,000
WELLS FARGO BANK NA	92	52	25	\$3,672,000
RIVERSET CREDIT UNION	63	47	9	\$1,813,000
WEST PENN FINANCIAL	49	45	2	\$4,232,000

# Carrick

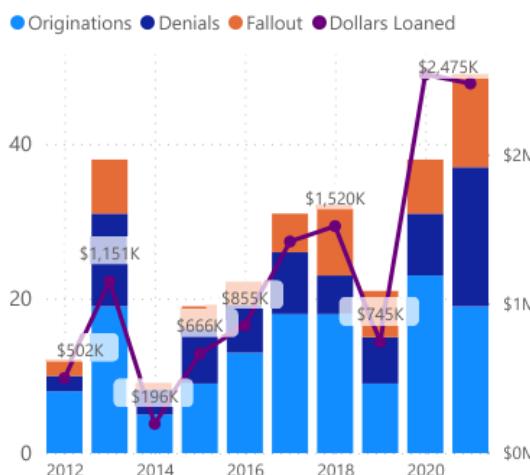
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	218	126	61	\$7,311,000
PNC BANK N.A.	208	107	70	\$5,773,000
QUICKEN LOANS	90	54	30	\$4,109,000
FIRST NATIONAL BANK OF PA	82	50	23	\$1,782,000
Citizens Bank NA	87	48	30	\$4,264,000
HOWARD HANNA MORTGAGE SERVICES	41	34	1	\$2,669,000
Huntington National Bank	65	33	22	\$2,585,000
Victorian Finance LLC	41	33	1	\$2,836,000
EQUITY RESOURCES INC	36	27	2	\$2,659,000
WELLS FARGO BANK NA	40	25	7	\$1,763,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

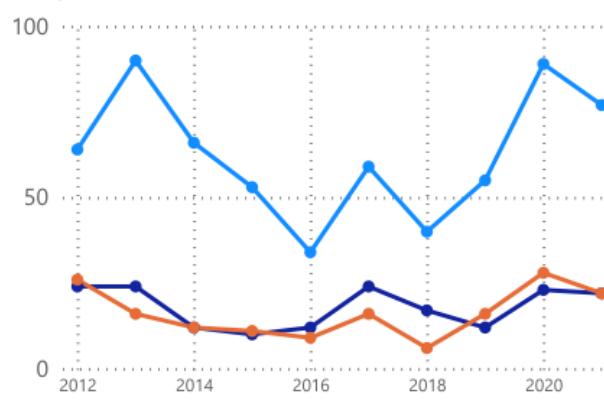
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	53	34	10	\$3,028,000
PNC BANK NA	21	9	9	\$747,000
HOWARD HANNA FINANCIAL SERVICES INC	9	8	1	\$599,000
Huntington National Bank	13	5	6	\$495,000
NEW AMERICAN MORTGAGE LLC	6	5	0	\$300,000
Citizens Bank NA	18	4	11	\$507,000
FLAGSTAR BANK	4	4	0	\$566,000
Quicken Loans	15	4	7	\$293,000
FREEDOM MORTGAGE CORPORATION	5	3	0	\$227,000
WELLS FARGO BANK NA	7	3	4	\$328,000

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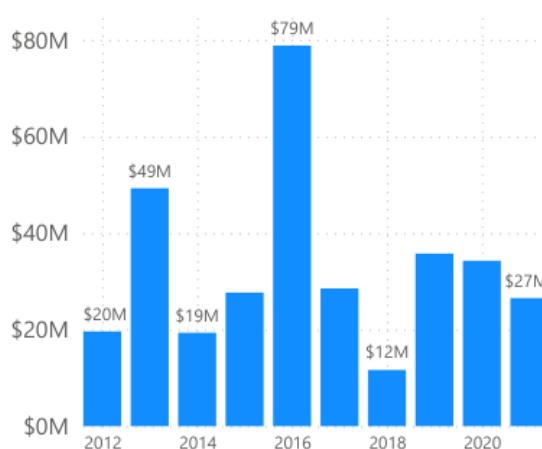
# Central Business District

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

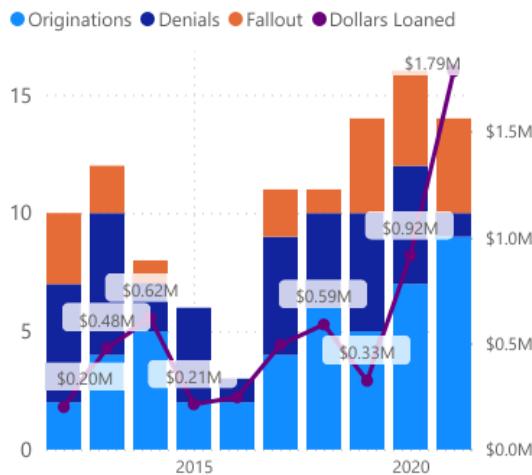


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	126	92	17	\$34,257,000
PNC BANK NA	92	50	33	\$37,956,000
WELLS FARGO BANK NA	77	49	12	\$15,254,000
FIRST COMMONWEALTH BANK	55	45	3	\$10,655,000
Citizens Bank National Association	73	40	23	\$11,075,000
FIRST NATIONAL BANK OF PA	51	36	10	\$34,500,000
Huntington National Bank	28	19	8	\$10,687,000
QUICKEN LOANS	21	13	7	\$3,168,000
RESIDENTIAL MORTGAGE SERVICES	12	11	0	\$1,760,000
HOWARD HANNA FINANCIAL SERVICES INC	11	9	0	\$2,676,000

# Central Business District

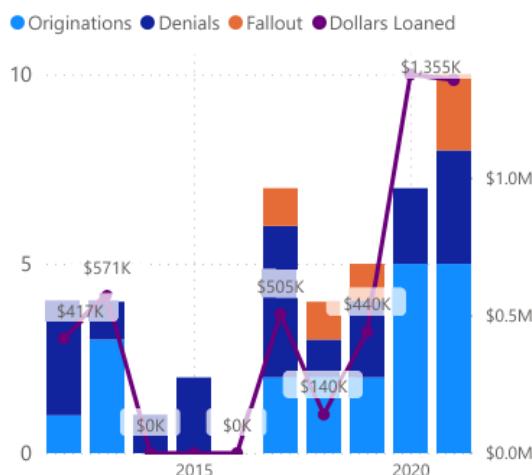
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
First Commonwealth Bank	8	7	0	\$586,000
RESIDENTIAL MORTGAGE SERVICES	4	4	0	\$570,000
Citizens Bank NA	6	3	2	\$565,000
DOLLAR BANK FSB	11	3	5	\$260,000
PNC BANK N.A.	10	3	7	\$225,000
WELLS FARGO BANK NA	6	3	1	\$845,000
HOWARD HANNA MORTGAGE SERVICES	2	2	0	\$261,000
WesBanco Bank Inc.	3	2	0	\$364,000
FIRST NATIONAL BANK OF PA	4	1	3	\$133,000
Northwest Bank	5	1	1	\$165,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

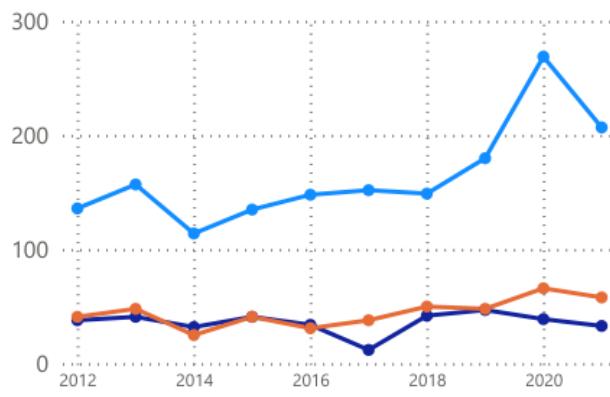
Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	12	5	5	\$1,295,000
FIRST NATIONAL BANK OF PA	6	4	2	\$1,066,000
FIRST COMMONWEALTH BANK	1	1	0	\$405,000
Huntington National Bank	2	1	1	\$435,000
PA STATE EMPLOYEES CU	2	1	1	\$35,000
PNC BANK NA	5	1	4	\$184,000
RESIDENTIAL MORTGAGE SERVICES	1	1	0	\$225,000
UNITED AMERICAN SAVINGS BANK	1	1	0	\$417,000
WELLS FARGO BANK NA	1	1	0	\$151,000
WEST PENN FINANCIAL	1	1	0	\$345,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

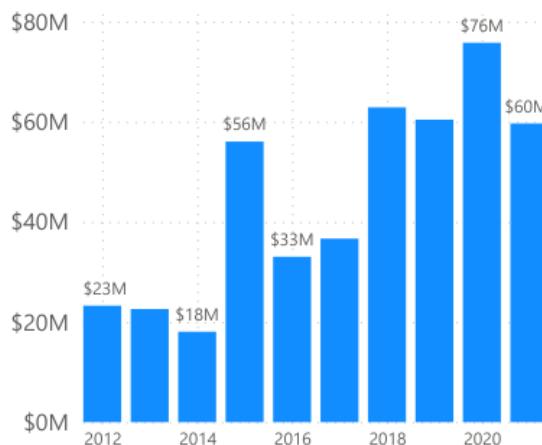
# Central Lawrenceville

**Loan Actions by Year**

● Originations ● Denials ● Fallout



**Dollars Loaned by Activity Year**

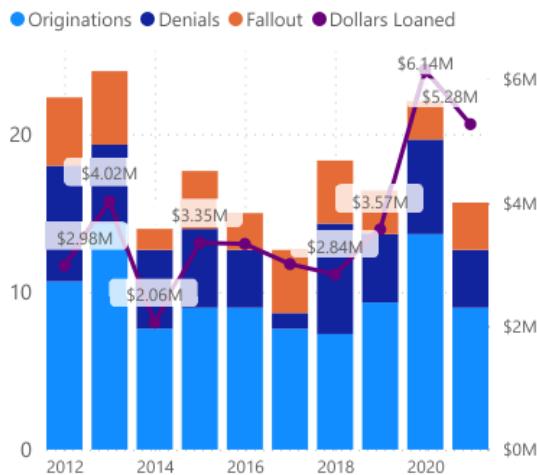


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	242	144	71	\$25,276,000
DOLLAR BANK FSB	180	117	32	\$48,380,000
WELLS FARGO BANK NA	149	97	20	\$19,107,000
FIRST NATIONAL BANK OF PA	96	76	14	\$22,325,000
HOWARD HANNA FINANCIAL SERVICES INC	85	70	2	\$16,338,000
Citizens Bank National Association	105	63	29	\$11,995,000
QUICKEN LOANS	78	51	18	\$11,508,000
S&T BANK	62	48	5	\$10,154,000
ALLEGHENY VALLEY BANK	53	40	8	\$6,965,000
Huntington National Bank	53	40	7	\$13,147,000

# Central Lawrenceville

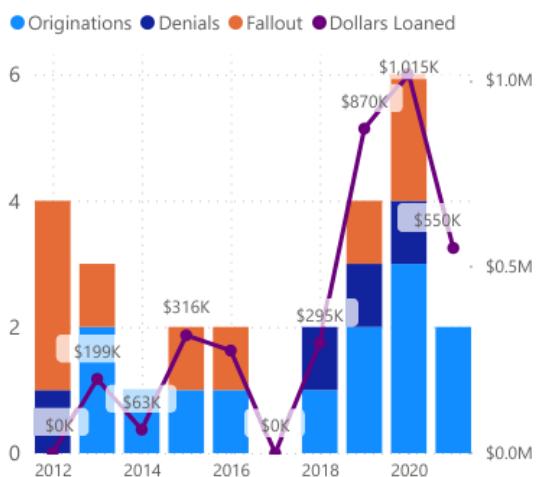
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	57	34	15	\$2,228,000
PNC BANK N.A.	69	34	29	\$3,026,000
WELLS FARGO BANK NA	28	19	3	\$2,320,000
Citizens Bank NA	21	13	4	\$1,647,000
First Commonwealth Bank	30	13	14	\$1,267,000
QUICKEN LOANS	17	10	4	\$1,045,000
HOWARD HANNA MORTGAGE SERVICES	13	9	0	\$1,240,000
WesBanco Bank Inc.	10	9	1	\$1,532,000
ALLEGHENY VALLEY BANK	14	8	4	\$522,000
JPMORGAN CHASE BANK NA	8	6	1	\$842,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

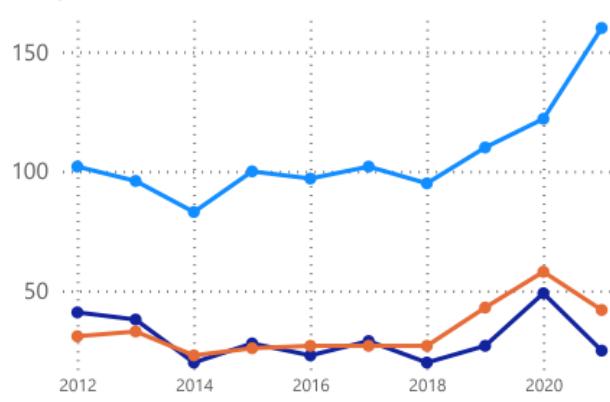
Financial Institution	App	Orig	Deny	Loans (\$)
Patriot Lending Services Inc	2	2	0	\$970,000
Bridgeview	1	1	0	\$295,000
DOLLAR BANK FSB	2	1	0	\$10,000
FIRST COMMONWEALTH BANK	1	1	0	\$189,000
HOWARD HANNA FINANCIAL SERVICES INC	1	1	0	\$316,000
NAVY FEDERAL CREDIT UNION	1	1	0	\$385,000
PNC BANK NA	1	1	0	\$265,000
SAIL MORTGAGE	1	1	0	\$275,000
SSB Bank	1	1	0	\$375,000
UNION HOME MORTGAGE	1	1	0	\$265,000

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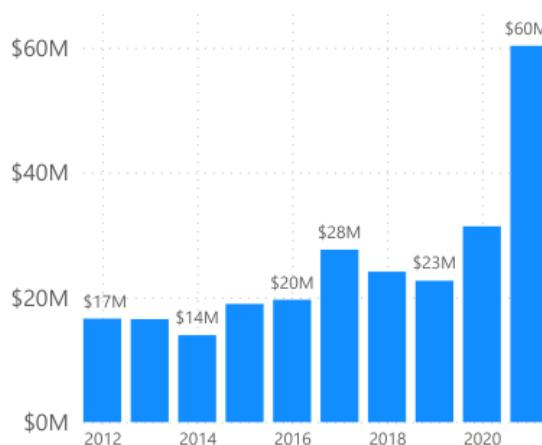
# Central North Side

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

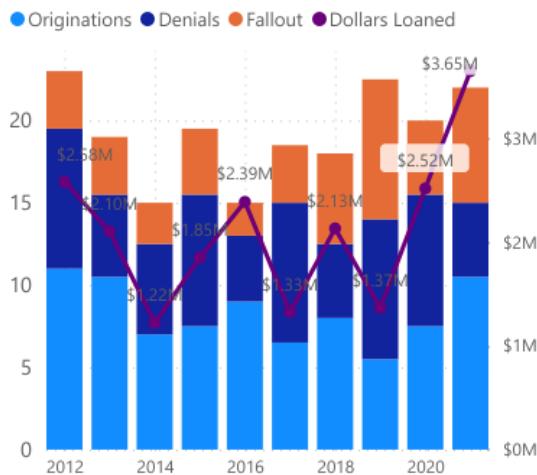


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	149	81	42	\$14,248,000
DOLLAR BANK FSB	121	76	30	\$11,137,000
WELLS FARGO BANK NA	104	66	12	\$14,323,000
FIRST NATIONAL BANK OF PA	91	60	21	\$11,289,000
HOWARD HANNA FINANCIAL SERVICES INC	57	49	1	\$11,682,000
QUICKEN LOANS	57	42	12	\$9,723,000
Citizens Bank National Association	64	41	15	\$13,469,000
WESBANCO BANK INC	42	36	5	\$9,546,000
Huntington National Bank	50	29	10	\$6,727,000
Affordable Mortgage Advisors	26	22	1	\$5,629,000

# Central North Side

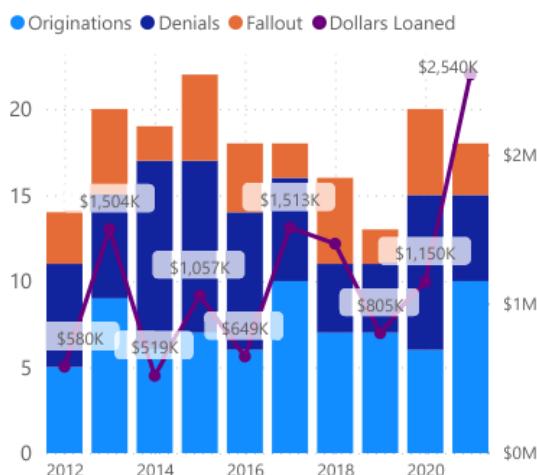
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	42	15	24	\$1,268,000
WELLS FARGO BANK NA	22	13	6	\$1,795,000
PNC BANK N.A.	31	12	16	\$1,220,000
QUICKEN LOANS	15	11	3	\$1,939,000
FIRST NATIONAL BANK OF PA	21	8	12	\$814,000
Citizens Bank NA	11	7	2	\$855,000
Huntington National Bank	12	5	4	\$1,185,000
WesBanco Bank Inc.	10	5	5	\$565,000
THE HUNTINGTON NATIONAL BANK	7	4	3	\$689,000
US BANK N.A.	5	4	0	\$586,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

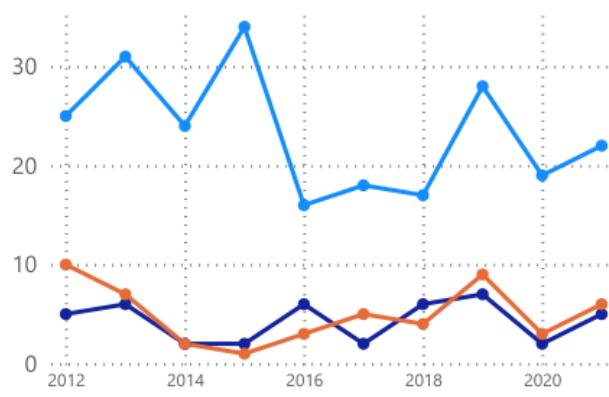
Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	12	6	6	\$480,000
DOLLAR BANK FSB	21	6	13	\$382,000
Quicken Loans	8	5	0	\$1,128,000
WELLS FARGO BANK NA	8	5	3	\$912,000
JPMORGAN CHASE BANK NA	4	4	0	\$291,000
ALLEGENT COMMUNITY FCU	4	3	1	\$215,000
FIRST NATIONAL BANK OF PA	7	2	5	\$160,000
Huntington National Bank	7	2	4	\$670,000
RELIANCE FIRST CAPITAL LLC	4	2	1	\$378,000
RIVERSET CREDIT UNION	4	2	2	\$20,000

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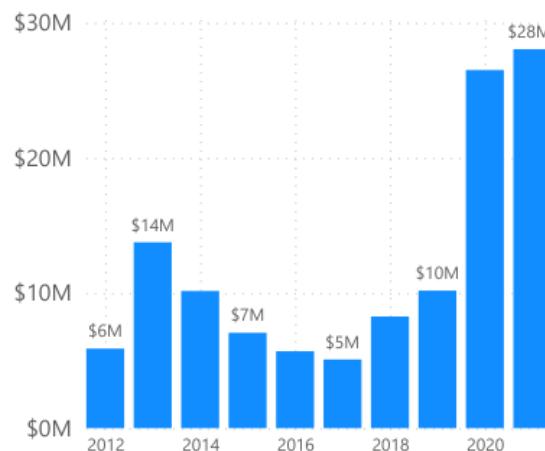
# Central Oakland

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

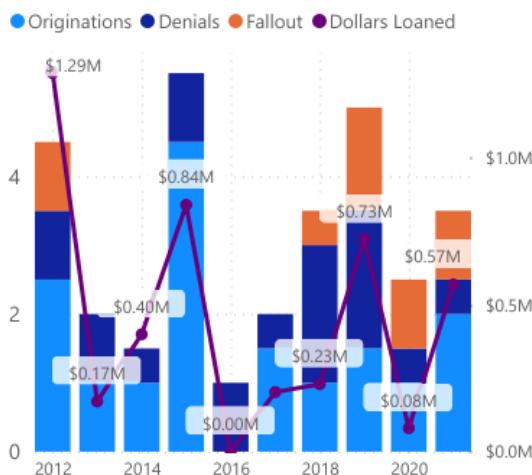


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
EUREKA BANK	58	52	0	\$13,041,000
NEXTIER BANK NA	37	31	1	\$11,311,000
DOLLAR BANK FSB	29	17	5	\$35,817,000
APOLLO TRUST COMPANY	15	15	0	\$5,491,000
FIRST NATIONAL BANK OF PA	15	10	4	\$1,515,000
S&T BANK	9	8	0	\$2,275,000
BRENTWOOD BANK	8	7	0	\$2,918,000
FIRST COMMONWEALTH BANK	8	6	2	\$998,000
WELLS FARGO BANK NA	11	6	1	\$581,000
STANDARD BANK PASB	4	4	0	\$3,800,000

# Central Oakland

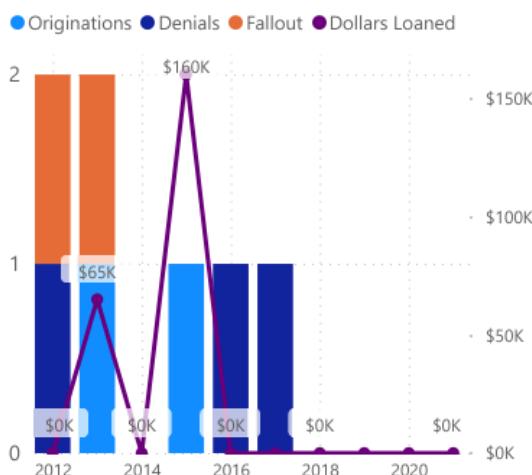
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
EUREKA BANK	8	7	0	\$1,679,000
NexTier Bank N.A.	4	3	0	\$218,000
WELLS FARGO BANK NA	3	3	0	\$210,000
Citizens Bank NA	8	2	4	\$310,000
PNC BANK N.A.	9	2	5	\$191,000
QUICKEN LOANS	3	2	1	\$310,000
Apollo Trust Company	1	1	0	\$325,000
DOLLAR BANK FSB	3	1	2	\$250,000
FIRST NATIONAL BANK OF PA	3	1	2	\$12,000
PA STATE EMPLOYEES CU	2	1	0	\$45,000

African American Loan Actions by Year

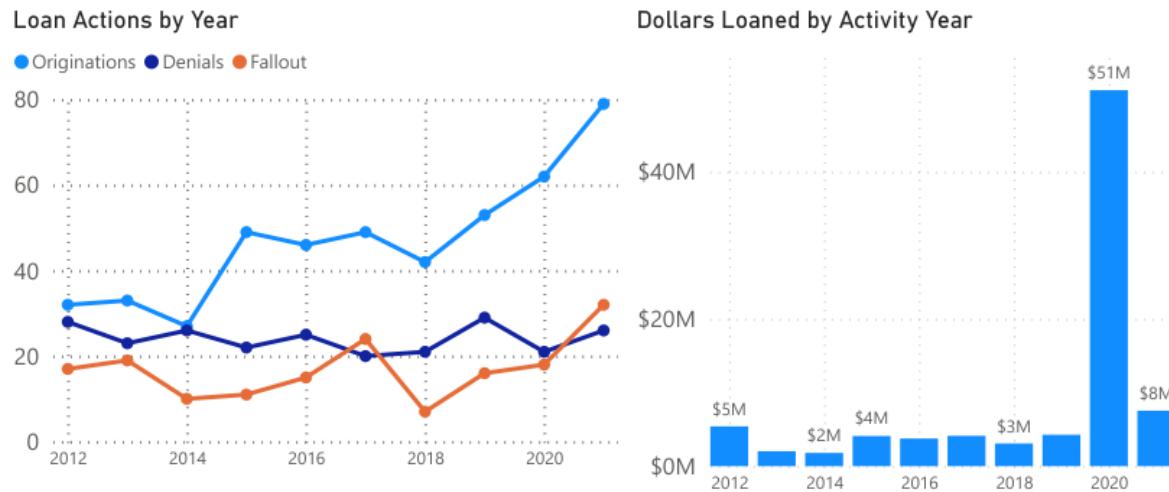


Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
FIRST NATIONAL BANK OF PA	1	1	0	\$160,000
SIERRA PACIFIC MORTGAGE CO INC	1	1	0	\$65,000
DOLLAR BANK FSB	1	0	1	\$0
PNC BANK NA	1	0	1	\$0
UNIVERSAL MORTGAGE & FINANCE	1	0	0	\$0
WELLS FARGO BANK NA	2	0	1	\$0

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

# Chartiers City/Fairywood/Windgap

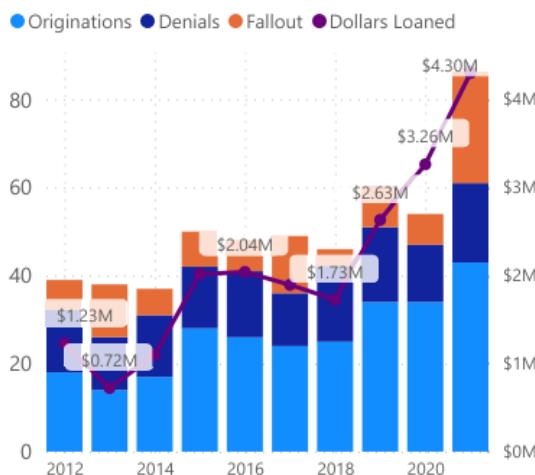


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	118	65	35	\$4,390,000
PNC BANK NA	71	36	26	\$2,665,000
Citizens Bank National Association	56	26	20	\$1,835,000
QUICKEN LOANS	43	23	16	\$2,133,000
FIRST NATIONAL BANK OF PA	27	18	8	\$990,000
HOWARD HANNA FINANCIAL SERVICES INC	27	17	2	\$1,601,000
WELLS FARGO BANK NA	28	16	8	\$49,414,000
WEST PENN FINANCIAL	13	13	0	\$1,046,000
CLEARVIEW FEDERAL CREDIT UNION	24	11	11	\$571,000
Guaranteed Rate Affinity LLC	10	9	1	\$1,285,000

# Chartiers City/Fairywood/Windgap

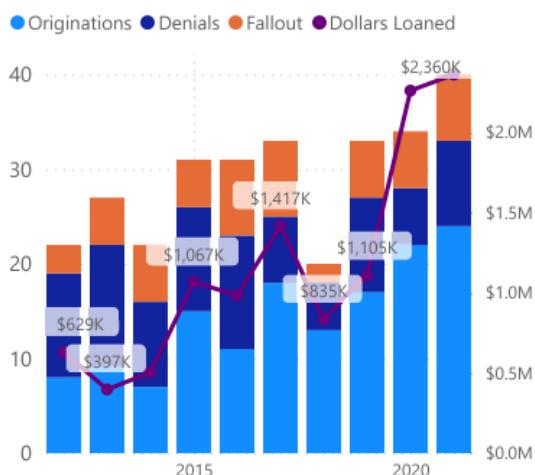
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	70	35	21	\$2,198,000
Citizens Bank NA	33	19	8	\$1,400,000
PNC BANK N.A.	38	18	14	\$1,230,000
QUICKEN LOANS	28	13	11	\$1,192,000
HOWARD HANNA MORTGAGE SERVICES	20	12	2	\$1,037,000
FIRST NATIONAL BANK OF PA	16	10	6	\$549,000
Guaranteed Rate Affinity LLC	8	7	1	\$965,000
KeyBank National Association	9	7	1	\$464,000
WEST PENN FINANCIAL	7	7	0	\$381,000
WELLS FARGO BANK NA	12	6	5	\$417,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

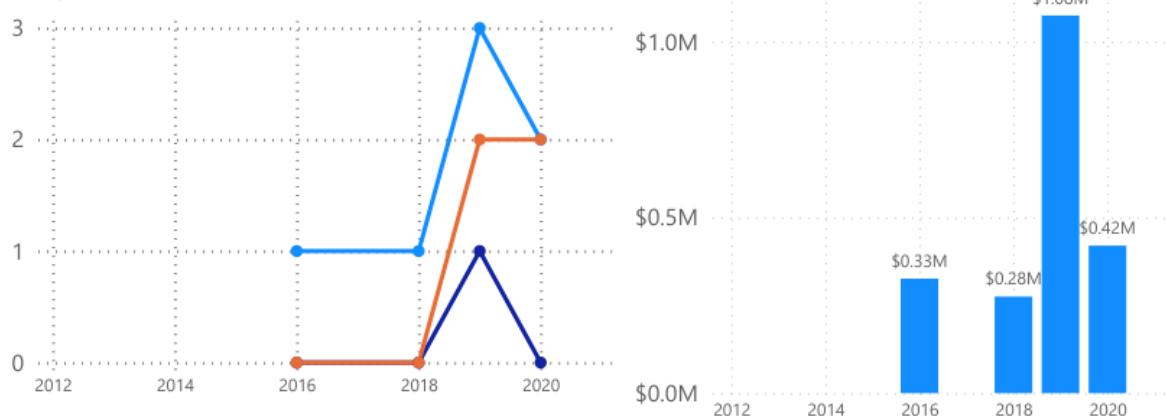
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	56	30	17	\$2,129,000
Quicken Loans	16	10	5	\$857,000
Citizens Bank NA	14	6	5	\$400,000
PNC BANK NA	19	6	12	\$502,000
RIVERSET CREDIT UNION	10	6	3	\$175,000
CLEARVIEW FEDERAL CREDIT UNION	8	4	3	\$230,000
Guaranteed Rate Affinity LLC	5	4	1	\$580,000
KEYBANK NATIONAL ASSOCIATION	7	4	2	\$219,000
loanDepot LLC	5	4	1	\$385,000
WEST PENN FINANCIAL	4	4	0	\$261,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

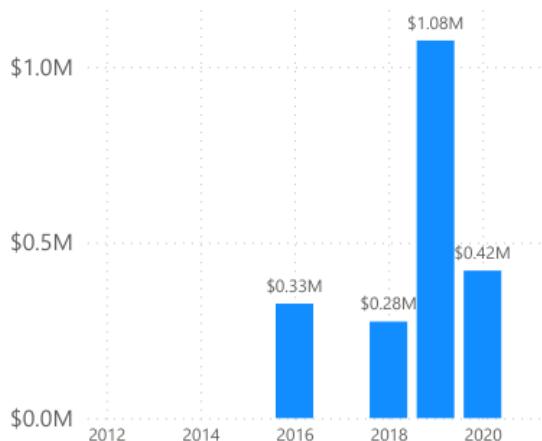
# Chateau

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

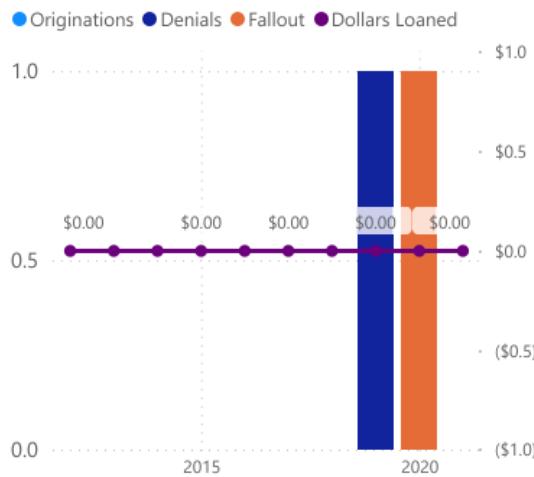


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
HOWARD HANNA FINANCIAL SERVICES INC	9	7	0	\$2,096,000
Citizens Bank National Association	1	0	1	\$0
Freedom Mortgage Corporation	1	0	0	\$0
Guaranteed Rate Inc	1	0	0	\$0

# Chateau

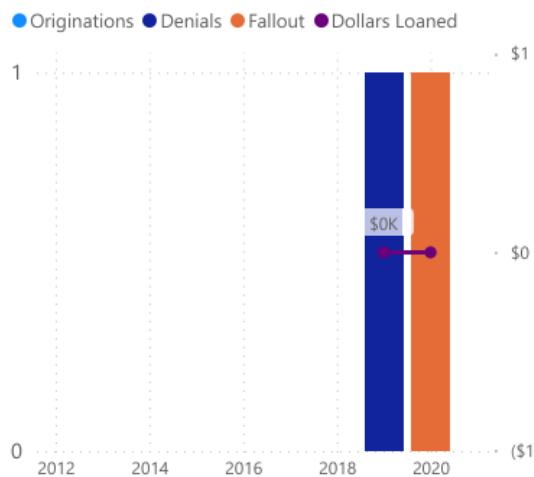
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	1	0	1	\$0
Guaranteed Rate Inc.	1	0	0	\$0

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

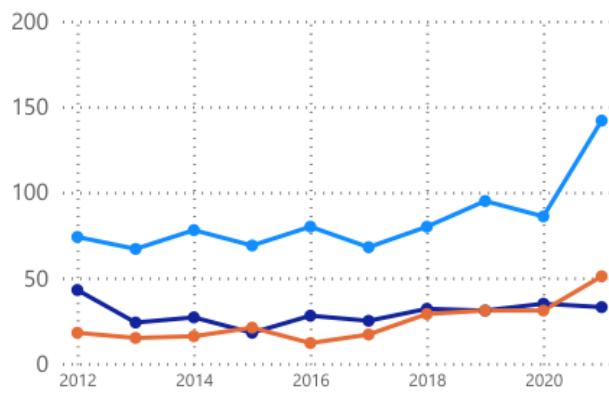
Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	1	0	1	\$0
Guaranteed Rate Inc	1	0	0	\$0

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

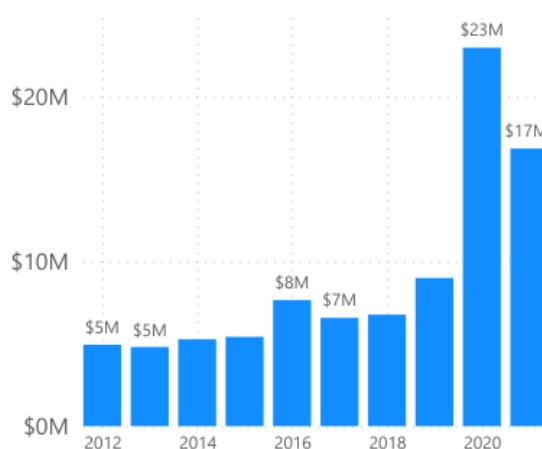
# Crafton Heights

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

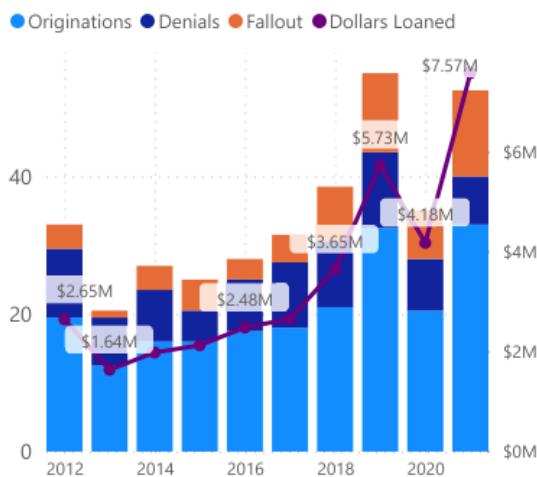


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	151	87	36	\$5,697,000
DOLLAR BANK FSB	139	78	41	\$5,534,000
QUICKEN LOANS	63	42	15	\$3,882,000
FIRST NATIONAL BANK OF PA	53	34	11	\$2,291,000
HOWARD HANNA FINANCIAL SERVICES INC	34	30	1	\$3,385,000
Citizens Bank National Association	64	29	29	\$2,727,000
WEST PENN FINANCIAL	27	23	0	\$2,496,000
WELLS FARGO BANK NA	44	22	11	\$14,888,000
Victorian Finance LLC	22	21	0	\$2,334,000
CLEARVIEW FEDERAL CREDIT UNION	24	16	6	\$1,096,000

# Crafton Heights

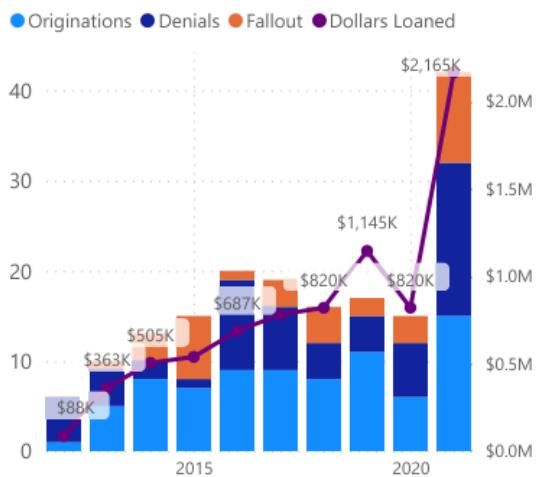
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	68	41	14	\$2,463,000
DOLLAR BANK FSB	78	39	27	\$2,848,000
FIRST NATIONAL BANK OF PA	29	21	5	\$1,280,000
QUICKEN LOANS	31	18	10	\$1,448,000
Citizens Bank NA	31	15	12	\$1,272,000
HOWARD HANNA MORTGAGE SERVICES	15	13	1	\$1,190,000
Victorian Finance LLC	12	12	0	\$1,289,000
WELLS FARGO BANK NA	25	11	9	\$874,000
Clearview Federal Credit Union	14	9	3	\$444,000
JLB Corp dba Golden Oak Lending	13	9	0	\$825,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

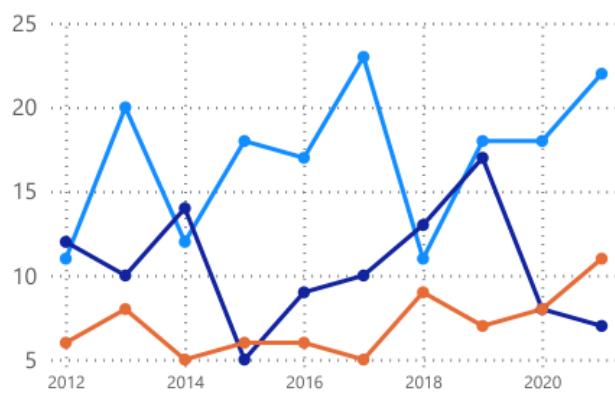
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	21	8	9	\$705,000
Citizens Bank NA	14	4	10	\$307,000
EQUITY RESOURCES INC	5	4	1	\$441,000
FREEDOM MORTGAGE CORPORATION	6	4	2	\$501,000
FIRST NATIONAL BANK OF PA	5	3	1	\$170,000
HOWARD HANNA FINANCIAL SERVICES INC	3	3	0	\$495,000
RIVERSET CREDIT UNION	4	3	1	\$18,000
Victorian Finance LLC	4	3	0	\$445,000
PNC BANK NA	8	2	5	\$141,000
WELLS FARGO BANK NA	7	2	4	\$130,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

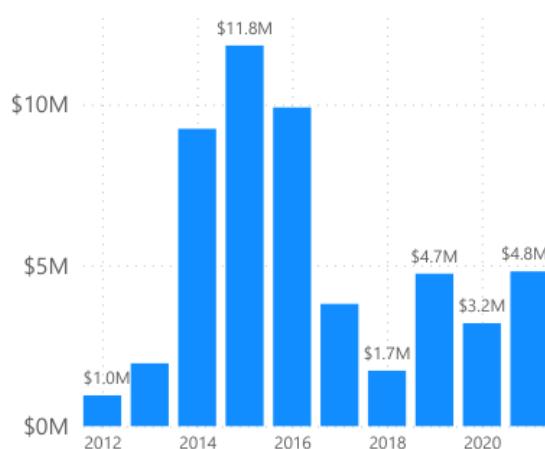
# Crawford-Roberts

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

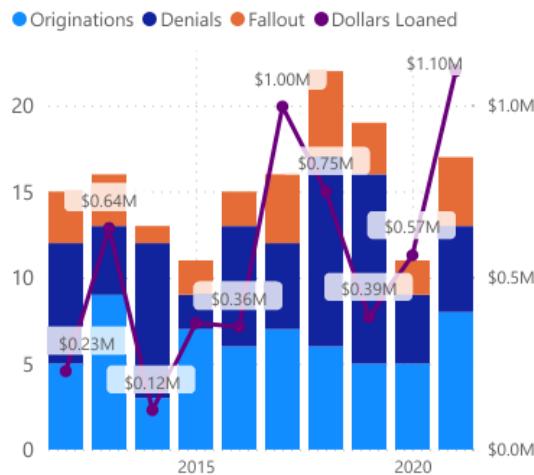


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	44	19	20	\$2,252,000
PNC BANK NA	30	16	10	\$10,438,000
QUICKEN LOANS	20	13	5	\$1,378,000
Citizens Bank National Association	27	10	11	\$1,145,000
WELLS FARGO BANK NA	12	7	1	\$973,000
FIRST NATIONAL BANK OF PA	7	6	1	\$947,000
RIVERSET CREDIT UNION	11	6	4	\$447,000
Freedom Mortgage Corporation	11	5	0	\$669,000
BANK OF AMERICA NA	6	4	2	\$834,000
HOWARD HANNA FINANCIAL SERVICES INC	7	4	0	\$575,000

# Crawford-Roberts

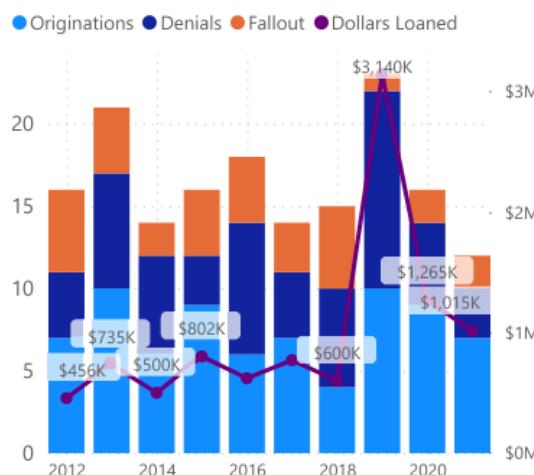
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	30	10	17	\$707,000
QUICKEN LOANS	12	8	3	\$747,000
Citizens Bank NA	12	6	5	\$230,000
FIRST NATIONAL BANK OF PA	3	3	0	\$359,000
FREEDOM MORTGAGE CORPORATION	5	3	0	\$423,000
PNC BANK N.A.	13	3	8	\$266,000
Huntington National Bank	3	2	0	\$160,000
KeyBank National Association	3	2	1	\$70,000
RIVERSET CREDIT UNION	6	2	3	\$74,000
US BANK N.A.	3	1	2	\$66,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

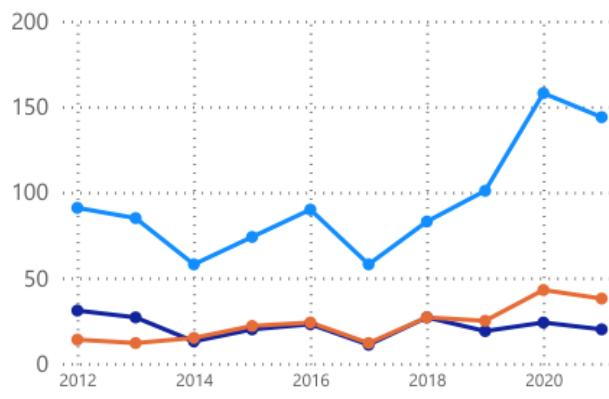
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	31	13	15	\$1,092,000
PNC BANK NA	18	8	8	\$1,226,000
RIVERSET CREDIT UNION	10	6	3	\$447,000
FREEDOM MORTGAGE CORPORATION	10	5	0	\$669,000
Quicken Loans	9	5	2	\$565,000
Citizens Bank NA	11	4	5	\$210,000
ALLEGENT COMMUNITY FCU	3	3	0	\$120,000
FIRST NATIONAL BANK OF PA	4	3	1	\$395,000
Milend Inc	3	3	0	\$565,000
NETWORK CAPITAL FUNDING CORP	5	2	0	\$274,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

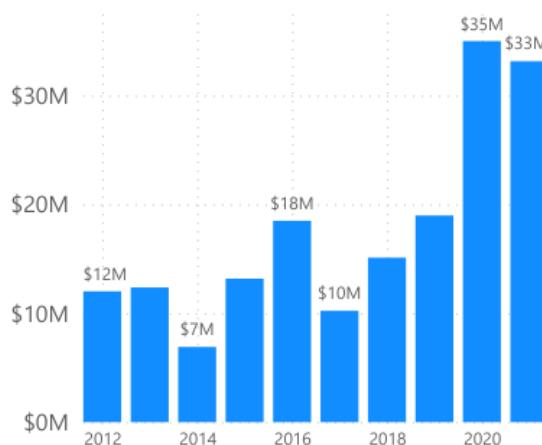
# Duquesne Heights

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

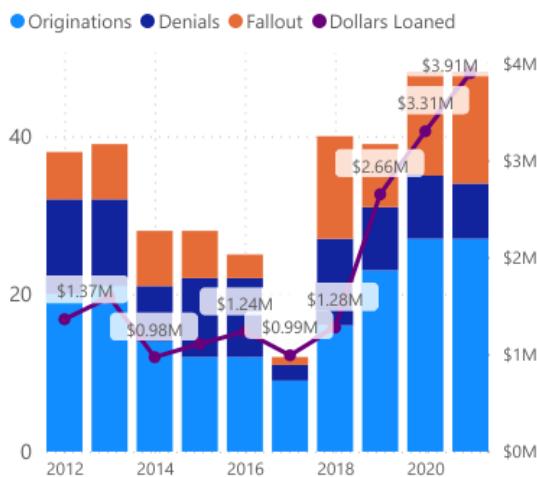


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	139	82	38	\$11,992,000
DOLLAR BANK FSB	93	64	18	\$8,777,000
WELLS FARGO BANK NA	92	62	15	\$13,554,000
QUICKEN LOANS	49	37	5	\$7,746,000
Citizens Bank National Association	58	35	13	\$8,156,000
FIRST NATIONAL BANK OF PA	62	34	22	\$4,765,000
HOWARD HANNA FINANCIAL SERVICES INC	35	27	1	\$5,663,000
EQUITY RESOURCES INC	29	22	0	\$4,441,000
FIRST COMMONWEALTH BANK	30	19	5	\$1,793,000
MOVEMENT MORTGAGE LLC	22	17	0	\$3,945,000

# Duquesne Heights

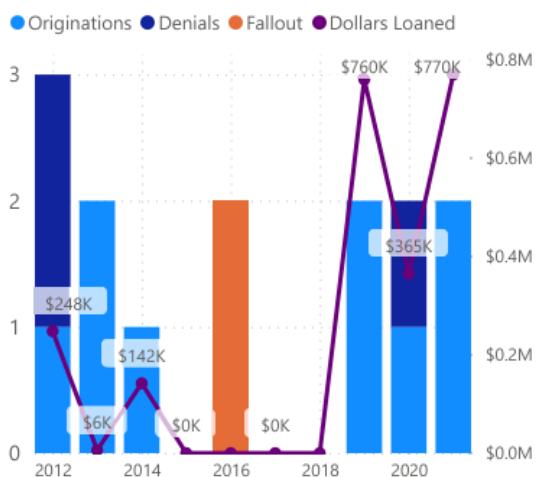
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	35	19	11	\$1,440,000
PNC BANK N.A.	38	17	14	\$1,030,000
Citizens Bank NA	15	10	3	\$1,247,000
WELLS FARGO BANK NA	14	8	4	\$704,000
FIRST NATIONAL BANK OF PA	24	7	14	\$484,000
KeyBank National Association	14	7	2	\$412,000
QUICKEN LOANS	11	7	2	\$921,000
First Commonwealth Bank	9	6	0	\$423,000
UNION NATIONAL MORTGAGE CO.	7	6	0	\$568,000
MOVEMENT MORTGAGE LLC	7	4	0	\$820,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

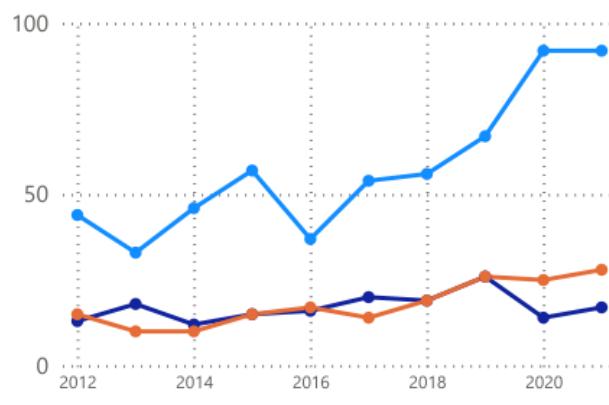
Financial Institution	App	Orig	Deny	Loans (\$)
BRENTWOOD BANK	1	1	0	\$248,000
Citizens Bank NA	1	1	0	\$435,000
City National Bank	1	1	0	\$295,000
FIRST COMMONWEALTH BANK	1	1	0	\$5,000
Mortgage Research Center	1	1	0	\$335,000
RIVERSET CREDIT UNION	1	1	0	\$1,000
SSB Bank	1	1	0	\$365,000
STANDARD BANK PASB	1	1	0	\$465,000
WELLS FARGO BANK NA	3	1	0	\$142,000
PNC BANK NA	1	0	1	\$0

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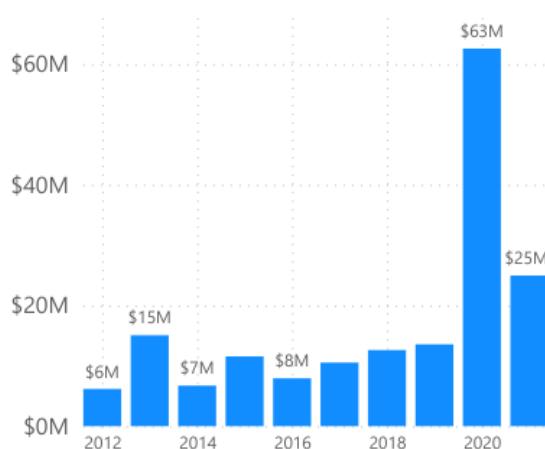
# East Allegheny/North Shore

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

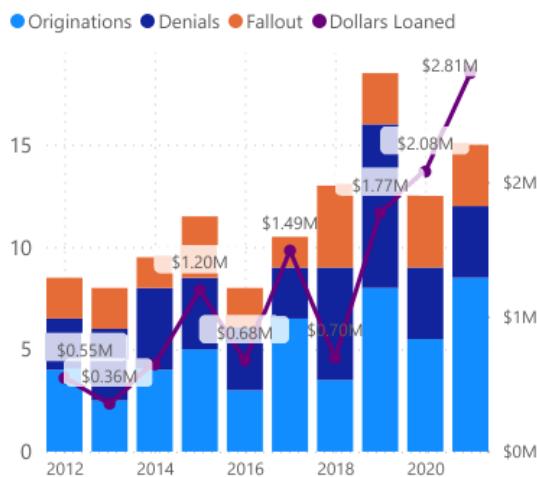


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	71	48	14	\$9,374,000
PNC BANK NA	65	37	14	\$5,730,000
FIRST NATIONAL BANK OF PA	57	36	16	\$5,967,000
Huntington National Bank	51	30	13	\$6,390,000
WELLS FARGO BANK NA	43	28	7	\$5,117,000
WESBANCO BANK INC	47	25	15	\$6,742,000
UNITED AMERICAN SAVINGS BANK	26	24	1	\$5,815,000
Citizens Bank National Association	46	21	18	\$3,470,000
S&T BANK	25	15	3	\$3,012,000
QUICKEN LOANS	20	14	5	\$2,972,000

# East Allegheny/North Shore

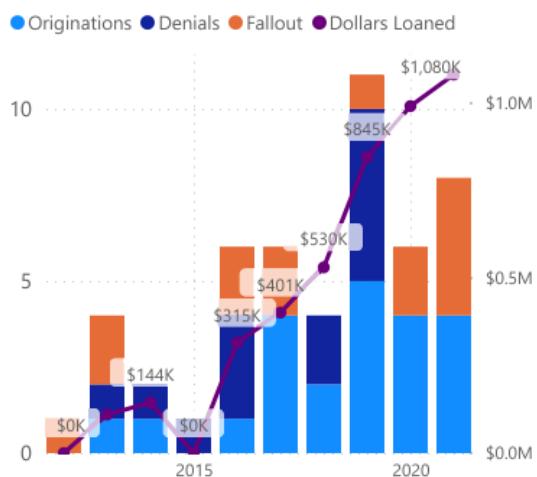
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	23	13	8	\$907,000
PNC BANK N.A.	17	7	4	\$917,000
WesBanco Bank Inc.	21	6	13	\$355,000
AFFORDABLE MORTGAGE ADVISORS	5	5	0	\$995,000
Citizens Bank NA	14	5	7	\$394,000
FIRST NATIONAL BANK OF PA	12	5	7	\$621,000
Huntington National Bank	10	3	3	\$285,000
PA STATE EMPLOYEES CU	4	3	0	\$275,000
THE HUNTINGTON NATIONAL BANK	8	3	4	\$377,000
WELLS FARGO BANK NA	6	3	2	\$345,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

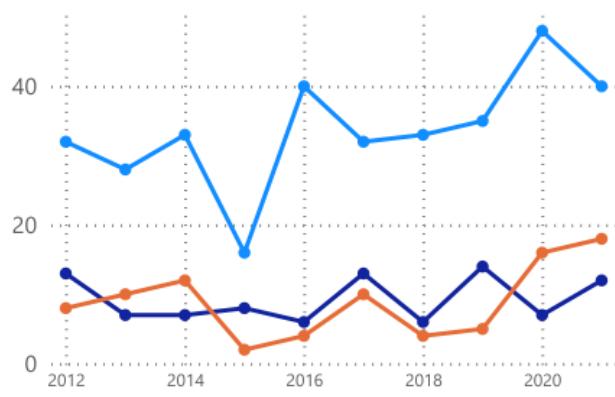
Financial Institution	App	Orig	Deny	Loans (\$)
CLEARVIEW FEDERAL CREDIT UNION	4	3	1	\$206,000
DOLLAR BANK FSB	7	3	3	\$328,000
PNC BANK NA	3	3	0	\$885,000
WESBANCO BANK INC	4	3	1	\$1,205,000
JLB Corp dba Golden Oak Lending	2	2	0	\$140,000
WELLS FARGO BANK NA	2	2	0	\$254,000
First Federal Bank	1	1	0	\$325,000
MOVEMENT MORTGAGE LLC	1	1	0	\$245,000
Quicken Loans	1	1	0	\$175,000
The Federal Savings Bank	3	1	0	\$335,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

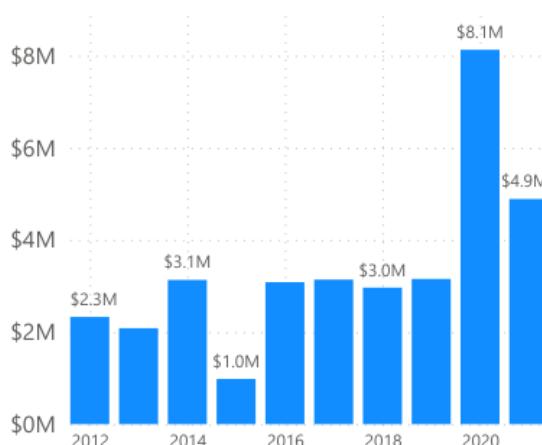
# East Carnegie/Oakwood

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

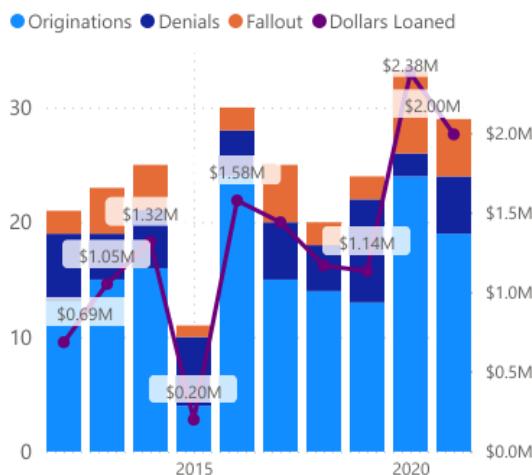


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	47	36	6	\$2,670,000
PNC BANK NA	62	35	18	\$2,648,000
HOWARD HANNA FINANCIAL SERVICES INC	28	26	0	\$2,467,000
FIRST NATIONAL BANK OF PA	24	15	7	\$857,000
Citizens Bank National Association	22	14	5	\$1,605,000
WELLS FARGO BANK NA	19	14	3	\$1,259,000
QUICKEN LOANS	23	13	8	\$1,188,000
EQUITY RESOURCES INC	11	9	0	\$1,107,000
Victorian Finance LLC	10	9	0	\$753,000
WEST PENN FINANCIAL	9	8	1	\$1,059,000

# East Carnegie/Oakwood

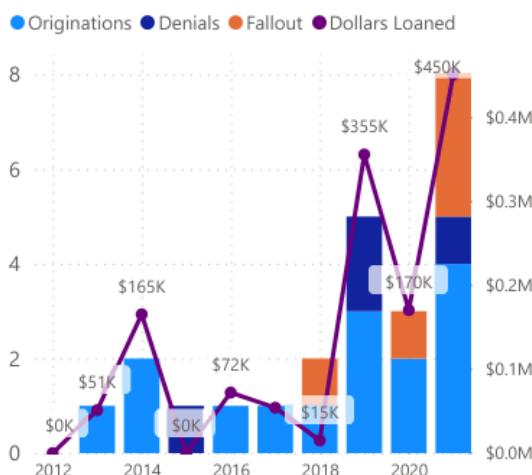
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	28	21	3	\$1,227,000
HOWARD HANNA MORTGAGE SERVICES	16	16	0	\$1,175,000
PNC BANK N.A.	26	12	9	\$810,000
FIRST NATIONAL BANK OF PA	13	8	4	\$435,000
QUICKEN LOANS	13	8	4	\$657,000
Victorian Finance LLC	8	7	0	\$568,000
WELLS FARGO BANK NA	9	7	1	\$667,000
Citizens Bank NA	7	4	2	\$367,000
EQUITY RESOURCES INC	4	4	0	\$447,000
Reliance First Capital LLC	11	4	2	\$429,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

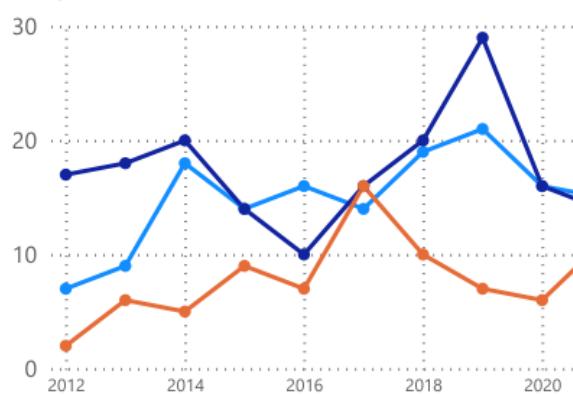
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	5	4	0	\$416,000
E Mortgage Management LLC	3	2	0	\$140,000
HOWARD HANNA FINANCIAL SERVICES INC	2	2	0	\$165,000
Quicken Loans	4	2	2	\$179,000
Century Heritage FCU	1	1	0	\$15,000
Citizens Bank NA	1	1	0	\$45,000
FREEDOM MORTGAGE CORPORATION	2	1	0	\$145,000
GATEWAY FIRST BANK	1	1	0	\$155,000
RIVERSET CREDIT UNION	1	1	0	\$72,000
WELLS FARGO BANK NA	1	0	1	\$0

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

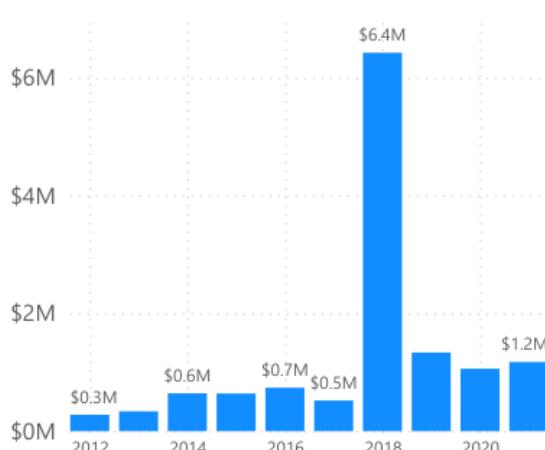
# East Hills

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

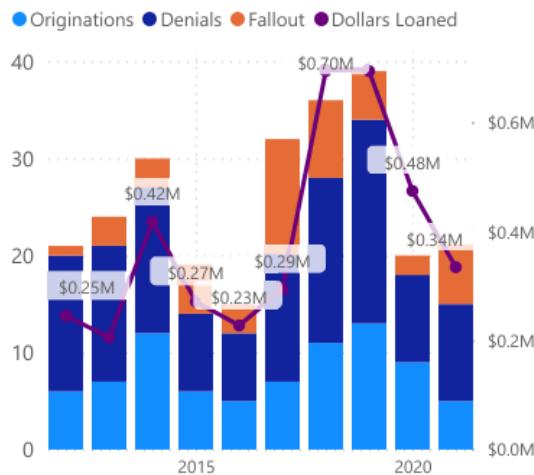


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	60	20	35	\$848,000
PNC BANK NA	51	19	24	\$747,000
RIVERSET CREDIT UNION	26	16	8	\$474,000
QUICKEN LOANS	25	13	10	\$1,026,000
Citizens Bank National Association	46	11	31	\$595,000
Freedom Mortgage Corporation	15	5	2	\$595,000
FIRST COMMONWEALTH BANK	7	4	3	\$198,000
Huntington National Bank	13	4	5	\$123,000
EagleBank	3	3	0	\$5,355,000
WEST PENN FINANCIAL	4	3	0	\$213,000

# East Hills

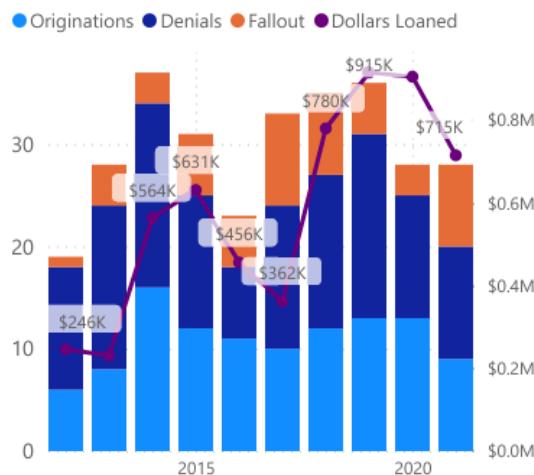
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	47	13	29	\$478,000
Citizens Bank NA	25	9	13	\$525,000
PNC BANK N.A.	27	9	15	\$304,000
QUICKEN LOANS	15	5	8	\$337,000
RIVERSET CREDIT UNION	11	5	5	\$145,000
First Commonwealth Bank	6	4	2	\$198,000
Huntington National Bank	9	3	2	\$95,000
FIRST NATIONAL BANK OF PA	5	2	2	\$69,000
FREEDOM MORTGAGE CORPORATION	8	2	2	\$70,000
United Shore Financial Services LLC	2	2	0	\$100,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

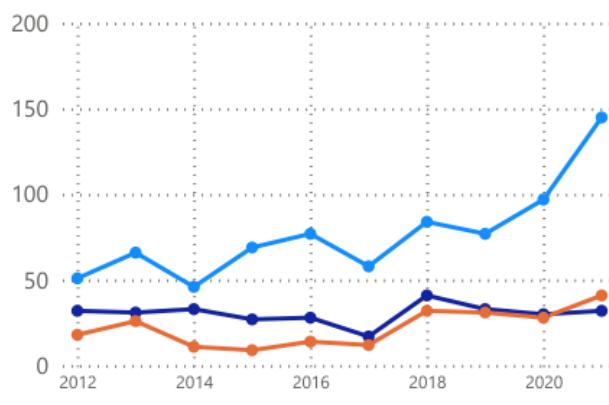
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	53	19	30	\$742,000
PNC BANK NA	40	14	19	\$542,000
RIVERSET CREDIT UNION	19	13	5	\$366,000
Citizens Bank NA	38	8	27	\$470,000
Quicken Loans	11	7	3	\$563,000
FIRST COMMONWEALTH BANK	6	4	2	\$198,000
FREEDOM MORTGAGE CORPORATION	10	4	1	\$554,000
Huntington National Bank	11	3	4	\$95,000
KEYBANK NATIONAL ASSOCIATION	9	2	5	\$210,000
WELLS FARGO BANK NA	5	2	1	\$118,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

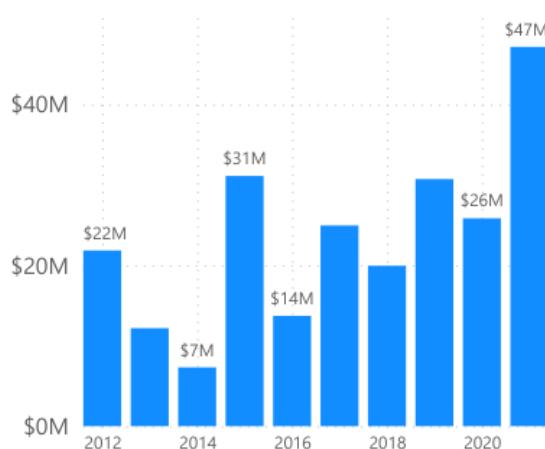
# East Liberty

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

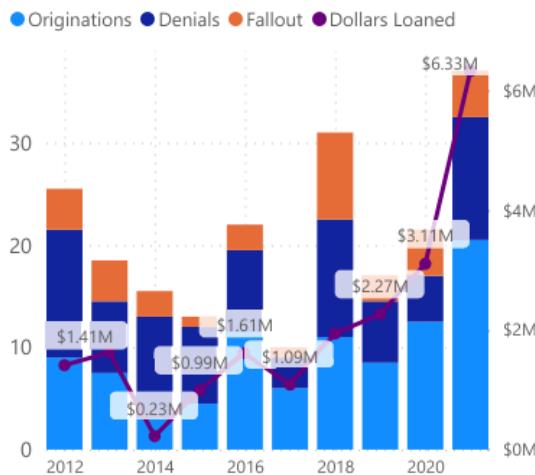


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	158	86	56	\$28,606,000
PNC BANK NA	92	45	32	\$5,819,000
Citizens Bank National Association	84	40	31	\$7,310,000
WELLS FARGO BANK NA	67	38	15	\$6,451,000
WESBANCO BANK INC	34	30	3	\$39,726,000
QUICKEN LOANS	40	27	12	\$4,565,000
HOWARD HANNA FINANCIAL SERVICES INC	32	23	0	\$5,135,000
S&T BANK	34	23	4	\$12,425,000
FIRST COMMONWEALTH BANK	40	21	12	\$3,316,000
STANDARD BANK PASB	21	20	0	\$4,161,000

# East Liberty

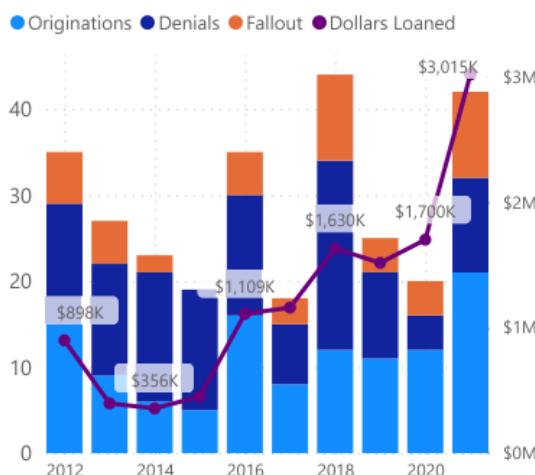
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	44	21	20	\$1,922,000
DOLLAR BANK FSB	59	20	36	\$1,575,000
QUICKEN LOANS	22	15	7	\$2,036,000
PNC BANK N.A.	35	13	14	\$986,000
WELLS FARGO BANK NA	20	10	7	\$1,271,000
First Commonwealth Bank	14	8	4	\$750,000
Huntington National Bank	10	6	3	\$820,000
KeyBank National Association	11	4	3	\$470,000
loanDepot LLC	7	4	2	\$500,000
ONE REVERSE MORTGAGE LLC	6	4	2	\$242,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

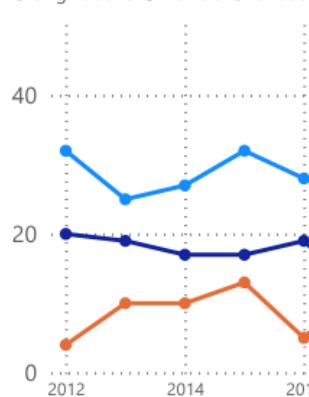
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	58	23	30	\$2,448,000
Citizens Bank NA	34	11	19	\$1,052,000
PNC BANK NA	25	7	15	\$481,000
FIRST COMMONWEALTH BANK	6	5	0	\$475,000
KEYBANK NATIONAL ASSOCIATION	11	5	1	\$325,000
RIVERSET CREDIT UNION	8	5	3	\$276,000
ONE REVERSE MORTGAGE LLC	5	4	1	\$242,000
Quicken Loans	8	4	4	\$370,000
WELLS FARGO BANK NA	11	4	3	\$449,000
ALLEGENT COMMUNITY FCU	7	3	3	\$92,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

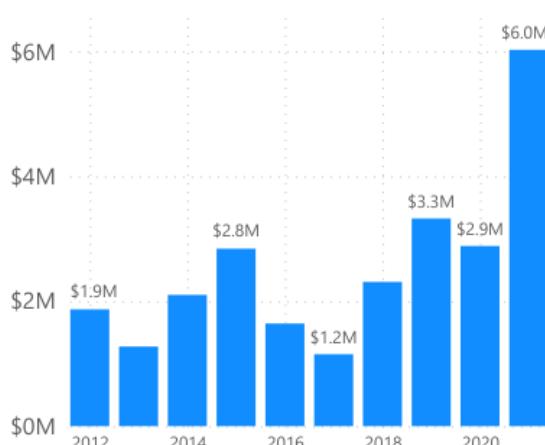
# Elliott/West End

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

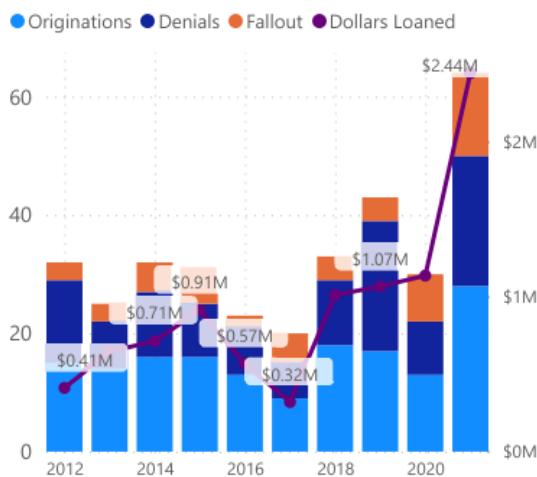


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	82	48	27	\$4,384,000
PNC BANK NA	66	27	29	\$1,650,000
FIRST NATIONAL BANK OF PA	30	16	12	\$653,000
QUICKEN LOANS	25	16	8	\$1,396,000
CLEARVIEW FEDERAL CREDIT UNION	28	14	9	\$524,000
FIRST COMMONWEALTH BANK	26	14	6	\$1,121,000
Citizens Bank National Association	25	11	12	\$849,000
FRANKLIN AMERICAN MORTGAGE CO	9	9	0	\$577,000
SSB Bank	8	8	0	\$369,000
S&T BANK	11	7	2	\$479,000

# Elliott/West End

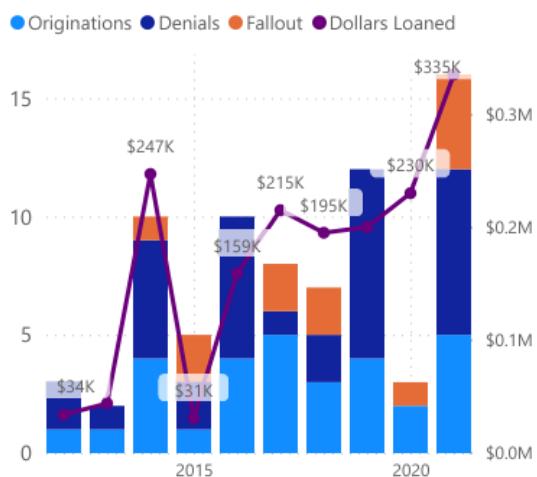
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	44	24	17	\$973,000
PNC BANK N.A.	46	18	22	\$968,000
QUICKEN LOANS	17	10	6	\$791,000
FIRST NATIONAL BANK OF PA	15	9	5	\$370,000
Citizens Bank NA	14	6	7	\$629,000
Clearview Federal Credit Union	14	6	6	\$186,000
First Commonwealth Bank	6	5	0	\$355,000
FRANKLIN AMERICAN MORTGAGE CO	5	5	0	\$272,000
Northwest Bank	7	4	2	\$190,000
RIVERSET CREDIT UNION	5	4	0	\$105,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

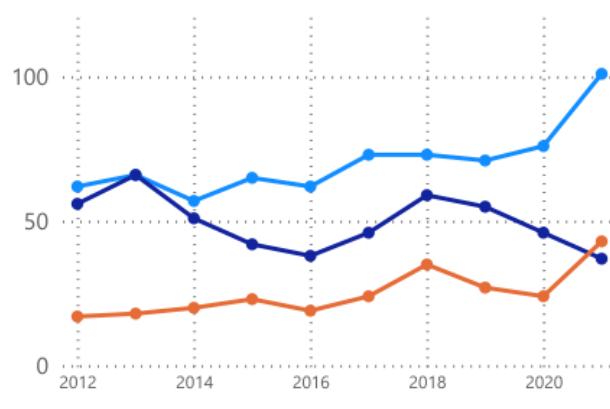
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	10	4	5	\$267,000
Quicken Loans	5	3	2	\$169,000
FIRST COMMONWEALTH BANK	2	2	0	\$130,000
GATEWAY MORTGAGE GROUP LLC	2	2	0	\$108,000
PNC BANK NA	8	2	3	\$80,000
Princeton Mortgage Corporation	2	2	0	\$120,000
SSB Bank	2	2	0	\$110,000
Citizens Bank NA	4	1	3	\$105,000
Huntington National Bank	5	1	3	\$65,000
WELLS FARGO BANK NA	3	1	2	\$31,000

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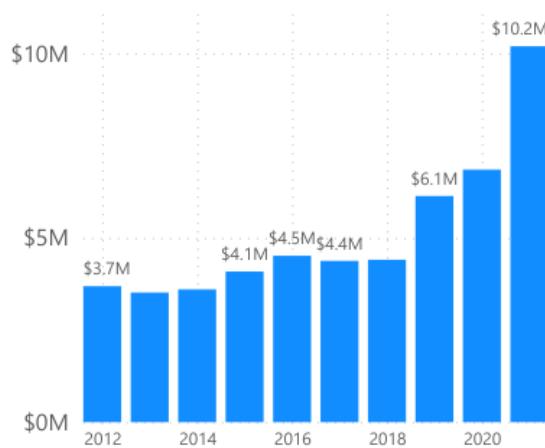
# Esplen/Sheraden

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

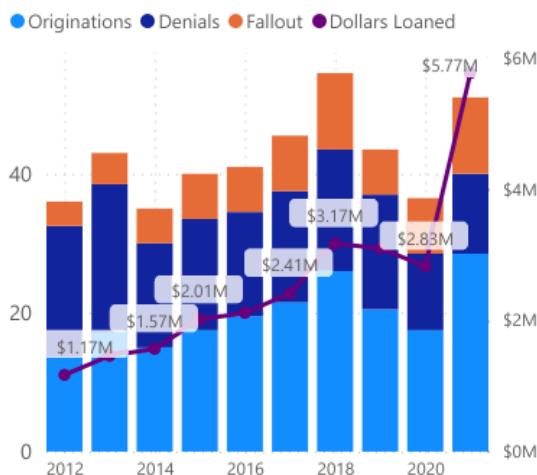


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	209	103	76	\$5,527,000
PNC BANK NA	159	71	71	\$3,282,000
QUICKEN LOANS	79	43	31	\$3,308,000
FIRST NATIONAL BANK OF PA	64	27	31	\$1,608,000
Citizens Bank National Association	79	23	42	\$1,511,000
WELLS FARGO BANK NA	36	23	9	\$1,661,000
FIRST COMMONWEALTH BANK	43	20	14	\$3,023,000
HOWARD HANNA FINANCIAL SERVICES INC	26	19	2	\$1,511,000
S&T BANK	23	18	3	\$2,007,000
SSB Bank	13	13	0	\$926,000

# Esplen/Sheraden

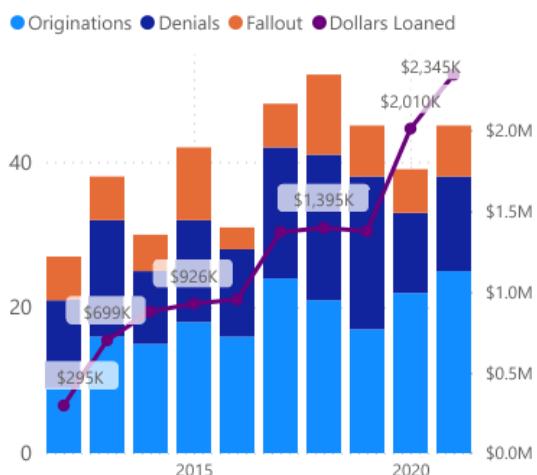
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	132	53	59	\$2,876,000
PNC BANK N.A.	109	53	45	\$2,454,000
QUICKEN LOANS	55	27	25	\$1,999,000
FIRST NATIONAL BANK OF PA	30	12	14	\$537,000
HOWARD HANNA MORTGAGE SERVICES	15	11	1	\$829,000
First Commonwealth Bank	26	10	8	\$928,000
WELLS FARGO BANK NA	16	10	5	\$752,000
Citizens Bank NA	30	8	14	\$449,000
Huntington National Bank	12	7	3	\$595,000
WEST PENN FINANCIAL	8	6	0	\$342,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

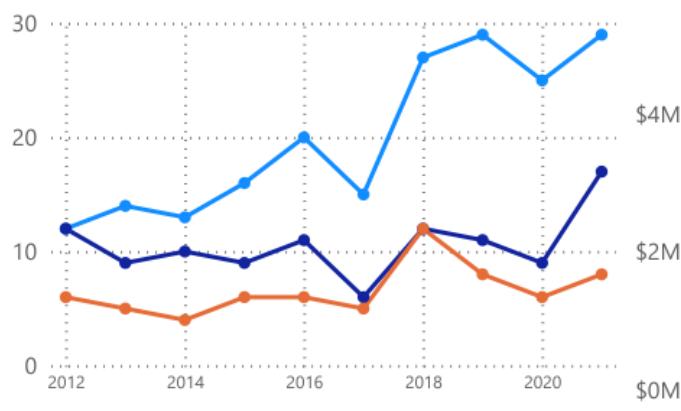
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	68	32	29	\$1,997,000
PNC BANK NA	36	15	17	\$692,000
Quicken Loans	24	13	10	\$914,000
FIRST COMMONWEALTH BANK	16	9	5	\$833,000
WELLS FARGO BANK NA	15	9	3	\$616,000
HOWARD HANNA FINANCIAL SERVICES INC	7	6	0	\$380,000
SSB Bank	6	6	0	\$410,000
ALLEGENT COMMUNITY FCU	8	5	1	\$24,000
RIVERSET CREDIT UNION	9	5	4	\$84,000
RELIANCE FIRST CAPITAL LLC	11	4	2	\$335,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

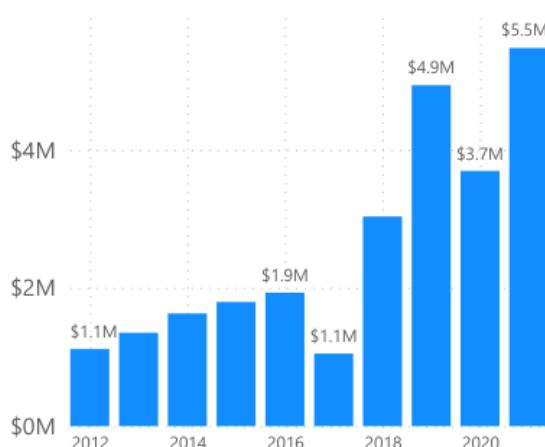
# Fineview

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

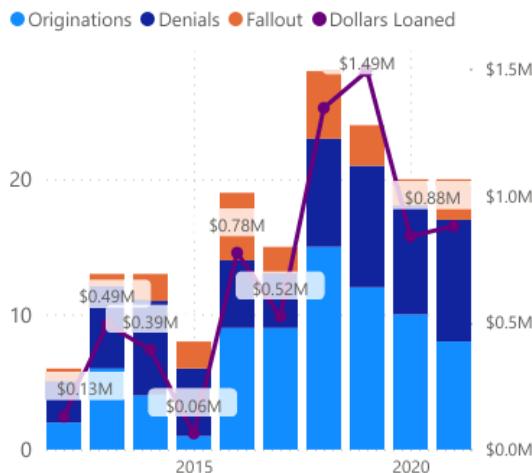


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	36	22	12	\$1,715,000
DOLLAR BANK FSB	30	14	14	\$1,290,000
Huntington National Bank	23	14	6	\$2,117,000
NVR Mortgage Finance Inc	15	12	0	\$2,890,000
Citizens Bank National Association	23	10	10	\$1,519,000
FIRST NATIONAL BANK OF PA	22	10	7	\$1,459,000
WESBANCO BANK INC	10	8	1	\$1,101,000
QUICKEN LOANS	10	6	3	\$845,000
FIRST COMMONWEALTH BANK	9	5	0	\$539,000
WELLS FARGO BANK NA	10	5	4	\$661,000

# Fineview

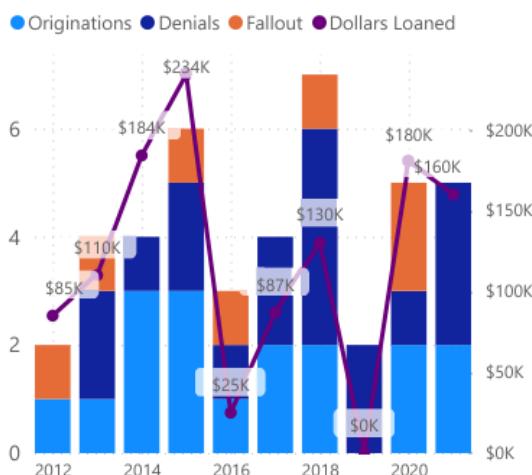
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	12	7	5	\$335,000
Huntington National Bank	11	6	4	\$660,000
KeyBank National Association	9	5	4	\$220,000
WesBanco Bank Inc.	5	4	0	\$250,000
DOLLAR BANK FSB	15	3	11	\$319,000
First Commonwealth Bank	5	3	0	\$185,000
FIRST NATIONAL BANK OF PA	8	3	3	\$114,000
QUICKEN LOANS	7	3	3	\$390,000
Citizens Bank NA	7	2	3	\$94,000
WELLS FARGO BANK NA	4	2	1	\$227,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

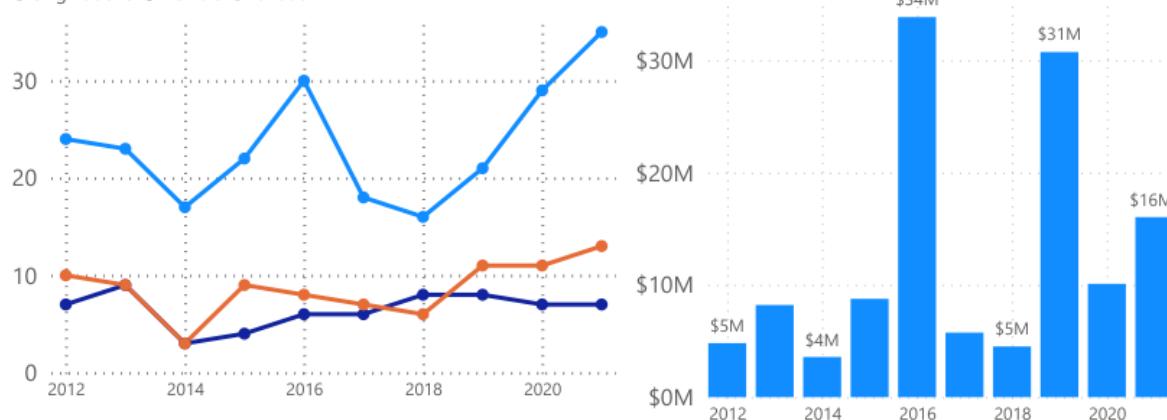
Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK NA	9	5	4	\$275,000
Citizens Bank NA	4	2	2	\$134,000
Quicken Loans	2	2	0	\$235,000
WESBANCO BANK INC	2	2	0	\$75,000
Citibank NA	2	1	0	\$110,000
EQUITY RESOURCES INC	1	1	0	\$170,000
FIRST NATIONAL BANK OF PA	1	1	0	\$25,000
Nationstar Mortgage	1	1	0	\$95,000
NEW YORK COMMUNITY BANK	1	1	0	\$68,000
RIVERSET CREDIT UNION	1	1	0	\$8,000

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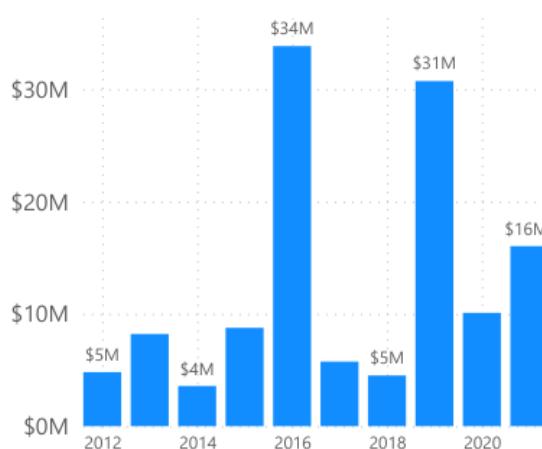
# Friendship

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

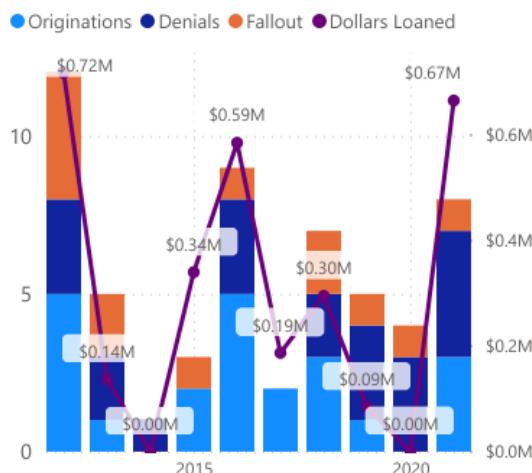


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	39	25	9	\$5,951,000
DOLLAR BANK FSB	33	20	8	\$4,020,000
WELLS FARGO BANK NA	27	15	5	\$5,125,000
FIRST COMMONWEALTH BANK	20	12	3	\$2,721,000
FIRST NATIONAL BANK OF PA	13	11	1	\$28,301,000
HOWARD HANNA FINANCIAL SERVICES INC	12	11	0	\$2,969,000
Citizens Bank National Association	17	9	7	\$2,450,000
FRANKLIN AMERICAN MORTGAGE CO	7	7	0	\$1,461,000
QUICKEN LOANS	9	7	2	\$1,261,000
WASHINGTON FINANCIAL BANK	7	7	0	\$3,178,000

# Friendship

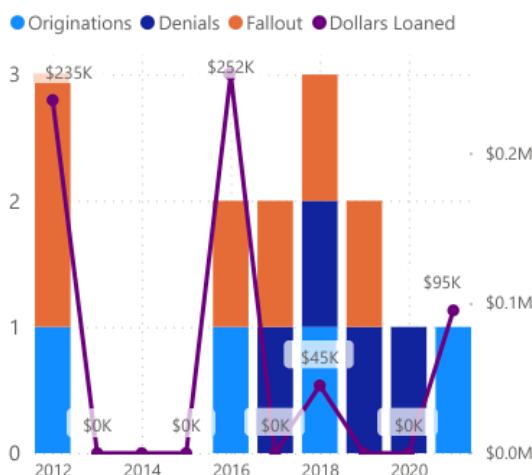
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	9	4	4	\$592,000
Citizens Bank NA	4	2	2	\$460,000
First Commonwealth Bank	3	2	1	\$110,000
FRANKLIN AMERICAN MORTGAGE CO	2	2	0	\$352,000
QUICKEN LOANS	4	2	2	\$276,000
ALLEGHENY VALLEY BANK	1	1	0	\$167,000
Greater Pittsburgh Police FCU	1	1	0	\$45,000
GUARANTEED RATE INC	1	1	0	\$186,000
PNC BANK N.A.	3	1	1	\$1,000
WELLS FARGO BANK NA	5	1	3	\$92,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

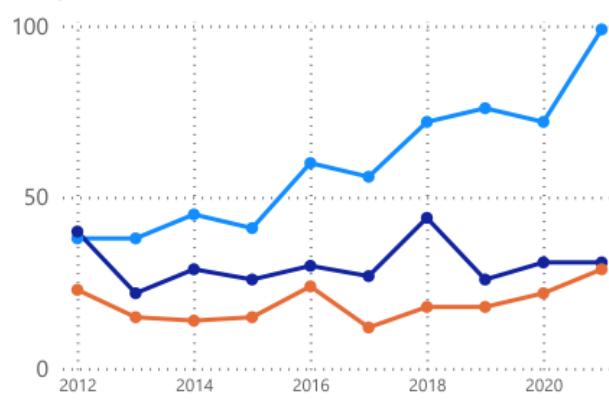
Financial Institution	App	Orig	Deny	Loans (\$)
AMERICAN EQUITY MORTGAGE INC	1	1	0	\$252,000
Greater Pittsburgh Police FCU	1	1	0	\$45,000
NEWREZ LLC	1	1	0	\$95,000
VILLAGE CAPITAL & INVESTMENT	1	1	0	\$235,000
American Financial Network Inc	1	0	0	\$0
Citibank NA	2	0	0	\$0
DOLLAR BANK FSB	2	0	1	\$0
loanDepot LLC	2	0	1	\$0
PNC BANK NA	1	0	1	\$0
SUNTRUST MORTGAGE INC	1	0	0	\$0

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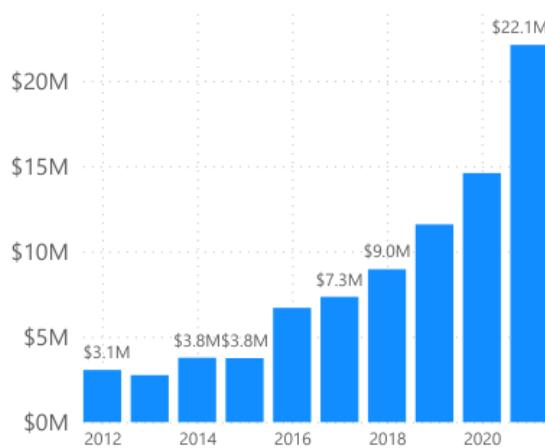
# Garfield

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

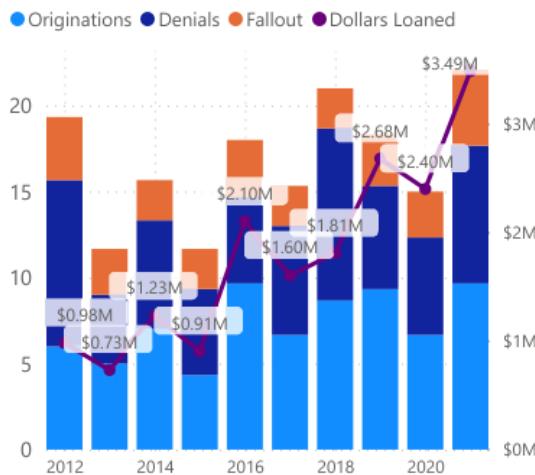


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	117	47	51	\$3,567,000
Citizens Bank National Association	86	43	37	\$5,070,000
WELLS FARGO BANK NA	62	35	17	\$4,497,000
PNC BANK NA	66	27	28	\$2,754,000
QUICKEN LOANS	40	27	11	\$3,172,000
HOWARD HANNA FINANCIAL SERVICES INC	25	23	0	\$3,886,000
FIRST NATIONAL BANK OF PA	35	21	12	\$3,296,000
WESBANCO BANK INC	32	21	8	\$3,711,000
RIVERSET CREDIT UNION	26	17	8	\$855,000
ALLEGENT COMMUNITY FCU	21	16	2	\$443,000

# Garfield

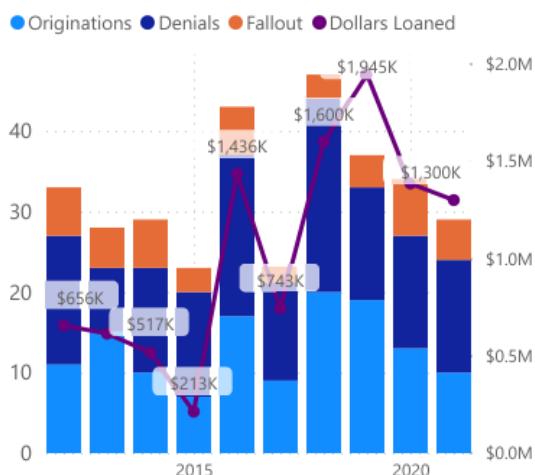
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	80	29	43	\$1,629,000
QUICKEN LOANS	27	16	10	\$1,654,000
Citizens Bank NA	26	15	7	\$1,829,000
ALLEGENT COMMUNITY FCU	15	11	1	\$284,000
PNC BANK N.A.	36	11	20	\$653,000
First Commonwealth Bank	20	10	7	\$1,182,000
RIVERSET CREDIT UNION	15	10	4	\$233,000
WELLS FARGO BANK NA	17	8	7	\$819,000
Citizens Bank of Pennsylvania	20	7	13	\$191,000
HOWARD HANNA MORTGAGE SERVICES	8	7	0	\$519,000

African American Loan Actions by Year



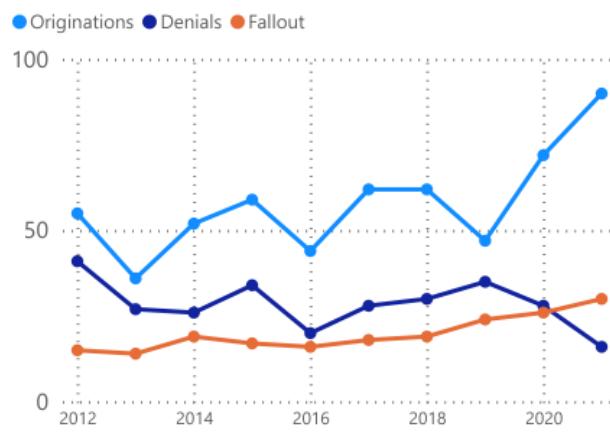
Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	54	18	29	\$763,000
Citizens Bank NA	45	17	24	\$1,450,000
ALLEGENT COMMUNITY FCU	16	13	3	\$544,000
PNC BANK NA	25	11	12	\$633,000
RIVERSET CREDIT UNION	16	10	5	\$442,000
Quicken Loans	15	8	7	\$807,000
FIRST COMMONWEALTH BANK	10	4	6	\$470,000
KEYBANK NATIONAL ASSOCIATION	13	4	8	\$209,000
FIRST NATIONAL BANK OF PA	7	3	4	\$155,000
WELLS FARGO BANK NA	9	2	4	\$270,000

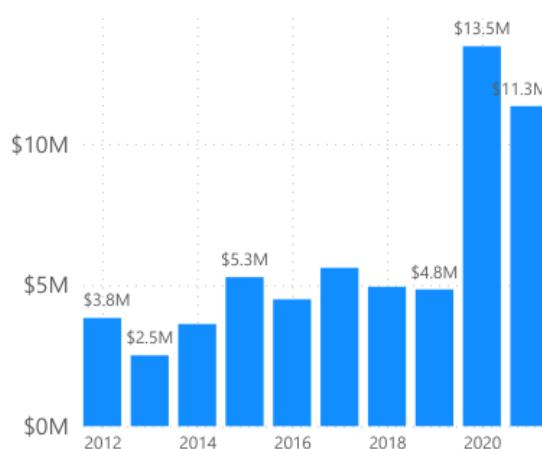
Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

# Glen Hazel/Hays/Hazelwood

Loan Actions by Year



Dollars Loaned by Activity Year

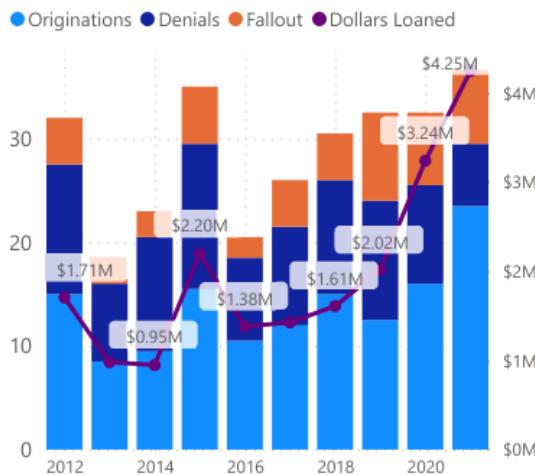


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	129	63	41	\$4,833,000
DOLLAR BANK FSB	100	56	32	\$3,683,000
FIRST NATIONAL BANK OF PA	69	34	26	\$2,436,000
RIVERSET CREDIT UNION	34	24	7	\$1,453,000
S&T BANK	31	24	2	\$2,755,000
FIRST COMMONWEALTH BANK	42	23	11	\$2,105,000
Citizens Bank National Association	60	21	30	\$1,507,000
QUICKEN LOANS	35	17	17	\$1,668,000
WELLS FARGO BANK NA	29	16	8	\$1,578,000
HOWARD HANNA FINANCIAL SERVICES INC	19	15	1	\$2,317,000

# Glen Hazel/Hays/Hazelwood

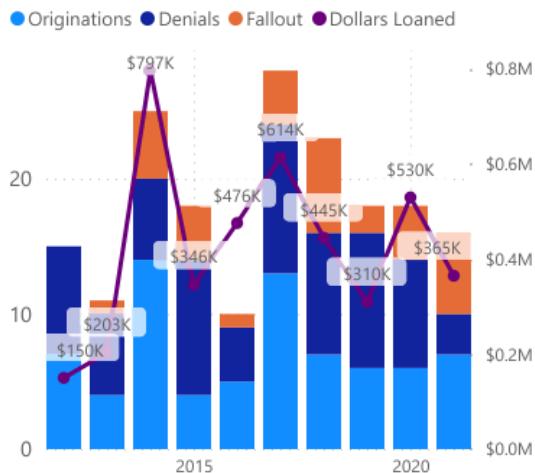
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	87	39	32	\$2,225,000
DOLLAR BANK FSB	59	32	23	\$1,645,000
First Commonwealth Bank	30	16	10	\$973,000
FIRST NATIONAL BANK OF PA	39	15	18	\$1,025,000
RIVERSET CREDIT UNION	18	13	4	\$766,000
Citizens Bank NA	27	10	12	\$574,000
WELLS FARGO BANK NA	18	10	5	\$956,000
PITTSBURGH FIREFIGHTERS FCU	7	7	0	\$305,000
QUICKEN LOANS	21	7	14	\$678,000
Union Savings Bank	6	6	0	\$30,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

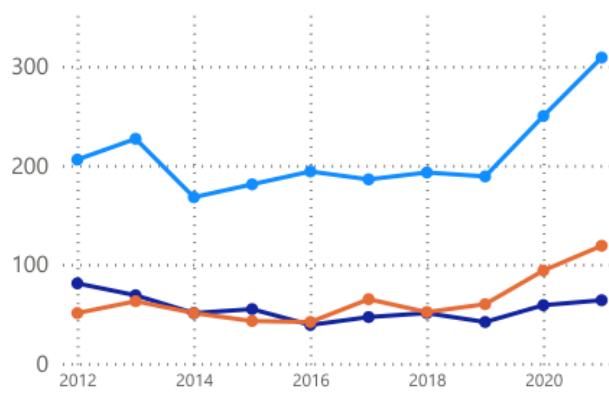
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	23	10	12	\$604,000
PNC BANK NA	22	8	11	\$349,000
FIRST COMMONWEALTH BANK	11	7	3	\$435,000
RIVERSET CREDIT UNION	10	7	2	\$512,000
Citizens Bank NA	15	4	9	\$58,000
FIRST NATIONAL BANK OF PA	10	4	4	\$346,000
TRI BORO FCU	3	3	0	\$45,000
FIRST NIAGARA BANK	4	2	2	\$85,000
Huntington National Bank	4	2	1	\$68,000
KEYBANK NATIONAL ASSOCIATION	10	2	3	\$80,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

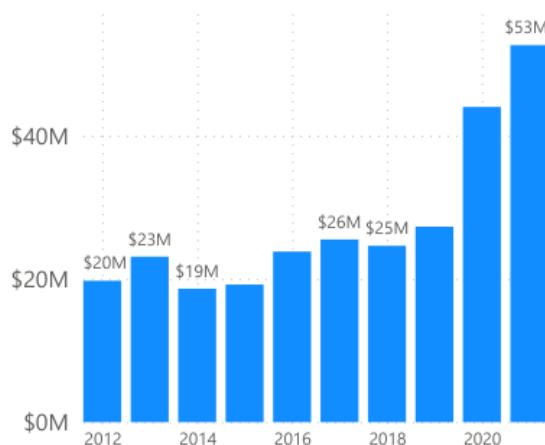
# Greenfield

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

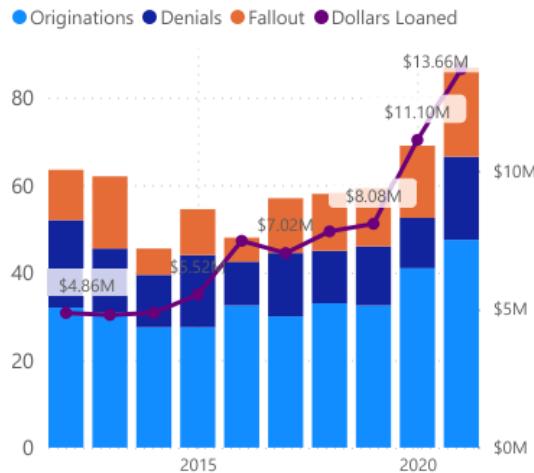


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	393	227	102	\$23,930,000
DOLLAR BANK FSB	306	205	53	\$19,300,000
FIRST NATIONAL BANK OF PA	251	159	66	\$14,313,000
HOWARD HANNA FINANCIAL SERVICES INC	144	118	2	\$18,743,000
WELLS FARGO BANK NA	156	107	23	\$14,069,000
QUICKEN LOANS	154	104	39	\$14,790,000
Citizens Bank National Association	141	83	35	\$10,503,000
Affordable Mortgage Advisors	76	57	1	\$10,406,000
FIRST COMMONWEALTH BANK	71	45	16	\$5,611,000
Victorian Finance LLC	42	37	0	\$5,107,000

# Greenfield

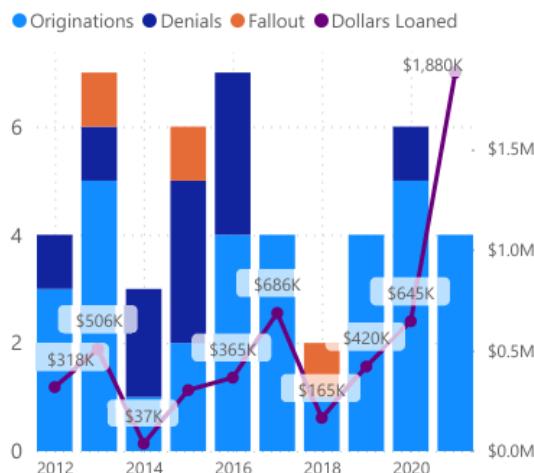
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	126	74	29	\$5,619,000
FIRST NATIONAL BANK OF PA	138	72	53	\$5,354,000
PNC BANK N.A.	144	69	48	\$6,070,000
QUICKEN LOANS	71	42	23	\$5,271,000
WELLS FARGO BANK NA	46	32	7	\$3,901,000
Citizens Bank NA	38	17	11	\$2,210,000
HOWARD HANNA MORTGAGE SERVICES	24	17	0	\$2,026,000
FRANKLIN AMERICAN MORTGAGE CO	16	15	0	\$1,575,000
AFFORDABLE MORTGAGE ADVISORS	17	14	0	\$2,800,000
EQUITY RESOURCES INC	15	12	0	\$1,779,000

African American Loan Actions by Year



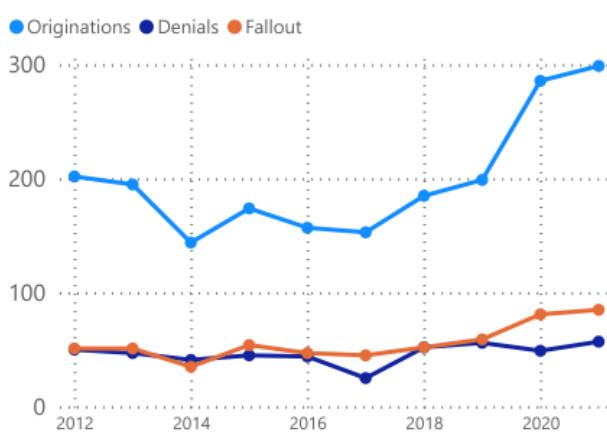
Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
WELLS FARGO BANK NA	7	6	1	\$960,000
HOWARD HANNA FINANCIAL SERVICES INC	5	4	0	\$1,209,000
RIVERSET CREDIT UNION	4	4	0	\$247,000
PNC BANK NA	6	3	2	\$73,000
Citizens Bank NA	2	2	0	\$270,000
DOLLAR BANK FSB	3	2	1	\$170,000
ROYAL UNITED MORTGAGE LLC	2	2	0	\$208,000
EQUITY RESOURCES INC	1	1	0	\$248,000
FRANKLIN AMERICAN MORTGAGE CO	1	1	0	\$200,000
Huntington National Bank	1	1	0	\$725,000

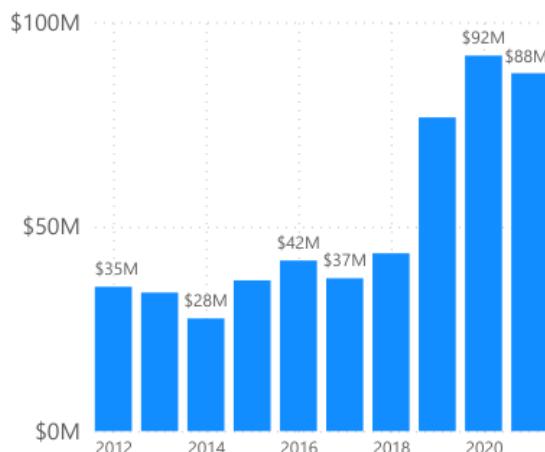
*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

# Highland Park

Loan Actions by Year



Dollars Loaned by Activity Year

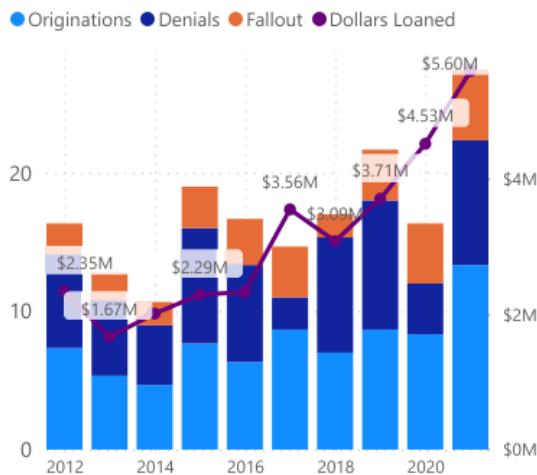


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	303	208	51	\$32,252,000
PNC BANK NA	326	194	74	\$36,431,000
WELLS FARGO BANK NA	188	131	19	\$30,418,000
Citizens Bank National Association	160	93	46	\$21,518,000
HOWARD HANNA FINANCIAL SERVICES INC	118	93	4	\$28,131,000
FIRST NATIONAL BANK OF PA	125	84	19	\$22,598,000
QUICKEN LOANS	102	73	23	\$16,522,000
Affordable Mortgage Advisors	47	43	0	\$13,046,000
FIRST COMMONWEALTH BANK	67	38	17	\$34,265,000
S&T BANK	43	37	1	\$8,413,000

# Highland Park

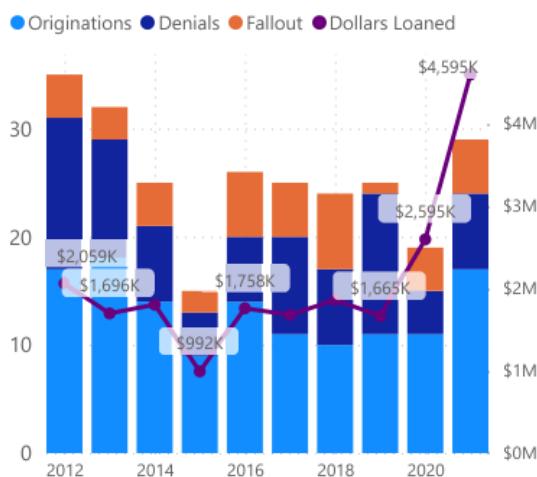
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	54	25	23	\$2,206,000
PNC BANK N.A.	59	18	31	\$2,051,000
QUICKEN LOANS	26	14	11	\$1,773,000
WELLS FARGO BANK NA	21	12	5	\$1,422,000
Citizens Bank NA	22	9	11	\$1,181,000
FIRST NATIONAL BANK OF PA	19	9	8	\$1,361,000
NATIONSTAR MORTGAGE LLC	13	7	3	\$860,000
First Commonwealth Bank	22	6	12	\$855,000
RIVERSET CREDIT UNION	8	6	1	\$141,000
WesBanco Bank Inc.	8	6	1	\$1,010,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

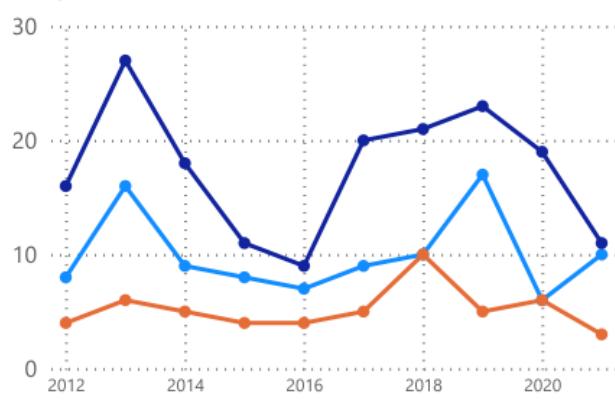
Financial Institution	App	Orig	Deny	Loans (\$)
RIVERSET CREDIT UNION	22	19	3	\$1,423,000
PNC BANK NA	29	14	12	\$2,050,000
Citizens Bank NA	24	12	9	\$2,553,000
DOLLAR BANK FSB	27	11	13	\$1,707,000
WELLS FARGO BANK NA	10	7	1	\$1,294,000
Nationstar Mortgage	6	5	0	\$655,000
Quicken Loans	11	5	5	\$915,000
HOWARD HANNA FINANCIAL SERVICES INC	5	4	0	\$1,204,000
NATIONSTAR MORTGAGE LLC	9	4	2	\$404,000
JPMORGAN CHASE BANK NA	9	3	4	\$239,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

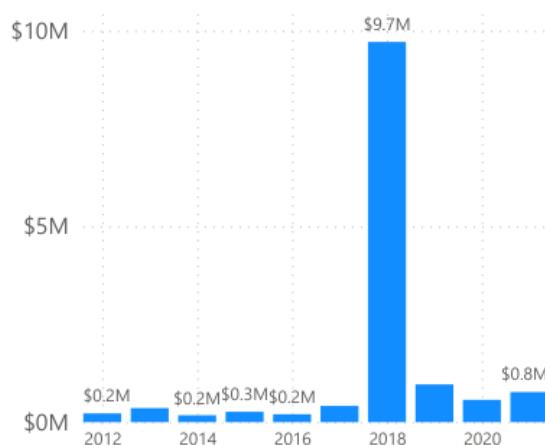
# Homewood North

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

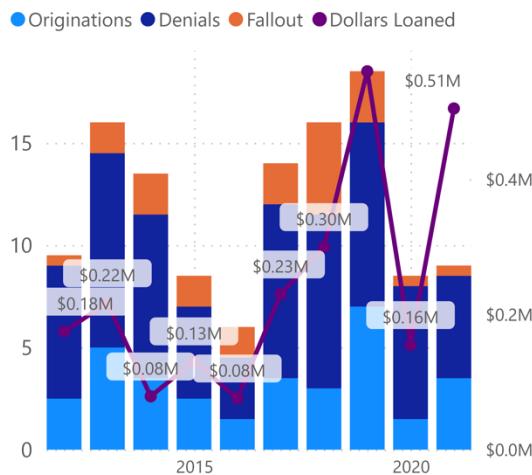


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	45	14	26	\$381,000
RIVERSET CREDIT UNION	16	11	2	\$271,000
PNC BANK NA	48	10	31	\$398,000
Citizens Bank National Association	36	7	28	\$165,000
FIRST COMMONWEALTH BANK	15	6	6	\$418,000
ALLEGENT COMMUNITY FCU	8	5	3	\$47,000
QUICKEN LOANS	9	5	2	\$253,000
Huntington National Bank	9	3	5	\$195,000
KEYBANK NATIONAL ASSOCIATION	8	3	4	\$87,000
SSB Bank	3	3	0	\$120,000

# Homewood North

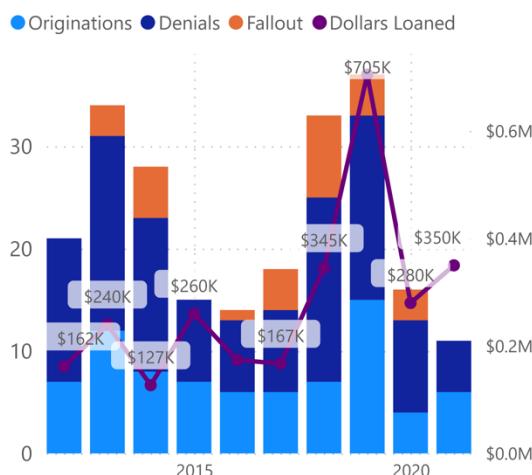
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	38	13	20	\$361,000
PNC BANK N.A.	42	8	28	\$154,000
First Commonwealth Bank	8	5	3	\$373,000
RIVERSET CREDIT UNION	9	5	2	\$117,000
Citizens Bank NA	27	4	22	\$70,000
ALLEGENT COMMUNITY FCU	6	3	3	\$37,000
KeyBank National Association	6	3	3	\$87,000
Northwest Bank	4	3	1	\$78,000
Citizens Bank of Pennsylvania	7	2	5	\$60,000
QUICKEN LOANS	5	2	1	\$108,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

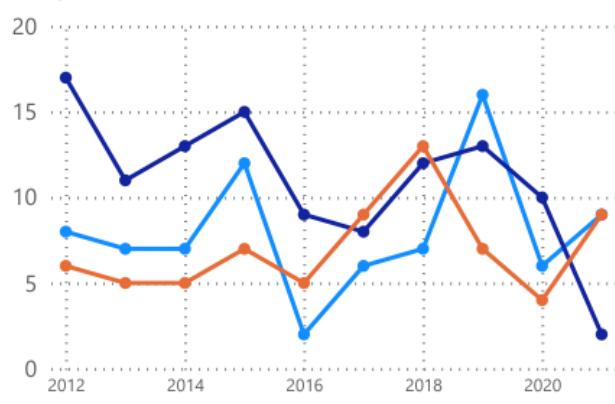
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	37	13	21	\$326,000
RIVERSET CREDIT UNION	12	9	2	\$203,000
Citizens Bank NA	31	7	23	\$165,000
PNC BANK NA	35	7	24	\$129,000
ALLEGENT COMMUNITY FCU	7	6	1	\$141,000
FIRST COMMONWEALTH BANK	10	5	4	\$355,000
Quicken Loans	3	3	0	\$169,000
FIRST NIAGARA BANK	5	2	3	\$34,000
Huntington National Bank	7	2	4	\$140,000
KEYBANK NATIONAL ASSOCIATION	6	2	3	\$52,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

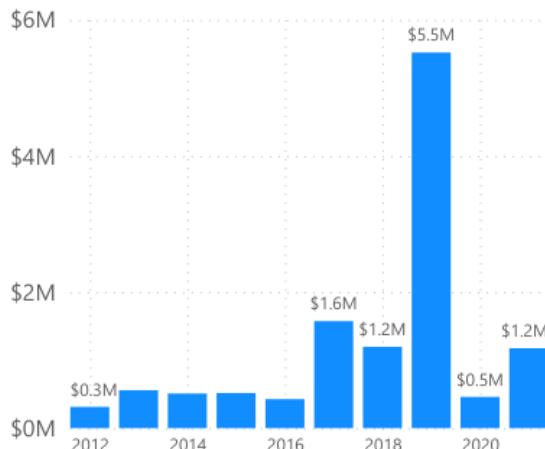
# Homewood South

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

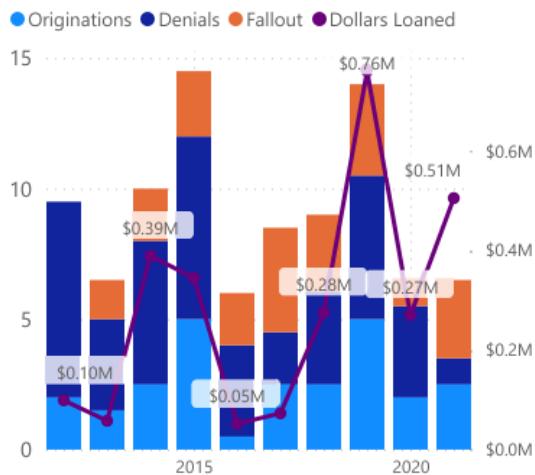


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	38	21	11	\$5,716,000
Citizens Bank National Association	39	11	25	\$505,000
WELLS FARGO BANK NA	17	6	6	\$370,000
DOLLAR BANK FSB	26	5	14	\$105,000
ALLEGENT COMMUNITY FCU	6	4	2	\$119,000
FIRST COMMONWEALTH BANK	6	3	0	\$540,000
RIVERSET CREDIT UNION	7	3	2	\$83,000
ESB BANK	2	2	0	\$173,000
GATEWAY FIRST BANK	3	2	0	\$160,000
Victorian Finance LLC	3	2	0	\$370,000

# Homewood South

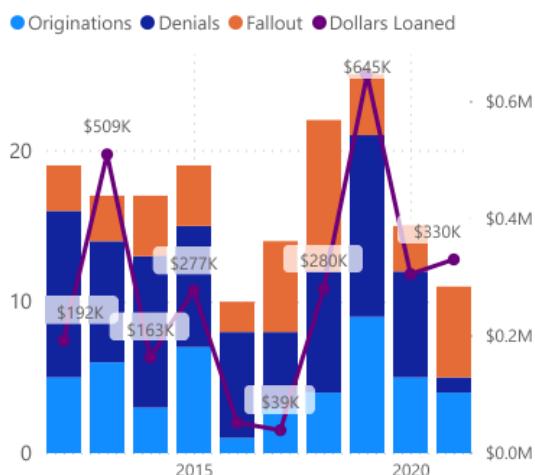
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	23	11	8	\$424,000
Citizens Bank NA	30	10	17	\$495,000
WELLS FARGO BANK NA	15	5	5	\$239,000
DOLLAR BANK FSB	19	3	11	\$42,000
First Commonwealth Bank	4	2	0	\$105,000
GATEWAY FIRST BANK	2	2	0	\$160,000
KeyBank National Association	5	2	1	\$80,000
RIVERSET CREDIT UNION	4	2	1	\$28,000
FIFTH THIRD MORTGAGE COMPANY	4	1	1	\$142,000
QUICKEN LOANS	7	1	5	\$125,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

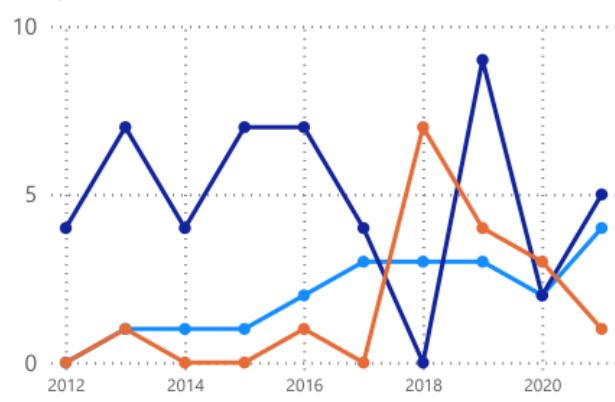
Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK NA	25	11	9	\$484,000
Citizens Bank NA	34	10	22	\$400,000
ALLEGENT COMMUNITY FCU	4	4	0	\$119,000
DOLLAR BANK FSB	23	4	12	\$77,000
WELLS FARGO BANK NA	11	3	4	\$265,000
FIRST COMMONWEALTH BANK	3	2	0	\$445,000
GATEWAY FIRST BANK	3	2	0	\$160,000
KEYBANK NATIONAL ASSOCIATION	7	2	2	\$80,000
Barrington Bank & Trust	2	1	0	\$85,000
Land Home Financial Services Inc	2	1	0	\$155,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

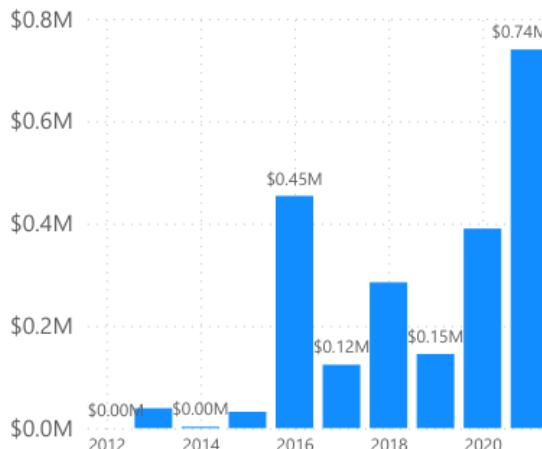
# Homewood West

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

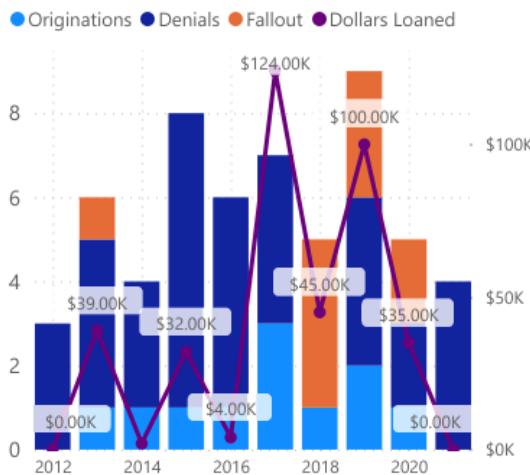


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
S&T BANK	5	3	1	\$705,000
DOLLAR BANK FSB	16	2	12	\$35,000
FIRST COMMONWEALTH BANK	4	2	2	\$57,000
Silver Hill Funding LLC	4	2	0	\$560,000
BANK OF AMERICA NA	2	1	1	\$39,000
CLEARVIEW FEDERAL CREDIT UNION	1	1	0	\$45,000
IFREEDOM DIRECT CORPORATION	1	1	0	\$57,000
Nationstar Mortgage	2	1	1	\$75,000
NEWREZ LLC	2	1	0	\$45,000
NORTHWEST BANK	1	1	0	\$450,000

# Homewood West

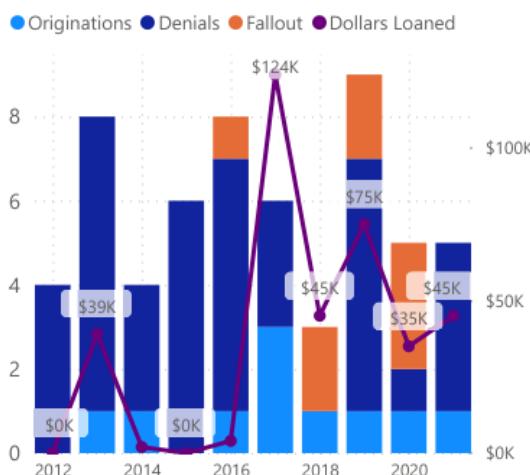
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	14	2	11	\$35,000
First Commonwealth Bank	4	2	2	\$57,000
BANK OF AMERICA N.A.	2	1	1	\$39,000
Clearview Federal Credit Union	1	1	0	\$45,000
IFREEDOM DIRECT CORPORATION	1	1	0	\$57,000
KeyBank National Association	2	1	1	\$35,000
Nationstar Mortgage	1	1	0	\$75,000
PITTSBURGH FIREFIGHTERS FCU	1	1	0	\$34,000
RIVERSET CREDIT UNION	4	1	3	\$4,000
Citizens Bank NA	5	0	4	\$0

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

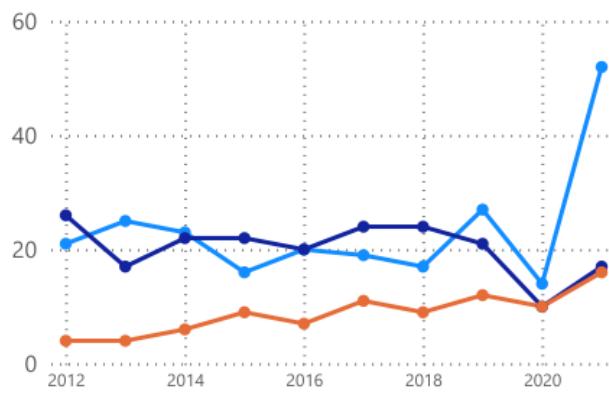
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	12	2	9	\$35,000
BANK OF AMERICA NA	2	1	1	\$39,000
CLEARVIEW FEDERAL CREDIT UNION	1	1	0	\$45,000
IFREEDOM DIRECT CORPORATION	1	1	0	\$57,000
KEYBANK NATIONAL ASSOCIATION	2	1	1	\$35,000
Nationstar Mortgage	1	1	0	\$75,000
NEWREZ LLC	2	1	0	\$45,000
PITTSBURGH FIREFIGHTERS FCU	1	1	0	\$34,000
RIVERSET CREDIT UNION	4	1	3	\$4,000
Citizens Bank NA	10	0	8	\$0

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

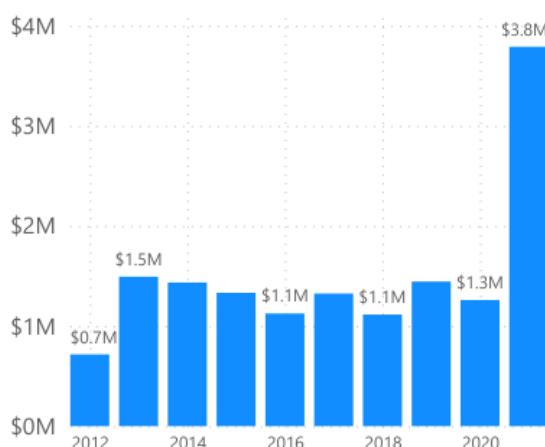
# Knoxville

**Loan Actions by Year**

● Originations ● Denials ● Fallout



**Dollars Loaned by Activity Year**

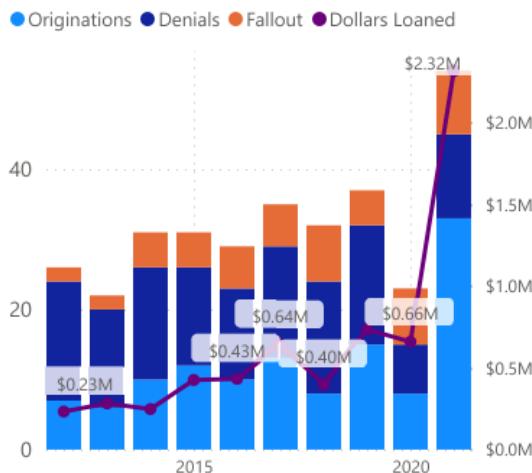


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	74	34	34	\$1,602,000
Citizens Bank National Association	39	16	20	\$785,000
FIRST NATIONAL BANK OF PA	34	13	15	\$628,000
QUICKEN LOANS	17	12	2	\$695,000
NORTHWEST BANK	18	11	6	\$362,000
PNC BANK NA	35	11	16	\$344,000
FIRST COMMONWEALTH BANK	20	9	9	\$834,000
SSB Bank	8	8	0	\$1,519,000
UNITED AMERICAN SAVINGS BANK	7	6	1	\$279,000
S&T BANK	12	5	4	\$352,000

# Knoxville

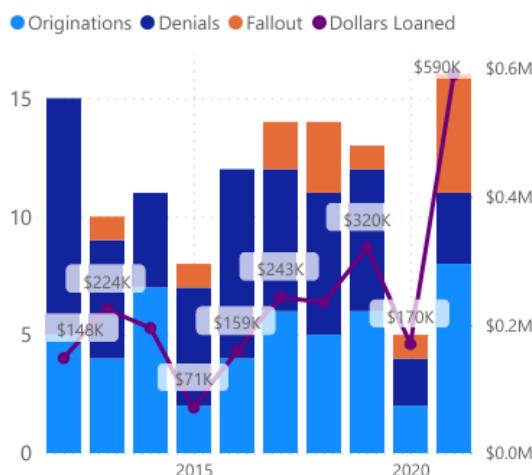
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	55	21	30	\$979,000
QUICKEN LOANS	12	9	1	\$488,000
PNC BANK N.A.	25	8	10	\$217,000
Northwest Bank	13	7	5	\$238,000
Citizens Bank NA	13	6	5	\$406,000
First Commonwealth Bank	8	4	4	\$224,000
KeyBank National Association	8	4	4	\$130,000
FIRST NATIONAL BANK OF PA	20	3	12	\$95,000
HOWARD HANNA FINANCIAL SERVICES INC	4	3	0	\$165,000
PHH HOME LOANS	3	3	0	\$171,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

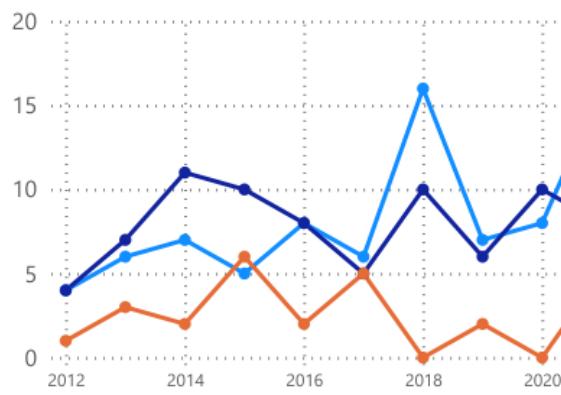
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	34	16	17	\$811,000
Citizens Bank NA	13	5	8	\$180,000
PNC BANK NA	10	4	4	\$104,000
ALLEGENT COMMUNITY FCU	3	3	0	\$54,000
FIRST COMMONWEALTH BANK	4	2	2	\$140,000
Huntington National Bank	5	2	2	\$140,000
RIVERSET CREDIT UNION	3	2	1	\$6,000
UNION HOME MORTGAGE	2	2	0	\$120,000
Victorian Finance LLC	2	2	0	\$133,000
S&T Bank	2	1	1	\$125,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

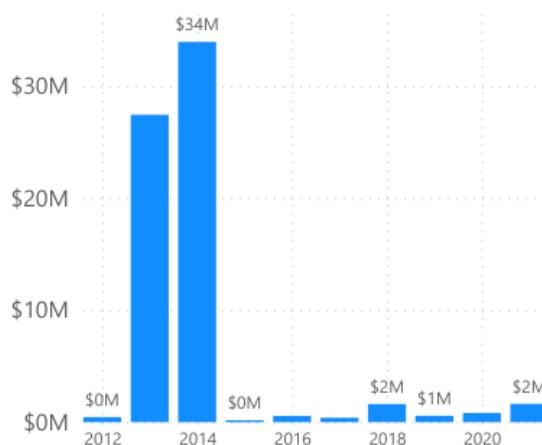
# Larimer

**Loan Actions by Year**

● Originations ● Denials ● Fallout



**Dollars Loaned by Activity Year**

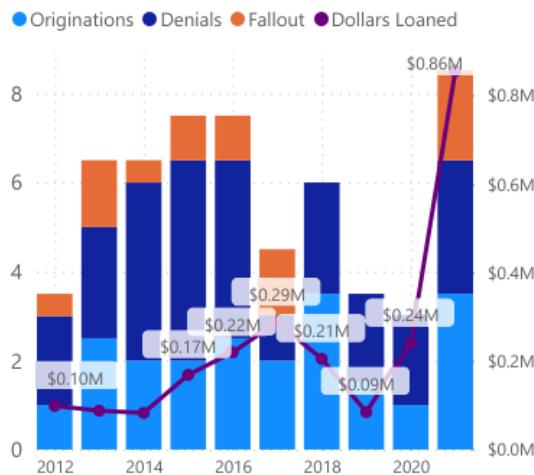


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	25	15	8	\$27,839,000
Citizens Bank National Association	26	8	16	\$361,000
PNC BANK NA	18	7	8	\$278,000
FIRST COMMONWEALTH BANK	10	6	3	\$650,000
KEYBANK NATIONAL ASSOCIATION	9	3	5	\$55,000
TRISTATE CAPITAL BANK	3	3	0	\$982,000
FIRST NATIONAL BANK OF PA	2	2	0	\$220,000
HOWARD HANNA FINANCIAL SERVICES INC	2	2	0	\$198,000
PRIMELENDING	2	2	0	\$280,000
Victorian Finance LLC	2	2	0	\$270,000

# Larimer

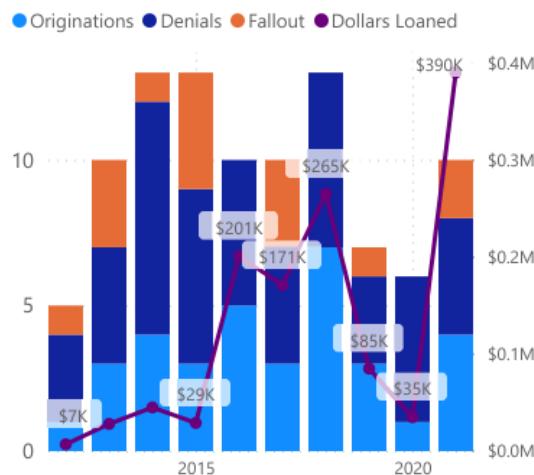
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	16	8	7	\$151,000
PNC BANK N.A.	15	6	6	\$233,000
Citizens Bank NA	17	5	10	\$196,000
KeyBank National Association	6	3	2	\$55,000
First Commonwealth Bank	4	2	2	\$280,000
PRIMELENDING	2	2	0	\$280,000
ALLEGENT COMMUNITY FCU	7	1	6	\$3,000
Citizens Bank of Pennsylvania	2	1	1	\$65,000
QUICKEN LOANS	3	1	1	\$73,000
RIVERSET CREDIT UNION	4	1	3	\$1,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

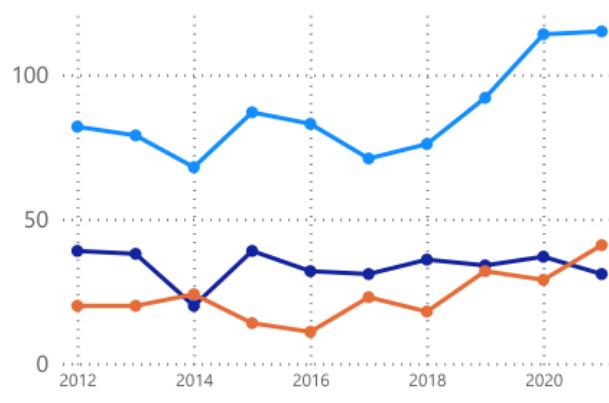
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	13	7	5	\$110,000
Citizens Bank NA	20	6	13	\$212,000
KEYBANK NATIONAL ASSOCIATION	7	3	3	\$55,000
PNC BANK NA	7	3	3	\$70,000
FIRST COMMONWEALTH BANK	3	2	1	\$350,000
ALLEGENT COMMUNITY FCU	4	1	3	\$3,000
Huntington National Bank	3	1	2	\$35,000
PA STATE EMPLOYEES CU	2	1	1	\$25,000
Quicken Loans	3	1	1	\$73,000
RIVERSET CREDIT UNION	3	1	2	\$1,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

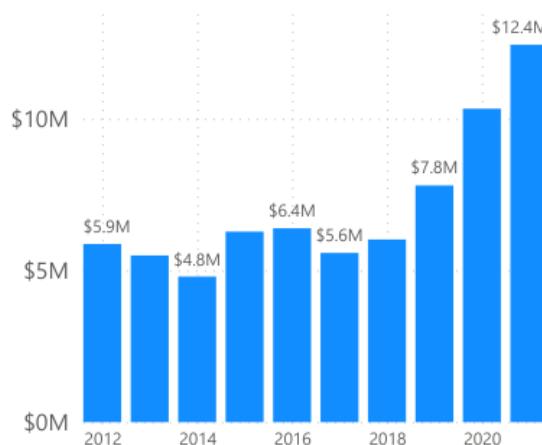
# Lincoln Place

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

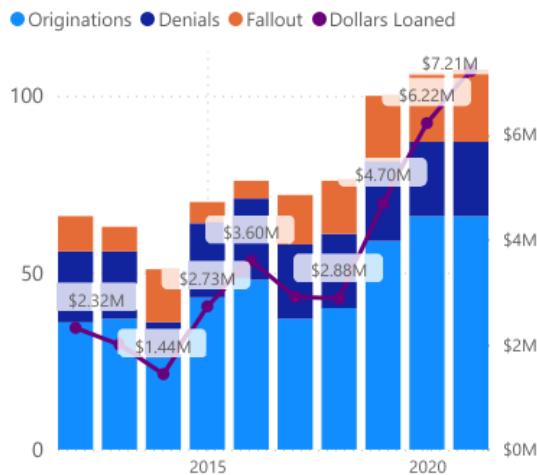


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	132	83	36	\$6,447,000
PNC BANK NA	144	76	51	\$5,277,000
FIRST COMMONWEALTH BANK	131	72	33	\$4,296,000
QUICKEN LOANS	70	47	17	\$4,049,000
Citizens Bank National Association	95	45	34	\$3,212,000
WELLS FARGO BANK NA	59	35	15	\$2,616,000
FIRST NATIONAL BANK OF PA	45	32	10	\$2,030,000
HOWARD HANNA FINANCIAL SERVICES INC	37	32	1	\$2,867,000
Victorian Finance LLC	28	25	0	\$2,640,000
PITTSBURGH FIREFIGHTERS FCU	20	20	0	\$1,615,000

# Lincoln Place

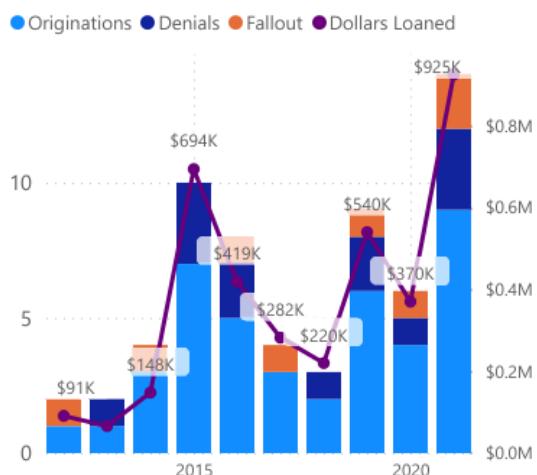
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	73	40	25	\$2,557,000
First Commonwealth Bank	74	35	22	\$2,034,000
PNC BANK N.A.	74	34	26	\$2,224,000
QUICKEN LOANS	43	29	11	\$2,296,000
Citizens Bank NA	43	22	12	\$1,712,000
WELLS FARGO BANK NA	28	15	8	\$1,217,000
FIRST NATIONAL BANK OF PA	19	14	2	\$942,000
HOWARD HANNA MORTGAGE SERVICES	16	13	1	\$960,000
Victorian Finance LLC	15	12	0	\$1,232,000
Citizens Bank of Pennsylvania	27	11	16	\$553,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

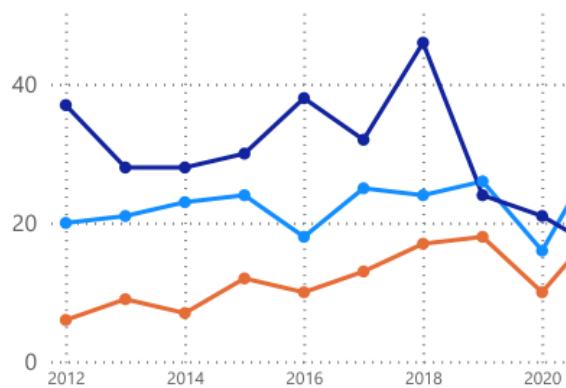
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	7	4	1	\$401,000
FIRST COMMONWEALTH BANK	5	4	1	\$330,000
HOWARD HANNA FINANCIAL SERVICES INC	3	3	0	\$140,000
JPMORGAN CHASE BANK NA	3	2	0	\$148,000
SSB Bank	2	2	0	\$120,000
WELLS FARGO BANK NA	5	2	3	\$85,000
AMERICAN FINANCIAL MORTGAGE CO	2	1	1	\$145,000
EQUITY RESOURCES INC	2	1	0	\$75,000
NEWREZ LLC	2	1	0	\$105,000
Quicken Loans	2	1	0	\$121,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

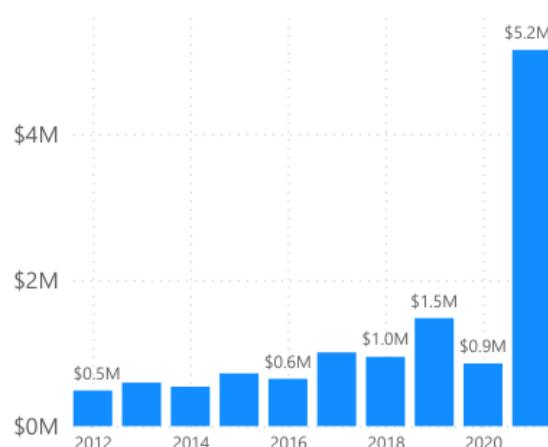
# Lincoln-Lemington-Belmar

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

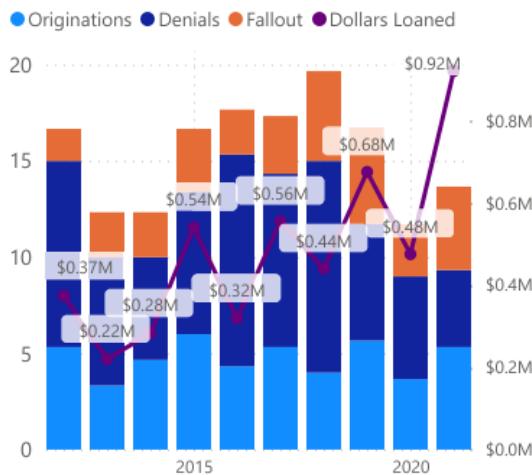


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	100	37	47	\$1,291,000
Citizens Bank National Association	75	28	43	\$846,000
RIVERSET CREDIT UNION	33	22	9	\$601,000
PNC BANK NA	69	17	39	\$395,000
ALLEGENT COMMUNITY FCU	19	13	5	\$157,000
FIRST COMMONWEALTH BANK	21	10	9	\$848,000
FIRST NATIONAL BANK OF PA	23	10	9	\$522,000
QUICKEN LOANS	19	7	11	\$490,000
WELLS FARGO BANK NA	17	6	9	\$294,000
HOWARD HANNA FINANCIAL SERVICES INC	6	5	0	\$210,000

# Lincoln-Lemington-Belmar

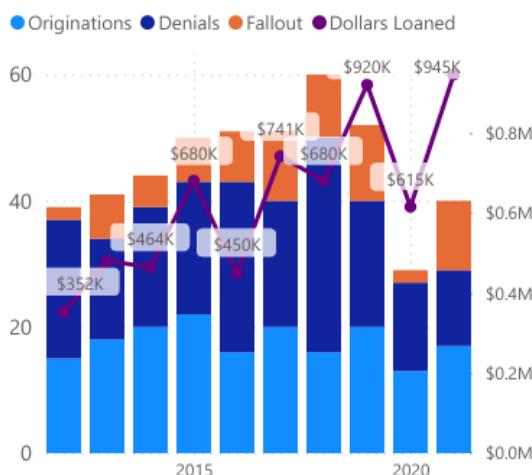
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	79	25	40	\$762,000
Citizens Bank NA	48	18	26	\$501,000
PNC BANK N.A.	50	13	29	\$329,000
ALLEGENT COMMUNITY FCU	17	11	5	\$137,000
RIVERSET CREDIT UNION	18	8	8	\$78,000
First Commonwealth Bank	11	5	5	\$325,000
FIRST NATIONAL BANK OF PA	13	4	5	\$125,000
Northwest Bank	5	4	1	\$170,000
WELLS FARGO BANK NA	12	4	6	\$197,000
QUICKEN LOANS	11	3	8	\$132,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

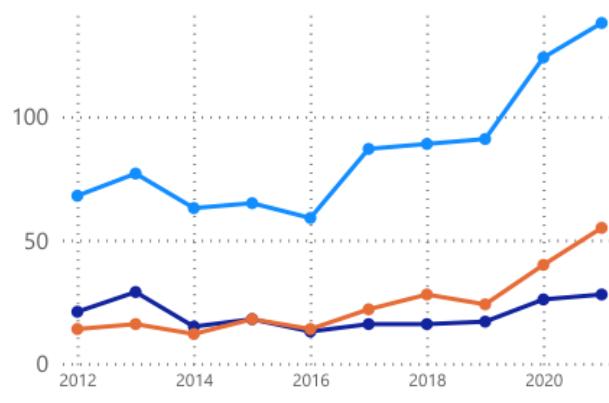
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	82	30	42	\$952,000
Citizens Bank NA	60	21	36	\$631,000
RIVERSET CREDIT UNION	25	18	7	\$457,000
PNC BANK NA	53	16	29	\$350,000
ALLEGENT COMMUNITY FCU	17	14	3	\$271,000
FIRST NATIONAL BANK OF PA	22	9	9	\$307,000
Quicken Loans	13	5	7	\$290,000
WELLS FARGO BANK NA	14	5	7	\$249,000
FIRST COMMONWEALTH BANK	13	4	8	\$267,000
WESBANCO BANK INC	8	4	2	\$70,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

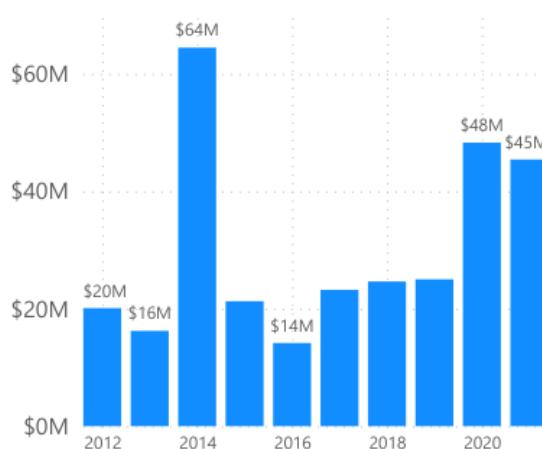
# Lower Lawrenceville

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

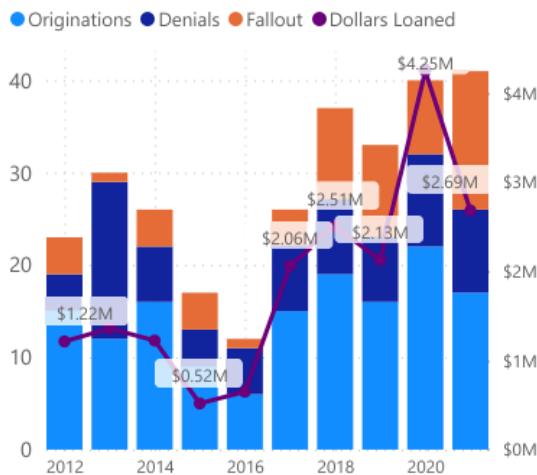


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	100	59	23	\$33,996,000
WELLS FARGO BANK NA	73	53	8	\$13,105,000
PNC BANK NA	76	45	15	\$7,453,000
FIRST NATIONAL BANK OF PA	57	43	8	\$9,511,000
HOWARD HANNA FINANCIAL SERVICES INC	43	35	4	\$8,542,000
Citizens Bank National Association	75	33	27	\$6,187,000
QUICKEN LOANS	44	32	6	\$7,483,000
WESBANCO BANK INC	34	28	4	\$8,690,000
FIRST COMMONWEALTH BANK	45	22	20	\$3,603,000
Huntington National Bank	27	22	2	\$7,146,000

# Lower Lawrenceville

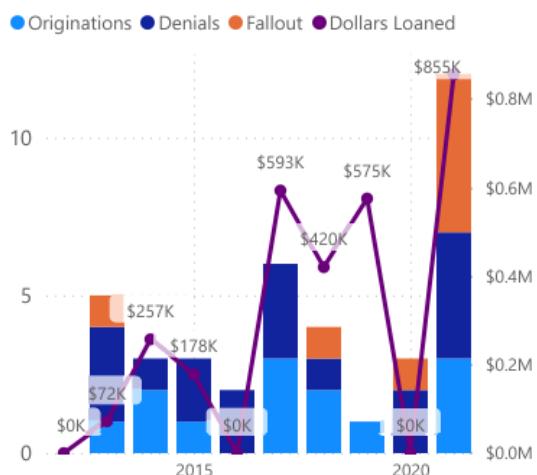
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	38	17	15	\$1,542,000
PNC BANK N.A.	26	13	6	\$566,000
FIRST NATIONAL BANK OF PA	16	10	4	\$1,561,000
QUICKEN LOANS	9	7	1	\$936,000
Citizens Bank NA	12	6	2	\$857,000
First Commonwealth Bank	20	6	12	\$617,000
UNION NATIONAL MORTGAGE CO.	5	4	1	\$430,000
WELLS FARGO BANK NA	7	4	0	\$394,000
Citizens Bank of Pennsylvania	12	3	9	\$100,000
Guaranteed Rate Inc.	5	3	1	\$535,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

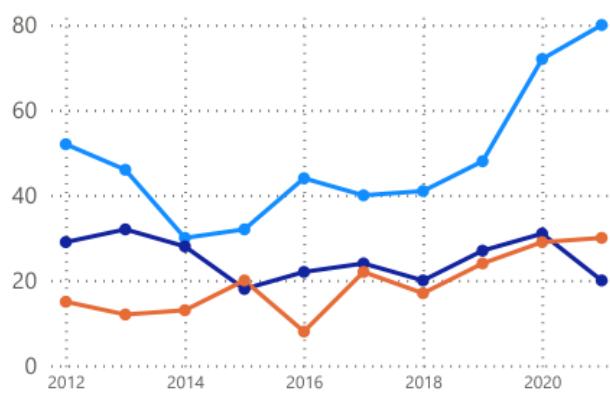
Financial Institution	App	Orig	Deny	Loans (\$)
RIVERSET CREDIT UNION	3	3	0	\$262,000
Citizens Bank NA	3	2	1	\$750,000
CrossCountry Mortgage Inc	1	1	0	\$305,000
DOLLAR BANK FSB	8	1	6	\$318,000
FIFTH THIRD MORTGAGE COMPANY	1	1	0	\$245,000
FIRST NATIONAL BANK OF PA	1	1	0	\$195,000
GREENBOX LOANS INC	3	1	0	\$375,000
JLB Corp dba Golden Oak Lending	2	1	0	\$65,000
WELLS FARGO BANK NA	2	1	1	\$210,000
WESBANCO BANK INC	1	1	0	\$225,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

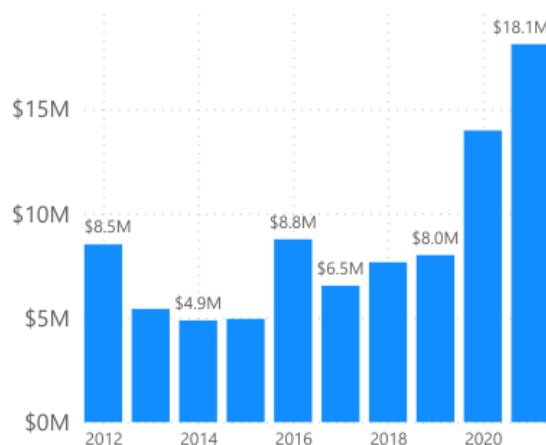
# Manchester

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

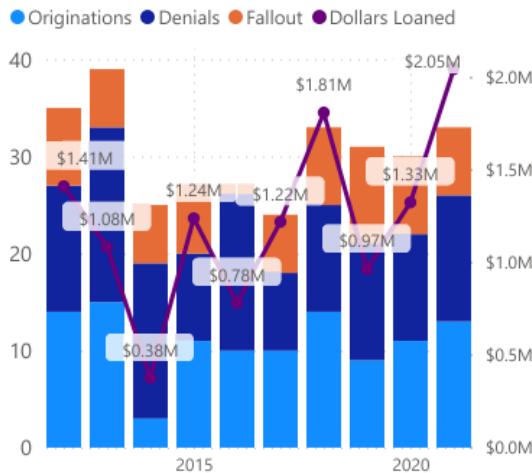


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	78	40	29	\$6,309,000
PNC BANK NA	69	35	21	\$4,763,000
WESBANCO BANK INC	36	28	6	\$6,499,000
HOWARD HANNA FINANCIAL SERVICES INC	31	25	4	\$4,541,000
FIRST NATIONAL BANK OF PA	39	24	10	\$3,033,000
WELLS FARGO BANK NA	36	21	10	\$3,017,000
QUICKEN LOANS	41	18	15	\$3,355,000
Citizens Bank National Association	44	16	20	\$1,682,000
Huntington National Bank	26	13	10	\$2,673,000
FIRST COMMONWEALTH BANK	21	12	5	\$2,261,000

# Manchester

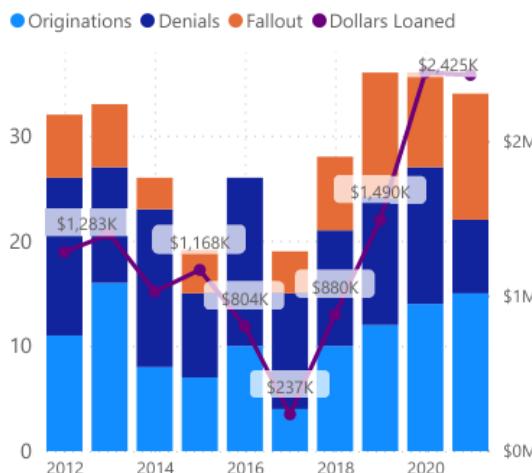
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	38	14	18	\$1,503,000
Citizens Bank NA	17	6	7	\$692,000
FIRST NATIONAL BANK OF PA	15	5	8	\$363,000
HOWARD HANNA MORTGAGE SERVICES	7	5	2	\$586,000
PNC BANK N.A.	21	5	11	\$609,000
QUICKEN LOANS	12	4	5	\$507,000
WELLS FARGO BANK NA	10	4	4	\$445,000
WesBanco Bank Inc.	9	4	5	\$436,000
Citizens Bank of Pennsylvania	8	3	3	\$55,000
KeyBank National Association	9	3	4	\$465,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

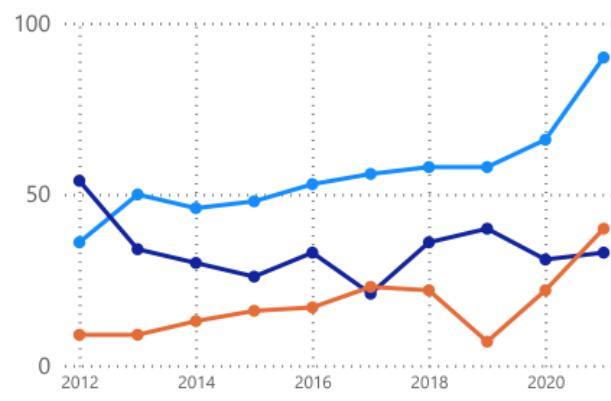
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	32	15	14	\$1,851,000
PNC BANK NA	32	12	15	\$1,285,000
WESBANCO BANK INC	11	7	3	\$1,218,000
Citizens Bank NA	20	6	11	\$380,000
FIRST NATIONAL BANK OF PA	12	5	6	\$482,000
WELLS FARGO BANK NA	12	5	6	\$752,000
RIVERSET CREDIT UNION	8	4	2	\$69,000
ALLEGENT COMMUNITY FCU	8	3	4	\$101,000
Huntington National Bank	9	3	3	\$205,000
KEYBANK NATIONAL ASSOCIATION	8	3	4	\$405,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

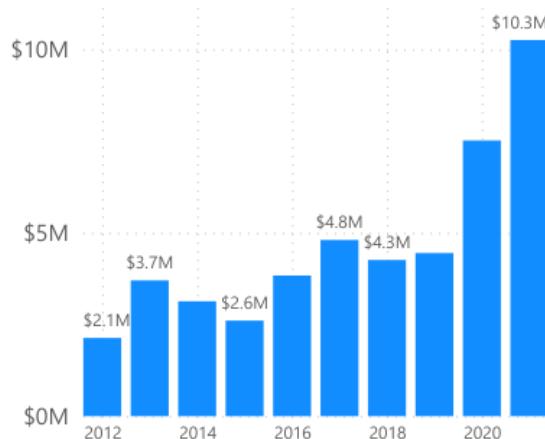
# Marshall-Shadeland

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

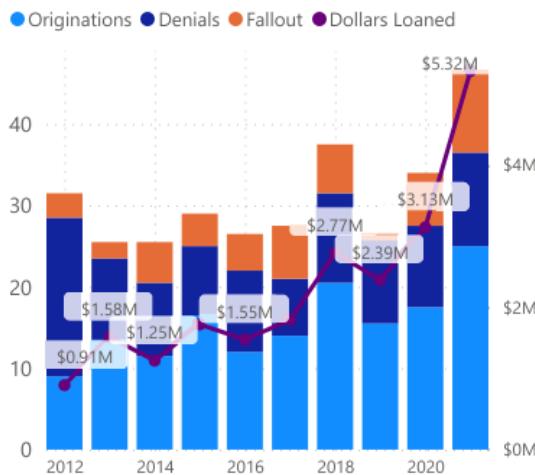


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	100	47	34	\$3,036,000
DOLLAR BANK FSB	93	44	37	\$3,713,000
FIRST NATIONAL BANK OF PA	61	34	23	\$3,091,000
S&T BANK	42	29	5	\$1,907,000
WESBANCO BANK INC	54	27	24	\$1,977,000
Citizens Bank National Association	69	24	39	\$1,485,000
QUICKEN LOANS	35	24	7	\$1,630,000
HOWARD HANNA FINANCIAL SERVICES INC	21	19	0	\$1,403,000
FIRST COMMONWEALTH BANK	21	12	8	\$1,054,000
SSB Bank	15	12	2	\$2,154,000

# Marshall-Shadeland

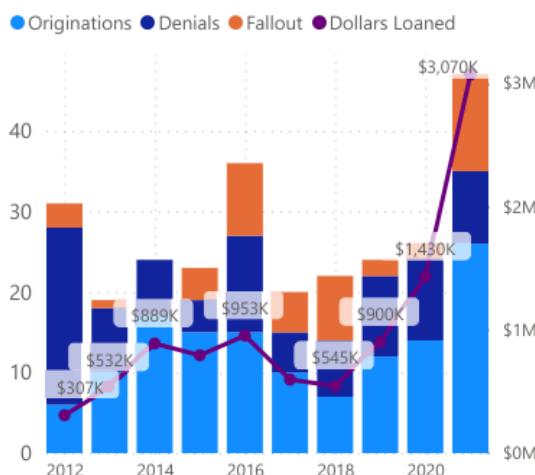
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	63	28	25	\$1,786,000
PNC BANK N.A.	53	23	21	\$1,661,000
QUICKEN LOANS	28	18	6	\$1,257,000
WesBanco Bank Inc.	36	18	18	\$938,000
FIRST NATIONAL BANK OF PA	28	16	10	\$924,000
Citizens Bank NA	35	14	18	\$962,000
HOWARD HANNA MORTGAGE SERVICES	12	11	0	\$572,000
First Commonwealth Bank	15	8	7	\$837,000
Reliance First Capital LLC	12	7	3	\$623,000
WELLS FARGO BANK NA	16	7	5	\$529,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

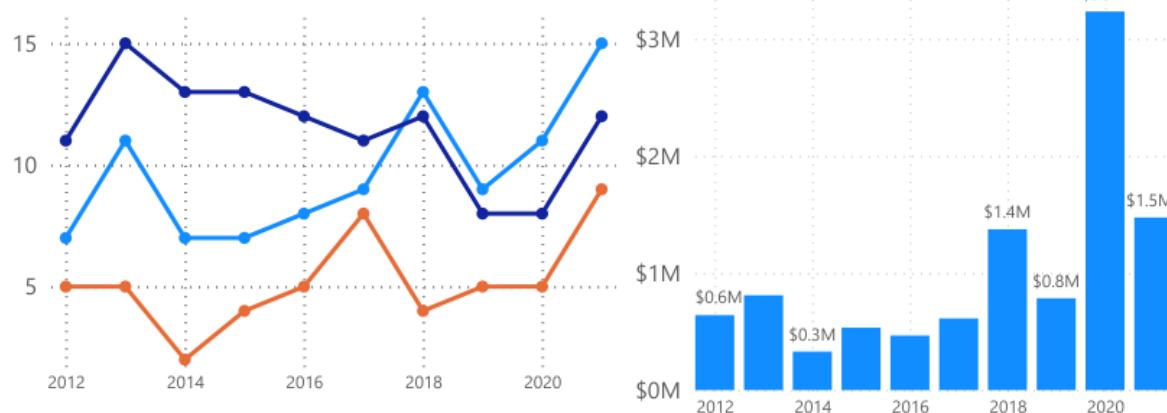
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	35	14	18	\$923,000
PNC BANK NA	25	12	9	\$749,000
FIRST COMMONWEALTH BANK	12	10	2	\$944,000
FIRST NATIONAL BANK OF PA	11	6	4	\$355,000
Citizens Bank NA	17	5	12	\$278,000
HOWARD HANNA FINANCIAL SERVICES INC	6	5	0	\$432,000
Nationstar Mortgage	6	5	0	\$355,000
Quicken Loans	9	5	1	\$408,000
RIVERSET CREDIT UNION	8	5	2	\$37,000
WESBANCO BANK INC	8	5	3	\$329,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

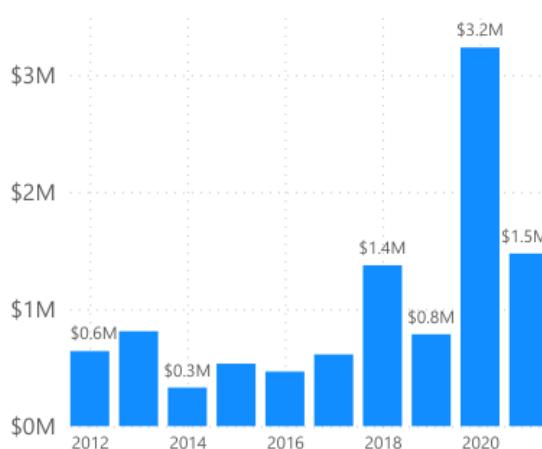
# Middle Hill

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

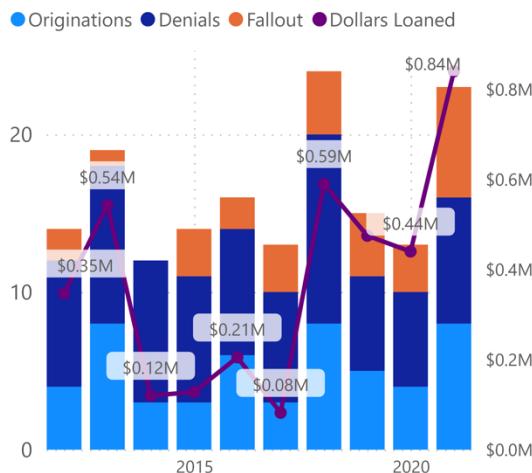


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
Citizens Bank National Association	24	10	12	\$509,000
DOLLAR BANK FSB	34	10	24	\$1,207,000
PNC BANK NA	20	6	9	\$469,000
QUICKEN LOANS	7	5	2	\$425,000
FIRST COMMONWEALTH BANK	12	4	4	\$461,000
RIVERSET CREDIT UNION	9	4	2	\$70,000
ALLEGENT COMMUNITY FCU	6	3	2	\$22,000
ESB BANK	3	3	0	\$276,000
WESBANCO BANK INC	3	3	0	\$455,000
HOWARD HANNA FINANCIAL SERVICES INC	3	2	0	\$277,000

# Middle Hill

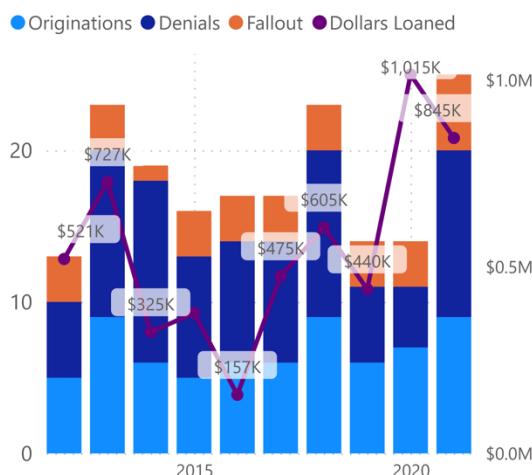
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	26	7	19	\$452,000
Citizens Bank NA	12	6	4	\$400,000
PNC BANK N.A.	13	4	7	\$343,000
ESB BANK	3	3	0	\$276,000
First Commonwealth Bank	5	3	0	\$345,000
Citizens Bank of Pennsylvania	7	2	5	\$69,000
FIRST NATIONAL BANK OF PA	10	2	7	\$230,000
Northwest Bank	3	2	1	\$110,000
RIVERSET CREDIT UNION	6	2	2	\$20,000
WesBanco Bank Inc.	2	2	0	\$210,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

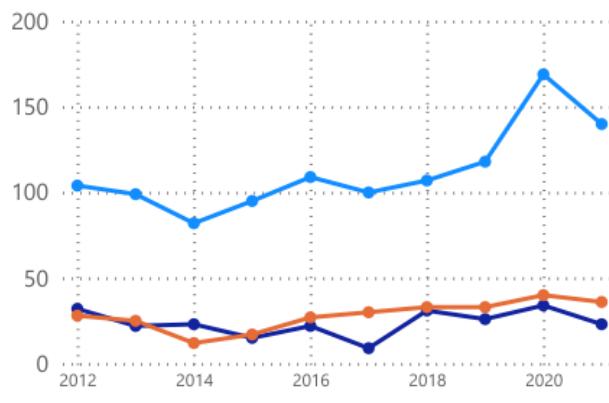
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	25	9	16	\$702,000
Citizens Bank NA	20	8	11	\$430,000
PNC BANK NA	19	6	9	\$469,000
ALLEGENT COMMUNITY FCU	4	3	0	\$22,000
ESB BANK	3	3	0	\$276,000
FIRST COMMONWEALTH BANK	5	3	1	\$345,000
RIVERSET CREDIT UNION	6	3	2	\$65,000
FIRST NATIONAL BANK OF PA	10	2	8	\$230,000
PACIFIC UNION FINANCIAL LLC	3	2	1	\$137,000
Quicken Loans	3	2	1	\$200,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

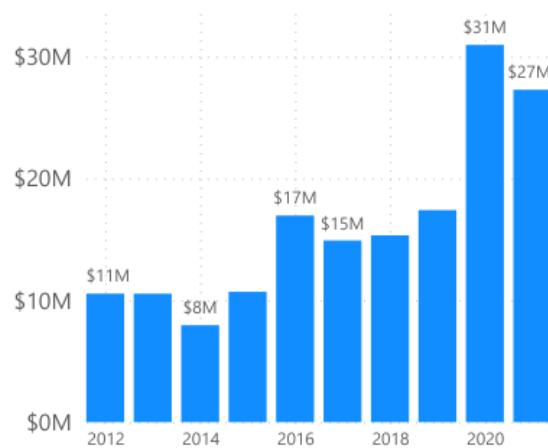
# Morningside

**Loan Actions by Year**

● Originations ● Denials ● Fallout



**Dollars Loaned by Activity Year**

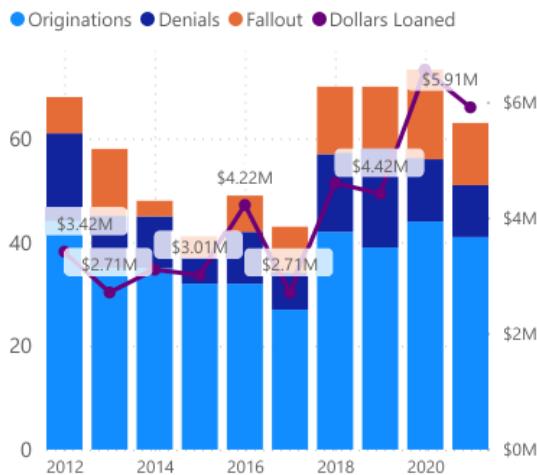


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	206	129	50	\$13,596,000
DOLLAR BANK FSB	135	93	18	\$9,215,000
QUICKEN LOANS	95	71	16	\$10,353,000
WELLS FARGO BANK NA	84	61	8	\$9,079,000
HOWARD HANNA FINANCIAL SERVICES INC	60	54	0	\$9,798,000
Citizens Bank National Association	75	46	21	\$6,278,000
FIRST COMMONWEALTH BANK	88	42	31	\$5,086,000
FIRST NATIONAL BANK OF PA	59	42	11	\$5,369,000
Huntington National Bank	32	24	5	\$4,478,000
WEST PENN FINANCIAL	24	23	0	\$4,356,000

# Morningside

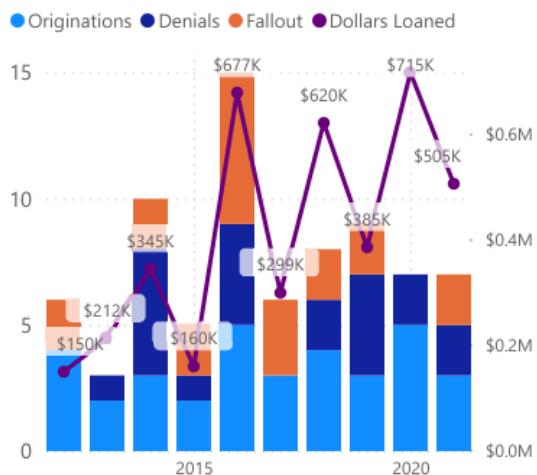
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	74	43	20	\$3,661,000
DOLLAR BANK FSB	59	42	10	\$3,181,000
QUICKEN LOANS	47	35	9	\$4,205,000
First Commonwealth Bank	48	21	19	\$1,433,000
WELLS FARGO BANK NA	26	19	2	\$2,331,000
Citizens Bank NA	24	14	6	\$1,703,000
FIRST NATIONAL BANK OF PA	17	10	5	\$967,000
HOWARD HANNA MORTGAGE SERVICES	11	10	0	\$1,250,000
PHH HOME LOANS	8	6	0	\$636,000
Victorian Finance LLC	9	6	1	\$995,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

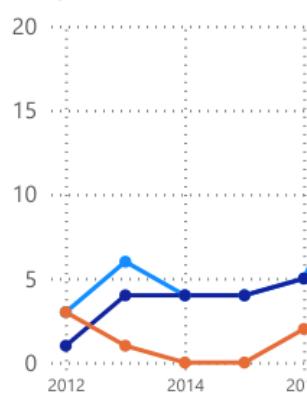
Financial Institution	App	Orig	Deny	Loans (\$)
Quicken Loans	9	6	2	\$917,000
RIVERSET CREDIT UNION	4	4	0	\$216,000
Citizens Bank NA	4	2	2	\$130,000
DOLLAR BANK FSB	7	2	2	\$18,000
Huntington National Bank	2	2	0	\$174,000
MOVEMENT MORTGAGE LLC	2	2	0	\$440,000
NATIONSTAR MORTGAGE LLC	3	2	1	\$187,000
WELLS FARGO BANK NA	2	2	0	\$253,000
PNC BANK NA	3	1	1	\$103,000
Victorian Finance LLC	3	1	1	\$115,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

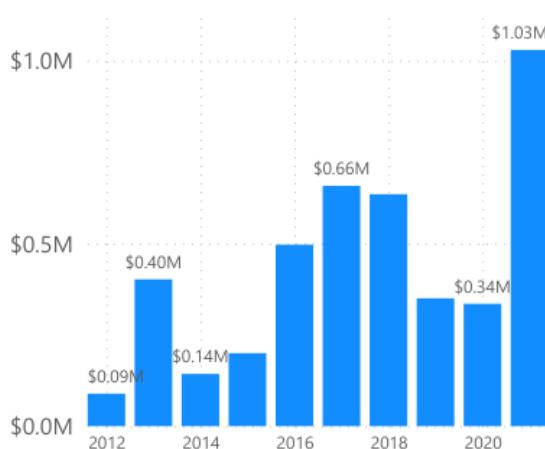
# Mt. Oliver/St. Clair

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

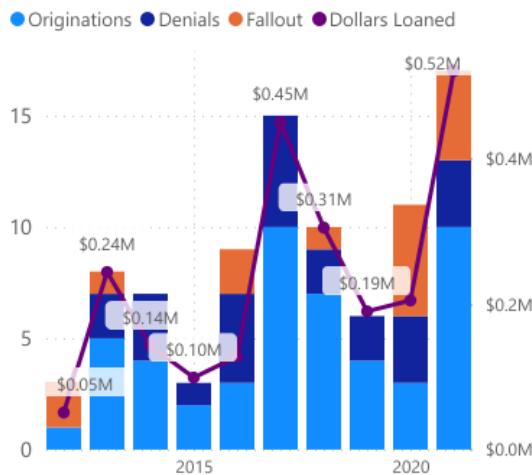


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	21	16	4	\$550,000
PNC BANK NA	13	7	6	\$355,000
Citizens Bank National Association	18	6	8	\$282,000
FIRST NATIONAL BANK OF PA	5	5	0	\$117,000
NORTHWEST BANK	8	5	2	\$118,000
QUICKEN LOANS	8	5	3	\$323,000
S&T BANK	4	4	0	\$630,000
Huntington National Bank	4	2	1	\$140,000
JLB Corp dba Golden Oak Lending	2	2	0	\$150,000
NAVY FEDERAL CREDIT UNION	3	2	0	\$190,000

# Mt. Oliver/St. Clair

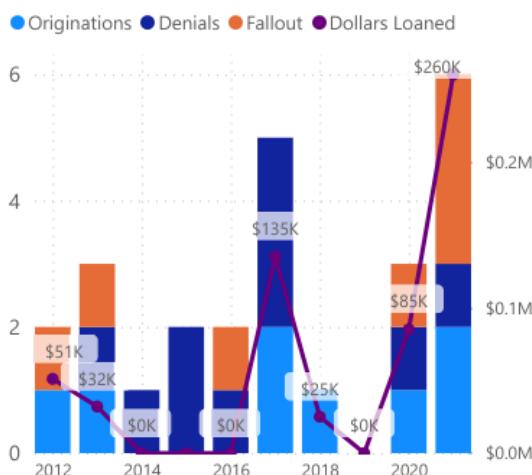
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	17	12	4	\$435,000
PNC BANK N.A.	10	6	4	\$310,000
Northwest Bank	8	5	2	\$118,000
QUICKEN LOANS	7	5	2	\$323,000
Citizens Bank NA	12	4	4	\$192,000
Huntington National Bank	4	2	1	\$140,000
JLB Corp dba Golden Oak Lending	2	2	0	\$150,000
RIVERSET CREDIT UNION	3	2	1	\$97,000
Citizens Bank of Pennsylvania	2	1	1	\$25,000
First Commonwealth Bank	3	1	1	\$85,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

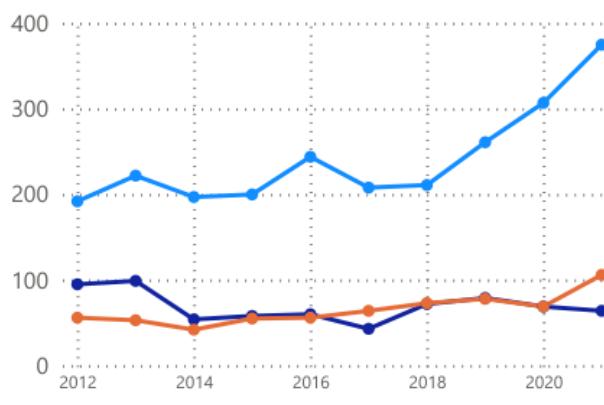
Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	3	2	0	\$82,000
DOLLAR BANK FSB	4	1	3	\$32,000
FIRST COMMONWEALTH BANK	3	1	1	\$85,000
Hometown Equity Mortgage LLC	1	1	0	\$95,000
MORTGAGE LENDERS OF AMERICA	1	1	0	\$78,000
PNC BANK NA	2	1	1	\$51,000
Waterstone Mortgage Corp	1	1	0	\$165,000
AmeriSave Mortgage Company	2	0	0	\$0
SUNTRUST BANKS INC	1	0	1	\$0
UNITED BANK INC	1	0	0	\$0

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

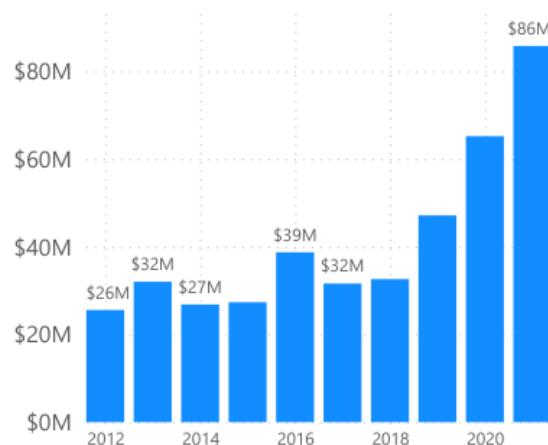
# Mount Washington

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

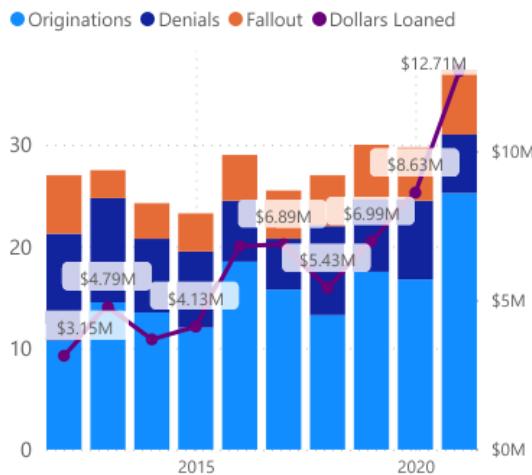


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	293	186	65	\$32,888,000
PNC BANK NA	352	183	103	\$24,149,000
FIRST NATIONAL BANK OF PA	197	136	50	\$23,763,000
QUICKEN LOANS	136	103	27	\$15,788,000
WELLS FARGO BANK NA	164	93	33	\$14,197,000
Citizens Bank National Association	138	80	50	\$14,199,000
HOWARD HANNA FINANCIAL SERVICES INC	80	62	5	\$10,107,000
APOLLO TRUST COMPANY	55	51	2	\$12,207,000
Victorian Finance LLC	69	51	3	\$6,843,000
FIRST COMMONWEALTH BANK	89	50	22	\$6,022,000

# Mount Washington

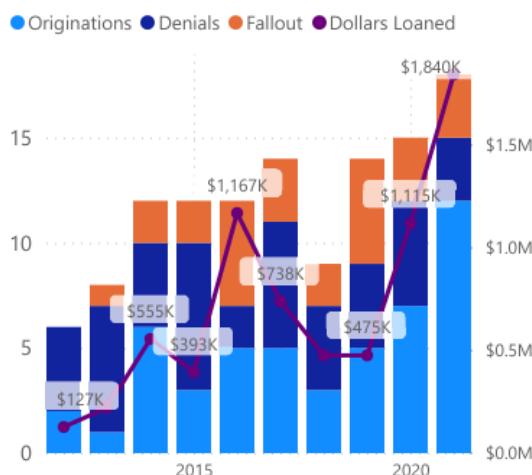
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	107	60	37	\$4,250,000
PNC BANK N.A.	123	51	47	\$3,712,000
QUICKEN LOANS	43	32	9	\$3,480,000
WELLS FARGO BANK NA	46	26	9	\$2,757,000
FIRST NATIONAL BANK OF PA	58	25	27	\$1,700,000
Citizens Bank NA	39	23	12	\$2,664,000
Victorian Finance LLC	23	18	1	\$2,120,000
KeyBank National Association	28	16	7	\$955,000
Clearview Federal Credit Union	25	15	9	\$1,106,000
HOWARD HANNA MORTGAGE SERVICES	20	14	2	\$1,285,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

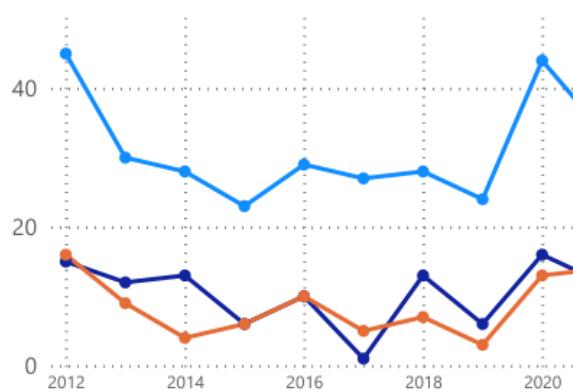
Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	13	5	7	\$576,000
PNC BANK NA	7	5	2	\$831,000
DOLLAR BANK FSB	14	4	7	\$270,000
Quicken Loans	4	4	0	\$301,000
FIRST NATIONAL BANK OF PA	7	3	4	\$493,000
WELLS FARGO BANK NA	4	2	1	\$246,000
Broker Solutions Inc	2	1	0	\$195,000
FIRST COMMONWEALTH BANK	3	1	1	\$125,000
Huntington National Bank	2	1	1	\$169,000
JPMORGAN CHASE BANK NA	2	1	1	\$221,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

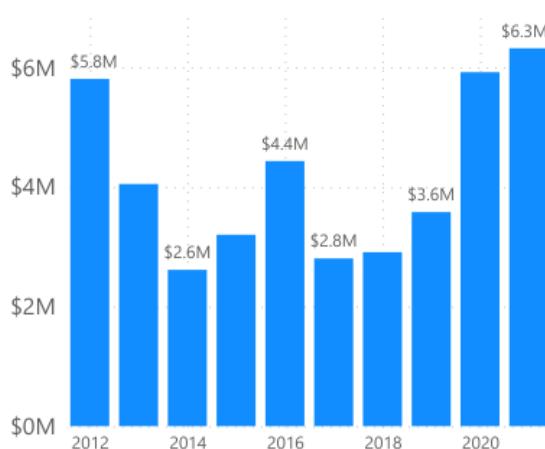
# New Homestead

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

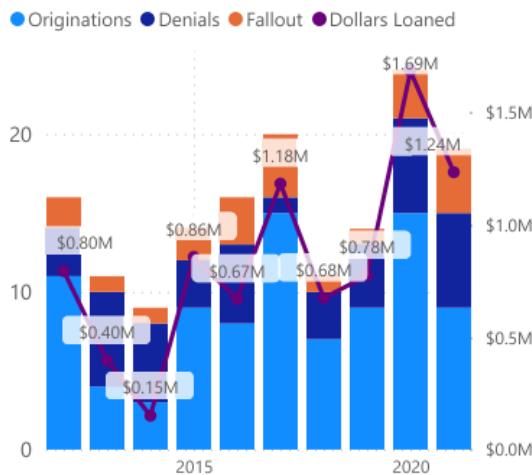


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	41	26	12	\$3,158,000
PNC BANK NA	39	26	9	\$2,452,000
FIRST COMMONWEALTH BANK	38	21	6	\$2,032,000
WELLS FARGO BANK NA	23	17	3	\$2,192,000
Citizens Bank National Association	31	14	13	\$1,978,000
FIRST NATIONAL BANK OF PA	16	14	2	\$2,477,000
QUICKEN LOANS	20	14	6	\$1,824,000
TRI BORO FCU	14	14	0	\$1,096,000
PITTSBURGH FIREFIGHTERS FCU	9	9	0	\$1,124,000
Victorian Finance LLC	9	8	0	\$1,219,000

# New Homestead

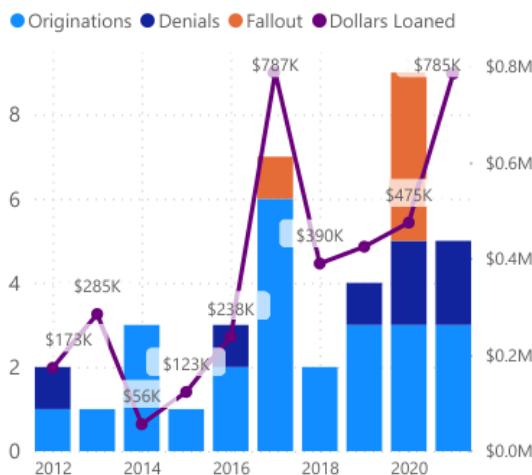
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	10	9	0	\$520,000
DOLLAR BANK FSB	13	7	6	\$577,000
TRI BORO FCU	7	7	0	\$457,000
Tri Boro Federal Credit Union	6	6	0	\$480,000
Citizens Bank NA	12	5	5	\$430,000
Victorian Finance LLC	5	5	0	\$670,000
First Commonwealth Bank	9	4	4	\$284,000
QUICKEN LOANS	6	4	2	\$266,000
Citizens Bank of Pennsylvania	7	3	3	\$116,000
WELLS FARGO BANK NA	5	3	1	\$302,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

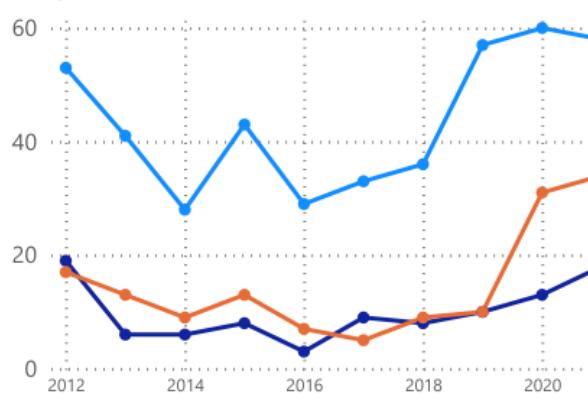
Financial Institution	App	Orig	Deny	Loans (\$)
TRI BORO FCU	3	3	0	\$219,000
MOVEMENT MORTGAGE LLC	2	2	0	\$280,000
Citizens Bank NA	2	1	1	\$45,000
HOWARD HANNA FINANCIAL SERVICES INC	1	1	0	\$335,000
Mortgage Research Center	3	1	0	\$285,000
MORTGAGE RESEARCH CENTER LLC	1	1	0	\$285,000
Nationstar Mortgage	1	1	0	\$305,000
PNC BANK NA	2	1	1	\$132,000
Quicken Loans	3	1	2	\$128,000
Victorian Finance LLC	2	1	0	\$113,000

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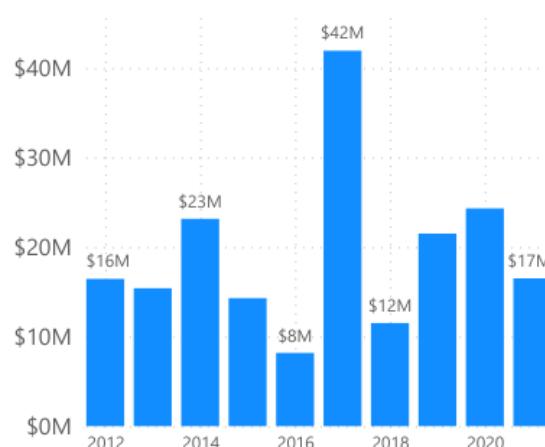
# North Oakland

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

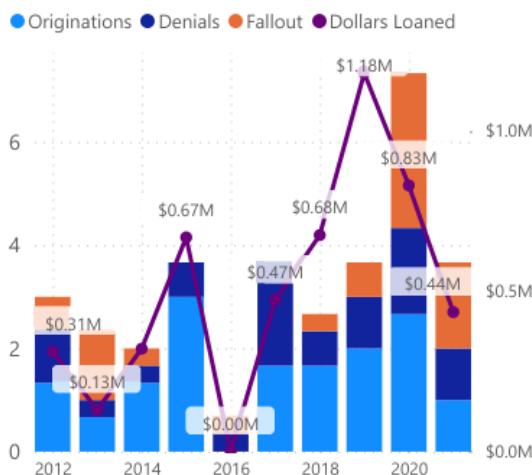


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	57	42	9	\$12,848,000
PNC BANK NA	67	38	13	\$13,196,000
WELLS FARGO BANK NA	52	36	8	\$11,644,000
HOWARD HANNA FINANCIAL SERVICES INC	38	32	1	\$6,859,000
Citizens Bank National Association	43	27	6	\$5,717,000
NEXTIER BANK NA	20	17	0	\$1,726,000
FIRST NATIONAL BANK OF PA	21	13	5	\$3,976,000
EUREKA BANK	14	12	1	\$708,000
JPMORGAN CHASE BANK NA	16	11	3	\$4,047,000
QUICKEN LOANS	17	10	6	\$2,248,000

# North Oakland

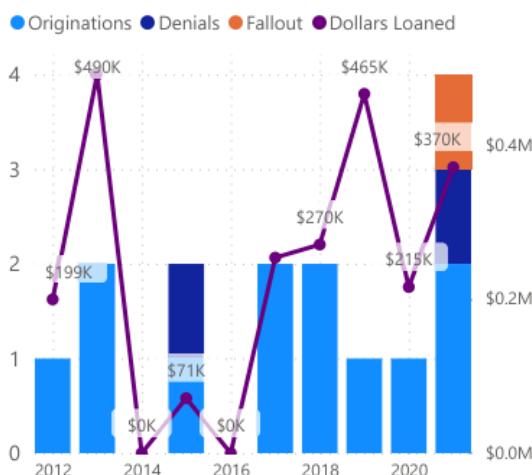
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	8	6	2	\$887,000
PNC BANK N.A.	14	4	7	\$607,000
Citizens Bank NA	5	3	1	\$685,000
First Commonwealth Bank	5	3	2	\$255,000
QUICKEN LOANS	4	3	0	\$335,000
EUREKA BANK	3	2	0	\$100,000
FIRST NATIONAL BANK OF PA	4	2	2	\$120,000
HOWARD HANNA FINANCIAL SERVICES INC	3	2	0	\$220,000
NexTier Bank N.A.	3	2	0	\$120,000
WELLS FARGO BANK NA	3	2	0	\$185,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

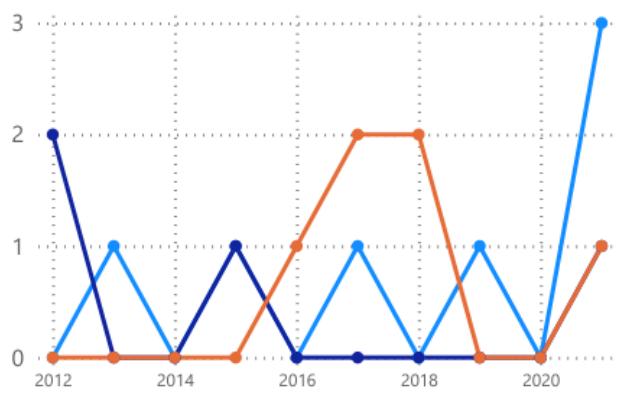
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	6	4	1	\$1,220,000
PNC BANK NA	2	2	0	\$316,000
Citizens Bank NA	1	1	0	\$215,000
FIDELITY SVG BK	1	1	0	\$199,000
FIRST NATIONAL BANK OF PA	1	1	0	\$5,000
HOWARD HANNA FINANCIAL SERVICES INC	1	1	0	\$153,000
Quicken Loans	1	1	0	\$100,000
SecurityNational Mortgage Company	1	1	0	\$125,000
Guaranteed Rate Inc	1	0	1	\$0
WELLS FARGO BANK NA	0	0	0	\$0

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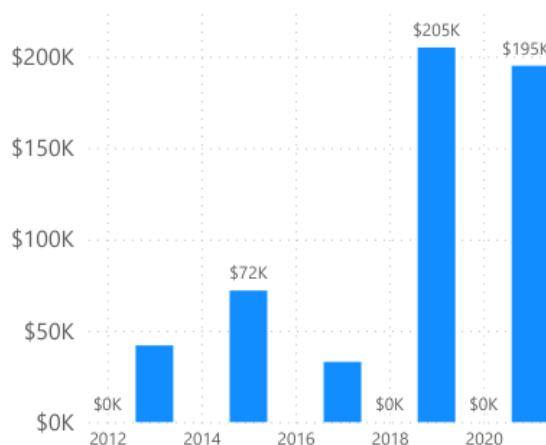
# Northview Heights

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

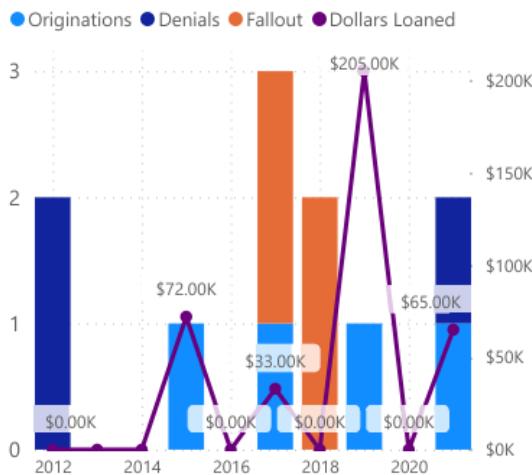


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
GENERATION MORTGAGE COMPANY	1	1	0	\$42,000
Huntington National Bank	1	1	0	\$65,000
JLB Corp dba Golden Oak Lending	1	1	0	\$65,000
S&T BANK	1	1	0	\$205,000
USAA FEDERAL SAVINGS BANK	1	1	0	\$72,000
WASHINGTON FINANCIAL BANK	1	1	0	\$65,000
WEST PENN FINANCIAL	1	1	0	\$33,000
Citizens Bank National Association	1	0	1	\$0
NETWORK CAPITAL FUNDING CORP	1	0	0	\$0
RELIANCE FIRST CAPITAL LLC	1	0	0	\$0

# Northview Heights

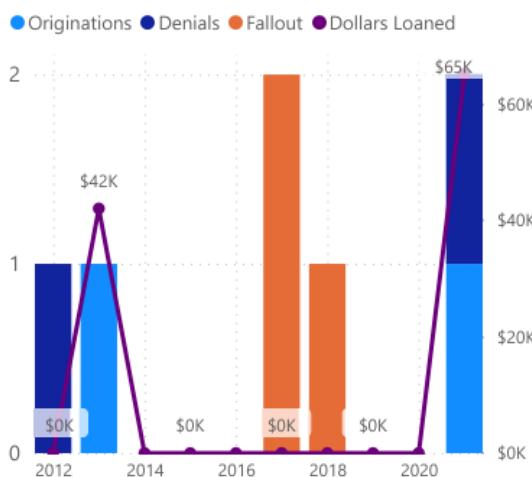
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
Huntington National Bank	1	1	0	\$65,000
S&T BANK	1	1	0	\$205,000
USAA FEDERAL SAVINGS BANK	1	1	0	\$72,000
WEST PENN FINANCIAL	1	1	0	\$33,000
BANK OF AMERICA N.A.	1	0	1	\$0
Citizens Bank NA	1	0	1	\$0
NETWORK CAPITAL FUNDING CORP	1	0	0	\$0
NEWREZ LLC	1	0	0	\$0
PNC BANK N.A.	1	0	0	\$0
Reliance First Capital LLC	1	0	0	\$0

African American Loan Actions by Year



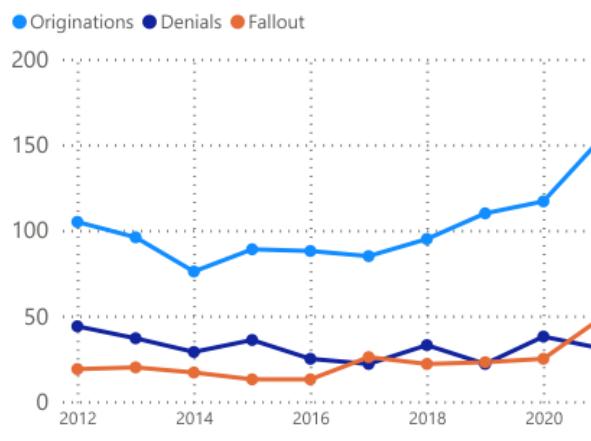
Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
GENERATION MORTGAGE COMPANY	1	1	0	\$42,000
JLB Corp dba Golden Oak Lending	1	1	0	\$65,000
Citizens Bank NA	1	0	1	\$0
NETWORK CAPITAL FUNDING CORP	1	0	0	\$0
PNC BANK NA	1	0	0	\$0
RELIANCE FIRST CAPITAL LLC	1	0	0	\$0
ROYAL UNITED MORTGAGE LLC	1	0	1	\$0
WELLS FARGO BANK NA	0	0	0	\$0

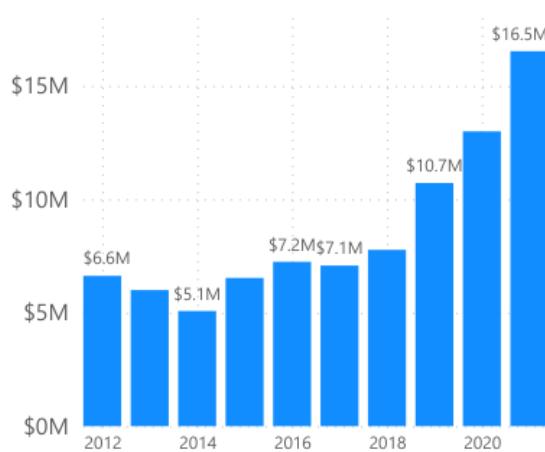
*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

# Overbrook

Loan Actions by Year



Dollars Loaned by Activity Year

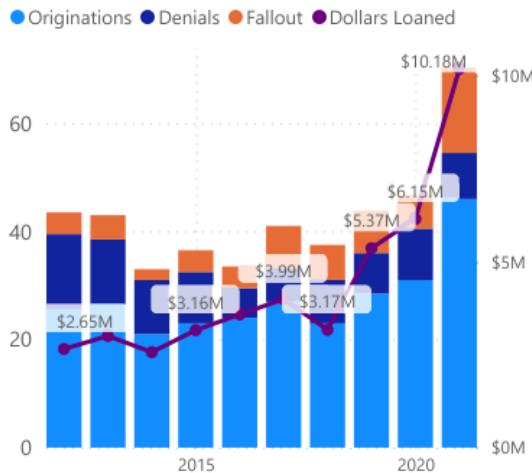


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	230	118	76	\$7,530,000
DOLLAR BANK FSB	129	92	27	\$5,813,000
QUICKEN LOANS	69	51	16	\$4,531,000
Citizens Bank National Association	86	46	33	\$3,583,000
FIRST NATIONAL BANK OF PA	65	36	26	\$1,793,000
WELLS FARGO BANK NA	57	36	15	\$3,146,000
HOWARD HANNA FINANCIAL SERVICES INC	39	32	2	\$3,264,000
Victorian Finance LLC	36	32	2	\$3,314,000
FIRST COMMONWEALTH BANK	53	29	11	\$1,712,000
Huntington National Bank	41	26	9	\$2,067,000

# Overbrook

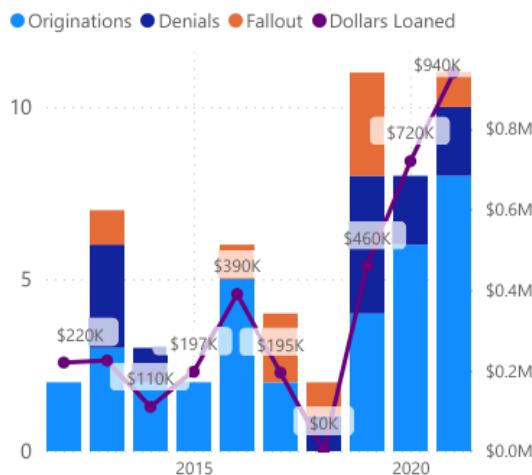
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	115	55	44	\$3,349,000
DOLLAR BANK FSB	69	44	19	\$2,389,000
QUICKEN LOANS	40	31	8	\$2,527,000
Victorian Finance LLC	27	24	2	\$2,353,000
First Commonwealth Bank	36	22	7	\$1,156,000
Citizens Bank NA	30	20	8	\$1,727,000
HOWARD HANNA MORTGAGE SERVICES	19	17	0	\$1,595,000
FIRST NATIONAL BANK OF PA	31	16	14	\$740,000
Huntington National Bank	25	16	4	\$1,290,000
WELLS FARGO BANK NA	26	14	6	\$1,183,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

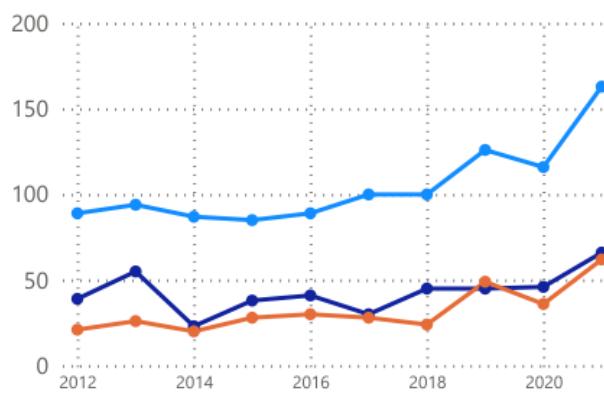
Financial Institution	App	Orig	Deny	Loans (\$)
Huntington National Bank	4	4	0	\$600,000
PNC BANK NA	7	4	2	\$330,000
DOLLAR BANK FSB	8	3	3	\$363,000
FIRST COMMONWEALTH BANK	4	3	0	\$228,000
E Mortgage Management LLC	2	2	0	\$180,000
Quicken Loans	3	2	0	\$266,000
CLEARVIEW FEDERAL CREDIT UNION	2	1	1	\$25,000
loanDepot LLC	2	1	1	\$185,000
RELIANCE FIRST CAPITAL LLC	2	1	1	\$105,000
SAIL MORTGAGE	1	1	0	\$165,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

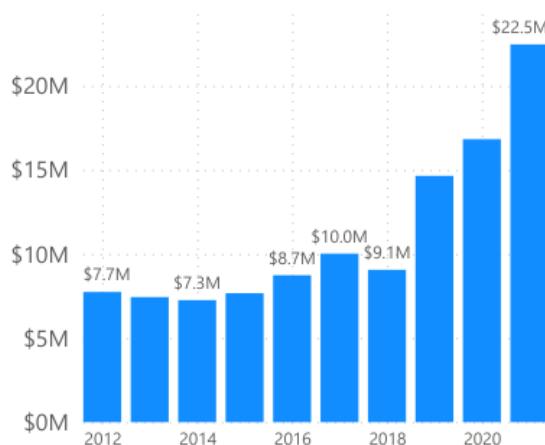
# Perry North

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

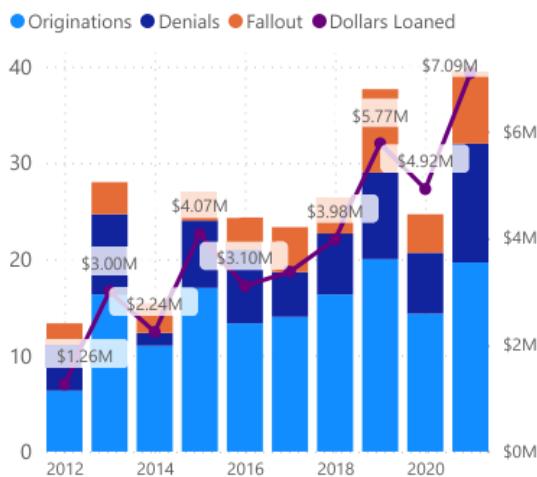


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	149	98	28	\$7,441,000
PNC BANK NA	149	78	48	\$7,401,000
FIRST NATIONAL BANK OF PA	109	63	35	\$6,079,000
QUICKEN LOANS	81	51	23	\$5,946,000
Citizens Bank National Association	99	50	34	\$5,359,000
HOWARD HANNA FINANCIAL SERVICES INC	38	31	2	\$3,541,000
WEST PENN FINANCIAL	32	31	0	\$3,224,000
WELLS FARGO BANK NA	51	27	13	\$2,519,000
Huntington National Bank	52	24	16	\$3,880,000
WESBANCO BANK INC	36	24	7	\$3,155,000

# Perry North

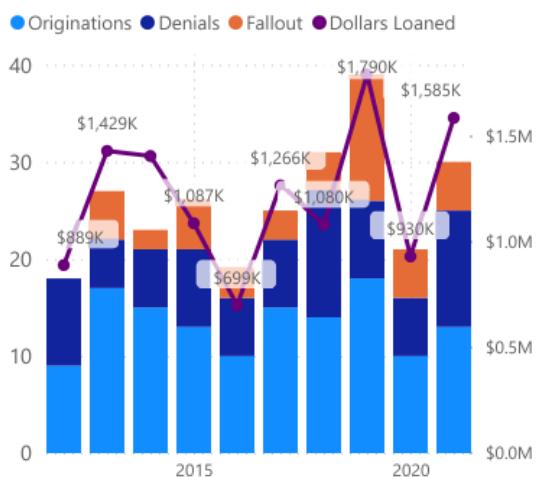
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	71	48	14	\$2,882,000
PNC BANK N.A.	61	32	22	\$2,661,000
QUICKEN LOANS	38	26	9	\$2,400,000
Citizens Bank NA	41	22	11	\$2,570,000
FIRST NATIONAL BANK OF PA	42	17	19	\$964,000
WesBanco Bank Inc.	25	17	5	\$1,581,000
WEST PENN FINANCIAL	14	13	0	\$1,001,000
KeyBank National Association	21	12	7	\$868,000
HOWARD HANNA MORTGAGE SERVICES	15	11	1	\$940,000
Clearview Federal Credit Union	9	9	0	\$596,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

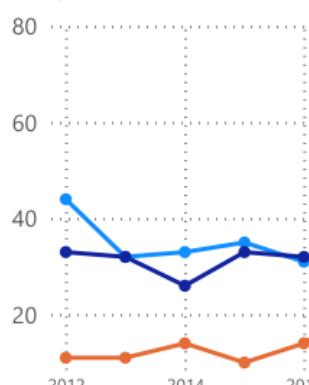
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	24	12	7	\$692,000
PNC BANK NA	23	9	13	\$610,000
WELLS FARGO BANK NA	16	8	6	\$620,000
Citizens Bank NA	11	7	4	\$519,000
RIVERSET CREDIT UNION	8	7	0	\$422,000
FREEOM MORTGAGE CORPORATION	10	6	2	\$699,000
Huntington National Bank	6	5	1	\$610,000
WEST PENN FINANCIAL	5	5	0	\$548,000
FIRST COMMONWEALTH BANK	9	4	4	\$445,000
FIRST NATIONAL BANK OF PA	11	4	6	\$235,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

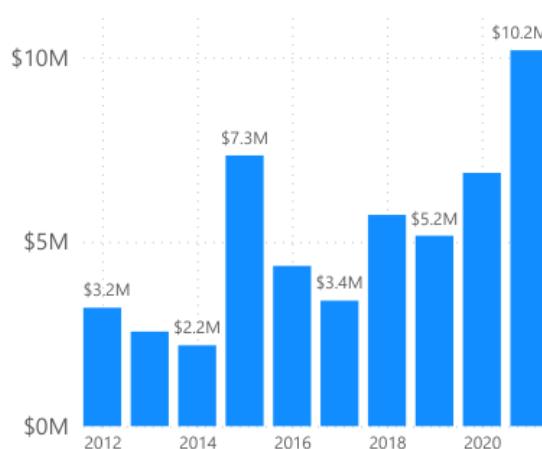
# Perry South

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

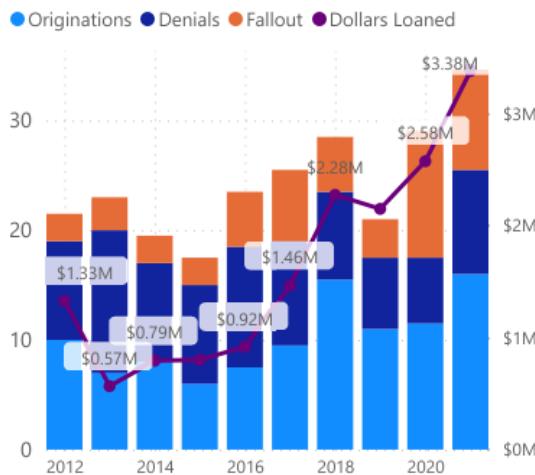


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	79	40	32	\$2,921,000
DOLLAR BANK FSB	97	37	40	\$2,515,000
Citizens Bank National Association	66	27	28	\$2,832,000
FIRST NATIONAL BANK OF PA	61	23	34	\$2,036,000
QUICKEN LOANS	35	20	14	\$2,592,000
HOWARD HANNA FINANCIAL SERVICES INC	18	17	0	\$2,348,000
WELLS FARGO BANK NA	32	16	6	\$1,622,000
Huntington National Bank	29	15	9	\$1,461,000
KEYBANK NATIONAL ASSOCIATION	26	14	5	\$885,000
WESBANCO BANK INC	17	9	4	\$1,424,000

# Perry South

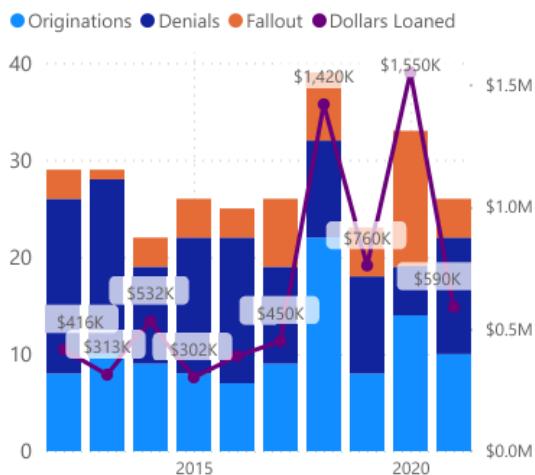
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	63	23	29	\$1,496,000
PNC BANK N.A.	38	17	16	\$1,015,000
Citizens Bank NA	30	14	9	\$1,283,000
QUICKEN LOANS	24	11	13	\$989,000
FIRST NATIONAL BANK OF PA	27	9	16	\$536,000
KeyBank National Association	15	8	3	\$365,000
Huntington National Bank	14	7	3	\$445,000
WELLS FARGO BANK NA	13	6	2	\$458,000
ALLEGENT COMMUNITY FCU	7	5	2	\$80,000
HOWARD HANNA MORTGAGE SERVICES	5	5	0	\$456,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

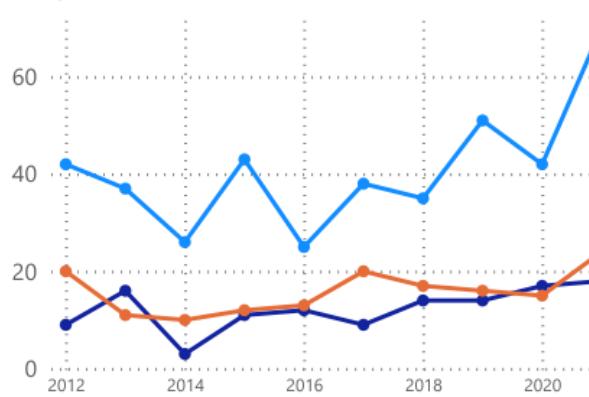
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	46	16	23	\$885,000
ALLEGENT COMMUNITY FCU	11	9	2	\$309,000
Citizens Bank NA	31	9	18	\$582,000
PNC BANK NA	25	9	14	\$665,000
FIRST NATIONAL BANK OF PA	18	5	13	\$223,000
Quicken Loans	13	5	8	\$274,000
NAVY FEDERAL CREDIT UNION	7	4	0	\$407,000
RIVERSET CREDIT UNION	6	4	1	\$94,000
Huntington National Bank	9	3	3	\$123,000
SSB Bank	3	3	0	\$115,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

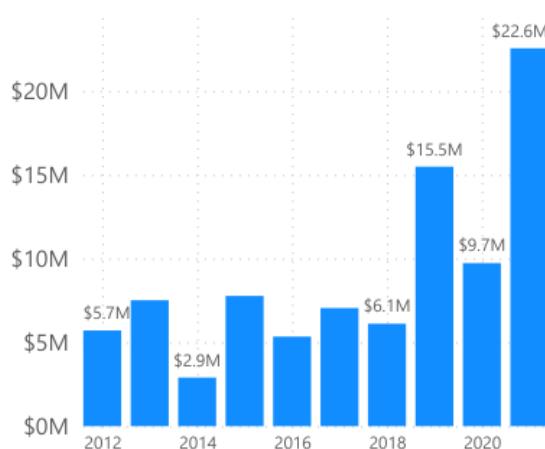
# Point Breeze North

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

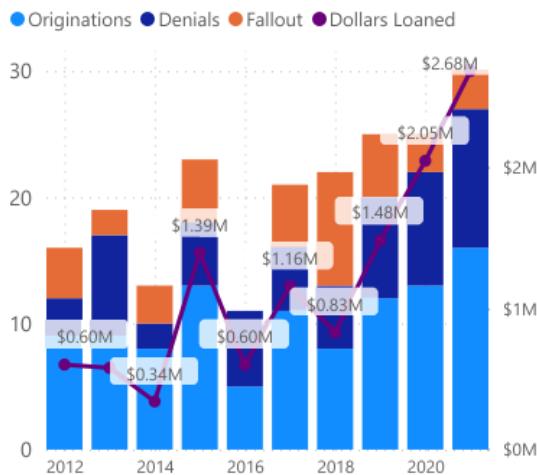


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	99	61	19	\$9,964,000
PNC BANK NA	76	48	11	\$5,950,000
FIRST NATIONAL BANK OF PA	31	26	3	\$5,093,000
Citizens Bank National Association	49	25	21	\$3,900,000
WELLS FARGO BANK NA	40	23	4	\$4,231,000
QUICKEN LOANS	23	18	5	\$3,360,000
HOWARD HANNA FINANCIAL SERVICES INC	15	11	1	\$2,161,000
NORTHWEST BANK	15	11	1	\$1,731,000
Affordable Mortgage Advisors	9	8	0	\$2,196,000
S&T BANK	10	8	1	\$6,345,000

# Point Breeze North

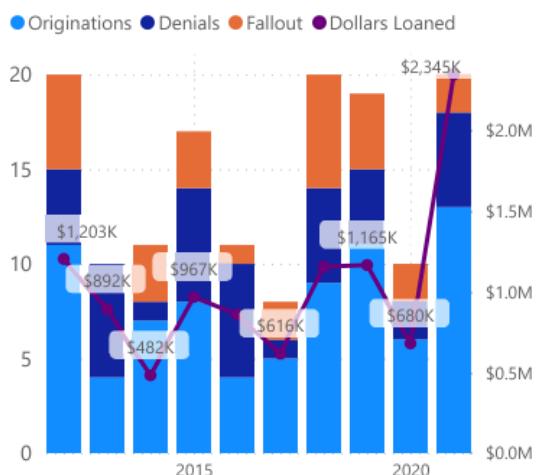
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	29	18	5	\$1,785,000
DOLLAR BANK FSB	25	14	7	\$884,000
Citizens Bank NA	17	8	8	\$930,000
QUICKEN LOANS	8	7	1	\$1,023,000
FIRST NATIONAL BANK OF PA	7	6	1	\$485,000
RIVERSET CREDIT UNION	6	5	1	\$175,000
HOWARD HANNA MORTGAGE SERVICES	5	4	0	\$715,000
ESB BANK	3	3	0	\$291,000
Guaranteed Rate Inc.	3	3	0	\$565,000
WesBanco Bank Inc.	4	2	2	\$245,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

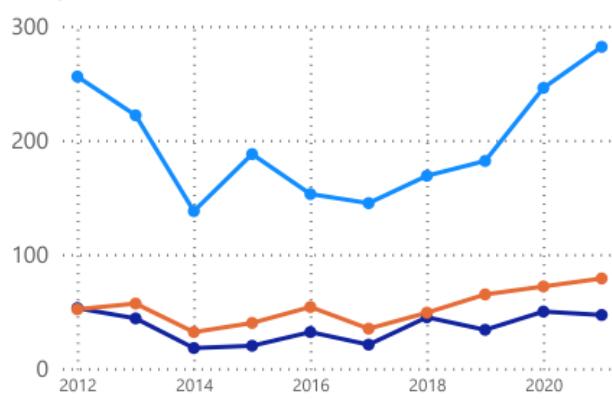
Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK NA	24	13	3	\$1,303,000
DOLLAR BANK FSB	17	11	4	\$1,428,000
Citizens Bank NA	16	9	6	\$1,190,000
RIVERSET CREDIT UNION	7	7	0	\$300,000
WELLS FARGO BANK NA	7	6	1	\$727,000
Quicken Loans	8	5	3	\$890,000
Cardinal Financial Company LP	3	2	1	\$380,000
FIRST COMMONWEALTH BANK	4	2	1	\$539,000
FIRST NATIONAL BANK OF PA	3	2	1	\$100,000
KEYBANK NATIONAL ASSOCIATION	4	2	1	\$80,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

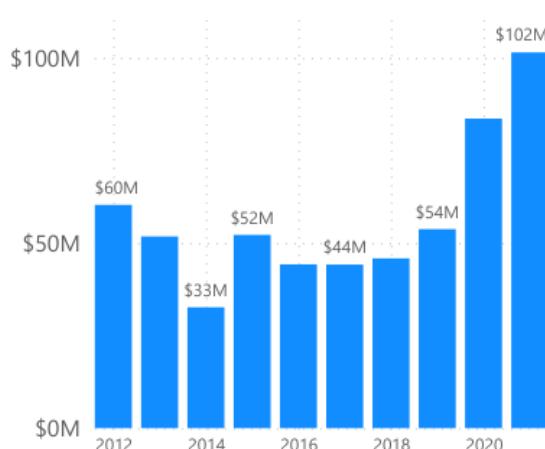
# Point Breeze

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

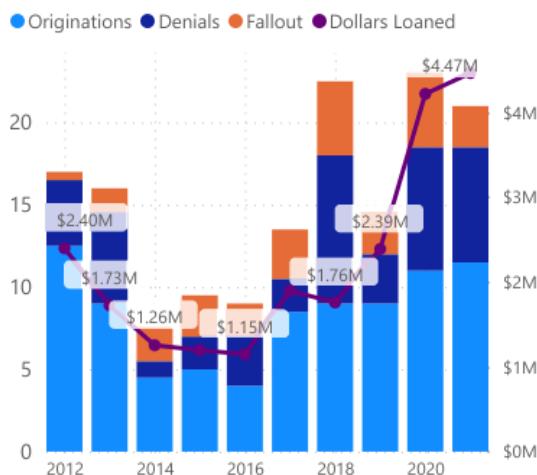


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	415	280	59	\$76,976,000
DOLLAR BANK FSB	338	253	38	\$54,796,000
WELLS FARGO BANK NA	181	132	18	\$37,214,000
HOWARD HANNA FINANCIAL SERVICES INC	135	113	3	\$34,818,000
Citizens Bank National Association	168	105	47	\$29,768,000
FIRST NATIONAL BANK OF PA	115	93	14	\$29,180,000
QUICKEN LOANS	69	55	11	\$14,439,000
Huntington National Bank	59	44	8	\$17,459,000
SAIL MORTGAGE CORP	50	41	0	\$13,889,000
Sail Mortgage	48	39	1	\$14,125,000

# Point Breeze

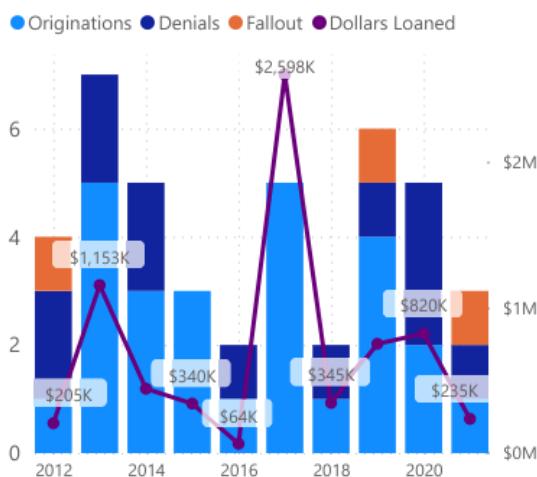
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	50	27	16	\$2,506,000
PNC BANK N.A.	48	23	15	\$2,588,000
Citizens Bank NA	21	10	8	\$1,590,000
FIRST NATIONAL BANK OF PA	16	10	6	\$889,000
QUICKEN LOANS	12	9	3	\$1,704,000
WELLS FARGO BANK NA	9	7	2	\$1,037,000
First Commonwealth Bank	15	6	4	\$560,000
KeyBank National Association	10	5	2	\$555,000
HOWARD HANNA MORTGAGE SERVICES	6	4	1	\$564,000
Citizens Bank of Pennsylvania	8	3	5	\$235,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

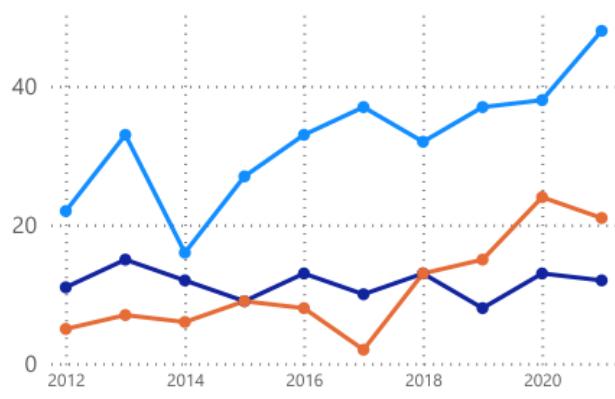
Financial Institution	App	Orig	Deny	Loans (\$)
RIVERSET CREDIT UNION	6	5	1	\$330,000
DOLLAR BANK FSB	5	3	2	\$1,165,000
PNC BANK NA	3	3	0	\$1,041,000
Citizens Bank NA	2	2	0	\$220,000
BANK OF AMERICA NA	2	1	1	\$325,000
FIFTH THIRD MORTGAGE COMPANY	3	1	1	\$207,000
HOWARD HANNA FINANCIAL SERVICES INC	1	1	0	\$896,000
S&T Bank	1	1	0	\$465,000
United Shore Financial Services LLC	1	1	0	\$355,000
WESBANCO BANK INC	1	1	0	\$608,000

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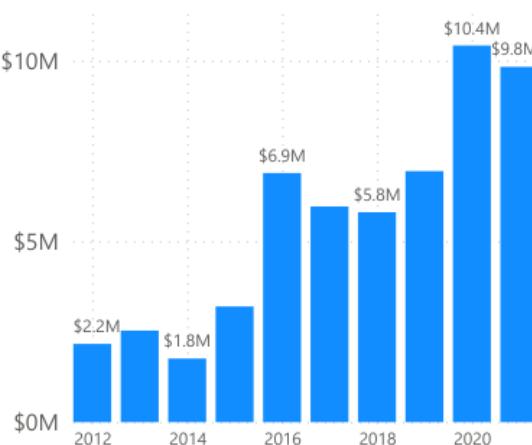
# Polish Hill

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

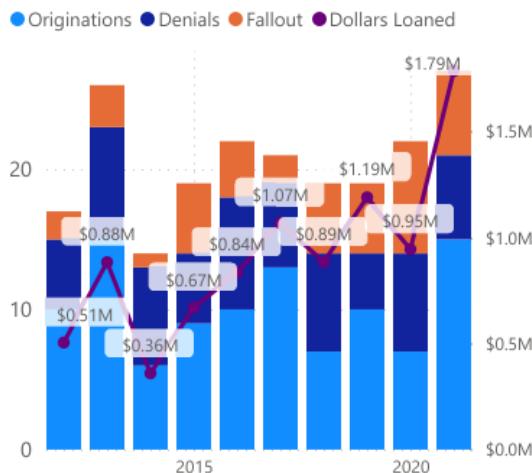


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	87	50	18	\$5,348,000
FIRST NATIONAL BANK OF PA	26	19	7	\$2,325,000
FIRST COMMONWEALTH BANK	31	17	6	\$4,113,000
PNC BANK NA	43	16	17	\$1,732,000
Citizens Bank National Association	31	12	18	\$1,925,000
QUICKEN LOANS	15	11	3	\$1,628,000
WEST PENN FINANCIAL	11	11	0	\$1,803,000
PRIMELENDING	11	9	1	\$1,795,000
WELLS FARGO BANK NA	12	9	2	\$1,259,000
Affordable Mortgage Advisors	9	7	0	\$1,819,000

# Polish Hill

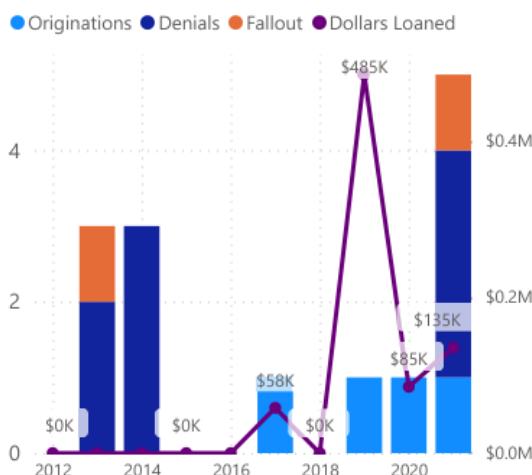
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	32	17	9	\$1,162,000
Citizens Bank NA	10	5	5	\$530,000
PNC BANK N.A.	21	5	11	\$254,000
WEST PENN FINANCIAL	5	5	0	\$484,000
First Commonwealth Bank	10	4	4	\$296,000
WELLS FARGO BANK NA	7	4	2	\$530,000
FIRST NATIONAL BANK OF PA	5	3	2	\$365,000
PRIMELENDING	3	3	0	\$335,000
QUICKEN LOANS	7	3	3	\$238,000
SLOVAK SAVINGS BANK	3	3	0	\$82,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

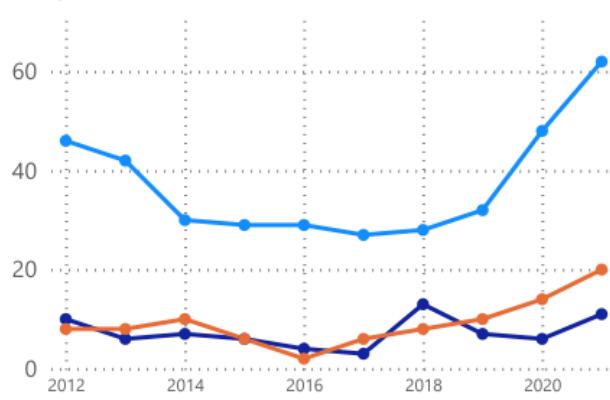
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	3	1	1	\$85,000
FIRST COMMONWEALTH BANK	1	1	0	\$58,000
FLAGSTAR BANK	1	1	0	\$485,000
PRIMELENDING	1	1	0	\$135,000
ALLEGENT COMMUNITY FCU	1	0	1	\$0
AMERICAN ADVISORS GROUP	1	0	0	\$0
BRANCH BANKING AND TRUST CO	1	0	1	\$0
Citizens Bank NA	2	0	2	\$0
NATIONSTAR MORTGAGE LLC	1	0	1	\$0
S&T Bank	1	0	1	\$0

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

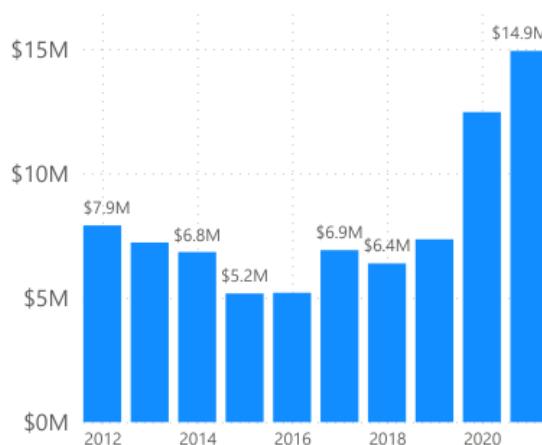
# Regent Square

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

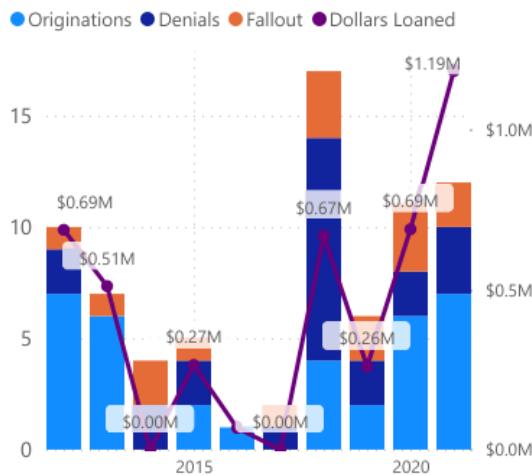


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	76	62	7	\$8,724,000
PNC BANK NA	58	35	7	\$5,976,000
WELLS FARGO BANK NA	34	25	4	\$5,016,000
Citizens Bank National Association	39	22	13	\$5,220,000
FIRST NATIONAL BANK OF PA	23	14	6	\$2,655,000
QUICKEN LOANS	16	14	2	\$3,421,000
HOWARD HANNA FINANCIAL SERVICES INC	15	13	0	\$3,253,000
Sail Mortgage	13	13	0	\$4,125,000
SAIL MORTGAGE CORP	11	11	0	\$2,651,000
FIRST COMMONWEALTH BANK	23	10	7	\$1,007,000

# Regent Square

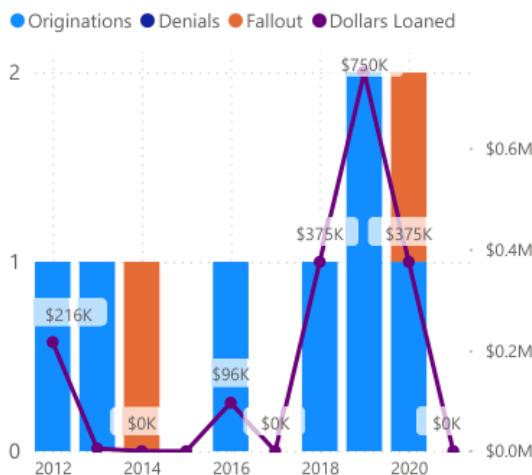
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	9	7	1	\$658,000
QUICKEN LOANS	3	3	0	\$385,000
WELLS FARGO BANK NA	5	3	2	\$213,000
Citizens Bank NA	6	2	3	\$335,000
First Commonwealth Bank	4	2	1	\$140,000
Huntington National Bank	2	2	0	\$370,000
AFFORDABLE MORTGAGE ADVISORS	1	1	0	\$235,000
Bank of America NA	1	1	0	\$295,000
FIRST NATIONAL BANK OF PA	8	1	6	\$115,000
RIVERSET CREDIT UNION	2	1	1	\$5,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

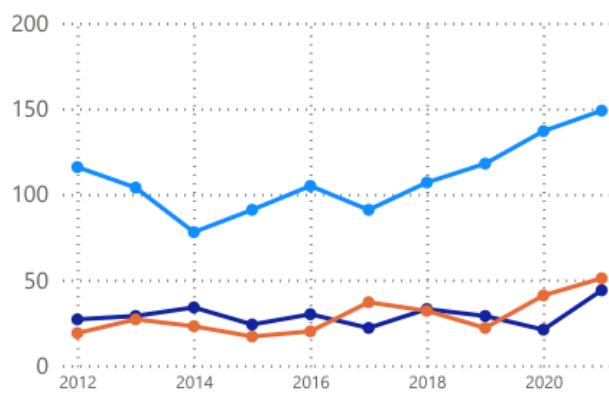
Financial Institution	App	Orig	Deny	Loans (\$)
HOWARD HANNA FINANCIAL SERVICES INC	3	2	0	\$750,000
RIVERSET CREDIT UNION	2	2	0	\$101,000
CrossCountry Mortgage Inc	1	1	0	\$325,000
KEYBANK NATIONAL ASSOCIATION	1	1	0	\$425,000
WELLS FARGO BANK NA	1	1	0	\$216,000
JPMORGAN CHASE BANK NA	0	0	0	\$0
SEVERN SAVINGS BANK	1	0	0	\$0

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

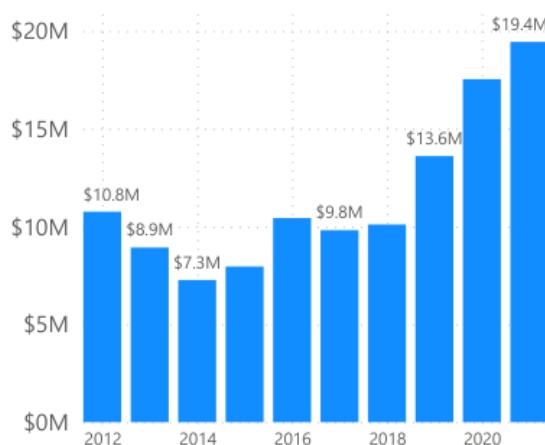
# Ridgemont/Westwood

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

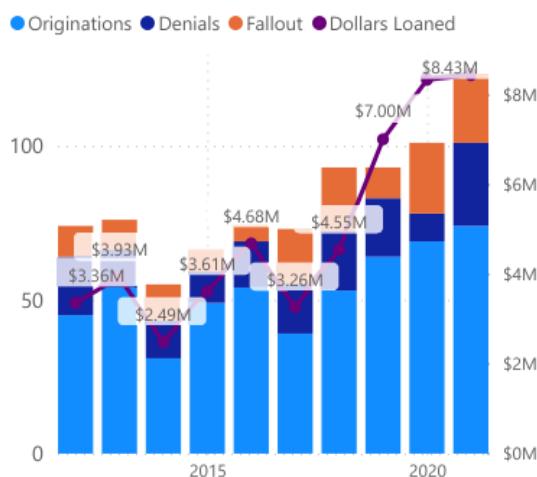


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	193	129	44	\$10,535,000
DOLLAR BANK FSB	159	100	35	\$8,265,000
FIRST NATIONAL BANK OF PA	98	70	23	\$5,878,000
HOWARD HANNA FINANCIAL SERVICES INC	67	59	3	\$7,194,000
QUICKEN LOANS	74	53	16	\$5,973,000
WELLS FARGO BANK NA	59	43	8	\$5,081,000
Citizens Bank National Association	72	39	22	\$4,443,000
Victorian Finance LLC	39	33	0	\$3,798,000
WEST PENN FINANCIAL	28	25	2	\$3,073,000
EQUITY RESOURCES INC	31	20	1	\$2,789,000

# Ridgemont/Westwood

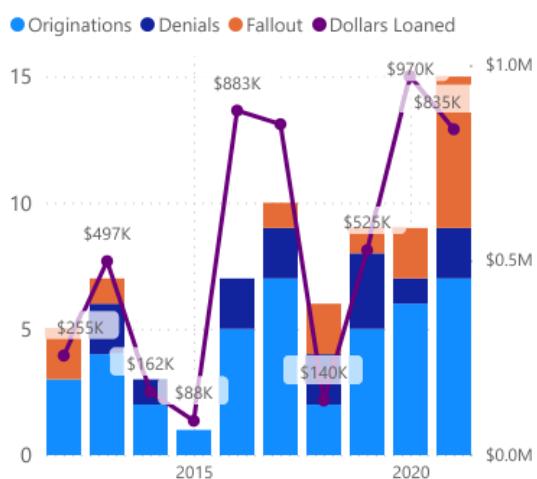
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	92	63	19	\$4,266,000
DOLLAR BANK FSB	71	40	20	\$2,758,000
FIRST NATIONAL BANK OF PA	54	36	13	\$2,179,000
QUICKEN LOANS	40	30	7	\$2,981,000
HOWARD HANNA MORTGAGE SERVICES	30	27	2	\$2,415,000
Citizens Bank NA	38	21	11	\$2,252,000
Victorian Finance LLC	23	20	0	\$2,306,000
EQUITY RESOURCES INC	23	15	0	\$1,979,000
WELLS FARGO BANK NA	21	14	1	\$1,643,000
WEST PENN FINANCIAL	12	12	0	\$1,230,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

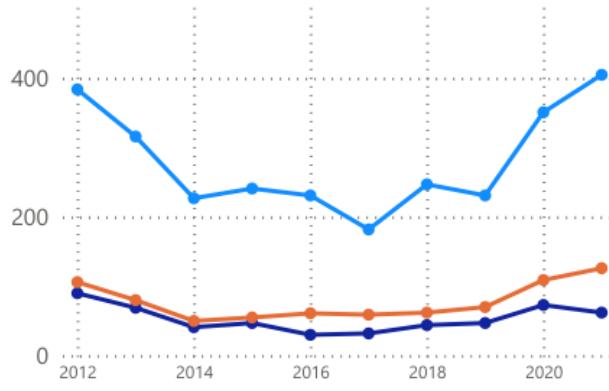
Financial Institution	App	Orig	Deny	Loans (\$)
HOWARD HANNA FINANCIAL SERVICES INC	7	5	1	\$654,000
DOLLAR BANK FSB	10	3	3	\$328,000
PNC BANK NA	3	3	0	\$179,000
ALLEGENT COMMUNITY FCU	2	2	0	\$45,000
JPMORGAN CHASE BANK NA	2	2	0	\$227,000
WELLS FARGO BANK NA	2	2	0	\$128,000
Mortgage Research Center	5	1	1	\$305,000
Nationstar Mortgage	2	1	1	\$115,000
Quicken Loans	2	1	1	\$196,000
WESBANCO BANK INC	2	1	1	\$89,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

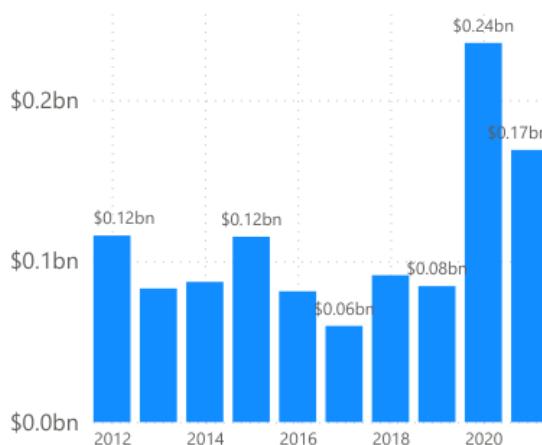
# Shadyside

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

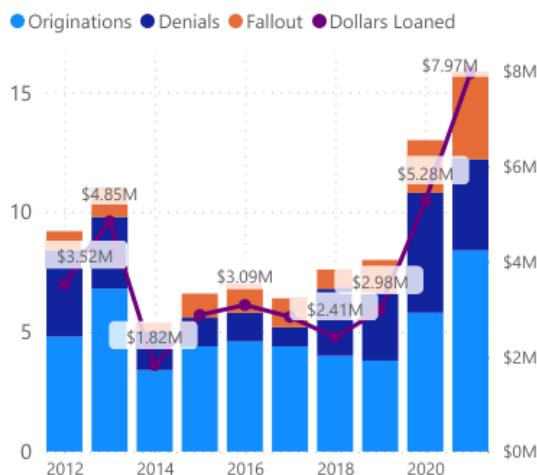


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	563	352	107	\$101,405,000
DOLLAR BANK FSB	359	276	37	\$211,836,000
WELLS FARGO BANK NA	321	223	35	\$67,940,000
FIRST NATIONAL BANK OF PA	208	151	34	\$63,025,000
HOWARD HANNA FINANCIAL SERVICES INC	176	148	5	\$41,795,000
Citizens Bank National Association	189	119	34	\$31,467,000
S&T BANK	123	94	15	\$65,952,000
Huntington National Bank	95	71	16	\$31,202,000
QUICKEN LOANS	83	60	14	\$16,272,000
JPMORGAN CHASE BANK NA	87	55	16	\$18,610,000

# Shadyside

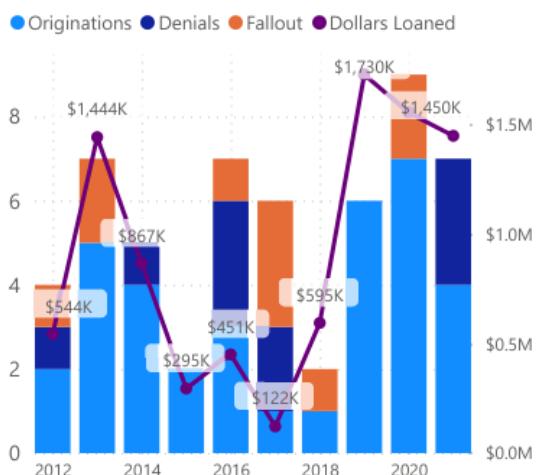
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	66	28	29	\$3,598,000
DOLLAR BANK FSB	41	22	17	\$2,251,000
HOWARD HANNA MORTGAGE SERVICES	24	19	2	\$2,786,000
WELLS FARGO BANK NA	29	16	5	\$2,333,000
Citizens Bank NA	16	10	4	\$1,330,000
QUICKEN LOANS	14	10	2	\$1,463,000
THE HUNTINGTON NATIONAL BANK	13	10	3	\$1,621,000
JPMORGAN CHASE BANK NA	13	8	4	\$1,058,000
FIRST NATIONAL BANK OF PA	19	7	10	\$979,000
S&T BANK	10	5	2	\$552,000

African American Loan Actions by Year

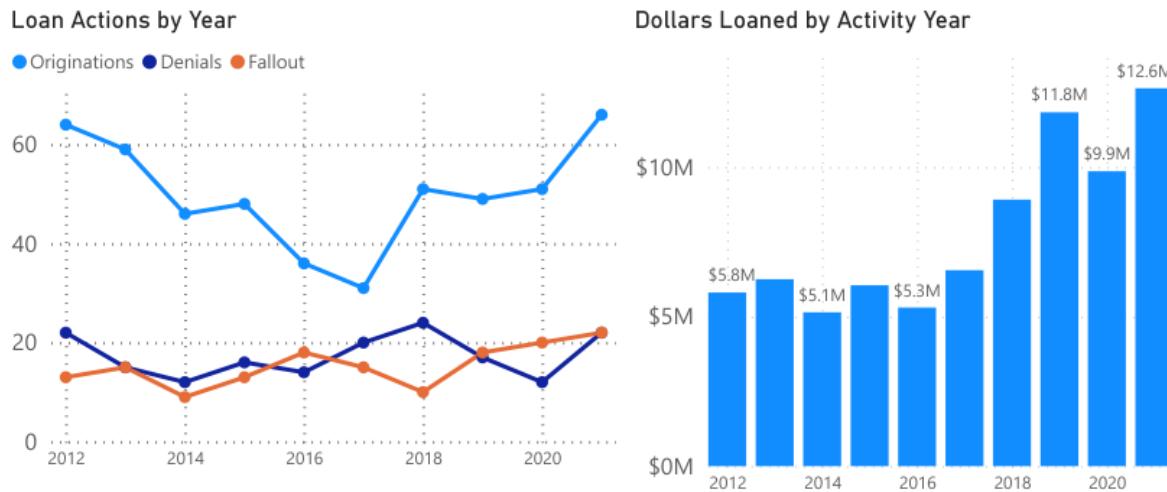


Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK NA	13	7	3	\$919,000
DOLLAR BANK FSB	8	6	1	\$1,215,000
HOWARD HANNA FINANCIAL SERVICES INC	3	3	0	\$1,094,000
Better Mortgage Corporation	2	2	0	\$1,060,000
FIRST NATIONAL BANK OF PA	2	2	0	\$642,000
Huntington National Bank	2	2	0	\$509,000
WELLS FARGO BANK NA	5	2	1	\$573,000
Citizens Bank NA	2	1	0	\$595,000
Quicken Loans	2	1	1	\$225,000
Victorian Finance LLC	2	1	1	\$275,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

# South Oakland

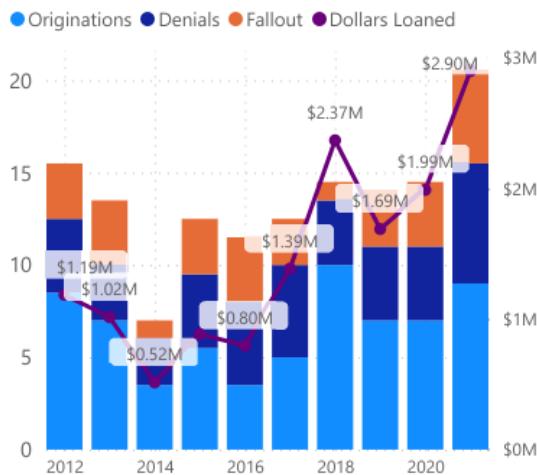


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	77	46	20	\$4,894,000
EUREKA BANK	52	46	2	\$6,647,000
PNC BANK NA	79	46	19	\$4,955,000
Citizens Bank National Association	61	31	19	\$3,703,000
WELLS FARGO BANK NA	53	31	12	\$4,336,000
FIRST NATIONAL BANK OF PA	37	23	12	\$2,275,000
NEXTIER BANK NA	27	23	1	\$11,821,000
S&T BANK	19	13	1	\$1,485,000
QUICKEN LOANS	27	11	14	\$1,488,000
JPMORGAN CHASE BANK NA	18	10	6	\$1,254,000

# South Oakland

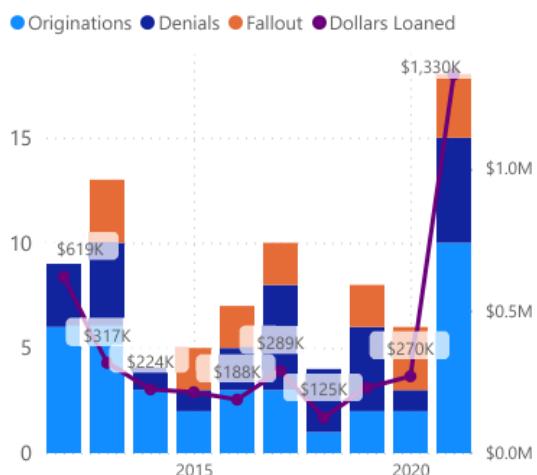
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	27	16	7	\$1,629,000
DOLLAR BANK FSB	31	16	9	\$1,396,000
PNC BANK N.A.	27	10	9	\$651,000
FIRST NATIONAL BANK OF PA	14	8	5	\$688,000
EUREKA BANK	10	7	2	\$705,000
JPMORGAN CHASE BANK NA	9	5	2	\$623,000
QUICKEN LOANS	16	5	9	\$775,000
THE HUNTINGTON NATIONAL BANK	3	3	0	\$544,000
KeyBank National Association	5	2	2	\$180,000
WELLS FARGO BANK NA	8	2	4	\$213,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

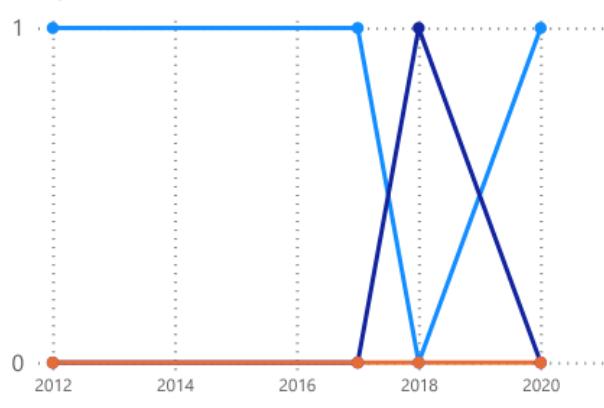
Financial Institution	App	Orig	Deny	Loans (\$)
EUREKA BANK	8	8	0	\$822,000
DOLLAR BANK FSB	14	6	7	\$346,000
Citizens Bank NA	9	3	5	\$365,000
PNC BANK NA	9	3	4	\$323,000
FREEDOM MORTGAGE CORPORATION	7	2	0	\$330,000
Quicken Loans	7	2	4	\$410,000
JPMORGAN CHASE BANK NA	2	1	0	\$165,000
loanDepot LLC	2	1	0	\$85,000
UNION NATIONAL MORTGAGE CO	1	1	0	\$142,000
WELLS FARGO BANK NA	4	1	2	\$135,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

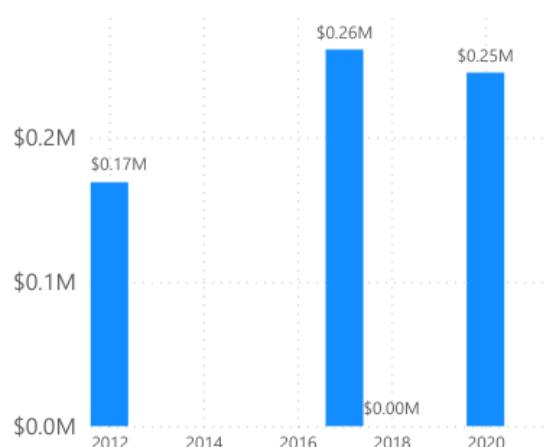
# South Shore

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

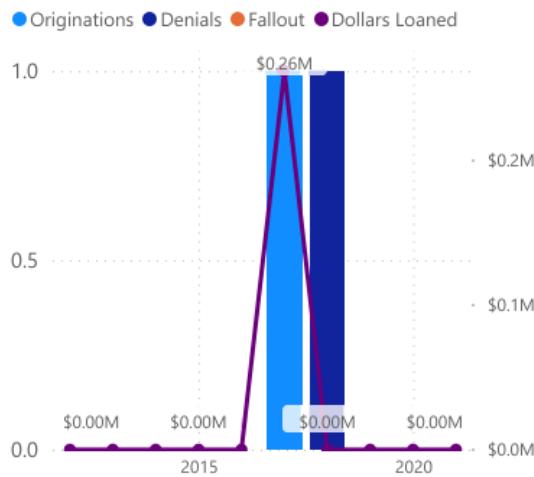


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
Affordable Mortgage Advisors	2	2	0	\$506,000
FIRST NIAGARA BANK	1	1	0	\$169,000
Stearns Lending	1	0	1	\$0

# South Shore

LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
Affordable Mortgage Advisors L	1	1	0	\$261,000
Stearns Lending	1	0	1	\$0

African American Loan Actions by Year

Top 10 African American Applicant Lenders (2012-2021)

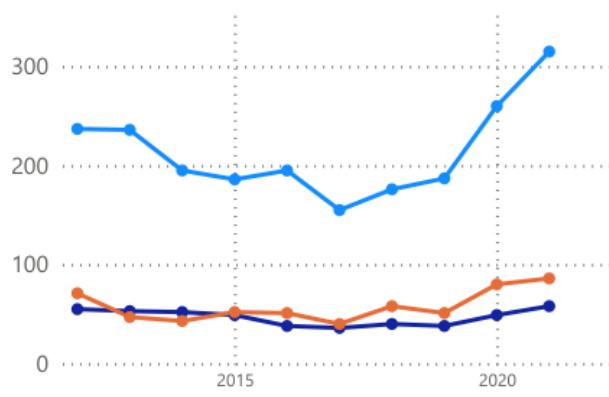
Financial Institution	App	Orig	Deny	Loans (\$)
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*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

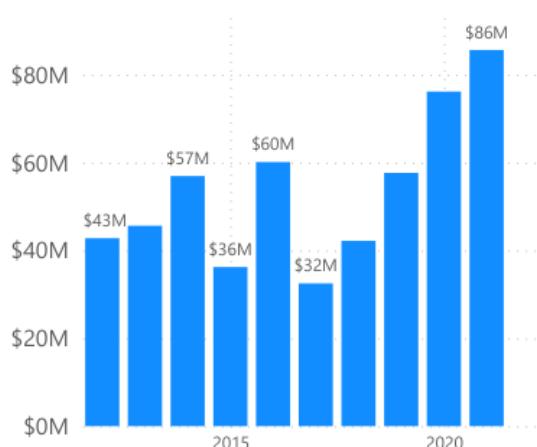
# South Side Flats

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

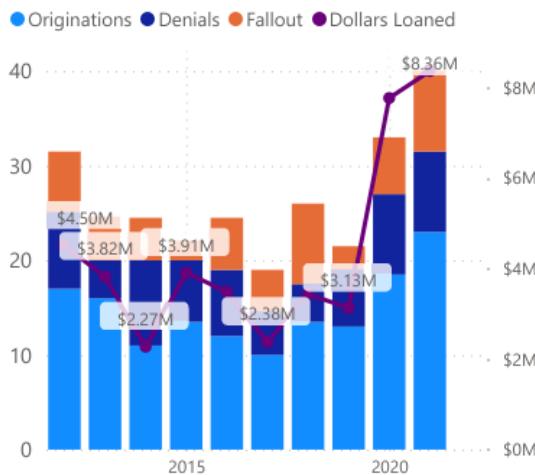


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
WELLS FARGO BANK NA	237	167	24	\$34,930,000
PNC BANK NA	237	142	56	\$22,639,000
DOLLAR BANK FSB	189	121	36	\$19,919,000
FIRST NATIONAL BANK OF PA	152	107	30	\$28,591,000
HOWARD HANNA FINANCIAL SERVICES INC	93	74	2	\$16,768,000
Affordable Mortgage Advisors	80	71	1	\$17,953,000
QUICKEN LOANS	102	70	19	\$14,722,000
Citizens Bank National Association	111	59	32	\$11,510,000
FIRST COMMONWEALTH BANK	83	50	21	\$9,744,000
S&T BANK	71	46	10	\$9,015,000

# South Side Flats

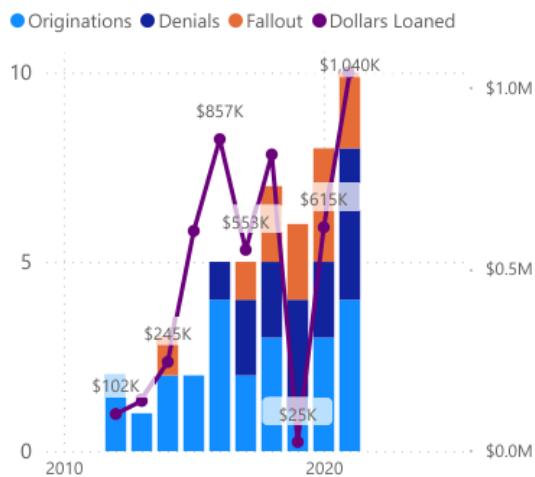
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	61	29	21	\$2,711,000
DOLLAR BANK FSB	39	24	10	\$2,166,000
FIRST NATIONAL BANK OF PA	35	18	14	\$1,677,000
WELLS FARGO BANK NA	26	18	4	\$3,151,000
Citizens Bank NA	33	13	13	\$1,794,000
HOWARD HANNA MORTGAGE SERVICES	14	12	1	\$1,920,000
QUICKEN LOANS	17	9	7	\$1,478,000
EQUITY RESOURCES INC	9	6	0	\$1,221,000
First Commonwealth Bank	11	6	3	\$657,000
Northwest Bank	8	6	2	\$869,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

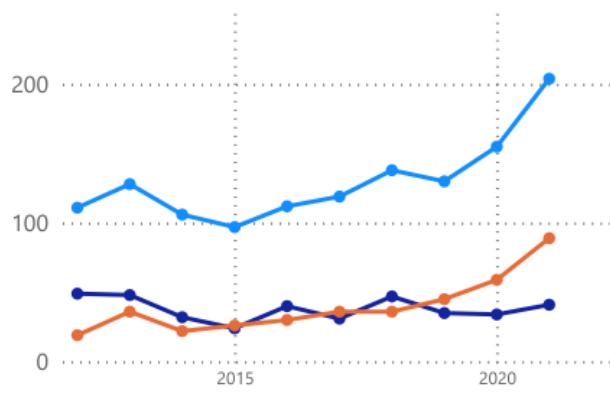
Financial Institution	App	Orig	Deny	Loans (\$)
WELLS FARGO BANK NA	5	4	0	\$1,009,000
DOLLAR BANK FSB	2	2	0	\$480,000
Affordable Mortgage Advisors L	1	1	0	\$307,000
BRIDGEVIEW BANK MORTGAGE COMPA	1	1	0	\$401,000
Draper and Kramer Mortgage Corp	1	1	0	\$385,000
Guaranteed Rate Inc	1	1	0	\$205,000
Nations Lending Corporation	1	1	0	\$215,000
PNC BANK NA	2	1	1	\$246,000
Princeton Mortgage Corporation	1	1	0	\$315,000
UNITED AMERICAN SAVINGS BANK	1	1	0	\$417,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

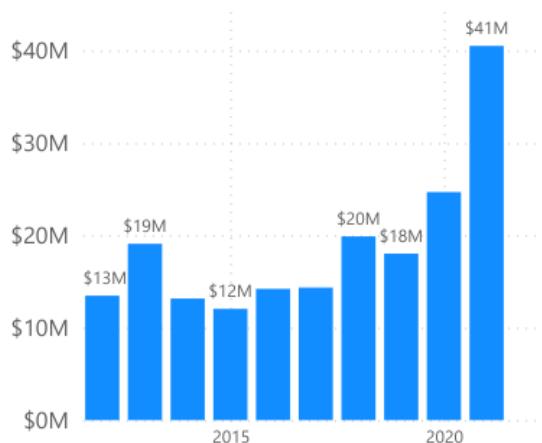
# South Side Slopes

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

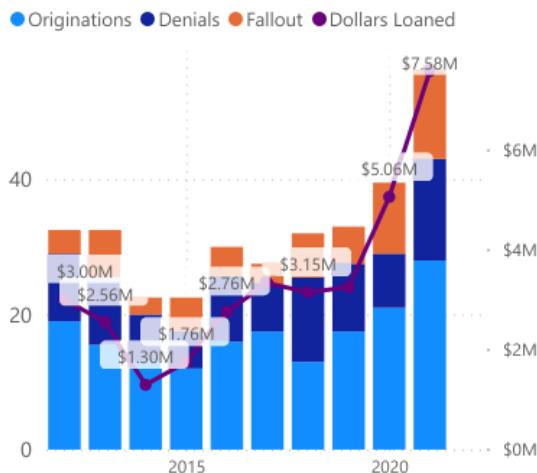


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	170	114	40	\$11,206,000
PNC BANK NA	152	81	41	\$9,240,000
FIRST NATIONAL BANK OF PA	134	80	35	\$8,526,000
WELLS FARGO BANK NA	120	68	21	\$9,807,000
Citizens Bank National Association	112	51	35	\$7,074,000
S&T BANK	58	47	6	\$7,201,000
QUICKEN LOANS	69	45	17	\$6,557,000
HOWARD HANNA FINANCIAL SERVICES INC	39	31	2	\$4,440,000
Affordable Mortgage Advisors	35	27	1	\$5,378,000
Huntington National Bank	39	23	9	\$3,270,000

# South Side Slopes

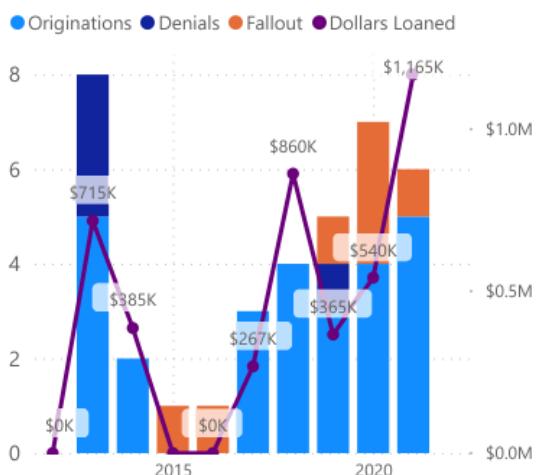
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	64	38	23	\$2,499,000
FIRST NATIONAL BANK OF PA	57	29	21	\$1,640,000
PNC BANK N.A.	61	27	21	\$1,837,000
QUICKEN LOANS	32	17	11	\$1,713,000
Citizens Bank NA	37	14	12	\$1,255,000
WELLS FARGO BANK NA	22	13	8	\$1,478,000
EQUITY RESOURCES INC	14	9	1	\$1,242,000
First Commonwealth Bank	20	8	9	\$765,000
MOVEMENT MORTGAGE LLC	10	8	0	\$1,200,000
UNITED AMERICAN SAVINGS BANK	12	7	3	\$507,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

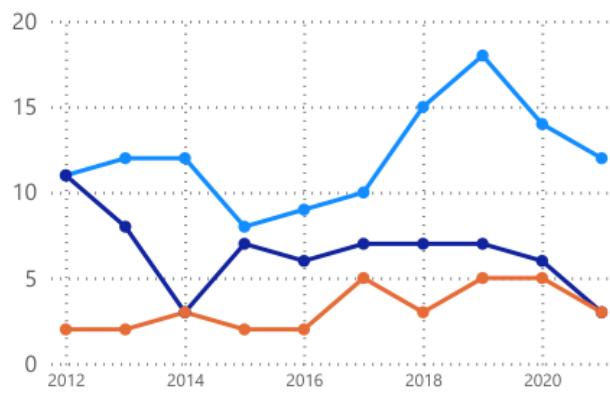
Financial Institution	App	Orig	Deny	Loans (\$)
BANK OF AMERICA NA	3	3	0	\$609,000
Huntington National Bank	2	2	0	\$217,000
Mortgage Research Center	3	2	0	\$320,000
Quicken Loans	2	2	0	\$150,000
UNION HOME MORTGAGE	4	2	0	\$660,000
City National Bank	1	1	0	\$345,000
FIRST COMMONWEALTH BANK	2	1	0	\$85,000
FREEDOM MORTGAGE CORPORATION	2	1	0	\$115,000
KEYBANK NATIONAL ASSOCIATION	2	1	1	\$95,000
US BANK NA	2	1	1	\$236,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

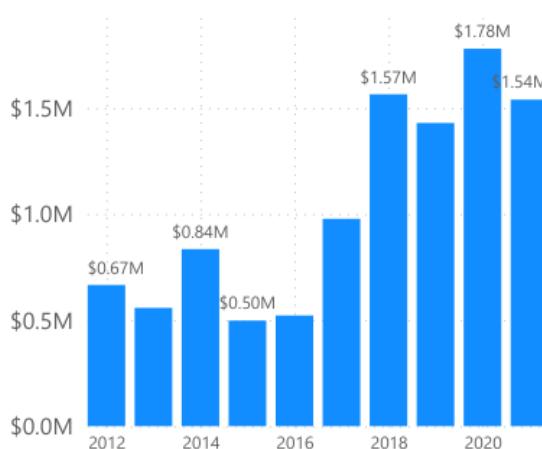
# Spring Garden

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

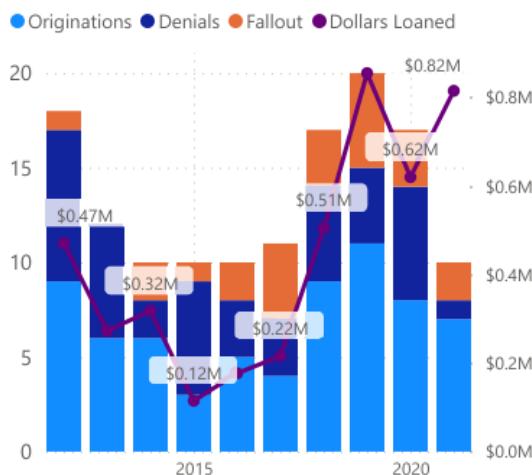


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	23	13	7	\$534,000
WESBANCO BANK INC	11	8	3	\$718,000
ALLEGHENY VALLEY BANK	8	7	1	\$255,000
FIRST NATIONAL BANK OF PA	14	7	5	\$329,000
PNC BANK NA	16	7	8	\$531,000
Citizens Bank National Association	11	6	5	\$638,000
HOWARD HANNA FINANCIAL SERVICES INC	5	4	0	\$400,000
Huntington National Bank	12	4	6	\$575,000
WELLS FARGO BANK NA	7	4	3	\$269,000
WEST PENN FINANCIAL	4	4	0	\$438,000

# Spring Garden

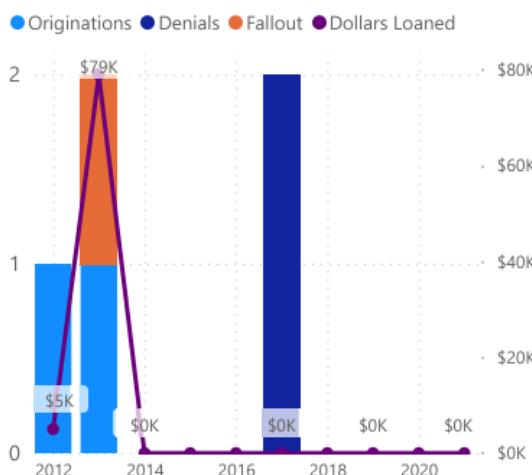
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	14	7	5	\$234,000
WesBanco Bank Inc.	8	5	3	\$263,000
ALLEGHENY VALLEY BANK	4	4	0	\$117,000
PNC BANK N.A.	10	4	5	\$253,000
Citizens Bank NA	5	3	2	\$290,000
FIRST NATIONAL BANK OF PA	7	3	2	\$65,000
Northwest Bank	4	3	0	\$425,000
Omega FCU	3	3	0	\$95,000
Homeside Financial LLC	4	2	0	\$150,000
WELLS FARGO BANK NA	4	2	2	\$77,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

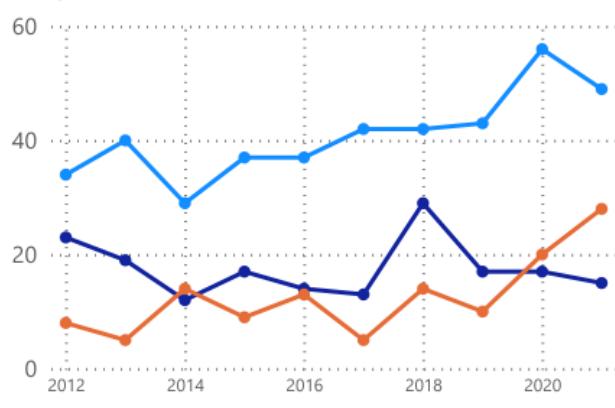
Financial Institution	App	Orig	Deny	Loans (\$)
FIRST NATIONAL BANK OF PA	3	1	2	\$5,000
PNC BANK NA	1	1	0	\$79,000
MORTGAGE RESEARCH CENTER LLC	1	0	0	\$0

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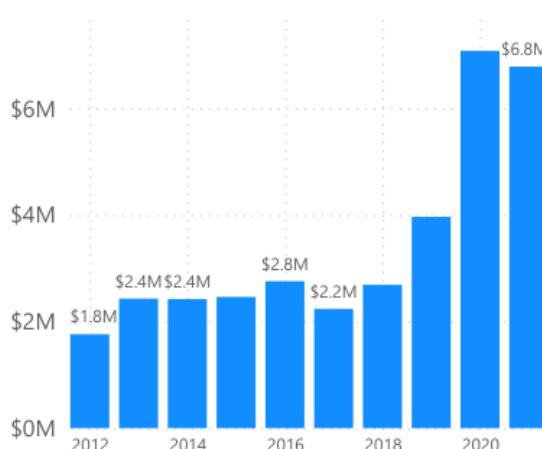
# Spring Hill-City View

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

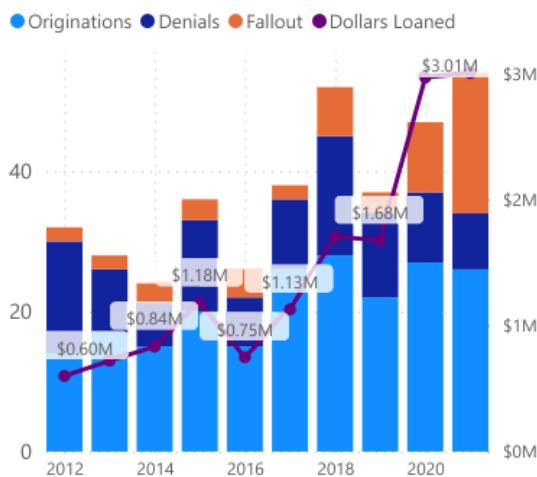


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	83	50	23	\$3,271,000
PNC BANK NA	69	34	24	\$2,168,000
FIRST NATIONAL BANK OF PA	35	20	13	\$1,151,000
WESBANCO BANK INC	31	19	6	\$1,116,000
Citizens Bank National Association	39	16	19	\$1,278,000
ESB BANK	24	16	5	\$660,000
QUICKEN LOANS	25	14	10	\$1,405,000
WELLS FARGO BANK NA	20	12	4	\$772,000
FIRST COMMONWEALTH BANK	17	10	4	\$831,000
HOWARD HANNA FINANCIAL SERVICES INC	8	8	0	\$1,255,000

# Spring Hill-City View

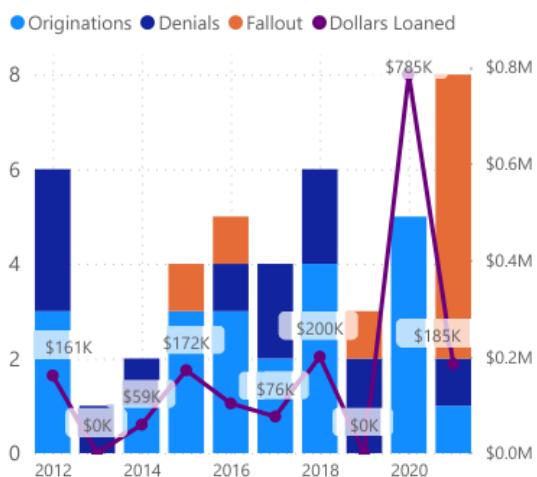
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	47	24	18	\$1,530,000
PNC BANK N.A.	39	22	13	\$1,268,000
FIRST NATIONAL BANK OF PA	18	12	5	\$479,000
WesBanco Bank Inc.	18	11	3	\$579,000
Citizens Bank NA	20	9	9	\$738,000
QUICKEN LOANS	14	9	4	\$750,000
ESB BANK	12	7	4	\$190,000
First Commonwealth Bank	9	5	2	\$298,000
Huntington National Bank	9	5	1	\$535,000
RIVERSET CREDIT UNION	5	5	0	\$133,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

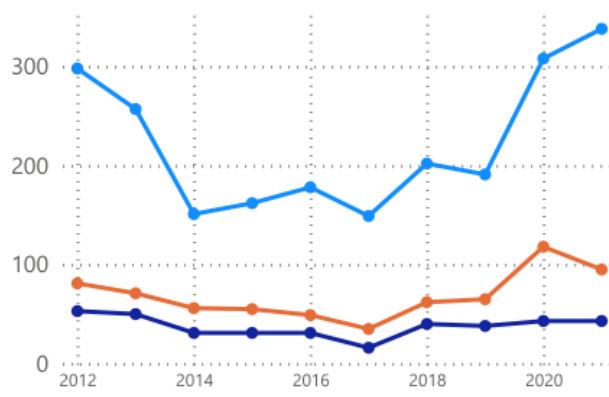
Financial Institution	App	Orig	Deny	Loans (\$)
Quicken Loans	5	4	0	\$394,000
Citizens Bank NA	5	2	2	\$88,000
FIRST NATIONAL BANK OF PA	4	2	2	\$65,000
RIVERSET CREDIT UNION	2	2	0	\$50,000
WESBANCO BANK INC	2	2	0	\$93,000
AFFORDABLE MORTGAGE ADVISORS	1	1	0	\$275,000
Greater Pittsburgh Police FCU	2	1	1	\$40,000
JLB Corp dba Golden Oak Lending	2	1	0	\$85,000
KEYBANK NATIONAL ASSOCIATION	2	1	1	\$55,000
NEWREZ LLC	1	1	0	\$185,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

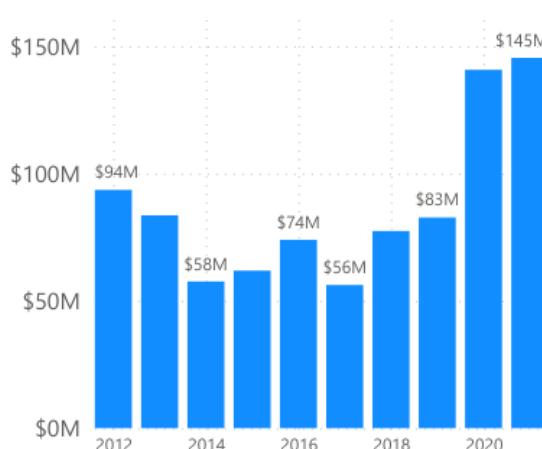
# Squirrel Hill North

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

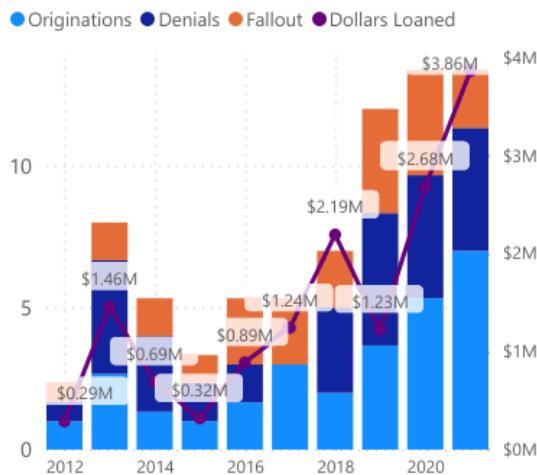


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	511	334	72	\$118,348,000
DOLLAR BANK FSB	333	252	33	\$88,821,000
WELLS FARGO BANK NA	256	172	25	\$68,767,000
FIRST NATIONAL BANK OF PA	163	124	18	\$41,779,000
Citizens Bank National Association	187	116	43	\$36,480,000
HOWARD HANNA FINANCIAL SERVICES INC	112	93	2	\$33,554,000
Huntington National Bank	98	66	11	\$35,022,000
QUICKEN LOANS	75	60	14	\$19,986,000
SAIL MORTGAGE CORP	60	53	1	\$21,391,000
JPMORGAN CHASE BANK NA	71	51	9	\$24,055,000

# Squirrel Hill North

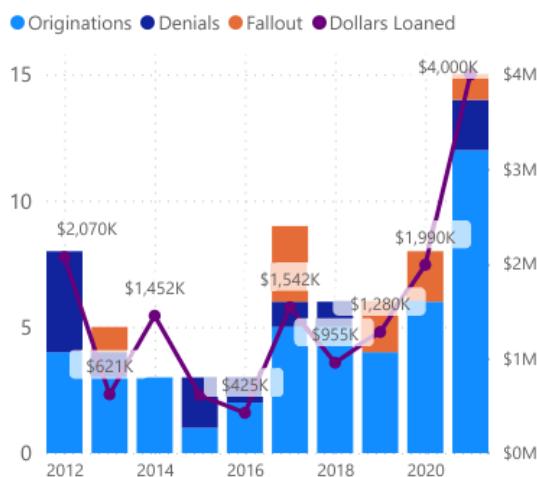
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
Citizens Bank NA	24	15	9	\$2,299,000
PNC BANK N.A.	45	11	23	\$878,000
DOLLAR BANK FSB	19	7	7	\$591,000
WELLS FARGO BANK NA	9	7	2	\$2,607,000
FIRST NATIONAL BANK OF PA	11	4	3	\$615,000
KeyBank National Association	6	3	1	\$175,000
QUICKEN LOANS	6	3	3	\$476,000
WesBanco Bank Inc.	5	3	0	\$555,000
HOWARD HANNA MORTGAGE SERVICES	5	2	1	\$313,000
JPMORGAN CHASE BANK NA	4	2	2	\$235,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

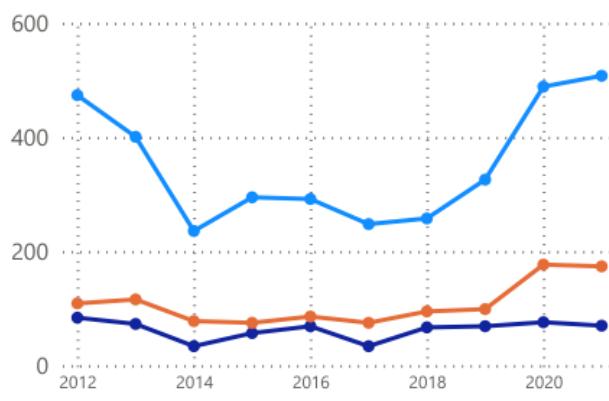
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	7	5	0	\$1,167,000
WELLS FARGO BANK NA	7	5	1	\$1,304,000
HOWARD HANNA FINANCIAL SERVICES INC	4	4	0	\$1,524,000
PNC BANK NA	7	4	2	\$430,000
BANK OF AMERICA NA	3	3	0	\$1,765,000
Citizens Bank NA	3	2	1	\$380,000
MOVEMENT MORTGAGE LLC	2	2	0	\$340,000
SSB Bank	2	2	0	\$710,000
WESBANCO BANK INC	2	2	0	\$360,000
Huntington National Bank	2	1	1	\$695,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

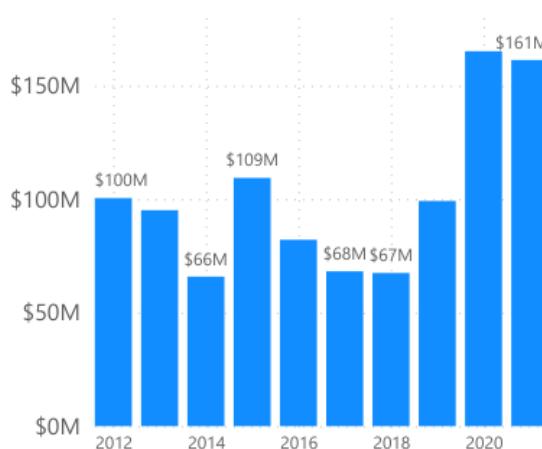
# Squirrel Hill South

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

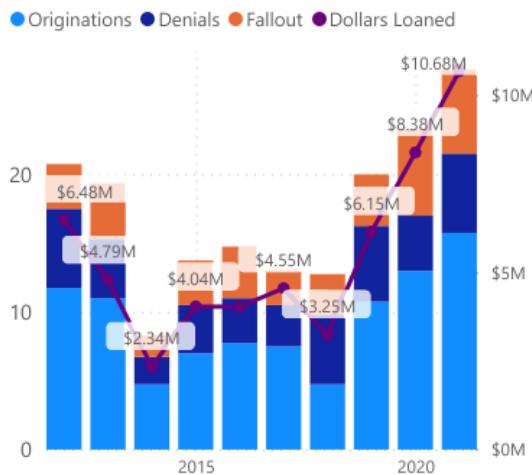


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	627	408	99	\$92,813,000
DOLLAR BANK FSB	521	398	47	\$111,663,000
WELLS FARGO BANK NA	346	245	46	\$66,754,000
FIRST NATIONAL BANK OF PA	284	197	52	\$54,913,000
Citizens Bank National Association	296	186	71	\$42,820,000
HOWARD HANNA FINANCIAL SERVICES INC	211	166	4	\$43,785,000
QUICKEN LOANS	147	113	19	\$29,482,000
Affordable Mortgage Advisors	120	106	1	\$30,081,000
Huntington National Bank	103	72	15	\$23,436,000
FIRST COMMONWEALTH BANK	78	53	8	\$14,372,000

# Squirrel Hill South

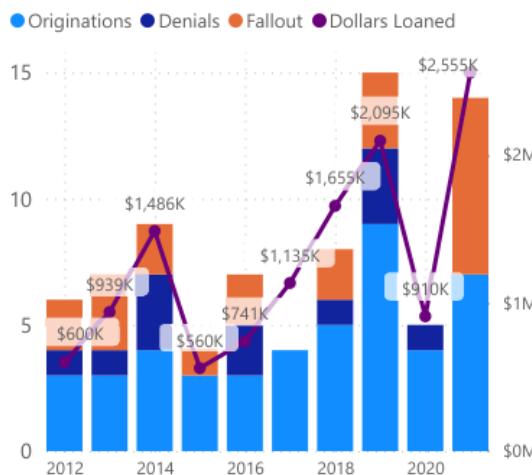
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	78	56	12	\$4,644,000
PNC BANK N.A.	82	46	18	\$5,375,000
Citizens Bank NA	50	33	13	\$4,296,000
WELLS FARGO BANK NA	39	22	11	\$3,015,000
HOWARD HANNA MORTGAGE SERVICES	17	13	0	\$2,220,000
JPMORGAN CHASE BANK NA	24	13	9	\$2,033,000
FIRST NATIONAL BANK OF PA	30	12	14	\$2,022,000
QUICKEN LOANS	18	11	7	\$1,893,000
PHH HOME LOANS	11	9	0	\$1,271,000
AFFORDABLE MORTGAGE ADVISORS	8	7	0	\$1,515,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

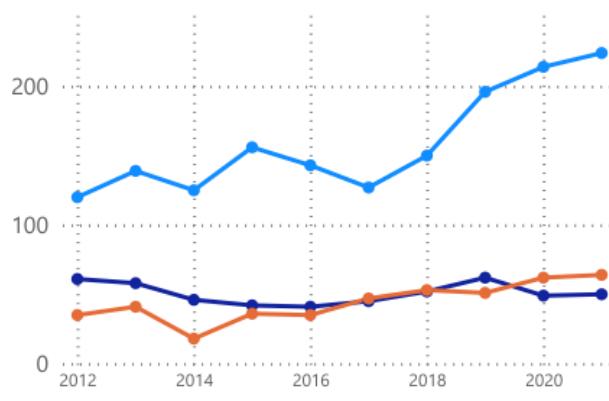
Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK NA	13	8	2	\$1,920,000
DOLLAR BANK FSB	7	5	2	\$509,000
HOWARD HANNA FINANCIAL SERVICES INC	5	4	0	\$1,390,000
JPMORGAN CHASE BANK NA	3	3	0	\$1,031,000
NAVY FEDERAL CREDIT UNION	2	2	0	\$360,000
Quicken Loans	2	2	0	\$300,000
WELLS FARGO BANK NA	6	2	3	\$808,000
Citizens Bank NA	4	1	3	\$216,000
loanDepot LLC	4	1	0	\$115,000
NEW PENN FINANCIAL INC	2	1	0	\$417,000

*Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.*

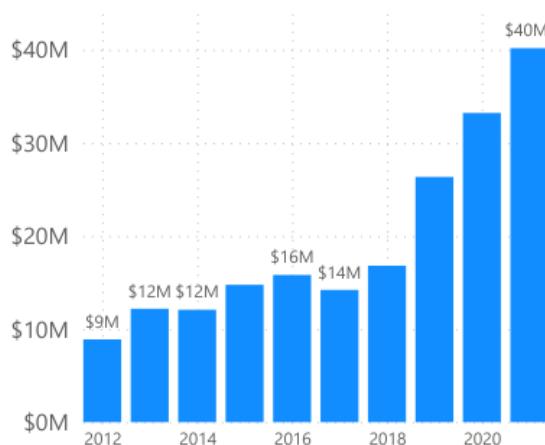
# Stanton Heights

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

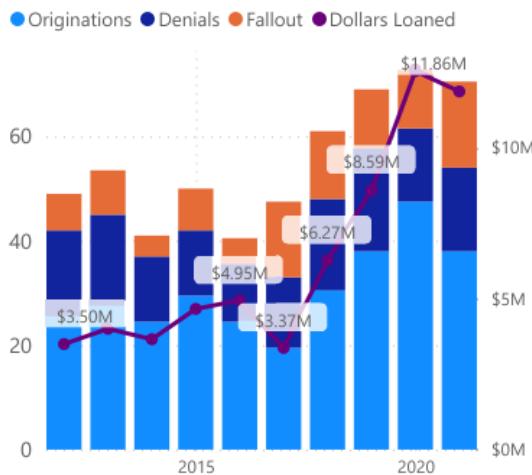


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	235	156	59	\$13,876,000
PNC BANK NA	219	117	68	\$9,485,000
Citizens Bank National Association	148	84	51	\$9,308,000
QUICKEN LOANS	115	82	22	\$10,442,000
WELLS FARGO BANK NA	123	78	22	\$9,186,000
FIRST NATIONAL BANK OF PA	104	74	19	\$9,596,000
HOWARD HANNA FINANCIAL SERVICES INC	68	57	0	\$8,892,000
FIRST COMMONWEALTH BANK	111	54	36	\$5,548,000
RIVERSET CREDIT UNION	56	43	11	\$2,015,000
WEST PENN FINANCIAL	34	32	0	\$4,697,000

# Stanton Heights

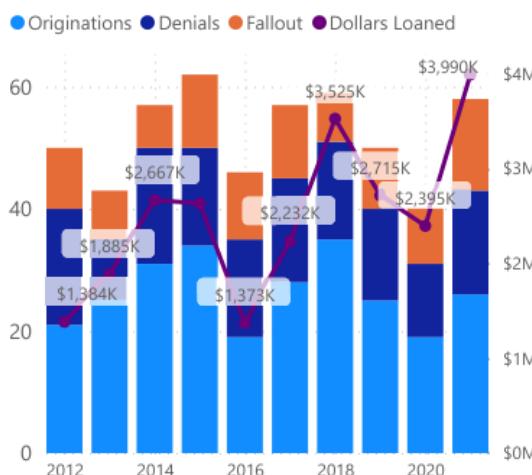
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	108	62	39	\$4,844,000
PNC BANK N.A.	102	58	29	\$4,540,000
QUICKEN LOANS	60	39	19	\$3,890,000
Citizens Bank NA	58	33	18	\$3,534,000
WELLS FARGO BANK NA	44	23	9	\$2,168,000
First Commonwealth Bank	54	19	25	\$1,722,000
EQUITY RESOURCES INC	23	18	0	\$2,777,000
FIRST NATIONAL BANK OF PA	31	18	9	\$2,064,000
HOWARD HANNA MORTGAGE SERVICES	18	15	0	\$1,713,000
US BANK N.A.	15	11	3	\$1,165,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

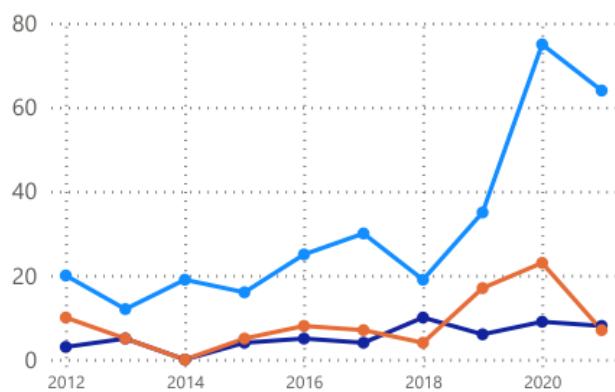
Financial Institution	App	Orig	Deny	Loans (\$)
RIVERSET CREDIT UNION	31	25	6	\$1,105,000
Quicken Loans	39	24	14	\$2,940,000
DOLLAR BANK FSB	47	23	19	\$1,663,000
Citizens Bank NA	43	20	17	\$2,346,000
PNC BANK NA	43	18	17	\$1,005,000
ALLEGENT COMMUNITY FCU	10	10	0	\$190,000
FREEDOM MORTGAGE CORPORATION	18	8	0	\$1,270,000
KEYBANK NATIONAL ASSOCIATION	9	7	0	\$690,000
WELLS FARGO BANK NA	18	7	6	\$683,000
FIRST COMMONWEALTH BANK	19	6	12	\$701,000

Neighborhoods aggregated across census tract boundaries. Lending is combined across multiple eras of Home Mortgage Disclosure Act (HMDA) reporting (2012-2017 and 2018-2021). Therefore, lending is kept as disaggregated as possible - looking only primary originations, denials, and other loan fallout - without additional considerations.

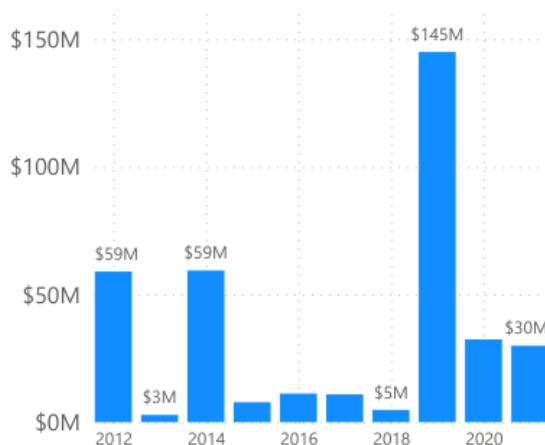
# Strip District

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

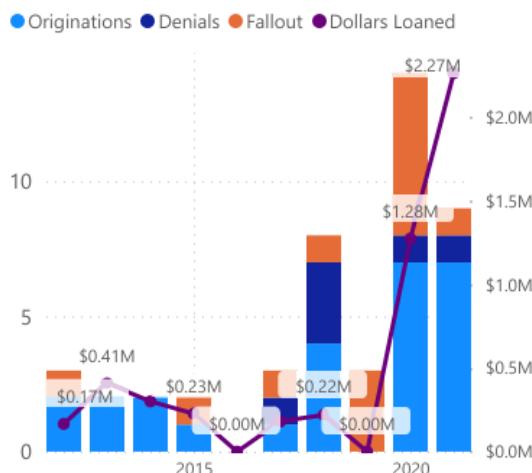


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
WELLS FARGO BANK NA	53	36	6	\$12,169,000
Citizens Bank National Association	30	24	3	\$8,481,000
PNC BANK NA	37	23	5	\$113,263,000
DOLLAR BANK FSB	30	21	7	\$72,145,000
FIRST COMMONWEALTH BANK	27	20	3	\$12,609,000
FIRST NATIONAL BANK OF PA	23	20	2	\$7,083,000
Huntington National Bank	20	14	3	\$9,505,000
Affordable Mortgage Advisors	10	10	0	\$3,180,000
Guaranteed Rate Inc	14	8	1	\$2,668,000
QUICKEN LOANS	9	8	1	\$2,397,000

# Strip District

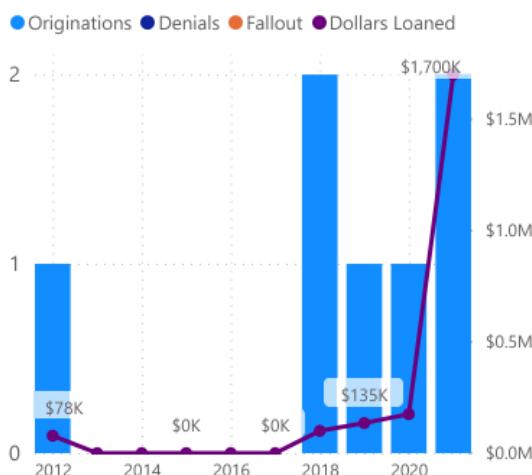
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	9	7	0	\$1,268,000
Citizens Bank NA	5	3	2	\$655,000
MOVEMENT MORTGAGE LLC	3	3	0	\$635,000
WELLS FARGO BANK NA	4	3	0	\$520,000
AFFORDABLE MORTGAGE ADVISORS	2	2	0	\$450,000
CORNING CREDIT UNION	1	1	0	\$35,000
FIRST NATIONAL BANK OF PA	1	1	0	\$745,000
FIRST NIAGARA BANK	1	1	0	\$78,000
HOWARD HANNA FINANCIAL SERVICES INC	2	1	0	\$105,000
HOWARD HANNA MORTGAGE SERVICES	1	1	0	\$46,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

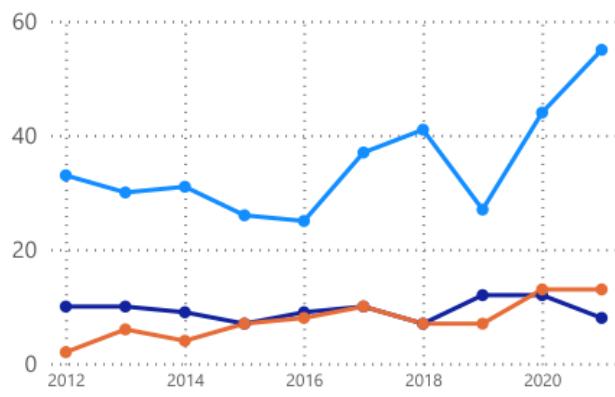
Financial Institution	App	Orig	Deny	Loans (\$)
RELIANCE FIRST CAPITAL LLC	2	2	0	\$310,000
AFFORDABLE MORTGAGE ADVISORS	1	1	0	\$435,000
FIRST COMMONWEALTH BANK	1	1	0	\$1,265,000
FIRST NIAGARA BANK	1	1	0	\$78,000
MOVEMENT MORTGAGE LLC	1	1	0	\$65,000
PNC BANK NA	1	1	0	\$35,000
WELLS FARGO BANK NA	0	0	0	\$0

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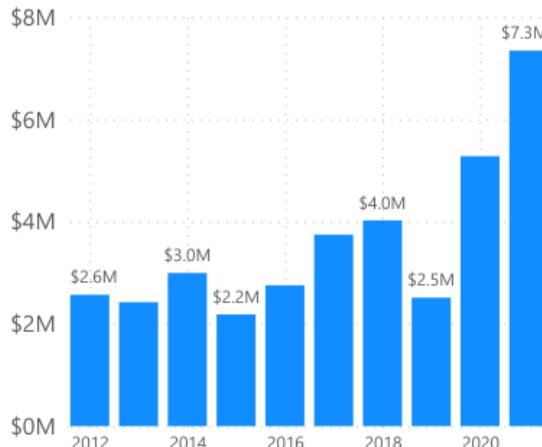
# Summer Hill

**Loan Actions by Year**

● Originations ● Denials ● Fallout



**Dollars Loaned by Activity Year**

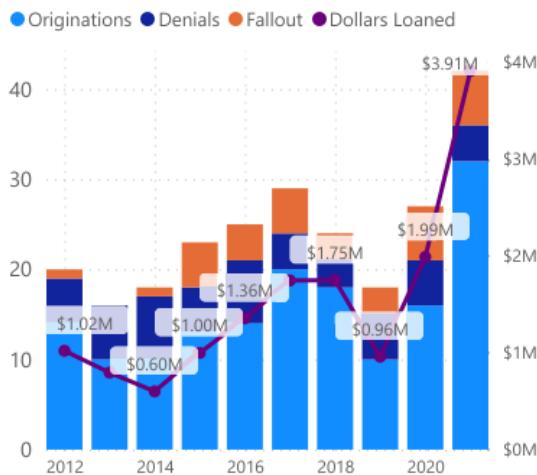


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
PNC BANK NA	56	39	8	\$3,665,000
Citizens Bank National Association	37	24	10	\$2,132,000
DOLLAR BANK FSB	38	21	11	\$1,628,000
QUICKEN LOANS	29	20	7	\$2,235,000
FIRST NATIONAL BANK OF PA	23	17	4	\$1,292,000
HOWARD HANNA FINANCIAL SERVICES INC	15	15	0	\$1,988,000
WELLS FARGO BANK NA	20	14	3	\$1,387,000
Huntington National Bank	14	11	2	\$823,000
ALLEGHENY VALLEY BANK	9	8	1	\$536,000
EQUITY RESOURCES INC	9	8	0	\$1,199,000

# Summer Hill

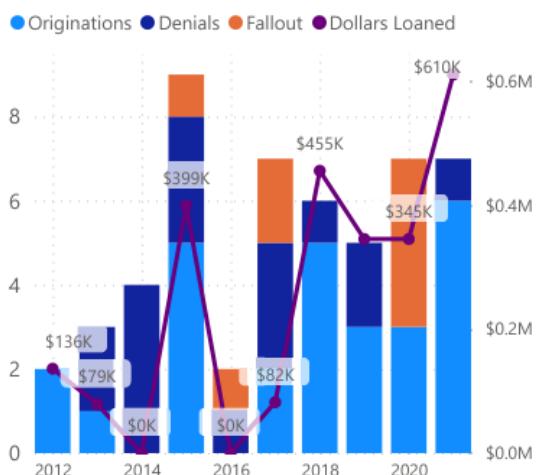
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	25	16	5	\$1,233,000
Citizens Bank NA	15	12	2	\$1,203,000
DOLLAR BANK FSB	17	8	7	\$655,000
QUICKEN LOANS	15	7	6	\$714,000
FIRST NATIONAL BANK OF PA	6	6	0	\$398,000
Huntington National Bank	8	6	1	\$420,000
ALLEGENT COMMUNITY FCU	5	5	0	\$176,000
E MORTGAGE MANAGEMENT LLC	6	5	0	\$622,000
Victorian Finance LLC	5	5	0	\$521,000
WELLS FARGO BANK NA	6	5	0	\$440,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

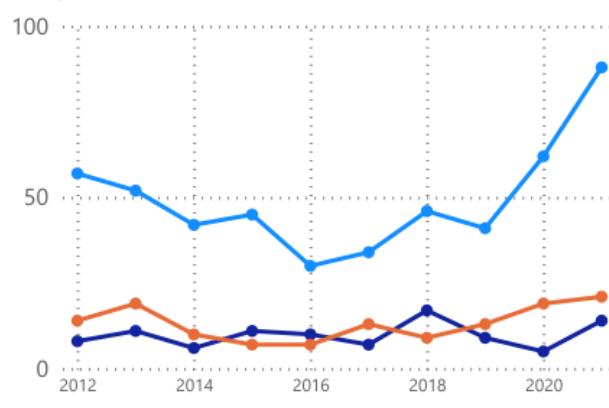
Financial Institution	App	Orig	Deny	Loans (\$)
Quicken Loans	8	5	3	\$530,000
Citizens Bank NA	5	3	2	\$110,000
FIRST NATIONAL BANK OF PA	4	3	1	\$273,000
PNC BANK NA	6	3	0	\$265,000
ALLEGENT COMMUNITY FCU	1	1	0	\$125,000
AMERICAN FINANCIAL MORTGAGE CO	1	1	0	\$165,000
DOLLAR BANK FSB	2	1	1	\$35,000
Guaranteed Rate Affinity LLC	1	1	0	\$165,000
Mortgage Research Center	1	1	0	\$115,000
WELLS FARGO BANK NA	2	1	0	\$103,000

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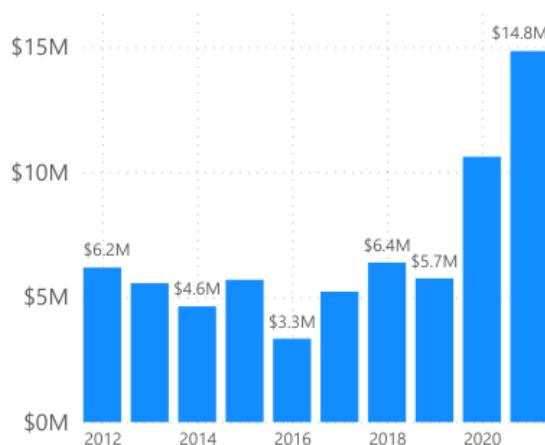
# Swisshein Park

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

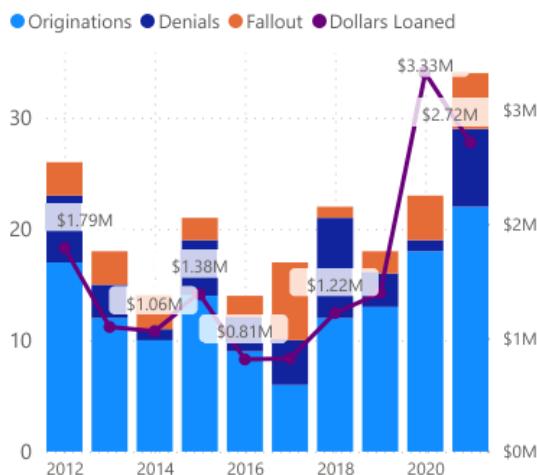


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	92	63	15	\$7,075,000
PNC BANK NA	96	55	23	\$5,005,000
Citizens Bank National Association	43	28	11	\$3,495,000
HOWARD HANNA FINANCIAL SERVICES INC	32	27	0	\$4,881,000
WELLS FARGO BANK NA	38	25	6	\$3,978,000
FIRST COMMONWEALTH BANK	28	16	5	\$1,971,000
FIRST NATIONAL BANK OF PA	18	14	4	\$1,840,000
QUICKEN LOANS	20	13	6	\$1,897,000
Huntington National Bank	13	12	1	\$1,832,000
UNION NATIONAL MORTGAGE CO	11	9	1	\$1,309,000

# Swisshelem Park

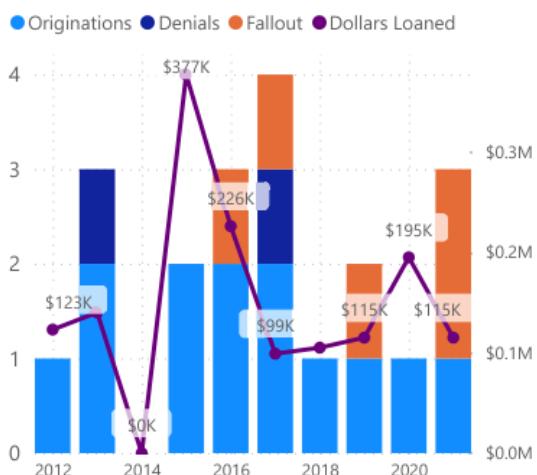
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK N.A.	31	15	11	\$1,370,000
DOLLAR BANK FSB	25	12	10	\$1,405,000
Citizens Bank NA	12	10	2	\$1,455,000
HOWARD HANNA MORTGAGE SERVICES	10	8	0	\$1,038,000
WELLS FARGO BANK NA	9	7	2	\$866,000
UNION NATIONAL MORTGAGE CO.	5	5	0	\$548,000
FIRST NATIONAL BANK OF PA	4	4	0	\$582,000
QUICKEN LOANS	7	4	2	\$514,000
THE HUNTINGTON NATIONAL BANK	4	4	0	\$569,000
First Commonwealth Bank	7	3	4	\$174,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

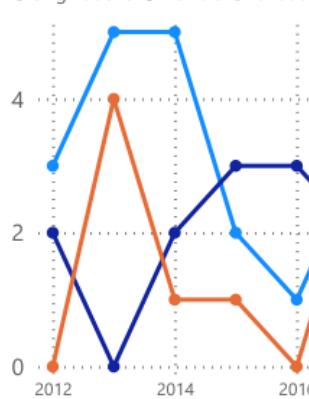
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	2	2	0	\$67,000
loanDepot LLC	2	2	0	\$230,000
Affordable Mortgage Advisors L	1	1	0	\$113,000
FIRST NATIONAL BANK OF PA	1	1	0	\$113,000
HOWARD HANNA FINANCIAL SERVICES INC	2	1	0	\$260,000
PITTSBURGH FIREFIGHTERS FCU	1	1	0	\$117,000
PNC BANK NA	2	1	1	\$105,000
RELIANCE FIRST CAPITAL LLC	1	1	0	\$195,000
UNION NATIONAL MORTGAGE CO	1	1	0	\$108,000
WELLS FARGO BANK NA	1	1	0	\$123,000

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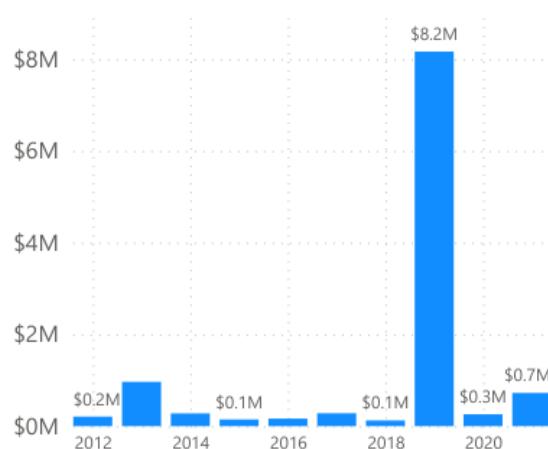
# Terrace Village

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

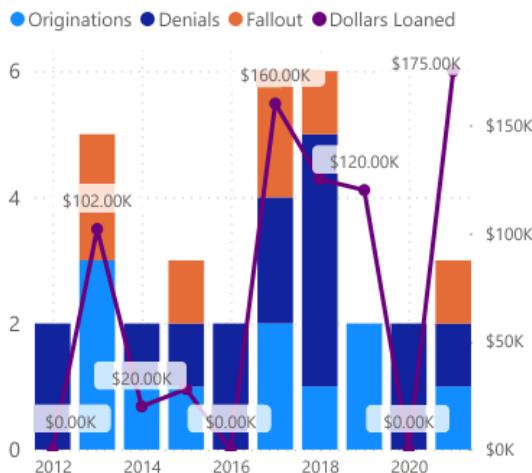


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
Freedom Mortgage Corporation	8	5	0	\$602,000
PNC BANK NA	12	5	3	\$167,000
DOLLAR BANK FSB	8	3	5	\$936,000
NORTHWEST BANK	3	3	0	\$276,000
CITIBANK NA	3	2	0	\$57,000
QUICKEN LOANS	4	2	2	\$254,000
Better Mortgage Corporation	4	1	1	\$175,000
BRENTWOOD BANK	1	1	0	\$165,000
Ivy Mortgage Inc	2	1	0	\$155,000
ORIX REAL ESTATE CAPITAL	1	1	0	\$7,755,000

# Terrace Village

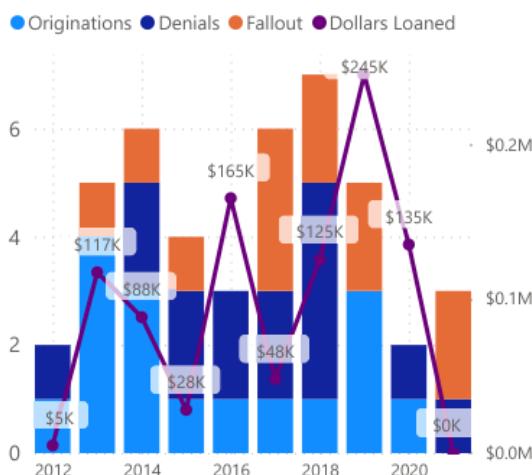
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
CITIBANK N.A.	3	2	0	\$57,000
DOLLAR BANK FSB	5	2	3	\$86,000
FREEDOM MORTGAGE CORPORATION	4	2	0	\$237,000
Better Mortgage Corporation	2	1	1	\$175,000
Citizens Bank NA	1	1	0	\$65,000
Northwest Bank	1	1	0	\$55,000
PNC BANK N.A.	3	1	2	\$35,000
TRI BORO FCU	1	1	0	\$20,000
ALLEGENT COMMUNITY FCU	1	0	1	\$0
BROKER SOLUTIONS INC.	1	0	1	\$0

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

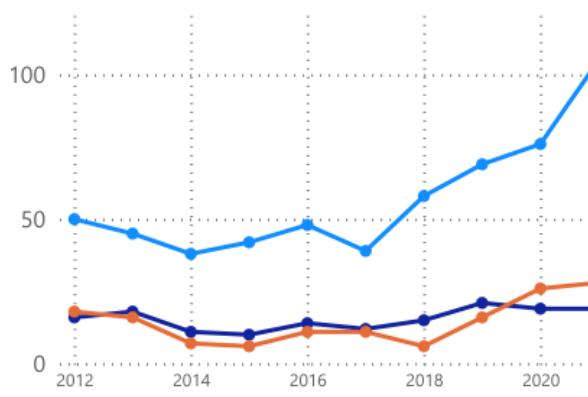
Financial Institution	App	Orig	Deny	Loans (\$)
PNC BANK NA	9	4	1	\$67,000
NORTHWEST BANK	3	3	0	\$276,000
Citibank NA	3	2	0	\$57,000
DOLLAR BANK FSB	7	2	5	\$86,000
FREEDOM MORTGAGE CORPORATION	4	2	0	\$250,000
Citizens Bank NA	3	1	1	\$65,000
Quicken Loans	3	1	2	\$135,000
TRI BORO FCU	1	1	0	\$20,000
ALLEGENT COMMUNITY FCU	1	0	1	\$0
Homeward Residential Inc	2	0	1	\$0

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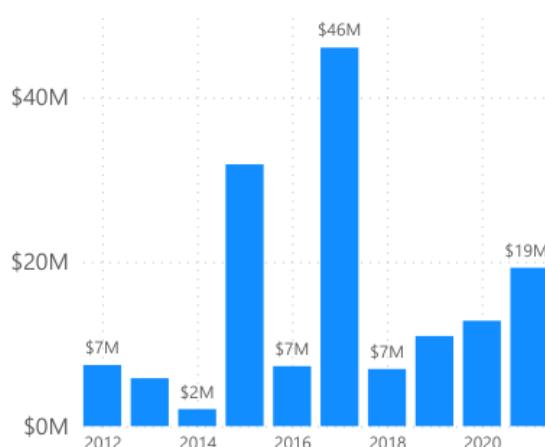
# Troy Hill

**Loan Actions by Year**

● Originations ● Denials ● Fallout



**Dollars Loaned by Activity Year**

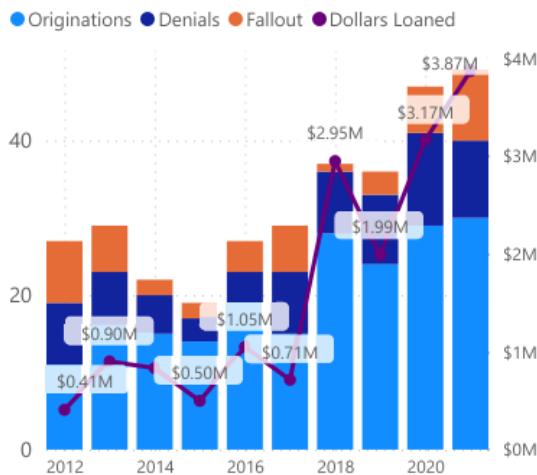


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	77	47	22	\$6,831,000
PNC BANK NA	75	44	18	\$5,514,000
WESBANCO BANK INC	60	41	16	\$3,201,000
Citizens Bank National Association	50	29	15	\$3,372,000
FIRST NATIONAL BANK OF PA	35	26	7	\$4,322,000
QUICKEN LOANS	39	26	10	\$3,151,000
Huntington National Bank	28	20	5	\$2,910,000
WELLS FARGO BANK NA	32	18	8	\$4,962,000
ALLEGHENY VALLEY BANK	20	17	3	\$2,010,000
FIRST COMMONWEALTH BANK	20	16	1	\$1,873,000

# Troy Hill

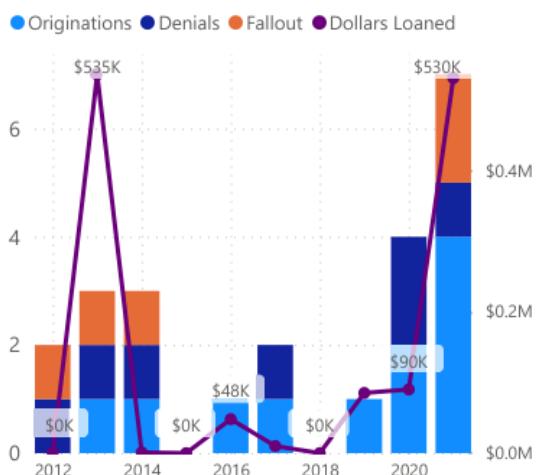
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
WesBanco Bank Inc.	42	29	12	\$1,889,000
DOLLAR BANK FSB	30	18	8	\$1,110,000
PNC BANK N.A.	29	16	8	\$905,000
QUICKEN LOANS	24	14	8	\$1,132,000
First Commonwealth Bank	10	8	1	\$694,000
FIRST NATIONAL BANK OF PA	12	8	3	\$554,000
Citizens Bank NA	14	7	6	\$594,000
MOVEMENT MORTGAGE LLC	6	6	0	\$720,000
ESB BANK	7	5	1	\$116,000
WEST PENN FINANCIAL	5	5	0	\$327,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

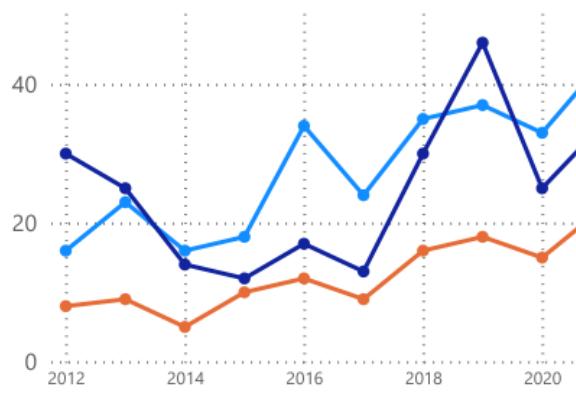
Financial Institution	App	Orig	Deny	Loans (\$)
MOVEMENT MORTGAGE LLC	3	3	0	\$455,000
Citizens Bank NA	4	2	1	\$11,000
PNC BANK NA	4	2	2	\$140,000
DOLLAR BANK FSB	2	1	0	\$535,000
Huntington National Bank	1	1	0	\$25,000
Mutual of Omaha Mortgage	3	1	0	\$85,000
RESIDENTIAL MORTGAGE SERVICES	1	1	0	\$48,000
FIRST NIAGARA BANK	1	0	1	\$0
MIDWEST LOAN SERVICES INC	1	0	0	\$0
RELIANCE FIRST CAPITAL LLC	1	0	1	\$0

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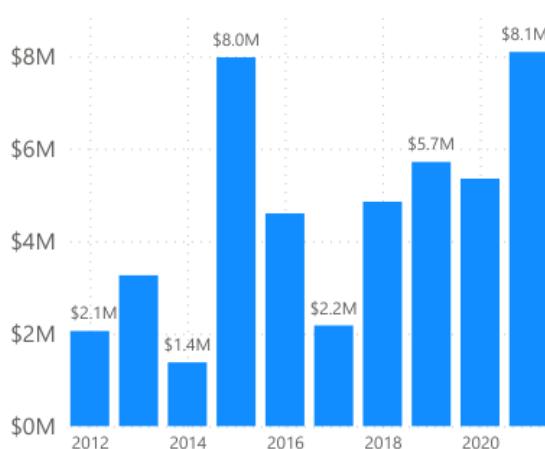
# Upper Hill

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

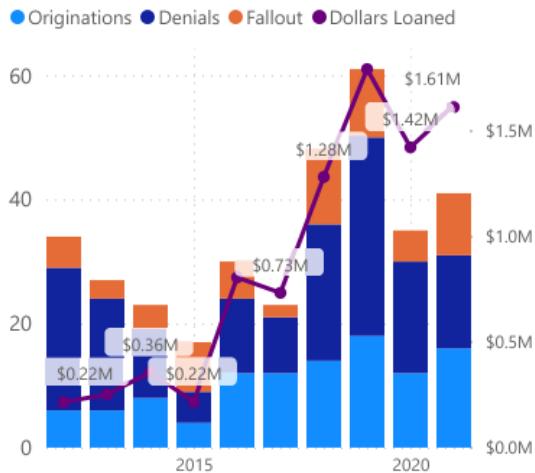


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	78	30	41	\$2,386,000
PNC BANK NA	60	23	25	\$1,597,000
QUICKEN LOANS	27	21	4	\$3,703,000
FIRST NATIONAL BANK OF PA	33	18	10	\$4,448,000
Citizens Bank National Association	77	14	51	\$2,074,000
WELLS FARGO BANK NA	18	13	2	\$1,915,000
SSB Bank	10	9	0	\$759,000
Huntington National Bank	11	7	4	\$1,328,000
FIRST COMMONWEALTH BANK	14	6	6	\$629,000
S&T BANK	11	6	2	\$810,000

# Upper Hill

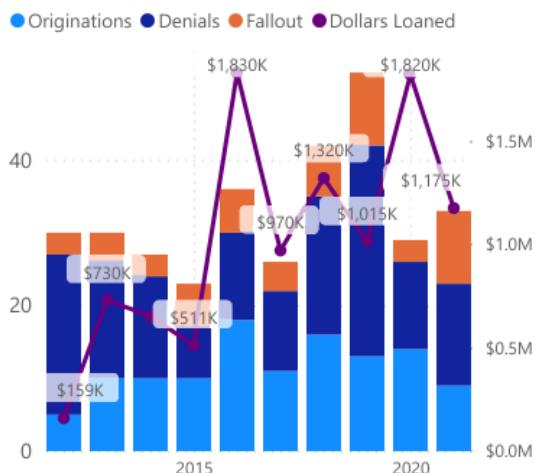
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	56	20	30	\$1,147,000
PNC BANK N.A.	39	11	20	\$671,000
Citizens Bank NA	38	6	28	\$224,000
QUICKEN LOANS	10	6	2	\$608,000
FIRST NATIONAL BANK OF PA	12	4	6	\$161,000
WELLS FARGO BANK NA	5	4	0	\$377,000
First Commonwealth Bank	7	2	3	\$120,000
KeyBank National Association	11	2	6	\$270,000
Nationstar Mortgage	4	2	0	\$200,000
RIVERSET CREDIT UNION	4	2	0	\$51,000

African American Loan Actions by Year

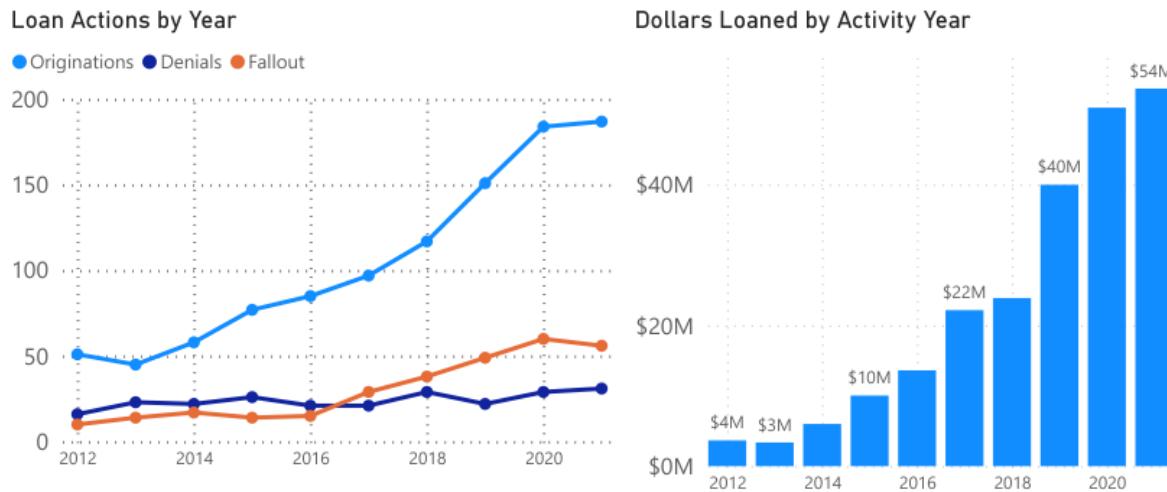


Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	59	23	32	\$1,759,000
PNC BANK NA	33	13	16	\$818,000
Citizens Bank NA	43	6	30	\$307,000
Quicken Loans	9	6	2	\$597,000
WELLS FARGO BANK NA	6	5	1	\$350,000
FIRST NATIONAL BANK OF PA	11	4	4	\$281,000
SLOVAK SAVINGS BANK	4	4	0	\$337,000
FREEFOM MORTGAGE CORPORATION	8	3	1	\$427,000
RIVERSET CREDIT UNION	5	3	0	\$136,000
SSB Bank	4	3	0	\$305,000

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# Upper Lawrenceville

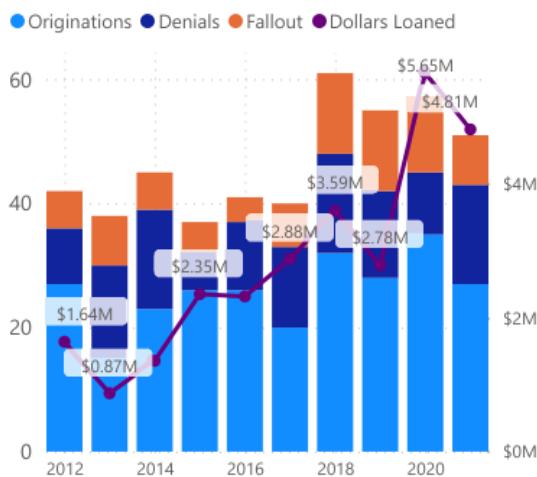


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
FIRST COMMONWEALTH BANK	97	63	19	\$11,565,000
PNC BANK NA	114	60	30	\$7,786,000
Citizens Bank National Association	93	59	19	\$14,501,000
DOLLAR BANK FSB	108	59	24	\$7,495,000
FIRST NATIONAL BANK OF PA	70	51	14	\$11,019,000
Huntington National Bank	60	44	11	\$13,699,000
WELLS FARGO BANK NA	61	42	8	\$7,979,000
HOWARD HANNA FINANCIAL SERVICES INC	40	36	0	\$7,724,000
QUICKEN LOANS	49	34	10	\$6,822,000
S&T BANK	44	31	10	\$5,248,000

# Upper Lawrenceville

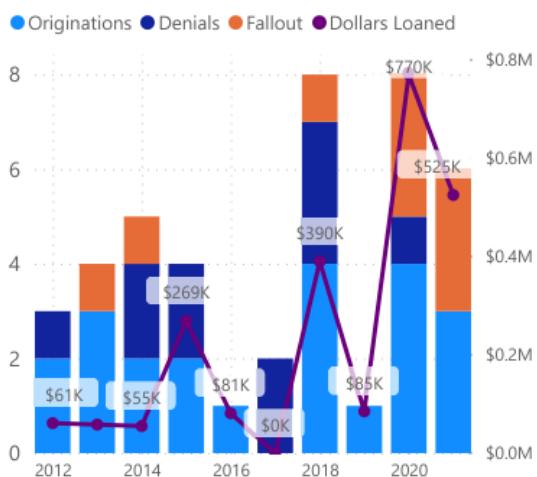
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	54	23	16	\$1,034,000
PNC BANK N.A.	46	22	18	\$1,888,000
First Commonwealth Bank	37	18	13	\$928,000
Citizens Bank NA	21	14	2	\$1,825,000
QUICKEN LOANS	18	12	5	\$1,209,000
WELLS FARGO BANK NA	19	12	3	\$1,503,000
ALLEGHENY VALLEY BANK	19	10	5	\$459,000
WesBanco Bank Inc.	9	8	1	\$1,079,000
FIRST NATIONAL BANK OF PA	15	7	5	\$866,000
HOWARD HANNA FINANCIAL SERVICES INC	7	7	0	\$1,395,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

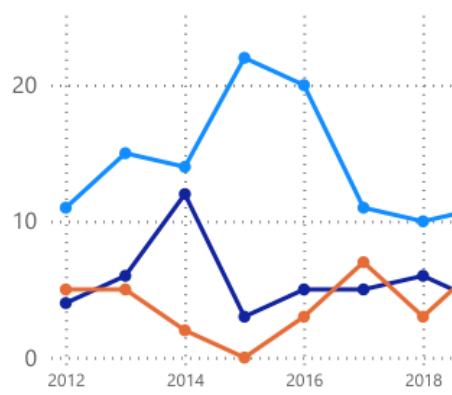
Financial Institution	App	Orig	Deny	Loans (\$)
DOLLAR BANK FSB	7	3	3	\$28,000
Citizens Bank NA	2	2	0	\$115,000
FIRST COMMONWEALTH BANK	2	2	0	\$240,000
Nationstar Mortgage	3	2	0	\$200,000
Barrington Bank & Trust	2	1	0	\$325,000
Cardinal Financial Company LP	4	1	1	\$85,000
FIRST NIAGARA BANK	2	1	0	\$40,000
HOWARD HANNA FINANCIAL SERVICES INC	1	1	0	\$234,000
NATIONSTAR MORTGAGE LLC	2	1	1	\$81,000
Quicken Loans	1	1	0	\$355,000

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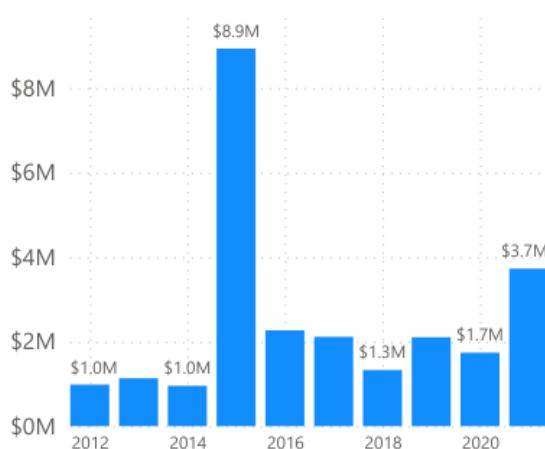
# West Oakland

Loan Actions by Year

● Originations ● Denials ● Fallout



Dollars Loaned by Activity Year

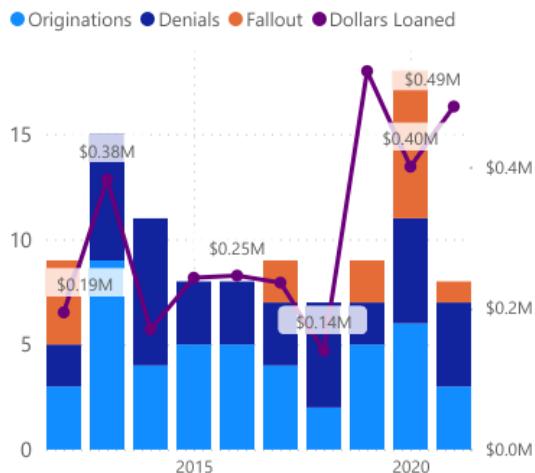


## Top 10 Lenders per Neighborhood (2012-2021)

Financial Institution	Applications	Originations	Denials	Dollars Loaned
DOLLAR BANK FSB	23	12	11	\$1,869,000
RIVERSET CREDIT UNION	12	10	2	\$132,000
APOLLO TRUST COMPANY	8	8	0	\$2,930,000
S&T BANK	9	8	0	\$2,359,000
QUICKEN LOANS	10	7	3	\$837,000
EUREKA BANK	7	6	0	\$838,000
WELLS FARGO BANK NA	8	5	2	\$352,000
NEXTIER BANK NA	5	4	1	\$1,134,000
NORTHWEST BANK	6	4	0	\$338,000
PNC BANK NA	11	4	6	\$155,000
KEYBANK NATIONAL ASSOCIATION	12	3	3	\$205,000

# West Oakland

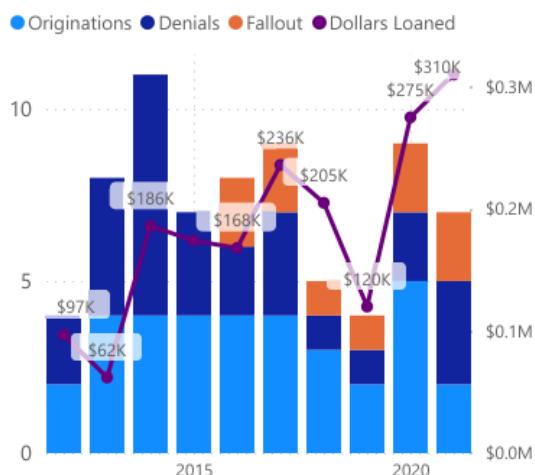
LMI Applicant Loan Actions by Year



Top 10 LMI Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
RIVERSET CREDIT UNION	10	8	2	\$51,000
DOLLAR BANK FSB	16	6	10	\$298,000
QUICKEN LOANS	7	4	3	\$351,000
DITECH FINANCIAL LLC	4	2	1	\$133,000
KeyBank National Association	7	2	3	\$100,000
loanDepot LLC	2	2	0	\$380,000
Northwest Bank	4	2	0	\$169,000
PNC BANK N.A.	6	2	4	\$30,000
WELLS FARGO BANK NA	4	2	1	\$139,000
Citizens Bank NA	3	1	1	\$44,000

African American Loan Actions by Year



Top 10 African American Applicant Lenders (2012-2021)

Financial Institution	App	Orig	Deny	Loans (\$)
RIVERSET CREDIT UNION	9	7	2	\$92,000
DOLLAR BANK FSB	8	4	4	\$171,000
PNC BANK NA	6	3	3	\$105,000
CrossCountry Mortgage Inc	2	2	0	\$208,000
DITECH FINANCIAL LLC	4	2	1	\$133,000
KEYBANK NATIONAL ASSOCIATION	6	2	2	\$160,000
NATIONSTAR MORTGAGE LLC	8	2	2	\$172,000
Quicken Loans	4	2	2	\$162,000
FIRST NATIONAL BANK OF PA	3	1	2	\$49,000
NEW DAY FINANCIAL LLC	6	1	3	\$90,000

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