

**Table D - Lending Inside and Outside of the Assessment Area**

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)	
	Inside		Outside			Inside		Outside			
	#	%	#	%		\$	%	\$	%		
Consumer											
	2019	17,761	80.5	4,313	19.5	22,074	293,370	74.2	102,051	25.8	395,421
<b>Subtotal</b>		<b>17,761</b>	<b>80.5</b>	<b>4,313</b>	<b>19.5</b>	<b>22,074</b>	<b>293,370</b>	<b>74.2</b>	<b>102,051</b>	<b>25.8</b>	<b>395,421</b>
<b>Total</b>		<b>17,761</b>	<b>80.5</b>	<b>4,313</b>	<b>19.5</b>	<b>22,074</b>	<b>293,370</b>	<b>74.2</b>	<b>102,051</b>	<b>25.8</b>	<b>395,421</b>

Source: Evaluation Period: 1/1/2019 - 12/31/2019 Bank Data  
 Due to rounding, totals may not equal 100.0

## Table H - Geographic Distribution of Consumer Loans

Assessment Area: 2019 Entire Assessment Area and Central PA

Tract Income Level		% of Households	#	%	\$(000s)	%
Low	2019	7.3	472	2.7	10,959	3.7
Moderate	2019	19.6	2,345	13.2	35,046	11.9
Middle	2019	48.3	12,337	69.5	200,537	68.4
Upper	2019	24.6	2,603	14.7	46,758	15.9
Not Available	2019	0.3	4	0.0	70	0.0
<b>Totals</b>	<b>2019</b>	<b>100.0</b>	<b>17,761</b>	<b>100.0</b>	<b>293,370</b>	<b>100.0</b>

Source: 2015 ACS Census ; 1/1/2019 - 12/31/2019 Bank Data.  
 Due to rounding, totals may not equal 100.0

## Table L - Distribution of Consumer Loans by Borrower Income Level

Assessment Area: 2019 Entire Assessment Area and Central PA

Borrower Income Level		% of Households	#	%	\$(000s)	%
Low						
	2019	25.3	4,967	28.0	62,687	21.4
Moderate						
	2019	15.9	5,093	28.7	76,232	26.0
Middle						
	2019	17.2	3,842	21.6	69,068	23.5
Upper						
	2019	41.6	3,607	20.3	81,900	27.9
Not Available						
	2019	0.0	252	1.4	3,483	1.2
<b>Totals</b>						
	<b>2019</b>	<b>100.0</b>	<b>17,761</b>	<b>100.0</b>	<b>293,370</b>	<b>100.0</b>

Source: 2015 ACS Census ; 1/1/2019 - 12/31/2019 Bank Data.

Due to rounding, totals may not equal 100.0