



PUBLIC DISCLOSURE

August 5, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

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

361 First Street
Conemaugh, PA 15909-1905

Office of the Comptroller of the Currency

200 Public Square Suite 1610
Cleveland, OH 44114-2301

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 reasonable geographic distribution of home mortgage loans and a reasonable distribution of home mortgage loans among borrowers of different incomes. Additionally, a substantial majority of the bank’s loans are inside the assessment area (AAs) and the bank maintained a reasonable loan-to-deposit (LTD) ratio.

Loan-to-Deposit Ratio

Considering Slovenian Savings and Loan Association’s size, financial condition, and credit needs of the AAs, the bank’s LTD ratio is reasonable.

The bank’s average quarterly LTD ratio for the period between January 1, 2021, to December 31, 2023, was 63.7 percent, with quarterly ratios ranging from 55.5 percent in the first quarter of 2021 to 71.4 percent in the fourth quarter of 2023. The average quarterly LTD ratio for three similarly situated banks was 73.4 percent, with LTD ratios ranging from a low of 57.4 percent to a high of 88.2 percent.

Lending in Assessment Area

A substantial majority of the bank’s loans are inside its AA.

The bank originated 84.5 percent by number and 76.2 percent by dollar amount of its total loans inside the bank’s AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	93	81.6	21	18.4	114	13,488	72.4	5,138	27.6	18,626
2022	122	87.8	17	12.2	139	15,993	81.2	3,708	18.8	19,701
2023	84	83.2	17	16.8	101	12,622	74.7	4,281	25.3	16,903
Total	299	84.5	55	15.5	354	42,103	76.2	13,127	23.8	55,230
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Slovenian Savings and Loan Association of Franklin-Conemaugh (Slovenian or “bank”) is an intrastate bank headquartered in Conemaugh, Pennsylvania. Slovenian operates as a standalone thrift and does not have a holding company. As of December 31, 2023, the bank’s assets totaled \$169.8 million and tier one capital totaled \$18.4 million, or 10.8 percent of total assets. The bank has five full-service branches located in Cambria and Somerset Counties. The bank did not open or close any branches during the evaluation period. Each branch has an onsite ATM, however, none accept deposits. Management designated portions of Cambria and Somerset Counties as their AA. The AA comprises 36 contiguous census tracts (CTs) and is part of the Johnstown-Somerset, PA CSA. The AA complies with regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies.

Slovenian offers traditional home loan products, including home mortgage loans, HELOC, home equity, consumer, and construction loans. The bank’s consumer deposit-related products and services include checking, savings, certificates of deposit and individual retirement accounts, debit cards, online banking, mobile banking.

The bank’s primary loan products are residential real estate loans. The bank’s loan portfolio increased from \$81.7 million as of January 1, 2021, to \$108.6 million as of December 31, 2023. As of December 31, 2023, the loan portfolio was comprised of 92.2 percent residential real estate loans, 3.6 percent consumer loans, 3.1 percent construction loans, 0.8 percent non-farm or non-residential loans, and 0.3 percent multifamily loans.

Based on Federal Deposit Insurance Corporation (FDIC) Deposit Market Share reports from June 30, 2020, and June 30, 2023, deposits at the bank increased from \$138.5 million to \$154.3 million during that time period.

There are no legal, financial, or other factors impeding the bank’s ability to help meet the credit needs of the AA. The bank received a “Satisfactory” rating on their previous CRA performance evaluation dated February 3, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC evaluated the bank using small bank performance criteria, which includes a lending test. The lending test evaluates the bank’s record of meeting the credit needs of its AA through its lending activities. The evaluation period for the lending test is January 1, 2021, through December 31, 2023.

Based on the bank’s internal reports and discussions with management, examiners determined that the bank’s primary lending product during the evaluation period was home mortgage loans. Examiners used supporting information during the performance evaluation, including the 2015 American Community Survey (ACS) data, 2020 U.S. Census data, internal bank records, deposit market share data, and information from governmental websites regarding the characteristics and economy of the AA. Examiners evaluated the bank’s 2023 performance separately utilizing 2020 U.S. Census data which reflects updated population and housing demographic information, and changes to the number and income designations of

some CTs. Examiners also considered information from two community contacts to help assess the needs of the AA.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same combined statistical area (CSA) are combined and evaluated as a single AA. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

Examiners weighed information from the following performance criteria when analyzing the bank’s primary lending products: LTD ratio, lending within the AA, lending to borrowers of different incomes, and the geographic distribution of loans. The state rating is based on performance in all bank AAs. Refer to the “Scope” section under each state rating section for details regarding how the areas 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 Pennsylvania¹: Satisfactory

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank's distribution of home mortgage loans to borrowers of different income levels is reasonable.
- The bank's geographic distribution of home mortgage loans of different sizes is reasonable.
- A substantial majority of the bank's loans are within the AA.
- The bank maintains a reasonable LTD ratio.

Description of Institution's Operations in Pennsylvania

Slovenian operated five full-service branches within the AA, and the main office and one other office is located in a moderate-income CT. Two other branches are in middle-income CTs, and one is in an upper-income CT. The Richland and West Hills branches offer lobby and drive-thru services with identical hours Monday through Saturday. The other three branches offer identical hours Monday through Friday. Each branch has an onsite ATM, but none accept deposits. The bank did not open or close any branches during the evaluation period.

The AA complies with regulatory requirements. Based on 2015 ACS, the AA had thirty-five CTs consisting of two low-income CTs, nine moderate-income CTs, and 18 middle-income CTs, and six upper-income CTs in the AA. The AA changed according to the 2020 U.S. Census data resulting in thirty-six CTs. The change was due to a decrease of one moderate-income CT and addition of one middle-income CT and one upper-income CT. The updated AA resulted in two low-income CT, eight moderate-income CTs, 19 middle-income CTs, and seven upper-income CTs.

There is moderate banking competition within the AA. According to the June 30, 2023, FDIC Deposit Market Share Report, there are 14 financial institutions with 88 offices serving the Cambria and Somerset AA. Slovenian ranked seventh in terms of deposit market share in the AA, with 2.83 percent of total deposits totaling \$154.3 million. The top five institutions in the June 2023 report had a combined market share of 84.5 percent. Banks in the AA include First national bank of Pennsylvania, Somerset Trust Company, 1st Summit Bank, Ameriserv Financial Bank, and First Commonwealth Bank.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

The largest cities in Cambria County include Johnstown, Richland township, and Cambria township. The largest cities in Somerset County include Johnstown, Somerset township, and Conemaugh township. Prominent industries in the AA include health and social assistance, educational services, retail trade, and manufacturing. Major employers in Cambria County include DLP Partner Conemaugh LLC, the state and federal government, and Wal-Mart Associates, Inc. The largest employers in Somerset include the state government, VR US Holdings, Inc. UPMC Somerset, and CSS Medical Center at Windber. As of December 31, 2023, the unemployment rate in Cambria County was 3.6 percent and Somerset County was 3.7 percent, which was above the state unemployment rate of 2.9 percent.

Examiners considered information obtained from two community contacts within the AA to gain an understanding of the community development needs and business retention and expansion of the AA. The community organizations' focus is on affordable housing and support for business and economic development for low- and moderate-income individuals. The organizations identified the following needs in the AA: affordable housing to replace aging housing, small business lending, working capital, and workforce. They also noted opportunities for institutions for landlord assistance for Section 8 acceptance for rent, repairs and upgrades, financial literacy classes, job training, financing for less credit worthy projects, and funding of organization operations.

Cambria and Somerset AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Cambria and Somerset Counties AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
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	7,812	2.4	20.5	53.0	24.1	0.0
Farms by Geography	234	0.9	8.1	70.1	20.9	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%

*Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(* The NA category consists of geographies that have not been assigned an income classification.*

Table A – Demographic Information of the Assessment Area						
Assessment Area: Cambria and Somerset Counties AA 2022-2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	36	5.6	22.2	52.8	19.4	0.0
Population by Geography	108,422	4.7	13.0	52.9	29.4	0.0
Housing Units by Geography	57,097	6.0	17.2	50.4	26.4	0.0
Owner-Occupied Units by Geography	35,985	3.6	10.9	54.6	30.9	0.0
Occupied Rental Units by Geography	12,619	10.8	29.3	42.1	17.7	0.0
Vacant Units by Geography	8,493	9.3	26.0	44.5	20.2	0.0
Businesses by Geography	9,003	4.0	17.1	52.6	26.3	0.0
Farms by Geography	277	2.2	6.5	63.9	27.4	0.0
Family Distribution by Income Level	29,790	20.1	19.3	21.4	39.2	0.0
Household Distribution by Income Level	48,604	24.8	18.2	16.7	40.3	0.0
Median Family Income MSA - 27780 Johnstown, PA MSA		\$65,560	Median Housing Value			\$90,922
Median Family Income Non-MSAs - PA		\$65,202	Median Gross Rent			\$632
			Families Below Poverty Level			9.6%
<i>Source: 2020 U.S. Census and 2023 D&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 Evaluation in Pennsylvania

This analysis reflects a full-scope review of the Cambria and Somerset AA. Examiners considered the number of home mortgage loans originated by the bank from January 1, 2021, through December 31, 2023. Examiners determined the rating based on performance in this AA as the substantial majority of loan originations were within this AA. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Cambria and Somerset AA of full-scope AA is good.

Distribution of Loans by Income Level of the Geography

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

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.

2021

The bank's distribution of home mortgage loans among geographies of different income levels in Cambria and Somerset AA is reasonable, given the high level of competition from larger banks in the AA. The bank did not make any home mortgage loans among low-income CTs in the AA. While this is low, the percentage of owner-occupied housing units in low-income CTs geographies was low at 1.6 percent and the aggregate bank lending percentage was low at 0.5 percent. The bank's percentage of home mortgage loans among moderate-income CTs in the AA was 8.6 percent, slightly lower than the 13.4 percent of the AAs owner-occupied housing units in moderate-income geographies, but exceeding the 5.4 percent of aggregate bank lending.

2022-2023

The bank's distribution of home mortgage loans among geographies of different income levels in Cambria and Somerset AA is reasonable, given the high level of competition from larger banks in the AA. The bank's percentage of home mortgage loans among low-income CTs in the AA was 0.5 percent, below the 3.6 percent of the AAs owner-occupied housing units in low-income geographies and slightly below the 1.1 percent of aggregate bank lending. The bank's percentage of home mortgage loans among moderate-income CTs in the AA totaled 5.8 percent. This is lower than the 10.9 percent of the AAs owner-occupied housing units in moderate-income geographies but comparable to the 6.7 percent of aggregate bank lending.

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.

2021

The bank's distribution of home mortgage loans to borrowers of different income levels in the Cambria and Somerset AA is poor. The bank's percentage of home mortgage loans to low-income borrowers was 4.3 percent. This is below the 20.9 percent of low-income families living in the AA and the 9.4 percent aggregate bank lending level. The bank's percentage of home mortgage loans to moderate-income borrowers is 15.1 percent. This is lower than both the 20.0 percent of moderate-income families living in the AA and 19.4 percent aggregate bank lending.

2022-2023

The bank's distribution of home mortgage loans to borrowers of different income levels in the Cambria and Somerset AA is reasonable. Given the higher volume of lending in 2022 and 2023, totaling 206 loans compared to 93 in 2021. The bank's percentage of home mortgage loans to low-income borrowers was 8.7 percent. This is lower than both the 20.1 percent of low-income families living in the AA and the 12.9 percent aggregate bank lending level, but an improvement from the 2021 lending to low-income borrowers. The bank's percentage of home mortgage loans to moderate-income borrowers is 20.9 percent. This exceeds the 19.3 percent of moderate-income families living in the AA and equal to the 21.0 percent aggregate bank lending.

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the 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.”

Time Period Reviewed:	01/01/2021 to 12/31/2023	
Bank Products Reviewed:	Home mortgage	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Pennsylvania		
Cambria and Somerset AA	Full Scope	Cambria and Somerset Counties

Appendix B: Summary of MMSA and State Ratings

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

Appendix C: Definitions and Common Abbreviations

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

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 30th 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2021
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	
Cambria and Somerset Counties AA 2021	93	13,488	100.0	2,795	1.6	0.0	0.5	13.4	8.6	5.4	63.2	63.4	64.0	21.8	28.0	30.1	0.0	0.0	0.0	
Total	93	13,488	100.0	2,795	1.6	0.0	0.5	13.4	8.6	5.4	63.2	63.4	64.0	21.8	28.0	30.1	0.0	0.0	0.0	

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Slovenian Savings & Loan Assoc (10000707703) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-23
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
Cambria and Somerset Counties AA 2022	206	28,615	100.0	2,178	3.6	0.5	1.1	10.9	5.8	6.7	54.6	54.4	56.4	30.9	39.3	35.9	0.0	0.0	0.0
Total	206	28,615	100.0	2,178	3.6	0.5	1.1	10.9	5.8	6.7	54.6	54.4	56.4	30.9	39.3	35.9	0.0	0.0	0.0

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Slovenian Savings & Loan Assoc (10000707703) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cambria and Somerset Counties AA 2021	93	13,488	100.0	2,795	20.9	4.3	9.4	20.0	15.1	19.4	20.8	25.8	20.9	38.2	54.8	33.9	0.0	0.0	16.4
Total	93	13,488	100.0	2,795	20.9	4.3	9.4	20.0	15.1	19.4	20.8	25.8	20.9	38.2	54.8	33.9	0.0	0.0	16.4

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%*

Slovenian Savings & Loan Assoc (10000707703) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cambria and Somerset Counties AA 2022	206	28,615	100.0	2,178	20.1	8.7	12.9	19.3	20.9	21.0	21.4	20.4	22.3	39.2	47.1	30.7	0.0	2.9	13.2
Total	206	28,615	100.0	2,178	20.1	8.7	12.9	19.3	20.9	21.0	21.4	20.4	22.3	39.2	47.1	30.7	0.0	2.9	13.2
<p>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</p> <p>Slovenian Savings & Loan Assoc (10000707703) excluded from Aggregate</p>																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.