

**SOMERSET TRUST COMPANY**  
**Community Reinvestment Act (CRA)**  
**PUBLIC FILE**

**For Additional Information Contact Michael Whipkey**  
**814-443-9381 or 800-972-1651**

# **CRA Public File**

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## **CRA Public File**

Written comments received from the public relating to the bank's performance in helping to meet community credit needs.

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## **Comments**

**Written comments received from The Public relating to the bank's performance in helping to meet community credit needs**

## **Branches and ATM Locations**

## SOMERSET TRUST COMPANY

### SOMERSET COUNTY BRANCHES

Branch	Facility Type	Street	Census Tract & Income	City	State	Zip Code	Lobby Hours	Drive-up Hours
Berlin	Branch/ Drive-up/ ATM	420 Main Street	0214.00 Middle	Berlin	PA	15530	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Boswell	Branch/ ATM deposits	210 Ohio Street, Suite D	0206.00 Middle	Boswell	PA	15531	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	
Confluence	Branch/Drive-Up/ATM	612 Logan Place	0219.02 Middle	Confluence	PA	15424	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Glades Pike	Branch/ Drive-Up/ ATM	4185 Glades Pike	0208.00 Middle	Somerset	PA	15501	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Hooversville	Branch/ Walk-Up/ ATM	964 Barn Street	0205.00 Middle	Hooversville	PA	15936	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	
Meyersdale	Branch/ ATM	151 Center Street	0216.00 Middle	Meyersdale	PA	15552	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	
Meyersdale South Side	Branch/ Drive-Up/ ATM	7109 Mason Dixon Highway	0215.00 Middle	Meyersdale	PA	15552	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Somerset Crossing	Branch/ ATM/ Deposits	2028 N. Center Avenue	0208.00 Middle	Somerset	PA	15501	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	
Somerset Plaza	Branch/ Drive-Up/ ATM	1614 N. Center Avenue	0208.00 Middle	Somerset	PA	15501	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
STC Main Office	Branch/ Walk-Up/ Drive- Up/ ATM/ deposits	151 W. Main Street	0211.00 Moderate	Somerset	PA	15501	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Trust & Investment & ATM	ATM is available during business hours of location	131 N. Center Avenue	0210.00 Middle	Somerset	PA	15501	M-F: 9:00 AM-4:00 PM SAT-SUN: CLOSED	
Peoples First Call Center		151 W. Main Street	0211.00 Moderate	Somerset	PA	15501		

<b>Somerset Trust Company</b>						
<b>Somerset County ATM/ITM's</b>						
<b>ATM</b>	<b>Facility Type</b>	<b>Street</b>	<b>Census Tract &amp; Income</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>
Allegany College of MD (Somerset Campus)	ATM is available during business hours of location	6022 Glades Pike	0209.00 – Middle	Somerset	PA	15501
BiLo	ATM is available during business hours of location	1514 Jefferson Ave.	0203.00 – Middle	Windber	PA	15963
Blue Goose	ATM is available during business hours of location	7349 National Pike	0219.02 – Middle	Addison	PA	15411
Boswell Pharmacy	ATM is available during business hours of location	210 Ohio St.	0206.02 – Middle	Boswell	PA	15531
Comfort Inn	ATM is available during business hours of location	202 Harmon St.	0210.00 - Middle	Somerset	PA	15501
Diamond Mini Mart	ATM is available during business hours of location	302 Mulberry St.	0214.00 – Middle	Berlin	PA	15530
Hidden Valley Golf	ATM is available during business hours of location	777 Water Wheel Rd.	0219.01 – Middle	Champion	PA	15622
Hidden Valley Ski Lodge	ATM is available during business hours of location	1 Craighead Dr.	0207.00 – Middle	Hidden Valley	PA	15502
Highlands Market	ATM is available during business hours of location	9812 County Line Rd.	0219.0 – Middle	Champion	PA	15622
Laurel Mtn. Ski Lodge	ATM is available during business hours of location	201 Summit Ski Rd.	0206.01 – Middle	Boswell	PA	15531
Mart's Mini Mart	ATM is available during business hours of location	2851 Stoystown Rd.	0205.00 – Middle	Friedens	PA	15541
Mayapple Market	ATM is available during business hours of location	101 W. Main St.	0205.00 – Middle	Stoystown	PA	15563
Mitch's Fuel & Food	ATM is available during business hours of location	479 Latrobe Ave.	0219.02 – Middle	Confluence	PA	15424
Mostoller's	ATM is available during business hours of location	877 Stoystown Rd.	0209.00 – Middle	Somerset	PA	15501
New Lexington Market	ATM is available during business hours of location	2759 Scullton Rd.	0219.01 – Middle	Rockwood	PA	15557
Rockwood Main St. Kiosk	ATM is available during business hours of location	659 Main St.	0218.00 0 Middle	Rockwood	PA	15557



Salisbury Pizza Shop	ATM is available during business hours of location	56 Grant St.	0217.00 – Middle	Salisbury	PA	15558
Seven Springs	ATM is available during business hours of location	777 Water Wheel Dr.	0219.04 – Middle	Somerset	PA	15501
Somerset County Courthouse	ATM is available during business hours of location	111 E. Union St.	0211.00 – Moderate	Somerset	PA	15501
Somerset Hospital	ATM is available during business hours of location	225 S. Center Ave.	0211.00 – Moderate	Somerset	PA	15501
Somerset Trust Company Trust Building	ATM is available during business hours of location	131 N. Center Ave.	0210.00 – Middle	Somerset	PA	15501
Somerset Trust Company Operations Complex	ATM is available during business hours of location	139 E. Patriot Street	0211.00 – Moderate	Somerset	PA	15501
S&S Quick Stop	ATM is available during business hours of location	1010 Main St.	0218.00 – Middle	Rockwood	PA	15557
Snida's Country Store	ATM is available during business hours of location	510 Main St.	0212.00 – Middle	Shanksville	PA	15560
Subway	ATM is available during business hours of location	500 Tire Hill Rd.	0201.01 – Middle	Johnstown	PA	15905
Tailgatez	ATM is available during business hours of location	1640 N. Center Ave.	0208.01 – Middle	Somerset	PA	15501
Thomas Drug Store	ATM is available during business hours of location	327 Main St.	0216.00 - Middle	Meyersdale	PA	15552
Windber Pharmacy	ATM is available during business hours of location	901 Graham Ave.	0203.00 – Middle	Windber	PA	15963

# SOMERSET TRUST COMPANY

## CAMBRIA COUNTY BRANCHES

Branch	Facility Type	Street	Census Tract & Income	City	State	Zip Code	Lobby Hours	Drive-Up Hours
Goucher Giant Eagle	Branch/ Walk-Up/ ATM	344 Goucher Street	0111.00 Upper	Johnstown	PA	15905	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	
Johnstown	Branch/ Drive-Up/ Walk-Up/ATM	116 Market Street	0001.00 Moderate	Johnstown	PA	15901	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Lilly	Branch/ Drive-Up/ ATM	500 Main Street	0127.00 Middle	Lilly	PA	15938	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Richland	Branch/ Drive-Up/ ATM	1416 Scalp Avenue	0108.01 Middle	Johnstown	PA	15904	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Vinco	Branch/ Walk-Up/ ATM	2690 William Penn Avenue, Suite 5	0115.00 Middle	Johnstown	PA	15909	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Westwood	Branch/ Drive-Up/ ATM	1739 Lyter Drive	0114.00 Middle	Johnstown	PA	15905	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON

<b>Somerset Trust Company</b>						
<b>Cambria County ATM/ITM's</b>						
<b>ATM</b>	<b>Facility Type</b>	<b>Street</b>	<b>Census Tract &amp; Income</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>
BiLo	ATM is available during business hours of location	81 Osborne St.	0007.00 – Moderate	Johnstown	PA	15905
Em's Subs	ATM is available during business hours of location	1577 Forest Hills Dr.	0133.00 – Upper	Salix	PA	15952
Giant Eagle Goucher Street	ATM is available during business hours of location	344 Goucher St.	0111.00 – Middle	Johnstown	PA	15905
Jackson Township Fire Hall	ATM is available during business hours of location	176 Adams Ave.	0115.00 – Upper	Mineral Point	PA	15942
Old Toll Gate Inn	ATM is available during business hours of location	141 Tire Hill Rd.	0201.01 – Middle	Johnstown	PA	15905
Penn Highlands College	ATM is available during business hours of location	101 Community College Way	0137.00 – Middle	Johnstown	PA	15904
UPJ Student Union	ATM is available during business hours of location	450 Schoolhouse Rd.	0137.00 – Middle	Johnstown	PA	15904
UPJ Living Learning Center	ATM is available during business hours of location	450 Schoolhouse Rd.	0137.00 – Middle	Johnstown	PA	15904

# SOMERSET TRUST COMPANY

## FAYETTE COUNTY BRANCHES

Branch	Facility Type	Street	Census Tract & Income	City	State	Zip Code	Lobby Hours	Drive-Up Hours
Connellsville Train Station	Branch/ Drive-Up/ ATM Deposits	904 W. Crawford Avenue	2608.00 Moderate	Connellsville	PA	15425	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Connellsville Walmart	Branch/ ATM Deposits	1450 Morrell Avenue	2609.00 Middle	Connellsville	PA	15425	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	
Falcon	Branch/ATM Deposits	201 Falcon Drive	2606.00 Moderate	Connellsville	PA	15425	M, W, F- Closed Tue & Thur – 10 AM-12 PM Sat – Sun - Closed	
Hopwood	Branch/ Drive-Up/ ATM	1141 National Pike	2618.00 Moderate	Uniontown	PA	15401	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
National Pike	Branch/ Drive-Up/ ATM Deposits	4640 National Pike	2627.00 Middle	Markleysburg	PA	15459	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Pechin	Branch/ ATM Deposits	232 Pittsburgh Street	2608.00 Moderate	Connellsville	PA	15425	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	
Perryopolis	Branch/ Drive-Up/ ATM Deposits	100 Quaker Church Road	2602.00 Middle	Perryopolis	PA	15473	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Uniontown	Branch/Drive-Up/ATM Deposits	82 W. Fayette Street	2619.00 - Moderate	Uniontown	PA	15401	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Uniontown Giant Eagle	Branch/ATM Deposits	581 Pittsburgh Road	2617.00 Low	Uniontown	PA	15401	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	

**Somerset Trust Company**  
**Fayette County ATM/ITM's**

<b>ATM</b>	<b>Facility Type</b>	<b>Street</b>	<b>Census Tract &amp; Income</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>
Connellsville High School	ATM is available during business hours of location	201 Falcon Dr.	2608.00 – Moderate	Connellsville	PA	15425
Connellsville Hospital	ATM is available during business hours of location	401 E. Murphy Ave.	2608.00 – Moderate	Connellsville	PA	15425
Connellsville VoTech	ATM is available during business hours of location	720 Locust St.	2608.00 – Moderate	Connellsville	PA	15425
Connellsville Walmart	ATM is available during business hours of location	1450 Morrell Ave.	2609.00 – Middle	Connellsville	PA	15425
Falls Market	ATM is available during business hours of location	69 Main St.	2627.02 – Middle	Ohiopyle	PA	15470
Flat Rock/Marcon Building Supply, Inc.	ATM is available during business hours of location	4888 National Pike	2627.02 – Middle	Markleysburg	PA	15459
Giant Eagle – Uniontown	ATM is available during business hours of location	581 Pittsburgh St.	2617.00 – Moderate	Uniontown	PA	15401
Mt. Macrina	ATM is available during business hours of location	520 W. Main St.	2617.00 – Moderate	Uniontown	PA	15401
Ohiopyle Kiosk	ATM is available during business hours of location	15 Sherman St.	2627.02 – Middle	Ohiopyle	PA	15470
Pechin Market	ATM is available during business hours of location	232 Pittsburgh St.	2606.00 – Moderate	Connellsville	PA	15425
Pleasant Valley Golf	ATM is available during business hours of location	440 Pleasant Valley Rd.	2604.02 – Middle	Connellsville	PA	15425
The Sandwich Shoppe	ATM is available during business hours of location	121 Brownsville Ave.	2612.00 – Low	Brownsville	PA	15417

## SOMERSET TRUST COMPANY

### BEDFORD COUNTY BRANCHES

Branch	Facility Type	Street	Census Tract & Income	City	State	Zip Code	Lobby Hours	Drive-Up Hours
Bedford	Branch/ Drive-Up/ATM deposits	8796 Lincoln Highway	9607.00 Middle	Bedford	PA	15522	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Fishertown	Branch	2095 Quaker Valley Road	9603.00 Middle	Fishertown	PA	15539	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	
Schellsburg	Branch/ Drive-Up/ Deposit ATM	3966 Lincoln Highway, Suite 101	9609.00 Middle	Schellsburg	PA	15559	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	

Somerset Trust Company						
Bedford County ATM/ITM's						
ATM	Facility Type	Street	Census Tract & Income	City	State	Zip Code
Bedford County Courthouse	ATM is available during business hours of location	200 S. Juliana St.	9607.00 - Middle	Bedford	PA	15522
Fishertown Country Store	ATM is available during business hours of location	2095 Quaker Valley Rd.	9603.00 – Middle	Fishertown	PA	15539

# SOMERSET TRUST COMPANY

## WESTMORELAND COUNTY BRANCHES

Branch	Facility Type	Street	Census Tract & Income	City	State	Zip Code	Lobby Hours	Drive-Up Hours
Champion	Branch	1446 County Line Road	8086.00 Middle	Champion	PA	15622	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Downtown Greensburg	Branch/ATM Deposits	100 N. Main Street	8041.00 Moderate	Greensburg	PA	15601	M-F 8:00 AM-4:30 PM	
Greensburg – Pittsburgh St.	Branch/Drive-Up/ATM	835 E. Pittsburgh St.	8038.00 Upper	Greensburg	PA	15601	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Latrobe	Branch/Drive-Up/ITM	3857 Route 30	8073.00 Moderate	Latrobe	PA	15650	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Ligonier	Branch/Drive-Up/ATM	228 West Main Street	8085.00 Middle	Ligonier	PA	15658	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	
Ligonier Giant Eagle	Branch/ATM	117 S. Walnut Street	8085.00 Middle	Ligonier	PA	15658	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	
Mt. Pleasant (inside Walmart)	Branch/ATM Deposits	2100 Summit Ridge Plaza	8065.00 Moderate	Mt. Pleasant	PA	15666	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	
Mt. Pleasant (Town)	Branch/Drive-Up/ATM	632 W. Main Street	8067.00 Moderate	Mt. Pleasant	PA	15666	M-Th: 8:00 AM – 4:30 PM F: 8:00 AM – 6:00 PM Sat: 8:30 AM - NOON	M-Th 8:00 AM – 4:30 PM F: 8:00 AM– 6:00 PM Sat: 8:30AM – NOON
New Florence	Branch/Drive-Up/ATM	161 12 <sup>th</sup> Street	8083.00 Moderate	New Florence	PA	15944	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
North Huntingdon Walmart	Branch/ATM	915 Mills Drive	8035.01 Upper	North Huntingdon	PA	15642	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	
Norwin Towne Square	Branch/ATM	12120 US 30	8033.01 Middle	North Huntingdon	PA	15642	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	
Scottdale	Branch/ATM Deposits	157 Pittsburgh Street	8063.00 Middle	Scottdale	PA	15683	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	
South Greensburg	Branch/ATM Deposits	1301 S. Main Street	8044.00 Moderate	Greensburg	PA	15601	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Westmoreland Mall	Branch/ATM	859 E. Pittsburgh Street	8038.00 Upper	Greensburg	PA	15604	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	
Youngwood Commons	Branch/ATM Deposits	250 South 3 <sup>rd</sup> Street	8046.00 Moderate	Youngwood	PA	15697	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	



**Somerset Trust Company**

**Westmoreland County ATM/ITM's**

<b>ATM</b>	<b>Facility Type</b>	<b>Street</b>	<b>Census Tract &amp; Income</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>
Bolivar Kiosk	ATM is available during business hours of location	622 Washington St.	8083.00 – Moderate	Bolivar	PA	15923
Frick Hospital	ATM is available during business hours of location	508 S. Church St.	8067.00 – Moderate	Mt. Pleasant	PA	15666
Ligonier Main Street Kiosk	ATM is available during business hours of location	228 West Main St.	8085.00 – Middle	Ligonier	PA	15658
Norwin Kiosk	ATM is available during business hours of location	12109 State Route 30	8032.00 – Middle	Irwin	PA	15642
Norwin Shop N Save	ATM is available during business hours of location	12120 US Route 30 #110	8033.01 - Middle	North Huntingdon	PA	15642
Palace Theatre	ATM is available during business hours of location	102 N. Main St. Suite 232	8041.00 – Moderate	Greensburg	PA	15601
Redstone Highlands	ATM is available during business hours of location	126 Mathews St.	8038.00 – Upper	Greensburg	PA	15601
Sarnelli's	ATM is available during business hours of location	346 PA-711	8086.00 - Middle	Jones Mills	PA	15646
Waterford Fire Hall	ATM is available during business hours of location	44 Firehall Rd.	8084.02 – Middle	Ligonier	PA	15658
Westmoreland Mall	ATM is available during business hours of location	5256 US 30 East	8045.04 – Middle	Greensburg	PA	15601

## SOMERSET TRUST COMPANY

### ALLEGANY COUNTY, MARYLAND BRANCHES

Branch	Facility Type	Street	Census Tract & Income	City	State	Zip Code	Lobby Hours	Drive-Up Hours
Frostburg In-Town	Branch/ Drive-Up/ ATM Deposits	3 S. Broadway	0018.00 Middle	Frostburg	MD	21532	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Frostburg Main	Branch/ Drive-Up/ ATM Deposits	351 E. Main Street	0017.00 Middle	Frostburg	MD	21532	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON

SOMERSET TRUST COMPANY

GARRETT COUNTY, MARYLAND BRANCHES

Branch	Facility Type	Street	Census Tract & Income	City	State	Zip Code	Lobby Hours	Drive-Up Hours
Grantsville	Branch/ ATM/ Deposits	3245 Chestnut Ridge Road	0002.00 Middle	Grantsville	MD	21536	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	

**Somerset Trust Company**

**Garrett County, MD ATM/ITM's**

<b>ATM</b>	<b>Facility Type</b>	<b>Street</b>	<b>Census Tract &amp; Income</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>
Deep Creek Shop N Save	ATM is available during business hours of location	24586 Garrett Hwy.	0005.02 - Middle	McHenry	MD	21541

## SOMERSET TRUST COMPANY

### FAIRFAX, VA COUNTY BRANCHES

Branch	Facility Type	Street	Census Tract & Income	City	State	Zip Code	Branch Hours	Drive-Up Hours
Vienna	Branch/ITM	100 Maple Avenue, East	4610.00 Upper	Vienna	VA	22180	M-F: 9:00 am-4:30 pm	

**Branches Opened and Closed in the Last Two  
Calendar Years**

**All Branches Opened or Closed by the Bank during the current year and each of the prior two calendar years:**

We closed a branch in Connellsville, PA at 232 N. Pittsburgh Street, Connellsville, PA 15425 on January 1, 2023; Census Tract – 2608.00 – Moderate.

We closed a branch in Johnstown, PA at 344 Goucher Street, Johnstown, PA 15905 on January 19, 2023; Census Tract – 0111.00 – Middle.

We relocated the Hooversville Branch from 803 Barn Street, Hooversville, PA 15936 to 964 Barn Street, Hooversville, PA 15936 on May 1, 2023; Census Tract – 0205.00 – Middle.

We relocated the branch in Greensburg at 835 E. Pittsburgh Street, Greensburg, PA 15601 to 859 E. Pittsburgh Street, Greensburg, PA 15601 on September 28, 2023; Census Tract – 8038.00 – Upper.

We opened a branch in Latrobe at 3857 Route 30, Latrobe, PA 15650 on October 20, 2023; Census Tract – 8073.00 – Moderate.

We opened a branch in Greensburg at 1301 S. Main Street, Greensburg, PA 15601 on February 16, 2024; Census Tract – 8044.00 – Moderate.

We opened a branch in Mt. Pleasant (Town) 632 West Main Street, Mt. Pleasant, PA 15666 on March 11, 2024; Census Tract – 8067.00- Moderate.

We opened a branch in Greensburg at 100 N. Main Street, Greensburg, PA 15601 on September 16, 2024; Census Tract – 8041.00 – Moderate.

We closed a branch in Johnstown, PA at 1451 Scalp Avenue, Johnstown, PA 15904; on May 29, 2025; Census Tract - 0137.00-Middle

We closed a branch in Johnstown, PA at 450 Schoolhouse Road, Johnstown, PA 15904; on May 29, 2025 Census Tract - 0137.00-Middle

## **Assessment Area County Census Tracts**

The bank's CRA Assessment Area includes Bedford, Somerset, Westmoreland, Fayette, and Cambria Counties in Pennsylvania. It includes Allegany and Garrett Counties in Maryland and Fairfax County in Virginia.



**Cambria County PA Census Tracts**

**State 42**

**County 021**

0001.00	0117.00
0002.00	0118.00
0003.00	0119.00
0005.00	0120.00
0006.00	0121.00
0007.00	0122.00
0012.00	0123.00
0101.00	0124.00
0102.00	0125.00
0103.00	0126.00
0105.00	0127.00
0106.00	0128.00
0107.00	0129.00
0108.01	0130.00
0110.00	0131.00
0111.00	0132.00
0112.00	0133.00
0113.00	0134.00
0114.00	0135.00
0115.00	0136.00
0116.00	0137.00

**Somerset County PA Census Tracts**

**State 42**

**County 111**

0201.01	0210.00
0201.02	0211.00
0202.00	0212.00
0203.00	0213.00
0204.00	0214.00
0205.00	0215.00
0206.01	0216.00
0206.02	0217.00
0207.00	0218.00
0208.01	0219.02
0208.02	0219.03
0209.00	0219.04

**Westmoreland County PA Census Tracts**

**State 42**

**County 129**

8001.00	8038.00	8075.00
8002.00	8039.01	8076.00
8003.00	8039.02	8077.00
8004.00	8040.00	8078.00
8005.00	8041.00	8079.01
8006.00	8042.00	8079.02
8007.00	8043.00	8081.00
8008.00	8044.00	8082.00
8009.00	8045.01	8083.00
8010.01	8045.03	8084.01
8010.02	8045.04	8084.02
8011.00	8046.00	8085.00
8012.00	8047.01	8086.00
8013.00	8047.03	
8014.00	8047.04	
8015.00	8047.05	
8016.00	8047.06	
8017.01	8048.01	
8017.02	8048.03	
8017.03	8048.04	
8018.01	8049.01	
8018.02	8049.02	
8019.01	8050.00	
8019.02	8051.00	
8020.01	5052.00	
8020.03	8054.00	
8020.04	8055.00	
8021.01	8056.00	
8021.02	8058.00	
8021.03	8059.01	
8022.00	8059.03	
8023.01	8059.04	
8023.03	8060.00	
8023.04	8061.00	
8024.00	8062.00	
8025.00	8063.00	
8026.00	8064.00	
802700	8065.00	
8028.00	8066.00	
8029.00	8067.00	
8030.00	8068.00	
8031.00	8069.00	
8032.00	8070.00	
8033.01	8071.00	
8033.02	8072.01	
8034.00	8072.02	
8035.01	8073.00	
8035.02	8074.01	
8036.00	8074.03	
8037.00	8074.04	

**Fayette County PA Census Tracts**

**State 42**

**County 051**

2601.00	2617.00
2602.00	2618.00
2603.00	2619.00
2604.01	2620.00
2604.02	2621.00
2605.00	2622.00
2606.00	2623.00
2607.00	2624.00
2608.00	2625.00
2609.00	2626.00
2610.00	2627.01
2611.00	2627.02
2612.00	2628.00
2613.00	2629.00
2614.01	2630.00
2614.02	2631.00
2615.00	2632.00
2616.00	2633.00

**Bedford County PA Census Tracts**

**State 42**

**County 009**

9601.00	9606.00
9602.00	9607.00
9603.00	9608.00
9604.00	9609.00
9605.00	9610.01
	9610.02
	9611.00

**Allegany County MD Census Tracts**

**State 24**

**County 001**

0001.00	0015.03
0002.00	0016.00
0005.00	0017.00
0006.00	0018.00
0007.00	0019.00
0008.00	0020.00
0010.00	0021.00
0011.00	0022.00
0012.00	0023.00
0013.00	

0014.01  
0014.02  
0015.02

**Garrett County Maryland Census Tracts**

**State 24**

**County 023**

0001.00	0004.00	0006.01	9999.99
0002.00	0005.01	0006.02	
0003.00	0005.02	0007.00	

**Fairfax County Virginia Census Tracts**

**State 51**

**County 059**

4151.00	4506.02	4814.00
4152.00	4507.01	4815.00
4153.00	4507.02	4816.00
4154.01	4508.00	4817.01
4154.02	4509.00	4817.02
4155.00	4510.00	4819.00
4156.00	4511.00	4820.01
4157.00	4512.00	4820.02
4158.00	4513.00	4821.00
4159.00	4514.00	4822.01
4160.00	4515.01	4822.02
4161.00	4515.02	4822.03
4162.00	4516.01	4823.01
4163.00	4516.02	4823.02
4201.00	4518.00	4823.03
4202.01	4519.00	4824.00
4202.02	4520.00	4825.01
4202.03	4251.01	4825.02
4203.00	4521.02	4825.03
4204.00	4522.00	4825.04
4205.01	4523.01	4826.01
4205.02	4523.02	4826.02
4205.03	4524.00	4901.01
4206.00	4525.01	4901.03
4207.00	4525.02	4905.01
4208.00	4526.00	4905.02
4210.01	4527.00	4910.00
4210.02	4528.01	4911.01
4211.01	4528.02	4911.02
4211.02	4601.00	4911.03
4211.03	4602.00	4912.01
4212.00	4603.00	4912.02
4213.00	4604.00	4913.01
4214.00	4605.01	4913.02
4215.00	4605.02	4913.03
4216.00	4606.00	4914.01
4217.01	4607.01	4914.02
4217.02	4607.02	4914.03

4218.00	4608.00	4914.04
4219.00	4609.00	4914.05
4220.00	4610.00	4915.01
4221.01	4611.00	4915.02
4221.02	4612.01	4916.01
4223.01	4612.02	4916.02
4223.02	4615.00	4917.01
4224.01	4616.01	4917.02
4223.02	4616.02	4917.03
4224.01	4617.00	4917.04
4224.02	4618.01	4917.05
4224.03	4618.02	4918.01
4301.01	4617.00	4918.02
4301.02	4618.01	4918.03
4302.01	4618.02	4920.00
4302.02	4619.01	4921.00
4302.03	4619.02	4922.01
4304.00	4701.00	4922.02
4305.00	4703.00	4922.03
4306.00	4704.00	4923.00
4307.00	4705.00	4924.00
4308.01	4706.00	4925.00
4308.02	4707.00	9801.00
4309.01	4708.00	9802.00
4309.02	4709.00	9803.00
4310.01	4710.00	4405.04
4310.02	4710.00	4405.05
4313.00	4711.00	
4314.00	4712.01	
4315.00	4712.02	
4316.00	4713.01	
4318.01	4713.03	
4318.02	4713.04	
4319.00	4714.01	
4320.00	4714.02	
4321.00	4801.00	
4322.01	4802.01	
4322.02	4802.02	
4323.00	4802.03	
4324.01	4803.00	
4324.02	4804.01	
4325.00	4804.02	
4326.00	4805.01	
4327.01	4805.02	
4327.02	4805.03	
4328.00	4805.04	
4401.00	4805.05	
4402.01	4808.01	
4403.00	4808.02	
4405.01	4809.01	
4405.02	4809.02	
4406.00	4809.03	
4407.01	4810.00	
4407.02	4811.01	
4408.00	4811.02	
4501.00	4811.03	
4502.00	4811.04	

4503.00	4811.05
4504.00	4811.06
4505.00	4812.01
4506.01	4812.02

# **Assessment Area County Maps**

## **Somerset Trust Company**

### **Bedford County PA Branch Census Tracts**

**(A Red Circle indicates an STC Branch)**



Tract Code	Tract Income Level	Distressed or Under-served Tract
9601.00	Middle	No
9602.00	Middle	No
9603.00	Middle	No
9604.00	Middle	No
9605.00	Moderate	No
9606.00	Middle	No



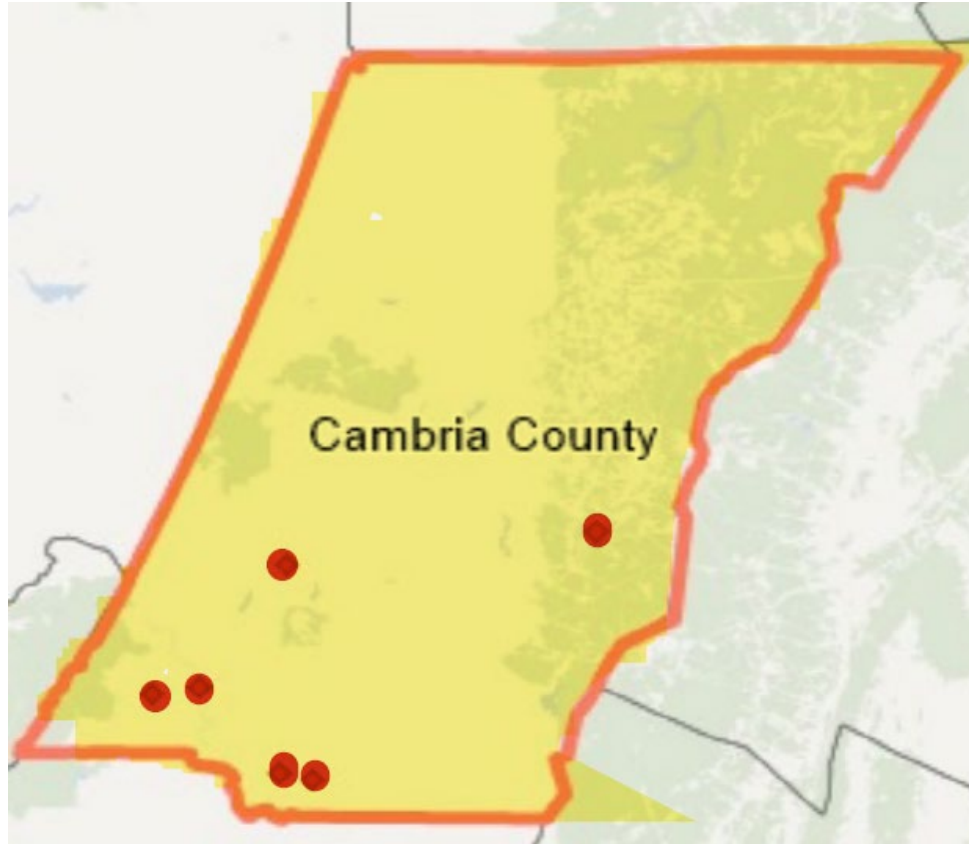
# **Somerset Trust Company**

## **Bedford County PA Branch Census Tracts**

**(A Red Circle indicates an STC Branch)**

9607.00	Middle	No
9608.00	Middle	No
9609.00	Middle	No
9610.01	Middle	No
9610.02	Middle	No
9611.00	Middle	No

**SOMERSET TRUST COMPANY**  
**CAMBRIA COUNTY PA BRANCH CENSUS TRACTS**  
**(A Red Circle indicates an STC Branch)**



Tract Code	Tract Income Level	Distressed or Under-served Tract
0001.00	Moderate	No
0002.00	Moderate	No
0003.00	Middle	No
0005.00	Moderate	No
0006.00	Moderate	No
0007.00	Moderate	No
0012.00	Moderate	No
0101.00	Middle	No
0102.00	Moderate	No
0103.00	Middle	No
0105.00	Middle	No

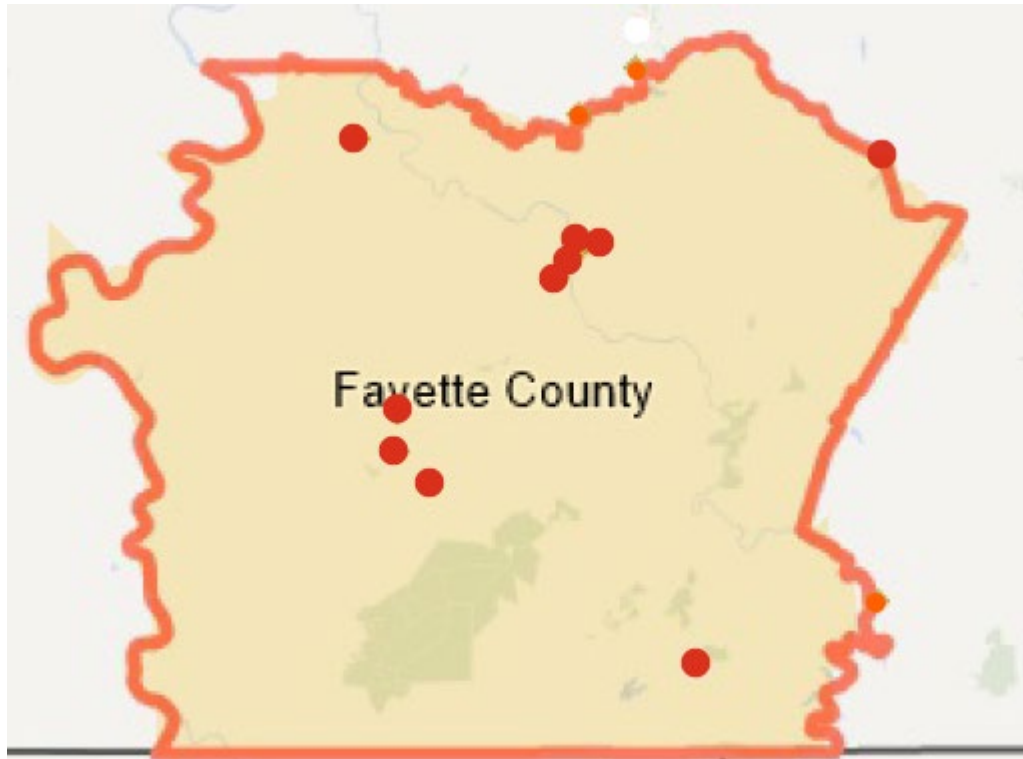
**SOMERSET TRUST COMPANY**  
**CAMBRIA COUNTY PA BRANCH CENSUS TRACTS**

0106.00	Middle	No
0107.00	Middle	No
0108.01	Upper	No
0110.00	Middle	No
0111.00	Middle	No
0112.00	Upper	No
0113.00	Upper	No
0114.00	Middle	No
0115.00	Upper	No
0116.00	Middle	No
0117.00	Middle	No
0118.00	Middle	No
0119.00	Middle	No
0120.00	Middle	No
0121.00	Middle	No
0122.00	Middle	No
0123.00	Upper	No
0124.00	Middle	No
0125.00	Upper	No
0126.00	Middle	No
0127.00	Middle	No
0128.00	Middle	No
0129.00	Middle	No
0130.00	Middle	No
0131.00	Middle	No
0132.00	Middle	No
0133.00	Upper	No
0134.00	Low	No
0135.00	Moderate	No
0136.00	Low	No
0137.00	Middle	No

# SOMERSET TRUST COMPANY

## Fayette County PA Branch Census Tracts

(A Red Circle indicates an STC Branch)



Tract Code	Tract Income Level	Distressed or Under-served Tract
2601.00	Moderate	No
2602.00	Middle	No
2603.00	Moderate	No
2604.01	Middle	No
2604.02	Middle	No
2605.00	Moderate	No
2606.00	Moderate	No
2607.00	Moderate	No
2608.00	Moderate	No
2609.00	Middle	No
2610.00	Middle	No
2611.00	Middle	No
2612.00	Low	No
2613.00	Middle	No

# SOMERSET TRUST COMPANY

## Fayette County PA Branch Census Tracts

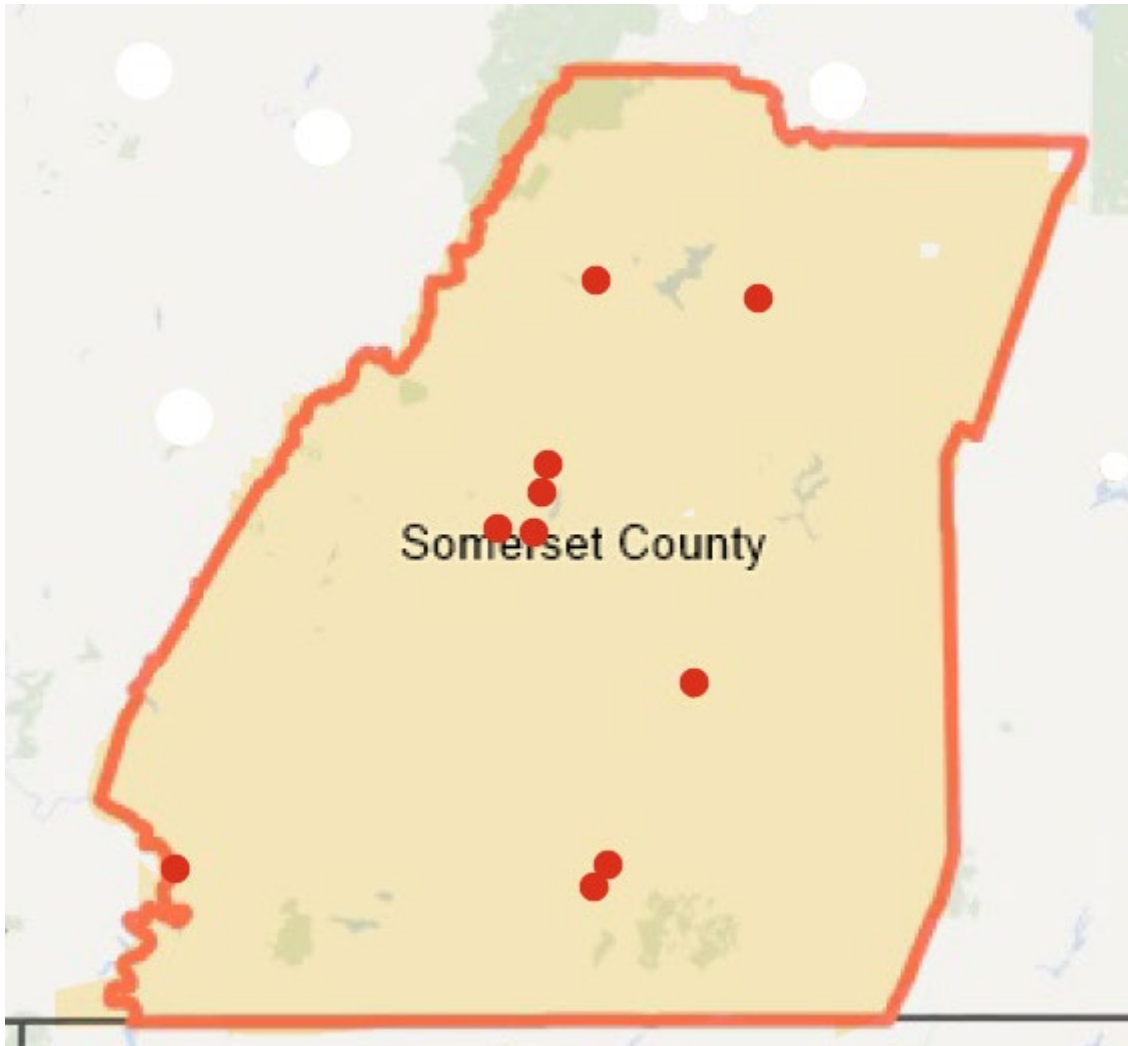
(A Red Circle indicates an STC Branch)

2614.01	Moderate	No
2614.02	Moderate	No
2615.00	Moderate	No
2616.00	Moderate	No
2617.00	Moderate	No
2618.00	Moderate	No
2619.00	Moderate	No
2620.00	Upper	No
2621.00	Middle	No
2622.00	Moderate	No
2623.00	Low	No
2624.00	Moderate	No
2625.00	Moderate	No
2626.00	Moderate	No
2627.01	Middle	No
2627.02	Middle	No
2628.00	Moderate	No
2629.00	Moderate	No
2630.00	Moderate	No
2631.00	Moderate	No
2632.00	Middle	No
2633.00	Moderate	No

# SOMERSET TRUST COMPANY

## Somerset County PA Branch Census Tracts

(A Red Circle indicates an STC Branch)



Tract Code	Tract Income Level	Distressed or Under-served Tract
0201.01	Middle	Yes*
0201.02	Upper	No
0202.00	Upper	No
0203.00	Middle	Yes*
0204.00	Middle	Yes*
0205.00	Middle	Yes*
0206.01	Middle	Yes*
0206.02	Middle	Yes*
0207.00	Middle	Yes*
0208.01	Middle	Yes*

# **SOMERSET TRUST COMPANY**

## **Somerset County PA Branch Census Tracts**

**(A Red Circle indicates an STC Branch)**

0208.02	Middle	Yes*
0209.00	Middle	Yes*
0210.00	Middle	Yes*
0211.00	Moderate	No
0212.00	Middle	Yes*
0213.00	Middle	Yes*
0214.00	Middle	Yes*
0215.00	Moderate	No
0216.00	Middle	Yes*
0217.00	Middle	Yes*
0218.00	Middle	Yes*
0219.02	Middle	Yes*
0219.03	Middle	Yes*
0219.04	Middle	Yes*

# **SOMERSET TRUST COMPANY**

## **Westmoreland County PA Branch Census Tracts**

**(A Red Circle indicates an STC Branch)**



Tract Code	Tract Income Level	Distressed or Under-served Tract
8001.00	Low	No
8002.00	Moderate	No
8003.00	Low	No
8004.00	Middle	No
8005.00	Middle	No
8006.00	Low	No
8007.00	Low	No
8008.00	Middle	No
8009.00	Moderate	No
8010.01	Middle	No



# SOMERSET TRUST COMPANY

## Westmoreland County PA Branch Census Tracts

(A Red Circle indicates an STC Branch)

8010.02	Moderate	No
8011.00	Middle	No
8012.00	Upper	No
8013.00	Middle	No
8014.00	Moderate	No
8015.00	Moderate	No
8016.00	Low	No
8017.01	Middle	No
8017.02	Middle	No
8017.03	Moderate	No
8018.01	Middle	No
8018.02	Middle	No
8019.01	Middle	No
8019.02	Upper	No
8020.01	Upper	No
8020.02	Middle	No
8020.03	Upper	No
8020.04	Upper	No
8021.01	Upper	No
8021.02	Upper	No
8021.03	Upper	No
8022.00	Moderate	No
8023.01	Middle	No
8023.03	Middle	No
8023.04	Upper	No
8024.00	Middle	No
8025.00	Moderate	No
8026.00	Moderate	No
8027.00	Middle	No
8028.00	Moderate	No
8029.00	Upper	No
8030.00	Middle	No
8031.00	Middle	No
8032.00	Middle	No
8033.01	Middle	No
8033.02	Upper	No

# SOMERSET TRUST COMPANY

## Westmoreland County PA Branch Census Tracts

(A Red Circle indicates an STC Branch)

8034.00	Upper	No
8035.01	Upper	No
8035.02	Middle	No
8036.00	Middle	No
8037.00	Middle	No
8038.00	Upper	No
8039.01	Middle	No
8039.02	Middle	No
8040.00	Moderate	No
8041.00	Moderate	No
8042.00	Middle	No
8043.00	Middle	No
8044.00	Moderate	No

8045.01	Middle	No
8045.03	Middle	No
8045.04	Middle	No
8046.00	Moderate	No
8047.01	Middle	No
8047.03	Middle	No
8047.04	Moderate	No
8047.05	Unknown	No
8047.06	Middle	No
8048.01	Moderate	No
8048.03	Middle	No
8048.04	Upper	No
8049.01	Middle	No
8049.02	Middle	No
8050.00	Middle	No
8051.00	Moderate	No
8052.00	Moderate	No
8054.00	Low	No
8055.00	Middle	No
8056.00	Middle	No
8058.00	Moderate	No
8059.01	Upper	No
8059.03	Upper	No
8059.04	Middle	No
8060.00	Moderate	No
8061.00	Moderate	No
8062.00	Middle	No

# SOMERSET TRUST COMPANY

## Westmoreland County PA Branch Census Tracts

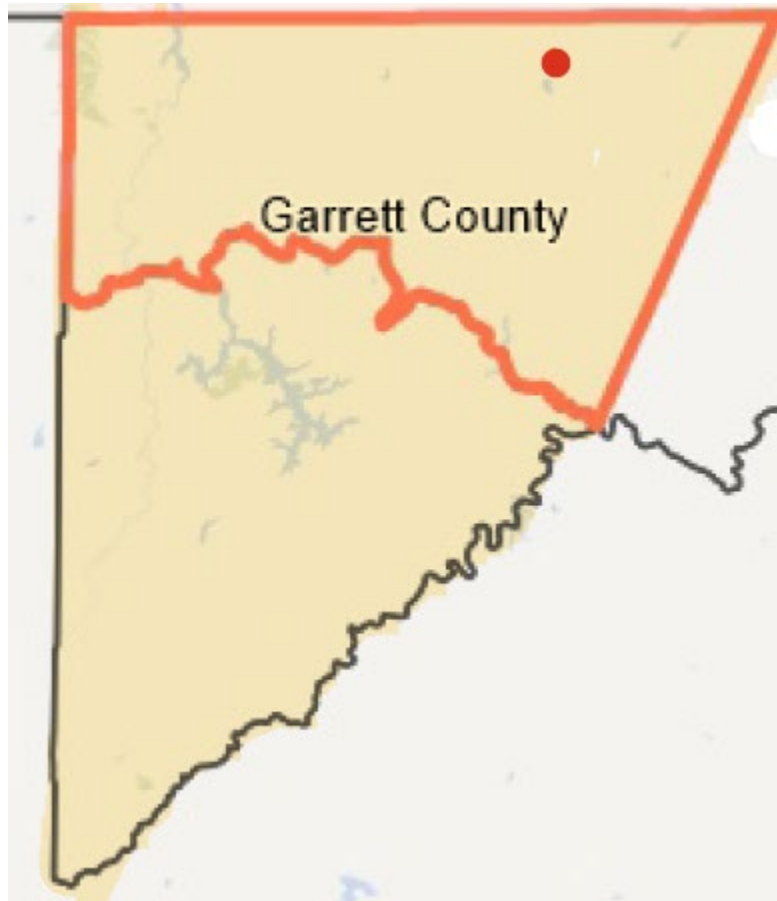
(A Red Circle indicates an STC Branch)

8063.00	Middle	No
8064.00	Middle	No
8065.00	Middle	No
8066.00	Middle	No
8067.00	Moderate	No
8068.00	Moderate	No
8069.00	Moderate	No
8070.00	Moderate	No
8071.00	Middle	No
8072.01	Middle	No
8072.02	Middle	No
8073.00	Moderate	No
8074.01	Middle	No
8074.03	Upper	No
8074.04	Middle	No
8075.00	Middle	No
8076.00	Middle	No
8077.00	Middle	No
8078.00	Middle	No
8079.01	Moderate	No
8079.02	Middle	No
8081.00	Moderate	No

8082.00	Moderate	No
8083.00	Moderate	No
8084.01	Middle	No
8084.02	Middle	No
8085.00	Middle	No
8086.00	Middle	No

**SOMERSET TRUST COMPANY**  
**GARRETT COUNTY MARYLAND BRANCH CENSUS TRACTS**  
 (A Red Circle indicates an STC Branch)



Tract Code	Tract Income Level	Distressed or Under-served Tract
0001.00	Middle	Yes*
0002.00	Middle	Yes*
0003.00	Middle	Yes*
0004.00	Middle	Yes*
0005.01	Middle	Yes*
0005.02	Middle	Yes*
0006.01	Middle	Yes*
0006.02	Upper	No
0007.00	Moderate	No
9999.99	Middle	No

SOMERSET TRUST COMPANY  
ALLEGANY COUNTY MARYLAND CENSUS TRACTS  
(A Red dot indicates an STC Branch)



Tract Code	Tract Income Level	Distressed or Under-Served Tract
0001.00	Middle	No
0002.00	Middle	No
0005.00	Moderate	No
0006.00	Middle	No
0007.00	Moderate	No
0008.00	Moderate	No
0010.00	Moderate	No
0011.00	Upper	No

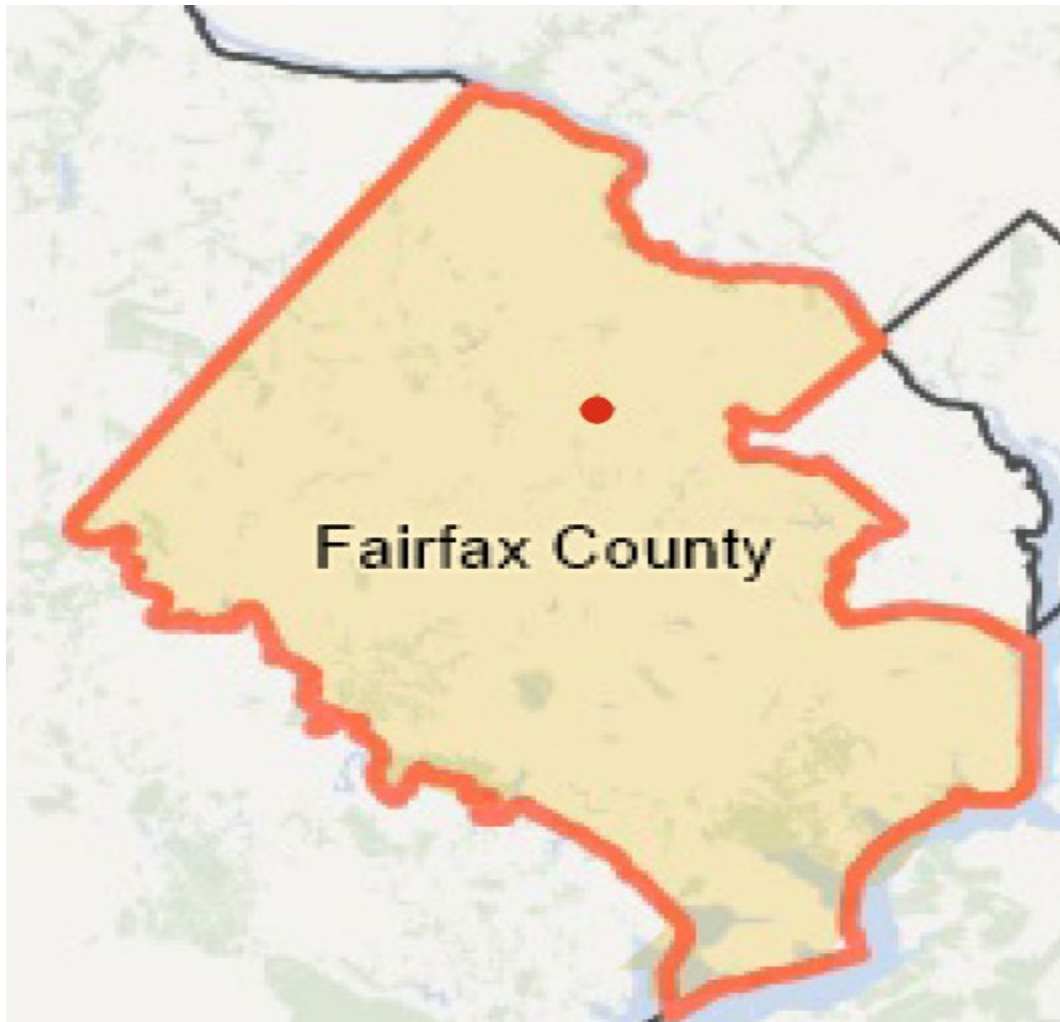
# SOMERSET TRUST COMPANY

## ALLEGANY COUNTY MARYLAND CENSUS TRACTS

(A Red dot indicates an STC Branch)

0012.00	Upper	No
0014.01	Upper	No
0014.02	Middle	No
0015.02	Middle	No
0015.03	Middle	No
0016.00	Middle	No
0017.00	Middle	No
0015.03	Middle	No
0018.00	Middle	No
0019.00	Middle	No
0020.00	Middle	No
0021.00	Middle	No
0022.00	Middle	No
0023.00	Middle	No

**SOMERSET TRUST COMPANY**  
**FAIRFAX COUNTY, VA BRANCH CENSUS TRACTS**  
**(A Red Circle indicates an STC Branch)**



Tract Code	Tract Income Level	Distressed or Under-served Tract
4151.00	Upper	No
4152.00	Middle	No
4153.00	Moderate	No
4154.01	Low	No
4154.02	Upper	No
4155.00	Upper	No
4156.00	Upper	No
4157.00	Upper	No
4158.00	Upper	No
4159.00	Upper	No

## SOMERSET TRUST COMPANY

### FAIRFAX COUNTY, VA BRANCH CENSUS TRACTS

(A Red Circle indicates an STC Branch)

4160.00	Middle	No
4161.00	Upper	No
4162.00	Moderate	No
4163.00	Upper	No
4201.00	Moderate	No
4202.01	Upper	No
4202.02	Middle	No
4202.03	Upper	No
4203.00	Upper	No
4204.00	Middle	No
4205.01	Upper	No

4205.02	Middle	No
4205.03	Moderate	No
4206.00	Moderate	No
4207.00	Upper	No
4208.00	Upper	No
4210.01	Middle	No
4210.02	Middle	No
4211.01	Middle	No
4211.02	Upper	No
4211.03	Middle	No
4212.00	Upper	No
4213.00	Middle	No
4214.00	Moderate	No
4215.00	Low	No
4216.00	Moderate	No
4217.01	Moderate	No
4217.02	Middle	No
4218.00	Moderate	No
4219.00	Moderate	No
4220.00	Middle	No
4221.01	Moderate	No
4221.02	Middle	No
4222.01	Upper	No
4222.02	Moderate	No
4223.01	Middle	No
4223.02	Middle	No
4224.01	Middle	No



## SOMERSET TRUST COMPANY

### FAIRFAX COUNTY, VA BRANCH CENSUS TRACTS

(A Red Circle indicates an STC Branch)

4224.02	Upper	No
4224.03	Upper	No
4301.01	Upper	No
4301.02	Middle	No
4302.01	Middle	No
4302.02	Upper	No
4302.03	Upper	No
4304.00	Upper	No
4305.00	Middle	No
4306.00	Middle	No
4307.00	Middle	No
4308.01	Middle	No
4308.02	Middle	No
4309.01	Middle	No
4309.02	Middle	No
4310.01	Middle	No
4310.02	Middle	No
4313.00	Upper	No
4314.00	Middle	No

4315.00	Upper	No
4316.00	Middle	No
4318.01	Middle	No
4318.02	Upper	No
4319.00	Upper	No
4320.00	Upper	No
4321.00	Upper	No
4322.01	Moderate	No
4322.02	Upper	No
4323.00	Upper	No
4324.01	Upper	No
4324.02	Upper	No
4325.00	Upper	No
4326.00	Upper	No
4327.01	Upper	No
4327.02	Middle	No
4328.00	Middle	No
4401.00	Upper	No
4402.01	Upper	No
4402.02	Moderate	No
4403.00	Upper	No
4405.01	Upper	No
4405.03	Middle	No

## SOMERSET TRUST COMPANY

### FAIRFAX COUNTY, VA BRANCH CENSUS TRACTS

(A Red Circle indicates an STC Branch)

4405.04	Unknown	No
4405.05	Upper	No
4406.00	Middle	No
4407.01	Upper	No
4407.02	Upper	No
4408.00	Upper	No
4501.00	Middle	No
4502.00	Moderate	No
4503.00	Middle	No
4504.00	Upper	No
4505.00	Middle	No
4506.01	Upper	No
4506.02	Moderate	No
4507.01	Upper	No
4507.02	Moderate	No
4508.00	Middle	No
4509.00	Middle	No
4510.00	Middle	No
4511.00	Upper	No
4512.00	Upper	No
4513.00	Upper	No
4514.00	Low	No
4515.01	Moderate	No

4515.02	Middle	No
4516.01	Low	No
4516.02	Moderate	No
4518.00	Middle	No
4519.00	Moderate	No
4520.00	Upper	No
4521.01	Middle	No
4521.02	Middle	No
4522.00	Middle	No
4523.01	Low	No
4523.02	Low	No
4524.00	Middle	No
4525.01	Middle	No
4525.02	Low	No
4526.00	Middle	No
4527.00	Moderate	No
4528.01	Low	No
4528.02	Moderate	No

## SOMERSET TRUST COMPANY

### FAIRFAX COUNTY, VA BRANCH CENSUS TRACTS

(A Red Circle indicates an STC Branch)

4601.00	Upper	No
4602.00	Upper	No
4603.00	Upper	No
4604.00	Upper	No
4605.01	Upper	No
4605.03	Upper	No
4605.04	Upper	No
4606.00	Upper	No
4607.01	Middle	No
4607.02	Upper	No
4608.00	Upper	No
4609.00	Upper	No
4610.00	Upper	No
4611.00	Upper	No
4612.01	Upper	No
4612.02	Middle	No
4615.00	Upper	No
4616.03	Middle	No
4616.04	Middle	No
4616.05	Upper	No
4616.06	Moderate	No
4617.00	Middle	No
4618.01	Middle	No
4618.02	Middle	No
4619.01	Middle	No
4619.02	Low	No
4701.00	Upper	No
4703.00	Upper	No

4704.00	Upper	No
4705.00	Upper	No
4706.00	Upper	No
4707.00	Upper	No
4708.00	Upper	No
4709.00	Upper	No
4710.00	Upper	No
4711.00	Middle	No
4712.01	Middle	No
4712.03	Middle	No
4712.04	Middle	No
4713.01	Middle	No
4713.03	Middle	No
4713.04	Upper	No

**SOMERSET TRUST COMPANY**

**FAIRFAX COUNTY, VA BRANCH CENSUS TRACTS**

**(A Red Circle indicates an STC Branch)**

4714.01	Middle	No
4714.02	Moderate	No
4801.00	Upper	No
4802.01	Upper	No
4802.03	Middle	No
4802.04	Middle	No
4802.05	Middle	No
4803.01	Upper	No
4803.02	Upper	No
4804.01	Upper	No
4804.02	Upper	No
4805.01	Upper	No
4805.02	Upper	No
4805.03	Upper	No
4805.04	Upper	No
4805.05	Middle	No
4808.01	Middle	No
4808.02	Middle	No
4809.01	Middle	No
4809.02	Moderate	No
4809.03	Middle	No
4810.00	Moderate	No
4811.01	Middle	No
4811.02	Middle	No
4811.03	Middle	No
4811.04	Middle	No
4811.05	Upper	No
4811.06	Upper	No
4812.01	Upper	No
4812.02	Moderate	No
4814.00	Middle	No
4815.00	Upper	No

4816.00	Upper	No
4817.01	Upper	No
4817.02	Upper	No
4819.00	Upper	No
4820.01	Upper	No
4820.02	Middle	No
4821.00	Moderate	No
4822.01	Moderate	No
4822.03	Upper	No
4822.04	Middle	No
4822.05	Upper	No
4822.06	Upper	No

# SOMERSET TRUST COMPANY

## FAIRFAX COUNTY, VA BRANCH CENSUS TRACTS

(A Red Circle indicates an STC Branch)

4823.01	Upper	No
4823.02	Moderate	No
4823.03	Upper	No
4824.00	Upper	No
4825.02	Upper	No
4825.03	Upper	No
4825.04	Upper	No
4825.05	Upper	No
4825.06	Middle	No
4825.07	Moderate	No
4826.01	Upper	No
4826.03	Upper	No
4826.04	Upper	No
4901.01	Middle	No
4901.04	Moderate	No
4901.05	Middle	No
4905.01	Middle	No
4905.02	Upper	No
4910.00	Upper	No
4911.01	Upper	No
4911.02	Middle	No
4911.03	Middle	No
4912.01	Middle	No
4912.02	Moderate	No
4913.01	Middle	No
4913.02	Middle	No
4913.03	Moderate	No
4914.01	Middle	No
4914.02	Middle	No
4914.03	Upper	No
4914.04	Upper	No
4914.05	Upper	No
4915.01	Middle	No
4915.02	Upper	No

4916.01	Moderate	No
4916.02	Middle	No
4917.01	Middle	No
4917.03	Middle	No
4917.04	Middle	No
4917.05	Upper	No
4917.06	Middle	No
4917.07	Upper	No
4918.01	Moderate	No
4918.02	Middle	No

**SOMERSET TRUST COMPANY**  
**FAIRFAX COUNTY, VA BRANCH CENSUS TRACTS**  
**(A Red Circle indicates an STC Branch)**

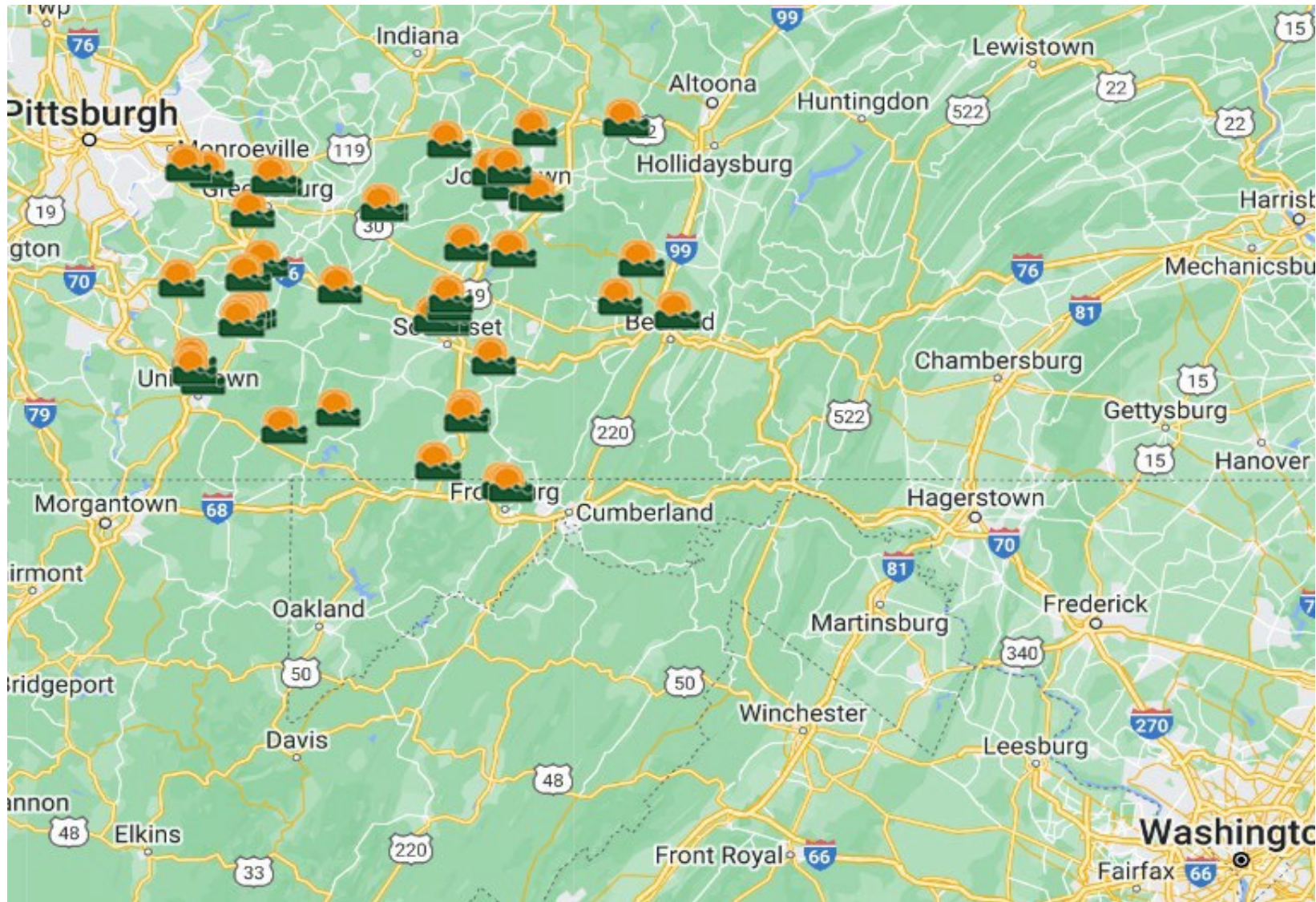
4918.03	Middle	No
4920.00	Upper	No
4921.00	Upper	No
4822.01	Upper	No
4922.02	Upper	No
4922.03	Upper	No
4923.00	Middle	No
4924.00	Middle	No
4925.00	Upper	No
9801.00	Unknown	No
9802.00	Unknown	No
9803.00	Unknown	No

## **Map of Branch Locations**

Bedford, Cambria, Fayette, Somerset, Westmoreland Counties in PA  
Garrett & Allegany County in MD and  
Fairfax County, VA

## Garrett & Allegany County in MD and

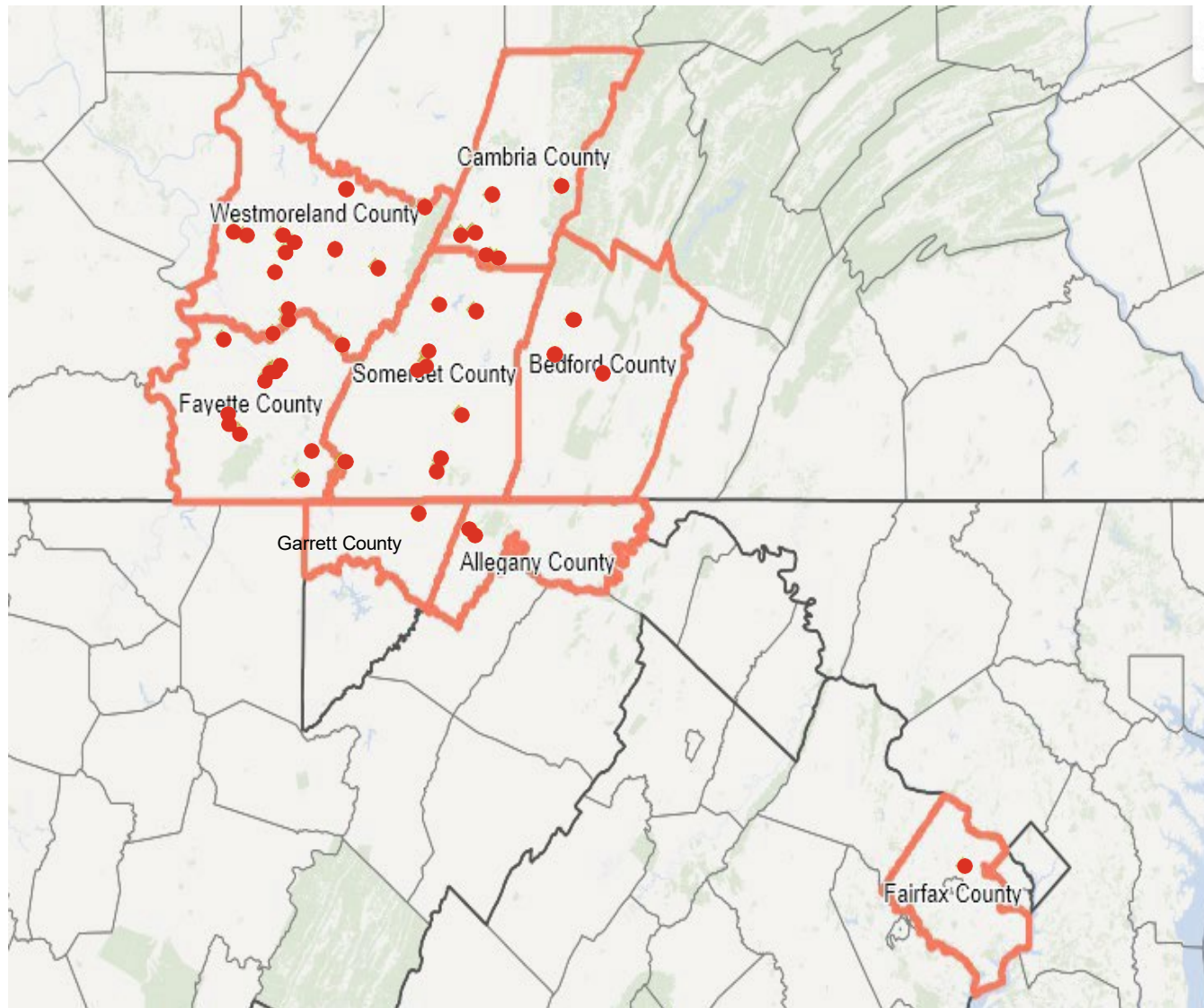
Fairfax County, VA





SOMERSET TRUST COMPANY BRANCHES  
Bedford, Cambria, Fayette, Somerset, Westmoreland Counties in PA  
Garrett & Allegany County in MD and  
Fairfax County, VA

(A Red Circle indicates an STC Branch)



# **Deposit Services**

## **Deposit Services**

Somerset Trust Company is continuously looking for new products and services to meet the needs of its customer. If you know of any other product the bank should offer please let one of our employees know or contact Mike Whipkey at 814-443-9381. Here is a listing of products available at this office:

- Convenient Checking Account
- Interest Checking Account
- Personal Plus Interest Checking
- Horizon 50 Checking Account
- Student Advantage Checking Account
- Advantage Interest Savings
- Premium Green Money Market
- Statement Savings Account
- Overdraft Protection Savings Account
- Christmas Club Account
- Certificate of Deposit Accounts
- Simple Solutions Account
- Business Checking Accounts
- Repurchase Account
- Community Checking Account
- Estate/Trust Checking Account
- IOLTA Account
- Municipal Checking Account
- Municipal Money Market Account
- Individual Retirement Account (IRA)
- CheckCards

## **Simple Solutions Account**

*The following is disclosure information about this account.*

You may deposit any amount to open this account.

There is no minimum balance required once the account is open.

There will be no checks issued on this account.

A Somerset Trust Company Debit Card with ATM only access will be issued. This card cannot be used for POS purchases.

Fee to open this account: \$10

Fee per month to maintain account: \$10

You can access the Simple Solutions account through the following means:

- Over the Counter for cash withdrawals and balance inquiries
- At an ATM for cash withdrawals and balance inquiries
- STC Online and Mobile banking for transfers and balance inquiries

For a complete list of related fees that may apply to this account, please refer to Somerset Trust Company's **Account Fee Schedule**.



Toll Free 1-800-972-1651    [www.somersettrust.com](http://www.somersettrust.com)



## **Other Products and Services**

## **Other Products and Services**

- STC Online Banking/ **STC Anywhere** (Consumer and Business)
- Payroll Direct Deposit
- ACH Services
- Merchant Services
- Office Teller Product
- Mastercard® Corporate Credit Card
- Mastercard® Gold Community Card
- Mastercard® Co-Branded Affinity Card w/the Pittsburgh Zoo & PPG Aquarium
- MasterCard® with Rewards
- STC Online Bill Pay
- Safe Deposit Boxes
- Wire Transfers
- Treasurers Checks
- Money Orders
- E-Statements
- STC Mobile Banking & Deposit
- Electronic Payroll Plus
- Apply for a Deposit Account online
- Apply for a Credit Card online
- Apply for a Mortgage online
- Apply for a Personal Loan online
- Trust Access Online
- My Card Statement
- Merchant Online Access
- STC Settlement Services
- Instant Issue

# **Lending Services**



## **Lending Services**

It is the intent of Somerset Trust Company to serve the credit needs of the entire community within the guidelines of the laws and banking regulations set forth by the state and federal government policies and procedures as established by Somerset Trust Company consistent with safe and sound banking practices. The bank has and will continue to seek new investments to create more and better jobs for community residents through business loans as well as make possible home ownership and facilitate the purchasing ability of consumer goods through mortgages and consumer credit. The bank currently makes the following types of loans:

- Mortgage Loans (both fixed and variable rates)
- FHA – Federal Housing Administration
- KEYS Program – First Front Door Keys to Equity Fund
- Bridge Loans
- USDA – Rural Housing guaranteed mortgages
- Pennsylvania Housing Finance Agency (PHFA)
- First Time Home Buyer Loans
- First Front Door Grant Program
- Home Equity Loans and Lines of Credit
- Overdraft Protection Loans (Easy Access)
- Personal Lines of Credit (can be used for Overdraft Protection)
- Personal Loans
- CD/Saving secured loans
- Vehicle and recreational vehicle loans
- Mobile Home Loans
- Land Loans
- Commercial Loans
- Commercial Lines of Credit
- Commercial SBA Loans

# **Trust Services**

## Trust Services

The Trust Department of Somerset Trust Company manages assets held in trust for others. The Trust Department offers the following services to customers:

- Individual Retirement Accounts
- Personal Trusts
- Employee Benefit Accounts
- Investment Management Services
- Estate Planning
- Estate Settlement Services
- Financial Planning
- Guardianships

While the Trust Department is located at 131 North Center Avenue in Somerset, a trust officer is on-site at the Richland, Downtown Greensburg, Greensburg and Uniontown offices and trust officers will, by appointment, meet with customers at any other branch most convenient for the customer or at the customer's home or office.

# **Account Fee Schedule and Fees For Other Banking Services**



## Somerset Trust Company Fee Schedule

Effective January 31, 2025

### Service Charges for Overdrafts

**Insufficient Funds Charge:** Assessed on each Item that is paid, when, if such Item were paid at the time it was presented for payment, it would result in an Insufficient Funds situation. Insufficient Funds situations occur when an Item is presented for payment in an amount that is more than the Current or Ledger Balance in your account, together with any funds available in any linked Overdraft Protection Account(s).

*Business and Analysis Accounts (No daily limit):*  
\$35.00 per Item paid

*Consumer (Personal) Accounts (\$210.00 daily limit):*  
\$35.00 per Item paid

**Unavailable Funds Charge:** Assessed on each Item that is paid, when, if such Item were paid at the time it was presented for payment, it would result in an Unavailable Funds situation. Unavailable Funds situations occur when an Item is presented for payment in an amount that is more than the Available Balance in your account, together with any funds available in any linked Overdraft Protection Account(s).

*Business and Analysis Accounts (No daily limit):*  
\$35.00 per Item paid

*Consumer (Personal) Accounts (\$210.00 daily limit):*  
\$35.00 per Item paid

### Check Order Fee

Fees for checks may vary depending on styles and designs ordered

### Stop Payment Fee

\$25.00 per Item, includes automatic items

### Research Fee

\$25.00 per hour, with a minimum of \$25.00

### Domestic Wire Transfer, Incoming

\$8.00 per Item

### Domestic Wire Transfer, Outgoing

\$18.00 per Item

### International Wire Transfer, Incoming and Outgoing

\$40.00 per Item

### Counter Checks (3 per page)

\$5.00 per Page

### STC Card Replacement Fee

\$10.00 per Replacement

### STC Card Replacement Rush Fee

\$65.00 per Replacement

Please note that you may visit any one of our convenient branch locations that has an Instant Issue card machine to have a card instantly issued and avoid this rush card fee. Visit us at <https://www.somersettrust.com/locations/ATM-Branch-Locations.cfm> to determine where a card may be instantly issued. Instant Issued cards will be subject to the STC Card Replacement Fee detailed above.

### Safe Deposit Box Fees

Size	Annual Rental Fee
2 x 5 x 18	\$15.00
3 x 5 x 18	\$18.00
2 x 10 x 18	\$23.00
5 x 5 x 18	\$25.00
3 x 10 x 18	\$30.00
4 x 10 x 18	\$35.00
5 x 10 x 18	\$40.00
8 x 10 x 18	\$60.00
10 x 10 x 18	\$75.00
Lost Key Fee	\$10.00
Box Drilling Fee	\$150.00

# **HMDA Notice and Data**

## **Home Mortgage Disclosure Act Notice**

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of the applicants and borrowers; and information about loan approvals and denials.

HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

## **PUBLIC DISCLOSURE**

July 18, 2022

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

Somerset Trust Company  
Certificate Number: 11112

151 West Main Street  
Somerset, Pennsylvania 15501

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
New York Regional Office

350 Fifth Avenue, Suite 1200  
New York, New York 10118

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, nor should it 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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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	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 Lending Test is rated High Satisfactory.**

- Lending levels reflect excellent responsiveness to the credit needs of the assessment areas.
- A high percentage of loans are made in the bank's assessment areas.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different size.
- The bank makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The bank has made a relatively high level of community development loans.

**The Investment Test is rated Low Satisfactory.**

- The bank has an adequate level of qualified community development investments and donations, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The bank exhibits adequate responsiveness to credit and community economic development needs.

- The bank rarely uses innovative and/or complex investments to support community development initiatives.

**The Service Test is rated High Satisfactory.**

- Delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas.
- To the extent changes have been made, the bank's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The bank provides a relatively high level of community development services.

## DESCRIPTION OF INSTITUTION

### **Background**

Somerset Trust Company (Somerset) is a full-service community bank headquartered in Somerset, Pennsylvania (PA). The bank operates throughout south central PA in Somerset, Bedford, Westmoreland, Fayette, and Cambria Counties, and in northern Maryland (MD) in Garrett and Allegany Counties. Somerset is a wholly owned subsidiary of Somerset Trust Holding Company, a one-bank holding company also headquartered in Somerset, PA. Somerset also wholly owns Ligonier Laurel Transfer, LLC, for the purpose of holding title to foreclosed real estate. The bank received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated June 3, 2019, using the Interagency Large Institution Examination Procedures.

### **Operations**

Somerset operates 44 branch offices in PA and MD. Of the branch offices in PA, 10 are in Somerset County; 3 are in Bedford County; 8 are in Cambria County; 9 are in Fayette County, and 11 are in Westmoreland County. Of the branch offices in MD, 1 is in Garrett County, and 2 are in Allegany County, MD. In October 2019, Somerset acquired First Bank of Lilly, a \$20.0 million, bank headquartered in Lilly, PA, and operating one branch in Cambria County, PA. This branch remains open following the acquisition. During the evaluation period, the bank moved two retail branches in Fayette County. The bank opened 7 full-service and one limited-service branch during the evaluation period. The branch opened 2 full-service branches in Allegany County, MD; 1 full-service branch in Bedford County, PA; 2 full-service and 1 limited-service branch in Fayette County, PA; and 2 full-service branches in Westmoreland County, PA.

Somerset offers residential, consumer, commercial and agricultural loan products. Somerset also offers a variety of deposit services including checking, savings, money market, certificates of deposit. Alternative banking services include internet and mobile banking, telephone banking, electronic bill pay, and automated teller machines (ATMs) at most bank branches.

### **Ability and Capacity**

Bank assets totaled \$1.9 billion as of March 31, 2022, which includes total loans of \$1.1 billion and total securities of \$531.6 million. Somerset reported total deposits of \$1.6 billion. Since the prior evaluation, total assets, loans, and deposits have increased by 17.9 percent, 5.0 percent, and 39.3 percent, respectively. The increase in total assets, loans, and deposits since the prior evaluation is due to normal business growth and the bank's acquisition of the First Bank of Lilly. In addition, the increase in small business loans in 2020 reflects Somerset's participation in the Small Business Administration's (SBA's) Paycheck Protection Program (PPP). The bank originated 2,817 PPP loans totaling \$255.4 million between 2020 and 2021. Of these loans, 2,778 totaling \$175.9 million were under \$1.0 million.

Since the previous CRA evaluation, Somerset sold 1,777 home mortgage loans totaling \$278.2 million in the secondary market that are not reflected in the loan portfolio totals. The loan portfolio composition remained consistent since the prior evaluation. The majority of the bank's loan portfolio consists of commercial loans (57.8 percent) and residential loans (23.5 percent).

The following table illustrates Somerset's loan portfolio as of March 31, 2022.

<b>Loan Portfolio Distribution as of March 31, 2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	43,647	3.9
Secured by Farmland	25,854	2.3
Secured by 1-4 Family Residential Properties	264,268	23.5
Secured by Multifamily (5 or more) Residential Properties	31,680	2.8
Secured by Nonfarm Nonresidential Properties	305,233	27.1
<b>Total Real Estate Loans</b>	<b>670,682</b>	<b>59.6</b>
Commercial and Industrial Loans	345,364	30.7
Agricultural Production and Other Loans to Farmers	4,407	0.4
Consumer Loans	53,696	4.8
Obligations of State and Political Subdivisions in the U.S.	45,338	4.0
Other Loans	6,234	0.6
Lease Financing Receivable (net of unearned income)	0	-
Less: Unearned Income	1,354	0.1
<b>Total Loans</b>	<b>1,124,367</b>	<b>100.0</b>
<i>Source Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs.

## DESCRIPTION OF ASSESSMENT AREAS

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which its supervisory agency will evaluate its CRA performance. Somerset designates five assessment areas located within the two state-rated areas of PA and MD. Within PA, the bank designates three assessment areas including portions of the PA Nonmetropolitan Statewide area 99999 (PA Non-MSA); Pittsburgh, PA Metropolitan Statistical Area 38300 (Pittsburgh MSA) and the Johnstown, PA Metropolitan Statistical Area 27780 (Johnstown MSA). Within MD, the bank designates two assessment areas including a portion of the MD Nonmetropolitan Statewide area 99999 (MD Non-MSA) and the Cumberland, MD-WV Metropolitan Statistical Area 19060 (Cumberland MSA). Collectively, examiners refer to these five assessment areas as the overall assessment area.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of Census Tracts</b>	<b># of Branches</b>
Pennsylvania Non-MSA	Somerset and Bedford	32	13
Pittsburgh MSA	Westmoreland and Fayette	136	20
Johnstown MSA	Cambria	42	8
Maryland Non-MSA	Garrett*	3	1
Cumberland MSA	Allegheny	23	2
<b>Totals</b>		<b>236</b>	<b>44</b>
<i>Source Bank Records and 2015 ACS, Census data. * Denotes portion of the county.</i>			

Somerset expanded its PA Non-MSA assessment area in 2020 to include all census tracts in Bedford County. The bank also expanded its Pittsburgh, MSA to include all the census tracts in Fayette and Westmoreland Counties. The bank added its Cumberland MSA after opening its two new branches in Allegany County, MD; this MSA includes Allegany County in its entirety. The tables within the Lending Test reflect this expanded area. Additional descriptions of economic and demographic data are contained within the sections addressing each individual assessment area.

## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the period from the prior evaluation dated June 3, 2019, to the current evaluation dated July 18, 2022. Examiners used the Interagency Large Institution Examination Procedures to evaluate Somerset's CRA performance. These procedures include the Lending Test, Investment Test, and Service Test. Please refer to the Appendices for a complete description of these tests. Examiners performed full-scope evaluations of the PA Non-MSA, Pittsburgh MSA, and MD Non-MSA Assessment Areas, and these evaluations were weighted more heavily due to the majority of the bank's lending, deposits and operations in those areas. Examiners performed limited-scope evaluations of the Johnstown MSA and Cumberland MSA Assessment Areas, and these evaluations were given less weight. Please refer to the individual assessment area discussions for details on the bank's lending, deposits, and operations in the areas.

### **Activities Reviewed**

Examiners determined Somerset's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy, as well as the number and dollar volume of loans originated during the evaluation period. The dollar volume of home mortgage loans exceeded that of small business and small farm loans during the entire review period. The number of small business loans exceeded home mortgage loans during 2020 and 2021; however, the number of small business loans was inflated due to the bank's participation in the PPP loans program. Somerset originated a significant number of PPP loans for area businesses. The bank originated 2,817 PPP loans totaling \$255.4 million between 2020 and 2021. Given the fact that the bank's small business loans were inflated due to PPP participation, examiners give home mortgage loans greater weight in the evaluation than small business loans. This evaluation did not consider consumer lending, as these loans did not represent a major product line, either by number of loans or dollar volume of loans. Additionally, since the bank reported small farm loans, those loans are presented and considered within the Assessment Area Concentration section. However, since these loans do not represent a major product line, examiners did not analyze them throughout the remaining lending tests.

Examiners reviewed home mortgage loans reported on the bank's 2019, 2020, and 2021 Home Mortgage Disclosure Act (HMDA) loan application registers (LARs). Somerset reported 1,028 home mortgage loans totaling \$113.0 million in 2019; 1,458 home mortgage loans totaling \$206.6 million in 2020; and 1,198 home mortgage loans totaling \$147.1 million in 2021. Examiners also reviewed small business and small farm loans reported on the bank's 2019, 2020, and 2021 CRA Loan Registers. Somerset originated 776 small business loans totaling \$70.1 million in 2019; 2,090 small business loans totaling \$162.4 million; and 1,905 small business loans totaling \$146.5 million in 2021. Furthermore, Somerset originated 82 small farm loans totaling \$6.1 million in 2019; 58 small farm loans totaling \$4.8 million in 2020; and 66 small farm loans totaling \$6.2 million in 2021. The product mix remained similar during the evaluation period and 2019 loan data did not influence trends that materially affect conclusions. Therefore, except for the assessment area concentration tables, the CRA evaluation presents only 2020 and 2021 loan data.

For the bank's 2020 and 2021 performance under the geographic distribution and borrower profile criteria, examiners compared the bank's home mortgage lending to aggregate data and the U.S.

Census Bureau's 2015 American Community Survey (ACS) data. For 2020 and 2021 small business lending performance under the same criteria, examiners compared the bank's performance to aggregate data and Dun & Bradstreet (D&B) demographic data. Although this evaluation presents the number and dollar volume of loans, examiners emphasized performance by number because the number of loans is a better indicator of the number of individuals and businesses served.

The Lending Test also considered community development loans, and loans originated under the bank's innovative and flexible lending programs since the prior evaluation dated June 3, 2019. The Investment Test includes both qualified investments purchased prior to the last evaluation that remain outstanding, as well as investments purchased during the current evaluation period. The Service Test includes all community development services performed since the prior evaluation.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

Somerset's Lending Test rating is "High Satisfactory." The bank's excellent performance in the Lending Activity and good performance in Assessment Area Concentration, Geographic Distribution, and Borrower Profile criterion primarily supports this rating. Somerset's overall Lending Test performance was consistent with the conclusions for the PA rated areas. The bank's performance in the MD rated area is inconsistent with the overall performance but is considered reasonable. The bank's performance in the PA rated area contributed the most weight when arriving at conclusions for each performance criteria in the Lending Test.

This section presents Somerset's Lending Test performance at the institution level. Refer to the individual assessment area sections for detailed discussions of the bank's Lending Test performance.

#### **Lending Activity**

The bank's lending levels reflect excellent responsiveness to assessment area credit needs. During the review period, the bank originated 3,684 home mortgage loans totaling \$466.6 million, 4,771 small business loans totaling \$379.1 million, and 206 small farm loans totaling \$17.1 million. This volume represents a significant increase in home mortgage and small business loans from the prior evaluation having a review period of January 1, 2016 through December 31, 2018. During that review period, the bank originated 2,486 home mortgage loans totaling \$244.4 million, 1,944 small business loans totaling \$174.3 million, and 244 small farm loans totaling \$16.6 million.

Refer to the Lending Activity comments in the Lending Test sections for each of Somerset's assessment areas for details.

#### **Assessment Area Concentration**

Somerset made a high percentage of home mortgage, small business, and small farm loans within its assessment areas. The assessment area concentration by number of loans was consistently higher than the dollar amount of loans. Please refer to the following table.



Lending Inside and Outside of the Assessment Area										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2019	935	91.0	93	9.0	1,028	92,306	81.7	20,700	18.3	113,006
2020	1,307	89.6	151	10.4	1,458	169,972	82.3	36,578	17.7	206,550
2021	1,088	90.8	110	9.2	1,198	121,179	82.4	25,890	17.6	147,069
<b>Subtotal</b>	<b>3,330</b>	<b>90.4</b>	<b>354</b>	<b>9.6</b>	<b>3,684</b>	<b>383,457</b>	<b>82.2</b>	<b>83,167</b>	<b>17.8</b>	<b>466,624</b>
Small Business										
2019	702	90.5	74	9.5	776	56,086	80.0	14,044	20.0	70,130
2020	1,815	86.8	275	13.2	2,090	122,795	75.6	39,654	24.4	162,449
2021	1,636	85.9	269	14.1	1,905	115,467	78.8	31,006	21.2	146,473
<b>Subtotal</b>	<b>4,153</b>	<b>87.0</b>	<b>618</b>	<b>13.0</b>	<b>4,771</b>	<b>294,348</b>	<b>77.7</b>	<b>84,704</b>	<b>22.3</b>	<b>379,052</b>
Small Farm										
2019	78	95.1	4	4.9	82	5,800	94.4	347	5.6	6,147
2020	56	96.6	2	3.4	58	4,662	96.4	172	3.6	4,834
2021	61	92.4	5	7.6	66	5,022	81.4	1,144	18.6	6,166
<b>Subtotal</b>	<b>195</b>	<b>94.7</b>	<b>11</b>	<b>5.3</b>	<b>206</b>	<b>15,484</b>	<b>90.3</b>	<b>1,663</b>	<b>9.7</b>	<b>17,147</b>
<b>Total</b>	<b>7,678</b>	<b>88.7</b>	<b>983</b>	<b>11.3</b>	<b>8,661</b>	<b>693,289</b>	<b>80.4</b>	<b>169,534</b>	<b>19.6</b>	<b>862,823</b>
<i>Source Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment areas. The bank's good lending performance in the PA rated area primarily supports this conclusion; the bank's performance in the MD rated area is inconsistent with the overall performance but is considered reasonable. Examiners weight the bank's performance in the PA rated area more heavily than its performance in MD because of the substantial majority of lending, deposits, and branch operations in the PA assessment areas.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different incomes levels and business customers of different size. The bank's good performance of lending to low- and moderate-income borrowers and to businesses with gross annual revenues (GARs) of \$1.0 million or less in the PA rated area primarily supports this conclusion.

**Innovative or Flexible Lending Practices**

Somerset makes extensive use of innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies. Over the review period, the bank made 4,238 loans totaling \$325.1 million throughout the combined assessment area using the programs detailed below. This includes the 2,817 PPP loans made by the bank, totaling \$255.4 million, during the exam period. In addition to flexible lending practices, Somerset Trust Company originates loans that meet the small dollar loan template. The bank introduced the following special loan programs since the previous CRA evaluation: Federal National Mortgage Corporation (Fannie Mae) RefiNow; Pennsylvania Housing Finance Authority (PHFA) Keystone Flex; PHFA K-Fit. During the previous CRA evaluation, the bank made 668 loans totaling \$33.7 million using innovative and flexible loan programs.

The following list highlights the innovative and flexible lending programs Somerset offers:

- *HomeReady*: HomeReady is a loan program offered through Fannie Mae that benefits low- and moderate-income creditworthy borrowers. The advantages of this loan program are a lower qualifying credit score of 620, a low down payment of three percent, reduced mortgage insurance costs, competitive pricing, and flexible funding. Additionally, borrowers may use grants as sources of funds for down payment and closing costs. The bank originated 14 HomeReady loans totaling \$1.4 million during the exam period.
- *Fannie Mae RefiNow*: ReFiNow is an affordable refinancing option offered through Fannie Mae, aimed at making it easier and less expensive for qualifying homeowners to reduce their monthly housing costs by taking advantage of low interest rates. It is available to borrowers at or below 100 percent of the area median income with debt-to-income (DTI) ratios up to 65 percent. The bank originated one RefiNow loan for \$155,000 during the exam period.
- *Fannie Mae 97 percent LTV Option*: This Fannie Mae product offers up to 97 percent loan-to-value financing option to help better serve first-time homebuyers. The bank originated 13 Fannie Mae 97 percent LTV option loans totaling \$1.3 million during the exam period.
- *Fannie Mae Homestyle Renovation*: This program provides a convenient and flexible way for borrowers considering home improvements to make repairs and renovations with a first mortgage rather than a second mortgage, home equity line of credit, or other more costly methods of financing. This program can be combined with the *Home Ready Mortgage Program* and offers a loan-to-value up to 97 percent and potentially lower rates. The bank originated 30 loans totaling \$5.1 million during the exam period.
- *Fannie Mae Manufactured Housing*: This Fannie Mae program offers manufactured housing financing, one of the most affordable paths to home ownership. The bank originated 115 Fannie Mae Manufactured Housing loans totaling \$12.5 million during the exam period.
- *Fannie Mae Construction to Permanent* (one-time closing): This Fannie Mae product supports the new construction market with a single closing option for construction-to-

permanent financing. The bank originated 54 Fannie Mae Construction to Permanent loans totaling \$11.0 million during the exam period.

- *PHFA Keystone Home Loans:* Somerset Trust Company offers loans through PHFA, including PHFA Keystone Flex; PHFA Keystone Advantage; PHFA Keystone K-Fit; PHFA HFA Preferred; and PHFAA Keystone Government. The PHFA offers several programs to make owning a first home affordable for lower-income families in Pennsylvania. Borrowers must have a down payment between 3 and 5 percent, and in general, no more than 30 percent of gross monthly income can be used for monthly mortgage payments. PHFA programs have maximum annual income and purchase price limits. The bank originated 24 Keystone Home Loans totaling \$2.4 million; 5 Keystone with Advantage loans totaling \$515,966; and 9 Keystone with K-Fit loans totaling \$880,925 during the exam period.
- The bank participates in the *Guaranteed Rural Housing Program*, which is administered by the United States Department of Agriculture (USDA). Under the program, no down payment and no mortgage insurance is required. To be eligible, a family's income must not exceed the moderate-income level as determined by the USDA. The bank originated 193 loans totaling \$21.8 million (current balance) during the exam period.
- In an effort to encourage homeownership within the City of Johnstown, the bank offers the City of Johnstown First Time Homebuyer Program. The program offers three lending opportunities: a mortgage at one point below prime from one of the City's lending partners; a loan of up to \$20,000 from the City to address code violations, lead-based paint hazards, and weatherization improvements; and/or closing cost assistance of up to \$3,000, depending on qualifying factors. The applicant must meet income guidelines. In addition, an applicant must not have owned other real estate in the past three years. The bank originated four loans totaling \$125,345 during the exam period.

### ***Small Business Loan Programs***

- The bank is a certified SBA lender and participates in the *SBA Loan Guaranty Programs including the (7a) Loans, 7(a) Small Loans, SBA Express, CapLines, Export Express and 504 Loans*. All of the 7(a) loans that SBA guarantees must meet certain criteria. All funds are primarily for start-up business costs to companies whose annual sales are \$5 million or less and/or do not exceed \$6 million in tangible net worth. The business receives a loan from its lender with a 7(a) structure and the lender receives an SBA guaranty on a portion or percentage of this loan. The 7(a) program is the primary business loan assistance program available to small businesses from the SBA. The bank originated three loans totaling \$1.1 million during the exam period.
- *PPP:* In response to the COVID-19 pandemic, the SBAs PPP loans helped businesses and organizations with expenses related to payroll, rent, and utilities. The bank originated 2,817 loans totaling \$255.4 million during the exam period.
- The bank collaborates with *Altoona Blair County Development Corp (ABCD Corp.)* to finance projects. ABCD Corp. is an economic development organization covering Blair County, PA. As a Certified Development Company, they have access to the SBA 504

program and offer several other types of financing programs for businesses. The bank originated one loan for \$15,000 during the exam period.

- The bank participates in the *USDA's Business and Industry (B&I)* loan program. This program benefits businesses in rural areas by allowing banks to obtain a guarantee of up to 80 percent on eligible loans that may not otherwise qualify for a conventional loan. To qualify for this program, a business, in addition to meeting financial eligibility, must create or maintain a certain number of jobs as well as improve the economy of the local community. Once approved by the USDA, the bank closes and services the loan. The bank originated three USDA loans totaling \$4.2 million during the exam period.
- The bank offers loans in conjunction with the *Economic Growth Connection of Westmoreland (EGC)*, a private, 501(c) (3) non-profit economic development corporation formed in January 2000. EGC works in cooperation with governmental agencies, chambers of commerce, and financial institutions to support emerging and expanding companies in Westmoreland County. Somerset Trust Company has utilized the *Pennsylvania Diverse Business Financing Initiative* and *Pennsylvania Industrial Development Authority (PIDA)* loans to fund projects in Westmoreland County. The bank participated in one loan for the amount of \$723,840 during the exam period.
- In conjunction with the *Southwestern Pennsylvania Commission (SPC)*, the banks offers the following loan programs: *PIDA*, *Pennsylvania Department of Community and Economic Development Authority*, and *Appalachian Regional Commission (ARC)* loans. The SPC is the regional planning agency serving the Pittsburgh 10-county area and providing essential services to the region. The SPC directs the use of state and federal transportation and economic development funds allocated to the region. The bank originated 12 loans totaling \$1.6 million during the exam period.
- The bank participates in is the *Banking on Business (BOB) program* which is offered in conjunction with the *Federal Home Loan Bank (FHLB) of Pittsburgh*. BOB funding helps small businesses with start-up and expansion. Each BOB dollar the FHLB contributes will likely leverage an additional \$6 in financial resources to small businesses in the region, thereby creating jobs and improving the local communities. The bank originated 11 loans totaling \$1.4 million during the exam period.
- The bank offers loans in conjunction with the *Tri County Council for Western Maryland*. The Council's primary focus is to solve area-wide problems and encourage regional economic development. By facilitating the development of annual economic and community development plans, the Council, in turn makes the region eligible for federal implementation resources. The bank made one loan for \$40,000 to a business in Allegany County, Maryland, through this program, during the exam period.
- The bank offers loans in conjunction with the *Southern Alleghenies Planning and Development Commission (SAP&DC)* and the *Economic Development Loan Fund*. SAP&DC is committed to helping small- and medium-sized businesses by providing technical and financial assistance. This six-county, regional, organization also provides free

business counseling to identify new opportunities for business growth, such as international and government markets. The bank originated six loans totaling \$1.0 million during the exam period.

- The bank offers loans in conjunction with the *Somerset County Economic Development Council (SCEDC)* through its Micro Revolving Loan Fund, and through the Community Foundation for the Alleghenies. The loan programs help small businesses by providing access to funds to purchase machinery and equipment; help with inventory costs, and provide working capital, and support economic development in Somerset County. The bank originated one loan for \$19,100 during the exam period.
- In conjunction with the *Johnstown Redevelopment Authority*, the bank participates in the Johnstown Area Regional Industries (JARI) Growth Fund and the JARI SBA Microloan Program to finance area projects. The JARI Growth Fund (JGF) is a certified Community Development Financial Institution. The mission of JGF is to develop the skills and provide capital to individuals, businesses and organizations in the six-county Southern Alleghenies region to support the growth of a diverse economy and build vibrant communities, enhance the quality of life for residents of the region, improve housing, and otherwise address the needs of low to moderate income residents of disadvantaged, poor and minority communities within the region. The JGF is comprised of monies from the USDA, Treasury, Commonwealth of PA, and the Private Sector. JARI's SBA Microloan Program is open to any small business in Bedford, Blair, Cambria or Somerset Counties and can be used for equipment, inventory, working capital and a variety of other purposes. The bank made one JARI loan totaling \$50,000 during the exam period.

### ***Consumer Loan Programs***

- In an effort to offer an alternative to high cost credit, Somerset Trust Company offers affordable small dollar loans through its *Easy Access Loan* product. Easy Access Loans are unsecured lines of credit as low as \$1,000 that can be used for any purpose. The bank originated 119 small dollar loans totaling \$202,350 during the review period.
- For qualified residents of Richland, the bank introduced a *Special Community Home Equity Program* for sewage related expenses. The program offers terms up to five years, with a minimum loan amount of \$1,000 and a maximum loan amount of \$15,000. The bank originated two loans totaling \$12,000 during the review period.
- The bank continues to offer a program for applicants who have limited-to-no credit history but are able to meet the bank's other credit guidelines through their *Building Credit History/1<sup>st</sup> Chance Loan*. The program offers unsecured personal installment loans in the amounts of \$1,000 up to \$2,500. The bank originated 81 loans totaling \$107,608 during the exam period.
- In an effort to help applicants with troubled or limited credit histories, the bank also offers a *2<sup>nd</sup> Look/Re-establishing Credit Loan*. This program allows individual to borrow money and rebuild their credit score. The program offers unsecured personal installment loans in the

amounts of \$1,000 up to \$5,000. The bank originated three loans totaling \$6,100 during the review period.

### **Community Development Loans**

Somerset made a relatively high level of community development loans. During the evaluation period, the bank originated 55 community development loans totaling \$43.5 million throughout its assessment area and within a broader regional area just outside the assessment area. This level of activity represents 2.7 percent of average total assets and 4.1 percent of average total loans since the prior evaluation. Although Somerset originated the same number of community development loans as the prior evaluation, the dollar volume of lending decreased. At the prior evaluation, the bank originated 55 community development loans totaling \$62.9 million, representing 5.5 percent of average total assets and 8.5 percent of average total loans. Nonetheless, this is considered a relatively high level of lending. The following table shows the bank's qualified community development loans by rated area and purpose. Examiners included two community development loans originated outside the combined assessment area in Allegheny County, PA as regional activities, due to the bank meeting the credit needs within the assessment areas. As shown, community development loan performance is not consistent throughout the rated areas. The substantial majority of loans benefitted the PA rated area. Additional details by year are contained with the sections for the individual assessment areas.

<b>Community Development Lending by Rated Area</b>										
<b>Rated Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
State of Pennsylvania	27	11,483	18	15,259	0	0	5	13,267	<b>50</b>	<b>40,009</b>
State of Maryland	2	374	1	149	0	0	0	0	<b>3</b>	<b>523</b>
Regional Activities	2	3,017	0	0	0	0	0	0	<b>2</b>	<b>3,017</b>
<b>Total</b>	<b>31</b>	<b>14,874</b>	<b>19</b>	<b>15,408</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>13,267</b>	<b>55</b>	<b>43,549</b>
<i>Source Bank Records</i>										

### **INVESTMENT TEST**

Somerset's Investment Test rating is "Low Satisfactory". Somerset's overall Investment Test performance is consistent with its performance in the PA and MD rated areas.

This section presents the bank's overall performance in the Investment Test. Separate presentations for the individual assessment areas are included in later sections.

### **Investment and Grant Activity**

Somerset has an adequate level of qualified community development investments. The bank made 278 qualified investments totaling \$6.9 million. This volume includes 3 new qualified investments totaling \$3.1 million, 2 prior period investments still outstanding totaling \$2.8 million, and 273 donations totaling \$1.0 million. Qualified investments equate to 0.4 percent of average total assets and 1.8 percent of average total securities since the prior evaluation. The bank's performance is similar to the previous evaluation, where investments totaled \$3.3 million, representing 0.3 percent of average total assets and 1.1 percent of average total securities.

Somerset's investments and donations supported community services, economic development efforts, and revitalization or stabilization efforts. The following table illustrates the bank's qualified investment activity by rated area and purpose. As shown, the substantial majority of qualified investments benefitted the PA rated area. For additional details on qualified investments and donations, please refer to the individual assessment areas.

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of Pennsylvania	0	0	212	3,904	55	460	4	2,470	271	6,834
State of Maryland	0	0	2	1	5	15	0	0	7	16
Regional Activities	0	0	0	0	0	0	0	0	0	0
Nationwide Activities	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>214</b>	<b>3,905</b>	<b>60</b>	<b>475</b>	<b>4</b>	<b>2,470</b>	<b>278</b>	<b>6,850</b>
<i>Source Bank Records</i>										

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to credit and community economic development needs. Somerset continues to obtain equity investments and make an adequate volume of donations that primarily support community development services in the assessment areas. The qualified investments are assisting in addressing the needs identified by bank management.

### **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support community development initiatives. Somerset's investments primarily include equity investments in municipal bonds and standard donations, which are not considered innovative or complex.

### **SERVICE TEST**

Somerset's overall Service Test rating is "High Satisfactory." Somerset's overall Service Test performance is consistent with its performance in the PA rated area and better than the bank's performance in the MD rated area.

### **Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas. Somerset serves the overall assessment area with 43 branches, including 40 in the PA rated area and 3 in the MD rated area. Most branch locations also have an ATM; Somerset operates 112 ATMs in the assessment areas, including 109 in PA and 3 in MD. The bank also has a portable ATM that can be used at community events. Alternative banking services such as telephone banking, online banking, and mobile banking and applications, are available to increase accessibility of retail banking services. For additional information on the distribution of branches and ATMs, refer to the individual assessment areas under the Service Test.

**Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Additional details of changes in branch locations are contained within the sections for the individual assessment areas

**Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and low- and moderate-income individuals. Days and hours of operation are consistent with those of other banks operating within the assessment areas. Notably, 37 Somerset branches offer extended hours on Friday evenings and Saturday hours, while 8 also offer Sunday hours.

**Community Development Services**

The bank provides a relatively high level of community development services within its combined assessment area during the evaluation period. Bank personnel participate in various community development service initiatives, primarily through Board and committee membership. Bank officers and employees provided 202 instances of financial expertise, technical assistance, and financial education to community development-related organizations and low- and moderate-income individuals in the combined assessment area. The bank's performance is similar to the previous evaluation, where the instances of community development service totaled 198.

The following table illustrates the bank's community development services by rated area and community development purpose. Additional details of community development services are contained within the sections for individual assessment areas.

In addition to Board and committee membership, bank employees provide numerous financial education seminars and provide other community development services, which are detailed in the combined PA and combined MD assessment area sections of the CRA Performance Evaluation.

<b>Community Development Services by Year</b>					
<b>Rated Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
State of Pennsylvania	2	81	113	0	<b>196</b>
State of Maryland	0	4	0	0	<b>4</b>
Regional Activities	0	0	2	0	<b>2</b>
<b>Total</b>	<b>2</b>	<b>85</b>	<b>115</b>	<b>0</b>	<b>202</b>
<i>Source: Bank Data</i>					



## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

## PENNSYLVANIA

### CRA RATING FOR PENNSYLVANIA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN PENNSYLVANIA

#### Economic and Demographic Data

Somerset designates three assessment areas within the PA rated area. Collectively, the CRA evaluation refers to the three assessment areas as the Pennsylvania rated area. One assessment area includes all of Somerset and Bedford Counties, which is a portion of the PA Non-MSA. The second assessment area includes Fayette and Westmoreland Counties, part of the Pittsburgh MSA. The third assessment area is Cambria County, which is the Johnstown MSA. The bank's operations in the PA rated area represent 87.0 percent of total lending (by number), 98.3 percent of total deposits, and 93.2 percent of total branches. Refer to the separate PA Non-MSA, Pittsburgh MSA and Johnstown MSA sections of this evaluation for a detailed description of each assessment area.

The bank operates 41 branches in Pennsylvania. The Pennsylvania rated area includes 210 census tracts. The demographics of these tracts include:

- 9 low-income tracts;
- 60 moderate-income tracts;
- 115 middle-income tracts;
- 26 upper-income tracts; and,

The following table illustrates select demographic characteristics of the Pennsylvania rated area.

Demographic Information of the Rated Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	210	4.3	28.6	54.8	12.4	0.0
Population by Geography	761,186	2.4	24.5	58.8	14.3	0.0
Housing Units by Geography	358,557	2.9	25.8	58.4	12.9	0.0
Owner-Occupied Units by Geography	236,255	1.4	21.7	61.6	15.3	0.0
Occupied Rental Units by Geography	75,999	6.3	36.9	47.7	9.0	0.0
Vacant Units by Geography	46,303	4.9	28.5	59.1	7.5	0.0
Businesses by Geography	57,435	2.9	23.8	54.4	18.9	0.0
Farms by Geography	2,301	1.1	16.2	68.0	14.7	0.0
Family Distribution by Income Level	206,200	22.3	19.4	21.6	36.7	0.0
Household Distribution by Income Level	312,254	25.9	16.6	17.7	39.8	0.0
Median Family Income MSA - 27780 Johnstown, PA MSA		\$55,933	Median Housing Value			\$115,128
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$69,624	Median Gross Rent			\$615
Median Family Income Non-MSAs - PA		\$56,172	Families Below Poverty Level			9.2%
Source 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 358,557 housing units. Of these, 65.9 percent are owner-occupied, 21.2 percent are occupied rental units, and 12.9 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. There are no owner-occupied housing units in the census tracts without an income designation.

According to 2020 D&B data, there were 57,435 businesses. GARs for these businesses are below.

- 85.5 percent have \$1.0 million or less;
- 4.4 percent have more than \$1.0 million; and,
- 10.1 percent have unknown revenues.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. Service industries represent the largest portion of businesses at 40.0 percent; followed by retail trade (13.3 percent); non-classifiable establishments (12.9 percent); and finance, insurance and real estate (8.2 percent) In addition, 66.9 percent of area businesses have four or fewer employees, and 89.9 percent operate from a single location.

Data obtained from the U. S. Bureau of Labor and Statistics indicates that the December 2021 National unemployment rate was 3.9 percent, while Pennsylvania's statewide unemployment rate was 5.5 percent. Unemployment rose steeply during April through August 2020 due to the COVID-

19 pandemic; however, current unemployment rates have been normalizing towards near full employment levels.

### **Competition**

The assessment area is competitive in the market for financial services. According to Deposit Market Share data as of December 31, 2020, there were 80 financial institutions operating 313 branches within the PA rated area. Of these institutions, Somerset ranked 5<sup>th</sup> with a 6.7 percent deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2020, 465 lenders reported 36,303 residential mortgage loans originated. Somerset ranked 5<sup>th</sup> out of this group of lenders, with a market share of 4.5 percent. The three most prominent home mortgage lenders accounted for 21.8 percent of total market share.

There is a relatively high level of competition for small business loans. In 2020, 119 lenders reported 16,037 small business loans originated. Somerset ranked 2<sup>nd</sup> out of this group of lenders, with a market share of 11.4 percent.

## **SCOPE OF EVALUATION – PENNSYLVANIA**

This portion of the evaluation only considers activity within the PA Non-MSA, Pittsburgh MSA, and Johnstown MSA assessment areas. Please refer to the overall Scope of Evaluation section for information on products and timeframe reviewed. Of the three assessment areas, the bank's performance in the PA Non-MSA assessment area carried the most weight in determining the state rating and conclusions, as this assessment area accounts for the largest portion of lending and deposits in the state. Examiners used full-scope procedures to assess performance in the PA Non-MSA and Pittsburgh MSA assessment areas and limited-scope procedures for the Johnstown MSA assessment area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN PENNSYLVANIA**

### **LENDING TEST**

Somerset's Lending Test rating is "High Satisfactory" in the PA rated area. Refer to the individual assessment area sections for detailed discussions of the bank's Lending Test performance.

### **Lending Activity**

Somerset's lending levels reflect excellent responsiveness to credit needs within the PA assessment areas. During the review period, the bank originated 3,293 home mortgage loans totaling \$378.8 million, 4,058 small business loans totaling \$290.5 million, and 186 small farm loans totaling \$15.0 million in the PA assessment areas. Home mortgage lending increased from 2019 to 2020. Small business lending also increased from 2019 to 2020; however, this increase largely can be attributed to the bank's PPP lending in response to the COVID pandemic.

Refer to the Lending Activity comments in the Lending Test sections for each of Somerset's PA assessment areas for further details.

**Geographic Distribution**

The geographic distribution of loans reflects good penetration within the PA rated area. Somerset's good geographic distribution of home mortgage and small business loans in the PA Non-MSA and Pittsburgh MSA assessment areas support this conclusion. The bank's performance in the Johnstown MSA assessment area is adequate and consistent with this rating. The bank's performance under the Geographic Distribution criterion was consistent for the assessment areas within the rated area.

**Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size within the PA rated area. Examiners based this conclusion on the distribution of home mortgage loans to low- and moderate-income borrowers in the PA Non-MSA and Pittsburgh assessment areas. The bank's performance in the Johnstown MSA assessment area is adequate and consistent with this rating. The bank's performance under the Borrower Profile criterion was consistent for assessment areas within the rated area.

**Innovative and Flexible Lending**

Somerset Trust Company makes extensive use of innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout each assessment area. All of the flexible lending products discussed in the overall combined assessment area are offered in the combined PA assessment area.

**Community Development Loans**

Somerset made a relatively high level of community development loans within its combined PA assessment area. Community development loans and commitments within PA totaled \$43.0 million. This is a decrease from the prior evaluation where the community development loans and commitments within PA totaled \$62.7 million.

The following table shows the bank's community development lending by assessment area and purpose. The bank originated a majority of community development loans within the Pittsburgh MSA assessment area. Examiners included two community development loans originated outside the combined PA assessment area as statewide activities. Additional details relating to the bank's community development loans are contained within the sections for the individual assessment areas.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Non-MSA	11	2,097	3	1,314	0	0	1	5,000	15	8,412
Pittsburgh MSA	15	9,194	13	13,871	0	0	3	287	31	23,351
Johnstown MSA	1	192	2	74	0	0	1	7,980	4	8,246
Statewide Activities	2	3,017	0	0	0	0	0	0	2	3,017
<b>Total</b>	<b>29</b>	<b>14,500</b>	<b>18</b>	<b>15,259</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>13,267</b>	<b>52</b>	<b>43,026</b>
<i>Source Bank Records</i>										

**INVESTMENT TEST**

Somerset's Investment Test rating is "Low Satisfactory" in the combined PA rated area. The bank's adequate performance in the Investment and Grant Activity and Responsiveness to Credit and Community Development Needs criteria support this conclusion. Somerset's performance in the PA Non-MSA and Pittsburgh MSA assessment areas carried the most weight in supporting this rating.

**Investment and Grant Activity**

Somerset has an adequate level of qualified community development investments and grants in the combined PA rated area. During the evaluation period, the bank made 271 qualified investments totaling nearly \$6.8 million benefitting the combined PA rated area. This includes three new qualified investments totaling \$3.1 million, two prior period investments totaling \$2.8 million, and 266 donations totaling \$1.0 million. This performance is an increase from the prior evaluation where the bank had \$3.2 million in qualified investments. The majority of qualified investments benefitted the Pittsburgh and Johnstown MSAs. The following table illustrates the bank's qualified investment activity by PA assessment area and purpose. For details on qualified investments and donations, please refer to the individual assessment areas.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Non-MSA	0	0	43	300	16	343	2	25	61	668
Pittsburgh MSA	0	0	113	3,244	21	47	1	10	135	3,301
Johnstown MSA	0	0	56	360	18	70	1	2,435	75	2,865
Statewide Activities	0	0	0	0	0	0	0	0	0	0
Regional Activities	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>212</b>	<b>3,904</b>	<b>55</b>	<b>460</b>	<b>4</b>	<b>2,470</b>	<b>271</b>	<b>6,834</b>
<i>Source Bank Records</i>										

**Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to credit and community economic development needs in PA. The bank's qualified investments supported community services, economic development, and revitalization and stabilization efforts, which are demonstrated community development needs in the area.

**Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support community development initiatives. Somerset's investments primarily include equity investments in municipal bonds and standard donations, which are not considered innovative or complex.

**SERVICE TEST**

The Service Test performance in the PA rated area is "High Satisfactory." The Service Test performance is consistent throughout the PA assessment areas. The bank's relatively high

performance in the Community Development Services criteria primarily supports this conclusion. Somerset's performance in the PA Non-MSA and Pittsburgh MSA assessment areas carried the most weight in supporting this rating.

### **Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. Somerset serves the PA rated area with 41 branches including 15 drive-up branches and 109 ATMs, including the ATMs within its branches. The bank operates nine full-service branches and one limited-service branch and ATMs in moderate-income census tracts and 1 full-service branch and ATM in a low-income census tract. Alternative banking services such as telephone banking, online banking, and mobile banking and applications, are available to increase accessibility of retail banking services.

Additional details of the bank's branching and ATM distribution and alternative delivery systems are contained within the sections for the individual assessment areas.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Since the previous CRA evaluation, Somerset acquired one branch, which is located in a middle-income census tract. The bank also moved two retail branches, to and from moderate-income tracts. The bank opened 5 full-service and one limited-service branch during the evaluation period. The limited-service and one of the full-service branch are located in moderate-income tracts. The other newly-opened branches are located in middle-income tracts. The remaining branches are in middle-income tracts. Additional details of changes in branch locations are contained within the sections for the individual assessment areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are generally consistent throughout the assessment areas, with most branches offering extended hours on Friday evenings and Saturday hours. Additional details for each assessment area are contained within the sections for the individual assessment areas.

### **Community Development Services**

The bank provides a relatively high level of community development services, through Board of Director participation and committee involvement with community development organizations. Bank representatives provided 198 instances of financial expertise or technical assistance to community development-related organizations within the combined PA assessment area, which is the same as at the prior evaluation. The following table details community development services by assessment area and community development purpose. Additional details for each assessment area are contained within the sections for the individual assessment areas.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
PA Non-MSA	2	43	41	0	<b>86</b>
Pittsburgh MSA	0	23	44	0	<b>67</b>
Johnstown MSA	0	15	28	0	<b>43</b>
Statewide	0	0	2	0	<b>2</b>
<b>TOTAL</b>	<b>2</b>	<b>81</b>	<b>115</b>	<b>0</b>	<b>198</b>
<i>Source: Bank Data</i>					

### *Financial Education*

In addition to Board of Director participation and committee involvement, bank employees provided numerous financial education seminars, including the American Bankers Association (ABA) Teach Children to Save program and the How to Do Your Banking program.

The bank operated the ABA Teach Children to Save program in several school districts in the combined PA assessment area, including schools with a majority of student enrollment from low-income families. Bank employees conducted 95 presentations reaching over 1,900 students within these schools during the evaluation period.

The bank participated in a young adult financial literacy program, Cemark, Inc.'s "How to Do Your Banking," to teach young adults in high school classrooms basic money management skills, including how to access and manage credit responsibly. The bank provided two books to schoolteachers who want to teach students how to do their banking for high school students and how to save for elementary students. The cost of these books totaled approximately \$13,000. In addition, bank employees conducted training sessions at three high schools and a homeless shelter with approximately 156 total attendees.

The bank co-sponsored two free seminars with the St. Francis University Small Business Development Center for individuals interested in opening and operating a small business. The topics included feasibility issues, marketing, record-keeping, business plans, legal issues, regulations/taxes, and financing.

### *Other Community Development Services*

Somerset chose to be a Platinum Lead Bank within the Pennsylvania Supreme Court's Interest on Lawyers' Trust Account (IOLTA) program. The purpose of the IOLTA is to provide funding for civil legal services for low- and moderate-income individuals, projects to improve the administration of justice, and education of laypersons in law-related areas. This program provides legal services, health care facilities, and youth centers targeted to low- and moderate-income individuals and families. The bank maintains 43 IOLTA checking accounts with a combined balance of \$3.97 million and remitted interest totaling \$82,187.77 from June 3, 2019 through June 30, 2022.



## **PA NONMETROPOLITAN STATEWIDE AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN PA NON-MSA**

This assessment area includes all of Somerset and Bedford Counties, which is part of the PA Nonmetropolitan Statistical Area 99999. The bank operates 13 branch offices within this assessment area; 10 are in Somerset County, and 3 are in Bedford County. The bank’s operations in the PA Non-MSA assessment area represent 48.8 percent of total in-assessment area lending (by number), 55.2 percent of total deposits, and 30.2 percent of total branches.

Since the previous evaluation, Somerset expanded this assessment area to include all 11 census tracts in Bedford County, PA. The five additional census tracts included all middle-income census tracts.

#### **Economic and Demographic Data**

There are 32 census tracts within the PA Non-MSA assessment area. The tracts reflect the following income designations according to 2015 ACS data:

- 1 moderate-income census tracts,
- 31 middle-income census tracts.

The following table shows the demographic information for the assessment area.

Demographic Information of the Assessment Area						
PA Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	32	0.0	3.1	96.9	0.0	0.0
Population by Geography	125,703	0.0	1.6	98.4	0.0	0.0
Housing Units by Geography	62,016	0.0	1.9	98.1	0.0	0.0
Owner-Occupied Units by Geography	39,218	0.0	0.7	99.3	0.0	0.0
Occupied Rental Units by Geography	10,401	0.0	6.4	93.6	0.0	0.0
Vacant Units by Geography	12,397	0.0	2.0	98.0	0.0	0.0
Businesses by Geography	9,088	0.0	4.6	95.4	0.0	0.0
Farms by Geography	667	0.0	0.1	99.9	0.0	0.0
Family Distribution by Income Level	34,454	19.5	18.9	22.9	38.7	0.0
Household Distribution by Income Level	49,619	23.2	17.0	18.4	41.3	0.0
Median Family Income Non-MSAs - PA		\$56,172	Median Housing Value			\$112,196
			Median Gross Rent			\$601
			Families Below Poverty Level			9.6%
Source 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 62,016 total housing units in the assessment area. Of these, 63.2 percent are owner-occupied, 16.8 percent are occupied rental units, and 20.0 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. As shown above, 0.7 percent of the total owner-occupied housing units are located in the moderate-income census tract. This data reflects the low level of opportunities lenders have to originate home mortgage loans within these geographies.

Examiners used the FFIEC-updated median family income level to analyze home mortgage loans under the Borrower Profile criterion. The following table illustrates the income categories for the PA Non-MSA assessment area for 2020 and 2021.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
PA NA Median Family Income (99999)				
2020 (\$64,900)	<\$32,450	\$32,450 to <\$51,920	\$51,920 to <\$77,880	≥\$77,880
2021 (\$65,100)	<\$32,550	\$32,550 to <\$52,080	\$52,080 to <\$78,120	≥\$78,120
<i>Source FFIEC</i>				

The Geographic Distribution criterion for small business lending compares these loans to the distribution of businesses within the assessment area. The Borrower Profile criterion considers the

GARs of these businesses and farms. According to 2021 D&B data, there were 9,088 businesses within the assessment area. The GARs of the businesses are as follows:

- 84.5 percent have GARs of \$1.0 million or less,
- 4.7 percent have GARs of more than \$1.0 million, and
- 10.8 percent have unreported GARs.

Service industries represent the largest percent of businesses at 37.0 percent, followed by retail trade (13.4 percent); non-classifiable establishments (11.6 percent); construction (7.9 percent); agriculture (6.8 percent); and finance, insurance, and real estate (6.6 percent). Within the assessment area, 69.0 percent of businesses have four or less employees, and 90.3 percent of businesses operate from a single location. This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

According to PA's Department of Labor & Industry, top employers within the assessment area include Seven Springs Mountain Resort, Inc., UPMC Somerset; CSS Medical Center at Windber, Wal-Mart Associates, Recreational Equipment, Inc., and New Enterprise Stone & Lime Company.

The following table details the unemployment data from the U.S. Bureau of Labor Statistics for the assessment area and related areas. In each area, the 2020 unemployment rates increased due to the COVID-19 pandemic.

Unemployment Rates			
Area	2019	2020	2021
	%	%	%
Somerset County, PA	6.4	8.8	5.3
Bedford County, PA	5.8	7.8	4.5
State of PA	4.7	7.7	5.5
National Average	3.6	6.7	3.9
<i>Source Bureau of Labor Statistics</i>			

### **Competition**

The assessment area is moderately competitive market for financial and credit services. According to the FDIC Summary of Deposits as of June 30, 2021, 14 FDIC-insured institutions operated 44 branch offices within Somerset and Bedford Counties. Of these institutions, Somerset ranked 1<sup>st</sup> with a 32.4 percent market share by total deposits and 1<sup>st</sup> in branches with a 29.5 share of branches.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2020, 217 lenders originated or purchased 3,870 home mortgage loans. Of these lenders, Somerset ranked 1<sup>st</sup> by number of originations or purchases capturing 16.9 percent of total market share. The three most prominent mortgage lenders in the assessment area, following Somerset, were First Commonwealth Bank, First National Bank of Pennsylvania, and Wells Fargo Bank, accounting for 23.3 percent of the market share.

There is a high level of competition for small business loans among banks in the assessment area. In 2020, 75 reporting lenders originated or purchased 2,722 small business loans. Of these lenders, Somerset ranked 1<sup>st</sup> by number of originations or purchases capturing 32.2 percent of total market share. The three most prominent lenders in the assessment area, following Somerset, were First National Bank of PA, American Express National Bank, and First Commonwealth Bank, accounting for 23.5 percent of the market share.

### **Community Contact**

As part of the evaluation process, examiners contact third-parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what types of credit and community development opportunities are available.

Examiners contacted an economic development agency located in Bedford County. The organization promotes and encourages the growth of industry and existing employers located in the county. The contact noted there is a need for additional housing projects and community service activities. There is not enough supply to meet the housing needs of the area. Furthermore, the contact stressed the need for community development activities. Lastly, there is a need for entrepreneurial development activities. Financial institutions have been very responsive to the needs of the community. The contact specifically noted that Hometown Bank and Somerset Trust Company have done impactful work in the community. Furthermore, most other banks have also been very eager and proactive in reaching out to help fund new projects and programs.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing and community services are primary community development needs, and small business loans are the primary credit need in the assessment area. Affordable housing activities could help with the limited availability of housing stock, and small business loans would support the entrepreneurs in the area with their start-ups.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN PA NON-MSA**

### **LENDING TEST**

Somerset demonstrated good Lending Test performance in the PA Non-MSA assessment area. The bank's performance in the Lending Activity, Geographic Distribution and Borrower Profile criteria support this conclusion.

### **Lending Activity**

Lending levels reflect excellent responsiveness to the PA Non-MSA assessment area credit needs considering the institution's size, loan portfolio composition, and competition level.

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

Somerset originated 479 home mortgage loans totaling \$44.9 million in 2019, 652 loans totaling \$77.5 million in 2020, and 530 loans totaling \$57.1 million in 2021. In 2020, Somerset ranked 1<sup>st</sup>

of 217 mortgage lenders operating within the assessment area with a 16.9 percent market share by number.

***Small Business Loans***

Somerset originated 333 small business loans totaling \$20.8 million in 2019, 828 loans totaling \$53.8 million in 2020, and 765 loans totaling \$49.0 million in 2021 in the assessment area. In 2020, Somerset ranked 1<sup>st</sup> out of 75 small business loan reporters operating within the assessment area with a 32.2 percent market share by number.

**Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area. Somerset's good performance of home mortgage and small business lending supports this conclusion. Examiners focused on the number of loans in the moderate-income census tract.

***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. The assessment area has no low-income and only one moderate-income census tract. As shown in the following table, the bank's performance in 2020 in moderate-income census tracts exceeded demographic and aggregate data. The opportunity to lend in the only moderate-income census tract is limited, as only 0.7 percent of owner-occupied housing units are in the moderate-income census tract. In 2021, the bank's performance in the moderate-income census tract again exceeded demographic data. This level of lending reflects good performance.

Geographic Distribution of Home Mortgage Loans PA Non-MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2020	0.7	0.7	10	1.5	729	0.9
2021	0.7	--	8	1.5	921	1.6
Middle						
2020	99.3	99.3	642	98.5	76,730	99.1
2021	99.3	--	522	98.5	56,194	98.4
Upper						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>652</b>	<b>100.0</b>	<b>77,459</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>530</b>	<b>100.0</b>	<b>57,115</b>	<b>100.0</b>
Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects good penetration throughout the assessment area. As shown in the following table, the bank's performance during 2020 in the moderate-income census tract exceeded demographic and aggregate data. The bank's performance during 2021 in the moderate-income census tract decreased and was slightly below demographic data. However, this level of lending still reflects good performance.

Geographic Distribution of Small Business Loans PA Non-MSA Assessment Area						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2020	4.6	4.4	52	6.3	7,372	13.7
2021	4.6	--	25	3.3	3,899	8.0
Middle						
2020	95.4	95.6	776	93.7	46,452	86.3
2021	95.4	--	740	96.7	45,141	92.0
Upper						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>828</b>	<b>100.0</b>	<b>53,824</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>765</b>	<b>100.0</b>	<b>49,040</b>	<b>100.0</b>
Source 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size. The bank's good performance in home mortgage and small business lending primarily supports this conclusion. Examiners focused on the number of home mortgage loans to low- and moderate-income borrowers and the number of small business and farm loans to businesses and farms with GARs of \$1.0 million or less.

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

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is good. As shown in the following table, the penetration of home mortgage loans to low-income borrowers in 2020 and 2021 trailed demographic and aggregate data. The significant disparity between 2020 aggregate and demographic data on low-income families reflects the difficulties that low-income families face qualifying for a home mortgage loan. In addition, examiners also considered the economic impacts of the COVID-19 pandemic, especially to low-income borrowers. The bank's percentage of home mortgage loans to moderate-income borrowers in 2020 and 2021 was similar to demographic data and 2020 aggregate data. Overall, these comparisons reflect good performance.

Market share rankings further support the bank's good performance. In 2020, out of 61 reporting lenders, Somerset ranked second with a 13.7 percent market share in lending to low-income borrowers. Additionally, out of 73 reporting lenders, Somerset ranked second with a 17.0 percent market share in lending to moderate-income borrowers.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>PA Non-MSA Assessment Area</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2020	19.5	7.0	37	5.7	2,224	2.9
2021	19.5	--	39	7.4	2,609	4.6
Moderate						
2020	18.9	15.9	114	17.5	9,317	12.0
2021	18.9	--	103	19.4	8,428	14.8
Middle						
2020	22.9	21.6	166	25.5	16,381	21.1
2021	22.9	--	132	24.9	12,294	21.5
Upper						
2020	38.7	42.2	288	44.2	43,036	55.6
2021	38.7	--	224	42.3	29,152	51.0
Not Available						
2020	0.0	13.3	47	7.2	6,501	8.4
2021	0.0	--	32	6.0	4,633	8.1
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>652</b>	<b>100.0</b>	<b>77,459</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>530</b>	<b>100.0</b>	<b>57,115</b>	<b>100.0</b>

*Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

### ***Small Business Loans***

The distribution of small business loans reflects good penetration to businesses with GARs of \$1.0 million or less. As shown in the following table, the bank's penetration of loans to businesses with GARs of \$1.0 million or less in 2020 and 2021 significantly trailed demographic data and the 2020 aggregate data. This disparity is primarily due to the number of PPP loans the bank originated in 2020 and 2021. Since the PPP does not require lenders to collect business revenue information, a significant portion of the bank's small business loans do not report revenues. When excluding loans with unknown revenue in 2020, the bank made 224 of 277 small business loans, or 81.0 percent, to businesses with GARs of \$1.0 million or less. In 2021, the bank made 298 of 328 small business loans, or 90.1 percent, to businesses with GARs of \$1.0 million or less. This level of lending reflects good penetration.



Distribution of Small Business Loans by Gross Annual Revenue Category PA Non-MSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	84.0	37.3	224	27.1	12,458	23.1
2021	84.5	--	298	39.0	23,210	47.3
>\$1,000,000						
2020	5.0	--	53	6.4	8,883	16.5
2021	4.7	--	30	3.9	4,774	9.7
Revenue Not Available						
2020	11.1	--	551	66.5	32,483	60.4
2021	10.8	--	437	57.1	21,056	42.9
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>828</b>	<b>100.0</b>	<b>53,824</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>765</b>	<b>100.0</b>	<b>49,040</b>	<b>100.0</b>
Source 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Community Development Loans**

Somerset made a relatively high level of community development loans. The bank originated 15 loans totaling \$8.4 million within the PA Non-MSA assessment area. This performance is an increase from the prior evaluation where the bank originated 8 loans totaling \$3.1 million. The following table outlines the number and dollar volume of community development loans by year and purpose.

Community Development Lending PA Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
6/3/2019-12/31/2019	4	505	0	0	0	0	0	0	4	505
2020	5	902	1	746	0	0	1	5,000	7	6,648
2021	2	690	1	288	0	0	0	0	3	978
1/1/2022-7/18/2022	0	0	1	280	0	0	0	0	1	280
<b>Total</b>	<b>11</b>	<b>2,097</b>	<b>3</b>	<b>1,314</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5,000</b>	<b>15</b>	<b>8,411</b>
Source Bank Records										

Summarized below are notable examples of the bank's community development loans:

- In 2020, the bank originated a \$5.0 million loan to the Borough of Somerset. The loan provided bridge financing for an upcoming project in accordance with a local government

development plan. The project is directly adjacent to a moderate-income census tract and also creates jobs for low- and moderate-income individuals. This loan helps to revitalize and stabilize low- or moderate-income geographies in the assessment area.

- In 2021, the bank originated a \$450,000 loan to purchase a multifamily apartment building in a moderate-income census tract in Somerset County. The building includes 16 one-bedroom and 4 two-bedroom housing units, all with rent below the fair market rent for Somerset County. This loan promotes affordable housing to low- and moderate-income individuals in the assessment area.
- In 2021, the bank originated a \$745,900 loan to the Shade Central City School District, for working capital for cash flow, which is located in Somerset County. Approximately 75.0 percent of students receive free lunch in the school district. This loan promotes community service for low- and moderate-income individuals in the assessment area.

### **INVESTMENT TEST**

Somerset demonstrated adequate Investment Test performance in the PA Non-MSA assessment area. The bank's performance in the Investment and Grant Activity and Responsiveness to Credit and Community Development Needs criteria support this conclusion.

### **Investment and Grant Activity**

Somerset has an adequate level of qualified community development investments and donations in the PA Non-MSA assessment area. During the evaluation period, the bank made 61 qualified investments totaling \$668,000 that specifically benefitted the assessment area. This includes one prior period investment with a current book value of \$250,000 and 60 donations totaling \$418,000. This represents an increase from the previous CRA evaluation where investments and grants totaled \$596,278. The following table illustrates the bank's qualified investment activity by investment type and purpose.

<b>Qualified Investments</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	0	0	0	0	1	250	0	0	1	250
6/3/2019-12/31/2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
1/1/2022-7/18/2022	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>250</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>250</b>
Qualified Grants & Donations	0	0	43	300	15	93	2	25	60	418
<b>Total</b>	<b>0</b>	<b>0</b>	<b>43</b>	<b>300</b>	<b>16</b>	<b>343</b>	<b>2</b>	<b>25</b>	<b>61</b>	<b>668</b>
<i>Source Bank Records</i>										

The following is a sample of qualified investments that benefit the assessment area.

- From 2012 through 2015, the bank made several investments totaling \$250,000 in Penn Ventures, L.P., a private equity fund that has an objective to seek long-term capital appreciation in Central and Northern PA. New Markets Venture Capital manages the fund. The company promotes economic development through job creation in low-income areas. Eighty percent of each investment must meet SBA-required size limits for smaller businesses. This fund promotes economic development within Somerset, Bedford, and Cambria Counties. The current book value of this investment remains at \$250,000.
- During the evaluation period, the bank donated \$251,400 to the Somerset Hospital Foundation. These donations help deliver personalized health care to a medically underserved area (MUA). An MUA is an area with a shortage of health care services, high infant mortality, high poverty rate, or a high elderly population. These donations provide community services targeted to low- and moderate-income individuals within the assessment area.
- During the evaluation period, the bank made two donations totaling \$40,000 to Continental One, a nonprofit organization working to raise awareness and build support for the completion of a 1,500 mile trade corridor extending from Toronto to Miami in support of business growth and expansion. The organization worked to extend a four-lane highway from Somerset to Meyersdale that opened in 2019. These donations promote economic development efforts within the assessment area.
- During the evaluation period, the bank made two donations totaling \$40,000 to Somerset, Inc. This nonprofit organization's mission is to revitalize and promote the central business district and surrounding areas of Somerset to increase community engagement and improve economic prosperity. The organization is located in a moderate-income census tract. These donations promote economic development efforts within the assessment area.

#### **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to credit and community economic development needs in the assessment area. Somerset continues to make an adequate volume of investments and donations that support demonstrated needs in the area, including community development services, economic development activities, and revitalization and stabilization efforts.

#### **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support community development initiatives. Somerset's investments primarily include equity investments in municipal bonds and standard donations, which are not considered innovative or complex.

#### **SERVICE TEST**

Somerset demonstrated good Service Test performance in the PA Non-MSA assessment area. The Community Development Services performance supports this conclusion.

**Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. Somerset serves the PA Non-MSA assessment area with 13 branches and 55 ATMs, including one full-service branch and ATM in a moderate-income census tract. Alternative banking services such as telephone banking, online banking, and mobile banking and applications are available to increase accessibility of retail banking services.

**Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Somerset opened a branch in Schellsburg, in Bedford County, in a middle-income tract, in October 2019.

**Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are generally consistent at each location with weekday hours from 8:30 A.M. to 4:30 P.M. and extended hours on Friday and Saturday. The majority of full-service branches offer Saturday hours.

**Community Development Services**

Somerset provides a relatively high level of community development services within the PA Non-MSA assessment area. During the review period, bank representatives provided 86 instances of financial expertise or technical assistance to community development-related organizations within the bank's PA Non-MSA assessment area, which is similar to the prior evaluation's 90 instances. The following table illustrates the bank's community development services by activity year and community development purpose.

<b>Community Development Services - PA Non-MSA</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
6/3/2019-12/31/2019	0	10	9	0	<b>19</b>
2020	0	10	9	0	<b>19</b>
2021	1	10	11	0	<b>22</b>
1/1/2022-7/18/2022	1	13	12	0	<b>26</b>
<b>Total</b>	<b>2</b>	<b>43</b>	<b>41</b>	<b>0</b>	<b>86</b>
<i>Source: Bank Data</i>					

The following are examples of community development services that benefited the PA Non-MSA assessment area.

- Two bank employees serve as Trustees and one bank employee serves on the Economic Development Council of *Somerset Inc.*, a nonprofit organization with the mission to revitalize and promote the central business district and surrounding areas of Somerset, PA in order to increase community engagement and improve economic prosperity. Somerset's

central business district consists of two census tracts of which one is a moderate-income census tract. This participation promotes economic development.

- A bank Board member serves as a Trustee of the *Children's Aid Society Foundation*, an organization with the mission to develop, grow, and distribute resources that will be used to support, guide, and enhance the lives of children and families in need. In addition, a bank employee serves as a Trustee of the *Children's Aid Home of Somerset*, which is an affiliated chapter of the foundation. The organizations clients are all low-income individuals and families. This participation provides community services targeted to low- and moderate-income individuals and families.
- A bank Board member serves as the President of *Continental 1* and is a member of the *Greater Cumberland Regional Task Force*, a task force working. In addition, a bank employee is a member of the *Route 219 Advisory Committee*. All three of these organizations are advocating for the completion of a corridor extending from Toronto, Canada to Miami, Florida, which will create business opportunities for many of the local areas, as the corridor runs through Somerset, PA. This participation promotes economic development.
- In addition to Board participation and committee involvement and as detailed within the combined PA assessment area section, Somerset employees provided numerous financial education seminars, including the ABA Teach Children to Save program and the How to Do Your Banking program. In addition, the bank maintains IOLTA accounts within the PA Non-MSA assessment area.

## **PITTSBURGH, PA METROPOLITAN STATISTICAL AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN PITTSBURGH, PA MSA**

This assessment area includes all of Fayette and Westmoreland Counties in the Pittsburgh MSA 38300. The bank operates 20 branch offices within this assessment area; 9 are in Fayette County, and 11 are in Westmoreland County. The bank's operations in the Pittsburgh MSA assessment area represent 40.2 percent of total in-assessment area lending (by number), 26.7 percent of total deposits, and 46.5 percent of total branches.

At the previous exam, this assessment area only included 24 of 36 tracts in Fayette County and 36 of 100 tracts in Westmoreland County. The additional census tracts at this exam include 4 low-income, 25 moderate-income, 36 middle-income, and 11 upper-income census tracts.

#### **Economic and Demographic Data**

There are 136 census tracts within the Pittsburgh MSA assessment area. The tracts reflect the following income designations according to 2015 ACS data:

- 7 low-income census tracts,
- 49 moderate-income census tracts,
- 63 middle-income census tracts, and
- 17 upper-income census tracts.

The following table shows the demographic information for the assessment area.

Demographic Information of the Assessment Area						
Pittsburgh MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	136	5.1	36.0	46.3	12.5	0.0
Population by Geography	496,102	3.1	32.5	49.9	14.5	0.0
Housing Units by Geography	231,128	3.8	33.8	49.3	13.2	0.0
Owner-Occupied Units by Geography	154,597	1.7	29.3	52.7	16.2	0.0
Occupied Rental Units by Geography	50,573	8.4	44.3	40.5	6.9	0.0
Vacant Units by Geography	25,958	6.9	40.1	45.8	7.3	0.0
Businesses by Geography	39,023	3.9	29.6	46.3	20.2	0.0
Farms by Geography	1,329	1.7	26.1	54.6	17.6	0.0
Family Distribution by Income Level	135,215	23.8	19.6	21.5	35.2	0.0
Household Distribution by Income Level	205,170	26.9	16.6	17.8	38.8	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$69,624	Median Housing Value			\$123,662
			Median Gross Rent			\$633
			Families Below Poverty Level			8.7%
Source 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 231,128 total housing units in the assessment area. Of these, 66.9 percent are owner-occupied, 21.9 percent are occupied rental units, and 11.2 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. As shown above, 1.7 percent and 29.3 percent of the total owner-occupied housing units are located in low- and moderate-income census tracts, respectively. This data reflects the low level of opportunities lenders have to originate home mortgage loans within these geographies.

Examiners used the FFIEC-updated median family income level to analyze home mortgage loans under the Borrower Profile criterion. The following table illustrates the income categories for the Pittsburgh MSA assessment area for 2020 and 2021.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Pittsburgh, PA MSA Median Family Income (38300)</b>				
2020 (\$82,300)	<\$41,150	\$41,150 to <\$65,840	\$65,840 to <\$98,760	≥\$98,760
2021 (\$84,200)	<\$42,100	\$42,100 to <\$67,360	\$67,360 to <\$101,040	≥\$101,040
<i>Source FFIEC</i>				

The Geographic Distribution criterion for small business lending compares these loans to the distribution of businesses within the assessment area. The Borrower Profile criterion considers the GARs of these businesses. According to 2021 D&B data, there were 39,023 businesses within the assessment area. The GARs of the businesses are as follows:

- 85.9 percent have GARs of \$1.0 million or less,
- 4.3 percent have GARs of more than \$1.0 million, and
- 9.8 percent have unreported GARs.

Service industries represent the largest percent of businesses at 40.4 percent, followed by non-classifiable establishments (13.5 percent); retail trade (13.2 percent); finance, insurance, and real estate (9.1 percent); and construction (8.3 percent). Within the assessment area, 67.0 percent of businesses have four or less employees, and 90.6 percent of businesses operate from a single location. This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

According to PA's Department of Labor & Industry, top employers within the assessment area include the State Government, Wal-Mart Associates, Nemacolin Woodlands, Inc., Uniontown Hospital, United Parcel Services, and Westmoreland Regional Hospital.

The following table details the unemployment data from the U.S. Bureau of Labor Statistics for the assessment area and related areas. In each area, the 2020 unemployment rates increased due to the COVID-19 pandemic.

Unemployment Rates			
Area	2019	2020	2021
	%	%	%
Fayette County, PA	6.7	10.9	6.7
Westmoreland County, PA	4.6	8.1	4.5
State of PA	5.8	7.8	4.5
National Average	3.6	6.7	3.9
<i>Source Bureau of Labor Statistics</i>			

### **Competition**

The assessment area is highly competitive market for financial and credit services. According to the FDIC Summary of Deposits as of June 30, 2021, 23 FDIC-insured institutions operated 153 branch offices within Fayette and Westmoreland Counties. Of these institutions, Somerset ranked

9<sup>th</sup> with a 3.2 percent market share by total deposits, and 3<sup>rd</sup> with a 12.4 percent market share by total branches.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2020, 348 lenders originated or purchased 17,580 home mortgage loans. Of these lenders, Somerset ranked 9<sup>th</sup> by number of originations or purchases capturing 3.1 percent of total market share. The three most prominent mortgage lenders in the assessment area, PNC Bank, N.A. Quicken Loans, LLC, and First Commonwealth Bank, account for 18.8 percent of the market share.

There is a high level of competition for small business loans among banks in the assessment area. In 2020, 105 reporting lenders originated or purchased 10,500 small business loans. Of these lenders, Somerset ranked 4<sup>th</sup> by number of originations or purchases capturing 7.2 percent of total market share. The three most prominent lenders in the assessment area, PNC Bank, N.A., First National Bank of PA, and American Express National Bank, account for 32.8 percent of the market share.

### **Community Contact**

As part of the evaluation process, examiners contact third-parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what types of credit and community development opportunities are available.

Examiners reviewed a recent community contact of a housing agency located in Westmoreland County. The organization provides rental assistance to low- and moderate-income individuals and families throughout the county. The contact expressed the need for financial education and mortgage financing for residents. The COVID-19 pandemic has spurred local entrepreneurship resulting in a higher number of individuals considering starting their own small business. The contact mentioned that banks in the area are particularly engaged with the organization and provide financial education and mortgages for home-ownership opportunities.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing and economic development are primary community development needs, and flexible mortgage loans and small business loans are the primary credit needs in the assessment area. Innovative mortgage programs would benefit low- and moderate-income individuals and families in the assessment area. There is a need for financial education and technical assistance for new entrepreneurs trying to start small businesses.



## **CONCLUSIONS ON PERFORMANCE CRITERIA IN PITTSBURGH, PA MSA**

### **LENDING TEST**

Somerset demonstrated excellent Lending Test performance in the Pittsburgh MSA assessment area. The bank's performance in the Lending Activity and Geographic Distribution criteria support this conclusion.

### **Lending Activity**

Lending levels reflect excellent responsiveness to the Pittsburgh MSA assessment area credit needs considering the institution's size, loan portfolio composition, and competition level.

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

Somerset originated 371 home mortgage loans totaling \$42.0 million in 2019, 536 loans totaling \$79.3 million in 2020, and 452 loans totaling \$54.1 million in 2021. In 2020, Somerset ranked 9<sup>th</sup> of 348 mortgage lenders operating within the assessment area with a 3.1 percent market share by number. Somerset was one of the highest ranked community banks in the assessment area. A majority of the top ranked lenders included large national banks and community banks.

### ***Small Business Loans***

Somerset originated 283 small business loans totaling \$29.0 million in 2019, 744 loans totaling \$52.0 million in 2020, and 669 loans totaling \$52.8 million in 2021 in the assessment area. In 2020, Somerset ranked 4<sup>th</sup> out of 105 small business loan reporters operating within the assessment area with a 7.2 percent market share by number. Somerset was one of highest ranked community banks in the assessment area.

### **Geographic Distribution**

The geographic distribution of loans reflects excellent penetration throughout the assessment area. Somerset's excellent performance of home mortgage and small business lending supports this conclusion. Examiners focused on the number of loans in low- and moderate-income census tracts, and specifically can more weight to the bank's performance in moderate-income census tracts as there are only 7 low-income census tracts compared to 49 moderate-income census tracts.

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

The geographic distribution of home mortgage loans reflects excellent penetration throughout the assessment area. As shown in the following table, the bank's performance in 2020 in low-income census tracts was comparable to demographic and aggregate data; however, the performance in low-income tracts exceeded demographics in 2021. The bank's performance in moderate-income tracts far exceeded demographic and aggregate data for the same time periods. The opportunity to lend in low-income census tracts is limited, as only 1.7 percent of owner-occupied housing units are in low-

income census tracts. As such, the bank's performance in lending in moderate-income census tracts is excellent and supports the rating.

Geographic Distribution of Home Mortgage Loans Pittsburgh MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	1.7	1.1	6	1.1	748	0.9
2021	1.7	--	16	3.5	1,934	3.6
Moderate						
2020	29.3	21.8	238	44.4	31,193	39.4
2021	29.3	--	195	43.1	20,123	37.2
Middle						
2020	52.7	52.9	255	47.6	40,181	50.7
2021	52.7	--	215	47.6	27,557	50.9
Upper						
2020	16.2	24.2	37	6.9	7,141	9.0
2021	16.2	--	26	5.8	4,488	8.3
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>536</b>	<b>100.0</b>	<b>79,263</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>452</b>	<b>100.0</b>	<b>54,101</b>	<b>100.0</b>
Source 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area. As shown in the following table, the bank's performance during 2020 in low-income census tracts was comparable to demographic and aggregate data. However, its performance in moderate-income census tracts during the same time period significantly exceeded demographic and aggregate data. This level of lending reflects excellent performance.

Geographic Distribution of Small Business Loans Pittsburgh MSA Assessment Area						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	3.8	3.7	23	3.1	1,771	3.4
2021	3.9	--	25	3.7	2,976	5.6
Moderate						
2020	29.4	28.8	346	46.5	21,219	40.8
2021	29.6	--	287	42.9	18,851	35.7
Middle						
2020	46.2	48.1	313	42.1	23,777	45.7
2021	46.3	--	298	44.5	25,604	48.4
Upper						
2020	20.5	19.4	62	8.3	5,223	10.0
2021	20.2	--	59	8.8	5,415	10.2
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Totals						
2020	100.0	100.0	744	100.0	51,990	100.0
2021	100.0	--	669	100.0	52,846	100.0
Source 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size. The bank's good performance in home mortgage and small business lending primarily supports this conclusion. Examiners focused on the number of home mortgage loans to low- and moderate-income borrowers and the number of small business loans to businesses with GARs of \$1.0 million or less.

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

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is good. As shown in the following table, while the penetration of home mortgage loans to low-income borrowers in 2020 and 2021 trailed demographic data, the bank's performance was comparable to the aggregate in 2020. The disparity between 2020 demographic data on low-income families reflects the difficulties that low-income families face qualifying for a home mortgage loan. In addition, examiners also considered the economic impacts of the COVID-19 pandemic, especially to low-income borrowers. The bank's percentage of home

mortgage loans to moderate-income borrowers in 2020 and 2021 was similar to demographic data and 2020 aggregate data. Overall, these comparisons reflect good performance.

Distribution of Home Mortgage Loans by Borrower Income Level Pittsburgh MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	23.8	10.7	56	10.4	4,271	5.4
2021	23.8	--	63	13.9	4,781	8.8
Moderate						
2020	19.6	19.3	103	19.2	10,979	13.9
2021	19.6	--	94	20.8	8,408	15.5
Middle						
2020	21.5	22.8	121	22.6	15,801	19.9
2021	21.5	--	125	27.7	14,298	26.4
Upper						
2020	35.2	33.1	204	38.1	39,685	50.1
2021	35.2	--	116	25.7	18,970	35.1
Not Available						
2020	0.0	14.1	52	9.7	8,528	10.8
2021	0.0	--	54	11.9	7,645	14.1
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>536</b>	<b>100.0</b>	<b>79,263</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>452</b>	<b>100.0</b>	<b>54,101</b>	<b>100.0</b>
Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects good penetration to businesses with GARs of \$1.0 million or less. As shown in the following table, the bank's penetration of loans to businesses with GARs of \$1.0 million or less in 2020 and 2021 significantly trailed demographic data and the 2020 aggregate data. This disparity is primarily due to the number of PPP loans the bank originated in 2020 and 2021. Since the PPP does not require lenders to collect business revenue information, a significant portion of the bank's small business loans do not report revenues. When excluding loans where the revenue is not available, loans in 2020, the bank made 166 of 224 small business loans, or 74.1 percent, to businesses with GARs of \$1.0 million or less. In 2021, the bank made 206 of 233 small business loans, or 88.4 percent, to businesses with GARs of \$1.0 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category Pittsburgh MSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	85.2	40.3	166	22.3	14,556	28.0
2021	85.9	--	206	30.8	22,778	43.1
>\$1,000,000						
2020	4.7	--	58	7.8	8,885	17.1
2021	4.3	--	27	4.0	6,742	12.8
Revenue Not Available						
2020	10.1	--	520	69.9	28,549	54.9
2021	9.8	--	436	65.2	23,326	44.1
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>744</b>	<b>100.0</b>	<b>51,990</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>669</b>	<b>100.0</b>	<b>52,846</b>	<b>100.0</b>
Source 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Community Development Loans**

Somerset Trust Company made a relatively high level of community development loans. The bank originated 31 community development loans totaling \$23.4 million within the Pittsburgh MSA assessment area, which is a decrease from the prior evaluation where the bank originated 38 loans totaling \$57.5 million. The following table outlines the number and dollar volume of community development loans by year and purpose.

Community Development Lending Pittsburgh MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
6/3/2019-12/31/2019	3	1,827	4	3,463	0	0	0	0	7	5,290
2020	3	2,869	5	9,652	0	0	2	235	10	12,756
2021	5	2,355	3	676	0	0	1	52	9	3,083
1/1/2022-7/18/2022	4	2,143	1	79	0	0	0	0	5	2,222
<b>Total</b>	<b>15</b>	<b>9,194</b>	<b>13</b>	<b>13,870</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>287</b>	<b>31</b>	<b>23,351</b>
Source Bank Records										

The following are examples of the bank's community development loans:

- In 2019, the bank originated a \$3.0 million line of credit to provide working capital to Uniontown Hospital in Fayette County. Approximately 80 percent of the hospital's patients are on medicaid or medicare, and Uniontown is designated as a Medically Underserved

Area. This loan promotes community service for low- and moderate-income individuals in the assessment area.

- In 2020, the bank originated a \$2.1 million dollar loan to purchase a multifamily apartment building in a moderate-income census tract in Westmoreland County. The building includes 8 two-bedroom housing units, all with rent below the fair market rent for Westmoreland County. This loan promotes affordable housing to low- and moderate-income individuals in the assessment area.
- In 2020, the bank originated a \$200,000 loan to the Borough of Scottdale to fund a tax anticipation note in a moderate-income census tract in Westmoreland County. Tax anticipation notes are issued by municipalities to raise money for capital infrastructure projects. This loan promotes revitalization/stabilization efforts in low- and moderate-income geographies within the assessment area.

### **INVESTMENT TEST**

Somerset demonstrated adequate Investment Test performance in the Pittsburgh MSA assessment area. The bank's performance in the Investment and Grant Activity and Responsiveness to Credit and Community Development Needs criteria support this conclusion.

### **Investment and Grant Activity**

Somerset has an adequate level of qualified community development investments and donations in the Pittsburgh MSA assessment area. During the evaluation period, the bank made 135 qualified investments totaling \$3.3 million that specifically benefitted the assessment area. This includes two new equity investments totaling \$653,000, one prior period investment with a current book value of \$2.5 million, and 132 donations totaling \$148,000. This represents an increase from the previous CRA evaluation where investments and grants totaled \$50,852. The following table illustrates the bank's qualified investment activity by investment type and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	1	2,500	0	0	0	0	1	2,500
6/3/2019-12/31/2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	2	653	0	0	0	0	2	653
2021	0	0	0	0	0	0	0	0	0	0
1/1/2022-7/18/2022	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>3,153</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>3,153</b>
Qualified Grants & Donations	0	0	110	91	21	47	1	10	132	148
<b>Total</b>	<b>0</b>	<b>0</b>	<b>113</b>	<b>3,244</b>	<b>21</b>	<b>47</b>	<b>1</b>	<b>10</b>	<b>135</b>	<b>3,301</b>
<i>Source Bank Records</i>										

The following is a sample of qualified investments that benefit the assessment area.

- During the evaluation period, the bank maintained a prior period equity investment with a current book value of \$2.5 million and two new equity investments totaling \$653,000 in the New Kensington Municipal Sanitation Authority. The area the authority serves is comprised of 50 percent low- and moderate-income census tracts. These investments provide community services targeted to LMI areas.
- In 2021, the bank made two donations totaling \$10,000 to St. Vincent Small Business Development Center. This organization provides consulting services and education programs to entrepreneurs looking to start or grow a small business in Westmoreland and Fayette Counties. The U.S. Small Business Administration, the Pennsylvania Department of Community and Economic Development, the U.S. International Trade Association, St. Vincent College, and private sector partners fund the center. These donations promote economic development efforts in the assessment area.
- During the evaluation period, the bank made two donations totaling \$6,000 to Connellsville Area Community Ministries. This nonprofit organization's mission is to assist the people of Connellsville with food, clothing, medical equipment, emergency housing, and more. Connellsville consists of three moderate-income census tracts. These donations help provide community services targeted to low- and moderate-income individuals in the assessment area.
- During the evaluation period, the bank made two donations totaling \$5,000 to City Mission-Living Stones, Inc. This nonprofit organization provides housing options and support services for homeless individuals in Uniontown. The organization is located in a moderate-income census tract in Fayette County. These donations provide community services targeted to low- and moderate-income individuals in the assessment area.

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to credit and community economic development needs in the assessment area. Somerset continues to make an adequate volume of donations that support demonstrated needs in the area, including community development services, economic development activities, and revitalization and stabilization efforts.

### **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support community development initiatives.

### **SERVICE TEST**

Somerset demonstrated good Service Test performance in the Pittsburgh MSA assessment area. The Community Development Services performance supports this conclusion.

### **Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. Somerset serves the Pittsburgh MSA assessment area with 20 branches and 40 ATMs. These totals include seven full-service branches, one limited-service branch, and ATMs located in moderate-income census tracts, and one full-service branch and one ATM located in a low-income census tract. Alternative banking services such as telephone banking, online banking, and mobile banking and applications are available to increase accessibility of retail banking services.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Since the previous CRA evaluation, the bank moved two retail branches in Connellsville, Fayette County, to and from moderate-income tracts. The bank also opened 2 full-service and 1 limited-service branch in Fayette County, PA during the review period. The Connellsville Falcon limited-service branch opened in a moderate-income tract in Connellsville in September 2021. The Uniontown branch also opened in a moderate-income tract in September 2019. The Perryopolis branch opened in a middle-income tract in February 2021. The bank opened 2 full-service branches in Westmoreland County, PA, in middle-income tracts. The Greensburg branch opened in September, 2019, and the Scottdale branch opened in July, 2020.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are generally consistent at each location with weekday hours from 8:30 A.M. to 4:30 P.M. and extended hours on Friday and Saturday. The majority of full-service branches offer Saturday hours. All of the branches located in low- and moderate-income census tracts are open until 6:00pm on Friday and have Saturday hours. Several branches offer Sunday hours as well.

### **Community Development Services**

Somerset provides a relatively high level of community development services within the Pittsburgh



MSA assessment area. During the review period, bank representatives provided 67 instances of financial expertise or technical assistance to community development-related organizations within the bank's Pittsburgh MSA assessment area, which is an increase from the 44 instances at the prior evaluation. The following table illustrates the bank's community development services by activity year and community development purpose.

Community Development Services - Pittsburgh MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
6/3/2019-12/31/2019	0	5	11	0	16
2020	0	5	11	0	16
2021	0	6	11	0	17
1/1/2022-7/18/2022	0	7	11	0	18
<b>Total</b>	<b>0</b>	<b>23</b>	<b>44</b>	<b>0</b>	<b>67</b>
<i>Source: Bank Data</i>					

The following are examples of community development services that benefited the Pittsburgh MSA assessment area.

- A Board member and two employees serve as Trustees at the *Greensburg Community Development Corporation*, a nonprofit organization that assists the City of Greensburg, businesses, institutions, and organizations in the development and implementation of plans and programs encompassing total community development. The organization focuses on the city of Greensburg, which is comprised of five census tracts, of which two are moderate-income census tracts and one is a low-income census tract. This participation promotes economic development.
- A bank employee serves as a Trustee and Treasurer at the *Westmoreland Bar Foundation*, an organization that provides free or low cost legal services to needy residents of Westmoreland County. This participation promotes community services targeted to low- and moderate-income individuals.
- Two bank employees serve as Trustees at *The ARC of Fayette County*, a nonprofit organization that provides home, community, and facility-based services with particular emphasis on individuals with disabilities and their families. Over 50 percent of the organization's clients are low- or moderate-income individuals and families. This participation promotes community services targeted to low- and moderate-income clients.
- In addition to Board participation and committee involvement and as detailed within the combined PA assessment area section, Somerset employees provided numerous financial education seminars, including the ABA Teach Children to Save program and the How to Do Your Banking program. In addition, the bank maintains IOLTA accounts within the Pittsburgh MSA assessment area.

## **JOHNSTOWN, PA METROPOLITAN STATISTICAL AREA – Limited-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN JOHNSTOWN, PA MSA**

This assessment area includes Cambria County in the Johnstown MSA. The bank operates eight branch offices within this assessment area. There were no changes to the bank’s branches in this assessment area during the exam period. The bank’s operations in the Johnstown MSA assessment area represent 9.2 percent of total in-assessment area lending (by number), 16.4 percent of total deposits, and 18.6 percent of total branches.

#### **Economic and Demographic Data**

There are 42 census tracts within the Johnstown MSA assessment area. The tracts reflect the following income designations according to 2015 ACS data:

- 2 low-income census tract,
- 10 moderate-income census tract,
- 21 middle-income census tracts, and
- 9 upper-income census tract.

The following table shows the demographic information for the assessment area.

Demographic Information of the Assessment Area						
Johnstown MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	42	4.8	23.8	50.0	21.4	0.0
Population by Geography	139,381	1.8	16.5	55.1	26.6	0.0
Housing Units by Geography	65,413	2.5	20.2	52.8	24.5	0.0
Owner-Occupied Units by Geography	42,440	1.4	13.3	59.3	26.0	0.0
Occupied Rental Units by Geography	15,025	3.8	33.2	40.4	22.5	0.0
Vacant Units by Geography	7,948	6.2	32.2	41.7	19.9	0.0
Businesses by Geography	9,324	2.0	18.4	47.9	31.7	0.0
Farms by Geography	305	0.7	8.2	57.0	34.1	0.0
Family Distribution by Income Level	36,531	19.5	19.4	20.8	40.3	0.0
Household Distribution by Income Level	57,465	24.8	16.1	17.0	42.1	0.0
Median Family Income MSA - 27780 Johnstown, PA MSA		\$55,933	Median Housing Value			\$87,753
			Median Gross Rent			\$564
			Families Below Poverty Level			10.3%
Source 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 65,413 total housing units in the assessment area. Of these, 64.9 percent are owner-occupied, 23.0 percent are occupied rental units, and 12.2 percent are vacant. As shown above, 1.4 percent and 13.3 percent of the total owner-occupied housing units are located in low- and moderate-income census tracts, respectively. This data reflects the low level of opportunities lenders have to originate home mortgage loans within these income geographies.

The following table illustrates the FFIEC-updated median family income levels for the MSA for 2020 and 2021.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Johnstown, PA MSA Median Family Income (27780)				
2020 (\$62,700)	<\$31,350	\$31,350 to <\$50,160	\$50,160 to <\$75,240	≥\$75,240
2021 (\$65,500)	<\$32,750	\$32,750 to <\$52,400	\$52,400 to <\$78,600	≥\$78,600
<i>Source FFIEC</i>				

According to 2021 D&B data, there were 9,324 businesses within the assessment area. The GARs of these businesses are as follows:

- 81.6 percent have GARs of \$1.0 million or less,
- 5.0 percent have GARs of more than \$1.0 million, and
- 13.4 percent have unreported GARs.

Service industries represent the largest percent of businesses at 41.5 percent, followed by retail trade (13.8 percent); non-classifiable establishments (12.2 percent); finance, insurance and real estate (8.7 percent); and construction (6.7 percent). Within the assessment area, 64.2 percent of businesses have four or less employees, and 86.4 percent of businesses operate from a single location. This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

According to PA's Department of Labor & Industry, top employers within the assessment area include DLP Partner Conemaugh LLC, the State Government, the Federal Government, and Wal-Mart Associates.

According to the U.S. Bureau of Labor Statistics, the unemployment rate for Cambria County at year-end 2019, 2020, and 2021 was 5.6 percent, 8.7 percent, and 5.2 percent, respectively. Refer to the Economic and Demographic Data section under the Non-Metropolitan and Pittsburgh MSA assessment area for PA statewide and nationwide unemployment rates.

### **Competition**

The bank's assessment area reflects a moderately competitive market for financial and credit services. According to the FDIC Summary of Deposits as of June 30, 2021, there were 13 FDIC-insured institutions operating 64 branch offices within Cambria County. Of these institutions, Somerset ranked 5<sup>th</sup> with a 6.2 percent market share by total deposits and 5<sup>th</sup> with a 13 percent market share by total branches.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. Based on 2020 Peer Mortgage Data, 151 lenders originated or purchased 3,222 home mortgage loans. Of these lenders, Somerset ranked 9<sup>th</sup> by number of originations or purchases capturing 3.5 percent of total market share. The three most prominent mortgage lenders in the assessment area, First Commonwealth Bank, First National Bank of PA, and 1<sup>st</sup> Summit Bank, account for 34.8 percent of the market share.

There is a moderate level of competition for small business loans among banks in the assessment area. Based on 2020 Peer Small Business Data, 60 lenders originated or purchased 2,815 small business loans. Of these lenders, Somerset ranked 5<sup>th</sup> by number of originations or purchases capturing 7.5 percent of total market share. The three most prominent lenders in the assessment area, 1<sup>st</sup> Summit Bank, First National Bank of PA, and First Commonwealth Bank, account for 51.0 percent of the market share.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE JOHNSTOWN, PA MSA**

### **LENDING TEST**

The bank's Lending Test performance in the assessment area is consistent with its performance in the Pittsburgh and PA Non-MSA assessment areas which examiners reviewed using full-scope procedures. This conclusion takes into account the bank's percentage of lending, deposits, and branches in the assessment area.

The following tables illustrate demographic and lending data for Geographic Distribution and Borrower Profile, upon which examiners based the Lending Test conclusion for this assessment area.

**Geographic Distribution*****Home Mortgage Loans***

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Johnstown MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2020	1.4	0.2	0	0.0	0	0.0
2021	1.4	--	2	2.3	99	1.3
Moderate						
2020	13.3	5.1	8	7.2	321	2.7
2021	13.3	--	9	10.2	333	4.3
Middle						
2020	59.3	57.0	49	44.1	4,621	39.3
2021	59.3	--	39	44.3	3,014	38.5
Upper						
2020	26.0	37.7	54	48.6	6,801	57.9
2021	26.0	--	38	43.2	4,389	56.0
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>111</b>	<b>100.0</b>	<b>11,743</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>88</b>	<b>100.0</b>	<b>7,834</b>	<b>100.0</b>
Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

*Small Business Loans*

Geographic Distribution of Small Business Loans Johnstown MSA Assessment Area						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	1.9	1.8	5	2.4	395	2.5
2021	2.0	--	5	3.1	403	3.4
Moderate						
2020	18.4	14.2	30	14.4	5,817	37.4
2021	18.4	--	25	15.5	3,693	30.9
Middle						
2020	48.2	50.5	105	50.5	5,606	36.0
2021	47.9	--	73	45.3	4,507	37.7
Upper						
2020	31.4	33.5	68	32.7	3,756	24.1
2021	31.7	--	58	36.0	3,359	28.1
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>208</b>	<b>100.0</b>	<b>15,574</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>161</b>	<b>100.0</b>	<b>11,962</b>	<b>100.0</b>
Source 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

**Borrower Profile*****Home Mortgage Loans***

Distribution of Home Mortgage Loans by Borrower Income Level Johnstown MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	19.5	7.0	3	2.7	137	1.2
2021	19.5	--	6	6.8	308	3.9
Moderate						
2020	19.4	16.7	13	11.7	847	7.2
2021	19.4	--	16	18.2	1,123	14.3
Middle						
2020	20.8	20.1	23	20.7	1,822	15.5
2021	20.8	--	17	19.3	1,638	20.9
Upper						
2020	40.3	40.7	58	52.3	7,682	65.4
2021	40.3	--	33	37.5	3,524	45.0
Not Available						
2020	0.0	15.5	14	12.6	1,255	10.7
2021	0.0	--	16	18.2	1,240	15.8
Totals						
2020	100.0	100.0	111	100.0	11,743	100.0
2021	100.0	--	88	100.0	7,834	100.0
Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						



***Small Business Loans***

Distribution of Small Business Loans by Gross Annual Revenue Category Johnstown MSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	80.6	34.7	45	21.6	2,479	15.9
2021	81.6	--	62	38.5	6,255	52.3
>\$1,000,000						
2020	5.4	--	13	6.3	1,579	10.1
2021	5.0	--	4	2.5	636	5.3
Revenue Not Available						
2020	13.9	--	150	72.1	11,516	73.9
2021	13.4	--	95	59.0	5,071	42.4
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>208</b>	<b>100.0</b>	<b>15,574</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>161</b>	<b>100.0</b>	<b>11,962</b>	<b>100.0</b>
Source 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

**Community Development Loans**

Somerset's community development lending performance in the assessment area is below performance in the full-scope assessment areas in PA. During the review period, the institution originated four community development loans totaling \$8.2 million within the assessment area.

**INVESTMENT TEST**

Somerset's Investment Test performance in this assessment area is adequate and consistent with the bank's performance in the PA Non-MSA and Pittsburgh PA assessment areas. In addition to the \$2.4 million qualified investment that supports community development in the assessment area, the bank made 74 donations totaling \$430,000 that specifically benefit this assessment area.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
6/3/2019-12/31/2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	1	2,435	1	2,435
1/1/2022-7/18/2022	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2,435</b>	<b>1</b>	<b>2,435</b>
Qualified Grants & Donations	0	0	56	360	18	70	0	0	74	430
<b>Total</b>	<b>0</b>	<b>0</b>	<b>56</b>	<b>360</b>	<b>18</b>	<b>70</b>	<b>1</b>	<b>2,435</b>	<b>75</b>	<b>2,865</b>
<i>Source Bank Records</i>										

**SERVICE TEST**

Somerset's Service Test performance in this assessment area is consistent with the bank's Service Test performance in the PA Non-MSA and Pittsburgh MSA assessment areas. Somerset provided 43 instances of community development services within this assessment area.

Community Development Services - Johnstown MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
6/3/2019-12/31/2019	0	3	7	0	10
2020	0	4	7	0	11
2021	0	4	7	0	11
1/1/2022-7/18/2022	0	4	7	0	11
<b>Total</b>	<b>0</b>	<b>15</b>	<b>28</b>	<b>0</b>	<b>43</b>
<i>Source: Bank Data</i>					

## MARYLAND

### CRA RATING FOR MARYLAND: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN MARYLAND

Somerset designates two assessment areas within the MD rated area. One assessment area includes a portion of Garrett County in the MD Statewide Non-MSA Assessment Area 99999 and the other includes all of Allegany County in the Cumberland MSA 19060. The bank's operations in the MD rated area represent 1.6 percent of total lending (by number), 1.7 percent of total deposits, and 6.8 percent of total branches. Refer to the separate MD Non-MSA Assessment Area and the Cumberland MSA sections of this evaluation for a detailed description of each assessment area.

### SCOPE OF EVALUATION – MARYLAND

This portion of the evaluation only considers activity within the MD Statewide Non-MSA (MD Non-MSA) and Cumberland, MD-WV MSA (Cumberland MSA) assessment areas. Please refer to the overall Scope of Evaluation section for information on products and timeframe reviewed. Of the two assessment areas, the bank's performance in the MD Non-MSA assessment area carried the most weight in determining the state rating and conclusions, as this assessment area accounts for the largest portion of lending and deposits in the state. Additionally, the bank opened its branches in the Cumberland MSA assessment area in late 2020 and early 2021. Given the recent openings of these branches, the activity is minimal and examiners give little weight to this area in the bank's CRA analysis. Examiners used full-scope procedures to assess performance in the MD Non-MSA assessment area and limited-scope procedures for the Cumberland MSA assessment area.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN MARYLAND

#### LENDING TEST

Somerset's Lending Test rating is "Low Satisfactory" in the MD rated area. Refer to the individual assessment area sections for detailed discussions of the bank's Lending Test performance.

#### Lending Activity

Somerset's lending levels reflect adequate responsiveness to credit needs within the MD assessment areas. During the review period, the bank originated 37 home mortgage loans totaling \$4.7 million and 95 small business loans totaling \$3.8 million in the MD assessment areas. The bank's lending activity in the MD Non-MSA assessment area contributed the greatest weight to this conclusion.

Refer to the Lending Activity comments in the Lending Test sections for each of Somerset's MD assessment areas for further details.

**Geographic Distribution**

The geographic distribution of loans reflects adequate penetration within the MD rated area. Somerset's adequate geographic distribution of home mortgage and small business loans in the Cumberland assessment area supports this conclusion. The bank's MD Non-MSA assessment area only consists of middle-income census tracts, so that did not factor into the MD geographic distribution rating.

**Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different size within the MD rated area. Examiners based this conclusion on the distribution of home mortgage loans to low- and moderate-income borrowers in the MD Non-MSA assessment area. The bank's performance under the Borrower Profile criterion was consistent for both assessment areas within the rated area.

**Innovative and Flexible Lending**

Somerset Trust Company makes extensive use of innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout each assessment area. The program offering loans in conjunction with the Tri County Council for Western Maryland is specific to MD.

**Community Development Loans**

Somerset made an adequate level of community development loans within the MD rated area. Community development loans and commitments within MD totaled \$523,000, which is an increase from the prior evaluation where the bank did not originate any community development loans within the MD rated area.

The following table shows the bank's community development lending by assessment area and purpose. Additional details relating to the bank's community development loans are contained within the sections for the individual assessment areas.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cumberland MSA	1	118	1	149	0	0	0	0	2	267
MD Non-MSA	1	256	0	0	0	0	0	0	1	256
Total	2	374	1	149	0	0	0	0	3	523
Source Bank Records										

**INVESTMENT TEST**

Somerset's Investment Test rating is "Low Satisfactory" in the MD rated area. The bank's adequate performance in the Investment and Grant Activity and Responsiveness to Credit and Community

Development Needs criteria support this conclusion. Somerset's performance in the Cumberland MSA assessment area carried the most weight in supporting this rating.

### **Investment and Grant Activity**

Somerset has an adequate level of qualified community development investments and grants in the MD rated area. During the evaluation period, the bank made seven qualified investments totaling \$16,000 benefitting the MD rated area, of which all were donations. This is similar to the bank's performance at the prior evaluation of five donations totaling \$22,000. The following table illustrates the bank's qualified investment activity by MD assessment area and purpose. For details on qualified donations, please refer to the individual assessment areas.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cumberland MSA	0	0	0	0	5	15	0	0	5	15
Non-MSA	0	0	2	1	0	0	0	0	2	1
<b>Total</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>16</b>
<i>Source Bank Records</i>										

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to credit and community economic development needs in MD. The bank's qualified investments supported community services, and economic development, which are demonstrated community development needs in the area.

### **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support community development initiatives. Somerset's investments include standard donations, which are not considered innovative or complex.

### **SERVICE TEST**

The Service Test performance in the MD rated area is "Low Satisfactory." The Service Test performance is consistent throughout the MD assessment areas.

### **Accessibility of Delivery System**

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. Somerset serves the MD rated area with three branches all with ATMs, including two drive-up branches. The bank does not operate any branches in low-income or moderate-income tracts in the MD rated area. Alternative banking services such as telephone banking, online banking, and mobile banking and applications are available to increase accessibility of retail banking services.

Additional details of the bank's branching and ATM distribution and alternative delivery systems are contained within the sections for the individual assessment areas.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low-and

moderate-income geographies and/or to low- and moderate-income individuals. Since the previous CRA evaluation, Somerset opened two branches in Allegany County. The bank has not closed any branches in Maryland during the evaluation period. Additional details of changes in branch locations are contained within the sections for the individual assessment areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area. Branch hours are generally consistent throughout the assessment areas, with most branches offering extended hours on Friday evenings and Saturday hours.

### **Community Development Services**

The bank provided an adequate level of community development services, through Board of Director participation with community development organizations. Bank representatives provided four instances of financial expertise or technical assistance to community development-related organizations within the MD rated area, which is an increase from the prior evaluation where the bank had zero instances. The following table details community development services by assessment area and community development purpose. Additional details for each assessment area are contained within the sections for the individual assessment areas.

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
MD Non-MSA	0	4	0	0	<b>4</b>
Cumberland MSA	0	0	0	0	<b>0</b>
<b>Total</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>4</b>
<i>Source Bank Data</i>					

## **MD NONMETROPOLITAN STATEWIDE AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN MD NON-MSA**

This assessment area includes three tracts in Garrett County as part of the MD Non-MSA assessment area. The bank operates one branch office within this assessment area. There have been no changes to the branches or assessment area since the prior evaluation. The bank’s operations in the MD Non-MSA assessment area represent 1.8 percent of total in-assessment area lending (by number), 1.5 percent of total deposits, and 2.3 percent of total branches.

### **Economic and Demographic Data**

There are three census tracts in Garrett County within the MD Non-MSA MSA assessment area. The tracts reflect that all are in the middle-income designation according to 2015 ACS data.

The following table shows the demographic information for the assessment area.

Demographic Information of the Assessment Area						
MD Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	10,800	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	5,328	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,147	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,019	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,162	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	844	0.0	0.0	100.0	0.0	0.0
Farms by Geography	82	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	2,930	21.3	22.9	21.8	34.0	0.0
Household Distribution by Income Level	4,166	26.4	17.2	18.7	37.7	0.0
Median Family Income Non-MSAs - MD		\$63,535	Median Housing Value			\$167,320
			Median Gross Rent			\$708
			Families Below Poverty Level			10.5%
Source 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 5,328 total housing units in the assessment area. Of these, 59.1 percent are owner-occupied, 19.1 percent are occupied rental units, and 21.8 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. There are no low- or moderate-income tracts within the assessment area. This data reflects that there is no opportunity for lenders have to originate home mortgage loans within these geographies.

Examiners used the FFIEC-updated median family income level to analyze home mortgage loans under the Borrower Profile criterion. The following table illustrates the income categories for the MD Non-MSA assessment area for 2020 and 2021.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
MD NA Median Family Income (99999)				
2020 (\$72,800)	<\$36,400	\$36,400 to <\$58,240	\$58,240 to <\$87,360	≥\$87,360
2021 (\$72,000)	<\$36,000	\$36,000 to <\$57,600	\$57,600 to <\$86,400	≥\$86,400
<i>Source FFIEC</i>				

The Geographic Distribution criterion for small business lending compares these loans to the distribution of businesses within the assessment area. The Borrower Profile criterion considers the GARs of these businesses. According to 2021 D&B data, there were 844 businesses within the assessment area. The GARs of the businesses are as follows:

- 85.4 percent have GARs of \$1.0 million or less,
- 5.1 percent have GARs of more than \$1.0 million, and
- 9.5 percent have unreported GARs.

Service industries represent the largest percent of businesses at 31.6 percent, followed by non-classifiable establishments (15.2 percent); retail trade (14.1 percent); construction (9.0 percent); and agriculture (8.9 percent). Within the assessment area, 64.5 percent of businesses have four or less employees, and 92.5 percent of businesses operate from a single location. This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

According to MD's Department of Labor, top employers within the assessment area include Beitzel Corporation; Garrett Regional Medical Center; and Wal-Mart Corporation.

The following table details the unemployment data from the U.S. Bureau of Labor Statistics for the assessment area and related areas. In each area, the 2020 unemployment rates increased due to the COVID-19 pandemic.

Unemployment Rates			
Area	2019	2020	2021
	%	%	%
Garrett County, MD	4.8	5.2	4.9
State of MD	3.8	6.3	5.4
National Average	3.6	6.7	3.9
<i>Source Bureau of Labor Statistics</i>			

### **Competition**

The assessment area has a low competitive market for financial and credit services. According to the FDIC Summary of Deposits as of June 30, 2021, 6 FDIC-insured institutions operated 12 branch offices within Garrett County. Of these institutions, Somerset ranked 5<sup>th</sup> with a 3.3 percent market share by total deposits and 4<sup>th</sup> with an 8.3 percent market share by total branches.

There is a moderate level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2020, 73 lenders originated or purchased 312 home mortgage loans. Of these lenders, Somerset ranked 25<sup>th</sup> by number of originations or purchases capturing 1.3 percent of total market share. The three most prominent mortgage lenders in the assessment area, First Peoples Community Federal, First United Corporation, and Millennium Financial Group, account for 30.4 percent of the market share.



There is a moderate level of competition for small business loans among banks in the assessment area. In 2020, 60 reporting lenders originated or purchased 1,023 small business loans. The three most prominent lenders in the assessment area, First United Bank & Trust, M&T Bank, and American Express National Bank, account for 53.0 percent of the market share. Somerset ranked 7<sup>th</sup> with a 3.3 percent market share.

### **Community Contact**

As part of the evaluation process, examiners contact third-parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what types of credit and community development opportunities are available.

Examiners reviewed a recent community contact of a community agency located in Garrett County that provides services to low- and moderate-income individuals and families. The agency works with local banks to give first-time homebuyers an opportunity to buy a home through a partnership program. The contact expressed the need for more flexible loan programs to help low- and moderate-income individuals achieve homeownership. Furthermore, the contact expressed a need for financial education, programs for first-time homebuyers, and affordable automobile loans. There is limited public transportation in the area, which creates a need for individually owned vehicles. These can be costly and difficult to obtain due to supply chain constraints.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing and economic development are primary community development needs, and flexible loan programs are the primary credit need in this assessment area. Innovative programs offering principal reduction mortgage modifications or down payment assistance would benefit low- and moderate-income individuals and families in the assessment area. Lastly, there is a need for financial education and technical assistance, particularly for first-time homebuyers and small business owners.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN MD STATEWIDE NON-MSA ASSESSMENT AREA**

### **LENDING TEST**

Somerset demonstrated adequate performance in the MD Non-MSA assessment area. The bank's performance in the Lending Activity and Borrower Profile criteria support this conclusion.

### **Lending Activity**

Lending levels reflect adequate responsiveness to the MD Non-MSA assessment area credit needs considering the institution's size, loan portfolio composition, and competition level.

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

Somerset originated 5 home mortgage loans totaling \$341,000 in 2019, 4 loans totaling \$504,000 in 2020, and 11 loans totaling \$1.4 million in 2021. In 2020, Somerset ranked 25<sup>th</sup> of 73 mortgage lenders operating within the assessment area with a 1.3 percent market share by number.

### ***Small Business Loans***

Somerset originated 11 small business loans totaling \$417,000 in 2019, 23 loans totaling \$933,000 in 2020, and 17 loans totaling \$703,000 in 2021 in the assessment area. In 2020, Somerset ranked 7<sup>th</sup> out of 60 small business loan reporters operating within the assessment area with a 3.3 percent market share by number.

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The MD Non-MSA assessment area includes only middle-income census tracts. Consequently, the bank originated all home mortgage and small business in middle-income census tracts.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different size. The bank's small business lending performance primarily supports this conclusion. Examiners focused on the number of home mortgage loans to low- and moderate-income borrowers and the number of small business loans to businesses with GARs of \$1.0 million or less.

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

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. As shown in the following table, Somerset only made one loan to moderate-income borrowers in 2021. This performance trailed demographic and aggregate data for the three-year review period.

Distribution of Home Mortgage Loans by Borrower Income Level						
MD Non-MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	21.3	3.5	0	0.0	0	0.0
2021	21.3	--	0	0.0	0	0.0
Moderate						
2020	22.9	13.8	0	0.0	0	0.0
2021	22.9	--	1	9.1	15	1.1
Middle						
2020	21.8	23.7	1	25.0	207	41.1
2021	21.8	--	2	18.2	256	18.1
Upper						
2020	34.0	41.0	3	75.0	297	58.9
2021	34.0	--	6	54.5	788	55.9
Not Available						
2020	0.0	17.9	0	0.0	0	0.0
2021	0.0	--	2	18.2	351	24.9
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>504</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>11</b>	<b>100.0</b>	<b>1,410</b>	<b>100.0</b>
Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects good penetration to businesses with GARs of \$1.0 million or less. As shown in the following table, each loan with reported revenues was originated to a business with GARs of \$1.0 million or less in 2020 and 2021. Since the PPP does not require lenders to collect business revenue information, a significant portion of the bank's small business loans do not report revenues.

Distribution of Small Business Loans by Gross Annual Revenue Category						
MD Non-MSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	85.7	29.1	6	26.1	161	17.3
2021	85.4	--	5	29.4	70	10.0
>\$1,000,000						
2020	5.2	--	0	0.0	0	0.0
2021	5.1	--	0	0.0	0	0.0
Revenue Not Available						
2020	9.1	--	17	73.9	772	82.7
2021	9.5	--	12	70.6	633	90.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>933</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>17</b>	<b>100.0</b>	<b>703</b>	<b>100.0</b>
<i>Source 2020 &amp; 2021 D&amp;B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available.            Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

Somerset originated one community development loan totaling \$256,000 within the MD Non-MSA assessment area, which is an increase from the prior evaluation where the bank did not have any community development loans. The loan was to purchase a multifamily apartment building in Garrett County. The building includes eight units that are below the fair market rent for Garrett County. This loan promotes affordable housing to low- and moderate-income individuals in the assessment area.

### **INVESTMENT TEST**

Somerset demonstrated poor Investment Test performance in the MD Non-MSA assessment area. This performance is below the bank's overall performance in the MD rated area.

### **Investment and Grant Activity**

Somerset has a poor level of qualified community development investments and donations in the MD Non-MSA assessment area. During the evaluation period, the bank made two qualified donations totaling \$600 that specifically benefitted the MD Non-MSA assessment area. The bank donated to the Garrett County Community Action Committee Inc., a non-profit organization that provides activities that focus on assisting low-income individuals to become self-sufficient, and the Hospice of Garrett County Inc., an organization that provides free care to terminally-ill patients who cannot afford care elsewhere. Both of these organizations provide community services focused on low- and moderate-income individuals. This represents a decrease from the previous CRA evaluation where investments and grants totaled \$22,000. The following table illustrates the bank's qualified investment activity by investment type and purpose.

**Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to credit and community economic development needs in the assessment area.

**Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support community development initiatives.

**SERVICE TEST**

Somerset demonstrated adequate Service Test performance in the MD Non-MSA assessment area. The Community Development Services performance supports this conclusion.

**Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. Somerset serves the MD Non-MSA assessment area with one branch with an ATM. Alternative banking services such as telephone banking, online banking, mobile banking and applications are available to increase accessibility of retail banking services.

**Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals. Somerset did not open or close any branches in this assessment area during the review period.

**Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences the assessment area. There is only one branch in the assessment area, which has weekday hours from 8:00 A.M. to 5:00 P.M. and extended hours on Friday, as well as Saturday hours.

**Community Development Services**

The bank provided an adequate level of community development services in the MD Non-MSA assessment area during the evaluation period. The bank provided four instances of financial expertise and technical assistance to Beyond the Stage Foundation, a community development-related organization that serves underprivileged youth by providing opportunities to grow as artists, innovators, professionals, and community members. A bank employee is a Board member. This is an increase from the previous evaluation where bank employees did not provide any instances.

Community Development Services - MD Non-MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
6/3/2019-12/31/2019	0	1	0	0	1
2020	0	1	0	0	1
2021	0	1	0	0	1
1/1/2022-7/18/2022	0	1	0	0	1
<b>Total</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>4</b>
<i>Source: Bank Data</i>					

## CUMBERLAND, MD-WV METROPOLITAN STATISTICAL AREA – Limited-Scope Review

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN CUMBERLAND, MD-WV MSA

This assessment area includes Allegany County in the Cumberland MSA 19060. The bank operates two branch offices within this assessment area. The branches in this assessment area represent an expansion of the overall assessment area since the previous evaluation. The bank's operations in the Cumberland MSA assessment area represent 1.0 percent of total in-assessment area lending (by number), .2 percent of total deposits, and 4.5 percent of total branches.

Examiners note that the two branches in this assessment area were opened in December, 2020 and February, 2021. Examiners give little weight to the bank's performance in this assessment area given the short time the bank has had branches and operations in this area.

#### **Economic and Demographic Data**

There are 23 census tracts within the Cumberland MSA assessment area. The tracts reflect the following income designations according to 2015 ACS data:

- 3 moderate-income census tract,
- 15 middle-income census tracts, and
- 5 upper-income census tract.

The following table shows the demographic information for the assessment area.

Demographic Information of the Assessment Area						
Cumberland MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	23	0.0	13.0	65.2	21.7	0.0
Population by Geography	73,549	0.0	11.2	63.2	25.5	0.0
Housing Units by Geography	33,262	0.0	12.5	62.2	25.3	0.0
Owner-Occupied Units by Geography	19,481	0.0	9.4	66.4	24.2	0.0
Occupied Rental Units by Geography	8,843	0.0	18.6	53.4	28.0	0.0
Vacant Units by Geography	4,938	0.0	13.7	61.7	24.6	0.0
Businesses by Geography	4,420	0.0	11.8	58.1	30.0	0.0
Farms by Geography	98	0.0	7.1	69.4	23.5	0.0
Family Distribution by Income Level	17,232	19.8	18.3	19.6	42.2	0.0
Household Distribution by Income Level	28,324	23.4	15.3	16.4	44.8	0.0
Median Family Income MSA - 19060 Cumberland, MD-WV MSA		\$53,566	Median Housing Value			\$123,740
			Median Gross Rent			\$625
			Families Below Poverty Level			11.7%
Source 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 33,262 total housing units in the assessment area. Of these, 58.6 percent are owner-occupied, 26.6 percent are occupied rental units, and 14.8 percent are vacant. There are no low-income census tracts within the assessment area. As shown above, 9.4 percent of the total owner-occupied housing units are located in moderate-income census tracts. This data reflects the low level of opportunities lenders have to originate home mortgage loans within these income geographies.

The following table illustrates the FFIEC-updated median family income levels for the MSA for 2020 and 2021.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Cumberland, MD-WV MSA Median Family Income (19060)				
2020 (\$61,900)	<\$30,950	\$30,950 to <\$49,520	\$49,520 to <\$74,280	≥\$74,280
2021 (\$60,800)	<\$30,400	\$30,400 to <\$48,640	\$48,640 to <\$72,960	≥\$72,960
<i>Source FFIEC</i>				

According to 2021 D&B data, there were 4,420 businesses within the assessment area. The GARs of these businesses are as follows:

- 81.6 percent have GARs of \$1.0 million or less,
- 4.7 percent have GARs of more than \$1.0 million, and
- 13.7 percent have unreported GARs.

Service industries represent the largest percent of businesses at 42.1 percent, followed by retail trade (15.3 percent); nonclassifiable (14.1 percent); and construction (6.2 percent). Within the assessment area, 61.9 percent of businesses have four or less employees, and 86.8 percent of businesses operate from a single location. This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

According to MD's Department of Labor, top employers within the assessment area include Hunter Douglas Fabrication, Wal-Mart Corporation and McDonald's,

According to the U.S. Bureau of Labor Statistics, the unemployment rate for Allegany County at year-end 2019, 2020, and 2021 was 5.0 percent, 6.4 percent, and 5.6 percent, respectively. Refer to the Economic and Demographic Data section under the MD Non-MSA assessment area for MD statewide and nationwide unemployment rates.

### **Competition**

The bank's assessment area reflects a low competitive market for financial and credit services. According to the FDIC Summary of Deposits as of June 30, 2021, there were five FDIC-insured institutions operating 18 branch offices within Allegany County. Of these institutions, Somerset ranked 5<sup>th</sup> with a 0.3 percent market share by total deposits and 5<sup>th</sup> with an 11.0 percent market share by total branches.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. Somerset did not open its branches in this assessment area until December 2020 and February 2021; however, based on 2020 Peer Mortgage Data, 129 lenders originated or purchased 1,844 home mortgage loans. The three most prominent mortgage lenders in the assessment area, First Peoples Community Federal, Alcova Mortgage LLC, and Chessie account for 28.4 percent of the market share.

There is a moderate level of competition for small business loans among banks in the assessment area. Based on 2020 Peer Small Business Data, 69 lenders originated or purchased 976 small business loans. The three most prominent lenders in the assessment area, First United Bank & Trust, M&T Bank, and American Express National Bank account for 53.8 percent of the market share.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE CUMBERLAND, MD-WV MSA**

### **LENDING TEST**

The bank's Lending Test performance in the assessment area is consistent with its performance in the MD Non-MSA assessment area, which examiners reviewed using full-scope procedures. This



conclusion takes into account the bank's percentage of lending, deposits, and branches in the assessment area. As noted above, this assessment area represents an expansion for the bank since its previous performance evaluation, and the two branches in the area were recently opened. Accordingly, little weight is given to the bank's performance in this area for this evaluation.

The following tables illustrate demographic and lending data for Geographic Distribution and Borrower Profile, upon which examiners based the Lending Test conclusion for this assessment area.

### **Geographic Distribution**

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

Geographic Distribution of Home Mortgage Loans Cumberland MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Moderate						
2020	9.4	7.2	0	0.0	0	0.0
2021	9.4	--	0	0.0	0	0.0
Middle						
2020	66.4	61.6	2	50.0	518	51.6
2021	66.4	--	2	28.6	349	48.5
Upper						
2020	24.2	31.2	2	50.0	485	48.4
2021	24.2	--	5	71.4	370	51.5
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>1,003</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>7</b>	<b>100.0</b>	<b>719</b>	<b>100.0</b>
Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

*Small Business Loans*

Geographic Distribution of Small Business Loans Cumberland MSA Assessment Area						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Moderate						
2020	12.2	10.3	1	8.3	7	1.5
2021	11.8	--	3	12.5	158	17.2
Middle						
2020	58.5	57.4	7	58.3	332	70.0
2021	58.1	--	10	41.7	463	50.5
Upper						
2020	29.3	32.3	4	33.3	135	28.5
2021	30.0	--	11	45.8	295	32.2
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>474</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>24</b>	<b>100.0</b>	<b>916</b>	<b>100.0</b>
Source 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

**Borrower Profile*****Home Mortgage Loans***

Distribution of Home Mortgage Loans by Borrower Income Level Cumberland MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	19.8	6.8	0	0.0	0	0.0
2021	19.8	--	0	0.0	0	0.0
Moderate						
2020	18.3	17.5	0	0.0	0	0.0
2021	18.3	--	2	28.6	149	20.7
Middle						
2020	19.6	20.4	1	25.0	165	16.5
2021	19.6	--	1	14.3	49	6.8
Upper						
2020	42.2	32.4	1	25.0	400	39.9
2021	42.2	--	2	28.6	330	45.9
Not Available						
2020	0.0	22.9	2	50.0	438	43.7
2021	0.0	--	2	28.6	192	26.6
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>1,003</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>7</b>	<b>100.0</b>	<b>719</b>	<b>100.0</b>
Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

***Small Business Loans***

Distribution of Small Business Loans by Gross Annual Revenue Category Cumberland MSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	80.7	27.1	2	16.7	103	21.7
2021	81.6	--	15	62.5	622	67.9
>\$1,000,000						
2020	5.2	--	0	0.0	0	0.0
2021	4.7	--	0	0.0	0	0.0
Revenue Not Available						
2020	14.1	--	10	83.3	371	78.3
2021	13.8	--	9	37.5	294	32.1
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>474</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>24</b>	<b>100.0</b>	<b>916</b>	<b>100.0</b>
Source 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

**Community Development Loans**

Somerest's community development lending performance in the assessment area is consistent with the bank's performance in the MD Non-MSA assessment area. During the review period, the institution originated two community development loans totaling \$267,000.

**INVESTMENT TEST**

Somerset's Investment Test performance in this assessment area is consistent with the bank's performance in the MD Non-MSA assessment area. During the evaluation period, the bank made five donations totaling \$15,000 that specifically benefit this assessment area.

**SERVICE TEST**

Somerset did not present any qualified board/committee involvement in the Cumberland MSA assessment area.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

Somerset Bank	
<b>Scope of Examination:</b> Full-scope reviews were performed on the following assessment areas within the noted rated areas: State of Pennsylvania PA Statewide Non-Metropolitan MSA Pittsburgh, PA MSA State of Maryland MD Statewide Non-Metropolitan MSA  Limited Scope Review State of Pennsylvania Johnstown, PA MSA State of Maryland Cumberland, MD-WV MSA	
<b>Time Period Reviewed:</b>	06/03/2019 to 07/18/2022
<b>Products Reviewed:</b>  Home Mortgage Loans: 01/01/2019 – 12/31/2021 Small Business Loans: 01/01/2019 – 12/31/2021 Small Farm Loans 01/01/2019 – 12/31/2021	

## SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
PA	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
MD	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.



**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that 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 (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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

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

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

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

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

**CRA 2022**

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## COMMUNITY REINVESTMENT ACT INFORMATION SHEET

### **\*\*DISCLOSURE STATEMENT\*\***

The Community Reinvestment Act (CRA) requires certain lending institutions to make annual public disclosures of their small business, small farm and community development lending activity. The CRA Aggregate and Disclosure Retrieval system provides access to each lending institution's individual Disclosure Statement as well as the Aggregate Tables covering the lending activity of all institutions subject to CRA for each MSA and non-MSA portion of each state.

### ***Content of CRA Disclosure Statements***

The Disclosure Statement may contain up to eight tables as follows:

TABLE 1-1 Small Business Loans by County - Originations  
TABLE 1-2 Small Business Loans by County - Purchases  
TABLE 2-1 Small Farm Loans by County - Originations  
TABLE 2-2 Small Farm Loans by County - Purchases  
TABLE 3 Assessment Area/Non-Assessment Area Activity - Small Business Loans  
TABLE 4 Assessment Area/Non-Assessment Area Activity - Small Farm Loans  
TABLE 5 Community Development/Consortium Third-Party Activity  
TABLE 6 Assessment Area(s) by Tract

In addition, the Disclosure Statement will contain a Notes Table (N-1) and an Error Status Information table (E-1). An institution's disclosure statement will only contain records that are free of validity errors. The Federal Reserve Board provides an error report to institutions whose data contains validity errors. These institutions are expected to return an error-free submission of their data prior to the release of the data to the public. Errors that remain at the time the data are released will be displayed on the Error Status table.

### ***Public Availability***

The Community Reinvestment Act requires that the CRA Disclosure Statement be made available to the public as part of an institution's CRA public file. The entire disclosure statement must be available at the main office and, if an interstate institution, at one branch office in each state within three business days of its receipt from the Federal Reserve Board. In addition, a report must be made available at a branch office within five calendar days of a request being made at that branch.

### ***Notice of Availability***

Lending institutions are required to post a notice in the public lobby of their offices informing the public of the availability of the CRA public file. Suggested text for the poster is provided in the appendix to the regulation.

### ***Question***

If you have any questions about the Disclosure Statements or MSA Aggregate tables, contact the CRA Assistance Line at (202) 872-7584 or send an e-mail to [crahelp@frb.gov](mailto:crahelp@frb.gov).

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## COMMUNITY REINVESTMENT ACT

### N1-EXPLANATION OF NOTES

1. Most counties are entirely within one MSA or non-MSA area; however, there are 33 counties in New England that are split either between MSAs or between MSA and non-MSA areas. These counties are split into as many as four MSA/non-MSA areas. Data for these counties are grouped by county/MSA as well as county.
2. County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.
3. On the Aggregate reports, income groups (i.e., Low Income, Median Family Income 70-80%) are not listed when there are no census tract in the grouping for the listed county.
4. On the Disclosure reports, all loans made are shown, however, some portions of counties may not be shown if no loans were made there. For example, if a portion of a county is inside the institution's assessment area and a portion is outside, the portion inside would not be shown if no loans were made there. Also, if a county is split by MSA boundaries, some MSA portions would not be shown if they contained no loans.
5. All geographies listed on the Disclosure Statements and MSA Aggregate tables represent state, county, and census tract codes that conform to the 2010 census definitions. These geographies are also based on the Office of Management & Budget (OMB) MSA designations for the year the data were collected.
6. A county with a population of 500,000 or less will display county totals by low-, moderate-, middle-, and upper-income geographies.
7. The low-income category consists of census tracts where the median family income of the census tract is less than 50% of the decennial MSA median family income, based on the 2010 census of population and housing. The moderate-income category consists of census tracts where the median family income of the census tract is at least 50% and less than 80% of the decennial MSA median family income. The middle-income category consists of census tracts where the median family income of the census tract is at least 80% and less than 120% of the decennial MSA median family income. The upper-income category consists of census tracts where the median family income of the census tract is at least 120% of the decennial MSA median family income.
8. A county with a population greater than 500,000 will display county totals by median income relative to the area median income in incremental percentages.
9. Only error-free data are included on the Disclosure Statements and MSA Aggregate tables.
10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.



11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

12. Small business loans are defined as those whose original amounts are \$1 million or less AND were reported as either Loans secured by nonfarm or nonresidential real estate or Commercial and Industrial loans in Part I of the Consolidated Reports of Condition and Income (Schedule RC-C, Part II).

13. Small farm loans are defined as those whose original amounts are \$500,000 or less AND were reported as either Loans to finance agricultural production and other loans to farmers or Loans secured by farmland in Part I of the Consolidated Reports of Condition and Income (Schedule RC-C, Part II).

14. An institution delineates one or more assessment areas within which their supervisory agency evaluates the institution's record of helping to meet the credit needs of its community.

15. "Income Not Known" includes census tracts with no reported income.

16. The National Aggregate Report tables were designed to give economists and policy makers an overview of the CRA data nationwide. They are presented for information purposes only and do not necessarily reflect the types of analysis completed during a CRA examination. Some of these tables, possibly with modifications, were released as part of the Press Releases announcing the availability of CRA data.

17. "Tract Not Known" includes loans for which the institution did not provide a census tract. As required, the institution did provide an MSA (if applicable), state, and county information. If these loans are in a county that is included, in its entirety, in one of the institutions assessment area(s), these loans will be identified as being inside the assessment area. If the county is only partially, or not at all, inside an assessment area the loans will be designated as "outside" the assessment area. Likewise, if the county is split into more than one assessment area, these loans will also be counted as outside the assessment area.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOWNDES COUNTY (085), AL</b>										
<b>MSA 33860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	1	70	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	70	0	0	0	0	1	70	0	0
STATE TOTAL	1	70	0	0	0	0	1	70	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOULDER COUNTY (013), CO</b>										
<b>MSA 14500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DISTRICT OF COLUMBIA (001), DC</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	185	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	68	0	0	0	0	1	68	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	1	185	0	0	1	68	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	68	1	185	0	0	1	68	0	0
STATE TOTAL	1	68	1	185	0	0	1	68	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MANATEE COUNTY (081), FL</b>										
<b>MSA 35840</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	404	1	404	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	404	1	404	0	0
<b>VOLUSIA COUNTY (127), FL</b>										
<b>MSA 19660</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	5	0	0	0	0	1	5	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	5	0	0	1	404	2	409	0	0
STATE TOTAL	1	5	0	0	1	404	2	409	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LUMPKIN COUNTY (187), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	332	1	332	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	332	1	332	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	332	1	332	0	0
STATE TOTAL	0	0	0	0	1	332	1	332	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHELBY COUNTY (211), KY</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	42	0	0	0	0	2	42	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	2	42	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	42	0	0	0	0	2	42	0	0
STATE TOTAL	2	42	0	0	0	0	2	42	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGANY COUNTY (001), MD</b>										
<b>MSA 19060</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	9	254	2	260	0	0	11	514	0	0
Upper Income	1	15	0	0	1	400	2	415	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	309	2	260	1	400	14	969	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GARRETT COUNTY (023), MD 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	500	1	225	0	0	9	477	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	500	1	225	0	0	9	477	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	0	0	0	0	0	0	0	0
<b>Totals For County: (023) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	580	1	225	0	0	9	477	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	580	1	225	0	0	9	477	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HOWARD COUNTY (027), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	22	809	3	485	1	400	23	1,446	0	0
TOTAL OUTSIDE AA IN STATE	2	80	1	200	0	0	1	200	0	0
STATE TOTAL	24	889	4	685	1	400	24	1,646	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MULTNOMAH COUNTY (051), OR</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	20	0	0	0	0	1	20	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0
STATE TOTAL	1	20	0	0	0	0	1	20	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGHENY COUNTY (003), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	2	1,041	2	1,041	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	2	206	0	0	2	206	0	0
Median Family Income 50-60%	0	0	0	0	1	370	1	370	0	0
Median Family Income 60-70%	0	0	1	241	0	0	1	241	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	103	0	0	4	1,315	5	1,118	0	0
Median Family Income 90-100%	2	40	1	225	2	615	2	40	0	0
Median Family Income 100-110%	1	9	1	170	0	0	1	170	0	0
Median Family Income 110-120%	4	135	0	0	1	312	3	332	0	0
Median Family Income ≥ 120%	7	470	3	675	12	7,008	10	3,277	0	0
Median Family Income Not Known	2	92	0	0	1	950	2	92	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	899	8	1,517	23	11,611	29	6,887	0	0
<b>BEAVER COUNTY (007), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	152	0	0	1	152	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	700	1	700	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	1	700	2	852	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEDFORD COUNTY (009), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	50	0	0	0	0	2	50	0	0
Middle Income	53	1,664	5	838	2	631	51	1,880	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	1,714	5	838	2	631	53	1,930	0	0
<b>BUTLER COUNTY (019), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	1	250	1	400	1	46	0	0
Upper Income	1	38	0	0	1	452	1	452	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	84	1	250	2	852	2	498	0	0
<b>CAMBRIA COUNTY (021), PA</b>										
<b>MSA 27780</b>										
<b>Inside AA 0001</b>										
Low Income	2	115	0	0	0	0	2	115	0	0
Moderate Income	6	162	0	0	2	775	3	60	0	0
Middle Income	24	900	5	772	0	0	22	1,247	0	0
Upper Income	8	272	4	772	1	500	8	856	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,449	9	1,544	3	1,275	35	2,278	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLEARFIELD COUNTY (033), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
<b>FAYETTE COUNTY (051), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Low Income	3	78	0	0	2	636	2	63	0	0
Moderate Income	43	1,411	8	1,561	3	1,590	49	3,439	0	0
Middle Income	29	840	7	1,106	7	3,826	33	3,144	0	0
Upper Income	2	73	2	308	0	0	4	381	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	77	2,402	17	2,975	12	6,052	88	7,027	0	0
<b>HUNTINGDON COUNTY (061), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	322	0	0	2	322	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	322	0	0	2	322	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>INDIANA COUNTY (063), PA 2/</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	100	1	102	0	0	4	202	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	100	1	102	0	0	4	202	0	0
<b>SCHUYLKILL COUNTY (107), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	279	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	279	0	0	0	0
<b>SOMERSET COUNTY (111), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	16	524	2	289	2	1,090	12	282	0	0
Middle Income	151	5,357	36	5,801	18	6,731	142	8,484	0	0
Upper Income	3	66	0	0	1	260	4	326	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	170	5,947	38	6,090	21	8,081	158	9,092	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (125), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	172	1	166	1	630	0	0	0	0
Middle Income	2	103	0	0	1	500	1	5	0	0
Upper Income	3	111	1	220	1	880	2	881	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	386	2	386	3	2,010	3	886	0	0
<b>WESTMORELAND COUNTY (129), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	21	740	5	928	1	425	20	910	0	0
Middle Income	56	2,204	11	1,950	15	7,773	62	5,153	0	0
Upper Income	12	404	7	1,198	6	2,397	19	2,290	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	89	3,348	23	4,076	22	10,595	101	8,353	0	0
TOTAL INSIDE AA IN STATE	431	14,860	92	15,523	60	26,634	435	28,680	0	0
TOTAL OUTSIDE AA IN STATE	34	1,492	15	2,729	30	15,452	43	9,670	0	0
STATE TOTAL	465	16,352	107	18,252	90	42,086	478	38,350	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HORRY COUNTY (051), SC</b>										
<b>MSA 34820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	106	0	0	2	156	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	106	0	0	2	156	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	1	106	0	0	2	156	0	0
STATE TOTAL	1	50	1	106	0	0	2	156	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOUDON COUNTY (105), TN</b>										
<b>MSA 28940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	130	0	0	1	130	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	1	130	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	130	0	0	1	130	0	0
STATE TOTAL	0	0	1	130	0	0	1	130	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOUDOUN COUNTY (107), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,131	1	256	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,131	1	256	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,131	1	256	0	0
STATE TOTAL	0	0	0	0	2	1,131	1	256	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PRESTON COUNTY (077), WV</b>										
<b>MSA 34060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	28	0	0	0	0	2	28	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	58	0	0	0	0	2	28	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	58	0	0	0	0	2	28	0	0
STATE TOTAL	3	58	0	0	0	0	2	28	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	453	15,669	95	16,008	61	27,034	458	30,126	0	0
TOTAL OUTSIDE AA	47	1,910	19	3,350	34	17,319	59	11,406	0	0
TOTAL INSIDE & OUTSIDE	500	17,579	114	19,358	95	44,353	517	41,532	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## 2022 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGANY COUNTY (001), MD</b>										
<b>MSA 19060</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
<b>GARRETT COUNTY (023), MD 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	102	0	0	0	0	2	102	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	102	0	0	0	0	2	102	0	0
TOTAL INSIDE AA IN STATE	3	111	0	0	0	0	3	111	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	3	111	0	0	0	0	3	111	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 2-1

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Loans by County

Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BELMONT COUNTY (013), OH</b>										
<b>MSA 48540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	195	0	0	1	195	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	195	0	0	1	195	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	195	0	0	1	195	0	0
STATE TOTAL	0	0	1	195	0	0	1	195	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## 2022 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEDFORD COUNTY (009), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	315	0	0	0	0	5	170	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	315	0	0	0	0	5	170	0	0
<b>CLEARFIELD COUNTY (033), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
<b>FAYETTE COUNTY (051), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	75	1	150	0	0	4	225	0	0
Middle Income	3	184	0	0	0	0	3	184	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	259	1	150	0	0	7	409	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SOMERSET COUNTY (111), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	87	0	0	0	0	6	87	0	0
Middle Income	33	698	7	1,037	2	760	38	1,563	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	795	7	1,037	2	760	45	1,660	0	0
<b>WASHINGTON COUNTY (125), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
<b>WESTMORELAND COUNTY (129), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	1	25	1	126	0	0	2	151	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	2	326	0	0	4	391	0	0
TOTAL INSIDE AA IN STATE	55	1,434	10	1,513	2	760	61	2,630	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	2	400	0	0	2	400	0	0
STATE TOTAL	55	1,434	12	1,913	2	760	63	3,030	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	58	1,545	10	1,513	2	760	64	2,741	0	0
TOTAL OUTSIDE AA	0	0	3	595	0	0	3	595	0	0
TOTAL INSIDE & OUTSIDE	58	1,545	13	2,108	2	760	67	3,336	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: SOMERSET TRUST COMPANY**

PAGE: 1 OF 1

**Respondent ID: 0000011112**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - BEDFORD COUNTY (009) - MSA NA	62	3,183	53	1,930	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	52	4,268	35	2,278	0	0
PA - FAYETTE COUNTY (051) - MSA 38300	106	11,429	88	7,027	0	0
PA - SOMERSET COUNTY (111) - MSA NA	229	20,118	158	9,092	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	134	18,019	101	8,353	0	0
MD - ALLEGANY COUNTY (001) - MSA 19060	14	969	14	969	0	0
MD - GARRETT COUNTY (023) - MSA NA 2/	12	725	9	477	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans  
Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112  
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - BEDFORD COUNTY (009) - MSA NA	7	315	5	170	0	0
PA - FAYETTE COUNTY (051) - MSA 38300	7	409	7	409	0	0
PA - SOMERSET COUNTY (111) - MSA NA	49	2,592	45	1,660	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	4	391	4	391	0	0
MD - ALLEGANY COUNTY (001) - MSA 19060	1	9	1	9	0	0
MD - GARRETT COUNTY (023) - MSA NA 2/	2	102	2	102	0	0

**Footnote:**  
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112  
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	21	16,987	0	0
Purchased	0	0	0	0
Total	21	16,987	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: SOMERSET TRUST COMPANY**

PAGE: 1 OF 9

**Respondent ID: 0000011112**

**Agency: FDIC - 3**

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**ASSESSMENT AREA - 0001**

**BEDFORD COUNTY (009), PA**

**MSA: NA**

**Moderate Income**

9605.00

**Middle Income**

9601.00\* 9602.00 9603.00 9604.00 9606.00 9607.00 9608.00 9609.00 9610.01 9610.02 9611.00

**CAMBRIA COUNTY (021), PA**

**MSA: 27780**

**Low Income**

0134.00 0136.00\*

**Moderate Income**

0001.00 0002.00 0005.00 0006.00 0007.00\* 0012.00 0102.00\* 0135.00\*

**Middle Income**

0003.00\* 0101.00 0103.00\* 0105.00 0106.00 0107.00 0110.00 0111.00\* 0114.00\* 0116.00 0117.00\*

0118.00\* 0119.00\* 0120.00\* 0121.00\* 0122.00\* 0124.00\* 0126.00 0127.00\* 0128.00 0129.00\* 0130.00\*

0131.00 0132.00 0137.00

**Upper Income**

0108.01 0112.00 0113.00 0115.00 0123.00\* 0125.00 0133.00

**FAYETTE COUNTY (051), PA**

**MSA: 38300**

**Low Income**

2612.00 2623.00

**Moderate Income**

2601.00 2603.00 2605.00 2606.00 2607.00 2608.00 2614.01 2614.02 2615.00\* 2616.00 2617.00

2618.00 2619.00 2622.00 2624.00 2625.00\* 2626.00 2628.00 2629.00\* 2630.00 2631.00\* 2633.00\*

**Middle Income**

2602.00 2604.01 2604.02 2609.00 2610.00 2611.00 2613.00 2621.00 2627.01 2627.02 2632.00

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

PAGE: 2 OF 9

**Assessment Area(s) by Tract****Respondent ID: 0000011112****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: SOMERSET TRUST COMPANY**

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2620.00

**INDIANA COUNTY (063), PA 2/****MSA: NA****Middle Income**

9615.00\*

**SOMERSET COUNTY (111), PA****MSA: NA****Moderate Income**

0211.00 0215.00

**Middle Income**

0201.01 0203.00 0204.00 0205.00 0206.01 0206.02 0207.00 0208.01 0208.02 0209.00 0210.00

0212.00 0213.00 0214.00 0216.00 0217.00 0218.00 0219.02 0219.03 0219.04

**Upper Income**

0201.02 0202.00

**WESTMORELAND COUNTY (129), PA****MSA: 38300****Low Income**

8001.00\* 8003.00\* 8006.00\* 8007.00\* 8016.00\* 8054.00\*

**Moderate Income**

8002.00\* 8009.00\* 8010.02\* 8014.00\* 8015.00\* 8017.03\* 8022.00 8026.00\* 8028.00\* 8040.00\* 8041.00

8044.00 8047.04 8048.01\* 8051.00 8052.00\* 8058.00 8060.00 8061.00 8067.00 8068.00 8069.00

8070.00 8073.00 8079.01\* 8081.00\* 8082.00 8083.00

**Middle Income**

8004.00\* 8005.00\* 8008.00\* 8010.01\* 8011.00\* 8013.00\* 8017.01\* 8017.02\* 8018.01\* 8018.02\* 8019.01

8023.01\* 8023.03 8024.00\* 8025.00\* 8027.00\* 8030.00 8031.00 8032.00 8033.01 8035.02\* 8036.00

8037.00 8039.01 8039.02 8042.00 8043.00 8045.01 8045.03 8045.04 8046.00\* 8047.01 8047.03

8047.06\* 8048.03 8049.01\* 8049.02\* 8050.00\* 8055.00\* 8056.00\* 8059.04 8062.00 8063.00 8064.00\*

8065.00 8066.00 8071.00 8072.01\* 8072.02 8074.01 8074.04 8075.00\* 8076.00 8077.00 8078.00

8079.02\* 8084.01 8084.02 8085.00 8086.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: SOMERSET TRUST COMPANY**

PAGE: 3 OF 9

**Respondent ID: 0000011112**

**Agency: FDIC - 3**

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**Upper Income**

8012.00\* 8019.02 8020.01\* 8020.03\* 8020.04\* 8021.01\* 8021.02 8021.03 8023.04 8029.00 8033.02  
8034.00\* 8035.01 8038.00 8048.04 8059.01 8059.03\* 8074.03

**Income Not Known**

8047.05\*

**ASSESSMENT AREA - 0002**

**ALLEGANY COUNTY (001), MD**

**MSA: 19060**

**Moderate Income**

0005.00\* 0007.00\* 0008.00\* 0010.00

**Middle Income**

0001.00\* 0002.00\* 0006.00\* 0013.00\* 0014.02\* 0015.02 0015.03 0016.00\* 0017.00 0018.00\* 0019.00\*  
0020.00\* 0021.00 0022.00\* 0023.00

**Upper Income**

0011.00 0012.00\* 0014.01

**GARRETT COUNTY (023), MD 2/**

**MSA: NA**

**Middle Income**

0001.00 0002.00 0003.00

**ASSESSMENT AREA - 0003**

**FAIRFAX COUNTY (059), VA**

**MSA: 47894**

**Median Family Income 30-40%**

4215.00\* 4514.00\* 4516.01\* 4523.01\* 4619.02\*

**Median Family Income 40-50%**

4154.01\* 4523.02\* 4525.02\* 4528.01\*

**Median Family Income 50-60%**

4216.00\* 4217.01\* 4219.00\* 4812.02\* 4823.02\* 4901.04\*

**Median Family Income 60-70%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

PAGE: 4 OF 9

**Assessment Area(s) by Tract****Respondent ID: 0000011112****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: SOMERSET TRUST COMPANY**

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4162.00*	4206.00*	4214.00*	4218.00*	4506.02*	4507.02*	4515.01*	4516.02*	4519.00*	4527.00*	4528.02*
<b>Median Family Income 70-80%</b>										
4153.00*	4205.03*	4221.01*	4222.02*	4322.01*	4402.02*	4502.00*	4616.06*	4714.02*	4809.02*	4810.00*
4821.00*	4822.01*	4825.07*	4912.02*	4913.03*	4916.01*	4918.01*				
<b>Median Family Income 80-90%</b>										
4160.00*	4210.02*	4217.02*	4224.01*	4306.00*	4310.01*	4310.02*	4316.02*	4508.00*	4515.02*	4521.01*
4619.01*	4713.01*	4713.03*	4802.03*	4809.01*	4809.03*	4811.01*	4811.03*	4825.06*	4901.05*	4905.01*
4913.01*	4914.01*	4914.02*	4917.03*	4917.06*						
<b>Median Family Income 90-100%</b>										
4202.02*	4210.01*	4211.01*	4221.02*	4223.01*	4307.00*	4318.01*	4327.02*	4405.03*	4406.00*	4503.00*
4505.00*	4518.00*	4522.00*	4524.00*	4526.00*	4618.02*	4802.04*	4802.05*	4811.04*	4911.03*	4912.01*
4924.00*										
<b>Median Family Income 100-110%</b>										
4201.00*	4204.00*	4213.00*	4220.00*	4223.02*	4301.02*	4308.01*	4309.01*	4309.02*	4316.01*	4501.00*
4521.02*	4618.01*	4711.00*	4712.01*	4712.03*	4712.04*	4808.01*	4911.02*	4915.01*	4918.03*	
<b>Median Family Income 110-120%</b>										
4152.00*	4205.02*	4211.03*	4302.01*	4305.00*	4308.02*	4328.00*	4509.00*	4510.00*	4525.01*	4607.01*
4612.02*	4616.03*	4616.04*	4617.00*	4714.01*	4805.05*	4808.02*	4811.02*	4814.00*	4820.02*	4822.04*
4901.01*	4913.02*	4916.02*	4917.01*	4917.04*	4918.02*	4923.00*				
<b>Median Family Income &gt;= 120%</b>										
4151.00*	4154.02*	4155.00*	4156.00*	4157.00*	4158.00*	4159.00*	4161.00*	4163.00*	4202.01*	4202.03*
4203.00*	4205.01*	4207.00*	4208.00*	4211.02*	4212.00*	4222.01*	4224.02*	4224.03*	4301.01*	4302.02*
4302.03*	4304.00*	4313.00*	4314.00*	4315.00*	4318.02*	4319.00*	4320.00*	4321.00*	4322.02*	4323.00*
4324.01*	4324.02*	4325.00*	4326.00*	4327.01*	4401.00*	4402.01*	4403.00*	4405.01*	4405.05*	4407.01*
4407.02*	4408.00*	4504.00*	4506.01*	4507.01*	4511.00*	4512.00*	4513.00*	4520.00*	4601.00*	4602.00*
4603.00*	4604.00*	4605.01*	4605.03*	4605.04*	4606.00*	4607.02*	4608.00*	4609.00*	4610.00*	4611.00*
4612.01*	4615.00*	4616.05*	4701.00*	4703.00*	4704.00*	4705.00*	4706.00*	4707.00*	4708.00*	4709.00*
4710.00*	4713.04*	4801.00*	4802.01*	4803.01*	4803.02*	4804.01*	4804.02*	4805.01*	4805.02*	4805.03*
4805.04*	4811.05*	4811.06*	4812.01*	4815.00*	4816.00*	4817.01*	4817.02*	4819.00*	4820.01*	4822.03*
4822.05*	4822.06*	4823.01*	4823.03*	4824.00*	4825.02*	4825.03*	4825.04*	4825.05*	4826.01*	4826.03*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: SOMERSET TRUST COMPANY**

PAGE: 5 OF 9

**Respondent ID: 0000011112**

**Agency: FDIC - 3**

4826.04\* 4905.02\* 4910.00\* 4911.01\* 4914.03\* 4914.04\* 4914.05\* 4915.02\* 4917.05\* 4917.07\* 4920.00\*

4921.00\* 4922.01\* 4922.02\* 4922.03\* 4925.00\*

**Median Family Income Not Known**

4405.04\* 9801.00\* 9802.00\* 9803.00\*

**OUTSIDE ASSESSMENT AREA**

**LOWNDES COUNTY (085), AL**

**MSA: 33860**

**Moderate Income**

7812.00

**BOULDER COUNTY (013), CO**

**MSA: 14500**

**Middle Income**

0608.01

**DISTRICT OF COLUMBIA (001), DC**

**MSA: 47894**

**Median Family Income 30-40%**

0088.03

**Median Family Income 80-90%**

0024.00

**MANATEE COUNTY (081), FL**

**MSA: 35840**

**Middle Income**

0020.20

**VOLUSIA COUNTY (127), FL**

**MSA: 19660**

**Median Family Income 60-70%**

0825.11

**LUMPKIN COUNTY (187), GA**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: SOMERSET TRUST COMPANY**

**Respondent ID: 0000011112**

**Agency: FDIC - 3**

---

**MSA: NA**

**Upper Income**

9601.04

**SHELBY COUNTY (211), KY**

**MSA: 31140**

**Upper Income**

0405.04

**GARRETT COUNTY (023), MD 2/**

**MSA: NA**

**Middle Income**

0006.01

**HOWARD COUNTY (027), MD**

**MSA: 12580**

**Upper Income**

6068.07

**BELMONT COUNTY (013), OH**

**MSA: 48540**

**Moderate Income**

0114.00

**MULTNOMAH COUNTY (051), OR**

**MSA: 38900**

**Median Family Income 110-120%**

0038.01

**ALLEGHENY COUNTY (003), PA**

**MSA: 38300**

**Median Family Income 20-30%**

5521.00

**Median Family Income 40-50%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: SOMERSET TRUST COMPANY**

PAGE: 7 OF 9

**Respondent ID: 0000011112**

**Agency: FDIC - 3**

5624.00 5625.00

**Median Family Income 50-60%**

5041.00

**Median Family Income 60-70%**

1011.00

**Median Family Income 80-90%**

2904.00 4301.00 5030.02 5630.00 5639.00 5644.00

**Median Family Income 90-100%**

4282.00 4961.02

**Median Family Income 100-110%**

4721.00 4803.00

**Median Family Income 110-120%**

4592.01 4801.02 4890.01

**Median Family Income >= 120%**

0201.00 0708.00 4080.01 4090.02 4141.02 4211.00 4220.00 4292.02 4580.02 4736.02 4742.02

4752.00 4754.01 5640.00

**Median Family Income Not Known**

0203.00 5522.00 9806.00

**BEAVER COUNTY (007), PA**

**MSA: 38300**

**Low Income**

6012.00

**Upper Income**

6007.02

**BUTLER COUNTY (019), PA**

**MSA: 38300**

**Middle Income**

9103.02 9119.00

**Upper Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: SOMERSET TRUST COMPANY**

PAGE: 8 OF 9

**Respondent ID: 0000011112**

**Agency: FDIC - 3**

9121.01 9124.06

**CLEARFIELD COUNTY (033), PA**

**MSA: NA**

**Moderate Income**

3319.00

**Middle Income**

3315.00

**HUNTINGDON COUNTY (061), PA**

**MSA: NA**

**Middle Income**

9513.00

**INDIANA COUNTY (063), PA 2/**

**MSA: NA**

**Middle Income**

9605.00 9622.00

**SCHUYLKILL COUNTY (107), PA**

**MSA: NA**

**Upper Income**

0030.00

**WASHINGTON COUNTY (125), PA**

**MSA: 38300**

**Moderate Income**

7727.00 7752.00 7753.00

**Middle Income**

7227.00 7511.00 7959.00

**Upper Income**

7462.00 7463.02 7747.00

**HORRY COUNTY (051), SC**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: SOMERSET TRUST COMPANY**

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**MSA: 34820**

**Middle Income**

0602.03 0602.10

**LOUDON COUNTY (105), TN**

**MSA: 28940**

**Middle Income**

0606.00

**LOUDOUN COUNTY (107), VA**

**MSA: 47894**

**Upper Income**

6118.09 6118.13

**PRESTON COUNTY (077), WV**

**MSA: 34060**

**Moderate Income**

9638.01

**Middle Income**

9638.02

**Respondent ID: 0000011112**

**Agency: FDIC - 3**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	229	229	0	0.00%
Small Farm Loans	33	33	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	11	11	0	0.00%
Total	275	275	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

**CRA 2023**

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## COMMUNITY REINVESTMENT ACT INFORMATION SHEET

### **\*\*DISCLOSURE STATEMENT\*\***

The Community Reinvestment Act (CRA) requires certain lending institutions to make annual public disclosures of their small business, small farm and community development lending activity. The CRA Aggregate and Disclosure Retrieval system provides access to each lending institution's individual Disclosure Statement as well as the Aggregate Tables covering the lending activity of all institutions subject to CRA for each MSA and non-MSA portion of each state.

#### ***Content of CRA Disclosure Statements***

The Disclosure Statement may contain up to eight tables as follows:

TABLE 1-1 Small Business Loans by County - Originations  
TABLE 1-2 Small Business Loans by County - Purchases  
TABLE 2-1 Small Farm Loans by County - Originations  
TABLE 2-2 Small Farm Loans by County - Purchases  
TABLE 3 Assessment Area/Non-Assessment Area Activity - Small Business Loans  
TABLE 4 Assessment Area/Non-Assessment Area Activity - Small Farm Loans  
TABLE 5 Community Development/Consortium Third-Party Activity  
TABLE 6 Assessment Area(s) by Tract

In addition, the Disclosure Statement will contain a Notes Table (N-1) and an Error Status Information table (E-1). An institution's disclosure statement will only contain records that are free of validity errors. The Federal Reserve Board provides an error report to institutions whose data contains validity errors. These institutions are expected to return an error-free submission of their data prior to the release of the data to the public. Errors that remain at the time the data are released will be displayed on the Error Status table.

#### ***Public Availability***

The Community Reinvestment Act requires that the CRA Disclosure Statement be made available to the public as part of an institution's CRA public file. The entire disclosure statement must be available at the main office and, if an interstate institution, at one branch office in each state within three business days of its receipt from the Federal Reserve Board. In addition, a report must be made available at a branch office within five calendar days of a request being made at that branch.

#### ***Notice of Availability***

Lending institutions are required to post a notice in the public lobby of their offices informing the public of the availability of the CRA public file. Suggested text for the poster is provided in the appendix to the regulation.

#### ***Question***

If you have any questions about the Disclosure Statements or MSA Aggregate tables, contact the CRA Assistance Line at (202) 872-7584 or send an e-mail to [crahelp@frb.gov](mailto:crahelp@frb.gov).



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## COMMUNITY REINVESTMENT ACT

### N1-EXPLANATION OF NOTES

1. Most counties are entirely within one MSA or non-MSA area; however, there are 33 counties in New England that are split either between MSAs or between MSA and non-MSA areas. These counties are split into as many as four MSA/non-MSA areas. Data for these counties are grouped by county/MSA as well as county.
2. County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.
3. On the Aggregate reports, income groups (i.e., Low Income, Median Family Income 70-80%) are not listed when there are no census tract in the grouping for the listed county.
4. On the Disclosure reports, all loans made are shown, however, some portions of counties may not be shown if no loans were made there. For example, if a portion of a county is inside the institution's assessment area and a portion is outside, the portion inside would not be shown if no loans were made there. Also, if a county is split by MSA boundaries, some MSA portions would not be shown if they contained no loans.
5. All geographies listed on the Disclosure Statements and MSA Aggregate tables represent state, county, and census tract codes that conform to the 2010 census definitions. These geographies are also based on the Office of Management & Budget (OMB) MSA designations for the year the data were collected.
6. A county with a population of 500,000 or less will display county totals by low-, moderate-, middle-, and upper-income geographies.
7. The low-income category consists of census tracts where the median family income of the census tract is less than 50% of the decennial MSA median family income, based on the 2010 census of population and housing. The moderate-income category consists of census tracts where the median family income of the census tract is at least 50% and less than 80% of the decennial MSA median family income. The middle-income category consists of census tracts where the median family income of the census tract is at least 80% and less than 120% of the decennial MSA median family income. The upper-income category consists of census tracts where the median family income of the census tract is at least 120% of the decennial MSA median family income.
8. A county with a population greater than 500,000 will display county totals by median income relative to the area median income in incremental percentages.
9. Only error-free data are included on the Disclosure Statements and MSA Aggregate tables.
10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

12. Small business loans are defined as those whose original amounts are \$1 million or less AND were reported as either Loans secured by nonfarm or nonresidential real estate or Commercial and Industrial loans in Part I of the Consolidated Reports of Condition and Income (Schedule RC-C, Part II).

13. Small farm loans are defined as those whose original amounts are \$500,000 or less AND were reported as either Loans to finance agricultural production and other loans to farmers or Loans secured by farmland in Part I of the Consolidated Reports of Condition and Income (Schedule RC-C, Part II).

14. An institution delineates one or more assessment areas within which their supervisory agency evaluates the institution's record of helping to meet the credit needs of its community.

15. "Income Not Known" includes census tracts with no reported income.

16. The National Aggregate Report tables were designed to give economists and policy makers an overview of the CRA data nationwide. They are presented for information purposes only and do not necessarily reflect the types of analysis completed during a CRA examination. Some of these tables, possibly with modifications, were released as part of the Press Releases announcing the availability of CRA data.

17. "Tract Not Known" includes loans for which the institution did not provide a census tract. As required, the institution did provide an MSA (if applicable), state, and county information. If these loans are in a county that is included, in its entirety, in one of the institutions assessment area(s), these loans will be identified as being inside the assessment area. If the county is only partially, or not at all, inside an assessment area the loans will be designated as "outside" the assessment area. Likewise, if the county is split into more than one assessment area, these loans will also be counted as outside the assessment area.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	1	105	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	1	105	0	0
LOWNDES COUNTY (085), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	87	0	0	0	0	2	87	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	87	0	0	0	0	2	87	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	87	1	105	0	0	3	192	0	0
STATE TOTAL	2	87	1	105	0	0	3	192	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	395	1	395	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	395	1	395	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	395	1	395	0	0
STATE TOTAL	0	0	0	0	1	395	1	395	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	950	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	10	0	0	0	0	1	10	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	1	950	1	10	0	0
STATE TOTAL	1	10	0	0	1	950	1	10	0	0

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGANY COUNTY (001), MD										
MSA 19060										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	439	2	426	1	335	14	1,200	0	0
Upper Income	2	20	0	0	0	0	2	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	459	2	426	1	335	16	1,220	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GARRETT COUNTY (023), MD 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	314	1	144	0	0	5	186	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	314	1	144	0	0	5	186	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	140	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	0	0	0	0
Totals For County: (023) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	314	2	284	0	0	5	186	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	314	2	284	0	0	5	186	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	544	1	544	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	544	1	544	0	0
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	100	0	0	1	425	2	475	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	1	425	2	475	0	0
TOTAL INSIDE AA IN STATE	20	773	3	570	1	335	21	1,406	0	0
TOTAL OUTSIDE AA IN STATE	2	100	1	140	2	969	3	1,019	0	0
STATE TOTAL	22	873	4	710	3	1,304	24	2,425	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	33	1	117	1	500	3	650	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	1	117	1	500	3	650	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	33	1	117	1	500	3	650	0	0
STATE TOTAL	1	33	1	117	1	500	3	650	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	75	0	0	1	500	2	575	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	25	2	421	1	440	4	886	0	0
Median Family Income 60-70%	3	99	0	0	1	850	1	52	0	0
Median Family Income 70-80%	0	0	1	138	1	300	2	438	0	0
Median Family Income 80-90%	0	0	2	314	1	450	2	658	0	0
Median Family Income 90-100%	3	145	0	0	1	300	4	445	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	61	1	224	3	2,472	7	2,757	0	0
Median Family Income ≥ 120%	6	409	4	565	6	3,381	7	1,822	0	0
Median Family Income Not Known	1	95	1	205	0	0	2	300	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	909	11	1,867	15	8,693	31	7,933	0	0
BEAVER COUNTY (007), PA										
MSA 38300										
Outside Assessment Area										
Low Income	1	95	0	0	0	0	1	95	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	325	1	325	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	1	200	1	325	3	620	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (009), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	31	1,136	6	768	0	0	28	1,365	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,136	6	768	0	0	28	1,365	0	0
BLAIR COUNTY (013), PA										
MSA 11020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	1	192	0	0	1	192	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	1	192	0	0	2	210	0	0
CAMBRIA COUNTY (021), PA										
MSA 27780										
Inside AA 0001										
Low Income	3	178	1	112	0	0	1	60	0	0
Moderate Income	6	203	2	385	1	500	4	105	0	0
Middle Income	16	626	4	704	1	535	15	1,154	0	0
Upper Income	7	189	1	107	2	600	9	596	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,196	8	1,308	4	1,635	29	1,915	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	134	0	0	1	134	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	0	0	1	134	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAUPHIN COUNTY (043), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	225	0	0	1	225	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	0	0	1	225	0	0
FAYETTE COUNTY (051), PA										
MSA 38300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	48	1,721	9	1,419	3	989	50	2,927	0	0
Middle Income	32	1,216	12	1,960	11	4,470	37	3,732	0	0
Upper Income	2	79	0	0	1	350	2	79	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	82	3,016	21	3,379	15	5,809	89	6,738	0	0
HUNTINGDON COUNTY (061), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	1	67	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	1	67	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
INDIANA COUNTY (063), PA 2/										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	107	3	699	0	0	3	257	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	107	3	699	0	0	3	257	0	0
SOMERSET COUNTY (111), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	380	3	441	0	0	9	451	0	0
Middle Income	133	4,870	28	4,774	14	5,982	140	9,318	0	0
Upper Income	3	54	2	308	0	0	4	327	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	146	5,304	33	5,523	14	5,982	153	10,096	0	0
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	252	2	282	3	1,663	5	656	0	0
Middle Income	0	0	3	349	0	0	3	349	0	0
Upper Income	3	117	0	0	3	1,596	4	1,163	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	369	5	631	6	3,259	12	2,168	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Inside AA 0001										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	14	609	5	790	3	1,025	12	1,273	0	0
Middle Income	62	3,085	18	3,206	13	6,114	59	5,483	0	0
Upper Income	8	460	6	1,054	5	1,603	10	1,957	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	85	4,254	29	5,050	21	8,742	81	8,713	0	0
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
TOTAL INSIDE AA IN STATE	376	14,906	97	16,028	54	22,168	380	28,827	0	0
TOTAL OUTSIDE AA IN STATE	32	1,589	23	3,948	22	12,277	56	11,638	0	0
STATE TOTAL	408	16,495	120	19,976	76	34,445	436	40,465	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	29	0	0	0	0	1	29	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	2	295	1	1,000	3	1,195	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	295	1	1,000	3	1,195	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FALLS CHURCH CITY (610), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	132	2	1,341	2	473	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	132	2	1,341	2	473	0	0
TOTAL INSIDE AA IN STATE	1	29	0	0	0	0	1	29	0	0
TOTAL OUTSIDE AA IN STATE	1	50	3	427	3	2,341	5	1,668	0	0
STATE TOTAL	2	79	3	427	3	2,341	6	1,697	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRESTON COUNTY (077), WV										
MSA 34060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	62	0	0	0	0	2	62	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	0	0	0	0	2	62	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	62	0	0	0	0	2	62	0	0
STATE TOTAL	2	62	0	0	0	0	2	62	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	397	15,708	100	16,598	55	22,503	402	30,262	0	0
TOTAL OUTSIDE AA	41	1,931	30	4,987	30	17,432	74	15,634	0	0
TOTAL INSIDE & OUTSIDE	438	17,639	130	21,585	85	39,935	476	45,896	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGANY COUNTY (001), MD										
MSA 19060										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
GARRETT COUNTY (023), MD 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	63	0	0	0	0	2	63	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	63	0	0	0	0	2	63	0	0
TOTAL INSIDE AA IN STATE	3	83	0	0	0	0	3	83	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	3	83	0	0	0	0	3	83	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (009), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	107	1	200	1	295	5	562	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	107	1	200	1	295	5	562	0	0
CLEARFIELD COUNTY (033), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
FAYETTE COUNTY (051), PA										
MSA 38300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	35	1	112	0	0	3	147	0	0
Middle Income	3	128	0	0	0	0	3	128	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	163	1	112	0	0	6	275	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (059), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
SOMERSET COUNTY (111), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	175	0	0	0	0	5	175	0	0
Middle Income	31	908	6	1,048	1	270	34	1,701	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,083	6	1,048	1	270	39	1,876	0	0
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	378	0	0	1	228	0	0
Middle Income	3	182	0	0	1	420	3	532	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	182	2	378	1	420	4	760	0	0
TOTAL INSIDE AA IN STATE	48	1,535	10	1,738	3	985	54	3,473	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	2	450	0	0	1	250	0	0
STATE TOTAL	48	1,535	12	2,188	3	985	55	3,723	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	51	1,618	10	1,738	3	985	57	3,556	0	0
TOTAL OUTSIDE AA	0	0	2	450	0	0	1	250	0	0
TOTAL INSIDE & OUTSIDE	51	1,618	12	2,188	3	985	58	3,806	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



2023 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: SOMERSET TRUST COMPANY

PAGE: 1 OF 1

Respondent ID: 0000011112

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - BEDFORD COUNTY (009) - MSA NA	37	1,904	28	1,365	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	44	4,139	29	1,915	0	0
PA - FAYETTE COUNTY (051) - MSA 38300	118	12,204	89	6,738	0	0
PA - SOMERSET COUNTY (111) - MSA NA	193	16,809	153	10,096	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	135	18,046	81	8,713	0	0
MD - ALLEGANY COUNTY (001) - MSA 19060	16	1,220	16	1,220	0	0
MD - GARRETT COUNTY (023) - MSA NA 2/	8	458	5	186	0	0
VA - FAIRFAX COUNTY (059) - MSA 47894	1	29	1	29	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans  
Institution: SOMERSET TRUST COMPANY

PAGE: 1 OF 1

Respondent ID: 0000011112

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - BEDFORD COUNTY (009) - MSA NA	6	602	5	562	0	0
PA - FAYETTE COUNTY (051) - MSA 38300	6	275	6	275	0	0
PA - SOMERSET COUNTY (111) - MSA NA	43	2,401	39	1,876	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	6	980	4	760	0	0
MD - ALLEGANY COUNTY (001) - MSA 19060	1	20	1	20	0	0
MD - GARRETT COUNTY (023) - MSA NA 2/	2	63	2	63	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	28	26,699	0	0
Purchased	0	0	0	0
Total	28	26,699	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SOMERSET TRUST COMPANY

PAGE: 1 OF 9

Respondent ID: 0000011112

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BEDFORD COUNTY (009), PA

MSA: NA

Moderate Income

9605.00\*

Middle Income

9601.00\* 9602.00 9603.00 9604.00\* 9606.00 9607.00 9608.00 9609.00 9610.01\* 9610.02 9611.00

CAMBRIA COUNTY (021), PA

MSA: 27780

Low Income

0134.00 0136.00\*

Moderate Income

0001.00 0002.00 0005.00\* 0006.00\* 0007.00 0012.00 0102.00\* 0135.00

Middle Income

0003.00 0101.00\* 0103.00\* 0105.00 0106.00 0107.00 0110.00 0111.00 0114.00\* 0116.00 0117.00\*

0118.00\* 0119.00\* 0120.00 0121.00\* 0122.00\* 0124.00\* 0126.00 0127.00 0128.00 0129.00\* 0130.00\*

0131.00\* 0132.00 0137.00

Upper Income

0108.01 0112.00 0113.00 0115.00\* 0123.00\* 0125.00 0133.00

FAYETTE COUNTY (051), PA

MSA: 38300

Low Income

2612.00\* 2623.00\*

Moderate Income

2601.00 2603.00 2605.00 2606.00 2607.00\* 2608.00 2614.01\* 2614.02\* 2615.00 2616.00 2617.00

2618.00 2619.00 2622.00 2624.00 2625.00\* 2626.00 2628.00 2629.00 2630.00 2631.00\* 2633.00

Middle Income

2602.00 2604.01 2604.02 2609.00 2610.00 2611.00 2613.00 2621.00 2627.01 2627.02 2632.00\*

Upper Income

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 9

Assessment Area(s) by Tract

Respondent ID: 0000011112

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOMERSET TRUST COMPANY

2620.00

INDIANA COUNTY (063), PA 2/

MSA: NA

Middle Income

9615.00\*

SOMERSET COUNTY (111), PA

MSA: NA

Moderate Income

0211.00 0215.00

Middle Income

0201.01 0203.00 0204.00 0205.00 0206.01 0206.02 0207.00 0208.01 0208.02 0209.00 0210.00

0212.00 0213.00 0214.00 0216.00 0217.00 0218.00 0219.02 0219.03 0219.04

Upper Income

0201.02 0202.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Low Income

8001.00\* 8003.00\* 8006.00\* 8007.00\* 8016.00\* 8054.00

Moderate Income

8002.00\* 8009.00\* 8010.02\* 8014.00\* 8015.00\* 8017.03\* 8022.00\* 8026.00\* 8028.00\* 8040.00 8041.00

8044.00 8047.04 8048.01\* 8051.00\* 8052.00\* 8058.00 8060.00\* 8061.00 8067.00 8068.00 8069.00

8070.00 8073.00 8079.01\* 8081.00\* 8082.00\* 8083.00

Middle Income

8004.00\* 8005.00 8008.00\* 8010.01\* 8011.00\* 8013.00\* 8017.01\* 8017.02 8018.01\* 8018.02\* 8019.01

8023.01\* 8023.03\* 8024.00 8025.00\* 8027.00 8030.00 8031.00 8032.00 8033.01 8035.02 8036.00

8037.00 8039.01\* 8039.02 8042.00 8043.00 8045.01 8045.03\* 8045.04 8046.00\* 8047.01 8047.03\*

8047.06\* 8048.03\* 8049.01\* 8049.02 8050.00 8055.00\* 8056.00\* 8059.04 8062.00 8063.00\* 8064.00

8065.00 8066.00 8071.00\* 8072.01 8072.02 8074.01 8074.04 8075.00\* 8076.00 8077.00 8078.00

8079.02 8084.01 8084.02 8085.00 8086.00

Footnote:

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2023 Institution Disclosure Statement - Table 6

PAGE: 3 OF 9

Assessment Area(s) by Tract

Respondent ID: 0000011112

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOMERSET TRUST COMPANY

---

Upper Income

8012.00\* 8019.02 8020.01\* 8020.03 8020.04\* 8021.01 8021.02\* 8021.03\* 8023.04\* 8029.00 8033.02  
8034.00 8035.01 8038.00 8048.04 8059.01 8059.03\* 8074.03

Income Not Known

8047.05\*

ASSESSMENT AREA - 0002

ALLEGANY COUNTY (001), MD

MSA: 19060

Moderate Income

0005.00\* 0007.00\* 0008.00\* 0010.00\*

Middle Income

0001.00\* 0002.00 0006.00\* 0013.00\* 0014.02\* 0015.02 0015.03\* 0016.00 0017.00 0018.00 0019.00  
0020.00 0021.00\* 0022.00\* 0023.00\*

Upper Income

0011.00\* 0012.00\* 0014.01

GARRETT COUNTY (023), MD 2/

MSA: NA

Middle Income

0001.00 0002.00 0003.00

ASSESSMENT AREA - 0003

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 30-40%

4215.00\* 4514.00\* 4516.01\* 4523.01\* 4619.02\*

Median Family Income 40-50%

4154.01\* 4523.02\* 4525.02\* 4528.01\*

Median Family Income 50-60%

4216.00\* 4217.01\* 4219.00\* 4812.02\* 4823.02\* 4901.04\*

Median Family Income 60-70%

Footnote:

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2023 Institution Disclosure Statement - Table 6

PAGE: 4 OF 9

Assessment Area(s) by Tract

Respondent ID: 0000011112

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOMERSET TRUST COMPANY

4162.00*	4206.00*	4214.00*	4218.00*	4506.02*	4507.02*	4515.01*	4516.02*	4519.00*	4527.00*	4528.02*
Median Family Income 70-80%										
4153.00*	4205.03*	4221.01*	4222.02*	4322.01*	4402.02*	4502.00*	4616.06*	4714.02*	4809.02*	4810.00*
4821.00*	4822.01*	4825.07*	4912.02*	4913.03*	4916.01*	4918.01*				
Median Family Income 80-90%										
4160.00*	4210.02*	4217.02*	4224.01*	4306.00*	4310.01*	4310.02*	4316.02*	4508.00*	4515.02*	4521.01*
4619.01*	4713.01*	4713.03*	4802.03*	4809.01*	4809.03*	4811.01*	4811.03*	4825.06*	4901.05*	4905.01*
4913.01*	4914.01*	4914.02*	4917.03*	4917.06*						
Median Family Income 90-100%										
4202.02*	4210.01*	4211.01*	4221.02*	4223.01*	4307.00*	4318.01*	4327.02*	4405.03*	4406.00*	4503.00*
4505.00*	4518.00*	4522.00*	4524.00*	4526.00*	4618.02*	4802.04*	4802.05*	4811.04*	4911.03*	4912.01*
4924.00*										
Median Family Income 100-110%										
4201.00*	4204.00*	4213.00*	4220.00*	4223.02*	4301.02*	4308.01*	4309.01*	4309.02*	4316.01*	4501.00*
4521.02*	4618.01*	4711.00*	4712.01*	4712.03*	4712.04*	4808.01*	4911.02*	4915.01*	4918.03*	
Median Family Income 110-120%										
4152.00*	4205.02*	4211.03*	4302.01*	4305.00*	4308.02*	4328.00*	4509.00*	4510.00*	4525.01*	4607.01*
4612.02*	4616.03*	4616.04*	4617.00*	4714.01*	4805.05*	4808.02*	4811.02*	4814.00*	4820.02*	4822.04*
4901.01*	4913.02*	4916.02*	4917.01*	4917.04*	4918.02*	4923.00*				
Median Family Income >= 120%										
4151.00*	4154.02*	4155.00*	4156.00*	4157.00*	4158.00*	4159.00*	4161.00*	4163.00*	4202.01*	4202.03*
4203.00*	4205.01*	4207.00*	4208.00*	4211.02*	4212.00*	4222.01*	4224.02*	4224.03*	4301.01*	4302.02*
4302.03*	4304.00*	4313.00*	4314.00*	4315.00*	4318.02*	4319.00*	4320.00*	4321.00*	4322.02*	4323.00*
4324.01*	4324.02*	4325.00*	4326.00*	4327.01*	4401.00*	4402.01*	4403.00*	4405.01*	4405.05*	4407.01*
4407.02*	4408.00*	4504.00*	4506.01*	4507.01*	4511.00*	4512.00*	4513.00*	4520.00*	4601.00*	4602.00*
4603.00*	4604.00*	4605.01*	4605.03*	4605.04*	4606.00*	4607.02*	4608.00*	4609.00*	4610.00*	4611.00*
4612.01*	4615.00*	4616.05*	4701.00*	4703.00*	4704.00*	4705.00*	4706.00*	4707.00*	4708.00*	4709.00*
4710.00*	4713.04*	4801.00*	4802.01*	4803.01*	4803.02*	4804.01*	4804.02*	4805.01*	4805.02*	4805.03*
4805.04*	4811.05*	4811.06*	4812.01*	4815.00*	4816.00*	4817.01*	4817.02*	4819.00*	4820.01*	4822.03*
4822.05*	4822.06*	4823.01	4823.03*	4824.00*	4825.02*	4825.03*	4825.04*	4825.05*	4826.01*	4826.03*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

4826.04\* 4905.02\* 4910.00\* 4911.01\* 4914.03\* 4914.04\* 4914.05\* 4915.02\* 4917.05\* 4917.07\* 4920.00\*

4921.00\* 4922.01\* 4922.02\* 4922.03\* 4925.00\*

Median Family Income Not Known

4405.04\* 9801.00\* 9802.00\* 9803.00\*

OUTSIDE ASSESSMENT AREA

BALDWIN COUNTY (003), AL

MSA: 19300

Moderate Income

0116.03

LOWNDES COUNTY (085), AL

MSA: 33860

Moderate Income

7812.00

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 80-90%

0024.00

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income >= 120%

0276.04

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 60-70%

0825.11

GARRETT COUNTY (023), MD 2/

MSA: NA

Middle Income

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

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0006.01  
HOWARD COUNTY (027), MD  
MSA: 12580  
Middle Income

6069.07  
MONTGOMERY COUNTY (031), MD  
MSA: 23224  
Median Family Income >= 120%

7012.02 7012.05 7042.00  
HAMILTON COUNTY (061), OH  
MSA: 17140  
Median Family Income 90-100%

0258.00  
MULTNOMAH COUNTY (051), OR  
MSA: 38900  
Median Family Income 110-120%

0038.01  
ALLEGHENY COUNTY (003), PA  
MSA: 38300  
Median Family Income 30-40%

2509.00  
Median Family Income 50-60%

1702.00 4035.00 5041.00  
Median Family Income 60-70%

2620.00 4020.00 4240.00  
Median Family Income 70-80%

1903.00 4801.01  
Median Family Income 80-90%

4160.00 4687.00 5030.02

Footnote:  
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

Median Family Income 90-100%										
4961.02	5213.01									
Median Family Income 110-120%										
0603.00	4592.01	4690.00	4772.00	4890.02						
Median Family Income >= 120%										
1404.00	4080.01	4090.01	4132.01	4211.00	4315.00	4520.00	4560.03	4736.02	4742.03	4754.01
4900.03	4961.01	5190.00	5640.00							
Median Family Income Not Known										
0203.00	5519.00									
BEAVER COUNTY (007), PA										
MSA: 38300										
Low Income										
6012.00										
Middle Income										
6018.01										
Upper Income										
6007.02										
BLAIR COUNTY (013), PA										
MSA: 11020										
Middle Income										
0114.00										
Upper Income										
0109.00										
CHESTER COUNTY (029), PA										
MSA: 33874										
Median Family Income 80-90%										
3078.00										
CLEARFIELD COUNTY (033), PA										
MSA: NA										

Footnote:  
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

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Moderate Income
3319.00
CUMBERLAND COUNTY (041), PA
MSA: 25420
Middle Income
0131.05
DAUPHIN COUNTY (043), PA
MSA: 25420
Middle Income
0248.01
GREENE COUNTY (059), PA
MSA: NA
Middle Income
9701.02
HUNTINGDON COUNTY (061), PA
MSA: NA
Middle Income
9508.00
INDIANA COUNTY (063), PA 2/
MSA: NA
Middle Income
9606.00 9610.00 9619.00 9622.00
WASHINGTON COUNTY (125), PA
MSA: 38300
Moderate Income
7727.00 7731.00 7753.00 7921.00
Middle Income
7711.00 7712.00

Footnote:  
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

PAGE: 9 OF 9

Assessment Area(s) by Tract

Respondent ID: 0000011112

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOMERSET TRUST COMPANY

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Upper Income

7461.00 7747.00 7958.00

YORK COUNTY (133), PA

MSA: 49620

Middle Income

0209.21

LOUDOUN COUNTY (107), VA

MSA: 47894

Middle Income

6110.20 6112.06 6117.02

FALLS CHURCH CITY (610), VA

MSA: 47894

Upper Income

5003.00

PRESTON COUNTY (077), WV

MSA: 34060

Middle Income

9638.02

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Error Status Information

Respondent ID: 0000011112

Institution: SOMERSET TRUST COMPANY

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	231	231	0	0.00%
Small Farm Loans	34	34	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	11	11	0	0.00%
Total	278	278	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

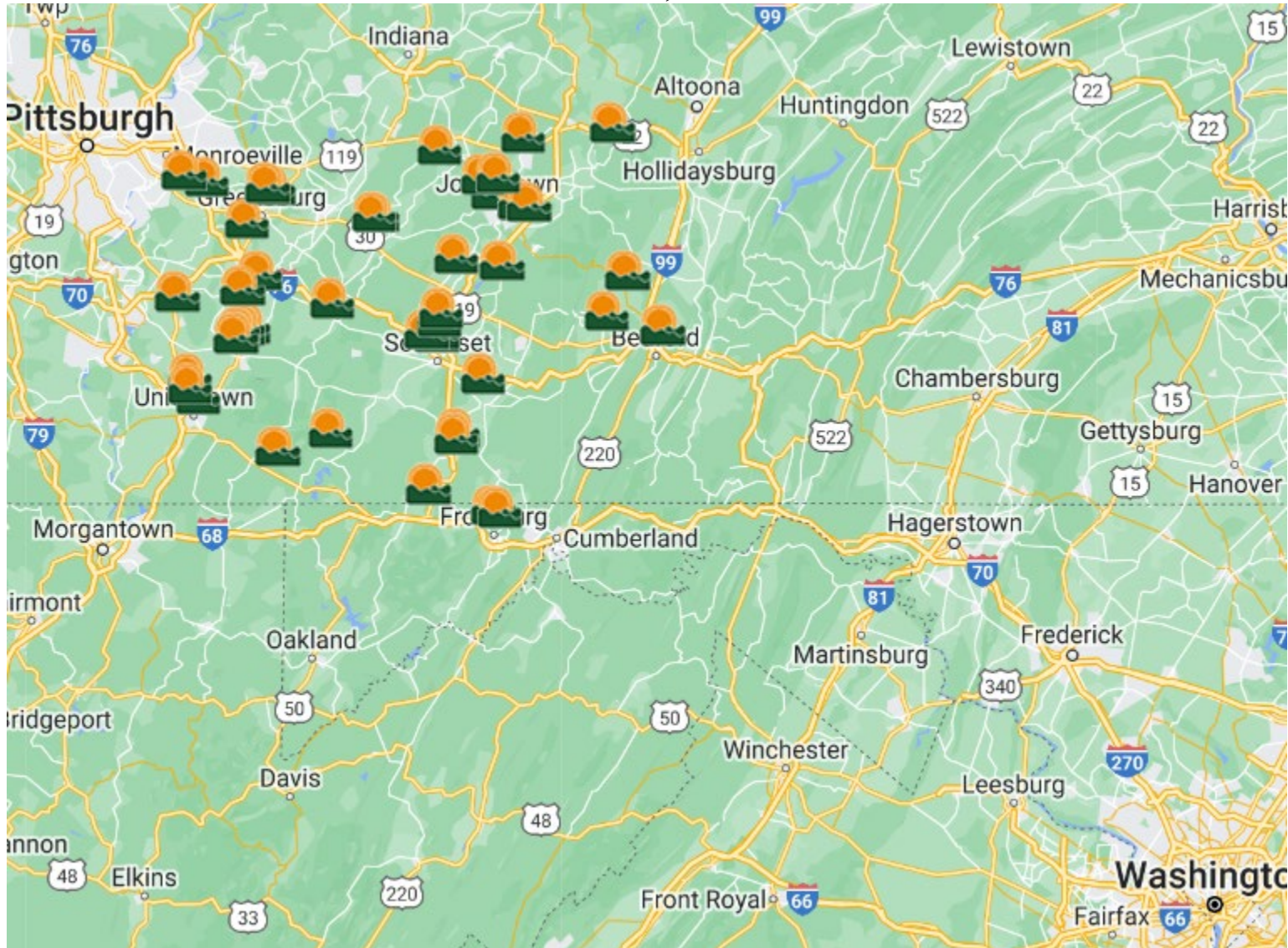
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

## SOMERSET TRUST COMPANY BRANCHES

Bedford, Cambria, Fayette, Somerset, Westmoreland Counties in Pennsylvania

Garrett & Allegany Count in Maryland and

Fairfax, VA





## SOMERSET TRUST COMPANY BRANCHES

Bedford, Cambria, Fayette, Somerset, Westmoreland Counties in Pennsylvania

Garrett & Allegany Count in Maryland and

Fairfax, VA

(A Red Circle indicates an STC Branch)

