## FILE SUMMARY BY GEOGRAPHY

Institution: FIRST COMMONWEALTH BANK File: CONSUMER LOANS 2025 (CRA, 2025)

### Action Taken Type by Tract LMI by IN/OUT ASSESSMENT

| Tract LMI | Loans | | Loan Amount | |
|---|---|---|---|---|
| | Count | % | Amount | % |
| **IN ASSESSMENT AREA** | | | | |
| **ORIGINATED** | | | | |
| LOW INCOME | 177 | 1.48% | 3,875 | 1.31% |
| MODERATE INCOME | 1,522 | 12.71% | 36,311 | 12.25% |
| MIDDLE INCOME | 7,289 | 60.89% | 176,895 | 59.66% |
| UPPER INCOME | 2,967 | 24.78% | 78,908 | 26.61% |
| NA | 16 | 0.13% | 501 | 0.17% |
| TOTAL FOR ORIGINATED | 11,971 | 100.00% | 296,490 | 100.00% |
| **TOTAL FOR IN ASSESSMENT AREA** | | | | |
| | 11,971 | 100.00% | 296,490 | 100.00% |
| **OUT OF ASSESSMENT AREA** | | | | |
| **ORIGINATED** | | | | |
| LOW INCOME | 171 | 1.71% | 5,197 | 1.68% |
| MODERATE INCOME | 1,549 | 15.47% | 45,861 | 14.79% |
| MIDDLE INCOME | 5,537 | 55.30% | 171,536 | 55.31% |
| UPPER INCOME | 2,729 | 27.26% | 86,829 | 28.00% |
| NA | 26 | 0.26% | 700 | 0.23% |
| TOTAL FOR ORIGINATED | 10,012 | 100.00% | 310,123 | 100.00% |
| **TOTAL FOR OUT OF ASSESSMENT AREA** | | | | |
| | 10,012 | 100.00% | 310,123 | 100.00% |

## FILE SUMMARY BY GEOGRAPHY

Institution: FIRST COMMONWEALTH BANK File: CONSUMER LOANS 2025 (CRA, 2025)

### Action Taken Type by Tract LMI by FILE

| Tract LMI | Loans | | Loan Amount | |
|---|---|---|---|---|
| | Count | % | Amount | % |
| **FILE** | | | | |
| **ORIGINATED** | | | | |
| LOW INCOME | 348 | 1.58% | 9,072 | 1.50% |
| MODERATE INCOME | 3,071 | 13.97% | 82,172 | 13.55% |
| MIDDLE INCOME | 12,826 | 58.35% | 348,431 | 57.44% |
| UPPER INCOME | 5,696 | 25.91% | 165,737 | 27.32% |
| NA | 42 | 0.19% | 1,201 | 0.20% |
| TOTAL FOR ORIGINATED | 21,983 | 100.00% | 606,613 | 100.00% |
| **TOTAL FOR FILE** | | | | |
| | 21,983 | 100.00% | 606,613 | 100.00% |

## FILE SUMMARY BY GEOGRAPHY

Institution: FIRST COMMONWEALTH BANK File: CONSUMER LOANS 2025 (CRA, 2025)

### Action Taken Type by Borrower Income Level by FILE

| Borrower Income Level | Loans | | Loan Amount | |
|---|---|---|---|---|
| | Count | % | Amount | % |
| **FILE** | | | | |
| **ORIGINATED** | | | | |
| LOW INCOME | 3,255 | 14.81% | 53,932 | 8.89% |
| MODERATE INCOME | 5,903 | 26.85% | 142,913 | 23.56% |
| MIDDLE INCOME | 5,841 | 26.57% | 167,858 | 27.67% |
| UPPER INCOME | 6,982 | 31.76% | 241,870 | 39.87% |
| NA | 2 | 0.01% | 40 | 0.01% |
| TOTAL FOR ORIGINATED | 21,983 | 100.00% | 606,613 | 100.00% |
| **TOTAL FOR FILE** | | | | |
| | 21,983 | 100.00% | 606,613 | 100.00% |