

FILE SUMMARY BY GEOGRAPHY

Institution: FIRST COMMONWEALTH BANK File: CONSUMER LOANS 2022 (CRA, 2022)

Loan Action by Tract LMI by IN/OUT ASSESSMENT

Tract LMI	Loans		Loan Amount	
	Count	%	Amount	%
IN ASSESSMENT AREA				
ORIGINATED				
LOW INCOME	250	2.12%	5,800	1.88%
MODERATE INCOME	1,784	15.14%	45,341	14.66%
MIDDLE INCOME	6,834	58.01%	175,604	56.78%
UPPER INCOME	2,883	24.47%	81,670	26.41%
NA	30	0.25%	836	0.27%
TOTAL FOR ORIGINATED	11,781	100.00%	309,251	100.00%
TOTAL FOR IN ASSESSMENT AREA				
	11,781	100.00%	309,251	100.00%
OUT OF ASSESSMENT AREA				
ORIGINATED				
LOW INCOME	170	1.55%	5,529	1.52%
MODERATE INCOME	1,548	14.12%	49,698	13.64%
MIDDLE INCOME	5,820	53.10%	192,455	52.84%
UPPER INCOME	3,253	29.68%	112,234	30.81%
NA	169	1.54%	4,338	1.19%
TOTAL FOR ORIGINATED	10,960	100.00%	364,254	100.00%
TOTAL FOR OUT OF ASSESSMENT AREA				
	10,960	100.00%	364,254	100.00%

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Loan Action by Tract LMI by FILE

Tract LMI	Loans		Loan Amount	
	Count	%	Amount	%
FILE				
ORIGINATED				
LOW INCOME	420	1.85%	11,329	1.68%
MODERATE INCOME	3,332	14.65%	95,039	14.11%
MIDDLE INCOME	12,654	55.64%	368,059	54.65%
UPPER INCOME	6,136	26.98%	193,904	28.79%
NA	199	0.88%	5,174	0.77%
TOTAL FOR ORIGINATED	22,741	100.00%	673,505	100.00%
TOTAL FOR FILE				
	22,741	100.00%	673,505	100.00%

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Institution: FIRST COMMONWEALTH BANK File: CONSUMER LOANS 2022 (CRA, 2022)

Loan Action by Borrower LMI by FILE

Borrower LMI	Loans		Loan Amount	
	Count	%	Amount	%
FILE				
ORIGINATED				
LOW INCOME	2,883	12.68%	49,445	7.34%
MODERATE INCOME	6,032	26.52%	157,437	23.38%
MIDDLE INCOME	6,125	26.93%	187,335	27.81%
UPPER INCOME	7,525	33.09%	275,287	40.87%
NA	176	0.77%	4,001	0.59%
TOTAL FOR ORIGINATED	22,741	100.00%	673,505	100.00%
TOTAL FOR FILE				
	22,741	100.00%	673,505	100.00%