



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**First National Bank Of Pennsylvania
Charter Number: 249**

**166 Main Street
Greenville, PA 16125**

**Office of the Comptroller of the Currency
Western Pennsylvania (Pittsburgh) Field Office
4075 Monroeville Boulevard Building 2, Suite 300
Monroeville, PA 15146**

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 following table indicates the performance level of **First National Bank of Pennsylvania (FNBPA)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	First National Bank of Pennsylvania Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending activity demonstrates an excellent level of responsiveness to the credit needs of the assessment areas (AAs). Eighty-seven percent of all mortgage loans, small loans to businesses, consumer loans, and small loans to farms were originated within the AAs.
- The distribution of home mortgage loans by the income level of the geography is good.
- The distribution of small loans to businesses by the income level of the geography is excellent.
- The distribution of home mortgage loans and small loans to businesses by the income level of the borrower is good.
- The distribution of consumer loans by the income level of the borrower is good.
- The bank originated a relatively high level of community development loans. The bank originated 6 community development loans totaling \$10.4 million during the evaluation period.
- The bank has an adequate level of qualified investments.
- FNB's service delivery systems are accessible to geographies and individuals of different income levels in the AA. FNB provides a relatively high level of community development services.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation. 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Block Numbering Area (BNA) - Statistical subdivisions of counties in which census tracts have not been established. The U.S. Census Bureau has established BNAs in conjunction with state agencies.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the U.S. Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten-year census and an average population of 4,000.

Community Development (CD) - Affordable 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA) - The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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.

Full-Scope Review - Performance under the lending, investment, and service tests is analyzed considering fully understood performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography - A census tract or a block numbering area delineated by the U.S. Census Bureau in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA) - The statute that requires certain mortgage lenders that do 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, and the disposition of the application (e.g., approved, denied, withdrawn).

Home Mortgage Loans - Such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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, branch distribution).

Low-Income - Income levels that are less than 50 percent of the median family income.

Median Family Income (MFI) - The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 it and half below it.

Metropolitan Statistical Area (MSA) - Area defined by the director of the U.S. Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

Middle-Income - Income levels that are at least 80 percent and less than 120 percent of the MFI.

Moderate-Income - Income levels that are at least 50 percent and less than 80 percent of the MFI.

Small Loans to Businesses - Loans with original amounts of \$1 million or less that are: (1) secured by non-farm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

Small Loans to Farms - Loans with original amounts of \$500,000 or less that are: (1) secured by farmland; or (2) 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 - Income levels that are 120 percent or more of the MFI.

Description of Institution

First National Bank of Pennsylvania (FNBPA) is a \$1.5 billion interstate bank headquartered in Hermitage, Pennsylvania. FNBPA is a member of F.N.B. Corporation; a \$4.1 billion diversified financial services company headquartered in Naples, Florida. Holding company affiliates include three commercial banks, one trust company, one finance company, and two insurance companies. Bank affiliates are located in Florida and Ohio. Former affiliate Reeves Bank, a state-chartered savings bank, was merged into FNBPA on March 16, 2001. Reeves Bank operated 8 branches in Beaver County and Allegheny County. Beaver and Allegheny counties will not be subject to this CRA examination due to the recent date of the merger. FNBPA operates forty-two (42) branches in Pennsylvania and one (1) branch in Ohio. FNBPA has not requested that the activities of any of its affiliates be considered when evaluating its performance.

FNBPA is a full service consumer bank that provides a wide range of products for personal and business customers. Products and services include traditional loans and lines of credit, asset-based lending, cash management, electronic banking and private banking services. FNBPA's commitment to small business lending is evidenced by its recognition as a preferred lender by the Small Business Administration (SBA). The bank's major markets are primarily Mercer and Erie counties. Strong competition is received from larger regional banks headquartered in Pittsburgh, Pennsylvania and Cleveland, Ohio. As of June 30, 2001, net loans represented seventy-five percent of total assets. Net loans consisted of 1-4 family residential mortgage loans (35 percent), commercial real estate loans (25 percent), commercial loans (17 percent), consumer loans (10 percent), lease financing loans (7 percent), municipal loans (4 percent), and construction loans (2 percent). Tier I capital totaled \$105 million.

FNBPA was rated "Satisfactory" at its last CRA examination dated July 12, 1999.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The lending test evaluated home mortgage loans, consumer loans, small loans to businesses, and small loans to farms for the period from January 1, 1999 to June 30, 2001. Community development loans and the investment and service tests were evaluated for the period from July 12, 1999 to August 20, 2001. Farm lending is not a primary loan product of the bank. Minimal weight was given to small loans to farms.

Data Integrity

CRA data is considered to be reliable. A data integrity review was conducted April 30, 2001. HMDA reportable loans were sampled for the period from January 1, 1999 to December 31, 2000. Errors identified in the HMDA data were not statistically significant. CD loans and investments originated since the previous CRA examination were reviewed. No significant errors were identified in their classifications. Consumer loans and small loans to businesses originated from the last CRA examination to December 31, 2000 were sampled. No significant errors were identified.

Selection of Areas for Full-Scope Review

The Sharon MSA 7610 and Erie MSA 2630 were selected for full-scope review because they are the bank's primary markets. Venango County was selected to assess the bank's performance in one of its small AAs. Trumbull County, part of the Youngstown-Warren MSA 9320, was selected for full-scope review because it is the only AA in Ohio. A limited-scope review was performed for Crawford and Lawrence Counties. Both counties are located in non-MSAs. Refer to Appendix A for more information on areas selected for full-scope review.

Ratings

The bank's overall rating is a blend of the state ratings. The state rating for Pennsylvania weighed most heavily in arriving at the bank's overall rating. Only one of the bank's branches is located in Ohio.

Other

Four community contacts were made to determine the credit needs in the AAs. The community contacts were held with two regional economic development agencies, a social services agency, and a nonprofit agency engaged in developing affordable housing. Credit needs were identified for economic development and affordable housing. Economic development credit needs are addressed primarily through state-sponsored loan programs. The economic development agencies serve as conduits for these loan programs. A credit need to fund start-up small businesses or for business expansion was identified. Several loan programs sponsored by the state for small business lending require leveraged private funding. Opportunities exist for banks to participate in affordable housing programs.

Fair Lending Review

An analysis of HMDA data, public comments and consumer complaint information was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed July 12, 1999.

State Rating

State of Pennsylvania **Satisfactory**

CRA Rating for Pennsylvania¹:

The lending test is rated:	High Satisfactory
The investment test is rated:	Low Satisfactory
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending activity in Pennsylvania demonstrates an excellent level of responsiveness to the credit needs of the AAs.
- The distribution of home mortgage loans by the income level of the geography is good.
- The distribution of small loans to businesses by the income level of the geography is excellent.
- The distribution of consumer loans by the income level of the geography is adequate.
- The distribution of home mortgage loans by the income level of the borrower is good.
- The distribution of small loans to businesses by the income level of the borrower is good.
- The distribution of consumer loans by the income level of the borrower is good.
- The bank originated a relatively high level of community development loans.
- The bank has an adequate level of qualified investments.
- FNBPA's service delivery systems are accessible to geographies and individuals of different income levels in the AA. FNBPA provides a relatively high level of community development services.

Description of Institution's Operations in Pennsylvania

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to the market profiles for the State of Pennsylvania in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

FNBPA's primary operations are in the State of Pennsylvania. Forty-two of its 43 branches are in the state. The bank has designated six AAs in Pennsylvania. Only five of those AAs are subject to this CRA examination due to the recent merger with an affiliate bank based in Beaver County. Those AAs are the Sharon MSA, Erie MSA, Venango County, Crawford County and Lawrence County. FNBPA is one of the major banks in the northwestern region of Pennsylvania. The bank's major markets are primarily the Sharon and Erie MSAs. The two MSAs account for 73% of total deposits and 61% of total loans in the AAs. Strong competition is received from larger regional banks headquartered in Pittsburgh, Pennsylvania and Cleveland, Ohio. In addition, large regional financial institutions based in northwest Pennsylvania compete strongly for market share in the Erie MSA.

The bank has its largest presence in the Sharon MSA. There are 13 branches in the AA. The Sharon MSA has a population of 121,003. The cities of Hermitage, Sharon and Farrell are the population and economic centers of the AA. High levels of poverty are located in Farrell and Sharon. Community contacts reveal that the area has made moderate economic gains since the decline in the steel industry and manufacturing. Credit needs are primarily for affordable housing and economic development to bring jobs into the area.

The Erie MSA is the most populous of the bank's AAs. It has a population of 275,572. There are nine branches in the Erie MSA. Seven of the branches are in the City of Erie. The City of Erie is the population and economic center of the county. The city provides Pennsylvania its only access to the Great Lakes. Because of its location, Erie has had a tradition of manufacturing as its economic base. Major industries include specialty plastics, medical facilities, and utilities. In addition to these industries, the city also relies on tourism because its proximity to Presque Isle State Park and the beaches of Lake Erie. Community contacts and the City of Erie's *Consolidated Plan* identify a credit need for affordable housing.

Venango County is not located in a MSA. It is more rural than the other AAs. Venango County has a population of 59,381. There are two branches in Venango County. The cities of Oil City and Franklin are the population and economic centers of the county. One branch is located in each city. The county has suffered from the loss of jobs in the oil and glass industries. Credit needs primarily involve economic development to bring jobs into the area.

Scope of Evaluation in Pennsylvania

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Pennsylvania is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Sharon MSA and the Erie MSA is good. The bank's performance in the Venango County AA is good.

Lending Activity

Refer to Table 1 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the bank's lending activity.

FNBPA's lending activity in Pennsylvania demonstrates a good level of responsiveness to the credit needs in the AAs. All market rankings for loan products are as of December 31, 1999. Market share information is not available for consumer loans.

Sharon MSA 7610

Lending activity in the Sharon MSA is excellent. The bank ranked 1st in deposit market share (33.03%) as of June 30, 2000. The majority of FNBPA's origination of home mortgage loans, small loans to businesses, and consumer loans are in this AA. The bank's commitment to responding to the credit needs in the AA was evidenced by ranking first in all lending categories. FNBPA ranked 1st in origination of home purchase loans, home improvement loans, and home mortgage refinance loans with market shares of 17.04%, 42.09%, and 18.74%, respectively. The bank ranked 1st in origination of small loans to business with a market share of 22.90%.

Erie MSA 2630

Lending activity in the Erie MSA is good. The bank ranked 5th in deposit market share (7.42%) as of June 30, 2000. Strong competition for the origination of home mortgage loans is received from large regional banks, national mortgage loan originators, and locally based financial institutions. The bank is ranked 10th in the origination of home purchase loans with a market share of 2.63%. The bank is ranked 4th in the origination of home improvement loans with a market share of 9.27%. The bank is ranked 7th in the origination of home mortgage refinance loans with a market share of 3.42%. The bank ranked 1st in origination of small loans to business with a market share of 10.97%.

Venango County AA

Lending activity in Venango County is excellent. The bank is ranked 3rd in deposit market share (15.63%) as of June 30, 2000. The bank is ranked 1st in the origination of home purchase loans with a market share of 30.20%. The bank is ranked 1st in the origination of home improvement loans with a market share of 28.05%. The bank is ranked 1st in the origination of home mortgage refinance loans with a market share of 19.47%. The bank is ranked 1st in the origination of small business loans with a market share of 24.12%.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3 and 4 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.

Sharon MSA 7610

The distribution of home purchase loans by the income level of the geography is adequate. The percentage of home purchase loans in low-income geographies equals the percentage of owner-occupied units in the geographies. The percentage of home purchase loans in moderate-income geographies is near to the percentage of owner-occupied units in the geographies. The market share of home purchase loans in low-income geographies exceeds the overall market share. The market share of home purchase loans in moderate-income geographies is less than the overall market share.

The distribution of home improvement loans by the income level of the geography is good. The percentage of home improvement loans in low-income geographies is near to the percentage of owner-occupied units in these geographies. The percentage of home improvement loans in moderate-income geographies is near to the percentage of owner-occupied units in these geographies. The market share of home improvement loans in low-income geographies exceeds the overall market share. The market share of home improvement loans in moderate-income geographies exceeds the overall market share.

The distribution of home mortgage refinance loans by the income level of the geography is adequate. The percentage of home mortgage refinance loans in low- and moderate-income geographies is less than the percentage of owner-occupied units in these geographies. The market share of home mortgage refinance loans in low- and moderate-income geographies is less than the overall market share.

Erie MSA 2630

The distribution of home purchase loans by the income level of the geography is excellent. The percentage of home purchase loans in low-income geographies exceeds the percentage of owner-occupied units in these geographies. The percentage of home purchase loans in moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. The market share of home purchase loans in low- and moderate-income geographies exceeds the overall market share.

The distribution of home improvement loans by the income level of the geography is good. The percentage of home improvement loans in low-income geographies exceeds the percentage of owner-occupied units in these geographies. The percentage of home improvement loans in moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. The market share of home improvement loans in moderate-income geographies

substantially meets the overall market share. The market share of home improvement loans in low-income geographies is less than the overall market share.

The distribution of home mortgage refinance loans by the income level of the geography is good. The percentage of home mortgage refinance loans in low-income geographies is near to the percentage of owner-occupied units in these geographies. The percentage of home mortgage refinance loans in moderate-income geographies is near to the percentage of owner-occupied units in these geographies. The market share of home mortgage refinance loans in moderate-income geographies exceeds the overall market share. The market share of home mortgage refinance loans in low-income geographies is less than the overall market share.

Venango County AA

The distribution of home purchase loans by the income level of the geography is excellent. There are no low-income geographies in Venango County. The percentage of home mortgage loans in moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. The market share of home mortgage loans in moderate-income geographies exceeds the overall market share.

The distribution of home improvement loans by the income level of the geography is good. The percentage of home improvement loans in moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. The market share of home improvement loans in moderate-income geographies substantially meets the overall market share.

The distribution of home mortgage refinance loans by the income level of the geography is excellent. The percentage of home mortgage refinance loans in moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. The market share of home mortgage refinance loans in moderate-income geographies exceeds the overall market share.

Small Loans to Businesses

Refer to Table 5 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Sharon MSA 7610

The distribution of small loans to businesses by the income level of the geography is excellent. The percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in these geographies. The percentage of small loans to businesses in moderate-income geographies is near to the percentage of businesses in these geographies. The market share of small loans to businesses in low-income geographies exceeds the overall market share. The market share of small loans to businesses in moderate-income geographies is less than the overall market share.

Erie MSA 2630

The distribution of small loans to businesses by the income level of the geography is excellent. The percentage of small loans to businesses in low-income geographies is near to the percentage of businesses in these geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in these geographies. The market share of small loans to businesses in moderate-income geographies exceeds the overall market share. The market share of small loans to businesses in low-income geographies substantially meets the overall market share.

Venango County AA

There are no low-income geographies in Venango County.

The distribution of small loans to businesses by the income level of the geography is excellent. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in these geographies. The market share of small loans to businesses in moderate-income geographies exceeds the overall market share.

Small Loans to Farms

Refer to Table 6 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

There were no small loans to farms originated in low- or moderate-income geographies. A large percentage of farms in the AAs are located in middle-income geographies. The bank only originated 8 small loans to farms during the evaluation period.

Sharon MSA 7610

The bank originated 3 small loans to farms during the evaluation period. None of the small loans to farms were originated in low- or moderate-income geographies.

Erie MSA 2630

The bank originated 3 small loans to farms during the evaluation period. None of the small loans to farms were originated in low- or moderate-income geographies.

Venango County AA

There are no low-income geographies in Venango County. The bank originated 1 small loan to a farm. The loan was not originated in a moderate-income geography.

Consumer Loans

Refer to Table 12 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Sharon MSA 7610

The distribution of consumer loans by the income level of the geography is adequate. The distribution of consumer loans in low- and moderate-income geographies is less than the percentage of households in these geographies.

Erie MSA 2630

The distribution of consumer loans by the income level of the geography is adequate. The distribution of consumer loans in low-income geographies is less than the percentage of households in these geographies. The distribution of consumer loans in moderate-income geographies is less than the percentage of households in these geographies.

Venango County AA

The distribution of consumer loans by the income level of the geography is excellent. The distribution of consumer loans in moderate-income geographies exceeds the percentage of households in these geographies.

Lending Gap Analysis

Our review of the geographic distribution of loans did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The majority of loans were originated within the bank's AAs. The analysis was performed at the bank level. The results of the analysis support the bank's commitment to addressing the credit needs of its AAs. Eighty-seven percent of all mortgage loans, small loans to businesses, consumer loans, and small loans to farms were originated within the AAs. The bank originated 85 percent of its mortgage loans evaluated within its AAs. A breakdown of those loans is as follows:

HOME MORTGAGE LENDING WITHIN THE FNBPA's ASSESSMENT AREAS		
	Percentage within the Assessment Areas	
<i>Loan Type</i>	<i>% of Number of Loans</i>	<i>% of \$ Amount of Loans</i>
Home Purchase	68.3	77.7
Home Improvement	96.0	95.6
Refinance	94.2	92.5
TOTAL	85.1	86.2

The bank originated 91 percent of small loans to businesses within its AAs. All of the small loans to farms were originated within the AAs. The bank originated 90 percent of its consumer loans within its AAs. A breakdown of the consumer loans is as follows:

CONSUMER LENDING WITHIN THE FNBPA's ASSESSMENT AREAS		
<i>Loan Type</i>	Percentage within the Assessment Areas	
	<i>% of Number of Loans</i>	<i>% of \$ Amount of Loans</i>
Home Equity	89.9	87.9
Motor Vehicle	89.2	88.5
Secured	89.4	91.5
Unsecured	92.5	91.8
TOTAL	90.1	90.1

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 7, 8, and 9 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.

Sharon MSA 7610

Housing costs and poverty levels continue to impede the ability of low-income borrowers to afford to purchase a home. The median housing value is \$41,839. The median family income is \$29,347. A low-income individual earning 50% of the median family income (\$14,673) would have difficulty affording a home. The poverty level is high at 12.79 percent. The market share of home mortgage loans to moderate-income borrowers evidences the bank's commitment to lend to borrowers of different incomes.

The distribution of home mortgage loans by income level of the borrower is good. The percentage of home purchase loans to moderate-income borrowers is near to the percentage of moderate-income families in these geographies. The percentage of home purchase loans to low-income borrowers is lower than the percentage of low-income families in these geographies. The market share of home purchase loans to moderate-income borrowers substantially meets the overall market share. The market share of home purchase loans to low-income borrowers is less than the overall market share.

The distribution of home improvement loans by income level of the borrower is adequate. The percentage of home improvement loans to low- and moderate-income borrowers is lower than the percentage of low- and moderate-income families in these geographies. The market share of home improvement loans to moderate-income borrowers substantially meets the overall market share. The market share of home improvement loans to low-income borrowers is less than the overall market share.

The distribution of home mortgage refinance loans by income level of the borrower is good. The percentage of home mortgage refinance loans to moderate-income borrowers is near to the percentage of moderate-income borrowers in these geographies. The percentage of home mortgage refinance loans to low-income borrowers is lower than the percentage of low-income families in these geographies. The market share of home mortgage refinance loans to low- and moderate-income borrowers substantially meets the overall market share.

Erie MSA 2630

Housing costs and poverty levels continue to impede the ability of low-income borrowers to afford to purchase a home. The median housing value is \$53,417. The median family income is \$32,145. A low-income individual earning 50% of the median family income (\$16,073) would have difficulty affording a home. The poverty level is high at 12.63 percent. The market share of home mortgage loans to moderate-income borrowers evidences the bank's commitment to lend to borrowers of different incomes.

The distribution of home purchase loans by income level of the borrower is good. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families in these geographies. The percentage of home purchase loans to low-income borrowers is less than the percentage of low-income families in these geographies. The market share of home purchase loans to low- and moderate-income borrowers exceeds the overall market share.

The distribution of home improvement loans by income level of the borrower is good. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families in these geographies. The percentage of home improvement loans to low-income borrowers is less than the percentage of low-income families in these geographies. The market share of home improvement loans to moderate-income borrowers exceeds the overall market share. The market share of home improvement loans to low-income borrowers is less than the overall market share.

The distribution of home mortgage refinance loans by income level of the borrower is good. The percentage of home mortgage refinance loans to moderate-income borrowers is near to the percentage of moderate-income families in these geographies. The percentage of home mortgage refinance loans to low-income borrowers is less than the percentage of low-income families in these geographies. The market share of home mortgage refinance loans to moderate-income borrowers exceeds the overall market share. The market share of home mortgage refinance loans to low-income borrowers substantially meets the overall market share.

Venango County AA

The distribution of home purchase loans by income level of the borrower is good. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families in these geographies. The percentage of home purchase loans to low-income borrowers is less than the percentage of low-income families in these geographies. The market share of home purchase loans to moderate-income borrowers exceeds the overall market

share. The market share of home purchase loans to low-income borrowers is less than the overall market share.

The distribution of home improvement loans by income level of the borrower is good. The percentage of home improvement loans to moderate-income borrowers is near to the percentage of moderate-income borrowers in these geographies. The percentage of home improvement loans to low-income borrowers is less than the percentage of low-income families in these geographies. The market share of home improvement loans to low-income borrowers exceeds the overall market share. The market share of home improvement loans to moderate-income borrowers is less than the overall market share.

The distribution of home mortgage refinance loans by income level of the borrower is good. The percentage of home mortgage refinance loans to moderate-income borrowers is near to the percentage of moderate-income families in these geographies. The percentage of home mortgage refinance loans to low-income borrowers is less than the percentage of low-income families in these geographies. The market share of home mortgage refinance loans to low- and moderate-income borrowers exceeds the overall market share.

Small Loans to Businesses

Refer to Table 10 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Sharon MSA 7610

The distribution of small loans to small businesses is good. FNBPA is one of the leading banks in originating small loans to small businesses in the AA. The percentage of small loans to small businesses (businesses with revenues of \$1 million or less) is less than the percentage of small business in the AA. The market share of small loans to small businesses exceeds the market share of small loans to businesses.

Erie MSA 2630

The distribution of small loans to small businesses is good. The percentage of small loans to small businesses (businesses with revenues of \$1 million or less) is less than the percentage of small business in the AA. The market share of small loans to small businesses exceeds the market share of small loans to businesses.

Venango County AA

The distribution of small loans to small businesses is good. The percentage of small loans to small businesses (businesses with revenues of \$1 million or less) is less than the percentage of small businesses in the AA. The market share of small loans to small businesses exceeds the market share of small loans to businesses.

Small Loans to Farms

Refer to Table 11 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank’s origination and purchase of small loans to farms.

Sharon MSA 7610

The distribution of small farm loans to small farms is good. The bank originated 3 small farm loans during the evaluation period. The percentage of small loans to small farms (farms with revenues of less \$1 million) exceeds the percentage of small farms in the AA.

Erie MSA 2630

The distribution of small farm loans to small farms is adequate. The bank originated 3 small farm loans during the evaluation period. The percentage of small loans to small farms is less than the percentage of small farms in the AA.

Venango County AA

The distribution of small farm loans to small farms is good. The bank originated 1 small farm loan. The percentage of small loans to small farms exceeds the percentage of small farms in the AA.

Consumer Loans

Refer to Table 12 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank’s consumer loan originations and purchases.

Sharon MSA 7610

The distribution of consumer loans by borrower income is good. The percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income households in the AA. The percentage of consumer loans to low-income borrowers is less than the percentage of low-income households in the AA.

Erie MSA 2630

The distribution of consumer loans by borrower income is good. The percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income households in the AA. The percentage of consumer loans to low-income borrowers is less than the percentage of low-income households in the AA.

Venango County AA

The distribution of consumer loans by borrower income is good. The percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income households in

the AA. The percentage of consumer loans to low-income borrowers is less than the percentage of low-income households in the AA.

Community Development Lending

FNBPA originated a relatively high level of community development loans. Community development loans demonstrate a good response to the credit needs of areas targeted for revitalization and affordable housing.

Refer to Table 1 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the bank's level of community development lending.

Sharon MSA 7610

The bank originated 3 community development loans totaling \$6.7 million during the evaluation period. The community development loans are as follows:

- A \$1 million loan was originated to expand operations of a metal products plant located in the state-designated Shenango Valley Enterprise Zone (EZ). EZs are financially disadvantaged communities targeted for redevelopment by local government. The metal products plant will create permanent jobs in an economically depressed area.
- A \$1.3 million loan was originated to expand the mining and recovery operations in a Keystone Opportunity Zone (KOZ). KOZs are defined, parcel-specific areas that been designated by local communities and approved by the state for job creation and community revitalization. The mining and recovery operations will create permanent jobs in the KOZ.
- A \$4.4 million loan and line of credit was extended to a nonprofit hospital and assisted living center. The facility will provide health and social services targeted to low- and moderate-income individuals.

Erie MSA 2630

The bank originated 3 community development loans totaling \$3.73 million during the evaluation period. The loans addressed the need for affordable housing in the Erie MSA. The community development loans are as follows:

- A \$2.41 million loan was originated to a mental health agency that provides social services to mentally and physically handicapped individuals. The services are targeted to low- and moderate-income persons.
- Two loans totaling \$1.32 million were originated to a not-for-profit social service agency which provides residential group home and supported living, job training and placement, and other social services targeted to low- and moderate income persons.

Product Innovation and Flexibility

FNBPA continues to offer its *Family Ownership Program*, a flexible mortgage product targeting low- and moderate-income persons meeting HUD guidelines. The product was introduced in 1995. Since the previous examination the bank has made 62 loans totaling \$2.2 million. FNBPA has originated 336 loans totaling \$10.7 million since the inception of the program.

The bank participates in the SBA's *Community Express* loan program. The loan program is targeted for businesses located in low- and moderate-income areas or businesses identified as *New Markets* small businesses. *New Markets* small businesses are current and prospective small businesses owned by minorities, women, or veterans who are underrepresented in the population or small business owners compared to their percentage in the overall population. FNBPA has originated 3 loans totaling \$345,000 during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Non-MSA AA is weaker than the bank's overall performance in the state. Refer to the Tables 1 through 12 in the state of Pennsylvania section of appendix D for the facts and data that support these conclusions. There were no home mortgage loans originated in low-income geographies in 1999. Therefore, no market share is recorded.

The primary reasons for the weaker performance are the demographics of the AAs and competition from larger financial institutions. There are a number of large banks that compete with FNBPA for home mortgage lending. The bank's performance in the areas receiving limited scope reviews did not negatively impact the overall rating.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Pennsylvania is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Sharon MSA 7610 and Erie MSA 2630 is adequate. The bank's performance in the Venango County AA is adequate.

Refer to Table 13 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Sharon MSA 7610

The bank has an adequate level of qualified investments in the Sharon MSA. The bank invested \$657,482 in a pool of mortgage-backed securities (MBS). The pool is secured by mortgages to low- and moderate-income borrowers within the bank's AA. \$311,120 is allocated to the Sharon MSA based on its deposit share.

Qualified investments made during prior evaluation periods that are outstanding total \$1.2 million.

- The book value of a qualified investment in a MBS is \$767,606. The MBS is secured by mortgages originated in the bank's AA under affordable mortgage programs. The investment represents the book value of the allocation for the Sharon MSA based on its deposit share.
- The book value of a qualified investment in a limited partnership that developed affordable housing in Farrell, Pennsylvania totals \$454,653.

The bank made an unfunded commitment of \$175,000 to a community development corporation (CDC) in Mercer County that purchases and rehabilitates houses in low- and moderate-income geographies.

Erie MSA 2630

The bank has an adequate level of qualified investments in the Sharon MSA. Qualified investments made during the evaluation period totaled \$150,037.

The bank invested \$657,482 in a pool of mortgage-backed securities (MBS). The pool is secured by mortgages to low- and moderate-income borrowers within the bank's AA. \$150,037 is allocated to the Erie MSA based on its deposit share.

Qualified investments made during prior evaluation periods that are outstanding total \$324,317.

- The book value of a qualified investment in a MBS is \$324,317. The MBS is secured by mortgages originated in the bank's AA under affordable mortgage programs. The investment represents the book value of the allocation for the Erie MSA based on its deposit share.

Venango County AA

The bank has an adequate level of qualified investments in the Venango County AA. Investment opportunities are limited.

- The bank invested \$657,482 in a pool of mortgage-backed securities (MBS). The pool is secured by mortgages to low- and moderate-income borrowers within the bank's AA. \$54,242 is allocated to Venango County based on its deposit share.

Qualified investments made during prior evaluation periods that are outstanding total \$119,572.

- The book value of a qualified investment in a MBS is \$119,572. The MBS is secured by mortgages originated in the bank's AA under affordable mortgage programs. The investment represents the book value of the allocation for Venango County based on its deposit share.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Non-MSA AA is not inconsistent with the bank's overall "Low Satisfactory" performance under the investment test in Pennsylvania.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Pennsylvania is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Sharon MSA 7610 and Erie MSA 2630 is good. The bank's performance in the Venango County AA is good.

Retail Banking Services

Refer to Table 14 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Sharon MSA 7610

FNBPA's service delivery systems are accessible to geographies and individuals of different income levels in the AA. Bank services are provided through 13 branches. The 13 branches represent 37% of FNBPA's total branches. The distribution of branches in low-, moderate-, middle-, and upper-income geographies compare favorably to the population distribution in the AA. One branch (7.69%) is located in low-income geographies where 3.61% of the population resides. One branch (7.69%) is located in moderate-income geographies where 8.14% of the population resides. Ten branches (76.92%) are located in middle-income geographies where 83.71% of the population resides. One branch (7.69%) is located in an upper-income geography where 4.54% of the population resides.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery system, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. The bank closed 1 branch in the AA during the evaluation period. The closed branch was located in a low-income geography. However, another FNBPA branch is located several blocks away in a moderate-income geography.

Automated teller machines (ATMs) are the primary alternative delivery system. There are 13 ATMs in the AA. The ATMs are distributed as follows: 1 low-income geography (7.69%), 0 moderate-income geography (0%), 9 in middle-income geographies (69.23%), and 3 in upper-income geographies (23.08%).

Services do not vary in a way that inconveniences the AA, particularly low- and moderate-income geographies and low- and moderate-income individuals. All branches are full-service offices. There are no material differences between the hours of operation in branches located in low- and moderate-income geographies and those at branches located in moderate- and upper-income geographies.

Erie MSA 2630

FNBPA's service delivery systems are accessible to geographies and individuals of different income levels in the AA. Bank services are provided through 9 branches. The 9 branches represent 26% of FNBPA's total branches. The distribution of branches in low-, moderate-, middle-, and upper-income geographies compare favorably to the population distribution in the AA. One branch (11.11%) is located in low-income geographies where 5.16% of the population resides. Two branches (22.22%) are located in moderate-income geographies where 13.32% of the population resides. Five branches (55.56%) are located in middle-income geographies where 63.76% of the population resides. One branch (11.11%) is located in an upper-income geography where 17.76% of the population resides.

Automated teller machines (ATMs) are the primary alternative delivery system. There are 8 ATMs in the AA. The ATMs are distributed as follows: 1 low-income geography (12.50%), 1 moderate-income geography (12.50%), 5 in middle-income geographies (62.50%), and 1 in upper-income geographies (12.50%).

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery system, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. There have been no branch openings or closings in the AA.

Services do not vary in a way that inconveniences the AA, particularly low- and moderate-income geographies and low- and moderate-income individuals. All branches are full-service offices. There are no material differences between the hours of operation in branches located in low- and moderate-income geographies and those at branches located in moderate- and upper-income geographies.

Venango County AA

FNBPA's service delivery systems are accessible to geographies and individuals of different income levels in the AA. There are 2 branches in the AA. Both of the branches are located in middle-income geographies. There are no low-income geographies in the AA. The majority of the population in the AA (92.45%) resides in middle-income geographies.

Automated teller machines (ATMs) are the primary alternative delivery system. There are 2 ATMs in the AA. Both of the ATMs are located in middle-income geographies.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery system, particularly in moderate-income geographies and to low- and moderate-income individuals. There have been no branch openings or closings in the AA.

Services do not vary in a way that inconveniences the AA, particularly moderate-income geographies and low- and moderate-income individuals. All branches are full-service offices.

Community Development Services

FNBPA provides a relatively high level of community development services. Community development services are as follows:

Sharon MSA 7610

The CRA Committee Chairman serves on the board of directors of the Shenango Valley Urban League. Activities performed by the organization address areas such as credit counseling and sponsoring first-time homebuyers seminars. The Chairman assists the agency in developing its loan assistance programs.

The CRA Committee Chairman is the Coordinator for the Shenango Valley Enterprise Zone (EZ) Corporation. EZs are financially disadvantaged communities targeted for redevelopment by local government. The corporation assists businesses wanting to locate or expand in EZs obtain financing. The Chairman's knowledge of business lending contributes to strategic planning.

Bank staff conduct seminars to nonprofit community groups on financial management in conjunction with promoting the Family Home Ownership Program. The Family Home Ownership Program targets low- and moderate-income homebuyers.

The bank provides free social security check cashing for senior citizens.

Erie MSA 2630

FNBPA was a sponsor for Housing and Neighborhood Development Services (HANDS) to secure a grant from The Federal Home Loan Bank Affordable Housing Program (AHP). HANDS is a private, nonprofit agency located in Erie, Pennsylvania that develops and renovates housing for low- and moderate-income individuals. AHP is a program sponsored by the Federal Home Loan Bank that provides funding to assist in the development of low- and very-low income households. The bank provided technical expertise in the development of the grant proposal.

A loan officer serves on the board of directors for the Habitat for Humanities. The loan officer provides financial counseling to prospective homeowners.

FNBPA serves as the depository for savings accounts opened by Greater Erie Community Action Committee (GECAC) under the *Family Savings Account (FSA) Program*. GECAC is a nonprofit agency offering social services to low- and moderate-income individuals. GECAC administers the state-sponsored FSA. The FSA is a restricted savings account to help low- and moderate-income families attain self-sufficiency through savings and asset accumulation. Participants in the program receive matching funds. FNBPA will contribute \$2,500 to GECAC when a participant successfully completes the program. Information on the number of individuals completing the program was not provided.

The bank provides free social security check cashing for senior citizens.

Venango County AA

A branch manager serves on the Micro Loan Fund Committee for Northwest PA Regional Planning and Development Commission ("the Commission"). The Commission reviews and makes lending decisions for applicants of small business loans under the Small Business Administration (SBA) Microloan Program.

A branch manager serves on the board of directors for the Oil City Community Development Corporation (CDC). The CDC mission includes promoting economic growth and revitalization.

Bank staff conduct seminars to nonprofit community groups on financial management in conjunction with promoting the Family Home Ownership Program. The Family Home Ownership Program targets low- and moderate-income homebuyers.

The bank provides free social security check cashing for senior citizens.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Non-MSA is weaker than the bank's overall performance in the state. Refer to Table 14 in the state of Pennsylvania section of appendix D for the facts and data that support these conclusions.

The primary reason that the bank's performance is weaker in the Non-MSA is due to the more limited opportunities to participate in community development services. The bank's performance in the areas receiving limited scope reviews did not negatively impact the overall rating.

State Rating

State of Ohio

Satisfactory

CRA Rating for Ohio²:

The lending test is rated: Low Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating:

- FNBPA's lending activity in Ohio demonstrates an adequate level of responsiveness to the credit needs in the AAs.
- The distribution of home mortgage loans, small loans to businesses and consumer loans by income level of the geography is adequate given the bank's limited presence in Ohio.
- The distribution of home mortgage loans by income level of the borrower is good.
- The distribution of small loans to small businesses is adequate.
- The level of qualified community development investments is adequate.
- The service delivery systems are reasonably accessible to geographies and individuals of different income levels given the bank's limited presence in the AA.

Description of Institution's Operations in Ohio

FNBPA operates one branch in the state of Ohio. The branch is located in the community of Brookfield in Trumbull County. Trumbull County is located in the Youngstown-Warren, Ohio MSA 9320. The branch office is located in a middle-income geography. The bank ranked 19th in deposit market share in Trumbull County as of June 30, 2000. Less than 1 percent (0.66%) of bank deposits are in Ohio. The bank's percentage of reportable bankwide loans originations in Ohio total 5.35 percent.

Refer to the market profiles for the state of Ohio in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Ohio

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

FNBPA has one branch in Trumbull County. The branch is located in Brookfield, Ohio in a middle-income geography. The bank's performance in Trumbull County had minimal weight in FNBPA's CRA rating.

There were no community contacts identified in Trumbull County.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Ohio is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in Trumbull County is adequate.

Lending Activity

Refer to Table 1 in the state of Ohio section of appendix D for the facts and data used to evaluate the bank's lending activity.

FNBPA's lending activity in Ohio demonstrates an adequate level of responsiveness to the credit needs in the AAs. All market rankings for loan products are as of December 31, 1999. Market share information is not available for consumer loans.

Lending activity in Trumbull County is good. The bank ranked 19th in deposit market share (0.35%) as of June 30, 2000. The bank is ranked 41st in origination of home purchase loans with a market share of 0.17%. The bank is ranked 18th in origination of home improvement loans with a market share of 1.49%. The bank is ranked 43rd in origination of home mortgage refinancing loans with a market share of 0.57%. The bank is ranked 13th in origination of small loans to businesses with a market share of 1.93%.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3 and 4 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

The distribution of home mortgage loans by income level of the geography is adequate given the bank's limited presence in Ohio. The branch office in Trumbull County is located in a middle-income geography. Less than one percent of owner-occupied units in the AA are in low-income geographies. Less than one percent of the population in the AA is classified as low-income. There were no home mortgage loans originated in low-income geographies during the evaluation period.

The distribution of home purchase loans by the income level of the geography is adequate. The percentage of home purchase loans in moderate-income geographies exceeds the percentage of

owner-occupied units in these geographies. There were no home purchase loans originated in low- or moderate-income geographies in 1999. Therefore, no market share is recorded.

The distribution of home improvement loans by the income level of the geography is adequate. There were no home improvement loans originated in low- or moderate-income geographies during the evaluation period. Therefore, no market share is recorded.

The distribution of home mortgage refinance loans by the income level of the geography is adequate. The percentage of home mortgage refinance loans in moderate-income geographies is less than the percentage of owner-occupied units in these geographies. There were no home mortgage refinance loans originated in low- or moderate-income geographies in 1999. Therefore, no market share is recorded.

Small Loans to Businesses

Refer to Table 5 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small loans to businesses by income level of the geography is adequate given the bank's limited presence in Ohio. The percentage of small loans to businesses in moderate-income geographies is less than the percentage of businesses in these geographies. There were no small loans to businesses originated in low-income geographies during the evaluation period. There were no small loans to businesses originated in low- or moderate-income geographies in 1999. Therefore, no market share is recorded.

Small Loans to Farms

Refer to Table 6 in the state Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The bank only originated 1 small loan to a farm. The loan was originated in a middle-income geography. No analysis was necessary.

Consumer Loans

Refer to Table 12 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans by the income level of the geography is adequate given the bank's limited presence in Ohio. The distribution of consumer loans in low-income geographies is less than the percentage of households in these geographies. The distribution of consumer loans in moderate-income geographies is less than the percentage of households in the geographies.

Lending Gap Analysis

Our review of the geographic distribution of loans did not detect any conspicuous or unexplained gaps in lending patterns. Lending patterns are consistent with the limited branch network in the state of Ohio.

Inside/Outside Ratio

The majority of loans were originated within the bank's AAs. The analysis was performed at the bank level. Refer to the analysis under the *State of Pennsylvania* for a breakdown by product lines.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 7, 8, and 9 in the state of Ohio 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 distribution of home purchase loans by income level of the borrower is adequate. The percentage of home purchase loans to low- and moderate-income borrowers is less than the percentage of low-income families in these geographies. The market share of home purchase loans to low-income borrowers exceeds the overall market share. The market share of home purchase loans to moderate-income borrowers is less than the overall market share.

The distribution of home improvement loans by income level of the borrower is adequate. The percentage of home improvement loans to low- and moderate-income borrowers is less than the percentage of low- and moderate-income borrowers in these geographies. The market share of home improvement loans to low-income borrowers is less than the overall market share. There were no home improvement loans originated to moderate-income borrowers in 1999. Therefore, no market share is recorded.

The distribution of home mortgage refinance loans by income level of the borrower is adequate. The percentage of home mortgage refinance loans to low- and moderate-income borrowers is less than the percentage of low- and moderate-income families in these geographies. The market share of home mortgage refinance loans to moderate-income borrowers is less than the overall market share. There were no home mortgage refinance loans originated to low-income borrowers in 1999. Therefore, no market share is recorded.

Small Loans to Businesses

Refer to Table 10 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of small loans to small businesses is adequate. The percentage of small loans to small businesses (businesses with revenues of \$1 million or less) is less than the percentage of

small business in the AA. The market share of small loans to small businesses substantially meets the market share of small loans to businesses.

Small Loans to Farm

Refer to Table 11 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to farms.

The bank only originated 1 small loan to a farm. No analysis was necessary.

Consumer Loans

Refer to Table 12 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans by borrower income is adequate. The percentage of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income households in the AA. The percentage of consumer loans to low-income borrowers is less than the percentage of low-income households in the AA.

Community Development Lending

Refer to Table 1 in the state of Ohio section of appendix D for the facts and data used to evaluate the bank's level of community development lending.

There were no CD loans originated in Ohio.

Product Innovation and Flexibility

A discussion of product innovation and flexibility is discussed in the *State of Pennsylvania* section of this evaluation. FNBPA products are available throughout the AAs. A separate analysis was not performed due to FNBPA's limited presence in Trumbull County.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Ohio is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in Trumbull County is adequate.

Refer to Table 12 in the state of Ohio section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank invested \$657,482 in a pool of mortgage-backed securities (MBS). The pool is secured by mortgages to low- and moderate-income borrowers within the bank's AAs. \$5,983 is allocated to Trumbull County based on its deposit share.

Qualified investments made during prior evaluation periods that are outstanding total \$9,914.

- The book value of a qualified investment in MBS is \$9,914. The pool is secured by mortgages originated in the bank's AAs under affordable mortgage programs. The investment represents the book value of the allocation for Trumbull County based on its deposit share.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Ohio is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Trumbull County AA is adequate.

Retail Banking Services

Refer to Table 14 in the state of Ohio section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

There is only one branch in the AA. The branch is located in a middle-income geography. There is 1 ATM located in a middle-income geography. The retail banking services offered are consistent with those offered in Pennsylvania.

Community Development Services

There were no community development services specifically targeted to the AA. Community development service opportunities are limited due to the rural nature of the AA and the limitation of bank personnel in the AA.

Appendix A: Scope of Examination

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 metropolitan and non-metropolitan areas 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	Lending Test (excludes CD loans): 01/01/1999 to 06/30/2001 Investment and Service Tests and CD Loans: 07/12/1999 to 08/20/2001	
Financial Institution		Products Reviewed
First National Bank ("FNBPA") of Pennsylvania Greenville, Pennsylvania		Home mortgage loans, small loans to businesses, small loans to farms, consumer loans, and CD loans, investments, and services
Affiliate(s)	Affiliate Relationship	Products Reviewed
N.A.		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Pennsylvania Sharon MSA #7610 Erie MSA #2630 Venango County AA Non-MSA AA Ohio Trumbull County AA (Youngstown-Warren MSA 9320)	Full-Scope Full-Scope Full-Scope Limited-Scope Full Scope	Crawford and Lawrence Counties

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS FIRST NATIONAL BANK OF PENNSYLVANIA				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
FNBPA of Pennsylvania	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
Pennsylvania	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Ohio	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

State of Pennsylvania.....C-2

State of Ohio.....C-6

Demographic Information for Full-Scope Area: Erie MSA 2630						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	69	7.25	15.94	60.87	15.94	0.00
Population by Geography	275,572	5.16	13.32	63.76	17.76	0.00
Owner-Occupied Housing by Geography	69,705	2.11	10.00	67.68	20.22	0.00
Businesses by Geography	9,663	9.98	12.64	59.83	17.56	0.00
Farms by Geography	513	0.97	5.07	81.68	12.28	0.00
Family Distribution by Income Level	71,459	18.77	18.22	24.91	38.11	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	26,430	8.03	21.15	60.81	10.01	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below the Poverty Level	= \$32,145 = \$42,200 = 12.63%	Median Housing Value Unemployment Rate		= \$53,607 = 4.39%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2001 HUD updated MFI.

The Erie MSA AA is comprised of Erie County. The AA does not arbitrarily exclude low- or moderate-income geographies. All segments of the AA are contiguous and are consistent with CRA regulatory requirements. Erie County is located at the northwest corner of Pennsylvania. The bank operates 9 branches in the Erie MSA. Seven of the branches are in the City of Erie. The City of Erie is the population and economic center of the county. Erie provides Pennsylvania its only access to the Great Lakes. Because of its location, Erie has had a tradition of manufacturing as its economic base. Erie County has 28 percent of its workforce is employed in manufacturing. Major industries include specialty plastics, medical facilities, and utilities. In addition to these industries, the city also relies on tourism because its proximity to Presque Isle State Park and the beaches of Lake Erie.

Housing costs in the AA inhibit low-income borrowers from purchasing a home. The median housing value in the AA is \$53,607. The 2001 updated HUD adjusted median family income is \$42,200. The percentage of households below the poverty level is 12.63 percent. High levels of poverty are located in the City of Erie.

Strong competition for the origination of home mortgage loans is received from large regional banks, national mortgage loan originators, and locally based financial institutions. . The bank ranked 5th in deposit market share (7.42%) as of June 30, 2000. Twenty-eight percent of total bank deposits as of June 30, 2000 are in the AA. Thirty percent of total reportable loans were

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originated in the AA. The bank's business focus targets small business lending and retail banking.

The economy is considered to be stable. The area is in rebounding from the loss of manufacturing jobs in the 1970s and 1980s. Updated unemployment rates show unemployment in Erie County at 5.5 percent as of August 2001. The county ranks 44th out of 67 counties in unemployment in the state of Pennsylvania. The state unemployment rate for the same period is 4.8 percent. The poverty level is high at 12.63 percent. Economic development focuses on regional job creation. Community contacts and the City of Erie's *Consolidated Plan* identify a credit need for affordable housing.

SHARON MSA 7610

Demographic Information for Full-Scope Area: Sharon MSA 7610						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	32	9.38	9.38	75.00	6.25	0.00
Population by Geography	121,003	3.61	8.14	83.71	4.54	0.00
Owner-Occupied Housing by Geography	34,184	2.37	5.93	86.68	5.03	0.00
Businesses by Geography	5,141	6.75	6.48	76.99	9.78	0.00
Farms by Geography	322	.031	0.93	94.72	4.04	0.00
Family Distribution by Income Level	33,619	17.47	19.55	25.16	37.82	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	12,446	6.44	10.73	79.99	2.83	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below the Poverty Level	= \$29,347 = \$37,900 = 12.79%	Median Housing Value Unemployment Rate				= \$42,244 = 3.03%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2001 HUD updated MFI.

The Sharon MSA AA is comprised of Mercer County. The AA does not arbitrarily exclude low- or moderate-income geographies. All segments of the AA are contiguous and are consistent with CRA regulatory requirements. Mercer County is in the northwest area of Pennsylvania adjacent to the Pennsylvania/Ohio border. The bank has its largest presence in the Sharon MSA. There are 13 branches in the AA. The Sharon MSA has a population of 121,003. The cities of Hermitage, Sharon and Farrell are the population and economic centers of the AA. Other parts of the AA are primarily rural. High levels of poverty are located in Farrell and Sharon.

Housing costs in the AA inhibit low-income borrowers from purchasing a home. The median housing value in the AA is \$42,244. The 2001 updated HUD adjusted median family income is

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\$37,900. The percentage of households below the poverty level is 12.79 percent. High levels of poverty are located in the City of Farrell.

Strong banking competition is received from large regional banks, national mortgage loan originators, and locally based financial institutions. The bank ranked 1st in deposit market share (33.03%) as of June 30, 2000. Thirty-seven percent of total reportable loans were originated in the AA. The bank's business focus targets small business lending and retail banking.

The economy is considered to be stable. The AA is recovering from the loss of manufacturing jobs. Job growth in lower paying retail employment has occurred. Updated unemployment rates show unemployment in Mercer County at 4.7 percent as of August 2001. The county ranks 30th out of 67 counties in unemployment in the state of Pennsylvania. The state unemployment rate for the same period is 4.8 percent.

Community contacts reveal that the area has made moderate economic gains since the decline in the steel industry and manufacturing. Credit needs are primarily for affordable housing and economic development to bring jobs into the area.

VENANGO COUNTY AA

Demographic Information for Full-Scope Area: Venango County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	16	0.00	12.50	87.50	0.00	0.00
Population by Geography	59,381	0.00	7.55	92.45	0.00	0.00
Owner-Occupied Housing by Geography	16,692	0.00	6.85	93.15	0.00	0.00
Businesses by Geography	2,071	0.00	18.11	81.89	0.00	0.00
Farms by Geography	74	0.00	18.92	81.08	0.00	0.00
Family Distribution by Income Level	16,584	19.92	21.56	23.50	35.02	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	6,878	0.00	10.64	89.36	0.00	0.00
Median Family Income = \$28,934 HUD Adjusted Median Family Income for 1998 = \$39,200 Households Below the Poverty Level = 14.03%			Median Housing Value = \$39,357 Unemployment Rate = 3.45%			

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2001 HUD updated MFI.

Venango County is a rural county in northwest Pennsylvania. The AA does not arbitrarily exclude low- and moderate-income geographies. All segments of the AA are contiguous and are

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consistent with CRA regulatory requirements. There are no low-income geographies in the AA. Venango County has a population of 59,381. There are 2 branches in Venango County. The

cities of Oil City and Franklin are the population and economic centers of the county. One branch is located in each city.

Housing costs in the AA are affordable. The median housing value in the AA is \$39,357. The 2001 updated HUD adjusted median family income is \$37,200. The percentage of households below the poverty level is 14.03 percent.

Strong banking competition is received from large regional banks, national mortgage loan originators, and locally based financial institutions. The bank is ranked 3rd in deposit market share (15.63%) as of June 30, 2000. . Thirty-seven percent of total reportable loans were originated in the AA. The bank's business focus targets small business lending and retail banking.

The economy is considered to be stable. The county has suffered from the loss of jobs in the oil and glass industries. Credit needs primarily involve economic development to bring jobs into the area.

TRUMBULL COUNTY AA

Demographic Information for Full-Scope Area: Trumbull County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	57	1.75	10.53	49.12	31.58	7.02
Population by Geography	227,813	0.66	8.15	56.79	34.40	0.00
Owner-Occupied Housing by Geography	62,899	0.24	6.06	56.07	37.62	0.00
Businesses by Geography	6,854	1.07	10.81	50.92	37.19	0.00
Farms by Geography	346	0.00	3.47	53.47	42.49	0.58
Family Distribution by Income Level	63,630	16.66	17.13	22.32	43.89	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	21,499	1.41	12.73	61.51	24.35	0.00
Median Family Income = \$30,605		Median Housing Value = \$48,762				
HUD Adjusted Median Family Income for 2001 = \$44,300		Unemployment Rate = 4.86%				
Households Below the Poverty Level = 14.22%						

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 U.S. Census, and 2001 HUD updated MFI.

FNBPA has one branch in Trumbull County. Trumbull County is located in the Youngstown-Warren MSA. The branch is located in Brookfield, Ohio in a middle-income geography. . The AA does not arbitrarily exclude low- or moderate-income geographies. All segments of the AA are contiguous and are consistent with CRA regulatory requirements. Trumbull County is on the Pennsylvania/Ohio border.

The median housing value in the AA is \$48,762. The 2001 updated HUD adjusted median family income is \$44,300. The percentage of households below the poverty level is 14.22 percent.

Strong banking competition is received from large regional banks, national mortgage loan originators, and locally based financial institutions. The bank is ranked 3rd in deposit market share (15.63%) as of June 30, 2000. Thirty-seven percent of total reportable loans were originated in the AA. The bank's business focus targets small business lending and retail banking.

Appendix D: Tables of Performance Data

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CONTENT OF STANDARDIZED TABLES.....D-2

TABLES OF PERFORMANCE DATA.....D-4

State of Pennsylvania.....D-5

State of Ohio.....D-25

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MSA/assessment area.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/assessment area.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 7. Borrower Distribution of Home Purchase Loans** - 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 MSA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 8. Borrower Distribution of Home Improvement Loans** - See Table 7.
- Table 9. Borrower Distribution of Refinance Loans** - See Table 7.
- Table 10. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 11. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MSA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must have been reported on schedule RC-L of the call reports as an off-balance-sheet item.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings -
Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.

Table 14. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)
- For geographic distribution, the table 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 households within each geography. For borrower distribution, the table 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 of households by income level in each MSA/AA.

Tables of Performance Data

State of Pennsylvania.....D-6

State of Ohio.....D-26

Institution ID: 10000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 1. Lending Volume

LENDING VOLUME												Geography: PENNSYLVANIA		Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001	
MA/Assessment Area (2001):	% of Rated Area Loans (#)in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits (#) in MA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)				
Full Review:															
ERIE MSA 2630	22.10	912	50,711	696	107,601	3	60	3	3,730	1,614	162,102	23.04			
SHARON MSA 7610	41.65	2,333	110,304	703	96,690	3	33	3	6,700	3,042	213,727	47.76			
Venango County AA	14.39	796	29,787	254	26,322	1	26	0	0	1,051	56,135	8.33			
Limited Review:															
FNBPA NON-MSA	21.86	1,029	47,803	568	68,124	0	0	0	0	1,597	115,927	20.88			

* Loan Data as of June 30, 2001. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is From April 01, 1999 to August 20, 2001.
 *** Deposit Data as of June 30, 2000. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: 10000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 1. Other Products

LENDING VOLUME		Geography: PENNSYLVANIA						Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001						
MA/Assessment Area (2001):	% of Rated Area Loans (#)in MA/AA*	Optional Product Line**		Optional Product Line**		Optional Product Line**		Optional Product Line**		Optional Product Line**		Total Optional Loans		% of Rated Area Deposits (#) in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
ERIE MSA 2630	22.10	57	2,085	89	967	0	0	148	3,680	103	621	397	7,353	23.04
SHARON MSA 7610	41.65	79	2,548	195	2,199	0	0	346	7,145	249	1,180	869	13,072	47.76
Venango County AA	14.39	22	627	58	721	0	0	77	1,753	113	575	270	3,676	8.33
Limited Review:														
FNBPA NON-MSA	21.86	70	2,343	120	1,671	0	0	176	4,299	149	620	515	8,933	20.88

* Loan Data as of June 30, 2001. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 01, 1999 to June 30, 2001.

*** Deposit Data as of June 30, 2000. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001						Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
ERIE MSA 2630	242	15.97	2.11	2.48	10.00	16.94	67.68	53.72	20.22	26.86	2.63	2.94	6.04	2.13	2.69	
SHARON MSA 7610	675	44.55	2.37	2.37	5.93	4.89	86.68	82.96	5.03	9.78	17.04	42.11	12.50	16.54	24.72	
Venango County AA	306	20.20	0.00	0.00	6.85	12.75	93.15	87.25	0.00	0.00	30.20	0.00	43.75	28.73	0.00	
Limited Review:																
FNBPA NON-MSA	292	19.27	0.65	0.00	9.80	5.14	82.87	87.67	6.69	7.19	6.09	0.00	3.52	6.70	3.86	

* Based on 1999 Aggregate HMDA Data Only.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
ERIE MSA 2630	296	17.70	2.11	3.04	10.00	11.49	67.68	60.14	20.22	25.34	9.27	7.41	8.09	8.60	12.24	
SHARON MSA 7610	821	49.10	2.37	2.07	5.93	5.12	86.68	85.14	5.03	7.67	42.09	68.75	43.90	40.21	69.70	
Venango County AA	226	13.52	0.00	0.00	6.85	18.14	93.15	81.86	0.00	0.00	28.05	0.00	26.03	28.57	0.00	
Limited Review:																
FNBPA NON-MSA	329	19.68	0.65	0.30	9.80	5.17	82.87	82.67	6.69	11.85	14.45	0.00	8.41	14.22	34.04	

* Based on 1999 Aggregate HMDA Data Only.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
ERIE MSA 2630	374	19.91	2.11	1.60	10.00	9.09	67.68	60.43	20.22	28.88	3.42	1.45	4.70	3.07	4.12	
SHARON MSA 7610	836	44.52	2.37	1.08	5.93	3.95	86.68	87.44	5.03	7.54	18.74	7.69	8.86	19.46	25.89	
Venango County AA	262	13.95	0.00	0.00	6.85	16.03	93.15	83.97	0.00	0.00	19.47	0.00	23.89	18.64	0.00	
Limited Review:																
FNBPA NON-MSA	406	21.62	0.65	0.25	9.80	3.69	82.87	87.19	6.69	8.87	7.39	0.00	2.28	8.13	7.50	

* Based on 1999 Aggregate HMDA Data Only.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: PENNSYLVANIA															
Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001															
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
ERIE MSA 2630	696	31.34	10.16	8.05	12.21	13.79	59.63	58.91	18.00	19.25	10.97	8.65	15.15	11.12	9.96
SHARON MSA 7610	703	31.65	6.75	10.53	6.48	4.69	76.99	77.10	9.78	7.68	22.90	37.33	17.86	22.37	23.16
Venango County AA	254	11.44	0.00	0.00	18.11	50.79	81.89	49.21	0.00	0.00	24.12	0.00	52.73	16.72	0.00
Limited Review:															
FNBPA NON-MSA	568	25.57	1.45	0.00	24.99	5.99	64.63	75.35	8.93	18.66	11.78	0.00	3.91	13.23	19.76

* Based on 1999 Aggregate Small Business Data Only.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 6. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS																
Geography: PENNSYLVANIA																
Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001																
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
ERIE MSA 2630	3	42.86	0.94	0.00	4.70	0.00	81.39	100.00	12.97	0.00	3.33	0.00	0.00	3.85	0.00	
SHARON MSA 7610	3	42.86	0.31	0.00	0.93	0.00	94.72	100.00	4.04	0.00	6.67	0.00	0.00	7.14	0.00	
Venango County AA	1	14.29	0.00	0.00	18.92	0.00	81.08	100.00	0.00	0.00	50.00	0.00	0.00	50.00	0.00	
Limited Review:																
FNBPA NON-MSA	0	0.00	0.17	0.00	3.44	0.00	93.63	0.00	2.75	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 1999 Aggregate Small Farm Data Only.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
ERIE MSA 2630	242	15.97	18.77	6.81	18.22	18.72	24.91	21.28	38.11	53.19	2.82	3.29	2.90	2.66	2.79	
SHARON MSA 7610	675	44.55	17.47	5.89	19.55	16.77	25.16	27.95	37.82	49.40	19.49	12.87	17.20	17.38	23.06	
Venango County AA	306	20.20	19.92	4.93	21.56	27.63	23.50	25.66	35.02	41.78	33.41	21.62	48.68	30.28	31.91	
Limited Review:																
FNBPA NON-MSA	292	19.27	19.68	4.83	20.49	24.48	23.93	23.10	35.90	47.59	6.96	5.38	9.42	5.30	7.22	

* Based on 1999 Aggregate HMDA Data Only.

** As a percentage of loans with borrower income information available. No information was available for 1.58% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
ERIE MSA 2630	296	17.70	18.77	7.59	18.22	21.03	24.91	29.66	38.11	41.72	9.19	6.15	10.48	9.95	8.84	
SHARON MSA 7610	821	49.10	17.47	8.49	19.55	14.96	25.16	22.69	37.82	53.87	41.59	35.90	40.16	33.63	47.61	
Venango County AA	226	13.52	19.92	11.66	21.56	19.73	23.50	26.46	35.02	42.15	27.95	33.33	21.98	28.57	30.30	
Limited Review:																
FNBPA NON-MSA	329	19.68	19.68	10.84	20.49	26.01	23.93	25.70	35.90	37.46	14.54	14.71	17.35	12.63	14.48	

* Based on 1999 Aggregate HMDA Data Only.

** As a percentage of loans with borrower income information available. No information was available for 2.81% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
ERIE MSA 2630	374	19.91	18.77	5.42	18.22	16.80	24.91	23.58	38.11	54.20	3.84	3.05	3.94	3.68	4.01	
SHARON MSA 7610	836	44.52	17.47	5.67	19.55	15.02	25.16	25.12	37.82	54.19	21.33	15.48	15.99	20.62	25.00	
Venango County AA	262	13.95	19.92	9.73	21.56	18.29	23.50	29.18	35.02	42.80	21.38	21.21	20.47	22.53	21.07	
Limited Review:																
FNBPA NON-MSA	406	21.62	19.68	5.99	20.49	15.21	23.93	24.44	35.90	54.36	8.63	6.10	5.94	8.48	10.43	

* Based on 1999 Aggregate HMDA Data Only.

** As a percentage of loans with borrower income information available. No information was available for 2.08% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

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Table10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
ERIE MSA 2630	685	31.47	83.99	60.00	62.36	21.26	16.38	10.97	12.75
SHARON MSA 7610	689	31.65	86.44	59.36	67.14	18.78	14.08	22.90	24.39
Venango County AA	251	11.53	85.90	67.33	74.80	15.75	9.45	24.12	29.58
Limited Review:									
FNBPA NON-MSA	552	25.36	86.46	57.97	69.54	17.78	12.68	11.78	12.77

* Based on 1999 Aggregate Small Business Data Only.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2001).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 4.59% of small loans to businesses originated and purchased by the bank.

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Table11. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
ERIE MSA 2630	3	42.86	91.92	66.67	100.00	0.00	0.00	3.33	4.35
SHARON MSA 7610	3	42.86	94.72	100.00	100.00	0.00	0.00	6.67	6.67
Venango County AA	1	14.29	94.59	100.00	100.00	0.00	0.00	50.00	50.00
Limited Review:									
FNBPA NON-MSA	0	0.00	96.73	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 1999 Aggregate Small Business Data Only.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2001).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

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Table 12. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																			Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001			
MA/Assessment Area:	Geographic Distribution										Borrower Distribution															
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers									
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans								
Full Review:																										
ERIE MSA 2630	397	19.36	5.35	1.01	14.04	12.09	62.76	61.46	17.86	25.44	23.63	14.52	15.87	15.32	20.24	29.03	40.26	41.13								
SHARON MSA 7610	869	42.37	4.30	1.38	7.96	4.83	83.21	86.42	4.53	7.36	23.07	14.48	16.68	22.10	20.33	21.97	39.92	41.45								
Venango County AA	270	13.16	0.00	0.00	8.40	19.26	91.60	80.74	0.00	0.00	23.68	15.00	17.66	22.31	20.66	24.62	37.99	38.08								
Limited Review:																										
FNBPA NON-MSA	515	25.11	1.29	0.19	14.20	4.85	77.99	84.47	6.51	10.49	25.35	13.10	17.14	20.17	19.33	25.16	38.18	41.58								

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census information.

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Table 13. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: PENNSYLVANIA									
Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
ERIE MSA 2630	1	324	1	150	2	474	17.69	0	0
SHARON MSA 7610	1	1,222	1	311	2	1,533	57.20	1	175
Venango County AA	1	120	1	54	2	174	6.49	0	0
Limited Review:									
FNBPA NON-MSA	3	363	2	136	5	499	18.62	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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Table 14. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
ERIE MSA 2630	23.04	9	26	11.11	22.22	55.56	11.11	0	0	0	0	0	0	5.16	13.32	63.76	17.76
SHARON MSA 7610	47.76	13	38	7.69	7.69	76.92	7.69	0	1	- 1	0	0	0	3.61	8.14	83.71	4.54
Venango County AA	8.33	2	6	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	7.55	92.45	0.00
Limited Review:																	
FNBPA NON-MSA	20.88	10	29	0.00	20.00	50.00	30.00	0	0	0	0	0	0	1.38	12.70	78.48	7.44

Venango County AA

Demographic Information for Full Scope Area: Venango County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	16	0.00	12.50	87.50	0.00	0.00
Population by Geography	59,381	0.00	7.55	92.45	0.00	0.00
Owner-Occupied Housing by Geography	16,692	0.00	6.85	93.15	0.00	0.00
Business by Geography	2,071	0.00	18.11	81.89	0.00	0.00
Farms by Geography	74	0.00	18.92	81.08	0.00	0.00
Family Distribution by Income Level	16,584	19.92	21.56	23.50	35.02	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	6,878	0.00	10.64	89.36	0.00	0.00
Median Family Income		28,934	Median Housing Value		39,357	
HUD Adjusted Median Family Income for 2001		39,200	Unemployment Rate (1990 US Census)		3.45%	
Households Below Poverty Level		14.03%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 US Census and 2001 HUD updated MFI

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SHARON MSA 7610

Demographic Information for Full Scope Area: SHARON MSA 7610						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	32	9.38	9.38	75.00	6.25	0.00
Population by Geography	121,003	3.61	8.14	83.71	4.54	0.00
Owner-Occupied Housing by Geography	34,184	2.37	5.93	86.68	5.03	0.00
Business by Geography	5,141	6.75	6.48	76.99	9.78	0.00
Farms by Geography	322	0.31	0.93	94.72	4.04	0.00
Family Distribution by Income Level	33,619	17.47	19.55	25.16	37.82	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	12,446	6.44	10.73	79.99	2.83	0.00
Median Family Income		29,347	Median Housing Value		42,244	
HUD Adjusted Median Family Income for 2001		37,900	Unemployment Rate (1990 US Census)		3.03%	
Households Below Poverty Level		12.79%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2001 HUD updated MFI

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FNBPA NON-MSA

Demographic Information for Limited Scope Area: FNBPA NON-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	48	2.08	18.75	72.92	6.25	0.00
Population by Geography	182,415	1.38	12.70	78.48	7.44	0.00
Owner-Occupied Housing by Geography	51,298	0.65	9.80	82.87	6.69	0.00
Business by Geography	6,952	1.45	24.99	64.63	8.93	0.00
Farms by Geography	581	0.17	3.44	93.63	2.75	0.00
Family Distribution by Income Level	50,177	19.68	20.49	23.93	35.90	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	20,159	1.89	17.30	76.90	3.90	0.00
Median Family Income		28,934	Median Housing Value		49,857	
HUD Adjusted Median Family Income for 2001		39,200	Unemployment Rate (1990 US Census)		4.03%	
Households Below Poverty Level		12.86%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2001 HUD updated MFI

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ERIE MSA 2630

Demographic Information for Full Scope Area: ERIE MSA 2630						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	69	7.25	15.94	60.87	15.94	0.00
Population by Geography	275,572	5.16	13.32	63.76	17.76	0.00
Owner-Occupied Housing by Geography	69,705	2.11	10.00	67.68	20.22	0.00
Business by Geography	10,558	10.16	12.21	59.63	18.00	0.00
Farms by Geography	532	0.94	4.70	81.39	12.97	0.00
Family Distribution by Income Level	71,459	18.77	18.22	24.91	38.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,430	8.03	21.15	60.81	10.01	0.00
Median Family Income		32,145	Median Housing Value		53,417	
HUD Adjusted Median Family Income for 2001		42,200	Unemployment Rate (1990 US Census)		3.38%	
Households Below Poverty Level		12.63%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2001 HUD updated MFI

Institution ID: 10000000249 **FIRST NATIONAL BANK OF PENNSYLVANIA**

Table 1. Lending Volume

LENDING VOLUME												Geography: OHIO		Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001	
MA/Assessment Area (2001):	% of Rated Area Loans (#)in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits (#) in MA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)				
Full Review:															
Trumbull County	100.00	168	10,529	85	20,415	1	5	0	0	254	30,949	100.00			

* Loan Data as of June 30, 2001. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From April 01, 1999 to August 20, 2001.

*** Deposit Data as of June 30, 2000. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

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Table 1. Other Products

LENDING VOLUME		Geography: OHIO				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001								
MA/Assessment Area (2001):	% of Rated Area Loans (#)in MA/AA*	Optional Product Line**		Optional Product Line**		Optional Product Line**		Optional Product Line**		Optional Product Line**		Total Optional Loans		% of Rated Area Deposits (#) in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Trumbull County	100.00	15	558	242	3,177	0	0	194	5,125	69	303	520	9,163	100.00

* Loan Data as of June 30, 2001. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 01, 1999 to June 30, 2001.

*** Deposit Data as of June 30, 2000. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OHIO				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Trumbull County	48	100.00	0.24	0.00	6.06	12.50	56.07	77.08	37.62	10.42	0.47	0.00	0.00	0.81	0.13

* Based on 1999 Aggregate HMDA Data Only.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: OHIO				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Trumbull County	37	100.00	0.24	0.00	6.06	0.00	56.07	97.30	37.62	2.70	1.49	0.00	0.00	2.55	0.00

* Based on 1999 Aggregate HMDA Data Only.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Trumbull County	82	100.00	0.24	0.00	6.06	2.44	56.07	89.02	37.62	8.54	0.57	0.00	0.00	0.97	0.05	

* Based on 1999 Aggregate HMDA Data Only.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: OHIO					Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans	% of Businessess***	% BANK Loans						
Full Review:																
Trumbull County	85	100.00	1.23	0.00	10.21	3.53	52.13	70.59	36.40	25.88	1.94	0.00	0.00	2.21	2.03	

* Based on 1999 Aggregate Small Business Data Only.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

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Table 6. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: OHIO					Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full Review:																
Trumbull County	1	100.00	0.00	0.00	2.15	0.00	55.38	100.00	42.20	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 1999 Aggregate Small Farm Data Only.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

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Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OHIO					Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Trumbull County	48	100.00	16.66	10.64	17.13	10.64	22.32	36.17	43.89	42.55	0.54	0.71	0.27	0.51	0.69	

* Based on 1999 Aggregate HMDA Data Only.

** As a percentage of loans with borrower income information available. No information was available for 2.08% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

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Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OHIO				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Trumbull County	37	100.00	16.66	5.56	17.13	8.33	22.32	38.89	43.89	47.22	1.43	0.72	0.00	1.96	1.95

* Based on 1999 Aggregate HMDA Data Only.

** As a percentage of loans with borrower income information available. No information was available for 2.70% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Institution ID: 1000000249 FIRST NATIONAL BANK OF PENNSYLVANIA

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Trumbull County	82	100.00	16.66	5.19	17.13	7.79	22.32	29.87	43.89	57.14	0.63	0.00	0.30	0.51	1.05	

* Based on 1999 Aggregate HMDA Data Only.

** As a percentage of loans with borrower income information available. No information was available for 6.10% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

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Table10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: OHIO			Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Trumbull County	79	100.00	87.53	70.89	43.53	23.53	32.94	1.94	1.57

* Based on 1999 Aggregate Small Business Data Only.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2001).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.27% of small loans to businesses originated and purchased by the bank.

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Table11. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OHIO		Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Trumbull County	1	100.00	95.97	100.00	100.00	0.00	0.00	0.00	0.00

* Based on 1999 Aggregate Small Business Data Only.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2001).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

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Table 12. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: OHIO																		
Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001																		
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Trumbull County	579	100.00	0.57	0.17	8.03	1.04	57.88	82.56	33.52	16.23	20.93	12.22	14.59	22.04	18.55	30.74	45.93	35.00

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census information.

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Table 13. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: OHIO		Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Trumbull County	1	10	1	6	2	16	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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Table 14. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: OHIO				Evaluation Period: JANUARY 1, 1999 TO JUNE 30, 2001									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Trumbull County	100.00	1	100	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.66	8.15	56.79	34.40

Trumbull County

Demographic Information for Full Scope Area: Trumbull County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	57	1.75	10.53	49.12	31.58	7.02
Population by Geography	227,813	0.66	8.15	56.79	34.40	0.00
Owner-Occupied Housing by Geography	62,899	0.24	6.06	56.07	37.62	0.00
Business by Geography	7,568	1.23	10.21	52.13	36.40	0.03
Farms by Geography	372	0.00	2.15	55.38	42.20	0.27
Family Distribution by Income Level	63,630	16.66	17.13	22.32	43.89	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	21,499	1.41	12.73	61.51	24.35	0.00
Median Family Income		30,605	Median Housing Value		53,238	
HUD Adjusted Median Family Income for 2001		44,300	Unemployment Rate (1990 US Census)		3.59%	
Households Below Poverty Level		11.85%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 US Census and 2001 HUD updated MFI