

FILE SUMMARY BY GEOGRAPHY

Institution: FIRST COMMONWEALTH BANK File: CONSUMER LOANS 2020 (CRA, 2020)

Loan Action by Tract LMI by IN/OUT ASSESSMENT

Geography	Loans		Loan Amount	
	Count	%	Amount	%
IN ASSESSMENT AREA				
IN ASSESSMENT AREA ORIGINATED				
LOW INCOME	301	2.34%	4,308	1.85%
MODERATE INCOME	1,731	13.47%	31,209	13.37%
MIDDLE INCOME	8,543	66.48%	149,536	64.07%
UPPER INCOME	2,274	17.70%	48,290	20.69%
NA	2	0.02%	53	0.02%
TOTAL FOR ORIGINATED	12,851	100.00%	233,396	100.00%
IN ASSESSMENT AREA TOTAL FOR IN ASSESSMENT AREA				
	12,851	100.00%	233,396	100.00%
OUT OF ASSESSMENT AREA				
OUT OF ASSESSMENT AREA ORIGINATED				
LOW INCOME	101	1.52%	2,396	1.34%
MODERATE INCOME	690	10.35%	17,804	9.96%
MIDDLE INCOME	3,906	58.61%	104,426	58.42%
UPPER INCOME	1,775	26.64%	50,396	28.19%
NA	192	2.88%	3,723	2.08%
TOTAL FOR ORIGINATED	6,664	100.00%	178,745	100.00%
OUT OF ASSESSMENT AREA TOTAL FOR OUT OF ASSESSMENT AREA				
	6,664	100.00%	178,745	100.00%

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	Count	%	Amount	%
FILE				
FILE ORIGINATED				
LOW INCOME	402	2.06%	6,704	1.63%
MODERATE INCOME	2,421	12.41%	49,013	11.89%
MIDDLE INCOME	12,449	63.79%	253,962	61.62%
UPPER INCOME	4,049	20.75%	98,686	23.94%
NA	194	0.99%	3,776	0.92%
TOTAL FOR ORIGINATED	19,515	100.00%	412,141	100.00%
FILE TOTAL FOR FILE				
	19,515	100.00%	412,141	100.00%

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Loan Action by Borrower LMI by FILE

Geography	Loans		Loan Amount	
	Count	%	Amount	%
FILE				
FILE ORIGINATED				
LOW INCOME	2,841	14.56%	26,843	6.51%
MODERATE INCOME	4,288	21.97%	78,357	19.01%
MIDDLE INCOME	4,874	24.98%	111,308	27.01%
UPPER INCOME	6,632	33.98%	190,275	46.17%
NA	880	4.51%	5,358	1.30%
TOTAL FOR ORIGINATED	19,515	100.00%	412,141	100.00%
FILE TOTAL FOR FILE				
	19,515	100.00%	412,141	100.00%