PUBLIC DISCLOSURE

June 22, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Apollo Trust Company
RSSD# 368522

201 North Warren Avenue
Apollo, Pennsylvania 15613

Federal Reserve Bank of Cleveland

P.O. Box 6387
Cleveland, Ohio 44101-1387

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Apollo Trust Company (the bank or Apollo) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's loan-to-deposit ratio (LTD) is more than reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- An excellent distribution of loans occurs throughout the bank's AA.
- Lending reflects an excellent distribution among individuals of different income levels, including low- and moderate-income (LMI).
- Neither the bank nor the Federal Reserve Bank of Cleveland (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) Interagency Examination Procedures for Small Institutions to evaluate the bank's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, aggregate lending data, and credit needs. Lending performance was assessed within the bank's only AA.

In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units by census tract income level for home mortgage lending and the percentage of households by census tract income level for consumer lending. In the evaluation of the bank's distribution of loans to borrowers of different income levels, the demographic figure refers to the percentage of families by income level for home mortgage lending and the percentage of households by income level for consumer lending.

Examiners reviewed the following data:

- The bank's 19-quarter average LTD ratio.
- The universe of Home Mortgage Disclosure Act (HMDA)-reportable loans (home purchase, refinance, multi-family, home improvement, and other-purpose closed end) reported on Apollo's Loan Application Register (LAR) from January 1, 2024, through December 31, 2025.
- The universe of consumer loans (unsecured and motor vehicles) originated from January 1, 2025, through December 31, 2025.

- In accordance with CRA examination procedures, the HMDA universe in 2024 and 2025 were combined, and conclusions were reached in aggregate.
- Demographic data (proxy) was used as a comparison in evaluating the bank's consumer and HMDA lending.
- Aggregated (peer) lending data, comprised of lending activity for all other lenders reporting home mortgage loans under HMDA in the respective AA, was also used as a comparison in evaluating the bank's combined lending performance for 2024 and 2025.
- Based on the total loan volume by number, HMDA-reportable lending received the most weight, followed by consumer lending.

DESCRIPTION OF INSTITUTION

Apollo is a community bank headquartered in Apollo, Pennsylvania. The bank's characteristics include the following.

- The bank is wholly owned subsidiary of Apollo Bancorp, Inc.
- The bank had total assets of $208.2 million as of December 31, 2025.
- In addition to its main office and three branches in Apollo, the bank has two additional offices located in Spring Church and Leechburg, and one loan production office (LPO) in Pittsburgh.
- Apollo has four deposit-taking Automated Teller Machines (ATMs) and one cash-only ATM.
- Apollo has not opened or closed any branches since the previous evaluation.
- As shown in the table below, Apollo's primary business focus is residential real estate followed by commercial lending.

Table 1

Composition of Loan Portfolio as of December 31, 2025		
Loan Type	**$(000)**	**%**
Construction and Land Development	125	0.1%
Farmland	0	0.0%
1- to 4-Family Residential Real Estate	134,253	77.9%
Multifamily Residential Real Estate	14,786	8.6%
Nonfarm Nonresidential Real Estate	16,919	9.8%
Agricultural	0	0.0%
Commercial and Industrial	4,677	2.7%
Consumer	1,573	0.9%
Other	0	0.0%
Gross Loans	$172,333	100.0%
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its August 16, 2021, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

- The bank's AA consists of portions of Pittsburgh, PA MSA #38300, comprising parts of Allegheny, Armstrong, and Westmoreland counties. The AA excludes Beaver, Butler, Fayette, Lawrence, and Washington counties. (See Appendix A for additional demographic data).
- Apollo's AA has remained unchanged since the prior examination. On July 21, 2023, the Office of Management and Budget (OMB) issued Bulletin 23-01[1], and revised MSA and Combined Statistical Area delineations nationwide. This bulletin added Lawrence County to the Pittsburgh, PA MSA.
- During the evaluation period, census tract boundaries and income designations within the AA were updated to reflect 2020 U.S. Census data as reported in the American Community Survey (ACS). These changes, implemented by federal agencies in 2022, resulted in tract reconfigurations and revised income classifications, which also decreased the total number of tracts in the AA.
- Since the previous evaluation, the AA lost 11 low- and ten moderate-income tracts, while gaining five upper- and five-unknown-income tracts. There were no changes to middle-income tracts.
- As of June 30, 2025, Federal Deposit Insurance Corporation's (FDIC) Deposit Market Share report ranked the bank 27th among 43 institutions operating in the AA with 0.08% of the market share, compared to the largest market holder, PNC Bank National Association, with 53.7% of the market share and the second largest market holder, BNY Mellon, National Association, at 12.9%. The top financial institution operates 67 branches, while the bank operates six.
- These three institutions have consistently maintained their respective rankings since the prior evaluation. The bank operates in a competitive market with multiple large financial institutions that command substantial market share.
- The 2024 HMDA Peer Market data indicate that the bank ranked 48th out of 414 HMDA reporters in the Pittsburgh MSA and originated 58 loans, compared to first ranked PNC Bank, National Association, which originated 1,493 loans.
- The 2025 HMDA Peer Market data indicate the bank ranked 50th out of 429 HMDA reporters in the Pittsburgh MSA and originated 52 loans, compared to first ranked PNC Bank, National Association, which originated 2,444 loans.
- One community contact interview was leveraged from a nonprofit community foundation representative with expertise in economic, social, and demographic characteristics and community development opportunities in the AA.

[1] OMB Bulletin No. 23-01

Information obtained from this interview helped establish context for the communities in which Apollo operates.

Table 2

Population Change Assessment Area: PA Pittsburgh MSA 2025			
Area	**2015 Population**	**2020 Population**	**Percent Change**
PA Pittsburgh MSA 2025	1,660,375	1,670,799	0.6%
Allegheny County, PA	1,231,145	1,250,578	1.6%
Armstrong County, PA	67,979	65,558	-3.6%
Westmoreland County, PA	361,251	354,663	-1.8%
Pittsburgh, PA MSA	2,448,088	2,457,000	0.4%
Pennsylvania	12,779,559	13,002,700	1.7%
Source: 2011-2015 Census Bureau: Decennial Census *2020 U.S. Census Bureau: American Community Survey*			

- While the Pittsburgh, PA MSA reflects slight population growth, the gains are concentrated in Allegheny County, with surrounding counties within the AA experiencing population losses.
- 82.6% of the AA population was 18 years of age or older, the legal age to enter a contract.
- Most of the AA population (52.9%) was between the ages of 25 and 64, which represents prime working age. Of those eligible to work (age 16 and older), 63.9% participated in the civilian labor force, meaning they were either employed or actively seeking employment.
- 18.6% of the population in the AA was 65 or older, comparable to Pennsylvania at 18.0%. The overall trend in population declines and higher percentage of elderly population indicates the area may have a decreased labor pool and potential for slower economic growth.
- 34.5% of the AA's population reside in the AA's LMI tracts.

Table 3

PA Pittsburgh MSA 2025 Median Family Income Change			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
PA Pittsburgh MSA 2025	$76,584	$83,244	8.7%
Allegheny County, PA	$79,501	$87,363	9.9%
Armstrong County, PA	$61,032	$66,803	9.5%
Westmoreland County, PA	$73,143	$79,375	8.5%
Pittsburgh, PA MSA	$74,871	$81,197	8.4%
Pennsylvania	$74,468	$80,996	8.8%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey *2016 - 2020 U.S. Census Bureau American Community Survey* *Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.*			

- The AA experienced modest but consistent income growth (8.7%) between 2015 and 2020.
- Allegheny County demonstrated the strongest income growth in the AA, with MFI outpacing both the overall MSA and the state of Pennsylvania, which could reflect economic strength in the Pittsburgh area.
- Of the 190,684 families in the AA, 42.6% are designated as LMI with 9.6% living below poverty; compared to 37.9% designated as LMI with 6.9% living below poverty across the entire Pittsburgh, MSA.
- Of the 370,060 households in the AA, 14.8% are below the poverty level and 3.8% receive public assistance; compared to 11.4% of households across the entire Pittsburgh, MSA that are below the poverty level.
- While U.S. Census data shows broad-based income growth across the AA from 2015 to 2020, the community contact noted rising median incomes may reflect demographic shifts, as some LMI residents may be relocating from urban neighborhoods to outer areas where housing may be more affordable but with varying levels of community services.

Table 4

PA Pittsburgh MSA 2025 Housing Cost Burden						
	Cost Burden - Renters			Cost Burden - Owners		
Area	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
PA Pittsburgh MSA 2025	68.9%	30.4%	38.8%	56.6%	21.1%	15.5%
Allegheny County, PA	70.8%	33.8%	39.8%	58.9%	22.3%	15.7%
Armstrong County, PA	65.2%	26.6%	33.7%	51.1%	19.5%	13.3%
Westmoreland County, PA	60.0%	13.7%	34.1%	51.9%	18.4%	15.4%
Pittsburgh, PA MSA	67.4%	27.9%	38.1%	55.6%	20.3%	15.6%
Pennsylvania	73.4%	36.9%	41.9%	62.4%	28.7%	18.5%
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2018-2022 Comprehensive Housing Affordability Strategy						

- Low-income renters face severe cost burden across the AA, with 68.9% spending more than 30.0% of income on housing. Allegheny County shows the highest burden at 70.8%, with Westmoreland County having the lowest at 60.0%.
- Housing cost burden for homeowners remains consistent across the AA and the Pittsburgh MSA, suggesting stable affordability conditions for owners regardless of geographic location.
- According to 2020 U.S. Census data, there are 415,264 housing units in the AA and 47.1% are composed of rental and vacant units.
- Given increasing home values and rental rates, LMI individuals, particularly those who are cost-burdened, may have a difficult time saving enough for a sufficient down payment or afford increasing rents. The community contact emphasized all aspects of affordable housing as a critical need in the AA.
- While median family incomes in Allegheny County show positive growth, housing affordability remains a significant challenge for many residents.

Currently, 70.8% of low-income renters experience cost burden, indicating housing costs are rising more quickly than incomes for vulnerable populations. Community stakeholders have noted demographic shifts occurring as housing costs increase.

Table 5

PA Pittsburgh MSA 2025 Unemployment Rates					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
PA Pittsburgh MSA 2025	8.8%	5.7%	4.1%	3.6%	3.5%
Allegheny County, PA	8.7%	5.6%	4.0%	3.5%	3.5%
Armstrong County, PA	9.7%	7.2%	5.1%	4.3%	4.2%
Westmoreland County, PA	9.0%	5.9%	4.4%	3.8%	3.7%
Pittsburgh, PA MSA	9.0%	5.9%	4.3%	3.7%	3.6%
Pennsylvania	8.8%	5.9%	4.1%	3.7%	3.6%

- The AA has achieved strong labor market recovery, with 2024 unemployment rates at their lowest point in the five-year period. All counties demonstrate consistent improvement, indicating broad-based economic resilience across the area.
- According to the Center for Workforce Information & Analysis, the health care industry significantly impacts employment across all counties in the AA. Armstrong County lists Armstrong County Memorial Hospital, Armstrong School District, and Walmart Associates Inc. as major employers.[2] Allegheny County is anchored by UPMC Presbyterian Shadyside, University of Pittsburgh, and the Federal Government.[3] Westmoreland County features Walmart Associates Inc., State Government, and United Parcel Service Inc. as leading employers.[4]
- All three counties achieved unemployment rates of 3.5% to 4.2% by 2024, though housing affordability remains challenging, with 60.0% to 70.8% of low-income renters experiencing cost burden in the AA. Allegheny County's economic growth (population +1.6%, median family income +9.9%) has been accompanied by affordability pressures, particularly for low- to moderate-income (LMI) residents, with 70.8% facing cost burden. Westmoreland and Armstrong counties experienced population declines (-1.8% and -3.6%, respectively) even with unemployment rates of 3.5%-4.2%, indicating factors beyond job availability may influence population retention. Community contact noted housing cost increases are outpacing income growth for many LMI households.

[2] Armstrong County Profile
[3] Allegheny County Profile
[4] Westmoreland County Profile

Table 6

Home Mortgage Loan Trends Assessment Area: PA Pittsburgh MSA 2025					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
PA Pittsburgh MSA 2025	52,448	58,529	32,942	22,113	22,645
Allegheny County, PA	40,279	45,020	24,672	16,767	17,158
Armstrong County, PA	1,302	1,432	916	638	691
Westmoreland County, PA	10,867	12,077	7,354	4,708	4,796
Pittsburgh, PA MSA	76,674	85,385	48,668	32,650	33,641
Pennsylvania	406,251	450,233	248,796	166,120	177,361
Source: Federal Financial Institutions Examination Council (FFIEC), Home Mortgage Disclosure Act Loan/Application Records					

- Mortgage lending activity across the AA and the state of Pennsylvania peaked in 2021 then declined substantially through 2023. All geographic areas experienced similar trend patterns, with lending volumes declining over 60.0% from 2021 peaks. Activity stabilized in 2024 at levels comparable to 2023.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall Lending Test performance is Satisfactory. In determining the lending test rating, heavier weight was given to HMDA loans while equal weight was provided to the rest of the performance criteria. The bank's performance in meeting the credit needs of its AA is demonstrated by the bank's more than reasonable average NLTD ratio as well as its record of originating a majority of loans inside the AA. Both the geographic distribution of HMDA and Consumer Lending and borrowers of different income levels are excellent, considering the performance context and the broadly defined AA relative to the effective reach of low- and moderate-income geographies and borrowers. Lastly, no CRA-related complaints were filed against the bank during the review period. Given economic, demographic, and competitive conditions in the AA, the bank's lending meets the credit needs of the AA.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison, to similarly situated FDIC-insured institutions. Similarly situated institutions were selected based on asset size, product offerings, market share, and area where they are located within the AA. The bank's LTD ratio is more than reasonable. During this evaluation period, Apollo's LTD ratio averaged 105.2%, which

exceeded peer group performance. Bank management attributed this to an increase in active lending within the community.

Table 7

Comparative LTD Ratios for 6/30/2021 to 12/31/2025			
Institution	**Location**	**Asset Size $(000)**	**LTD Ratio (%) 19 Quarter Average**
Apollo Trust Company	**Apollo, PA**	**208,161**	**105.2%**
Similarly Situated Institutions			
SSB Bank	Pittsburgh, PA	368,085	96.4%
West View Savings Bank	Pittsburgh, PA	362,660	54.5%
Commercial Bank & Trust of PA	Latrobe, PA	362,357	57.2%

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside the AA. The bank originated a majority of loans, by number and dollar amount, inside the AA. While multi-family housing and home purchase conventional loans are nearing the 50.0% threshold, bank management indicated this is driven by the loan production office, and it is not part of the bank's strategy to originate loans outside their AA.

Table 8

Lending Inside and Outside the Assessment Area								
Loan Type	**Inside**				**Outside**			
	#	**#%**	**$(000)**	**$%**	**#**	**#%**	**$(000)**	**$%**
Other Loan Data	44	89.8	$322	95.2	5	10.2	$16	4.8
Total Consumer Related	**44**	**89.8**	**$322**	**95.2**	**5**	**10.2**	**$16**	**4.8**
Home Improvement	13	92.9	$817	97.8	1	7.1	$18	2.2
Home Purchase - Conventional	43	55.8	$9,870	47.5	34	44.2	$10,904	52.5
Multi-Family Housing	1	50	$262	55.2	1	50	$213	44.8
Other Purpose Closed-End	15	78.9	$915	75.2	4	21.1	$301	24.8
Refinancing	38	82.6	$7,211	88.8	8	17.4	$913	11.2
Total HMDA Related	**110**	**69.6**	**$19,075**	**60.7**	**48**	**30.4**	**$12,349**	**39.3**
Total Loans	**154**	**74.4**	**$19,075**	**61.1**	**53**	**25.6**	**$12,365**	**38.9**
Note: Percentages may not total 100.0 percent due to rounding.								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts, with consideration given to the dispersion of loans throughout the AA. The bank's geographic distribution of loans reflects excellent distribution among the different census tracts. There were substantial levels of lending gaps.

However, these do not materially weaken the bank's overall geographic distribution performance, which remains excellent. Given AA's expansive size and configuration, the bank's limited branch network, a market share of 0.08%, and its modest lending volume, lending gaps are reasonable and expected. Importantly, the gaps are distributed across census tracts of all income levels and gaps decreased during the review period from 2024 to 2025, rather than being disproportionately concentrated in low- or moderate-income areas. This pattern reflects the bank's overall lending footprint rather than avoidance of specific geographies.

Table 9

Assessment Area: PA Pittsburgh MSA - 2025				
	# Tracts	Tracts w/ no loans	Tracts w/ loans	Penetration
Low	35	30	5	14.30%
Moderate	74	59	1	20.30%
Middle	105	84	21	20.00%
Upper	53	48	5	9.40%
Unknown	19	19	0	0.00%
Total	286	240	46	16.10%

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of home mortgage lending in low-income census tracts was above aggregate lending data and above the demographic figure. The distribution of home mortgage lending in moderate-income tracts was above aggregate lending data and above the demographic figure.

Table 10

Distribution of 2024 to 2025 Home Mortgage Lending by Income Level of Geography Assessment Area: PA Pittsburgh MSA							
Geographic Income Level	Bank and Aggregate Loans						Owner-Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	16	14.5	5.4	2,938	15.4	5.1	5.2
Moderate	33	30.0	24.5	5,034	26.4	18.2	23.6
Middle	46	41.8	44.6	6,340	33.2	37.9	46.1
Upper	15	13.6	25.1	4,763	25.0	35.9	24.8
Unknown	0	0.0	0.4	0	0.0	2.9	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	110	100.0	100.0	19,075	100.0	100.0	100.0

Source: 2024 – 2025 FFIEC Census Data
2016 – 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Consumer Lending

The geographic distribution of consumer lending is excellent. The distribution in consumer lending in low-income census tracts was below the demographic figure. The distribution of consumer lending in moderate-income tracts was above the demographic figure. The lower performance in low-income tracts reflects fewer than 10.0% of households residing in these areas, the poverty rate being 31.3%, and the nearby LPO does not offer consumer loan products.

Table 11

Distribution of 2025 Consumer Lending by Income Level of Geography Assessment Area: PA Pittsburgh MSA					
Geographic Income Level	**Bank Loans**				**Households %**
	#	**#%**	**$(000)**	**$%**	
Low	1	2.3%	5	1.6	9.4
Moderate	24	54.5%	165	51.2	26.1
Middle	18	40.9%	147	45.7	40.6
Upper	1	2.3%	5	106	22.9
Unknown	0	0	0	0.0	0.9
Tract-Unk	0	0	0	0.0	0.0
Total	44	100.0	322	100.0	100.0

Source: 2025 FFIEC Census Data
2016– 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Borrower Distribution of Loans

This performance criterion evaluates the bank's lending to borrowers of different income levels. The bank's lending has an excellent distribution among individuals of different income levels.

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. The distribution of home mortgage lending to low-income borrowers is comparable to aggregate lending data and below the demographic figure. The distribution of home mortgage lending to moderate-income borrowers is below aggregate lending data and comparable to the demographic figure. Multiple factors may constrain the bank's lending opportunities in the AA to LMI borrowers. High renter cost-burden rates (68.9% low-income, 30.4% moderate-income) may limit down payment savings, while the median housing value of $132,532 relative to the MFI of $74,902, may create affordability challenges for borrowers earning below 50.0% (low-income) and 50.0% to 80.0% (moderate-income) of MFI. In addition, of the total housing units in the AA, 47.1% are composed of rental and vacant units placing further lending constraints on a bank that operates in a competitive market that has only 0.08% of the market share. Given this context the bank's lending is excellent.

Table 12

Distribution of 2024 to 2025 Home Mortgage Lending by Borrower Income Level Assessment Area: PA Pittsburgh MSA							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	14	12.8	13.1	1,225	6.5	6.7	24.3
Moderate	17	15.6	23.0	1,655	8.8	16.9	18.2
Middle	23	21.1	19.8	2,683	14.3	17.1	21.0
Upper	26	23.9	25.1	6,772	36.0	36.8	36.5
Unknown	29	26.6	19.1	6,478	34.4	22.4	0.0
Total	109	100.0	100.0	18,813	100.0	100.0	100.0

Source: 2024 - 2025 Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Consumer Lending

The borrower distribution of consumer lending is excellent. The distribution of consumer lending to low-income borrowers was above the demographic figure. The distribution of consumer lending to moderate-income borrowers was above the demographic figure.

Table 13

Distribution of 2024 to 2025 Consumer Lending by Borrower Income Level Assessment Area: PA Pittsburgh MSA					
Borrower Income Level	**Bank Loans**				**Households by Household Income %**
	#	**#%**	**$(000)**	**$%**	
Low	27	61.4	142	44.1	28.7
Moderate	9	20.5	95	29.5	16.7
Middle	6	13.6	77	23.9	17.6
Upper	1	2.3	5	1.6	37.0
Unknown	1	2.3	3	0.9	0.0
Total	44	100.0	322	100.0	100.

Source: 2025 FFIEC Census Data
2016 – 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – DEMOGRAPHIC INFORMATION

Table A-1

PA Pittsburgh MSA 2024 Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	35	12.2	15,811	8.3	4,941	31.3	46,412	24.3
Moderate	74	25.9	46,166	24.2	6,635	14.4	34,743	18.2
Middle	105	36.7	81,786	42.9	5,149	6.3	40,023	21.0
Upper	53	18.5	45,920	24.1	1,179	2.6	69,506	36.5
Unknown	19	6.6	1,001	0.5	422	42.2	0	0.0
Total AA	**286**	**100.0**	**190,684**	**100.0**	**18,326**	**9.6**	**190,684**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	43,644	11,477	5.2	26.3	23,491	53.8	8,676	19.9
Moderate	111,155	51,690	23.6	46.5	44,901	40.4	14,564	13.1
Middle	165,559	100,991	46.1	61.0	49,342	29.8	15,226	9.2
Upper	90,811	54,311	24.8	59.8	30,346	33.4	6,154	6.8
Unknown	4,095	704	0.3	17.2	2,807	68.5	584	14.3
Total AA	**415,264**	**219,173**	**100.0**	**52.8**	**150,887**	**36.3**	**45,204**	**10.9**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3,661	8.9	3,301	9.0	315	8.9	45	8.6
Moderate	7,750	18.9	7,110	19.3	522	14.7	118	22.5
Middle	14,871	36.3	13,572	36.8	1,092	30.7	207	39.5
Upper	13,150	32.1	11,724	31.8	1,288	36.3	138	26.3
Unknown	1,523	3.7	1,171	3.2	336	9.5	16	3.1
Total AA	**40,955**	**100.0**	**36,878**	**100.0**	**3,553**	**100.0**	**524**	**100.0**
Percentage of Total Businesses:				**90.0**		**8.7**		**1.3**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	14	7.7	14	7.9	0	0.0	0	0.0
Moderate	37	20.2	36	20.2	1	20.0	0	0.0
Middle	82	44.8	79	44.4	3	60.0	0	0.0
Upper	47	25.7	46	25.8	1	20.0	0	0.0
Unknown	3	1.6	3	1.7	0	0.0	0	0.0
Total AA	**183**	**100.0**	**178**	**100.0**	**5**	**100.0**	**0**	**.0**
Percentage of Total Farms:				**97.3**		**2.7**		**.0**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Table A-2

Assessment Area: PA Pittsburgh MSA 2025 Census Tract List			
MSA	**State**	**County**	**Tract**
38300	42	3	103.01
38300	42	3	103.02
38300	42	3	201
38300	42	3	203
38300	42	3	305
38300	42	3	402
38300	42	3	404
38300	42	3	405
38300	42	3	406
38300	42	3	409
38300	42	3	501
38300	42	3	506
38300	42	3	509
38300	42	3	510
38300	42	3	511
38300	42	3	603
38300	42	3	605
38300	42	3	703
38300	42	3	705
38300	42	3	706
38300	42	3	708
38300	42	3	709
38300	42	3	802
38300	42	3	804
38300	42	3	806
38300	42	3	807
38300	42	3	809
38300	42	3	901
38300	42	3	902
38300	42	3	903
38300	42	3	1005
38300	42	3	1011

38300	42	3	1014
38300	42	3	1018
38300	42	3	1019
38300	42	3	1102
38300	42	3	1106
38300	42	3	1113
38300	42	3	1114
38300	42	3	1115
38300	42	3	1203
38300	42	3	1209
38300	42	3	1302
38300	42	3	1306
38300	42	3	1307
38300	42	3	1308
38300	42	3	1401
38300	42	3	1402
38300	42	3	1403
38300	42	3	1404
38300	42	3	1405
38300	42	3	1408
38300	42	3	1411
38300	42	3	1412
38300	42	3	1413
38300	42	3	1414
38300	42	3	1516
38300	42	3	1517
38300	42	3	1608
38300	42	3	1609
38300	42	3	1610
38300	42	3	1702
38300	42	3	1706
38300	42	3	1803
38300	42	3	1807
38300	42	3	1903

38300	42	3	1911
38300	42	3	1914
38300	42	3	1915
38300	42	3	1916
38300	42	3	1917
38300	42	3	1918
38300	42	3	1919
38300	42	3	1920
38300	42	3	2022
38300	42	3	2023
38300	42	3	2413
38300	42	3	2509
38300	42	3	2602
38300	42	3	2607
38300	42	3	2613
38300	42	3	2614
38300	42	3	2615
38300	42	3	2620
38300	42	3	2701
38300	42	3	2703
38300	42	3	2708
38300	42	3	2716
38300	42	3	2814
38300	42	3	2815
38300	42	3	2901
38300	42	3	2902
38300	42	3	2904
38300	42	3	3001
38300	42	3	3102
38300	42	3	3204
38300	42	3	3206
38300	42	3	3207
38300	42	3	4012
38300	42	3	4013

38300	42	3	4020
38300	42	3	4035
38300	42	3	4040
38300	42	3	4160
38300	42	3	4171
38300	42	3	4172
38300	42	3	4180
38300	42	3	4190
38300	42	3	4200
38300	42	3	4211
38300	42	3	4212
38300	42	3	4220
38300	42	3	4230
38300	42	3	4240
38300	42	3	4250
38300	42	3	4263
38300	42	3	4264
38300	42	3	4267
38300	42	3	4268
38300	42	3	4270
38300	42	3	4271
38300	42	3	4272
38300	42	3	4281
38300	42	3	4282
38300	42	3	4311
38300	42	3	4314
38300	42	3	4315
38300	42	3	4571
38300	42	3	4572
38300	42	3	4621
38300	42	3	4626
38300	42	3	4639
38300	42	3	4644
38300	42	3	4687

38300	42	3	4688
38300	42	3	4689
38300	42	3	4690
38300	42	3	4703
38300	42	3	4704
38300	42	3	4705.01
38300	42	3	4705.02
38300	42	3	4706
38300	42	3	4731
38300	42	3	4771
38300	42	3	4772
38300	42	3	4773
38300	42	3	4781
38300	42	3	4782
38300	42	3	4802
38300	42	3	4803
38300	42	3	4804
38300	42	3	4810
38300	42	3	4825
38300	42	3	4838
38300	42	3	4843
38300	42	3	4845
38300	42	3	4846
38300	42	3	4850
38300	42	3	4867
38300	42	3	4868
38300	42	3	4869
38300	42	3	4870
38300	42	3	4881
38300	42	3	4882
38300	42	3	4883
38300	42	3	4884
38300	42	3	4885
38300	42	3	4886

38300	42	3	5041
38300	42	3	5070
38300	42	3	5080
38300	42	3	5094
38300	42	3	5100
38300	42	3	5120
38300	42	3	5130
38300	42	3	5138
38300	42	3	5140
38300	42	3	5151
38300	42	3	5152
38300	42	3	5153
38300	42	3	5154.01
38300	42	3	5161
38300	42	3	5162
38300	42	3	5170
38300	42	3	5180.01
38300	42	3	5190
38300	42	3	5200.01
38300	42	3	5200.02
38300	42	3	5211
38300	42	3	5212
38300	42	3	5213.01
38300	42	3	5213.02
38300	42	3	5214.01
38300	42	3	5214.02
38300	42	3	5215
38300	42	3	5220
38300	42	3	5231
38300	42	3	5232
38300	42	3	5233
38300	42	3	5234
38300	42	3	5235.01
38300	42	3	5235.02

38300	42	3	5236
38300	42	3	5237.01
38300	42	3	5237.02
38300	42	3	5238
38300	42	3	5240
38300	42	3	5251
38300	42	3	5252
38300	42	3	5253
38300	42	3	5261.01
38300	42	3	5261.02
38300	42	3	5262.01
38300	42	3	5262.02
38300	42	3	5263.01
38300	42	3	5263.02
38300	42	3	5604
38300	42	3	5605
38300	42	3	5614
38300	42	3	5615
38300	42	3	5619
38300	42	3	5620
38300	42	3	5623
38300	42	3	5624
38300	42	3	5625
38300	42	3	5626
38300	42	3	5627
38300	42	3	5628
38300	42	3	5629.01
38300	42	3	5630
38300	42	3	5631
38300	42	3	5632.01
38300	42	3	5632.02
38300	42	3	5639
38300	42	3	5644
38300	42	3	5647

38300	42	3	5648
38300	42	3	5651
38300	42	3	5652
38300	42	3	5653
38300	42	129	8001
38300	42	129	8002
38300	42	129	8003
38300	42	129	8004
38300	42	129	8005
38300	42	129	8006
38300	42	129	8007
38300	42	129	8008
38300	42	129	8009
38300	42	129	8010.01
38300	42	129	8010.02
38300	42	129	8011
38300	42	129	8012
38300	42	129	8013
38300	42	129	8014
38300	42	129	8015
38300	42	129	8016
38300	42	129	8017.01
38300	42	129	8017.02
38300	42	129	8017.03
38300	42	129	8018.01
38300	42	129	8018.02
38300	42	129	8020.01
38300	42	129	8021.01
38300	42	129	8021.02
38300	42	5	9508
38300	42	5	9513
38300	42	5	9514
38300	42	5	9515
38300	42	5	9516

38300	42	5	9517
38300	42	5	9518
38300	42	3	9800
38300	42	3	9801
38300	42	3	9803
38300	42	3	9804
38300	42	3	9805
38300	42	3	9806
38300	42	3	9807
38300	42	3	9808
38300	42	3	9809
38300	42	3	9810
38300	42	3	9811
38300	42	3	9812
38300	42	3	9818
38300	42	3	9822

APPENDIX B – GLOSSARY

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

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

Combined Statistical Area (CSA): As defined by the Office of Management and Budget, a CSA is a combination of adjacent metropolitan statistical areas and micropolitan statistical areas that demonstrate economic or social linkage.

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

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total

number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

Metropolitan Division (MD): As defined by the Office of Management and Budget, an MD is a division of a metropolitan statistical area based on specific criteria including commuting patterns. Only a metropolitan statistical area that has a population of at least 2.5 million may be divided into MDs.

Metropolitan Statistical Area (MSA): As defined by the Office of Management and Budget, an MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core.

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

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

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

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

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

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

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans

have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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