

SOMERSET TRUST COMPANY
Community Reinvestment Act (CRA)
PUBLIC FILE

**For Additional Information Contact Michael Whipkey
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CRA Public File

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Comments

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

Branches and ATM Locations

SOMERSET TRUST COMPANY

SOMERSET COUNTY BRANCHES

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

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

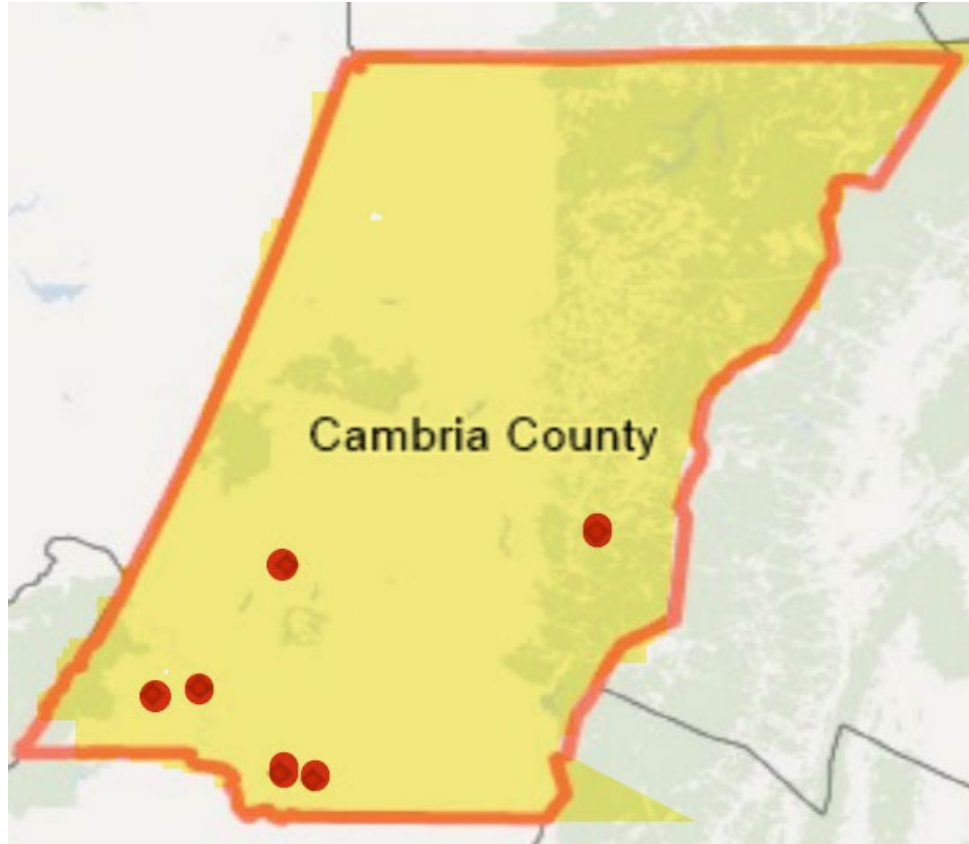
Somerset Trust Company

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

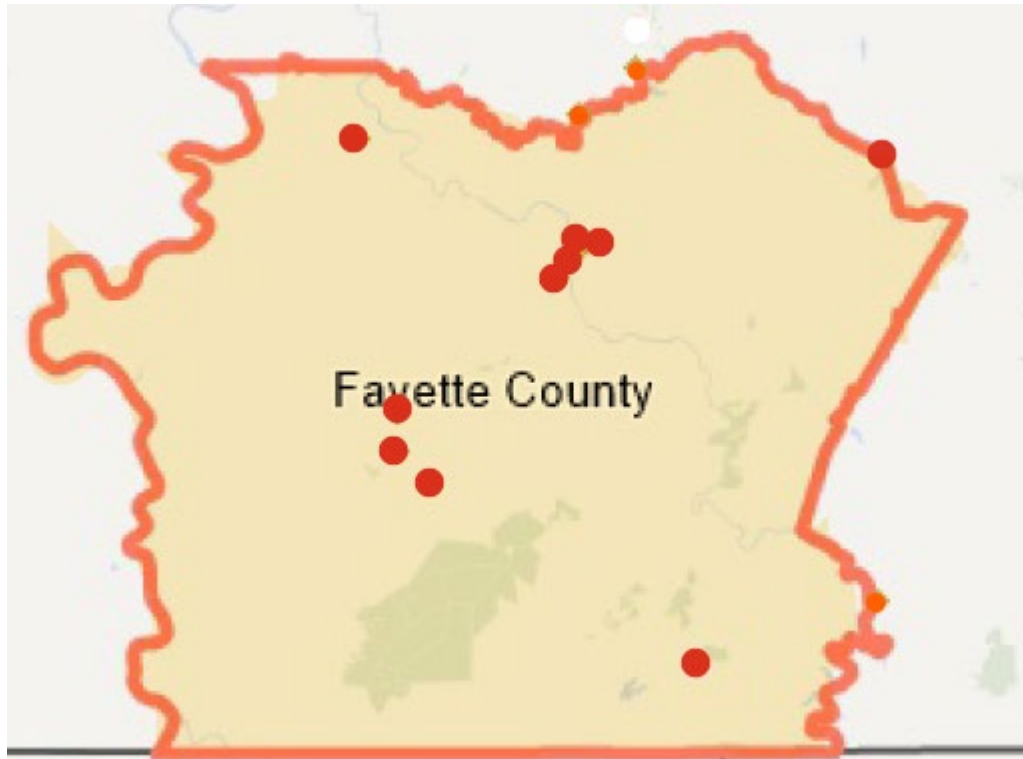
SOMERSET TRUST COMPANY
CAMBRIA COUNTY PA BRANCH CENSUS TRACTS

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

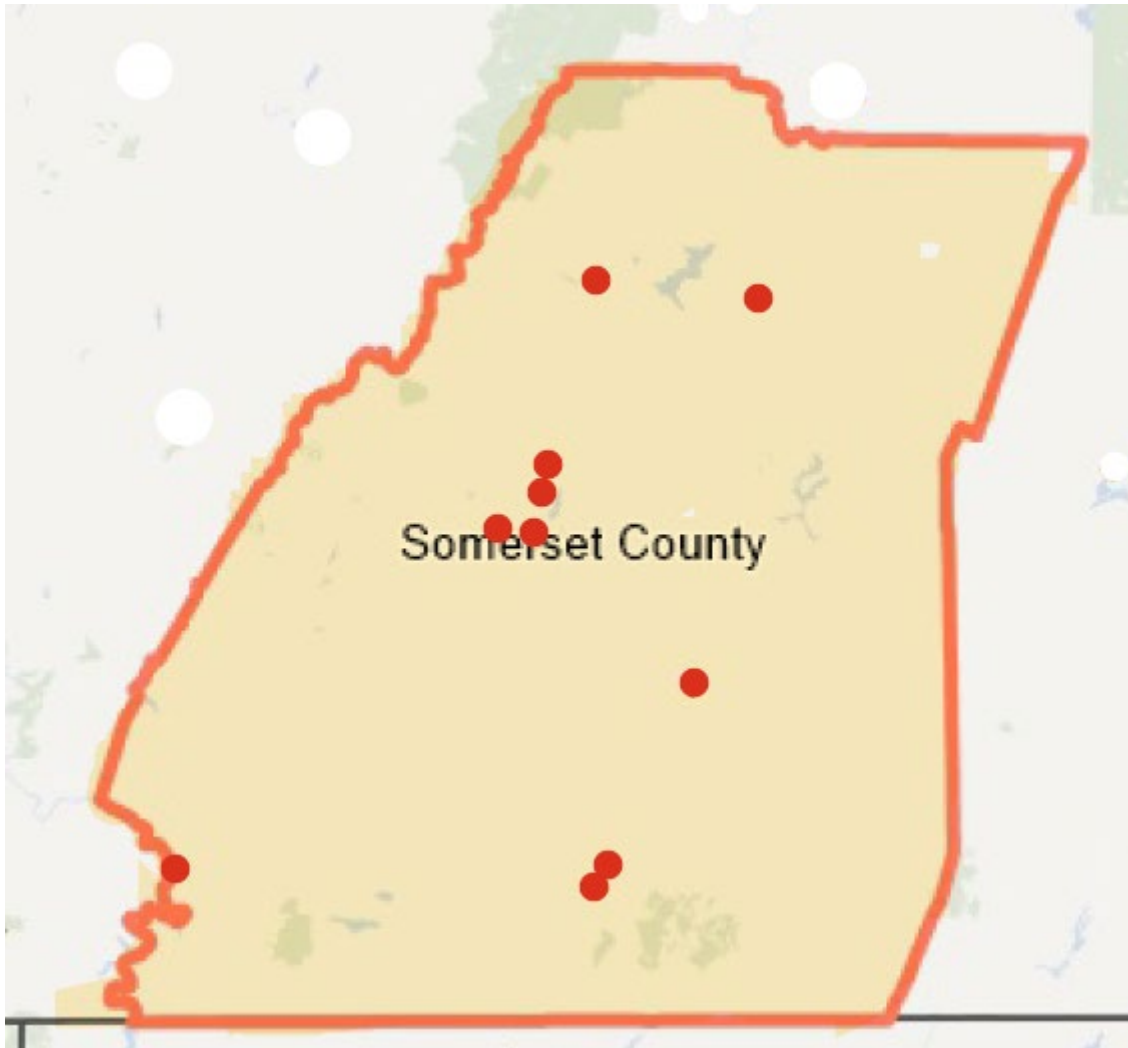
(A Red Circle indicates an STC Branch)

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

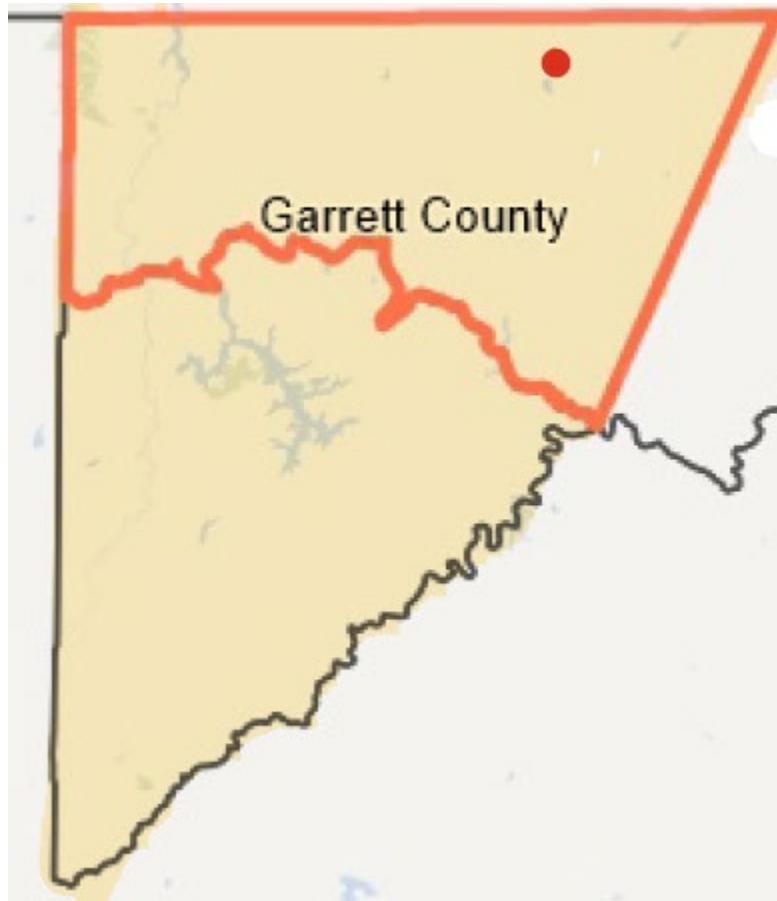
Westmoreland County PA Branch Census Tracts

(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

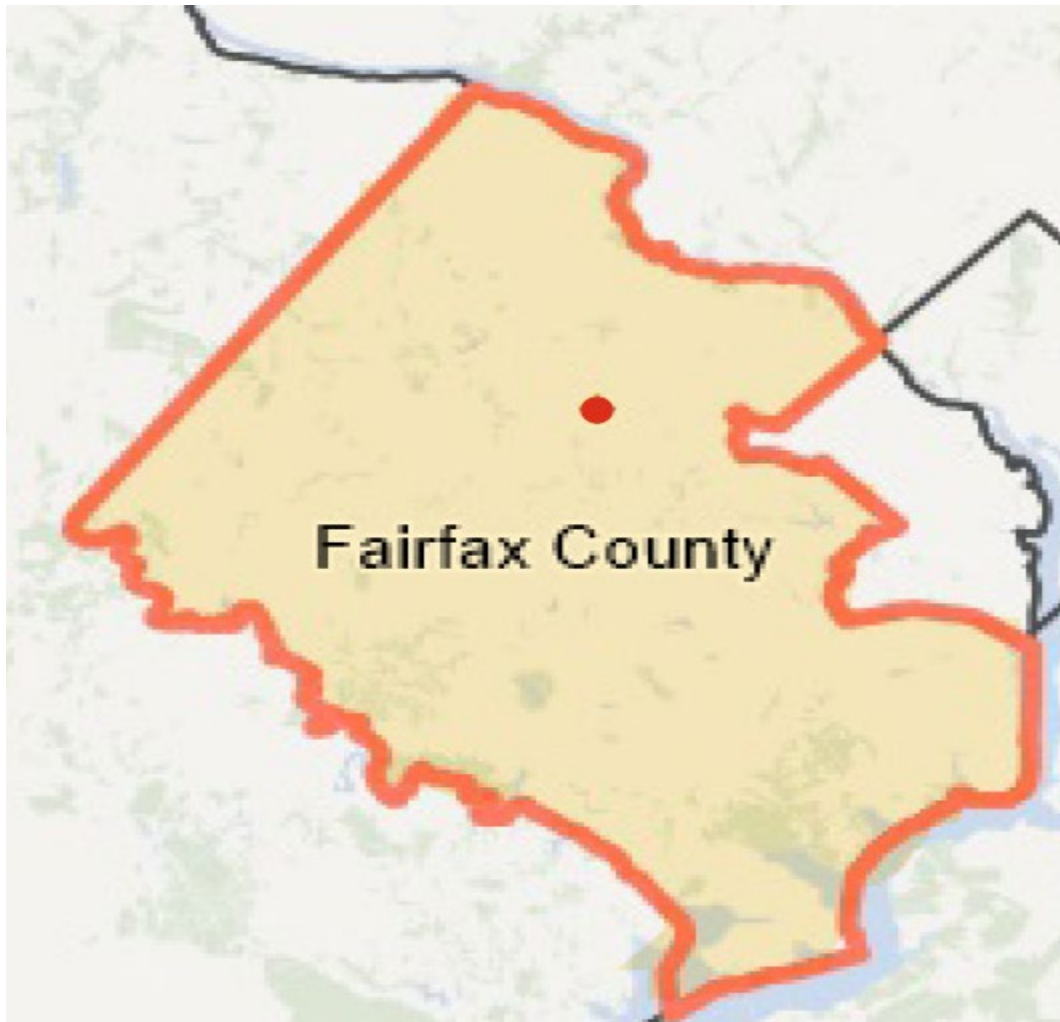
SOMERSET TRUST COMPANY

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

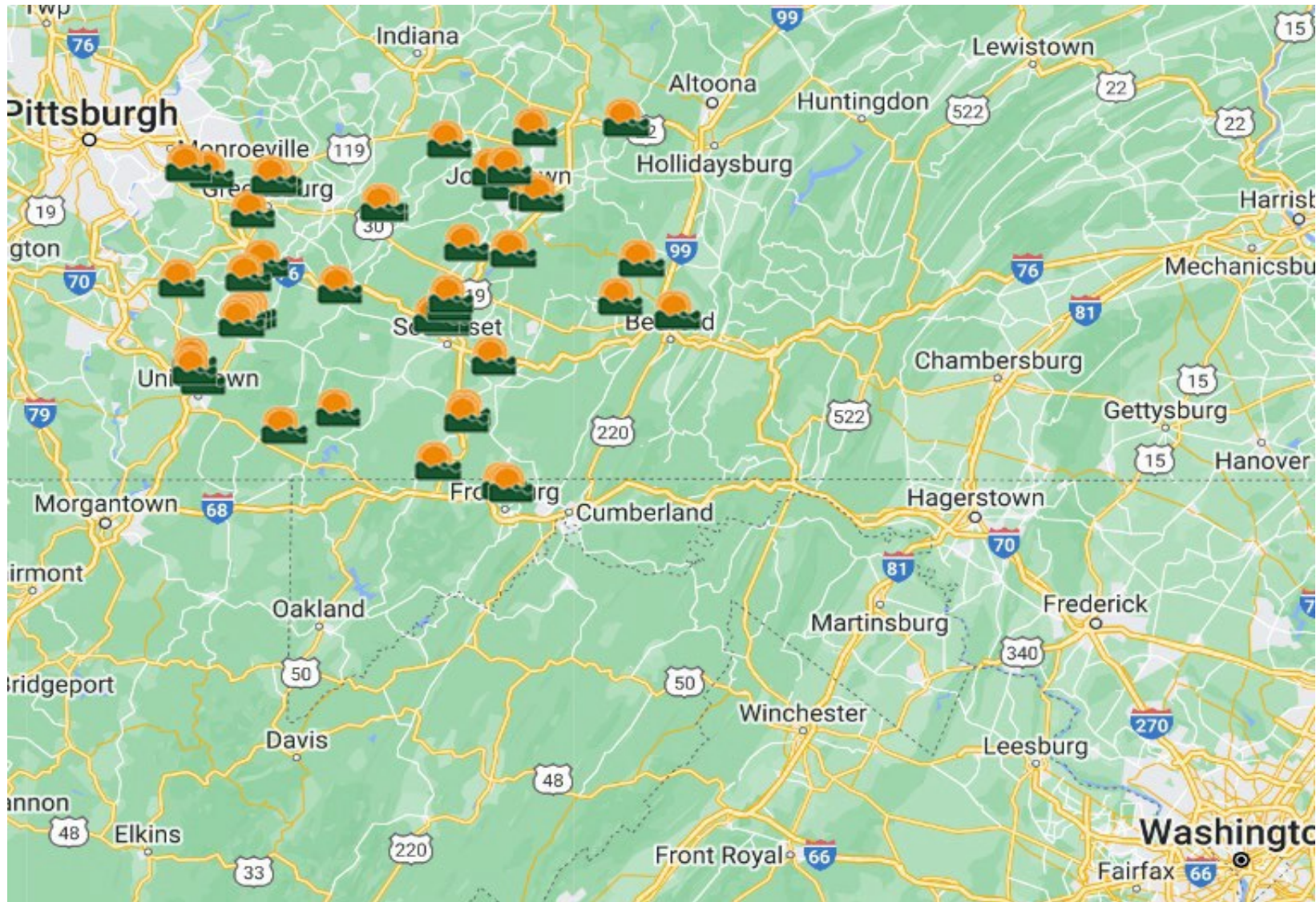
4916.01	Moderate	No
4916.02	Middle	No
4917.01	Middle	No
4917.03	Middle	No
4917.04	Middle	No
4917.05	Upper	No
4917.06	Middle	No
4917.07	Upper	No
4918.01	Moderate	No
4918.02	Middle	No

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

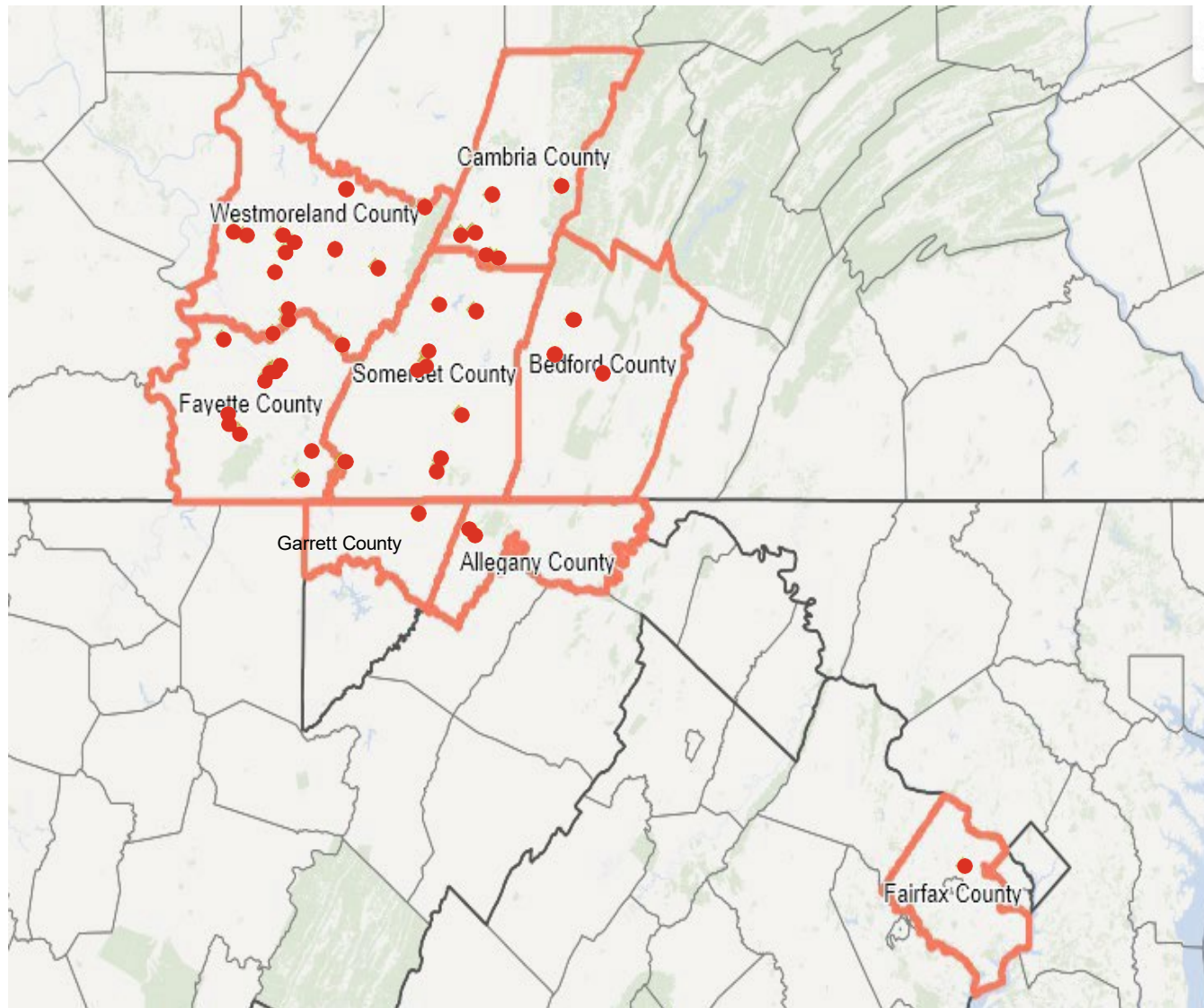
Map of Branch Locations

SOMERSET TRUST COMPANY BRANCHES
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).

CRA 2022

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)
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.

2022 Institution Disclosure Statement - Table 2-1

PAGE: 1 OF 5

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.

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.

2022 Institution Disclosure Statement - Table 2-1

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Loans by County

Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

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 Income

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

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

0131.00 0132.00 0137.00

Upper Income

0108.01 0112.00 0113.00 0115.00 0123.00* 0125.00 0133.00

FAYETTE COUNTY (051), PA**MSA: 38300****Low Income**

2612.00 2623.00

Moderate Income

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

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

Middle Income

2602.00 2604.01 2604.02 2609.00 2610.00 2611.00 2613.00 2621.00 2627.01 2627.02 2632.00

Upper Income

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 9

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

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

PAGE: 3 OF 9

Assessment Area(s) by Tract

Respondent ID: 0000011112

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

Agency: FDIC - 3

Institution: SOMERSET TRUST COMPANY

Upper Income

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

Income Not Known

8047.05*

ASSESSMENT AREA - 0002

ALLEGANY COUNTY (001), MD

MSA: 19060

Moderate Income

0005.00* 0007.00* 0008.00* 0010.00

Middle Income

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

Upper Income

0011.00 0012.00* 0014.01

GARRETT COUNTY (023), MD 2/

MSA: NA

Middle Income

0001.00 0002.00 0003.00

ASSESSMENT AREA - 0003

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 30-40%

4215.00* 4514.00* 4516.01* 4523.01* 4619.02*

Median Family Income 40-50%

4154.01* 4523.02* 4525.02* 4528.01*

Median Family Income 50-60%

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

Median Family Income 60-70%

Footnote:

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

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Respondent ID: 0000011112

Agency: FDIC - 3

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

4921.00* 4922.01* 4922.02* 4922.03* 4925.00*

Median Family Income Not Known

4405.04* 9801.00* 9802.00* 9803.00*

OUTSIDE ASSESSMENT AREA

LOWNDES COUNTY (085), AL

MSA: 33860

Moderate Income

7812.00

BOULDER COUNTY (013), CO

MSA: 14500

Middle Income

0608.01

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 30-40%

0088.03

Median Family Income 80-90%

0024.00

MANATEE COUNTY (081), FL

MSA: 35840

Middle Income

0020.20

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 60-70%

0825.11

LUMPKIN COUNTY (187), GA

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

MSA: NA
Upper Income
9601.04
SHELBY COUNTY (211), KY
MSA: 31140
Upper Income
0405.04
GARRETT COUNTY (023), MD 2/
MSA: NA
Middle Income
0006.01
HOWARD COUNTY (027), MD
MSA: 12580
Upper Income
6068.07
BELMONT COUNTY (013), OH
MSA: 48540
Moderate Income
0114.00
MULTNOMAH COUNTY (051), OR
MSA: 38900
Median Family Income 110-120%
0038.01
ALLEGHENY COUNTY (003), PA
MSA: 38300
Median Family Income 20-30%
5521.00
Median Family Income 40-50%

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: SOMERSET TRUST COMPANY

PAGE: 7 OF 9

Respondent ID: 0000011112

Agency: FDIC - 3

5624.00 5625.00

Median Family Income 50-60%

5041.00

Median Family Income 60-70%

1011.00

Median Family Income 80-90%

2904.00 4301.00 5030.02 5630.00 5639.00 5644.00

Median Family Income 90-100%

4282.00 4961.02

Median Family Income 100-110%

4721.00 4803.00

Median Family Income 110-120%

4592.01 4801.02 4890.01

Median Family Income >= 120%

0201.00 0708.00 4080.01 4090.02 4141.02 4211.00 4220.00 4292.02 4580.02 4736.02 4742.02

4752.00 4754.01 5640.00

Median Family Income Not Known

0203.00 5522.00 9806.00

BEAVER COUNTY (007), PA

MSA: 38300

Low Income

6012.00

Upper Income

6007.02

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9103.02 9119.00

Upper Income

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: SOMERSET TRUST COMPANY

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

Respondent ID: 0000011112

Institution: SOMERSET TRUST COMPANY

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

Small Farm Loans - Originations

Institution: SOMERSET TRUST COMPANY

Respondent ID: 0000011112

Agency: FDIC - 3

State: PENNSYLVANIA (42)

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

Footnote:

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

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

PAGE: 1 OF 1

Respondent ID: 0000011112

Agency: FDIC - 3

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

Footnote:

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

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

PAGE: 1 OF 1

Respondent ID: 0000011112

Agency: FDIC - 3

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

Footnote:

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

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: SOMERSET TRUST COMPANY

PAGE: 1 OF 9

Respondent ID: 0000011112

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BEDFORD COUNTY (009), PA

MSA: NA

Moderate Income

9605.00*

Middle Income

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

CAMBRIA COUNTY (021), PA

MSA: 27780

Low Income

0134.00 0136.00*

Moderate Income

0001.00 0002.00 0005.00* 0006.00* 0007.00 0012.00 0102.00* 0135.00

Middle Income

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

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

0131.00* 0132.00 0137.00

Upper Income

0108.01 0112.00 0113.00 0115.00* 0123.00* 0125.00 0133.00

FAYETTE COUNTY (051), PA

MSA: 38300

Low Income

2612.00* 2623.00*

Moderate Income

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

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

Middle Income

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

Upper Income

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 9

Assessment Area(s) by Tract

Respondent ID: 0000011112

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOMERSET TRUST COMPANY

2620.00

INDIANA COUNTY (063), PA 2/

MSA: NA

Middle Income

9615.00*

SOMERSET COUNTY (111), PA

MSA: NA

Moderate Income

0211.00 0215.00

Middle Income

0201.01 0203.00 0204.00 0205.00 0206.01 0206.02 0207.00 0208.01 0208.02 0209.00 0210.00

0212.00 0213.00 0214.00 0216.00 0217.00 0218.00 0219.02 0219.03 0219.04

Upper Income

0201.02 0202.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Low Income

8001.00* 8003.00* 8006.00* 8007.00* 8016.00* 8054.00

Moderate Income

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

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

8070.00 8073.00 8079.01* 8081.00* 8082.00* 8083.00

Middle Income

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

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

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

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

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

8079.02 8084.01 8084.02 8085.00 8086.00

Footnote:

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2023 Institution Disclosure Statement - Table 6

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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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Assessment Area(s) by Tract

Respondent ID: 0000011112

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4162.00*	4206.00*	4214.00*	4218.00*	4506.02*	4507.02*	4515.01*	4516.02*	4519.00*	4527.00*	4528.02*
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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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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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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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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Assessment Area(s) by Tract

Respondent ID: 0000011112

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Agency: FDIC - 3

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

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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.