



Community

Impact Report





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A NOTE FROM OUR CEO

Our commitment to community isn't defined by trends, or economic cycles – it's always been grounded in the belief that strong banks build strong communities. Regardless of what's happening in the broader world, our work hasn't changed. We continue to be relentless in our focus on investing in the communities where we live and work. This year, we proudly crossed a major milestone: more than one billion dollars in community capital deployed to support affordable housing, small business growth, and financial empowerment initiatives across our footprint.

Our regional model gives us the ability to scale for impact, ensuring that partnerships can take root locally and then grow across markets. Whether it's expanding financial education to new audiences or creating innovative lending programs, we're continuing to focus on building opportunities across our communities.

I'm so proud of the work accomplished each day by our bankers. From making complex deals happen to increasing corporate volunteerism and engagement year over year, it's just humbling.

~Thank you.



A handwritten signature in black ink that reads "Mike". The signature is written in a cursive, flowing style.

MIKE PRICE
President and CEO

“Our mission is simple – to improve the financial lives of our neighbors.”

— CEO, First Commonwealth Bank

A NOTE FROM OUR CORPORATE COMMUNITY IMPACT OFFICER

For years, our work under the Community Reinvestment Act (CRA) has shaped how we invest in neighborhoods. For us, our commitment to the CRA has never been just a regulatory mindset – it’s a community impact philosophy that turns compliance guardrails into purpose and opportunity.

This way of doing business is a vital part of our historical success and will remain critical as we continue to grow and expand into new and diverse communities.

As part of that journey, we’ve recognized that the words matter and the purpose matters, so we recast the folks who lead the work for us from the CRA team to the Community Impact team. It’s a small change in words but serves as a constant reminder of what our purpose is and what our goals are. While we have an affirmative obligation to lend, invest, and serve, in underserved communities we prioritize the work that generates lasting and meaningful impact.

As we use community impact as our north star to drive decision making, partnerships, and priorities, the need to be innovative, creative, and responsive to community need underpins the stories you’ll find in this year’s Community Impact Report.

We share these stories in large part to be accountable to our communities, our customers, and shareholders.

We also share these stories as a opportunity to celebrate the impact we’ve achieved with our partners. We share these stories as a forum for best practices and collaboration across an array of urban, suburban, and rural communities. Simply put, we share these stories because they matter and can serve as roadmap for other communities addressing similar challenges along the way.

With our first \$1 billion of capital deployed in underserved communities, we’ve learned, we’ve grown, and we’re even more focused on deploying the next Billion dollars of capital to create greater impact in the communities we serve.

Thank you to our customers and communities for the trust and partnership you’ve forged with us. We’re committed more than ever to deliver a community bank touch with a regional bank platform that helps underserved people and places propel forward.



EVAN ZUVERINK
Corporate Community
Impact Officer

EXPANDING OUR TEAM

In September, we welcomed Henry Pyatt as our inaugural Community Impact Operations Officer. Henry has deep roots in the community development ecosystem, and we're grateful he decided to join our Community Impact Team to scale and grow the work for our company. Throughout his career, Henry has spent time in leadership positions in community and nonprofit organizations, local government, and most recently as the Pennsylvania Community Affairs Officer for the FDIC.

The lens that Henry brings to our company is vital as the bank continues to grow. In his new role, Henry will be responsible for managing our portfolio of community development loans, investments, and services, as well as helping guide our goal planning and reporting function of the bank. A city planner by trade, Henry brings a thought process to the work that prioritizes building strong communities through economic development and supporting small businesses in underserved neighborhoods as a foundation of success and catalyst for growth.



HENRY PYATT
Community Impact Operations Officer

“Access to capital is a critical element of community revitalization — for businesses, residents and community serving organizations alike. I'm proud to join the Community Impact Team at First Commonwealth and to be a part of the bank's proven commitment to creating that access in ways that help improve the lives of our neighbors.”

2 0 2 5 B Y T H E N U M B E R S

Behind the community impact numbers that we report are the people that we care about — business owners, homeowners, developers, families. We track our giving dollars. We measure the impact of our service. We keep score of how we're doing. This is how we know how many people we're helping and how we see opportunities to celebrate our work and opportunities to improve.

Community Development Investments \$89,431,270

INCLUDING

Contributions and Donations \$1,665,333

Specifically, \$395k with the Neighborhood Assistance Program, \$360k through the Education Improvement Tax Credit Program and \$39k through our high school scholarship program.

AS WELL AS

\$350,724,956

IN LENDING THROUGH 1,445
CONSUMER MORTGAGES

\$426,680,000

IN LENDING THROUGH 3,031
SMALL BUSINESS LOANS

COMMUNITY STORIES BY REGION



Central Ohio

Franklinton Rising: Building Skills and Affordable Homes

Franklinton Rising, a not-for-profit organization based in the Franklinton neighborhood of Columbus, is dedicated to breaking the cycle of economic and spiritual poverty in Columbus inner-city neighborhoods, beginning in Franklinton. Its mission is twofold: first, to invest in the transformation of young at-risk adults, empowering them to become productive citizens with successful careers in the building trades and the embodiment of Christian values within the community. Simultaneously, it is committed to the revitalization of the community's physical landscape.

Like many partnerships, finding the right entry point can take time. Our partnership serves as a prime example of how continued dialogue and a shared understanding of community needs can bring the right people to the right place to deliver amazing results.

By taking our time to understand the process and programs of Franklinton Rising, we were able to provide the critical construction financing to help

Franklinton Rising complete its Kelton Avenue project — two new two-unit townhomes that will provide affordable housing for decades to come.

Modeled after a similar project on Chicago Avenue in Columbus, the Kelton Avenue project will create the chance for many local young people to learn the construction trade. Additionally, it will create the opportunity for four of those local young people to have a safe, affordable place to call home, and an ecosystem of peers, mentors, and allies to support their personal, professional, and spiritual journeys.

From our Ohio Community Impact Officer's observation, "It's the workforce development program coupled with the affordable housing output that really make Franklinton Rising uniquely poised to create impactful change. The amazing part of this work is the lasting impact on the lives of young people do the work and the residents of neighborhoods like Franklinton that make this organization so incredibly special."

Habitat for Humanity



As a long-standing partner of many Habitat for Humanity affiliates across our footprint, we had the unique opportunity to bring our Mortgage Banking team and local Columbus Habitat affiliate together in one room. Over the last several years, Habitat for Humanity – Mid Ohio has experience expansive growth, in part driven by a unique regional challenge-- Columbus faces explosive population growth – welcoming 120,000 new households to the region since 2010. Habitat was challenged to expand into multi-family housing to help meet the unmet housing needs of the region. Multi-family housing can be uniquely challenging

as it is highly capital-intensive work that pays off over a longer period of time. When Habitat approached us about its vision for developing a project in the Near East Side neighborhood, the team recognized this wouldn't happen in the conventional financing models most Habitat homes are built in. Through a collaborative discussion, leaders from multiple teams developed the path toward a pivotal purchase of several mortgages written by Habitat for Humanity. This rapid asset recovery model not only helped ensure lasting, affordable mortgage financing for homeowners, but it also helped Habitat recoup meaningful capital instantly that could be reinvested into the work of expanding into their Near East development project. We're incredibly proud to have played a small but meaningful part in bringing capital forward to help spur the early stage development of what's sure to be a critical community asset.

Cincinnati



Partnering with Warsaw Federal: Strengthening Minority Depository Institutions

Warsaw Federal began in 1893 when three Cincinnatians saw the need for financial services in the neighborhood of Price Hill. Its goal was helping people and businesses get the loans and mortgages they needed – and that hasn't changed.

In recent years, the FDIC embarked upon an initiative to ensure that Minority and Women Owned Depository Institutions were both well-capitalized to weather changing economic landscapes and to connect them with banks that can provide technical assistance and expertise to support their growth and expansion.

As these institutions thrive, they create another entry point into the banking industry for underserved consumers and communities and they create trust and confidence that the banking system is a safe and equitable place for everyone to access capital.

We began a partnership with Warsaw Federal in 2025 by contributing capital and exploring partnership opportunities in treasury management and business lending.

We are helping Warsaw Federal expand its reach and capacity. As we continue to grow our relationship, First Commonwealth Bank Regional President Amy McFarland is working to ensure that every collaboration strengthens access to financial tools for local families and entrepreneurs.

To date, we have committed more than \$1,000,000 to minority and women owned businesses. Not only is it good for the business we deploy capital into, it's good for the new and emerging markets they serve. Instilling confidence, expertise, and liquidity into underrepresented communities is foundational to our belief that healthy, vibrant communities make for healthy, vibrant banks.



Northern Ohio

Connecting the Dots for Mental Health

With 1500 employees and counting, we're fortunate that some of our best partnerships come to us organically where our employees share their personal time and talents in our communities. It creates a ripple effect across our geographic footprint and amplifies the impact we can have.

In 2021, our Deputy General Counsel, Amy Fleenor, discovered the impact that the local chapter of the National Alliance on Mental Health (NAMI) was having on the lives of local individuals in her community. What started out as a volunteer opportunity to put her legal expertise to work on the board of the local NAMI chapter led to a statewide collaborative between NAMI and First Commonwealth.

In 2023, we connected with NAMI Stark County, Inc at the Ohio State NAMI conference. Through the connection to our work in Central Ohio, NAMI Stark County found a partner in the bank that was willing to provide financial education

for its program participants, make investments through the sponsorship of their annual events and conferences, and provide day to day operating capital through a line of credit to ensure organizational stability.

Through our continued partnership with NAMI, we're continuing to learn how safe, affordable banking solutions paired with sound financial education resources can be stabilizing to some experiencing a mental health crisis.

To quote Amy, "As a grassroots mental health organization, NAMI meets individuals where they are in a time of crisis and provides access to mental health resources, even when the individual cannot afford it. I'm proud that First Commonwealth has come alongside NAMI chapters across our footprint to provide access to financial education, technical assistance, and capital to ensure their work can continue."

Harrisburg

Tri-County Housing

Tri-County Housing, a not-for-profit HUD-certified housing counseling agency and affordable housing developer, had been wrestling with the changing federal funding landscape. Since 1990, they have developed or rehabbed more than 800 units of affordable housing across the region, and Tri-County was on the march to reach 1,000 units when changes in federal budget and funding priorities put several projects on pause with gaps in the capital stacks. That's when Tri-County Housing's Executive Director, Gary Lenker, met Nathan Culp, First Commonwealth Bank's Pennsylvania CRA Officer.

First Commonwealth partnered with Tri-County Housing, on a five-unit affordable housing project on North 4th Street. Through understanding Tri-County's priorities, experience, and success, Nathan was able to bring them a new funding vehicle, a FHLBank Affordable Housing Program (AHP) grant. By helping them

Osage Piping

Osage Piping and Fabricating, an industrial-grade piping and metal manufacturing company, has been a foundational employer in Central Pennsylvania since 1994. In 2025, through thoughtful succession planning, Osage was sold to a key employee who had been leading day-to-day operations for the previous five years. Even with careful planning, transferring ownership, assets, and inventory is no small feat.

Thanks to the relationship we had developed, Osage Piping and Fabricating knew it had a trusted banking partner who could help guide them through the transition smoothly while keeping a strong local employer in place. Under the leadership of our Middle Market Team Leader, Adam Bryner, we



obtain this grant Tri-County was able to unlock \$750,000 in funding and FCB was in position to provide the bridge financing necessary to break ground on these units. This is our first affordable housing project in the Harrisburg- Cumberland MSA-with two additional units expected to break ground in 2026.

Through our partnership with Tri-County and the FHLBank of Pittsburgh we were able to unlock a critical tool for the development of affordable housing in the Harrisburg area and expand our impact geographically by mobilizing our affordable housing platform. This approach to housing development is rooted in community-based capacity building and desire to build meaningful partnerships to meet the housing needs of all communities we serve.

engaged the SBA Lending Team at First Commonwealth along with a critical community partner, the Capital Region Economic Development Corporation (CREDC). CREDC is the leading Certified Economic Development Organization promoting and advancing economic development initiatives in the Harrisburg region.

Through trust, collaboration, and the strategic layering of CREDC, SBA, and conventional financing, the transaction successfully transferred ownership of the business while preserving the existing manufacturing facility, supporting 33 full-time careers, and creating the opportunity for nine additional jobs in the region.

Lancaster



Finanta Federal Credit Union: Strengthening Our Communities

Finanta, formerly Community First Fund, is one of Pennsylvania's foremost community development financial institutions (CDFI). Headquartered in Lancaster, PA, Finanta has experienced dynamic growth in size, scope, and geography in recent years. As Finanta has grown and expanded so has their need for capital. First Commonwealth first partnered with Finanta through an investment into their minority depository institution, the Finanta Community Credit

Lancaster City Housing Authority: Innovative Energy Efficiency Financing

As a close partner with the former Centric Bank, who was acquired by First Commonwealth in 2023, Lancaster City Housing Authority (LCHA) continues to be an impactful organization, providing access to affordable housing.

In 2025, LCHA engaged with Johnson Controls to facilitate energy efficient upgrades for 42 affordable housing units. A large national bank was tapped to provide the necessary financing but based on our ability to help secure financing for LCHA's non-profit affiliate Partners with Purpose, the leadership of LCHA insisted on bringing us to the table.

Through a collaborative partnership between our multiple departments, we structured the financing for LCHA that

Union. This partnership further expanded by providing a \$1,500,000 Equity Equivalent Investment to Finanta to bring capital north into the Harrisburg-Carlisle market.

Through our Equity Equivalent Investment and a shared certificate in the credit union, Finanta will now have access to capital to make loans to start-up businesses to spur economic development as well as provide access to banking services for individuals who fall outside of traditional banking.

It's the access to capital that CDFIs bring paired with the liquidity banks provide to CDFIs that create pathways to traditional financial services for underserved individuals and communities. When these partners are done right, customers migrate from CDFIs to banks, freeing up capital for the CDFI to be recycled into the next generation of customers, entrepreneurs, and innovators to keep capital flowing into underserved communities.

not only got the deal done but set the project and organization up for long-term financial success.

This deal required collaboration from across the bank, including leadership from our Equipment Finance team, who supported a highly complex deal structure to create a 20-year master lease, enabling the Housing Authority to lease the equipment without leveraging their housing stock as collateral. showcasing how creativity and a partnership-first mindset moved a community forward.

**PROVIDED ENERGY
EFFICIENT UPDATES TO**

42 AFFORDABLE
HOUSING UNITS



Pittsburgh

First Home Allegheny

Big Ideas spur Big Results. As part of the Allegheny County “500 in 500 Initiative” launched in 2024 by County Executive Sara Innamorato to move people into stable housing by opening 500 affordable housing units in 500 days, this project models that consistent execution paired with quiet, patient capital can generate dynamic results. As part of 500 in 500, Allegheny County Economic Development (ACED) launched First Home Allegheny- a down payment and closing cost assistance program for families and individuals purchasing their first home in Allegheny County. Through this program, First Commonwealth was able to help dozens of homeowners find a place to call home.

Three Simple Money Steps

Throughout Pittsburgh (and other regions), our bankers shared the “Three Simple Money Steps” program. This workshop content is geared toward helping people take simple steps along their own money journey. Most people have good intentions when it comes to money; they want to save more or improve their credit. But it can be hard to know where to get started. Simple Money Steps is designed to give people a place to start – an easy first step to take today, so that the next step comes more easily. The money steps are:

Track some of your spending

Set a savings goal

Learn how a credit score is calculated

Two Pittsburgh organizations in particular



First Commonwealth Bank is very proud to be a participating lender in the 1st Home Allegheny Program. Through participation in this valuable program and vital funding stream, we’ve helped numerous families achieve the dream of homeownership. We’ve heard stories of people returning home to the neighborhoods they grew up in that became unaffordable over time, and with the partnership of ACED, Action Housing, and the Innamorato Administration, we’ve helped many of those individuals return to their roots.

embraced our “Three Simple Money Steps” curriculum, Willissae’s Agency for Vision and Empowerment (WAVE) and Neighborhood Resilience Project. WAVE is an approved Pennsylvania Housing Finance Agency and an approved HUD Housing Counseling Agency that serves low to moderate income (LMI) families. Its mission is to create housing and economic stability for at-risk individuals in low-income communities through personal empowerment, skill set development, problem solving and wealth building.

Neighborhood Resilience Project has a mission to support the transformation of neighborhoods from Trauma Affected Communities to Resilient Healing and Healthy Communities through Trauma Informed Community Development.

Williamsport

Ballpark Redevelopment

Williamsport, home to the iconic Little League World Series that has driven an economic impact in the area since 1947, is experiencing a community renaissance through the construction of a new ballpark – a project that is far more than sports infrastructure. It is positioned to become an economic engine of the region, driving tourism, supporting hospitality, and anchoring local jobs.

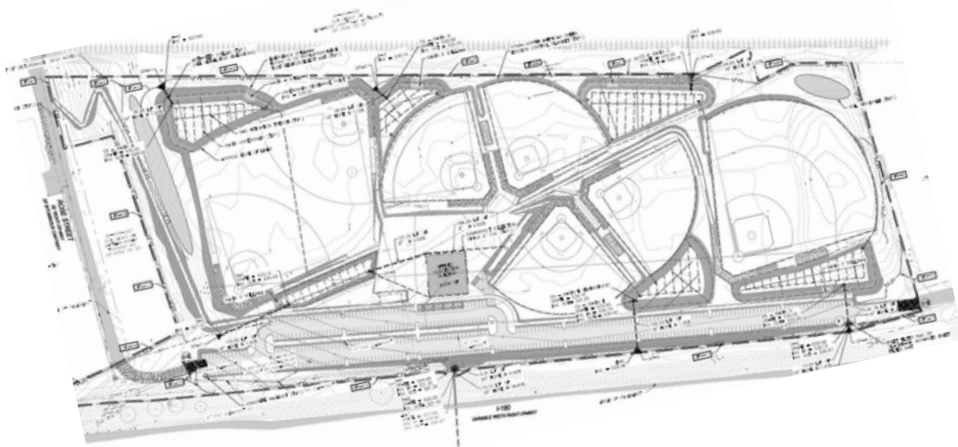
Situated on a brownfield, which is an abandoned, idled, or underutilized property, typically in industrial or commercial areas where redevelopment is complicated by real or potential environmental contamination, the project will support 58 permanent jobs along with substantial construction employment.

The Greater Lycoming Chamber of Commerce played a pivotal role in advancing the project. Yet for years, the financing remained in limbo between local and regional banks which stalled the project. However, once our team became

involved, they were laser focused on making it happen. Our bankers mobilized quickly – assembling partners across the bank, evaluating the loan structure, and committing to a solution that others could not.

In a matter of weeks, we transformed the project from “homeless” to fully supported, ensuring construction could move forward and securing a generational investment for Williamsport.

This project reflects the best of what community banking can be: responsive, collaborative, and courageous in solving complex problems that matter deeply to local people. Not all banks are willing to give the time, attention and curiosity to make complex deals like this a reality, but through a commitment to “future Williamsport,” we were relentless in making it happen. The result is not just a beautiful park, but living wage jobs and an economic driver for the region.



CREATING THE OPPORTUNITIES

Regardless of where our employees are located throughout our regions, we continue to be amazed by their commitment to getting together to meet the needs of the organizations in our areas.

our employees committed more than 18,000 volunteer hours

Specifically, \$395k with the Neighborhood Assistance Program, \$360k through the Education Improvement Tax Credit Program and \$39k through our high school scholarship.



OUR TEAM

The only way we can meaningfully deliver our mission of improving the financial lives of our neighbors and their businesses is when our entire team is engaged. That means branch employees teaching in classrooms, corporate bankers building relationships with affordable housing developers, mortgage teammates hosting homebuyer seminars and more. We best serve our communities when we deliver our entire bank, and we're proud of what our teams accomplish every day to improve lives.

TO SEE HOW WE CAN ACTIVATE OUR MISSION FOR YOUR COMMUNITY OR ORGANIZATION, CONTACT US TODAY.



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