

FILE SUMMARY BY GEOGRAPHY

Institution: FIRST COMMONWEALTH BANK File: CONSUMER LOANS 2023 (CRA, 2023)

Action Taken Type by Tract LMI by IN/OUT ASSESSMENT

Tract LMI	Loans		Loan Amount	
	Count	%	Amount	%
IN ASSESSMENT AREA				
ORIGINATED				
LOW INCOME	164	1.69%	3,684	1.57%
MODERATE INCOME	1,364	14.09%	33,024	14.11%
MIDDLE INCOME	6,029	62.26%	142,995	61.11%
UPPER INCOME	2,107	21.76%	53,925	23.04%
NA	20	0.21%	387	0.17%
TOTAL FOR ORIGINATED	9,684	100.00%	234,015	100.00%
TOTAL FOR IN ASSESSMENT AREA				
	9,684	100.00%	234,015	100.00%
OUT OF ASSESSMENT AREA				
ORIGINATED				
LOW INCOME	126	1.49%	3,817	1.45%
MODERATE INCOME	1,180	13.92%	35,738	13.59%
MIDDLE INCOME	4,679	55.22%	144,291	54.87%
UPPER INCOME	2,304	27.19%	74,302	28.26%
NA	185	2.18%	4,812	1.83%
TOTAL FOR ORIGINATED	8,474	100.00%	262,960	100.00%
TOTAL FOR OUT OF ASSESSMENT AREA				
	8,474	100.00%	262,960	100.00%

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	Count	%	Amount	%
FILE				
ORIGINATED				
LOW INCOME	290	1.60%	7,501	1.51%
MODERATE INCOME	2,544	14.01%	68,762	13.84%
MIDDLE INCOME	10,708	58.97%	287,286	57.81%
UPPER INCOME	4,411	24.29%	128,227	25.80%
NA	205	1.13%	5,199	1.05%
TOTAL FOR ORIGINATED	18,158	100.00%	496,975	100.00%
TOTAL FOR FILE				
	18,158	100.00%	496,975	100.00%

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Action Taken Type by Borrower LMI by FILE

Borrower LMI	Loans		Loan Amount	
	Count	%	Amount	%
FILE				
ORIGINATED				
LOW INCOME	2,605	14.35%	40,165	8.08%
MODERATE INCOME	4,832	26.61%	117,983	23.74%
MIDDLE INCOME	4,829	26.59%	138,185	27.81%
UPPER INCOME	5,716	31.48%	196,226	39.48%
NA	176	0.97%	4,416	0.89%
TOTAL FOR ORIGINATED	18,158	100.00%	496,975	100.00%
TOTAL FOR FILE				
	18,158	100.00%	496,975	100.00%