

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.

- Branch Locations and Hours
- Branches Opened or Closed the Last Three Years
- Assessment Area
- Products
- Community Reinvestment Act Performance Evaluation
- Community Reinvestment Act Loan Reports
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Comments

Somerset Trust Company

Written Comments & Responses

Somerset Trust Company received comments from one person regarding Branch Applications pending for locations to be established at 11361 Route 30, Irwin, PA and 3894 State Route 981, Mt. Pleasant, PA.

The comments and the bank's response can be found on the next eleven pages.



Federal Deposit Insurance Corporation
350 Fifth Avenue, Suite 1200, New York, New York 10118

New York Region

September 4, 2025

Board of Directors
Somerset Trust Company
151 W. Main Street
Somerset, Pennsylvania 15501

**Subject: Community Reinvestment Act Protest of Applications to Establish Branches at
11361 Route 30, Irwin, PA AND 3894 State Route 981, Mt. Pleasant, PA
Application Tracking Nos. 20250813 and 20250814**

Dear Members of the Board:

We received the attached e-mail correspondence from [REDACTED], concerning your institution's applications to establish branches in Irwin, PA, and Mt. Pleasant (Norvelt), PA. We reviewed the correspondence in accordance with the guidelines of 12 C.F.R. Section 303 and deemed it a Community Reinvestment Act (CRA) protest for the purposes of the applications.

The e-mail raises concerns regarding your bank's record of mortgage lending to Black/African Americans in Pennsylvania. We must research these concerns, and as a result, the subject applications have been removed from expedited processing.

You may provide a written response to the protest to me within ten business days after the date of this letter, or by September 18, 2025, in accordance with 12 C.F.R. Section 303. If you choose to respond in writing to the protester, please provide me with a copy. You should also forward a copy to each supervisory authority that received a copy of the application.

As a reminder, please send correspondence to this office as a PDF document to NYmailroom@fdic.gov. Please notify Acting Assistant Regional Director Rose Egbuiwe at regbuiwe@fdic.gov within three business days of receiving this letter of whether you intend to respond to the protest. If you have any questions concerning the status of your application, please contact Case Manager Drew Schulte at dschulte@fdic.gov.

Sincerely,
Robert P. Cordeiro
Acting Deputy Regional Director

cc: Pennsylvania Department of Banking and Securities
Federal Reserve Bank of Cleveland
[REDACTED]

Response Summary:

This submission is for submitting comments to the FDIC for consideration at an upcoming CRA examination and/or pending bank application. In addition, you may also submit your comments directly to the financial institution.

For all consumer complaints please use the consumer assistance complaint form at the Consumer Response Center.

[The FDIC Privacy Policy is available for your review.](#)

Q21. I am making

- a comment about a pending bank application.

Bank Name : Somerset Trust Company #20250814

State of Bank : Pennsylvania

City of Bank : SOMERSET

Q14. First Name

[REDACTED]

Q13. Last Name

[REDACTED]

Q21. Organization

[REDACTED]

Q11.

Address line 1

[REDACTED]

Q10. Address line 2

[REDACTED]

Q9. City

NYC

Q8. State

- New York

Q18. Zip Code

10013

Q16. Email

[REDACTED]

Q15. Phone

[REDACTED]

Q2. You may upload a document here

N/A

Q20. Enter your Comments (Limited to 8,000 characters)

August 30, 2025

Via FDIC website comment box

Federal Deposit Insurance Corporation

Attention: CRA and Deputy Executive Secretary

550 17th Street NW, Washington, DC 20429

Re: Timely Comment on Branch Application

Dear CRA and Deputy Executive Secretary Jones:

On behalf of [REDACTED] and in my personal capacity this is a timely comment opposing the pending application b [REDACTED] company to expand with a deposit facility at 3894 State Route 981 MOUNT PLEASANT, PA. The application is listed as filed on August 20 with a comment period running through September 11. This August 30 comment is timely.

[REDACTED] opposes as illegal the FDIC's proposals in RIN 3064-AG10.

Community Reinvestment Act specifies that "the appropriate Federal financial supervisory agency shall (1) assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of such institution; and (2) take such record into account in its evaluation of an application for a deposit facility by such institution."

That is, the only enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches.

But now the FDIC blithely proposes to eliminate public notice and public comment on branch applications. This is blatantly against the CRA. This proposal to eliminate public notice and comment on branch applications must be withdrawn. Ironically, the FDIC's reasoning is that few comments are filed. So, that is changing.

[REDACTED] has reviewed the 2024 HMDA data - not in any CRA evaluation - of Somerset Trust Company. In Pennsylvania in 2024 it made 754 mortgage loans to whites and only ONE to an African American. This is extremely disparate. A hearing is requested, timely opposition made.

Again, the only enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches. A hearing is requested, timely opposition made.

Please confirm receipt,
thank you for your attention,

/s/

[REDACTED]

About Your Privacy. Use of this form to communicate with the FDIC's Division of Depositor and Consumer Protection is voluntary. Any information that you provide will be analyzed and used solely as comments for consideration at an upcoming Community Reinvestment Act (CRA) examination and/or pending bank application for legal consultation. This form does not collect any personal information about you unless you voluntarily provide it in the "comment" field. Any personal information that you may provide will be retained by the FDIC in accordance with FDIC's CRA records retention schedule.

Please verify your information before submitting.

To correct this information use the back button at the bottom of the page. To submit this information use the next button located at the bottom of the page.

I am making:

a comment about a pending bank application.

Bank Name : Somerset Trust Company #20250814:

State of Bank : Pennsylvania

:

City of Bank : SOMERSET:

First Name:

[REDACTED]

Last Name:

[REDACTED]

Organization:

[REDACTED]

[REDACTED]

Address line 2:

[REDACTED]

City:

NYC

State:

New York

Zip Code:

10013

Email:

[REDACTED]

Phone:

[REDACTED]

You may upload a document here:

Enter your Comments (Limited to 8,000 characters):

August 30, 2025 Via FDIC website comment box Federal Deposit Insurance Corporation Attention: CRA and Deputy Executive Secretary 550 17th Street NW, Washington, DC 20429 Re: Timely Comment on Branch Application Dear CRA and Deputy Executive Secretary Jones: On behalf of [REDACTED] and in my personal capacity this is a timely comment opposing the pending application by Some [REDACTED] to expand with a deposit facility at 3894 State Route 981 MOUNT PLEASANT, PA. The application is listed as filed on August 20 with a comment period running through September 11. This August 30 comment is timely. [REDACTED] opposes as illegal the FDIC's proposals in RIN 3064-AG10. The Community Reinvestment Act specifies that "the appropriate Federal financial supervisory agency shall (1) assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of such institution; and (2) take such record into account in its evaluation of an application for a deposit facility by such institution." That is, the only enforcement mechanism of CRA

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Embedded Data:

<i>bank</i>	Somerset Trust Company #20250814
<i>city</i>	SOMERSET
<i>f</i>	1
<i>state</i>	Pennsylvania

Response Summary:

This submission is for submitting comments to the FDIC for consideration at an upcoming CRA examination and/or pending bank application. In addition, you may also submit your comments directly to the financial institution.

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Q21. I am making

- a comment about a pending bank application.

Bank Name : Somerset Trust Company #20250813

State of Bank : Pennsylvania

City of Bank : SOMERSET

Q14. First Name

[REDACTED]

Q13. Last Name

[REDACTED]

Q21. Organization

[REDACTED]

Q11.

Address line 1

[REDACTED]

Q10. Address line 2

[REDACTED]

Q9. City

NYC

Q8. State

- New York

Q18. Zip Code

10013

Q16. Email

[REDACTED]

Q15. Phone

[REDACTED]

N/A

August 30, 2025

Federal Deposit Insurance Corporation

Attention: CRA and Deputy Executive Secretary

550 17th Street NW, Washington, DC 20429

Re: Timely Comment on Branch Application

Dear CRÁ and Deputy Executive Secretary Jones:

On behalf of Fair Finance Watch and in my personal capacity this is a timely comment opposing the pending application by Somerset Trust Company to expand with a deposit facility at 11361 Route 30 IRWIN, PA. The application is listed as filed on August 20 with a comment period running only through September 4 (versus September 11 on an identical application). This August 30 comment is timely.

opposes as illegal the FDIC's proposals in RIN 3064-AG10.

The Community Reinvestment Act specifies that "the appropriate Federal financial supervisory agency shall (1) assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of such institution; and (2) take such record into account in its evaluation of an application for a deposit facility by such institution."

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Please confirm receipt,

thank you for your attention,

Please verify your information befor submitting.

To correct this information use the back button at the bottom of the page. To submit this information use the next button located at the bottom of the page.

I am making:

a comment about a pending bank application.

Bank Name : Somerset Trust Company #20250813:

State of Bank : Pennsylvania

⋮

City of Bank : SOMERSET:

First Name:

[REDACTED]

Last Name:

[REDACTED]

Organization:

[REDACTED]

Chinatown Station:

[REDACTED]

Address line 2:

[REDACTED]

City:

NYC

State:

New York

Zip Code:

10013

Email:

[REDACTED]

Phone:

[REDACTED]

You may upload a document here:

Enter your Comments (Limited to 8,000 characters):

August 30, 2025 Via FDIC website comment box Federal Deposit Insurance Corporation Attention: CRA and Deputy Executive Secretary 550 17th Street NW, Washington, DC 20429 Re: Timely Comment on Branch Application Dear CRA and Deputy Executive Secretary Jones: On behalf of [REDACTED] and in my personal capacity this is a timely comment opposing the pending application by Some [REDACTED] to expand with a deposit facility at 11361 Route 30 IRWIN, PA. The application is listed as filed on August 20 with a comment period running only through September 4 (versus September 11 on an identical application). This August 30 comment is timely. [REDACTED] opposes as illegal the FDIC's proposals in RIN 3064-AG10. The Community Reinvestment Act specifies that "the appropriate Federal financial supervisory agency shall (1) assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of such institution; and (2) take such record into account in its evaluation of an application for a deposit facility by such institution." That is, the only

enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches. But now the FDIC blithely proposes to eliminate public notice and public comment on branch applications. This is blatantly against the CRA. This proposal to eliminate public notice and comment on branch applications must be withdrawn. Ironically, the FDIC's reasoning is that few comments are filed. So, that is changing. [REDACTED] has reviewed the 2024 HMDA data - not in any CRA evaluation - of Somerset Trust Company. In Pennsylvania in 2024 it made 754 mortgage loans to whites and only ONE to an African American. This is extremely disparate. A hearing is requested, timely opposition made. Again, the only enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches. A hearing is requested, timely opposition made. Please confirm receipt, thank you for your attention. /s/ [REDACTED]

Embedded Data:

<i>bank</i>	Somerset Trust Company #20250813
<i>city</i>	SOMERSET
<i>f</i>	1
<i>state</i>	Pennsylvania

September 15, 2025

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Copies sent via email to:

Robert P. Cordeiro
Acting Deputy Regional Director
Federal Deposit Insurance Corporation
NYmailroom@fdic.gov

Meghan Middleton
Financial Institutions Enforcement Administrator
PA Department of Banking and Securities | Bureau of Bank Supervision
memiddleton@pa.gov

[REDACTED]

Somerset Trust Company (the "Bank") received email notification on September 4, 2025 of your response to the Bank's applications pending for branch locations to be established at 11361 Route 30, Irwin, PA and 3894 State Route 981, Mt. Pleasant, PA (Application Tracking Nos. 20230813 and 20250814). The FDIC reviewed your correspondence in accordance with the guidelines of 12 C.F.R. Section 303 and deemed it to be a Community Reinvestment Act ("CRA") protest for the purposes of the applications (your "Protests").

Below, the Bank presents a summary of certain findings from its most recent CRA Examination Performance Evaluation, dated April 14, 2025 (the "Evaluation"). The Evaluation provides support for the Bank's lending performance, as evaluated under the CRA. Such evidence counters any allegation, express or implied, that the Bank has failed to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of our institution. Please note that the Evaluation is available within the Bank's CRA Public File: <https://www.somersestrust.com/upload/CRA-Public-File-06-16-2025.pdf>

- The Evaluation covers the period of time from the prior evaluation, dated July 18, 2022, through April 14, 2025.
- The Bank received an overall rating of **Satisfactory**. As communicated within the Evaluation, "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".
- The Lending Test received an overall rating of **High Satisfactory**, reflecting the following:

- Lending levels reflect good 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 uses 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 institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and a very small businesses, consistent with safe and sound banking practices.

Importantly, as it relates to your Protests, the Bank received the same CRA rating (*i.e.*, **Satisfactory**) and Lending Test rating (*i.e.*, **High Satisfactory**) for the Pennsylvania assessment area, assessed on its own.

The Bank asserts that the findings from the Evaluation evidence its record of meeting the credit needs of the communities in which it serves, including low- and moderate-income neighborhoods, consistent with our safe and sound operation.

Please also note that the Evaluation summarizes the FDIC's "Discriminatory or Other Illegal Credit Practices Review". That summary specifically states, "Somerset's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices."

The Bank trusts that this response will help to resolve any concern that you had concerning the pending applications. Additionally, the Bank is hopeful that this response will eliminate the need for a formal hearing on this matter.

Sincerely,

SOMERSET TRUST COMPANY

By: 

Christopher R. Robbins, Esq.

SVP and General Counsel

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		

Somerset Trust Company						
Somerset County ATM/ITM's						
ATM	Facility Type	Street	Census Tract & Income	City	State	Zip Code
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

Somerset Trust Company						
Cambria County ATM/ITM's						
ATM	Facility Type	Street	Census Tract & Income	City	State	Zip Code
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	
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

ATM	Facility Type	Street	Census Tract & Income	City	State	Zip Code
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 th 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 rd 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

ATM	Facility Type	Street	Census Tract & Income	City	State	Zip Code
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

ATM	Facility Type	Street	Census Tract & Income	City	State	Zip Code
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.

We closed a branch in Connellsville, PA at 201 Falcon Drive, Connellsville, PA 15425; on August 15, 2025; Census Tract – 2608.00 – Moderate.

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

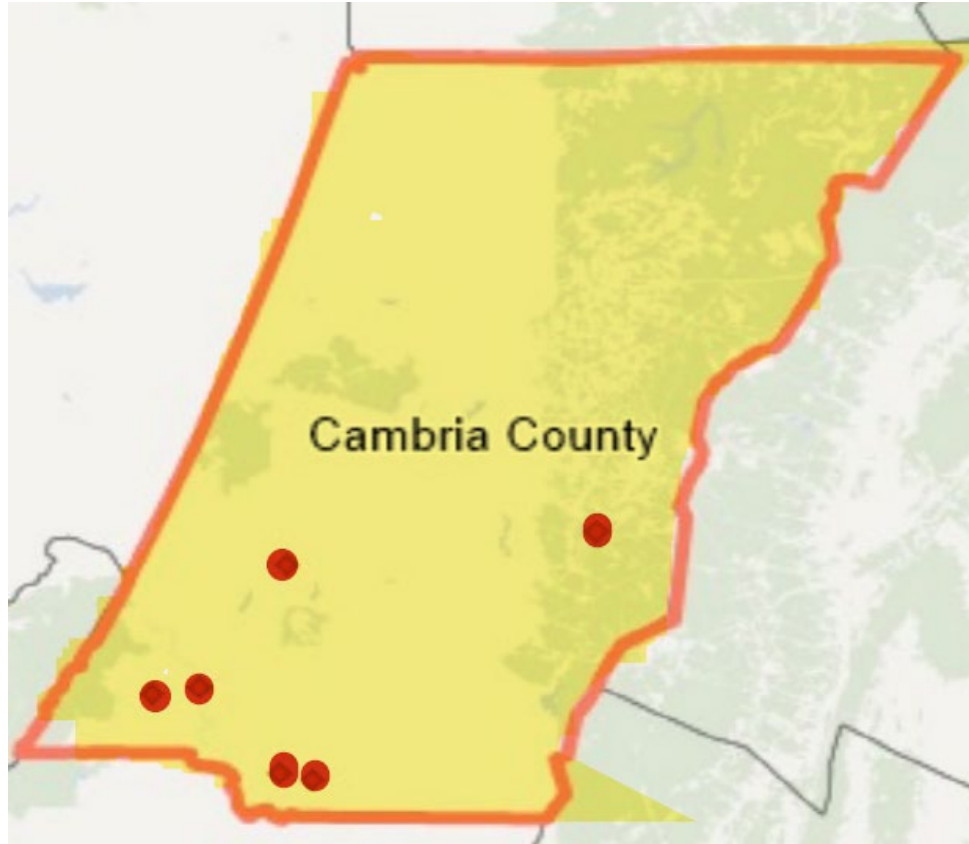
Somerset Trust Company

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

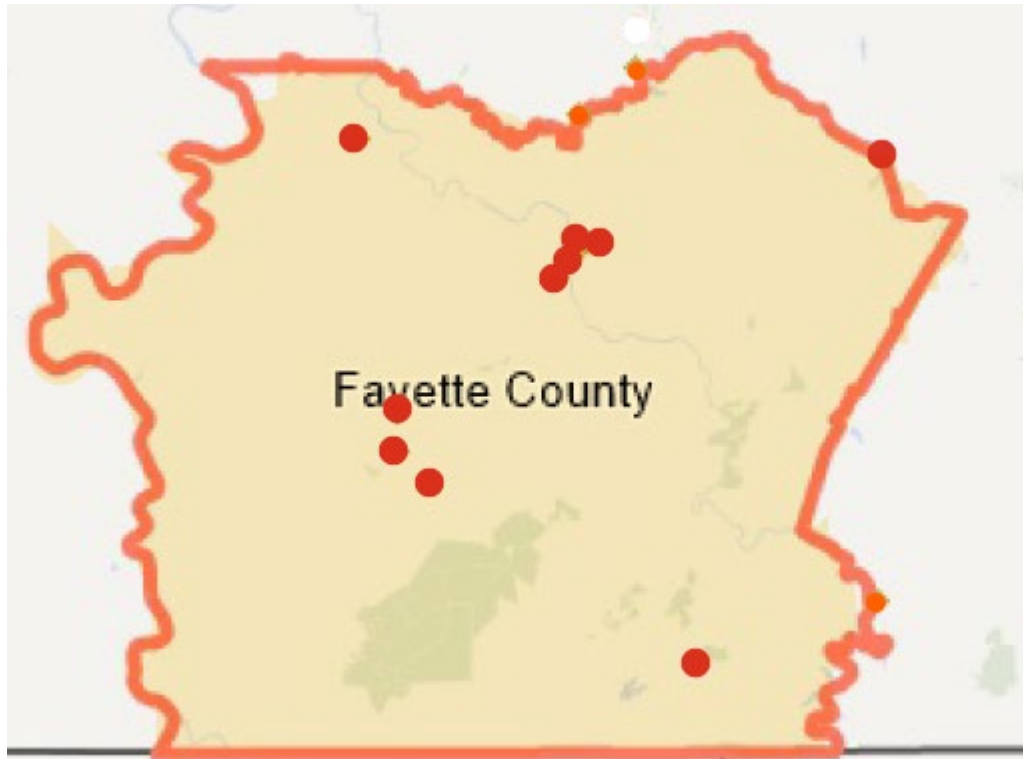
SOMERSET TRUST COMPANY
CAMBRIA COUNTY PA BRANCH CENSUS TRACTS

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

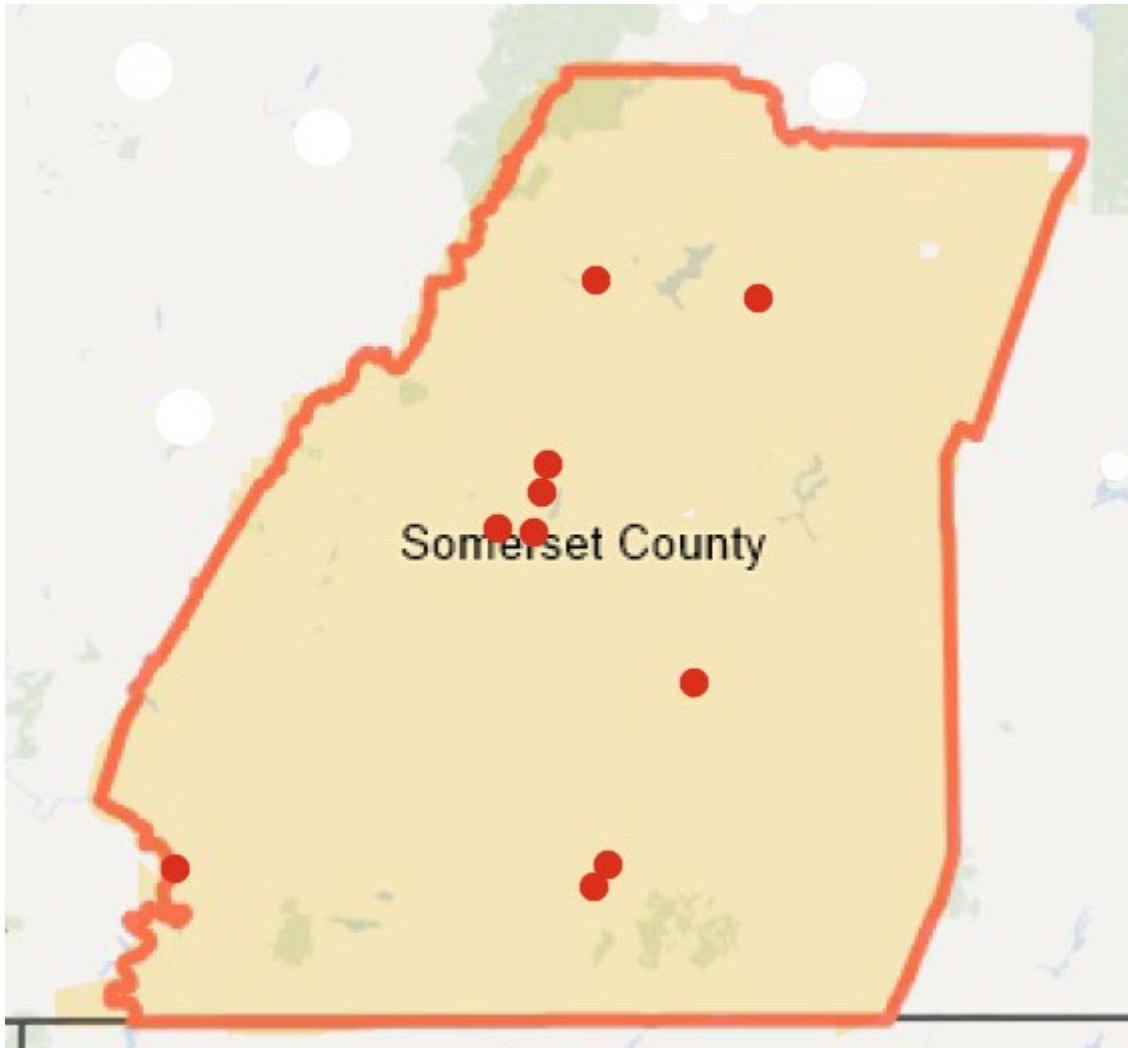
(A Red Circle indicates an STC Branch)

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

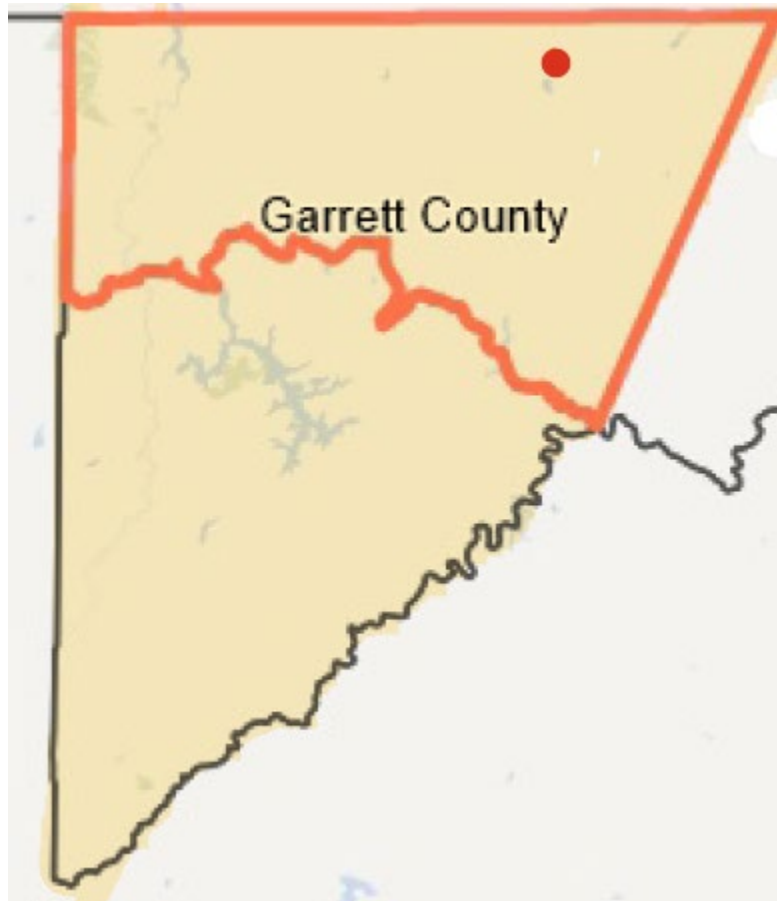
Westmoreland County PA Branch Census Tracts

(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

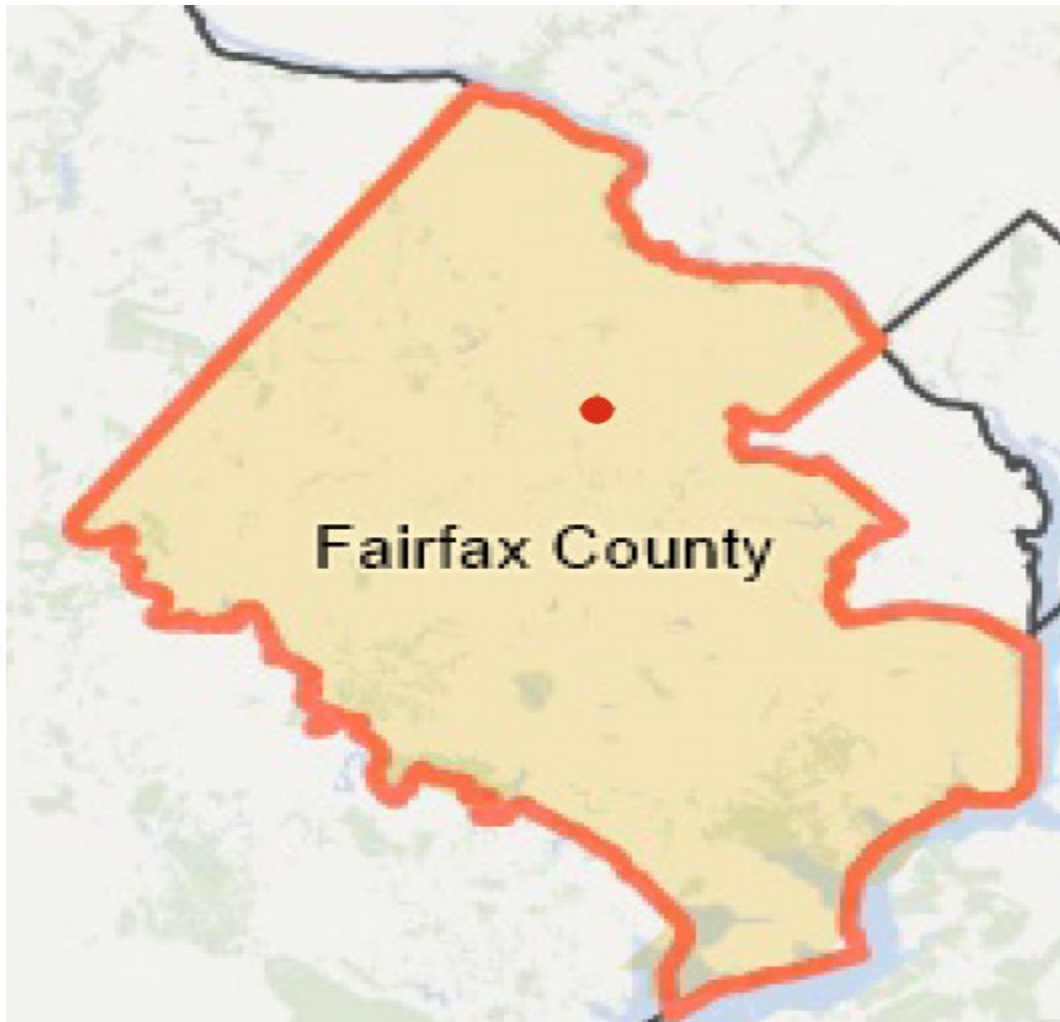
SOMERSET TRUST COMPANY

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

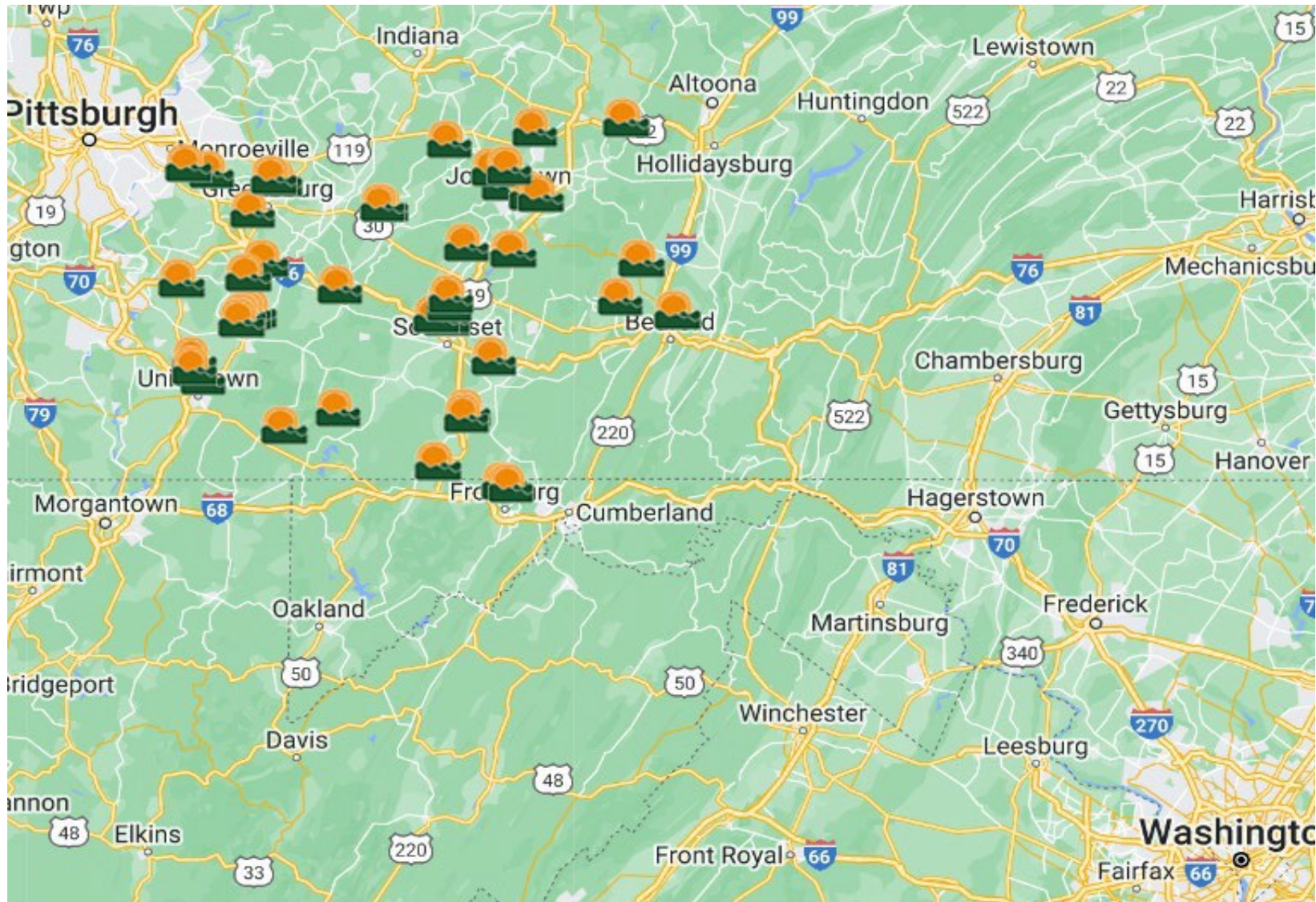
FAIRFAX COUNTY, VA BRANCH CENSUS TRACTS

(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

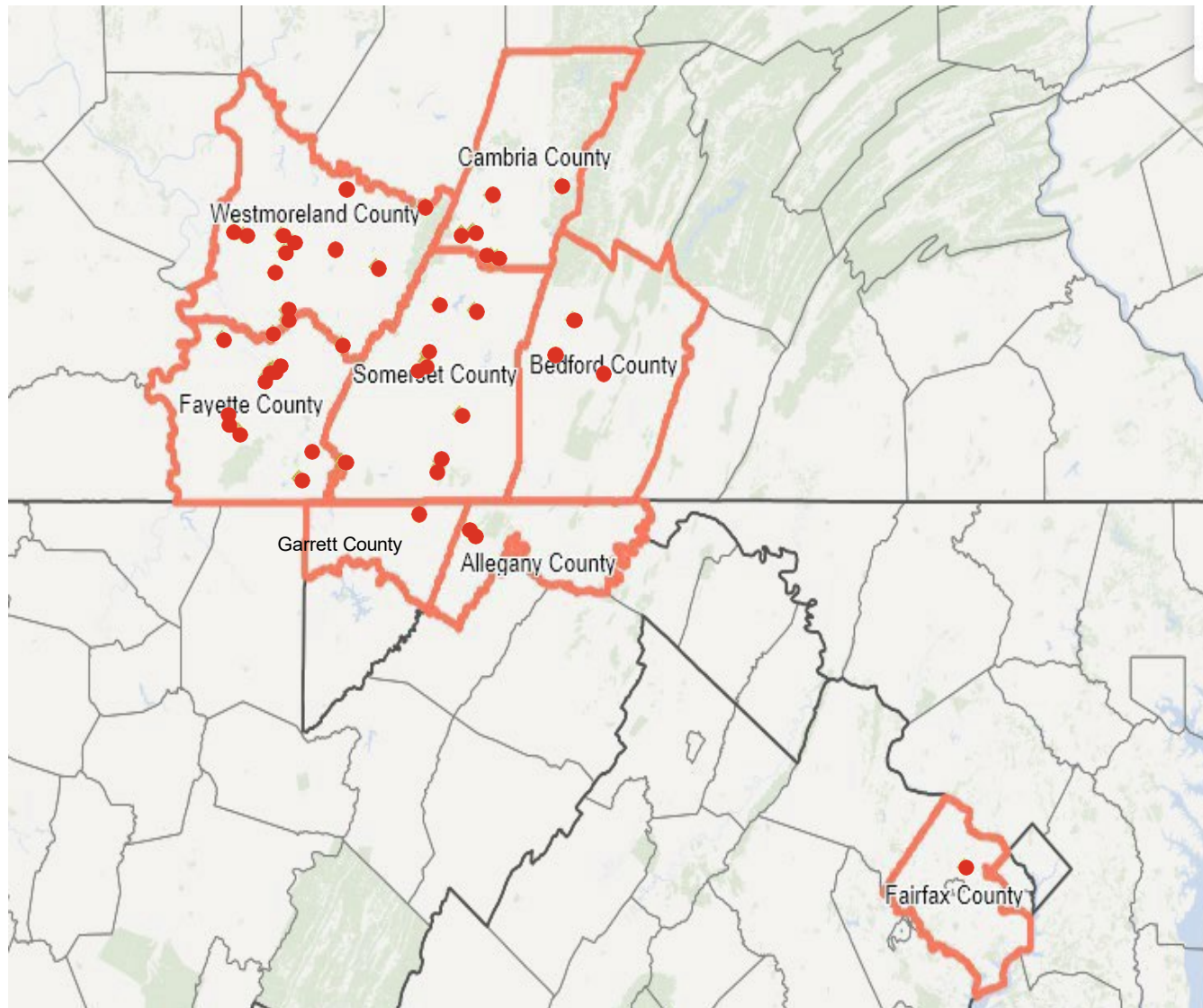
Map of Branch Locations

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



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



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
- Rewards Credit Card
- Community Credit Card
- Business Credit Card
- 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).

PUBLIC DISCLOSURE

April 14, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Somerset Trust Company
Certificate Number: 11112

151 W Main St
Somerset, Pennsylvania 15501

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

350 Fifth Avenue, Suite 1200
New York, NY 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 good 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 uses 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 institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and very small businesses, consistent with safe and sound banking practices.

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 does not use 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 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 certain 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). 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.

Somerset received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated July 18, 2022, based on Interagency Large Institution Examination Procedures.

Operations

Somerset operates 45 full-service branches and 2 limited-service branches throughout its combined assessment area, which comprises areas in PA, Maryland (MD), and Virginia (VA). Of the 41 full-service branch offices in PA, 10 are in Somerset County, 3 are in Bedford County, 7 are in Cambria County, 7 are in Fayette County and 14 are in Westmoreland County. Of the 3 branches in MD, 2 are in Allegany County and 1 is in Garrett County. One branch in VA is in Fairfax County. The bank operates 2 limited-service branches, with 1 located in Fayette County, PA and 1 located in Westmoreland County, PA. During the evaluation period, one Loan Production Office (LPO) was converted to the full-service branch located in VA.

During the evaluation period, Somerset added four new full-service locations which are all located in Westmoreland County, PA. The bank closed two branches, one located in Fayette County, PA and one located in Cambria County, PA. The bank also relocated two branches that were in Somerset and Westmoreland Counties, PA.

Somerset offers residential, consumer, commercial and agricultural loan products. The bank's product offerings include fixed and variable rate one-to-four family mortgages, personal auto loans, home equity loans, personal loans, and commercial term loans and lines of credit. The bank offers additional services including electronic banking, mobile banking, and debit and credit cards.

Ability and Capacity

As of December 31, 2024, the bank reported total assets of \$2.3 billion, including total loans of approximately \$1.5 billion and securities totaling approximately \$603.3 million. Bank deposits totaled approximately \$1.9 billion. Since the prior evaluation period, total assets increased 22.4 percent, total loans increased 37.2 percent, and securities increased 13.5 percent. The following table illustrates the loan portfolio composition as of December 31, 2024.

Loan Portfolio Distribution as of 12/31/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	94,090	6.1
Secured by Farmland	24,132	1.6
Secured by 1-4 Family Residential Properties	380,625	24.7
Secured by Multifamily (5 or more) Residential Properties	89,978	5.8
Secured by Nonfarm Nonresidential Properties	542,415	35.1
Total Real Estate Loans	1,131,240	73.3
Commercial and Industrial Loans	304,485	19.7
Agricultural Production and Other Loans to Farmers	5,131	0.3
Consumer Loans	52,361	3.4
Obligations of State and Political Subdivisions in the U.S.	46,904	3.0
Other Loans	4,550	0.3
Less: Unearned Income	(1,931)	(0.1)
Total Loans	1,542,740	100.0
<i>Source: Reports of Condition and Income</i>		
<i>Due to rounding, totals may not equal 100.0%.</i>		

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

DESCRIPTION OF ASSESSMENT AREAS

Somerset designates five assessment areas, each consisting of one or more full counties, located within the three rated areas of PA, MD and VA. Within PA, the bank designates three assessment areas which includes portions of the PA Nonmetropolitan Statewide Area 9999 (PA Non-MSA); Pittsburgh, PA Metropolitan Statistical Area (MSA) 38300, and Johnstown, PA MSA 27780. Within MD, the bank designates one assessment area which includes portions of the MD Nonmetropolitan Statewide Area 9999 (MD rated area). In July 2022, the bank converted an LPO into a full-service branch in VA. Opening of the branch resulted in a new assessment area and VA rated area for the current evaluation. Within VA, the bank designates one assessment area which includes a portion of the Arlington-Alexandria-Reston, VA-WV MSA 11694(VA rated area).

The bank's combined assessment area includes Bedford, Cambria, Fayette, Somerset, and Westmoreland Counties in PA; Allegany and Garrett Counties in MD; and Fairfax County in VA. Since the previous evaluation, the bank expanded the MD assessment area to include all census tracts located in Garrett County, MD.

The following table details the counties, census tracts, and branches within Somerset's assessment areas. Refer to the rated area and assessment area sections for additional descriptions of economic and demographic data.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
PA Rated Area			
PA Non-MSA	Bedford and Somerset	36	13
Pittsburgh, PA MSA	Westmoreland and Fayette	149	23*
Johnstown, PA MSA	Cambria	42	7
MD Rated Area			
MD Non-MSA	Allegany and Garrett	31	3
VA Rated Area			
Arlington-Alexandria-Reston, VA-WV	Fairfax	274	1
Totals		532	47
<i>Source: Bank Data</i>			
<i>*Includes two limited-service branches.</i>			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated July 18, 2022, to the current evaluation, dated April 14, 2025. To evaluate Somerset's CRA performance, examiners used Interagency Large Institution Examination Procedures. These procedures include the Lending Test, Investment Test, and the Service Test. Examiners weigh the bank's performance under the Lending Test more heavily than the performance under the Investment and Service Tests when arriving at the overall rating. This evaluation does not include any lending activities performed by affiliates.

Examiners performed full-scope reviews of the PA Non-MSA, Pittsburgh, PA MSA, Johnstown, PA MSA, MD Non-MSA, and Arlington-Alexandria-Reston, VA-WV MSA assessment areas.

Considering the number of loans, deposits, and branches in each rated area, examiners assigned the greatest weight to PA, followed by MD and lastly VA. Please refer to the individual rated area and assessment area discussions for details on the bank's lending, deposits, and operations in these areas.

The following table illustrates the breakdown of loans, deposits, and branches by assessment area.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
PA Non-MSA	177,669	39.7	915,989	49.0	13	27.1
Pittsburgh, PA MSA	220,961	49.4	608,810	32.6	23	14.6
Johnstown, PA MSA	33,306	7.5	269,351	14.4	7	50.0
PA Subtotal	431,936	96.6	1,794,150	96.0	43	91.7
MD Non-MSA	13,328	3.0	60,740	3.2	3	6.3
MD Subtotal	13,328	3.0	60,740	3.2	3	6.3
Arlington-Alexandria-Reston, VA-WV	1,773	0.4	14,743	0.8	1	2.1
VA Subtotal	1,773	0.4	14,743	0.8	1	2.1
Total	447,037	100.0	1,869,633	100.0	47	100.0
Source: Bank Data; Reported 2022, 2023, 2024 home mortgage, small business, and small farm loans; FDIC Summary of Deposits (6/30/2024). Due to rounding, totals may not equal 100.0%.						

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy, and the number and dollar volume of loans originated and purchased during the evaluation period.

The bank's record of originating home mortgage loans generally contributed greater weight to overall conclusions due to the larger volume of loans when compared to small business lending across each year of the evaluation period. See assessment area discussions for relevant exceptions. No other loan types, such as small farm loans or consumer loans, represent a major product line; therefore, they provided no material support for ratings and are not presented. Somerset originated 73 small farm loans totaling \$4.4 million in 2022, 66 small farm loans totaling \$4.8 million in 2023, and 82 small farm loans totaling \$4.7 million in 2024. Small farm loans are only included within the assessment area concentration criterion for this evaluation.

This evaluation considered all home mortgage loans reported on the bank's 2022, 2023, and 2024 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). For 2022, the bank reported 1,090 loans totaling \$132.4 million; for 2023, the bank reported 892 loans totaling \$109.8 million; for 2024, the bank reported 892 loans totaling \$117.1 million. For comparison purposes, examiners reviewed aggregate HMDA data for 2022 and 2023, which consists of all institutions subject to HMDA data collection requirements that reported loans in Somerset's assessment areas. 2024 aggregate data was not yet available. For additional standards of comparison, examiners reviewed data from the United States (U.S.) Census Bureau.

This evaluation also considered all small business loans reported on the bank's 2022, 2023, and 2024 CRA Loan Registers. For 2022, the bank reported 709 loans totaling \$81.3 million; for 2023, the bank reported 653 loans totaling \$79.1 million; and for 2024, the bank reported 695 loans totaling \$79.2 million. For comparison purposes, examiners reviewed 2022 and 2023 aggregate data for small business loans, which consists of all institutions subject to CRA data collection requirements that reported these loans in Somerset's assessment areas. 2024 aggregate data was not

yet available. Examiners also reviewed 2022, 2023, and 2024 D&B business demographic data to provide additional standards of comparison for Somerset’s small business lending performance.

The product mix remained similar during the evaluation period and 2022 data did not influence trends that materially affected conclusions. Therefore, except for the assessment area concentration criterion, examiners presented only 2023 and 2024 data within the performance evaluation tables.

For the Lending Test, examiners reviewed both the number and dollar volume of home mortgage and small business loans. Although the number and dollar volume of loans are presented, examiners emphasized performance by number since the number of loans is a better indicator of the number of individuals and businesses served.

For the Lending, Investment, and Service Tests, bank management provided data on innovative and flexible lending practices, community development loans, qualified investments, and community development services since the prior evaluation dated July 18, 2022.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test performance in the combined assessment area is rated “High Satisfactory.” The rating is driven primarily by performance within the PA rated area. The Lending Test performance in the MD and VA rated areas is below the bank’s overall performance. This section presents the bank’s overall performance under the Lending Test. Separate presentations for the rated areas are included in later sections.

Lending Activity

The bank’s lending levels reflect good responsiveness to assessment area credit needs within the combined assessment area. During the review period, the bank made 2,874 home mortgage loans totaling \$359.2 million, 2,057 small business loans totaling \$239.6 million and 221 small farm loans totaling approximately \$13.9 million. Since the prior evaluation the bank’s total number of home mortgage and small business lending has decreased, which examiners attributed to the rising interest rate environment of home mortgage lending as well as the end of the Small Business Association’s (SBA) Paycheck Protection Program, resulting from the COVID-19 Pandemic, on May 31, 2021. Refer to the rated area and individual assessment area sections for details.

Assessment Area Concentration

Somerset made a high percentage of home mortgage, small business, and small farm loans, by number and dollar volume, within its combined assessment area. Refer to the following table for details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2022	970	89.0	120	11.0	1,090	102,964,133	77.7	29,473,412	22.3	132,437,545
2023	761	85.3	131	14.7	892	74,415,213	67.8	35,303,049	32.2	109,718,262
2024	784	87.9	108	12.1	892	84,218,273	71.9	32,842,566	28.1	117,060,840
Subtotal	2,515	87.5	359	12.5	2,874	261,597,619	72.8	97,619,027	27.2	359,216,646
Small Business										
2022	611	86.2	98	13.8	709	58,791,000	72.3	22,499,000	27.7	81,290,000
2023	553	84.7	100	15.3	653	54,949,000	69.4	24,210,000	30.6	79,159,000
2024	610	87.8	85	12.2	695	59,297,000	74.9	19,877,000	25.1	79,174,000
Subtotal	1,774	86.2	283	13.8	2,057	173,037,000	72.2	66,586,000	27.8	239,623,000
Small Farm										
2022	70	95.9	3	4.1	73	3,818,000	86.5	595,000	13.5	4,413,000
2023	64	97.0	2	3.0	66	4,341,000	90.6	450,000	9.4	4,791,000
2024	80	97.6	2	2.4	82	4,245,000	91.2	412,000	8.8	4,657,000
Subtotal	214	96.8	7	3.2	221	12,404,000	89.5	1,457,000	10.5	13,861,000
Total	4,503	87.4	649	12.6	5,152	447,038,619	73.0	165,662,027	27.0	612,700,646
Source: Bank Data Due to rounding, totals may not equal 100.0% Dollar amounts for Small Business, Small Farm and Consumer loans are multiplied by 1000.										

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 was slightly below overall performance, while performance in the VA rated area was not analyzed due to the low volume of lending.

Borrower Profile

The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different sizes in the combined assessment area. The bank's good performance of home mortgage and small business loans within the PA rated area primarily supports this conclusion. Performance in the MD rated area was slightly below overall performance, while performance in the VA rated area was not analyzed due to the low volume of lending.

Innovative or Flexible Lending Practices

Somerset uses innovative and flexible lending practices in order to serve assessment area credit needs. Over the review period, the bank made 809 loans totaling approximately \$42.2 million throughout the combined assessment area through innovative and flexible loan programs detailed in the following table. This represents a decrease from the previous evaluation, when the bank

originated 4,238 loans totaling \$325.1 million. During the prior evaluation period, the bank originated a substantial amount of loans under the SBA PPP, which was no longer available during this evaluation period. The following illustrates the bank's innovative and flexible lending programs that are available throughout the bank's combined assessment area.

Innovative or Flexible Lending Programs										
Type of Program	7/18/2022-12/31/2022		2023		2024		1/1/2025-4/14/2025		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Home Mortgage:										
Fannie Mae 97% LTV Option	3	529	6	886	10	1,251	1	125	20	2,791
Fannie Mae HomeReady	1	75	5	662	4	257	1	125	11	1,119
Fannie Mae HomeStyle Renovation	3	390	6	1,300	4	122	0	0	13	1,812
Fannie Mae Construction to Permanent	5	1,339	7	1,898	11	2,996	4	918	27	7,151
Fannie Mae Manufactured Housing	5	904	6	836	6	797	3	643	20	3,180
Fannie Mae HomeView	0	0	1	209	14	1,451	1	80	16	1,740
FHLB First Front Door Grant Program	1	117	4	442	4	478	0	0	9	1,037
USDA Rural Housing	2	2,314	19	2,121	23	2,726	2	326	46	7,487
PHFA	6	528	15	1,732	25	3,079	0	0	46	5,339
Subtotal	26	6,196	69	10,086	101	13,157	12	2,217	208	31,656
Small Business:										
SBA Guaranteed Loan Programs	2	898	3	896	10	2,302	3	202	18	4,298
FHLB Banking on Business	2	300	1	200	2	197	0	0	5	697
FHLB Banking on Business Inclusion and Equity	4	390	1	186	5	597	0	0	10	1,173
Regional Development Funding Corporation Partnership Loans	0	0	1	808	1	124	2	386	4	1,318
Southwestern Pennsylvania Commission	1	56	6	1,595	0	0	0	0	7	1,651
Southern Alleghenies Planning and Development Commission	1	250	2	334	0	0	0	0	3	584
Subtotal	10	1,894	14	4,019	18	3,220	5	588	47	9,721
Consumer:										
Easy Access LOC	112	163	222	340	160	241	60	61	554	805
Subtotal	112	163	222	340	160	241	60	61	554	805
Totals	148	8,253	305	14,445	279	16,618	77	2,866	809	42,182
Source: Bank Data										

The following are examples of innovative and flexible lending programs offered by the bank.

Home Mortgage Loan Programs

- *Fannie Mae 97% LTV Option*: This Fannie Mae product offers up to 97 percent loan-to-value (LTV) financing to help better serve first-time homebuyers. The bank originated 20 Fannie Mae 97% LTV Option loans totaling approximately \$2.8 million during the evaluation 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 *HomeReady Mortgage Program* and offers an LTV up to 97 percent and potentially lower rates. The bank originated 13 loans totaling \$1.8 million during the evaluation 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 20 Fannie Mae Manufactured Housing loans totaling \$3.2 million during the evaluation 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 27 Fannie Mae Construction to Permanent loans totaling \$7.2 million during the evaluation period. The program allows LTV ratios up to 95.0 percent.

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 the 7(a) loans that the SBA guarantees must meet certain criteria. All funds are primarily for start-up business costs to companies whose annual sales are \$5.0 million or less and/or do not exceed \$6.0 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 18 loans totaling \$4.3 million during the evaluation period.

- The bank participates in the *Banking on Business (BOB) program and the Banking on Business Inclusion and Equity Fund (BOBIE)* which is offered in conjunction with the *FHLB of Pittsburgh*. BOB and BOBIE funding helps small businesses with start-up and expansion. The programs' objectives are to assist in the growth and development of small businesses, including both start-up and expansion phases of the business. The bank originated 15 loans totaling \$1.9 million during the evaluation 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 regional organization serves six counties and provides free business counseling to identify new opportunities for business growth, such as international and government markets. The bank originated three loans totaling \$584,000 during the evaluation period.

Consumer Loan Programs

To offer an alternative to high-cost credit, Somerset Trust Company offers affordable small dollar loans through its *Easy Access Loan* product. This product is an unsecured line of credit as low as \$1,000 that can be used for any purpose. During the evaluation period, the bank originated 554 small dollar loans totaling \$805,445.

Community Development Loans

Somerset made a relatively high level of community development loans. During the evaluation period, the bank originated 77 community development loans totaling \$46.5 million throughout its combined assessment area and within a broader regional area just outside the assessment area. This level of activity represents 2.2 percent of average total assets and 3.4 percent of average total loans since the prior evaluation. This is an increase in activity compared to the prior evaluation period. During the prior evaluation period, the bank originated 55 community development loans totaling \$43.5 million, representing 2.7 percent of average total assets and 4.1 percent of average total loans. The following table shows the bank's qualified community development loans by rated area and purpose. Examiners included eight community development loans originated outside the combined assessment area in the broader regional area in Allegheny and Butler Counties in PA. As shown, community development loan performance is not consistent throughout the rated areas. A substantial majority of the bank's community development loans benefited the PA rated area. Additional details are contained in the individual assessment area sections.

Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Pennsylvania	19	4,778	14	6,983	0	0	35	28,680	68	40,441
Maryland	1	225	0	0	0	0	0	0	1	225
Virginia	0	0	0	0	0	0	0	0	0	0
Regional Activities	8	5,870	0	0	0	0	0	0	8	5,870
Nationwide Activities	0	0	0	0	0	0	0	0	0	0
Total	28	10,873	14	6,983	0	0	35	28,680	77	46,536
<i>Source: Bank Data</i>										

INVESTMENT TEST

Somerset's Investment Test rating in the combined assessment area is "Low Satisfactory."

Somerset's overall Investment Test performance is consistent with its performance in the PA, MD, and VA rated areas. This section presents the bank's overall performance in the Investment Test. Separate presentations for the individual rated areas are included in later sections.

Investment and Grant Activity

Somerset has an adequate level of qualified community development investments and donations. The bank made 476 qualified investments and donations totaling \$16.8 million. Qualified investments and donations equate to 0.8 percent of average total assets and 2.8 percent of average total securities since the prior evaluation. At the previous evaluation, qualified investments and donations totaled approximately \$6.9 million, representing 0.8 percent of average total assets and 1.8 percent of average total securities.

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

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Pennsylvania	16	550	103	367	2	4	303	501	424	1,422
Maryland	10	1,128	5	1	0	0	21	23	36	1,152
Virginia	13	4,180	0	0	0	0	0	0	13	4,180
Nationwide Activities	3	10,000	0	0	0	0	0	0	3	10,000
Total	42	15,858	108	368	2	4	324	524	476	16,754
<i>Source: Bank Data</i>										

Prior-Period Investments

The majority of the bank's prior-period investments were outstanding Federal National Mortgage Association (FNMA) mortgage-backed securities (MBSs) that benefit multiple assessment areas in the PA, MD, and VA rated areas or a broader regional area. All these securities included mortgages specifically originated to low- or moderate-income borrowers. The bank provided the March 31, 2025 book values of these prior period MBSs by rated area. The outstanding MBSs benefitted the rated areas as follows:

- PA Rated Area - \$98,537
- MD Rated Area - \$60,447
- VA Rated Area - \$70,079

New Equity Investments

Similarly, the majority of the bank's new qualified investments include Government National Mortgage Association (GNMA) MBSs that benefit multiple assessment areas in the PA, MD, and VA rated areas. During the review period, Somerset purchased nine MBSs totaling \$5.6 million that benefitted the assessment areas or broader statewide areas. All these securities included mortgages specifically originated to low- or moderate-income borrowers. The following list depicts the total dollar amount of new MBSs by assessment area.

- PA Statewide - \$450,391
- PA Non-MSA - \$2,481
- Pittsburgh, PA MSA - \$76,403
- Johnstown, PA MSA - \$1,490
- MD Statewide - \$1.1 million
- VA Statewide - \$1.2 million
- Arlington-Alexandria-Reston, VA-WV-MSA - \$2.9 million

Somerset also made approximately \$10.0 million in new qualified investments in FHLB bonds which benefit communities nationwide, including the bank's assessment areas. The FHLB bonds help provide financial products and services that assist and enhance the financing of housing and community lending. Bond proceeds are used to provide liquidity and funding to member institutions to support residential mortgage lending, community investments, and other community development initiatives. The proceeds from the bonds also help FHLB member banks to borrow and fund low-income housing.

Responsiveness to Credit and Community Development Needs

Somerset 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.

Community Development Initiatives

The institution does not use innovative and/or complex investments to support community development initiatives. Somerset's investments primarily include equity investments in MBSs, bonds, and standard donations, which are not considered innovative or complex.

SERVICE TEST

Somerset's Service Test rating in the combined assessment area is rated "High Satisfactory."

Somerset's overall Service Test performance is consistent with its performance in the PA rated area, while the performance in the MD and VA rated areas is below overall performance. This section presents the bank's overall performance in the Service Test. Separate presentations for the rated areas are included in later sections.

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment areas. Somerset serves the overall assessment area with 47 branches, including 43 in the PA rated area, 3 in the MD rated area, and 1 in the VA rated area. As shown in the following table, the percentage of branches in low-income census tracts is slightly below the percentage of low-income census tracts and low-income population, and the percentage of branches and ATMs in moderate-income census tracts is above the demographics. Most branch locations also have automated teller machines (ATMs) or interactive teller machines (ITMs). Somerset operates 76 ATMs/ITMs in the assessment areas. 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 rated area and individual assessment area sections.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	22	4.1	80,560	4.0	1	2.1	1	1.3
Moderate	115	21.6	407,049	20.5	13	27.7	23	30.3
Middle	248	46.6	923,488	46.5	30	63.8	47	61.8
Upper	142	26.7	572,996	28.9	3	6.4	5	6.6
N/A	5	1.0	1,773	0.1	0	0	0	0
Total	532	100.0	1,985,866	100.0	47	100.0	76	100.0
<i>Source: 2015 ACS Data; Bank Data</i>								

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has 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 rated area and individual assessment area sections.

Reasonableness of Business Hours and Services

Somerset's services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. In addition to traditional branch and ATM services, the bank offers alternative banking services such as telephone banking, online banking, mobile banking, and digital payments that increase accessibility of retail banking services. For additional information on the distribution of branches and ATMs, refer to the rated area and individual assessment area sections.

Community Development Services

The bank provided a relatively high level of community development services within its combined assessment area during the evaluation period. Bank personnel participated in various community development service initiatives, primarily through Board and committee membership as well as financial education seminars and other community development services. Bank officers and employees provided 212 instances of financial expertise, technical assistance, and financial education to community development-related organizations and low- and moderate-income individuals throughout the combined assessment area. The bank provided a slightly higher number of community development services than during the previous evaluation period when the bank provided 202 instances of services.

The following table illustrates the bank's community development services by rated area and community development purpose. For additional details, refer to the individual assessment area sections.

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Pennsylvania	4	113	68	23	208
Maryland	0	0	4	0	4
Virginia	0	0	0	0	0
Total	4	113	72	23	212
<i>Source: Bank Data</i>					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Somerset's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

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

Somerset designates three assessment areas within the PA rated area. Collectively, the CRA evaluation refers to the three assessment areas as the PA 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, PA MSA. The third assessment area is Cambria County, which is the Johnstown, PA MSA. The bank's operations in the PA rated area represent 96.9 percent of total lending (by number), 96.0 percent of total deposits, and 91.7 percent of total branches. Refer to the separate PA Non-MSA, Pittsburgh, PA MSA, and Johnstown, PA MSA sections of this evaluation for detailed descriptions of each assessment area.

The bank operates 43 branches in PA. The PA rated area includes 227 census tracts. The demographics of these tracts include:

- 9 low-income tracts;
- 56 moderate-income tracts;
- 132 middle-income tracts;
- 29 upper-income tracts; and
- 1 tract with no income designation.

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

Demographic Information of the Assessment Area						
Rated Area: PA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	227	4.0	24.7	58.1	12.8	0.4
Population by Geography	738,645	2.4	21.6	58.9	17.0	0.2
Housing Units by Geography	363,585	3.3	23.5	58.5	14.7	0.0
Owner-Occupied Units by Geography	241,864	1.5	20.5	60.3	17.6	0.0
Occupied Rental Units by Geography	73,635	7.2	32.3	51.6	8.7	0.2
Vacant Units by Geography	48,086	6.1	25.2	59.9	8.8	0.0
Businesses by Geography	70,593	2.9	21.6	56.6	19.0	0.0
Farms by Geography	2,849	1.2	15.9	67.7	15.2	0.0
Family Distribution by Income Level	200,964	21.1	19.6	22.8	36.5	0.0
Household Distribution by Income Level	315,499	25.8	16.5	18.2	39.5	0.0
Median Family Income MSA - 27780 Johnstown, PA MSA		\$65,560	Median Housing Value			\$131,206
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$81,197	Median Gross Rent			\$688
Median Family Income Non-MSAs - PA		\$66,318	Families Below Poverty Level			8.0%
Source: 2020 U.S. Census and 2024 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 363,585 housing units in the PA rated area. Of these 66.5 percent are owner-occupied, 20.3 percent are rental units, and 13.2 percent are vacant. The Geographic Distribution criterion compares home mortgage lending performance to the distribution of owner-occupied housing units.

Examiners used the 2023 and 2024 FFIEC Updated Median Family Income (MFI) to analyze home mortgage lending under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories in each assessment area.

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)				
2023 (\$80,900)	<\$40,450	\$40,450 to <\$64,720	\$64,720 to <\$97,080	≥\$97,080
2024 (\$76,500)	<\$38,250	\$38,250 to <\$61,200	\$61,200 to <\$91,800	≥\$91,800
Pittsburgh, PA MSA Median Family Income (38300)				
2023 (\$101,900)	<\$50,950	\$50,950 to <\$81,520	\$81,520 to <\$122,280	≥\$122,280
2024 (\$99,100)	<\$49,550	\$49,550 to <\$79,280	\$79,280 to <\$118,920	≥\$118,920
PA NA Median Family Income (99999)				
2023 (\$77,800)	<\$38,900	\$38,900 to <\$62,240	\$62,240 to <\$93,360	≥\$93,360
2024 (\$81,400)	<\$40,700	\$40,700 to <\$65,120	\$65,120 to <\$97,680	≥\$97,680
<i>Source: FFIEC</i>				

According to the 2024 D&B data, there were 70,593 businesses in the PA rated area. These businesses have the following Gross Annual Revenue (GAR) characteristics:

- 87.5 percent have GARs \$1.0 million or less;
- 3.5 percent have GARs greater than \$1.0 million; and
- 9.0 percent have unknown revenues.

The Borrower Profile criterion compares the distribution of small business loans to businesses by GAR level. Service industries represent the largest portion of businesses at 38.2 percent; followed by non-classifiable establishments (15.9 percent), retail trade (12.5 percent); and finance, insurance, and real estate (9.2 percent). In addition, 67.2 percent of businesses have four or fewer employees and 91.3 percent operate from a single location.

During the evaluation period, the unemployment rates within the PA rated area varied from a high of 5.8 percent (2022) in Fayette County to a low of 3.4 percent (2024) in Westmoreland County. The counties within the PA rated area generally experienced gradual declines in unemployment rates during the evaluation period. Most counties exhibited slightly higher unemployment rates than the PA statewide level. The following table summarizes unemployment data from the Bureau of Labor Statistics at county, state, and national levels.

Unemployment Rates			
Area	2022	2023	2024
	%	%	%
Cambria County	5.1	4.4	4.0
Westmoreland County	4.3	3.7	3.4
Bedford County	4.3	3.8	3.7
Fayette County	5.8	4.9	4.7
Somerset County	5.1	4.2	4.3
PA Statewide	3.3	2.9	3.3
National Average	3.5	3.8	4.1
<i>Source: Bureau of Labor Statistics</i>			

Competition

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 34 financial institutions operating 225 branches within the PA rated area. Of these institutions, Somerset ranked 7th with a 5.5 percent deposit market share.

There is a moderately high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 388 lenders reported a total of 14,313 residential mortgage loans originated or purchased. Somerset ranked 4th among this group of lenders, with a market share of 5.2 percent.

There is a moderate level of competition for small business loans. In 2023, 106 lenders reported a total of 11,338 small business loans originated or purchased. Somerset ranked 7th among this group of lenders, with a market share of 4.7 percent. The top five lenders, all larger national banks, captured 58.3 percent of the market share.

SCOPE OF EVALUATION – PENNSYLVANIA

This portion of the evaluation only considers activity within the PA Non-MSA, Pittsburgh, PA MSA, and Johnstown, PA 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 accounted for the largest portion of lending and deposits in the state during the evaluation period. Examiners used full-scope procedures to assess performance in the PA Non-MSA, Pittsburgh MSA, and the Johnstown MSA assessment areas.

CONCLUSIONS ON PERFORMANCE CRITERIA IN PENNSYLVANIA

LENDING TEST

Somerset's Lending Test rating is "High Satisfactory" in the PA rated area. The bank's performance under all Lending Test criteria supports this conclusion. Somerset's performance in the PA Non-MSA

assessment area carried the most weight in supporting this rating and the performance was consistent throughout the PA rated area.

Lending Activity

Somerset's lending levels reflect excellent responsiveness to credit needs within the PA rated area. The bank's excellent performance in the PA Non-MSA and Pittsburgh MSA assessment areas primarily support this conclusion. During the review period, the bank originated 2,477 home mortgage loans totaling \$255.9 million, 1,681 small business loans totaling \$163.9 million, and 206 small farm loans totaling \$12.1 million in the PA assessment areas. Refer to the individual assessment area sections for further details.

Geographic Distribution

The geographic distribution of loans reflects good penetration within the PA rated area. Performance was inconsistent throughout the rated area assessment areas. Performance in the PA Non-MSA assessment area is consistent with the overall conclusion, while performance in the Pittsburgh, PA MSA and Johnstown, PA MSA assessment areas are above the overall conclusion.

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. Somerset's performance is consistent through the PA rated area assessment areas.

Innovative or Flexible Lending Practices

Somerset uses innovative and flexible lending practices in order to serve assessment area credit needs. All innovative and flexible lending products discussed in the overall combined assessment area are offered in the PA rated area. The FHLB's First Front Door program is only available in the PA rated area.

- *FHLB First Front Door* – First Front Door (FFD) provides down payment and closing cost assistance to eligible first-time homebuyers. The program is offered through participating Federal Home Loan Bank (FHLB) of Pittsburgh members that provide first mortgage financing. By contributing a minimum of \$1,500 towards down payment and closing costs, homebuyers are eligible for a maximum FFD grant of \$15,000. The bank originated 9 FFD loans totaling \$1.0 million during the evaluation period.

Community Development Loans

Somerset made a relatively high level of community development loans within the PA rated area. Community development loans within PA totaled \$46.3 million. This is a slight increase from the prior evaluation period, during which the bank originated community development loans within PA totaling \$43.0 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, PA MSA assessment area. Examiners included eight community development loans originated outside the combined PA assessment area as regional activities. The eight regional activities included seven loans in Allegheny County, PA and one loan in Butler County, PA. These eight

loans were all for multifamily buildings with rents below the HUD fair market rent values in their relative locations. Additional details relating to the bank’s community development loans are contained within the individual assessment area sections.

Community Development Lending by Assessment Area Rated Area: PA										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
PA Non-MSA	5	1,603	2	519	0	0	13	4,270	20	6,392
Pittsburgh, PA MSA	13	3,059	12	6,464	0	0	22	24,410	47	33,933
Johnstown, PA MSA	1	116	0	0	0	0	0	0	1	116
Statewide Activities	0	0	0	0	0	0	0	0	0	0
Regional Activities	8	5,870	0	0	0	0	0	0	8	5,870
Total	27	10,648	14	6,983	0	0	35	28,680	76	46,311
<i>Source: Bank Data</i>										

INVESTMENT TEST

Somerset’s Investment Test rating is “Low Satisfactory” in the 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. Performance is consistent throughout the PA rated area assessment areas.

Investment and Grant Activity

Somerset has an adequate level of qualified community development investments and grants in the PA rated area. During the evaluation period, the bank made 424 qualified investments and donations totaling \$1.4 million benefitting the PA rated area. This includes 16 qualified equity investments totaling approximately \$800,000 and 408 donations totaling approximately \$622,000. This performance is a decrease from the prior evaluation period when the bank had \$6.8 million in qualified investments and donations. Investments and donations primarily benefitted the PA Non-MSA assessment area, statewide activities, and the Pittsburgh, PA MSA assessment area. 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 Rated Area: PA										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
PA Non-MSA	3	2	49	246	1	3	100	360	153	611
Pittsburgh, PA MSA	5	77	33	106	1	1	151	87	190	271
Johnstown, PA MSA	2	2	21	15	0	0	52	54	75	71
Statewide Activities	6	469	0	0	0	0	0	0	6	469
Total	16	550	103	367	2	4	303	501	424	1,422
<i>Source: Bank Data</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 demonstrated responsiveness community development needs in the area.

Community Development Initiatives

The bank does not use innovative and/or complex investments to support community development initiatives. Somerset's investments primarily include equity investments in MBS 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. Performance is consistent throughout the PA rated area assessment areas.

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 43 branches and 72 ATMs, including the ATMs within its branches. The bank operates 12 full-service branches, 1 limited-service branch, and 13 ATMs in moderate-income census tracts. The bank operates one 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 are contained within the individual assessment area sections.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has 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 four branches, all of which are in moderate-income census tracts. The bank closed one full-service branch which was in a moderate-income census tract and closed a limited-service branch located in a middle-income census tract. The bank relocated one branch located in a middle-income census tract during the review period. Additional details are contained within the individual assessment area sections.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain 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 are contained within the individual assessment area sections.

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 208 instances of financial expertise or technical assistance to community development-related organizations within the PA rated area, which is similar to performance during the prior evaluation period. The following table details community development services by assessment area and community development purpose. Additional details are contained within the individual assessment area sections.

Community Development Services by Assessment Area					
Rated Area: PA					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
PA Non-MSA	4	48	11	10	73
Pittsburgh, PA MSA	0	50	41	9	100
Johnstown, PA MSA	0	15	16	4	35
Statewide Activities	0	0	0	0	0
Regional Activities	0	0	0	0	0
Total	4	113	68	23	208
<i>Source: Bank Data</i>					

Financial Education

In addition to Board of Director participation and committee involvement, bank employees provided numerous financial education seminars for students and small businesses.

- *American Bankers Association (ABA) Teach Children to Save* - The bank operated the ABA Teach Children to Save program in several school districts in the PA rated 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.

- *Cemark, Inc.'s How to Do Your Banking* - The bank participated in the How to Do Your Banking program, which is a financial literacy program, to teach young adults in high school classrooms basic money management skills, including how to access and manage credit responsibly. The bank provided books to schoolteachers 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. Bank employees conducted How to Do Your Banking training sessions at three high schools and a homeless shelter with approximately 156 total attendees.
- *St. Francis University Small Business Development Center* - The bank also 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 is 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. As a result of Somerset Trust Co.'s status as a Platinum Leader bank during the period July 2022 through June 2024, the Pennsylvania IOLTA Board received \$369,822 in funding which resulted in an estimated return on investment of \$4,437,873 for low- and moderate-income individuals and communities in PA.

PA NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN PA NON-MSA ASSESSMENT AREA

The PA Non-MSA assessment area includes all of Bedford and Somerset counties in the Non-MSA area of PA. The bank operates 13 branches 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 45.9 percent of total in-assessment area lending (by number), 49.0 percent of total deposits, and 27.7 percent of total branches.

Economic and Demographic Data

The PA Non-MSA assessment area includes 36 census tracts. The demographics of these census tracts include:

- 3 moderate-income census tracts;
- 31 middle-income census tracts; and

- 2 upper-income census tracts.

In 2023 and 2024, the agencies designated 20 census tracts in Somerset County as distressed, middle-income, non-metropolitan census tracts due to the high employment rate that was at least 1.5 times the national average.

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

Demographic Information of the Assessment Area						
Assessment Area: PA Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	36	0.0	8.3	86.1	5.6	0.0
Population by Geography	121,706	0.0	6.5	85.7	7.7	0.0
Housing Units by Geography	62,928	0.0	6.6	86.0	7.4	0.0
Owner-Occupied Units by Geography	39,382	0.0	5.7	85.2	9.1	0.0
Occupied Rental Units by Geography	10,066	0.0	9.3	85.3	5.4	0.0
Vacant Units by Geography	13,480	0.0	7.2	88.9	3.9	0.0
Businesses by Geography	11,033	0.0	8.0	86.1	5.9	0.0
Farms by Geography	818	0.0	4.5	91.0	4.5	0.0
Family Distribution by Income Level	33,035	18.5	20.9	22.6	38.0	0.0
Household Distribution by Income Level	49,448	23.0	17.3	18.4	41.4	0.0
Median Family Income Non-MSAs - PA		\$66,318	Median Housing Value			\$125,590
			Median Gross Rent			\$652
			Families Below Poverty Level			7.5%
Source: 2020 U.S. Census and 2024 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 62,928 housing units in the assessment area. Of these 62.6 percent are owner-occupied, 16.0 percent are occupied rental units, and 21.4 percent are vacant. As shown in the previous table, 5.7 percent of the total owner-occupied housing units are located within the moderate-income census tracts. This data reflects the low-level of opportunities lenders have for home mortgage lending within these tracts.

According to the 2024 D&B data, there were 11,033 businesses in the assessment area with the following revenue characteristics:

- 87.1 percent have GARs of \$1.0 million or less;
- 3.7 percent have GARs greater than \$1.0 million; and,
- 9.2 percent have unknown revenues.

Service industries represent the largest portion of businesses at 35.8 percent; followed by non-classifiable establishments (14.3 percent), retail trade (12.6 percent); and construction (7.6 percent). In addition, 69.6 percent of businesses have four or fewer employees and 91.7 percent operate from a single location.

Competition

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 14 financial institutions operating 43 branches within the PA Non-MSA assessment area. Of these institutions, Somerset ranked 1st with a 33.9 percent deposit market share.

There is a moderately high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 191 lenders reported a total of 2,297 residential mortgage loans originated or purchased. Somerset ranked 1st among this group of lenders, with a market share of 14.8 percent.

There is a moderate level of competition for small business loans. In 2023, 69 lenders reported a total of 1,966 small business loans originated or purchased. Somerset ranked 1st among this group of lenders, with a market share of 14.2 percent.

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 a community contact with an organization that coordinates, partners, and provides services and resources to low-income individuals and families to promote self-sufficiency, and fosters community and economic development in multiple counties that include Bedford and Somerset Counties in PA. The organization is primarily funded by state and federal grants and donations. The organization recently steered more of its efforts towards attracting donations. The organization has provided employment, and transportation services to low-income individuals. In addition, the organization provides housing assistance to low-income individuals through rental and utility assistance.

The contact stated there are opportunities for participation by local financial institutions in a few areas. According to the contact, affordable housing, including renovation of existing housing stock, is a key need in the assessment area. The contact stated that significant populations in the area have either poor or absent credit histories and emphasized needs for more opportunities for financial education and literacy.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic data, the primary credit and community development needs of the assessment area are affordable housing and revitalization and stabilization. Low median family incomes in this assessment area support

this conclusion. Additionally, there are numerous distressed, middle-income nonmetropolitan census tracts within the PA Non-MSA assessment area. The presence of these tracts presents community development opportunities to attract new, or retain existing, residents and businesses to the area. Since these tracts were designated as distressed by the FFIEC for high unemployment, opportunities for job training programs may be available. In response to information provided by the community contact, examiners recognize additional needs for financial education, credit counseling services, and credit building products.

CONCLUSIONS ON PERFORMANCE CRITERIA IN PA NON-MSA ASSESSMENT AREA

LENDING TEST

Somerset demonstrated good Lending Test performance in the PA Non-MSA assessment area. The bank's performance under all Lending Test criteria supports this conclusion.

Lending Activity

The bank's lending levels reflect excellent responsiveness to PA-Non-MSA assessment area credit needs. During the review period, the bank made 1,108 home mortgage loans totaling \$103.1 million, 795 small business loans totaling \$65.3 million and 165 small farm loans totaling \$9.2 million.

Somerset originated 439 home mortgage loans totaling \$42.5 million in 2022, 340 loans totaling \$28.8 million in 2023, and 329 loans totaling \$31.8 million in 2024. In 2023, Somerset ranked 1st of out of 191 home mortgage reporting lenders with a 14.8 percent market share by number.

Somerset originated 291 small business loans totaling \$23.3 million in 2022, 230 loans totaling \$18.7 million in 2023, and 274 loans totaling \$23.3 million in 2024. In 2023, Somerset ranked 1st out of 69 small business reporting lenders with a 14.2 percent market share by number.

Geographic Distribution

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. Somerset's good performance of home mortgage lending supports this conclusion. Examiners focused on the number of loans in the moderate-income census tracts. As previously mentioned, there are no low-income census tracts in the assessment area.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. As shown in the following table, the bank's performance in 2023 in the moderate-income census tracts was comparable to aggregate performance and slightly below the percentage of owner-occupied housing. In 2024, the bank's lending performance in the moderate-income census tracts exceeded the demographic data. The opportunity to lend in the three moderate-income census tracts is limited, as only 5.7 percent of owner-occupied housing units are in the moderate-income census tracts.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: PA Non-MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	5.7	5.1	17	5.0	1,187	4.1
2024	5.7	--	19	5.8	1,601	5.0
Middle						
2023	85.2	87.5	308	90.6	26,472	91.8
2024	85.2	--	304	92.4	29,784	93.7
Upper						
2023	9.1	7.4	15	4.4	1,186	4.1
2024	9.1	--	6	1.8	396	1.2
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	340	100.0	28,844	100.0
2024	100.0	--	329	100.0	31,781	100.0
Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Business Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. As shown in the following table, the bank's performance in 2023 in the moderate-income census tracts was below the percentage of owner occupied housing units and aggregate performance. In 2024, the banks performance in the moderate-income census tract improved from the previous year and was slightly below the demographic data.

Geographic Distribution of Small Business Loans						
Assessment Area: PA Non-MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	8.0	6.8	13	5.7	821	4.4
2024	8.0	--	20	7.3	1,227	5.3
Middle						
2023	86.1	85.4	212	92.2	17,530	93.7
2024	86.1	--	237	86.5	19,840	85.1
Upper						
2022	5.9	6.8	4	1.4	326	1.4
2023	6.0	7.8	5	2.2	362	1.9
2024	5.9	--	17	6.2	2,260	9.7
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	230	100.0	18,713	100.0
2024	100.0	--	274	100.0	23,327	100.0
Source: 2023 & 2024 D&B Data; Bank Data 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Borrower Profile

The distribution of borrowers reflects 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 supports this conclusion. Examiners focused on the number of home mortgage loans to low- and moderate-income borrowers and the number of small 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. In 2023, the penetration of home mortgage loans to low-income borrowers was similar to aggregate performance. In 2024, the penetration of home mortgage loans to low-income borrowers dropped slightly and was below demographics. However, with a median family income of less than \$40,700, many low-income families would likely not qualify for a mortgage loan under conventional underwriting standards given the area's median housing value of \$125,590. Therefore, the demand and opportunity for lending to low-income families are relatively limited.

In 2023, the bank's penetration among moderate-income borrowers was comparable to demographic data and aggregate performance. In 2024, the bank's performance improved and was above demographics.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: PA Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	17.9	8.5	29	8.5	1,366	4.7
2024	18.5	--	21	6.4	783	2.5
Moderate						
2023	20.7	21.2	71	20.9	4,320	15.0
2024	20.9	--	85	25.8	6,062	19.1
Middle						
2023	22.5	23.8	93	27.4	6,678	23.2
2024	22.6	--	78	23.7	6,341	20.0
Upper						
2023	39.0	33.8	118	34.7	13,856	48.0
2024	38.0	--	119	36.2	15,205	47.8
Not Available						
2023	0.0	12.6	29	8.5	2,624	9.1
2024	0.0	--	26	7.9	3,391	10.7
Totals						
2023	100.0	100.0	340	100.0	28,844	100.0
2024	100.0	--	329	100.0	31,781	100.0
Source: 2020 U.S. Census; Bank Data, 2023 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, in 2023, the bank's penetration of loans to businesses with GARs of \$1.0 million exceeded aggregate data. In 2024, performance was similar.

Based on 2023 aggregate data, Somerset ranked 2nd (16.1 percent market share) out of 53 lenders lending to businesses with GARs of \$1.0 million or less. Overall, comparisons to aggregate lending data, assessment area demographics, and market share data reflect the bank's good penetration to businesses with GARs of \$1.0 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: PA Non-MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2023	86.4	62.4	181	78.7	11,461	61.2
2024	87.1	--	198	72.3	10,035	43.0
>\$1,000,000						
2023	3.9	--	49	21.3	7,252	38.8
2024	3.7	--	69	25.2	12,366	53.0
Revenue Not Available						
2023	9.7	--	0	0.0	0	0.0
2024	9.2	--	7	2.6	926	4.0
Totals						
2023	100.0	100.0	230	100.0	18,713	100.0
2024	100.0	--	274	100.0	23,327	100.0
Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Innovative or Flexible Lending Practices

Somerset uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout this assessment area.

Community Development Loans

Somerset made a relatively high level of community development loans. The bank originated 20 loans totaling approximately \$6.4 million in the PA Non-MSA assessment area. This performance is an increase in the number of loans and a decrease in the dollar amount of loans compared to the prior evaluation period, during which the bank originated 15 loans totaling \$8.4 million. The following table shows the number and dollar volume of community development loans by year and purpose.

Community Development Lending Assessment Area: PA Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
7/18/2022-12/31/2022	2	1,063	0	0	0	0	1	30	3	1,093
2023	2	290	0	0	0	0	1	40	3	330
2024	1	250	1	19	0	0	9	3,783	11	4,052
YTD 2025	0	0	1	500	0	0	2	417	3	917
Total	5	1,603	2	519	0	0	13	4,270	20	6,392
<i>Source: Bank Data</i>										

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

- In 2022, the bank originated a \$787,000 loan for the purchase of a multifamily residential building in Somerset County. The structure consists of 16 one-bedroom units. All sixteen units are rented out for an amount below the HUD fair market rent for the area. The residence is directly adjacent to a moderate-income census tract. This loan provides affordable housing for low- and moderate-income individuals and families in the area.
- In 2024, the bank originated a \$1,500,000 line of credit to a hospital in its assessment area. This hospital is in an area designated as distressed by the Federal Financial Institutions Examination Council (FFIEC). The hospital provides essential healthcare and emergency services to the region. The financing of this hospital helps to revitalize and stabilize the area it serves.
- In 2024, the bank originated a \$640,000 loan to the Somerset Township Municipal Authority to reimburse costs associated with the extension of a city waterline located in Somerset County. The area this project serves is designated as a distressed area by the FFIEC. This project revitalizes and stabilizes the region it serves.

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 primarily 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 153 qualified investments totaling approximately \$611,000 that specifically benefited the assessment area. This includes one prior period investment with a current book value of \$250,000, three new investments totaling \$2,000, and 149 donations totaling \$359,000. This represents a slight decrease from the previous CRA evaluation where investments and grants totaled \$668,000. The following table illustrates the bank's qualified investment activity by investment type and purpose.

Qualified Investments Assessment Area: PA Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	1	250	0	0	1	250
7/18/2022-12/31/2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	1	1	0	0	0	0	0	0	1	1
YTD 2025	2	1	0	0	0	0	0	0	2	1
Subtotal	3	2	0	0	1	250	0	0	4	252
Qualified Grants & Donations	0	0	49	246	1	3	99	110	149	359
Total	3	2	49	246	2	253	99	110	153	611
<i>Source: Bank Data</i>										

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

- The bank maintains a prior period investment totaling \$250,000 in a private equity fund that has an objective to seek long-term capital appreciation in Central and Northern PA, including Bedford, Cambria, and Somerset Counties. 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 the assessment area. The current book value of this investment remains at \$250,000.
- During the review period, the bank donated \$246,000 to various non-profit organizations that provide community services targeted to low- and moderate-income individuals such as shelter, food, and counseling services. These donations support community services 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 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 does not use innovative and/or complex investments to support community development initiatives. Somerset's investments primarily include equity investments in MBSs 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 performance under the Accessibility of Delivery Systems and Reasonableness of Business Hours and Service criteria primarily 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 28 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 not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period, no branches were opened or closed within the assessment area.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Branch hours are 8:00 a.m. to 4:30 p.m. Monday through Thursday and 8:00 a.m. through 6:00 p.m. on Friday and 8:30 a.m. to noon on Saturdays.

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 73 instances of financial expertise or technical assistance to community development-related organizations within the assessment area, which is a slight decrease compared to the prior evaluation's 86 instances. The following table illustrates the bank's community development services by activity year and community development purpose.

Community Development Services Assessment Area: PA Non-MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
7/18/2022-12/31/2022	0	12	2	4	18
2023	1	10	3	2	16
2024	1	13	3	2	19
YTD 2025	2	13	3	2	20
Total	4	48	11	10	73
<i>Source: Bank Data</i>					

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

- In 2024 and 2025, a bank employee used their financial expertise as the treasurer for a local food bank located in Somerset County. The food bank works to combat food insecurity in the greater Rockwood PA community and serves low- and moderate-income individuals and families. This service provides community services to low- and moderate-income

individuals and families in the assessment area.

- A bank employee served as a Vice Chair of the Board at a non-profit community development organization in Somerset County. The employee served as vice chair from 2023 through 2025. The organization’s purpose is to revitalize downtown Somerset through facade grants, rent abatement grants, and home renovation grants. This service helps to revitalize and stabilize a distressed middle-income geography.
- A bank employee works on the Board of Directors of an affordable housing organization that serves Somerset County. The bank employee is currently serving on the board for 2025. The organization provides safe and stable housing for individuals and families experiencing homelessness or at risk of being homeless. This service provides community services to low-and moderate-income individuals and families in the assessment area.

PITTSBURGH, PA MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN PITTSBURGH, PA MSA ASSESSMENT AREA

The Pittsburgh, PA MSA assessment area includes all of Fayette and Westmoreland Counties in the Pittsburgh, PA MSA. The bank operates 23 branch offices (which includes 2 limited-service branches) within this assessment area; 8 are in Fayette County, and 15 are in Westmoreland County. The bank’s operations in the Pittsburgh, PA MSA assessment area represent 42.1 percent of total in-assessment area lending (by number), 32.6 percent of total deposits, and 48.9 percent of total branches.

Economic and Demographic Data

The PA Non-MSA assessment area includes 36 census tracts. The demographics of these tracts include:

- 7 low-income census tracts;
- 45 moderate-income census tracts;
- 76 middle-income census tracts;
- 20 upper-income census tracts; and
- 1 tract with no income designation.

In 2023 and 2024, the agencies designated 149 census tracts in Somerset County as distressed, middle-income, non-metropolitan census tracts due to the high employment rate that was at least 1.5 times the national average.

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

Demographic Information of the Assessment Area						
Assessment Area: Pittsburgh, PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	149	4.7	30.2	51.0	13.4	0.7
Population by Geography	483,467	2.6	28.4	51.4	17.4	0.2
Housing Units by Geography	234,585	3.6	30.5	50.9	14.9	0.1
Owner-Occupied Units by Geography	159,928	1.5	27.2	53.2	18.1	0.0
Occupied Rental Units by Geography	49,190	7.9	39.0	45.1	7.6	0.4
Vacant Units by Geography	25,467	8.5	35.1	47.6	8.9	0.0
Businesses by Geography	48,217	3.4	26.4	49.2	21.0	0.0
Farms by Geography	1,666	1.6	23.8	56.7	17.9	0.0
Family Distribution by Income Level	132,893	22.1	19.5	23.0	35.3	0.0
Household Distribution by Income Level	209,118	27.1	16.2	18.5	38.3	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$81,197	Median Housing Value			\$142,960
			Median Gross Rent			\$712
			Families Below Poverty Level			7.7%
Source: 2020 U.S. Census and 2024 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 234,585 housing units in the assessment area. Of these, 68.2 percent are owner-occupied, 21.0 percent are occupied rental units, and 10.7 percent are vacant. This data reflects the opportunity to make home mortgage loans in the assessment area.

According to the 2024 D&B data, there were 48,217 businesses in the assessment area with the following revenue characteristics:

- 88.3 percent have GARs of \$1.0 million or less;
- 3.3 percent have GARs greater than \$1.0 million; and,
- 8.4 percent have unknown revenues.

Service industries represent the largest portion of businesses at 38.4 percent; followed by non-classifiable establishments (16.6 percent), retail trade (12.3 percent); and finance, insurance and real estate (9.7 percent). In addition, 67.1 percent of businesses have four or fewer employees and 91.9 percent operate from a single location.

Competition

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 24 financial institutions operating 145 branches within the Pittsburgh, PA MSA assessment area. Of these institutions, Somerset ranked 7th with a 4.8 percent deposit market share.

There is a moderately high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 317 lenders reported a total of 9,688 residential mortgage loans originated or purchased. Somerset ranked 8th among this group of lenders, with a market share of 3.4 percent.

There is a moderate level of competition for small business loans. In 2023, 99 lenders reported a total of 8,000 small business loans originated or purchased. Somerset ranked 8th among this group of lenders, with a market share of 3.3 percent.

CONCLUSIONS ON PERFORMANCE CRITERIA IN PITTSBURGH MSA ASSESSMENT AREA

LENDING TEST

Somerset demonstrated good performance under the Lending Test in the Pittsburgh, PA MSA assessment area. Excellent performance under the Lending Activity and Geographic Distribution criteria and good performance under the Borrower Profile, Innovative and Flexible Lending, and Community Development Lending criteria supports this conclusion.

Lending Activity

The bank's lending levels reflect excellent responsiveness to the Pittsburgh, PA MSA assessment area credit needs. During the review period, the bank made 1,123 home mortgage loans totaling \$132.9 million, 732 small business loans totaling \$85.2 million and 41 small farm loans totaling \$2.8 million.

Somerset originated 428 home mortgage loans totaling \$51.6 million in 2022, 328 loans totaling \$38.5 million in 2023, and 367 loans totaling \$42.8 million in 2024. In 2023, Somerset ranked 8th of out of 317 home mortgage reporting lenders with a 3.4 percent market share by number.

Somerset originated 240 small business loans totaling \$29.4 million in 2022, 253 loans totaling \$30.3 million in 2023, and 239 loans totaling \$25.5 million in 2024. In 2023, Somerset ranked 8th out of 99 small business reporting lenders with a 3.3 percent market share by number.

Geographic Distribution

The geographic distribution of loans reflects excellent penetration throughout the assessment area. Somerset's excellent performance of home mortgage lending primarily supports this conclusion.

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 2023 in the low-income census tracts exceeded both the aggregate performance and demographic data. In 2024, the bank did not originate any loans in the low-income census tracts; however, as noted in the following table, the opportunity to lend in the seven low-income census tracts is limited, as only 1.5 percent of owner-occupied housing units are in those census tracts.

In 2023, the bank's performance in the moderate-income census tracts exceeded both the aggregate performance and demographic data. In 2024, the bank's lending performance in moderate-income census tracts exceeded demographic data.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Pittsburgh, PA MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	2.1	1.9	9	2.7	1,177	3.1
2024	1.5	--	0	0.0	0	0.0
Moderate						
2023	31.3	27.6	136	41.5	13,819	35.9
2024	27.2	--	137	37.3	12,770	29.9
Middle						
2023	49.1	50.2	163	49.7	20,696	53.8
2024	53.2	--	213	58.0	27,917	65.3
Upper						
2023	17.4	20.2	20	6.1	2,808	7.3
2024	18.1	--	17	4.6	2,075	4.9
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	328	100.0	38,500	100.0
2024	100.0	--	367	100.0	42,761	100.0
Source: 2020 U.S. Census; Bank Data, 2023 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 in 2023 and 2024 in the low-income census tract was below aggregate and demographics. However, its performance in the moderate-income census tracts during the same period exceeded demographic and aggregate data.

Geographic Distribution of Small Business Loans						
Assessment Area: Pittsburgh, PA MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	4.0	2.5	1	0.4	100	0.3
2024	3.4	--	0	0.0	0	0.0
Moderate						
2023	29.4	29.0	82	32.4	6,553	21.7
2024	26.4	--	83	34.7	9,809	38.4
Middle						
2023	46.0	47.8	148	58.5	20,051	66.3
2024	49.2	--	130	54.4	12,538	49.1
Upper						
2023	20.6	20.7	22	8.7	3,546	11.7
2024	21.0	--	26	10.9	3,167	12.4
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	253	100.0	30,250	100.0
2024	100.0	--	239	100.0	25,514	100.0
Source: 2023 & 2024 D&B Data; Bank Data; 2023 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 sizes. The bank's good performance of home mortgage and small business lending 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. In 2023, the bank's lending performance for low-income borrowers was below aggregate performance and demographic data. In 2024, the percentage increased; however, the bank's performance was still below demographic data. However, with a median family income of less than \$49,500, many low-income families would likely not qualify for a mortgage loan under conventional underwriting standards given the area's median housing value of \$142,960. In 2023, the bank's performance in moderate-income census tracts was similar to

aggregate data and exceeded demographics. In 2024 the bank's lending to moderate-income borrowers exceeded demographic data.

Based on 2023 aggregate data, Somerset 8th (3.1 percent market share) out of 144 lenders lending to low-income borrowers and ranked 8th (3.2 percent market share) out of 180 lenders lending to moderate-income borrowers. Overall, comparisons to aggregate lending data, assessment area demographics, and market share data reflect the bank's good penetration of loans to low- and moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Pittsburgh, PA MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	22.7	15.1	45	13.7	2,674	6.9
2024	22.1	--	54	14.7	2,710	6.3
Moderate						
2023	19.9	23.8	74	22.6	7,558	19.6
2024	19.5	--	88	24.0	8,263	19.3
Middle						
2023	23.2	22.9	76	23.2	7,434	19.3
2024	23.0	--	83	22.6	8,049	18.8
Upper						
2023	34.2	24.3	83	25.3	14,215	36.9
2024	35.3	--	107	29.2	19,315	45.2
Not Available						
2023	0.0	14.0	50	15.2	6,620	17.2
2024	0.0	--	35	9.5	4,425	10.3
Totals						
2023	100.0	100.0	328	100.0	38,500	100.0
2024	100.0	--	367	100.0	42,761	100.0
Source: 2020 U.S. Census; Bank Data, 2023 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 was below demographic data for both years and exceeded aggregate performance in 2023.

Based on 2023 aggregate data, Somerset ranked 8th (3.9 percent market share) out of 81 lenders lending to businesses with GARs of \$1.0 million or less. Overall, comparisons to aggregate lending

data, assessment area demographics, and market share data reflect the bank's good penetration of loans to business with GARS of less than \$1.0 million.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Pittsburgh, PA MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2023	87.7	56.0	170	67.2	15,451	51.1
2024	88.3	--	165	69.0	12,694	49.8
>\$1,000,000						
2023	3.6	--	77	30.4	14,451	47.8
2024	3.3	--	73	30.5	12,745	50.0
Revenue Not Available						
2023	8.8	--	6	2.4	348	1.2
2024	8.4	--	1	0.4	75	0.3
Totals						
2023	100.0	100.0	253	100.0	30,250	100.0
2024	100.0	--	239	100.0	25,514	100.0
Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Innovative or Flexible Lending Practices

Somerset uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout this assessment area.

Community Development Loans

Somerset made a relatively high level of community development loans. The bank originated 47 community development loans totaling \$33.9 million within the Pittsburgh, PA MSA assessment area, which is an increase from the prior evaluation period, during which the bank originated 31 loans totaling \$23.4 million. The following table outlines the number and dollar volume of community development loans by year and purpose.

Community Development Lending Assessment Area: Pittsburgh, PA MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
7/18/2022-12/31/2022	2	482	0	0	0	0	6	10,105	8	10,587
2023	6	1,579	5	5,857	0	0	7	13,201	18	20,637
2024	4	768	6	511	0	0	6	534	16	1,813
YTD 2025	1	230	1	96	0	0	3	570	5	896
Total	13	3,059	12	6,464	0	0	22	24,410	47	33,933
<i>Source: Bank Data</i>										

The following are examples of community development loans that benefit the assessment area.

- In 2022, the bank originated a \$431,250 loan for the purchase of a multifamily residential building in Fayette County. The structure consists of 11 one-, two- or three-bedroom units. All 11 units are rented out for an amount below the HUD fair market rent for the area. The residence is located within a moderate-income census tract and directly adjacent to another moderate-income tract and a low-income tract. This loan provides affordable housing for low- and moderate-income individuals and families in the area.
- In 2022, the bank originated a \$8.5 million loan to the County of Fayette to provide essential municipal services to its residents. This loan will serve moderate-income tracts located within Fayette County and help to revitalize and stabilize the area.
- In 2023, the bank originated a \$3.0 million tax anticipation note to Lauren Highlands School District. This school is in a moderate-income census tract and 90.7 percent of the students within the school district are on the free or reduced lunch program. This loan promotes community service for low- and moderate-income individuals in the assessment area.

INVESTMENT TEST

Somerset demonstrated adequate performance under the Investment Test in the Pittsburgh, PA MSA assessment area. The Investment and Grant Activity criterion performance primarily supports this conclusion.

Investment and Grant Activity

Somerset has an adequate level of qualified community development investments and donations in the Pittsburgh, PA MSA assessment area. During the evaluation period, the bank made 190 qualified investments and donations totaling \$271,000 that specifically benefitted the assessment area. This represents a decrease from the previous evaluation period when the bank had investments and grants totaling \$3.3 million.

Qualified Investments Assessment Area: Pittsburgh, PA MSA										
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
7/18/2022-12/31/2022	0	0	0	0	0	0	0	0	0	0
2023	1	19	0	0	0	0	0	0	1	19
2024	1	25	0	0	0	0	0	0	1	25
YTD 2025	2	33	0	0	0	0	0	0	2	33
Subtotal	4	77	0	0	0	0	0	0	4	77
Qualified Grants & Donations	1	<1	33	106	1	1	151	87	186	194
Total	5	77	33	106	1	1	151	87	190	271
<i>Source: Bank Data</i>										

The following are examples of qualified investments that benefit the assessment area.

- During the review period, Somerset purchased four GNMA MBSs with \$77,000 benefitting low- and moderate-income families within the Pittsburgh, PA MSA assessment area.
- During the review period, the bank donated \$106,000 to various non-profit organizations that provide community services targeted to low- and moderate-income individuals such as shelter, food, and counseling services. These donations support community services 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 investments and donations that support demonstrated needs in the area, including community development services, economic development, and revitalization and stabilization efforts.

Community Development Initiatives

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

SERVICE TEST

Somerset demonstrated good performance under the Service Test in the Pittsburgh, PA MSA assessment area. The performance under the Reasonableness of Business Hours and Service and Community Development Services criteria primarily 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, PA MSA assessment area with 23 branches (including 2 limited-service branches) and 34 ATMs. Of the 23 branches, the bank operates 11 branches and 16 ATMs in moderate-income census tracts, and one 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 of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period, the bank closed one branch in Fayette County that was in a moderate-income census tract, and opened four new branches in Westmoreland County, all of which are in moderate-income census tracts.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Branch hours are 8:00 a.m. to 4:30 Monday through Thursday and 8:00 a.m. through 6:00 p.m. on Friday and 8:30 a.m. to noon on Saturdays.

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

Community Development Services					
Assessment Area: Pittsburgh, PA MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
7/18/2022-12/31/2022	0	7	7	6	20
2023	0	11	9	1	21
2024	0	18	11	1	30
YTD 2025	0	14	14	1	29
Total	0	50	41	9	100
<i>Source: Bank Data</i>					

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

- A bank employee uses their financial expertise as a treasurer of a food bank located in Westmoreland County. The employee served as treasurer in 2023, 2024, and 2025. The service helps provide community services to low- and moderate-income individuals and

families in the assessment area.

- A bank employee serves on the finance committee of a community development organization that serves Westmoreland County. The employee served on the committee in 2024 and 2025. The organization provides grants and funding for revitalization projects in downtown Greensburg, PA in conjunction with their five-year strategic plan. This service helps revitalize and stabilize moderate-income census tracts in Westmoreland County.
- A bank employee works on the finance committee for an economic development organization in Fayette County. The employee served in the role in 2023, 2024, and 2025. The organization provides financing options to small businesses through their Rural Microenterprise Assistance Program. The service provides economic development through the financing of small businesses.

JOHNSTOWN, PA MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN JOHNSTOWN, PA MSA ASSESSMENT AREA

The Johnstown, PA MSA assessment area includes all of Cambria County in the Johnstown, PA MSA. The bank operates seven branch offices and 10 ATMs within this assessment area. The bank’s operations in the Johnstown, PA MSA assessment area represent 8.9 percent of total in-assessment area lending (by number), 14.4 percent of total deposits, and 14.9 percent of total branches.

Economic and Demographic Data

The Johnstown, PA MSA assessment area includes 42 census tracts. The demographics of these tracts include:

- 2 low-income census tracts;
- 8 moderate-income census tracts;
- 25 middle-income census tracts; and
- 7 upper-income census tracts.

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

Demographic Information of the Assessment Area						
Assessment Area: Johnstown, PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	42	4.8	19.0	59.5	16.7	0.0
Population by Geography	133,472	3.8	10.6	61.3	24.3	0.0
Housing Units by Geography	66,072	5.2	14.9	59.3	20.6	0.0
Owner-Occupied Units by Geography	42,554	3.0	9.2	64.0	23.7	0.0
Occupied Rental Units by Geography	14,379	9.5	25.7	50.1	14.7	0.0
Vacant Units by Geography	9,139	8.6	24.2	51.6	15.6	0.0
Businesses by Geography	11,343	3.4	14.3	59.3	23.1	0.0
Farms by Geography	365	1.6	4.9	66.3	27.1	0.0
Family Distribution by Income Level	35,036	19.6	18.6	22.1	39.7	0.0
Household Distribution by Income Level	56,933	23.5	17.0	17.1	42.5	0.0
Median Family Income MSA - 27780 Johnstown, PA MSA		\$65,560	Median Housing Value			\$94,822
			Median Gross Rent			\$633
			Families Below Poverty Level			9.3%
Source: 2020 U.S. Census and 2024 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 66,072 housing units in the assessment area. Of these 64.4 percent are owner-occupied, 21.8 percent are occupied rental units, and 13.8 percent are vacant. As shown in the previous table, 5.7 percent of the total owner-occupied housing units are located within the moderate-income census tracts. This data reflects the opportunity to make home mortgage loans in the assessment area.

According to the 2024 D&B data, there were 11,343 businesses in the assessment area with the following revenue characteristics:

- 84.6 percent have GARs of \$1.0 million or less;
- 4.0 percent have GARs greater than \$1.0 million; and,
- 11.4 percent have unknown revenues.

Service industries represent the largest portion of businesses at 40.0 percent; followed by non-classifiable establishments (15.0 percent), retail trade (13.3 percent); and finance, insurance and real estate (9.0 percent). In addition, 65.2 percent of businesses have four or fewer employees and 88.4 percent operate from a single location.

Competition

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 13 financial institutions operating 61

branches within the Johnstown, PA MSA assessment area. Of these institutions, Somerset ranked 5th with a 7.0 percent deposit market share.

There is a moderately high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 160 lenders reported a total of 2,328 residential mortgage loans originated or purchased. Somerset ranked 9th among this group of lenders, with a market share of 3.5 percent.

There is a moderate level of competition for small business loans. In 2023, 57 lenders reported a total of 1,620 small business loans originated or purchased. Somerset ranked 9th among this group of lenders, with a market share of 2.7 percent.

CONCLUSIONS ON PERFORMANCE CRITERIA IN JOHNSTOWN, PA MSA ASSESSMENT AREA

LENDING TEST

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

Lending Activity

The bank's lending levels reflects good responsiveness to the Johnstown, PA MSA assessment area credit needs. During the review period, the bank made 246 home mortgage loans totaling approximately \$20.0 million and 154 small business loans totaling \$13.3 million. The bank did not originate any small farm loans within this assessment area during the review period.

Somerset originated 84 home mortgage loans totaling \$6.7 million in 2022, 81 loans totaling \$5.3 million in 2023, and 81 loans totaling \$8.0 million in 2024. In 2023, Somerset ranked 9th of out of 160 home mortgage reporting lenders with a 3.5 percent market share by number.

Somerset originated 52 small business loans totaling \$4.3 million in 2022, 44 loans totaling \$4.1 million in 2023, and 58 loans totaling \$4.9 million in 2024. In 2023, Somerset ranked 9th out of 57 small business reporting lenders with a 2.7 percent market share by number.

Geographic Distribution

The geographic distribution of home mortgage loans reflects excellent penetration throughout the assessment area. Somerset's excellent penetration of home mortgage and small business loans supports this conclusion.

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 2023 in the low-income census tracts exceeded both the demographic data and aggregate performance. In 2024, the banks performance in the low-income census tract was below the demographic data. In 2023, the

bank's performance in the moderate-income census tracts exceeded aggregate performance and demographic data. In 2024 the bank's performance in the moderate-income census tracts continued to exceed demographic data.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Johnstown, PA MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	3.0	1.8	3	3.7	129	2.4
2024	3.0	--	1	1.2	103	1.3
Moderate						
2023	9.2	5.7	10	12.3	839	15.8
2024	9.2	--	13	16.0	744	9.3
Middle						
2023	64.0	66.5	43	53.1	3,111	58.4
2024	64.0	--	43	53.1	4,432	55.7
Upper						
2023	23.7	26.1	25	30.9	1,244	23.4
2024	23.7	--	24	29.6	2,683	33.7
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	81	100.0	5,322	100.0
2024	100.0	--	81	100.0	7,962	100.0
Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Business 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 2023 in the low-income census tracts exceeded demographic data and aggregate performance. In 2024, the bank did not originate any loans in the low-income census tracts. However, the opportunity to lend in the two low-income census tracts is limited, as only 3.0 percent of businesses are in the low-income census tracts. In 2023, the banks performance in moderate-income census tracts exceeded both the demographic data and aggregate performance. In 2024, the bank's lending performance decreased and was slightly below the demographic data.

Geographic Distribution of Small Business Loans						
Assessment Area: Johnstown, PA MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	3.4	2.9	4	9.1	290	7.0
2024	3.4	--	0	0.0	0	0.0
Moderate						
2023	14.4	10.2	9	20.5	1,088	26.3
2024	14.3	--	6	10.3	326	6.6
Middle						
2023	59.0	61.5	21	47.7	1,865	45.1
2024	59.3	--	39	67.2	3,863	78.3
Upper						
2023	23.2	25.3	10	22.7	896	21.6
2024	23.1	--	13	22.4	743	15.1
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	44	100.0	4,139	100.0
2024	100.0	--	58	100.0	4,932	100.0
Source: 2023 & 2024 D&B Data; Bank Data; 2023 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 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. In 2023, the bank's performance in lending to low-income borrowers exceeded aggregate performance and was below than the demographic data. In 2024, performance remained below the demographic data. In 2023, the bank's lending to moderate-income borrowers was below the aggregate performance and demographic data. In 2024, the bank's lending to moderate-income borrowers increased significantly from the previous year and exceeded demographic data.

Based on 2023 aggregate data, Somerset ranked 8th (3.9 percent market share) out of 62 lenders lending to low-income borrowers and ranked 11th (2.2 percent market share) out of 85 lenders lending to moderate-income borrowers. Overall, comparisons to aggregate lending data, assessment area demographics, and market share data reflect the bank's good penetration of loans to low- and moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Johnstown, PA MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	19.6	12.2	11	13.6	534	10.0
2024	19.6	--	12	14.8	507	6.4
Moderate						
2023	18.6	23.2	12	14.8	924	17.4
2024	18.6	--	25	30.9	1,665	20.9
Middle						
2023	22.1	20.8	21	25.9	882	16.6
2024	22.1	--	11	13.6	1,517	19.1
Upper						
2023	39.7	28.1	26	32.1	2,009	37.8
2024	39.7	--	23	28.4	3,220	40.4
Not Available						
2023	0.0	15.8	11	13.6	973	18.3
2024	0.0	--	10	12.3	1,054	13.2
Totals						
2023	100.0	100.0	81	100.0	5,322	100.0
2024	100.0	--	81	100.0	7,962	100.0
Source: 2020 U.S. Census; Bank Data, 2023 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 was above aggregate performance and below demographic data in 2023. In 2024, the bank's lending increased but remained below demographics.

Based on 2023 aggregate data, Somerset ranked 9th (3.1 percent market share) out of 929 lenders lending to small businesses with revenues of \$1.0 million or less. Overall, comparisons to aggregate lending data, assessment area demographics, and market share data reflect the bank's good penetration of loans to businesses with GARs of \$1.0 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Johnstown, PA MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2023	83.8	59.9	29	65.9	1,915	46.3
2024	84.6	--	40	69.0	2,361	47.9
>\$1,000,000						
2023	4.3	--	15	34.1	2,224	53.7
2024	4.0	--	15	25.9	2,363	47.9
Revenue Not Available						
2023	11.9	--	0	0.0	0	0.0
2024	11.4	--	3	5.2	208	4.2
Totals						
2023	100.0	100.0	44	100.0	4,139	100.0
2024	100.0	--	58	100.0	4,932	100.0
Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Innovative or Flexible Lending Practices

Somerset uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout this assessment area.

Community Development Loans

The bank made an adequate level of community development loans. Somerset originated one community development loan totaling \$116,000 within the Johnstown, PA MSA assessment area. The loan was to purchase a multifamily apartment building in Cambria County, PA. The building includes six units that are below the fair market rent for the County. The loan promotes affordable housing to low- and moderate-income individuals in the assessment area.

INVESTMENT TEST

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

Investment and Grant Activity

Somerset made an adequate level of qualified investments and donation in the Johnstown, PA MSA assessment area. During the evaluation period the bank made 75 qualified investments totaling \$71,000 that benefited the assessment area. This represents a decrease from the previous evaluation period during which investments and grants totaled \$2.9 million.

Qualified Investments Assessment Area: Johnstown, PA MSA										
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
7/18/22 - 12/31/22	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	1	1	0	0	0	0	0	0	1	1
YTD 2025	1	1	0	0	0	0	0	0	1	1
Subtotal	2	2	0	0	0	0	0	0	2	2
Qualified Grants & Donations	0	0	21	15	0	0	52	54	73	69
Total	2	2	21	15	0	0	52	54	75	71
<i>Source: Bank Data</i>										

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

- During the review period, the bank donated \$15,000 to various non-profit organizations that provide community services targeted to low- and moderate-income individuals such as shelter, food, and counseling services. These donations support community services in the assessment area.
- During the review period, the bank donated \$54,000 to various organizations that revitalize and stabilize portions of the assessment area. Several donations were made to emergency service departments within the assessment area. These donations were all made to revitalize or stabilize low- and moderate-income, or distressed/underserved middle-income areas 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.

Community Development Initiatives

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

SERVICE TEST

Somerset demonstrates good performance for the Service Test in the Johnstown, PA MSA assessment area. The bank's performance under the Accessibility of Delivery Systems and Reasonableness of Business Hours and Service criteria primarily supports this conclusion.

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to essentially all portions of this assessment area. The bank operates seven branches and 10 ATMs in this assessment area. One branch and ATM is in a moderate-income 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 not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period, no branches were opened or closed within this assessment area.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Branch hours are 8:00 a.m. to 4:30 Monday through Thursday and 8:00 a.m. through 6:00 p.m. on Friday and 8:30 a.m. to noon on Saturdays.

Community Development Services

Somerset provides an adequate level of community development services in the Johnstown, PA MSA assessment area. During the review period, bank representatives provided 35 instances of financial expertise or technical assistance to community development-related organizations in the assessment area, which is a slight decrease compared to the 43 instances provided during the prior evaluation period. The following table illustrates the bank's community development services by activity year and community development purpose.

Community Development Services Assessment Area: Johnstown, PA MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
7/18/2022-12/31/2022	0	3	4	1	8
2023	0	4	4	1	9
2024	0	4	4	1	9
YTD 2025	0	4	4	1	9
Total	0	15	16	4	35
<i>Source: Bank Data</i>					

The following are examples of community development services that benefit the assessment area.

- A bank Board member served on the Board of Directors of an economic development organization in 2023, 2024, and 2025. The organization promotes economic development by providing financing for small businesses through programs such as loans to business in Keystone Innovation Zones, microloan programs, and Pennsylvania Industrial Development Authority loans. The service promotes economic development in Cambria County.

- A bank employee was a member of the Board of Directors for an economic development organization in Cambria County. The organization's focus is on the economic development of small businesses in the Johnstown, PA. The organization promotes economic development through offering grants to small businesses that start new businesses or move existing businesses to the downtown area. The service helps promote economic development in moderate-income census tracts.

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 one assessment areas within the MD rated area. The MD assessment area includes all of Allegany and Garrett Counties, which are in the Non-MSA area of MD. The bank operates three branches in the MD assessment area, two of which are in Allegany County and one of which is in Garrett County. The bank's operations in the MD assessment area represent 2.8 percent of total lending (by number), 3.2 percent of total deposits, and 6.4 percent of total branches.

Economic and Demographic Data

There are 31 census tracts within the MD rated area. The tracts reflect the following income designations:

- 1 low-income census tract;
- 11 moderate-income census tracts;
- 15 middle-income census tracts; and
- 4 upper-income census tracts.

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

Demographic Information of the Assessment Area						
Assessment Area: MD rated area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	31	3.2	35.5	48.4	12.9	0.0
Population by Geography	96,912	2.0	35.4	52.3	10.3	0.0
Housing Units by Geography	52,251	2.0	30.8	57.7	9.5	0.0
Owner-Occupied Units by Geography	29,007	1.2	30.8	56.7	11.3	0.0
Occupied Rental Units by Geography	11,107	3.7	40.6	47.6	8.1	0.0
Vacant Units by Geography	12,137	2.2	21.9	69.4	6.5	0.0
Businesses by Geography	13,057	1.5	19.8	69.0	9.7	0.0
Farms by Geography	382	1.6	22.8	68.3	7.3	0.0
Family Distribution by Income Level	24,989	23.6	21.2	22.5	32.7	0.0
Household Distribution by Income Level	40,114	25.2	16.0	19.3	39.5	0.0
Median Family Income Non-MSAs - MD		\$73,510	Median Housing Value			\$167,423
			Median Gross Rent			\$701
			Families Below Poverty Level			8.7%
Source: 2020 U.S. Census and 2024 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 52,251 housing units in the assessment area. Of these, 55.5 percent are owner-occupied, 21.3 percent are occupied rental units, and 23.2 percent are vacant. As shown in the previous table, 1.2 percent of owner-occupied housing units are in the low-income census tract. This data reflects the low-level of opportunities lenders have for home mortgage lending within this tract.

According to the 2024 D&B data, there were 13,057 businesses in the assessment area with the following revenue characteristics:

- 90.2 percent have GARs of \$1.0 million or less;
- 2.6 percent have GARs greater than \$1.0 million; and,
- 7.3 percent have unknown revenues.

Service industries represent the largest portion of businesses at 33.3 percent; followed by non-classifiable establishments (29.5 percent), finance, insurance, and real estate (10.3 percent), and retail trade (10.2 percent). In addition, 57.0 percent of businesses have four or fewer employees and 93.1 percent operate from a single location.

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)				
2023 (\$89,900)	<\$44,950	\$44,950 to <\$71,920	\$71,920 to <\$107,880	≥\$107,880
MD NA Median Family Income (99999)				
2023 (\$87,800)	<\$43,900	\$43,900 to <\$70,240	\$70,240 to <\$105,360	≥\$105,360
2024 (\$87,900)	<\$43,950	\$43,950 to <\$70,320	\$70,320 to <\$105,480	≥\$105,480
Source: FFIEC				

Unemployment Rates			
Area	2022	2023	2024
	%	%	%
Allegany	2.7	3.2	3.4
Garrett	2.4	2.8	3.2
MD Statewide	2.4	2.7	3.1
National Average	3.5	3.8	4.1
Source: Bureau of Labor Statistics (Year End).			

Competition

The assessment area is moderately competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, seven financial institutions operated 25 branches within Allegany and Garrett Counties. Of these institutions, Somerset ranked 6th with a 3.7 percent deposit market share.

There is a moderate level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 212 lenders reported 1,942 residential mortgage loans originated or purchased. Somerset ranked 38th out of this group of lenders, with a market share of 0.5 percent.

There is also a moderate level of competition for small business loans. In 2023, 61 lenders reported 2,105 small business loans originate or purchased. Somerset ranked 15th out of this group of lenders, with a market share of 1.3 percent.

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 to 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 a non-profit organization located in Alleghany County, MD. The organization is a planning and economic development agency for small businesses. The organization is funded by federal grants, state grants, and federal funds from the application regional commission and economic development institution. In the past the organization was directly partnered with community banks in the areas they serve but currently serve as a direct lender. The contact had high regards for the local community banks in the area and mentioned they have worked well with

them to finance some projects. However, the contact noted that the banks in the area do not have a community bank feeling anymore, and banks do not have small business associates to help them locally, only branch managers. The contact noted that Alleghany County is experiencing a lack of updated housing, and the area is being flooded with new employees looking for housing.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage loans represent the primary credit needs for the MD rated area. Affordable housing is a critical community development need throughout this assessment area, with the demand for affordable housing outweighing the current supply.

SCOPE OF EVALUATION – MARYLAND

The scope is similar to the overall scope discussed previously, except that this portion of the evaluation only considers assessment area activity within MD. Please refer to the overall discussion for more information on the products reviewed, review timeframe, and weighting of products. Due to the low level of home mortgage lending in this rated area, examiners did not consider the geographic distribution of home mortgage loans, as the low volume did not provide for a meaningful analysis or conclusions. This rated area accounts for a smaller portion of lending and other activities compared to PA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MARYLAND

LENDING TEST

The Lending Test is rated “Low Satisfactory” in the MD rated area. The bank’s adequate performance under the Lending Activity, Borrower Profile, Geographic Distribution, and Community Development Loans criteria supports this conclusion.

Lending Activity

The bank’s lending levels reflect adequate responsiveness to the MD rated area credit needs. During the review period, the bank made 34 home mortgage loans totaling \$4.9 million, 86 small business loans totaling \$8.0 million, and 8 small farm loans totaling \$340,000.

Somerset originated 19 home mortgage loans totaling \$2.1 million in 2022, 9 loans totaling \$1.2 million in 2023, and 6 loans totaling \$1.6 million in 2024. In 2023, Somerset ranked 38th out of 212 home mortgage reporting lenders with a 0.5 percent market share by number.

Somerset originated 28 small business loans totaling \$1.8 million in 2022, 25 loans totaling \$1.8 million in 2023, and 33 loans totaling \$4.5 million in 2024. In 2023, Somerset ranked 15th out of 61 small business reporting lenders with a 1.3 percent market share by number.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. In 2023, the bank did not originate any loans within the moderate-income census tracts. In 2024, performance improved, as the bank originated loans in moderate-income census tracts. Performance was slightly below demographics.

The bank did not originate any loans within the low-income census tract; however, there was very limited opportunity to make small business loans in the tract. As shown in the following table, 0.0 percent of businesses were in the low-income census tract in 2023, and only 1.5 percent of businesses were in the tract in 2024. Aggregate performance was also 0.0 percent in 2023.

Geographic Distribution of Small Business Loans						
Rated Area: MD						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	0.0	0.0	0	0.0	0	0.0
2024	1.5	--	0	0.0	0	0.0
Moderate						
2023	12.8	13.8	0	0.0	0	0.0
2024	19.8	--	5	15.2	731	16.4
Middle						
2023	77.2	76.4	23	92.0	1,798	98.9
2024	69.0	--	23	69.7	2,918	65.6
Upper						
2023	10.0	9.8	2	8.0	20	1.1
2024	9.7	--	5	15.2	801	18.0
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	25	100.0	1,818	100.0
2024	100.0	--	33	100.0	4,450	100.0
<i>Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects good penetration among businesses of different sizes in the assessment area.

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 performance of lending to businesses with GARs \$1.0 million or less exceeded aggregate performance in 2023 but was slightly below demographics. In 2024, Somerset's performance was similar and remained below demographics.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Rated Area: MD						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2023	90.1	62.0	21	84.0	1,406	77.3
2024	90.2	--	27	81.8	3,558	80.0
>\$1,000,000						
2023	2.6	--	4	16.0	412	22.7
2024	2.6	--	5	15.2	882	19.8
Revenue Not Available						
2023	7.3	--	0	0.0	0	0.0
2024	7.3	--	1	3.0	10	0.2
Totals						
2023	100.0	100.0	25	100.0	1,818	100.0
2024	100.0	--	33	100.0	4,450	100.0
<i>Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Innovative or Flexible Lending Practices

Somerset uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout this assessment area. Except for some programs only available in PA, all the other innovative and flexible lending products discussed in the overall section are offered in the MD rated area.

Community Development Loans

Somerset has made an adequate level of community development loans. During the review period, Somerset originated one community development loan totaling \$225,000 within the MD rated area, which is similar to the previous evaluation period, during which the bank originated one loan totaling \$256,000. The loan was to purchase a multifamily apartment building in Allegany County, MD. The building includes five units that are below the fair market rent for the County. The loan promotes affordable housing to low- and moderate-income individuals in the assessment area.

INVESTMENT TEST

The Investment Test is rated “Low Satisfactory” in the MD rated area. The bank’s performance under the Investment and Grant Activity and Responsiveness to Credit and Community Development Needs criteria primarily supports this conclusion. Examiners considered the extent of bank operations within the rated area to reach this conclusion.

Investment and Grant Activity

Somerset has an adequate level of qualified community development investments and donations in the MD rated area. During the evaluation period, the bank made five qualified investments totaling approximately \$1.0 million that specifically benefitted the assessment area. The bank also has three prior period investments with a current book value of \$60,000 and 28 donations totaling \$26,000. This total represents an increase from the previous evaluation period. The following table illustrates the bank’s qualified investment activity by investment type and purpose.

Qualified Investments Rated Area: MD										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	60	0	0	0	0	0	0	3	60
7/18/2022-12/31/2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
YTD 2025	0	0	0	0	0	0	0	0	0	0
Statewide	5	1,066	0	0	0	0	0	0	5	1,066
Subtotal	8	1,126	0	0	0	0	0	0	8	1,126
Qualified Grants & Donations	2	2	5	1	0	0	21	23	28	26
Total	10	1,128	5	1	0	0	21	23	36	1,152
<i>Source: Bank Data</i>										

The following are examples of qualified investments that benefit the assessment area.

- During the review period, Somerset purchased five GNMA MBSs with \$1.1 million that benefitted low- and moderate-income families statewide in MD that includes the MD rated area.
- During the review period, the bank donated a total of \$23,000 to various organizations that revitalize and stabilize portions of the assessment area. Several donations were made to emergency service departments within the assessment area. These donations were all made to revitalize or stabilize low- and moderate-income areas within the assessment area.

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 service, economic development, and revitalization and stabilization needs in the assessment area.

Community Development Initiatives

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

SERVICE TEST

The Service Test is rated "Low Satisfactory" in the MD rated area. The bank's performance under the Accessibility of Delivery Systems and Community Development Services criteria primarily supports this conclusion.

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to essentially all portions of this assessment area. The bank operates three branches in this assessment area, with one located in a moderate-income tract and two located in middle income tracts. The branch offers Walk-Up ATMs at all locations where two of the locations also include ITMs. One of the ITMs is in a moderate-income tract. The ATMs/ITMs allow customers to access bank services beyond the hours offered by branch staff. Alternative banking services include internet banking, mobile banking, and telephone banking.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period, no branches were opened or closed within this assessment area.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Branch hours are 8:00 a.m. to 4:30 Monday through Thursday and 8:00 a.m. through 6:00 p.m. on Friday and 8:30 a.m. to noon on Saturdays.

Community Development Services

The bank provided an adequate level of community development services through employee participation with community development organizations. During the review period, bank employees provided four instances of financial expertise or technical assistance to community development-related organizations within the assessment area that promoted economic development. For example, each year an employee serves on the Board of an economic development organization that promotes small business creation in the defense, cyber security, and lifestyle manufacturing industries. The number of community development services was the same during the prior evaluation period.

VIRGINIA

CRA RATING FOR VIRGINIA: NEEDS TO IMPROVE

The Lending Test is rated: Needs to Improve

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Needs to Improve

DESCRIPTION OF INSTITUTION'S OPERATIONS IN VIRGINIA

Somerset designated one assessment area in VA. The bank operates one full-service branch and one ATM in the VA rated area. The bank's operations in the VA rated area represent 0.2 percent of its total in-assessment area lending (by number), 0.8 percent of total deposits, and 2.1 percent of total branches.

Economic and Demographic Data

The VA rated area includes 274 census tracts. The demographics of these census tracts include:

- 12 low-income census tracts;
- 48 moderate-income census tracts;
- 101 middle-income census tracts;
- 109 upper-income census tracts; and
- 4 census tracts with no income designation.

The following table illustrates select demographic characteristics for the assessment area.

Demographic Information of the Assessment Area						
Rated Area: VA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	274	4.4	17.5	36.9	39.8	1.5
Population by Geography	1,150,309	5.3	18.6	38.1	38.0	0.1
Housing Units by Geography	415,149	5.0	19.6	39.1	36.3	0.0
Owner-Occupied Units by Geography	273,428	2.8	13.8	38.0	45.4	0.0
Occupied Rental Units by Geography	125,225	9.7	31.5	41.7	17.1	0.0
Vacant Units by Geography	16,496	5.6	25.1	36.7	32.5	0.1
Businesses by Geography	202,112	3.5	16.1	37.1	43.2	0.0
Farms by Geography	2,418	3.1	17.0	35.4	44.5	0.0
Family Distribution by Income Level	281,773	18.8	15.5	20.2	45.5	0.0
Household Distribution by Income Level	398,653	17.7	13.8	18.2	50.3	0.0
Median Family Income MSA - 11694 Arlington-Alexandria-Reston, VA-WV		\$135,790	Median Housing Value			\$563,008
			Median Gross Rent			\$1,951
			Families Below Poverty Level			4.1%
Source: 2020 U.S. Census and 2024 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 415,149 housing units in the assessment area. Of these, 65.9 percent are owner-occupied, 30.2 percent are occupied rental units, and 4.0 percent are vacant. As shown in the previous table, 2.8 percent of the total owner-occupied housing units are located within the low-income census tracts. This data reflects the low-level of opportunities to originate home mortgage loans.

According to the 2024 D&B data, there were 202,112 businesses in the assessment area with the following revenue characteristics:

- 91.9 percent have GARs of \$1.0 million or less;
- 3.0 percent have GARs greater than \$1.0 million; and,
- 5.1 percent have unknown revenues.

Service industries represent the largest portion of businesses at 43.1 percent; followed by non-classifiable establishments (18.0 percent), construction (13.4 percent); and finance, insurance and real estate (10.1 percent). In addition, 70.1 percent of businesses have four or fewer employees and 94.3 percent operate from a single location.

Median Family Income Ranges				
Median Family Incomes	Low	Moderate	Middle	Upper
Arlington-Alexandria-Reston, VA-WV Median Family Income (11694)				
2024 (\$164,200)	<\$82,100	\$82,100 to <\$131,360	\$131,360 to <\$197,040	≥\$197,040
Washington-Arlington-Alexandria, DC-VA-MD-WV Median Family Income (47894)				
2023 (\$150,100)	<\$75,050	\$75,050 to <\$120,080	\$120,080 to <\$180,120	≥\$180,120
Source: FFIEC				

Unemployment Rates			
Area	2022	2023	2024
	%	%	%
Fairfax	2.0	2.0	2.2
VA Statewide	2.9	2.9	2.9
National Average	3.5	3.8	4.1
Source: Bureau of Labor Statistics (Year End).			

Competition

The assessment area is highly competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, 41 financial institutions operated 249 branches within Fairfax County. Of these institutions, Somerset ranked 39th with a 0.01 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 2023, 466 lenders reported 19,633 residential mortgage loans originated or purchased. Somerset ranked 296th out of this group of lenders, with a market share of less than one percent.

There is also a high level of competition for small business and small farm loans. In 2023, 134 lenders reported 37,224 small business loans originated or purchased. Somerset ranked 124th out of this group of lenders, with a market share of less than one percent.

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 to 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 a non-profit organization located in VA. The organization provides training, technical, and financial assistance to rural communities and low-to-moderate income individuals for water, wastewater, housing, community development, and economic development projects. The contact noted the main limitations they are currently dealing with are lack of funding combined with a waitlist of members of the community who need assistance. The contact is federally and state funded, with their primary sources of funding coming from the Department Of Housing and Community Development. The contact noted their housing department can complete around two to three projects per fiscal year, with many others on the waitlist. The organization does not directly work with banks to receive funding, but the majority of their community serviced are people who

could not source a loan themselves at a local bank and go to the contact for assistance fixing their housing problems.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic data, the primary credit and community development needs of the assessment area are affordable housing. The need for affordable housing is supported by the area's high median housing value of \$563,008.

SCOPE OF EVALUATION – VIRGINIA

This portion of the evaluation considers activity within the VA rated area. Please refer to the overall Scope of Evaluation section for information on products and timeframe reviewed. Somerset entered the VA market in 2017 by opening an LPO. The bank converted the LPO into a full-service branch in July 2022. This state accounts for the smallest portion of lending and other activities compared to PA and MD; therefore, performance in VA carries lesser weight in arriving at overall ratings and conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN VIRGINIA

LENDING TEST

The Lending Test is rated “Needs to Improve” in the VA rated area. The bank's performance under the Lending Activity and Community Development Loans criteria primarily supports this conclusion.

Lending Activity

The bank's lending levels reflects poor responsiveness to the credit needs of the VA rated area. During the review period, the bank made four home mortgage loans totaling \$670,000 and seven small business loans totaling \$1.1 million. The bank did not originate any small farm loans in the VA rated area during the review period. Due to the low level of home mortgage and small business lending, examiners did not consider the geographic and borrower distribution of home mortgage and small business loans, as the low volume did not provide for a meaningful analysis or conclusions.

Innovative or Flexible Lending Practices

Somerset uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout this assessment area. Except for some programs only available in PA, all the other innovative and flexible lending products discussed in the overall combined assessment area are offered in the VA rated area.

Community Development Loans

The bank did not make any community development loans in the VA rated area.

INVESTMENT TEST

The Investment Test is rated “Low Satisfactory” in the VA rated area. The bank’s performance under the Investment and Grant Activity and Responsiveness to Credit and Community Development Needs criteria primarily supports this conclusion.

Investment and Grant Activity

Somerset has an adequate level of qualified community development investments and donations in the VA rated area. During the evaluation period, the bank made thirteen qualified investments totaling approximately \$4.1 million that specifically benefitted the assessment area and the statewide area. This includes three prior period investments with a current book value of \$70,079. The following table illustrates the bank’s qualified investment activity by investment type and purpose.

Qualified Investments Rated Area: VA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	71	0	0	0	0	0	0	3	71
7/18/2022-12/31/2022	0	0	0	0	0	0	0	0	0	0
2023	1	540	0	0	0	0	0	0	1	540
2024	3	1,947	0	0	0	0	0	0	3	1,947
YTD 2025	3	438	0	0	0	0	0	0	3	438
Statewide	3	1,184	0	0	0	0	0	0	3	1,184
Subtotal	13	4,180	0	0	0	0	0	0	13	4,180
Qualified Grants & Donations	0	0	0	0	0	0	0	0	0	0
Total	13	4,180	0	0	0	0	0	0	13	4,180
Source: Bank Data										

During the review period, Somerset purchased 13 GNMA MBS totaling \$4.2 million that benefitted low- and moderate-income families. Of the \$4.2 million amount, three MBS totaling approximately \$1.2 million benefitted the entire State of VA while approximately \$3.0 million benefitted the Arlington-Alexandria-Reston, VA WV MSA which includes Fairfax County.

Responsiveness to Credit and Community Development Needs

The bank exhibits adequate responsiveness to credit and community economic development needs in VA. The bank’s qualified investments supported affordable housing.

Community Development Initiatives

The bank does not use innovative and/or complex investments to support community development initiatives. Somerset’s investments primarily include equity investments in MBSs, which are not considered innovative or complex.

SERVICE TEST

The Service Test is rated “Needs to Improve” in the VA rated area. The bank’s performance under the Community Development Services criterion primarily supports this conclusion.

Accessibility of Delivery Systems

The bank’s delivery systems are reasonably accessible to essentially all portions of this assessment area. The bank operates one branch in this assessment area located in an upper-income census tract and within five miles of five moderate-income census tracts. The branch offers an ITM, which allows customers to access bank services beyond branch hours offered by branch staff. Alternative banking services including internet banking, mobile banking, and telephone banking enhance customers’ ability to access banking services.

Changes in Branch Locations

To the extent changes have been made, the institution’s opening and closing of branches has 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 the bank’s first branch in VA in July 2022 by converting an LPO into a full-service branch. As noted, the branch is in an upper-income census tract.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Branch hours are 8:00 a.m. to 4:30 Monday through Thursday and 8:00 a.m. through 6:00 p.m. on Friday and 8:30 a.m. to noon on Saturdays.

Community Development Services

The bank did not provide any community development services that benefit the 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 Trust Company	
Scope of Examination: Examiners performed full scope reviews on the following assessment areas within the noted rated areas: Pennsylvania Rated Area • PA Non-MSA • Pittsburgh, PA MSA • Johnstown, PA MSA Maryland Rated Area • MD Non-MSA Virginia Rated Area • Arlington-Alexandria-Reston, VA-WV	
Time Period Reviewed:	7/18/2022 – 4/14/2025
Products Reviewed: Home Mortgage Loans: 1/1/2022 to 12/31/2024 Small Business Loans: 1/1/2022 to 12/31/2024	

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
PENNSYLVANIA	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
MARYLAND	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
VIRGINIA	Needs to Improve	Low Satisfactory	Needs to Improve	Needs to Improve

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

CRA Main
What's New
Distressed Tracts
Underserved Tracts
CRA Ratings Search
Interagency Q&A
Geocoding System
Aggregate Report
Disclosure Report
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Census Reports
PDF Help
HMDA

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.

CRA Main
What's New
Distressed Tracts
Underserved Tracts
CRA Ratings Search
Interagency Q&A
Geocoding System
Aggregate Report
Disclosure Report
National Aggregate Rpt
PDF Help
HMDA

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)
LOWNDES COUNTY (085), AL										
MSA 33860										
Outside Assessment Area										
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)
BOULDER COUNTY (013), CO										
MSA 14500										
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	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)
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	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)
MANATEE COUNTY (081), FL										
MSA 35840										
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	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
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	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)
LUMPKIN COUNTY (187), GA										
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	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)
SHELBY COUNTY (211), KY										
MSA 31140										
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	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)
ALLEGANY COUNTY (001), MD										
MSA 19060										
Inside AA 0002										
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)
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	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
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	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
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	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)
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	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)
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%	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)
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	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
BEAVER COUNTY (007), PA										
MSA 38300										
Outside Assessment Area										
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)
BEDFORD COUNTY (009), PA										
MSA NA										
Inside AA 0001										
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
BUTLER COUNTY (019), PA										
MSA 38300										
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	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
CAMBRIA COUNTY (021), PA										
MSA 27780										
Inside AA 0001										
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)
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	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
FAYETTE COUNTY (051), PA										
MSA 38300										
Inside AA 0001										
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
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	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)
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	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
SCHUYLKILL COUNTY (107), 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	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
SOMERSET COUNTY (111), PA										
MSA NA										
Inside AA 0001										
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)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
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
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Inside AA 0001										
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)
HORRY COUNTY (051), SC										
MSA 34820										
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	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)
LOUDON COUNTY (105), TN										
MSA 28940										
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	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)
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	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)
PRESTON COUNTY (077), WV										
MSA 34060										
Outside Assessment Area										
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.

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	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
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	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

PAGE: 2 OF 5

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)
BELMONT COUNTY (013), OH										
MSA 48540										
Outside Assessment Area										
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.

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	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
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	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
FAYETTE COUNTY (051), PA										
MSA 38300										
Inside AA 0001										
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)
SOMERSET COUNTY (111), PA										
MSA NA										
Inside AA 0001										
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
WASHINGTON COUNTY (125), PA										
MSA 38300										
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	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
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	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

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	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

PAGE: 1 OF 9

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

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 Income0003.00* 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 Income2601.00 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**

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

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:

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**

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.

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.

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 $\geq$ 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

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

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

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: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ 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

CRA Main
What's New
Distressed Tracts
Underserved Tracts
CRA Ratings Search
Interagency Q&A
Geocoding System
Aggregate Report
Disclosure Report
National Aggregate Rpt
Census Reports
PDF Help
HMDA

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.

CRA Main
What's New
Distressed Tracts
Underserved Tracts
CRA Ratings Search
Interagency Q&A
Geocoding System
Aggregate Report
Disclosure Report
National Aggregate Rpt
PDF Help
HMDA

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

Respondent ID: 0000011112

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SOMERSET TRUST COMPANY

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

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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

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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:

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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

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

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Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

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

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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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										

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Respondent ID: 0000011112

Agency: FDIC - 3

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

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Institution: SOMERSET TRUST COMPANY

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

Respondent ID: 0000011112

Agency: FDIC - 3

Footnote:

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2023 Institution Disclosure Statement - Table E-1
Error Status Information
Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112
Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ 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.