



## **PUBLIC DISCLOSURE**

February 3, 2020

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Slovenian Savings & Loan Association of Franklin-Conemaugh  
Charter Number 707703

361 First Street  
Conemaugh, PA 15909

Office of the Comptroller of the Currency

Corporate One Office Park, Bldg. 2  
4075 Monroeville Blvd, Suite 430  
Monroeville, PA 15146-2529

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The Lending Test rating is based on the State of Pennsylvania rating, which is Satisfactory.
- The bank exhibits a reasonable geographic distribution of loans and a reasonable distribution of loans to individuals of different incomes.
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans are inside the combined statistical area (CSA).

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the CSA, the bank's loan-to-deposit ratio is reasonable.

The bank's quarterly average LTD ratio over the 17 quarters since the previous CRA evaluation (September 30, 2015- September 30, 2019) is 62.9 percent. The ratio ranged from a low of 60.5 percent at March 31, 2019 to a high of 66.2 percent as of December 31, 2017. The bank's average LTD ratio of 62.9 percent is below the average LTD ratio of 86.7 percent of seven financial institution in the bank's CSA, including Indiana and Blair counties as they are adjacent to the bank's CSA.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its CSA.

The bank originated 83.7 percent of its total loans inside the bank's CSA during the evaluation period. This analysis is performed at the bank, rather than the CSA level.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2017	87	82.9	18	17.1	105	8,915	76.1	2,801	23.9	11,716
2018	55	85.9	9	14.1	64	5,695	76.5	1,754	23.5	7,449
2019	69	83.1	14	16.9	83	7,835	72.0	3,053	28.0	10,887
<b>Subtotal</b>	<b>211</b>	<b>83.7</b>	<b>41</b>	<b>16.3</b>	<b>252</b>	<b>22,445</b>	<b>74.7</b>	<b>7,608</b>	<b>25.3</b>	<b>30,053</b>
<b>Total</b>	<b>211</b>	<b>83.7</b>	<b>41</b>	<b>16.3</b>	<b>252</b>	<b>22,445</b>	<b>74.7</b>	<b>7,608</b>	<b>25.3</b>	<b>30,053</b>

*Source: Evaluation Period: 1/1/2017 - 12/31/2019 Bank Data  
Due to rounding, totals may not equal 100.0*

## Description of Institution

Slovenian Savings & Loan Association (Slovenian or “the bank”) is a federally chartered mutual financial institution founded in 1915 and headquartered in Conemaugh, PA. The town of Conemaugh is located in Southwestern Cambria County, PA, which is situated in Southwestern Pennsylvania. The bank does not have a holding company. As of December 31, 2019, the bank had \$149.6 million in total assets and \$17.2 million in tier one capital. In addition to the main office in Conemaugh PA, the bank has four other full-service branches, including three in Johnstown, PA, located in Moxham, Richland and West Hills, and one in Windber, PA. As such, Slovenian is a single-state institution. No branches were opened or closed since the previous CRA evaluation. There are no affiliates or subsidiaries.

According to the 2019 FFIEC Geocode Census Report, one branch is situated in an upper-income geography, two branches are in middle-income geographies, and two branches are in a moderate-income geography. All five branches have automated teller machines (ATMs) which are operational 24-hours, with three branch ATMs accessible via a drive-up facility. None of the ATMs have a deposit taking function. There was no merger or acquisition activity that affected the scope of operations during the evaluation period.

Slovenian has one AA located in the state of Pennsylvania. The bank operates in and primarily lends within Cambria and Somerset Counties in Pennsylvania. The bank’s AA includes the Johnstown, Pennsylvania MSA (#27780), which includes 28 contiguous whole Census Tracts (CTs) of the 42 total CTs in Cambria County, Pennsylvania. The bank’s AA also includes the Somerset County, non-MSA AA, which includes seven of the 21 CTs, which are located in the northern-most part of Somerset County. None of the aforementioned tracts are distressed or underserved. The CSA meets regulatory requirements, and do not arbitrarily exclude any low and moderate-income geographies.

Slovenian serves its community with traditional deposit accounts and loans. As of December 31, 2019, net loans and leases totaled \$79.7 million, or 85.7 percent of total assets. During the evaluation period or January 1, 2017 to December 31, 2019, loan originations were entirely (100 percent) centered in residential mortgages with a total number of 252 loans aggregating \$30.1 million. This included 211 loans within the AA totaling \$22.4 million and 41 loans outside the AA totaling \$7.6 million. As of the December 31, 2019 Call Report (Consolidated Reports of Condition and Income), the loan portfolio consisted of approximately 94.0 percent in residential real estate loans (including home equity lines of credit), 1.9 percent in commercial and commercial real estate loans, and 4.1 percent in consumer loans. The bank’s primary lending focus is residential real estate mortgages and its retail products include checking, savings, and individual retirement accounts. Slovenian has no foreign deposits. Additional product and services information is available at the website at <https://www.sloveniansavings.com/>.

As part of this CRA evaluation, we reviewed information provided from interviews with representatives from one economic development organization that serves Cambria and Somerset Counties in Pennsylvania. The contact identified workforce and entrepreneurial development as a credit need in the community. In general, local financial institutions in the area have all been active partners in the community development efforts.

There are no financial, legal, or other factors that impede Slovenian’s ability to help meet the credit needs of its CSA. Slovenian’s previous CRA rating was Satisfactory as of the CRA Performance Evaluation (PE) dated February 29, 2016.

Johnstown-Somerset, PA CSA AA

Per the Moody's Analytics report dated September 2019, economic conditions in Johnstown-Somerset, Pennsylvania, are depressed with minimal, if any, opportunity for business or job growth. The business cycle status is considered in the recovery phase. As of the November 2019 U.S. Department of Labor/U.S. Bureau of Labor Statistics data, the Johnstown, Pennsylvania MSA has an unemployment rate (not seasonally adjusted) of 5.1 percent, which is above the statewide Pennsylvania's unemployment rate of 4.5 percent and nationwide rate of 3.5 percent. The CSA has some diversity in the mix of industries, which includes manufacturing, education and health services and government industries. Large employers in the Johnstown-Somerset, PA CSA include Conemaugh Valley Memorial Hospital, Saint Francis University, Cambria Care Center, and Laurel Technologies.

Competition in the CSA is strong with national banks, savings associations, state banks, credit unions, and branches of larger financial institutions. According to the Federal Deposit Insurance Corporation's (FDIC) Deposit Market Share Report as of June 30, 2019, 100 percent of the bank's deposits are in the Johnstown-Somerset, PA CSA. According to the same report, Slovenian has a 2.9 percent deposit market share in the CSA with \$129.0 million in total deposits and ranks ninth out of 16 financial institutions. Financial institutions with significant deposit market share in the Johnstown-Somerset, PA CSA include First National Bank of Pennsylvania at 20.7 percent, 1<sup>st</sup> Summit Bank at 17.0 percent, Ameriserv Financial Bank at 16.9 percent, and Somerset Trust Company at 16.7 percent. As of the 2015 ACS U.S. Census data, the 2018 peer mortgage data (HMDA data) shows Slovenian with a 2.5 percent lending market share in the Johnstown-Somerset, PA CSA, which is 8th out of 125 financial institutions. Primary home mortgage lenders in the CSA as of the 2018 peer mortgage data include First Commonwealth Bank at 19.7 percent market share, First National Bank of Pennsylvania at 10.7 percent market share, 1<sup>st</sup> Summit Bank at 8.7 percent market share, and Wells Fargo Bank, N.A at 8.4 percent market share.

According to 2015 ACS U.S. Census data, the median housing value in the Johnstown-Somerset, PA CSA was \$84,931 Overall median housing values are approximately 1.8 to 2.8 times the annual income of LMI families in the CSA. There are 56,132 total housing units in the CSA, of which 63.6 percent are owner-occupied and 23.3 percent are rental occupied units. Approximately 10.6 percent of the families live below the poverty level. See the Table A below for more detail on the Johnstown-Somerset, PA CSA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Slovenian 171819 Johnstown Somerset PA CSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	35	5.7	25.7	51.4	17.1	0.0
Population by Geography	113,891	2.2	18.0	59.1	20.7	0.0
Housing Units by Geography	56,132	2.9	21.0	56.5	19.6	0.0
Owner-Occupied Units by Geography	35,692	1.6	13.4	63.2	21.8	0.0
Occupied Rental Units by Geography	13,053	4.4	37.3	41.9	16.4	0.0
Vacant Units by Geography	7,387	6.6	28.7	50.0	14.6	0.0
Businesses by Geography	6,021	2.2	21.1	54.0	22.8	0.0
Farms by Geography	164	0.6	7.9	68.9	22.6	0.0
Family Distribution by Income Level	31,209	20.9	20.0	20.8	38.2	0.0
Household Distribution by Income Level	48,745	25.6	17.4	17.1	39.9	0.0
Median Family Income MSA - 27780 Johnstown, PA MSA		\$55,933	Median Housing Value			\$84,931
Median Family Income Non-MSAs - PA		\$56,172	Median Gross Rent			\$570
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS Census and 2018 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We conducted a full-scope CRA evaluation to assess the bank's record of meeting the credit needs of its entire community, including low-and moderate-income (LMI) areas. We used the small savings association CRA evaluation procedures to assess the bank's performance. Based on the number and dollar volume of loan origination data supplied by the bank, home mortgage loans are the primary lending product and were evaluated under the Lending Test.

We analyzed lending activity in full-year increments during the evaluation period, January 1, 2017 to December 31, 2019. The review included all home mortgage loans reported in the HMDA Loan Application Registers (LARs) for 2017, 2018, and 2019. As of 2017-2019 HMDA data, the bank originated 211 home mortgages aggregating \$22.4 million inside the AA during the evaluation period.

We conducted a full-scope review of the Johnstown-Somerset, PA CSA to assess the bank's record of meeting the credit needs of its entire community, including LMI areas. For analysis purposes, we compared the bank's lending performance with demographic data from the January 1, 2017 to December 31, 2019 bank data, 2018 HMDA Aggregate Data, 2015 ACS Census, and 2018 Dun and Bradstreet (D&B) data. The bank does not have any affiliates; therefore, no affiliate activity was included in this analysis. Refer to the table in Appendix A for more information on the scope of the review.

## **Selection of Areas for Full-Scope Review**

For purposes of this evaluation, bank delineated assessment areas located are within the same combined statistical area (CSA) and are evaluated as a single assessment area (AA). We completed a full-scope review for the Johnstown-Somerset, PA CSA. A community profile for the AA is provided in the “Description of Institution’s Operations in Johnstown-Somerset, PA CSA” section of this evaluation.

## **Ratings**

The bank’s overall rating is based on the state of Pennsylvania rating. Slovenian only operates in the state of Pennsylvania. The state of Pennsylvania rating is based on the performance in the Johnstown-Somerset, PA CSA. We completed a full-scope review of the Johnstown-Somerset, PA CSA. Refer to the “Scope” section under the State Rating section for details regarding how the area and loan product were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.



## **State Rating**

### **State of Pennsylvania**

**CRA rating for the State of Pennsylvania:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The bank's LTD ratio is reasonable.
- A substantial majority of the bank's loans were made within the bank's CSA during the evaluation period.
- The bank exhibits a reasonable geographic distribution of loans during the evaluation period.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels given the product lines offered by the bank.

### **Description of Institution's Operations in the State of Pennsylvania**

The description of the institution's operations for Pennsylvania is located in the Overall CRA Rating section, Description of Institution subsection.

### **Scope of Evaluation in Pennsylvania**

The scope of evaluation for Pennsylvania is located in the Overall CRA Rating section, Scope of Evaluation subsection.

## **LENDING TEST**

The bank's performance under the Lending Test in Pennsylvania is rated Satisfactory.

Based on the full-scope review, the bank's lending performance in the state of Pennsylvania is reasonable.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the CSA.

The lending analysis reflected lending in all areas with no conspicuous gaps in lending.

### ***Home Mortgage Loans***

Refer to Table O in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The bank exhibits a reasonable geographic distribution of home mortgage loans in the CSA.

The geographic distribution of home mortgage loans reflects a reasonable distribution in the Johnstown-Somerset, PA CSA. In 2017-2019, the percentage of home mortgage loans to borrower in low-income census tracts was below the percentage of owner-occupied housing in low-income census tracts and near to the percentage of loans by all lenders in low-income census tracts. The percentage of mortgage loans to borrowers in moderate-income census tracts was below the percentage of owner-occupied housing in moderate-income census tracts and near to the percentage of loans by all lenders in moderate-income census tracts.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

#### ***Home Mortgage Loans***

Refer to Table P in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank exhibits a reasonable distribution of home mortgage loans to individuals of different income levels in the CSA.

In 2017-2019, the percentage of home mortgage loans to low-income borrowers was below the distribution of low-income families and near to the percentage of loans by all lender to low-income families. The percentage of home mortgage loans to moderate-income borrowers was near to both the distribution of moderate-income families and the percentage of loans by all lenders to moderate-income families. The distribution to LMI families is reasonable given the current poverty level in the CSA, which is at 10.6 percent. Other factors include the significant competition from larger regional financial institutions that offer a wider range of home mortgage products within the CSA.

### **Responses to Complaints**

The bank has not received any complaints about its CRA during the evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	January 1, 2017 – December 31, 2019	
<b>Bank Products Reviewed:</b>	Home Mortgage	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State</b>		
Johnstown-Somerset, PA CSA	Full-Scope	Counites of Cambria and Somerset

## Appendix B: Summary of MMSA and State Ratings

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RATINGS Slovenian Savings & Loan Association of Franklin-Conemaugh	
Overall Bank:	Lending Test Rating
Slovenian Savings & Loan Association of Franklin-Conemaugh	Satisfactory
State:	
Pennsylvania	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-19	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Slovenian 171819 Johnstown Somerset PA CSA A A	211	22,445	100.0	2,169	1.6	0.5	0.6	13.4	6.6	6.7	63.2	64.9	62.2	21.8	28.0	30.4	0.0	0.0	0.0	
<b>Total</b>	<b>211</b>	<b>22,445</b>	<b>100.0</b>	<b>2,169</b>	<b>1.6</b>	<b>0.5</b>	<b>0.6</b>	<b>13.4</b>	<b>6.6</b>	<b>6.7</b>	<b>63.2</b>	<b>64.9</b>	<b>62.2</b>	<b>21.8</b>	<b>28.0</b>	<b>30.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0</i>																				

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2017-19</b>	
<b>Assessment Area:</b>	<b>Total Home Mortgage Loans</b>				<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
Slovenian 171 819 Johnstown Somerset PA CSA AA	211	22,445	383.6	2,169	20.9	10.0	11.6	20.0	19.4	20.4	20.8	26.1	23.3	38.2	44.1	32.9	0.0	0.5	11.8	
<b>Total</b>	<b>211</b>	<b>22,445</b>	<b>383.6</b>	<b>2,169</b>	<b>20.9</b>	<b>10.0</b>	<b>11.6</b>	<b>20.0</b>	<b>19.4</b>	<b>20.4</b>	<b>20.8</b>	<b>26.1</b>	<b>23.3</b>	<b>38.2</b>	<b>44.1</b>	<b>32.9</b>	<b>0.0</b>	<b>0.5</b>	<b>11.8</b>	
<i>Source: 2015 ACS Census ; 01/01/2017 - 12/31/2019 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0</i>																				