**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: ALABAMA (01)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
CULLMAN COUNTY (043), AL										
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	1	24	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	24	0	0	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	1	24	0	0	0	0	0	0	0	0
STATE TOTAL	1	24	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: ARIZONA (04)

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amoun Origination >\$100,000 B <=\$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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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	1	188	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	188	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: ARIZONA (04)

Area Income Characteristics	Origi	Origination <=\$100,000		mount at ination ,000 But 250,000	Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		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)
PIMA COUNTY (019), AZ										
MSA 46060										
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%	1	53	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	53	0	0	0	0	0	0	0	0
PINAL COUNTY (021), AZ										
MSA 38060										
Outside Assessment Area										
Low Income	1	13	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	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	13	0	0	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	2	66	1	188	0	0	0	0	0	0
STATE TOTAL	2	66	1	188	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		mount at ination ,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)
ORANGE COUNTY (059), CA										
MSA 11244										
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	1	400	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	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	400	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	0	0	1	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 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)
LEE COUNTY (071), FL										
MSA 15980										
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	24	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	24	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0
Upper Income	0	0	1	242	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	242	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	n Origination		Origi	mount at nation 50,000	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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
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%	1	21	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	21	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,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%	1	12	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	30	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	2	42	0	0	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	4	87	1	242	0	0	0	0	0	0
STATE TOTAL	4	87	1	242	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: ILLINOIS (17)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	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)	
COOK COUNTY (031), IL											
MSA 16984											
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	1	135	3	1,223	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	0	0	1	135	3	1,223	0	0	0	0	

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: ILLINOIS (17)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,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)
DUPAGE COUNTY (043), IL										
MSA 16984										
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%	1	21	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	21	0	0	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	1	21	1	135	3	1,223	0	0	0	0
STATE TOTAL	1	21	1	135	3	1,223	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at lination 1,000 But 250,000	Origi	mount at nation 50,000	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)
ADAMS COUNTY (001), IN										
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	119	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	119	0	0	0	0	0	0
ALLEN COUNTY (003), IN										
MSA 23060										
Inside AA 0020										
Low Income	0	0	0	0	1	282	0	0	0	0
Moderate Income	7	279	1	137	0	0	1	41	0	0
Middle Income	8	347	6	1,037	1	289	4	581	0	0
Upper Income	13	492	1	119	2	1,305	3	256	0	0
Income Not Known	4	190	1	200	1	300	4	425	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,308	9	1,493	5	2,176	12	1,303	0	0
BARTHOLOMEW COUNTY (005), IN										
MSA 18020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	256	1	256	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	0	0	1	256	1	256	0	0

2020 Ilistitution Disclosure Statement -

Loans by County

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
BLACKFORD COUNTY (009), IN										
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	1	424	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	0	0	1	424	0	0	0	0
BROWN COUNTY (013), IN										
MSA 26900										
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	113	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	113	0	0	0	0	0	0
CLAY COUNTY (021), IN										
MSA 45460										
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	383	1	383	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	383	1	383	0	0

**Small Business Loans - Originations** 

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Area Income Characteristics	Orig	mount at ination 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gross Annual Revenues <= \$1 Million		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)
DAVIESS COUNTY (027), IN										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
DECATUR COUNTY (031), IN										
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	87	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	87	0	0	0	0	0	0	0	0
DELAWARE COUNTY (035), IN										
MSA 34620										
Inside AA 0023										
Low Income	6	279	1	117	1	306	0	0	0	0
Moderate Income	37	1,268	10	1,677	4	1,821	5	424	0	0
Middle Income	39	1,126	6	856	8	4,160	3	726	0	0
Upper Income	49	1,392	3	557	1	830	7	565	0	0
Income Not Known	9	338	0	0	1	610	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	140	4,403	20	3,207	15	7,727	15	1,715	0	0

**Small Business Loans - Originations** 

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
ELKHART COUNTY (039), IN										
MSA 21140										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	227	1	224	0	0	1	60	0	0
Middle Income	30	936	12	1,994	10	3,913	3	639	0	0
Upper Income	5	152	0	0	1	499	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	39	1,315	13	2,218	11	4,412	4	699	0	0
GRANT COUNTY (053), IN										
MSA NA										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	30	850	2	434	3	1,488	2	809	0	0
Middle Income	7	128	3	520	1	642	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	37	978	5	954	4	2,130	2	809	0	0
GREENE COUNTY (055), IN										
MSA NA										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	163	0	0	0	0	0	0	0	0
Middle Income	8	226	2	348	0	0	1	229	0	0
Upper Income	3	132	1	199	2	546	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	17	521	3	547	2	546	1	229	0	0

**Small Business Loans - Originations** 

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 (057), IN										
MSA 26900										
Inside AA 0022										
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	59	1	131	0	0	0	0	0	0
Upper Income	7	304	2	211	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	8	363	3	342	0	0	0	0	0	0
HANCOCK COUNTY (059), IN										
MSA 26900										
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	1	21	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	21	0	0	0	0	0	0	0	0
HENRY COUNTY (065), IN										
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	2	90	3	452	0	0	1	70	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	90	3	452	0	0	1	70	0	0

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
JACKSON COUNTY (071), IN										
MSA NA										
Inside AA 0021										
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	60	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	60	0	0	0	0	0	0	0	0
JAY COUNTY (075), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	382	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	0	0	1	382	0	0	0	0
JENNINGS COUNTY (079), IN										
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	124	0	0	1	124	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	124	0	0	1	124	0	0

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Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at lination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
JOHNSON COUNTY (081), IN										
MSA 26900										
Inside AA 0022										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	0	0	0	0
Middle Income	1	10	2	316	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	20	2	316	0	0	0	0	0	0
KOSCIUSKO COUNTY (085), IN										
MSA NA										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	169	0	0	0	0	0	0	0	0
Middle Income	77	2,136	10	1,748	4	1,828	10	1,901	0	0
Upper Income	25	714	6	936	5	1,925	3	456	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	108	3,019	16	2,684	9	3,753	13	2,357	0	0
LAGRANGE COUNTY (087), IN										
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	221	0	0	1	221	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	221	0	0	1	221	0	0

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Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination with Gross Annual Loan		o Item: ins by iliates					
	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)
LAWRENCE COUNTY (093), IN										
MSA NA										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	0	0	0	0
Middle Income	6	150	0	0	2	1,558	1	805	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	175	0	0	2	1,558	1	805	0	0
MADISON COUNTY (095), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	146	0	0	0	0	0	0	0	0
Middle Income	4	170	0	0	1	384	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	6	316	0	0	1	384	0	0	0	0

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
MARION COUNTY (097), IN										
MSA 26900										
Inside AA 0022										
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	2	1,309	0	0	0	0
Median Family Income 50-60%	1	8	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	98	1	103	4	1,667	5	1,717	0	0
Median Family Income 70-80%	1	100	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	74	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	91	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	39	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	1	414	1	250	0	0
Median Family Income >= 120%	1	9	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	8	419	2	353	7	3,390	6	1,967	0	0
MARSHALL COUNTY (099), IN										
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	83	0	0	1	265	1	83	0	0
Upper Income	0	0	0	0	1	630	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	83	0	0	2	895	1	83	0	0

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Area Income Characteristics	Orig	mount at ination 00,000	Orig >\$100	Amount at lination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
MARTIN COUNTY (101), IN										
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	32	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	32	0	0	0	0	0	0	0	0
MIAMI COUNTY (103), IN										
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	2	135	0	0	0	0	1	90	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	135	0	0	0	0	1	90	0	0
MONROE COUNTY (105), IN										
MSA 14020										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	80	0	0	0	0	0	0	0	0
Middle Income	2	101	0	0	0	0	0	0	0	0
Upper Income	2	143	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	324	0	0	0	0	0	0	0	0

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Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
NOBLE COUNTY (113), IN										
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	78	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	78	0	0	0	0	0	0	0	0
ORANGE COUNTY (117), IN										
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	4	85	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	4	85	0	0	0	0	0	0	0	0
PUTNAM COUNTY (133), IN										
MSA 26900										
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	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	50	0	0	0	0	0	0	0	0

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Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
RANDOLPH COUNTY (135), IN										
MSA NA										
Inside AA 0021										
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	12	263	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	12	263	0	0	0	0	0	0	0	0
ST. JOSEPH COUNTY (141), IN										
MSA 43780										
Inside AA 0024										
Low Income	10	393	2	373	1	706	1	50	0	0
Moderate Income	15	538	4	579	1	374	1	126	0	0
Middle Income	60	2,068	18	2,659	20	8,218	7	1,753	0	0
Upper Income	38	1,233	5	847	7	3,213	6	1,199	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	123	4,232	29	4,458	29	12,511	15	3,128	0	0
STEUBEN COUNTY (151), IN										
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	6	0	0	1	399	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	6	0	0	1	399	0	0	0	0

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
WABASH COUNTY (169), IN										
MSA NA										
Inside AA 0021										
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	129	2	363	0	0	1	44	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	129	2	363	0	0	1	44	0	0
WAYNE COUNTY (177), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	300	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	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	300	0	0	0	0
WELLS COUNTY (179), IN										
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	2	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	2	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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)
WHITLEY COUNTY (183), IN										
MSA 23060										
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	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	30	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	546	17,529	104	16,935	84	38,203	70	13,056	0	0
TOTAL OUTSIDE AA IN STATE	26	1,020	7	1,029	9	3,423	8	1,232	0	0
STATE TOTAL	572	18,549	111	17,964	93	41,626	78	14,288	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000	with Gros Revenu	b Businesses Memo Item ross Annual Loans by nues <= \$1 Affiliates Million		ns by
	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)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
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	1	149	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	149	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

Agency: FDIC - 3 State: MARYLAND (24)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
BALTIMORE COUNTY (005), MD										
MSA 12580										
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	90	0	0	0	0	1	90	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	90	0	0	0	0	1	90	0	0
FREDERICK COUNTY (021), MD										
MSA 23224										
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	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	15	0	0	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	2	105	1	149	0	0	1	90	0	0
STATE TOTAL	2	105	1	149	0	0	1	90	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

Agency: FDIC - 3 State: MICHIGAN (26)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	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)
BERRIEN COUNTY (021), MI										
MSA 35660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	63	0	0	0	0	0	0	0	0
Middle Income	3	95	2	423	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	5	158	2	423	0	0	0	0	0	0
CASS COUNTY (027), MI										
MSA 43780										
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	102	1	188	5	2,652	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	102	1	188	5	2,652	0	0	0	0
ST. JOSEPH COUNTY (149), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	639	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	0	0	2	639	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: MICHIGAN (26)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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	7	260	3	611	7	3,291	0	0	0	0
STATE TOTAL	7	260	3	611	7	3,291	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3 State: NEVADA (32)

Area Income Characteristics	Origi	mount at nation 00,000	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)
CLARK COUNTY (003), NV										
MSA 29820										
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%	1	60	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	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	60	0	0	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	1	60	0	0	0	0	0	0	0	0
STATE TOTAL	1	60	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenue	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MORRIS COUNTY (027), NJ										
MSA 35084										
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	2	432	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	432	0	0	0	0	0	0
UNION COUNTY (039), NJ										
MSA 35084										
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	1	102	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	102	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	3	534	0	0	0	0	0	0
STATE TOTAL	0	0	3	534	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: NEW YORK (36)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at ination 9,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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 (003), NY										
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	2	72	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	72	0	0	0	0	0	0	0	0
CATTARAUGUS COUNTY (009), NY										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	278	1	201	0	0	2	125	0	0
Middle Income	15	533	1	200	0	0	1	51	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	20	811	2	401	0	0	3	176	0	0
CHAUTAUQUA COUNTY (013), NY 2/										
MSA NA										
Inside AA 0004										
Low Income	23	1,031	16	2,382	3	1,256	2	157	0	0
Moderate Income	16	780	6	1,079	1	268	0	0	0	0
Middle Income	107	3,763	26	4,265	10	4,952	18	1,116	0	0
Upper Income	13	666	1	136	1	447	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	159	6,240	49	7,862	15	6,923	20	1,273	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: NEW YORK (36)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
ERIE COUNTY (029), NY 2/										
MSA 15380										
Inside AA 0005										
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%	4	235	2	228	0	0	4	323	0	0
Median Family Income 30-40%	18	441	1	208	0	0	0	0	0	0
Median Family Income 40-50%	18	492	7	1,102	3	1,290	2	185	0	0
Median Family Income 50-60%	6	199	1	125	0	0	2	150	0	0
Median Family Income 60-70%	19	602	0	0	1	781	0	0	0	0
Median Family Income 70-80%	25	933	9	1,409	9	3,855	1	125	0	0
Median Family Income 80-90%	41	1,919	10	1,953	11	4,318	2	648	0	0
Median Family Income 90-100%	46	1,368	6	920	7	3,302	2	68	0	0
Median Family Income 100-110%	63	2,206	11	1,854	5	2,632	9	821	0	0
Median Family Income 110-120%	15	511	3	491	3	947	2	309	0	0
Median Family Income >= 120%	289	9,705	45	7,510	40	17,138	25	4,649	0	0
Median Family Income Not Known	31	1,111	21	3,274	15	7,680	12	3,389	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	575	19,722	116	19,074	94	41,943	61	10,667	0	0
GENESEE COUNTY (037), NY										
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	2	10	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	10	0	0	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: NEW YORK (36)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gro	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
JEFFERSON COUNTY (045), NY										
MSA 48060										
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	360	1	360	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	360	1	360	0	0
LIVINGSTON COUNTY (051), NY										
MSA 40380										
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	359	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	0	0	1	359	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: NEW YORK (36)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
MONROE COUNTY (055), NY 2/										
MSA 40380										
Inside AA 0006										
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%	1	21	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	144	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	104	0	0	0	0	0	0	0	0
Median Family Income 50-60%	6	380	0	0	0	0	2	144	0	0
Median Family Income 60-70%	2	25	0	0	1	586	1	586	0	0
Median Family Income 70-80%	3	60	0	0	1	280	2	310	0	0
Median Family Income 80-90%	9	287	2	293	0	0	1	18	0	0
Median Family Income 90-100%	5	231	1	150	0	0	1	150	0	0
Median Family Income 100-110%	4	142	0	0	1	295	0	0	0	0
Median Family Income 110-120%	5	125	1	165	0	0	0	0	0	0
Median Family Income >= 120%	23	642	1	117	3	1,528	3	670	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	63	2,161	5	725	6	2,689	10	1,878	0	0
NIAGARA COUNTY (063), NY 2/										
MSA 15380										
Inside AA 0005										
Low Income	12	293	0	0	2	1,202	0	0	0	0
Moderate Income	41	1,289	5	944	9	4,119	3	1,056	0	0
Middle Income	73	2,380	11	1,717	3	1,404	7	692	0	0
Upper Income	50	1,466	12	1,743	1	301	4	405	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	176	5,428	28	4,404	15	7,026	14	2,153	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: NEW YORK (36)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
ONONDAGA COUNTY (067), NY										
MSA 45060										
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	1	43	0	0	1	357	2	400	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	43	0	0	1	357	2	400	0	0
ONTARIO COUNTY (069), NY										
MSA 40380										
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	153	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	153	0	0	0	0	0	0
ORLEANS COUNTY (073), NY										
MSA 40380										
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	5	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	5	0	0	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: NEW YORK (36)

Area Income Characteristics	Orig	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
STEUBEN COUNTY (101), NY										
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	4	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	4	0	0	0	0	0	0	0	0
TIOGA COUNTY (107), NY										
MSA 13780										
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	95	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	95	0	0	0	0	0	0	0	0
TOMPKINS COUNTY (109), NY										
MSA 27060										
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	290	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	290	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: NEW YORK (36)

Area Income Characteristics	Orig	mount at ination 00,000	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)
WAYNE COUNTY (117), NY										
MSA 40380										
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	53	1	123	0	0	0	0	0	0
Upper Income	1	15	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	68	1	123	0	0	0	0	0	0
WYOMING COUNTY (121), NY										
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	1	20	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	0	0	0	0
TOTAL INSIDE AA IN STATE	993	34,362	200	32,466	130	58,581	108	16,147	0	0
TOTAL OUTSIDE AA IN STATE	12	317	2	276	4	1,366	3	760	0	0
STATE TOTAL	1,005	34,679	202	32,742	134	59,947	111	16,907	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
PENDER COUNTY (141), NC										
MSA 48900										
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	1	9	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	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	9	0	0	0	0	0	0	0	0
STATE TOTAL	1	9	0	0	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at lination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
ASHTABULA COUNTY (007), OH 2/										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	46	0	0	1	275	1	275	0	0
Middle Income	16	682	4	617	1	455	5	845	0	0
Upper Income	5	262	0	0	0	0	1	100	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	24	990	4	617	2	730	7	1,220	0	0
ATHENS COUNTY (009), OH										
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	229	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	229	0	0	0	0	0	0
CARROLL COUNTY (019), OH										
MSA 15940										
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	170	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	170	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ins by iliates
	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)
CUYAHOGA COUNTY (035), OH 2/										
MSA 17460										
Inside AA 0009										
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%	1	38	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	160	0	0	0	0	0	0
Median Family Income 100-110%	3	129	1	120	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	109	0	0	0	0	0	0
Median Family Income >= 120%	9	265	4	702	1	328	1	212	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	13	432	7	1,091	1	328	1	212	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	10	0	0	1	469	1	10	0	0
Median Family Income 20-30%	1	49	1	108	0	0	0	0	0	0
Median Family Income 30-40%	5	181	1	171	0	0	2	142	0	0
Median Family Income 40-50%	5	266	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	86	1	192	0	0	1	60	0	0
Median Family Income 60-70%	2	82	1	118	2	1,257	1	290	0	0
Median Family Income 70-80%	1	25	2	292	3	1,542	2	780	0	0
Median Family Income 80-90%	1	67	2	282	1	332	0	0	0	0
Median Family Income 90-100%	1	100	1	152	1	968	1	152	0	0
Median Family Income 100-110%	3	93	0	0	4	2,362	1	792	0	0
Median Family Income 110-120%	4	191	2	331	0	0	2	124	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	oan Amount at Loan Amount at Loan Amount at Loans to Business Origination Origination With Gross Annua <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual es <= \$1						
	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)
Median Family Income >= 120%	12	490	1	235	16	8,188	1	885	0	0
Median Family Income Not Known	2	148	0	0	1	438	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,788	12	1,881	29	15,556	12	3,235	0	0
Totals For County: (035) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	10	0	0	1	469	1	10	0	0
Median Family Income 20-30%	1	49	1	108	0	0	0	0	0	0
Median Family Income 30-40%	5	181	1	171	0	0	2	142	0	0
Median Family Income 40-50%	5	266	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	86	1	192	0	0	1	60	0	0
Median Family Income 60-70%	2	82	1	118	2	1,257	1	290	0	0
Median Family Income 70-80%	1	25	2	292	3	1,542	2	780	0	0
Median Family Income 80-90%	2	105	2	282	1	332	0	0	0	0
Median Family Income 90-100%	1	100	2	312	1	968	1	152	0	0
Median Family Income 100-110%	6	222	1	120	4	2,362	1	792	0	0
Median Family Income 110-120%	4	191	3	440	0	0	2	124	0	0
Median Family Income >= 120%	21	755	5	937	17	8,516	2	1,097	0	0
Median Family Income Not Known	2	148	0	0	1	438	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	54	2,220	19	2,972	30	15,884	13	3,447	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Origination >\$100,000 Bu <=\$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)
ERIE COUNTY (043), OH 2/										
MSA NA										
Inside AA 0009										
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	15	324	4	638	1	324	3	692	0	0
Upper Income	3	88	1	130	0	0	2	155	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	18	412	5	768	1	324	5	847	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	130	1	118	0	0	0	0	0	0
Upper Income	2	104	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	234	1	118	0	0	0	0	0	0
Totals For County: (043) 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	17	454	5	756	1	324	3	692	0	0
Upper Income	5	192	1	130	0	0	2	155	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	22	646	6	886	1	324	5	847	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,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)
FRANKLIN COUNTY (049), OH										
MSA 18140										
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	1	466	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	64	1	224	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	64	1	224	1	466	0	0	0	0
GALLIA COUNTY (053), OH										
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	108	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	108	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
GEAUGA COUNTY (055), OH										
MSA 17460										
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	30	0	0	0	0	0	0	0	0
Upper Income	2	84	1	152	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	114	1	152	0	0	0	0	0	0
HARRISON COUNTY (067), OH										
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	1	107	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	107	0	0	0	0	0	0
KNOX COUNTY (083), OH										
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	1	76	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	76	0	0	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
LAKE COUNTY (085), OH 2/										
MSA 17460										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	92	3	397	3	1,842	1	995	0	0
Middle Income	14	504	3	422	3	2,708	5	1,098	0	0
Upper Income	5	119	1	177	0	0	2	50	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	25	715	7	996	6	4,550	8	2,143	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Inside AA 0009										
Low Income	29	1,091	6	994	3	1,465	1	50	0	0
Moderate Income	52	1,901	13	2,263	5	3,038	6	1,238	0	0
Middle Income	99	2,941	25	3,497	12	5,182	13	2,031	0	0
Upper Income	68	2,069	8	1,226	5	2,248	2	347	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	248	8,002	52	7,980	25	11,933	22	3,666	0	0
MEDINA COUNTY (103), OH										
MSA 17460										
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	70	4	605	1	803	1	35	0	0
Upper Income	2	50	0	0	0	0	1	15	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	120	4	605	1	803	2	50	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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)
PORTAGE COUNTY (133), OH 2/										
MSA 10420										
Inside AA 0008										
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	108	0	0	0	0	3	71	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	108	0	0	0	0	3	71	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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	1	658	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	1	658	0	0	0	0
Totals For County: (133) 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	4	108	0	0	0	0	3	71	0	0
Upper Income	0	0	1	250	1	658	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	108	1	250	1	658	3	71	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	848	0	0	0	0
Middle Income	1	8	0	0	1	825	1	825	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	8	0	0	2	1,673	1	825	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

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Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
SUMMIT COUNTY (153), OH 2/										
MSA 10420										
Inside AA 0008										
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%	2	47	1	126	0	0	1	25	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%	16	597	11	1,810	2	877	2	376	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	18	644	12	1,936	2	877	3	401	0	0
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	1	173	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	95	0	0	0	0	1	95	0	0
Median Family Income 90-100%	0	0	0	0	1	448	0	0	0	0
Median Family Income 100-110%	1	13	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	147	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenue	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
Median Family Income >= 120%	6	366	1	150	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	8	474	3	470	1	448	1	95	0	0
Totals For County: (153) 2/										
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	1	173	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	95	0	0	0	0	1	95	0	0
Median Family Income 90-100%	2	47	1	126	1	448	1	25	0	0
Median Family Income 100-110%	1	13	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	147	0	0	0	0	0	0
Median Family Income >= 120%	22	963	12	1,960	2	877	2	376	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	26	1,118	15	2,406	3	1,325	4	496	0	0
WASHINGTON COUNTY (167), OH										
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	130	1	385	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	130	1	385	0	0	0	0
TOTAL INSIDE AA IN STATE	350	11,303	87	13,388	37	18,742	49	8,560	0	0

<sup>2/</sup> 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.

2020 Institution Disclosure Statement - Table 1-1

**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

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Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	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)
TOTAL OUTSIDE AA IN STATE	65	2,878	28	4,444	36	19,989	16	4,205	0	0
STATE TOTAL	415	14,181	115	17,832	73	38,731	65	12,765	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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										
Inside AA 0010										
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	1	304	0	0	0	0
Median Family Income 40-50%	8	409	1	125	0	0	1	100	0	0
Median Family Income 50-60%	3	109	1	163	1	357	2	100	0	0
Median Family Income 60-70%	7	277	0	0	1	301	0	0	0	0
Median Family Income 70-80%	16	516	3	337	2	872	1	115	0	0
Median Family Income 80-90%	21	734	5	736	2	901	3	80	0	0
Median Family Income 90-100%	25	815	6	913	5	1,731	3	460	0	0
Median Family Income 100-110%	14	477	3	441	3	1,034	3	330	0	0
Median Family Income 110-120%	37	1,456	4	626	3	1,681	5	1,269	0	0
Median Family Income >= 120%	86	2,793	28	4,046	12	5,041	16	2,590	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	217	7,586	51	7,387	30	12,222	34	5,044	0	0
ARMSTRONG COUNTY (005), PA										
MSA 38300										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	288	3	547	0	0	2	94	0	0
Middle Income	9	435	2	366	1	380	1	77	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	18	723	5	913	1	380	3	171	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

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)
BEAVER COUNTY (007), PA										
MSA 38300										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	48	1	195	1	400	3	605	0	0
Middle Income	8	284	4	554	4	1,977	2	1,275	0	0
Upper Income	0	0	1	150	1	276	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	332	6	899	6	2,653	5	1,880	0	0
BEDFORD COUNTY (009), 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	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	1	30	0	0	0	0	0	0	0	0
BERKS COUNTY (011), PA										
MSA 39740										
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	43	0	0	0	0	0	0	0	0
Upper Income	1	47	1	240	1	600	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	90	1	240	1	600	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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		o Item: ins by iliates
	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)
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	2	108	0	0	0	0	1	100	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	108	0	0	0	0	1	100	0	0
BUTLER COUNTY (019), PA										
MSA 38300										
Inside AA 0010										
Low Income	2	87	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	44	1,327	13	1,750	4	1,389	9	488	0	0
Upper Income	17	524	2	246	2	935	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	63	1,938	15	1,996	6	2,324	9	488	0	0
CAMBRIA COUNTY (021), PA										
MSA 27780										
Inside AA 0015										
Low Income	3	62	0	0	0	0	1	2	0	0
Moderate Income	11	284	0	0	2	710	2	338	0	0
Middle Income	8	228	0	0	1	500	2	55	0	0
Upper Income	2	111	1	151	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	24	685	1	151	3	1,210	5	395	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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		o Item: ins by liates
	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)
CAMERON COUNTY (023), 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	192	0	0	1	393	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	7	192	0	0	1	393	0	0	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	30	830	3	450	1	284	8	267	0	0
Middle Income	37	1,211	6	976	5	2,680	9	941	0	0
Upper Income	28	822	9	1,366	4	2,359	4	1,087	0	0
Income Not Known	3	80	2	317	1	950	2	1,150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	98	2,943	20	3,109	11	6,273	23	3,445	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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	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	56	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	141	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	56	1	141	0	0	0	0	0	0
CLARION COUNTY (031), 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	81	2,834	23	3,511	5	1,947	18	1,182	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	81	2,834	23	3,511	5	1,947	18	1,182	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

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										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	326	4	647	1	440	4	696	0	0
Middle Income	42	1,206	2	346	3	1,172	10	517	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	53	1,532	6	993	4	1,612	14	1,213	0	0
CLINTON COUNTY (035), PA										
MSA NA										
Inside AA 0001										
Low Income	7	285	1	156	0	0	1	75	0	0
Moderate Income	2	36	0	0	0	0	1	30	0	0
Middle Income	21	674	7	974	3	1,245	13	1,821	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	30	995	8	1,130	3	1,245	15	1,926	0	0
COLUMBIA COUNTY (037), PA										
MSA 14100										
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	184	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	184	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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		o Item: ins by iliates
	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)
CRAWFORD COUNTY (039), PA										
MSA NA										
Inside AA 0001										
Low Income	30	789	7	1,131	4	1,392	1	35	0	0
Moderate Income	13	396	0	0	0	0	0	0	0	0
Middle Income	90	3,300	20	3,236	11	4,845	24	2,595	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	133	4,485	27	4,367	15	6,237	25	2,630	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	1	289	0	0	0	0
Middle Income	4	300	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	4	300	0	0	1	289	0	0	0	0
DAUPHIN COUNTY (043), PA 2/										
MSA 25420										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	77	1	227	0	0	0	0	0	0
Middle Income	19	793	5	855	0	0	3	286	0	0
Upper Income	13	568	5	843	3	1,004	3	817	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	33	1,438	11	1,925	3	1,004	6	1,103	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Num of Loans         Amount (000s)         Num of Loans         Amount (000s)           DELAWARE COUNTY (045), PA           MSA 37964           Outside Assessment Area           Median Family Income < 10%         0         0         0         0           Median Family Income 10-20%         0         0         0         0           Median Family Income 20-30%         0         0         0         0           Median Family Income 30-40%         0         0         0         0           Median Family Income 40-50%         0         0         0         0           Median Family Income 50-60%         0         0         0         0	Num of Loans	Amount	Ni	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
MSA 37964         Outside Assessment Area         Median Family Income < 10%       0       0       0       0         Median Family Income 10-20%       0       0       0       0         Median Family Income 20-30%       0       0       0       0         Median Family Income 30-40%       0       0       0       0         Median Family Income 40-50%       0       0       0       0		(000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
Outside Assessment Area         Median Family Income < 10%							
Median Family Income < 10%							
Median Family Income 10-20%       0       0       0       0         Median Family Income 20-30%       0       0       0       0         Median Family Income 30-40%       0       0       0       0         Median Family Income 40-50%       0       0       0       0							
Median Family Income 10-20%       0       0       0       0         Median Family Income 20-30%       0       0       0       0         Median Family Income 30-40%       0       0       0       0         Median Family Income 40-50%       0       0       0       0	0	0	0	0	0	0	
Median Family Income 20-30%       0       0       0       0         Median Family Income 30-40%       0       0       0       0         Median Family Income 40-50%       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	0	0	0	0	0	
Median Family Income 50-60% 0 0 0	0	0	0	0	0	0	
	0	0	0	0	0	0	
Median Family Income 60-70% 0 0 0	0	0	0	0	0	0	
Median Family Income 70-80% 0 0 0	0	0	0	0	0	0	
Median Family Income 80-90% 0 0 0	0	0	0	0	0	0	
Median Family Income 90-100% 0 0 0	0	0	0	0	0	0	
Median Family Income 100-110% 0 0 0	0	0	0	0	0	0	
Median Family Income 110-120% 0 0 0	0	0	0	0	0	0	
Median Family Income >= 120% 1 80 0	0	0	0	0	0	0	
Median Family Income Not Known 0 0 0	0	0	0	0	0	0	
Tract Not Known 0 0 0	0	0	0	0	0	0	
County Total 1 80 0 0	0	0	0	0	0	0	
ELK COUNTY (047), 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	
Middle Income 101 3,049 13 2,204	14	5,926	11	346	0	0	
Upper Income 13 329 1 104	2	835	0	0	0	0	
Income Not Known 0 0 0	0	0	0	0	0	0	
Tract Not Known 0 0 0 0	0	0	0	0	0	0	
County Total 114 3,378 14 2,308	16		•	-			

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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		o Item: ins by liates
	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)
ERIE COUNTY (049), PA 2/										
MSA 21500										
Inside AA 0011										
Low Income	48	2,010	18	3,035	6	2,594	9	1,089	0	0
Moderate Income	59	2,305	22	3,290	14	6,811	14	2,913	0	0
Middle Income	248	8,463	50	7,964	22	10,424	48	4,525	0	0
Upper Income	146	4,715	25	3,804	22	10,659	26	3,124	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	501	17,493	115	18,093	64	30,488	97	11,651	0	0
FAYETTE COUNTY (051), 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	2	36	0	0	0	0	2	36	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	36	0	0	0	0	2	36	0	0
FOREST COUNTY (053), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	129	0	0	0	0	0	0	0	0
Middle Income	11	325	0	0	0	0	2	100	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	18	454	0	0	0	0	2	100	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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		o Item: ins by liates
	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)
FRANKLIN COUNTY (055), PA										
MSA 16540										
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	183	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	183	0	0	0	0	0	0
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	2	44	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	44	0	0	0	0	0	0	0	0
HUNTINGDON COUNTY (061), PA										
MSA NA										
Inside AA 0003										
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	402	1	205	0	0	4	118	0	0
Upper Income	1	54	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	14	456	1	205	0	0	4	118	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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		o Item: ins by iliates
	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										
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	1	41	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	41	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (065), 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	137	1	148	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	4	137	1	148	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion			
	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)	
LANCASTER COUNTY (071), PA											
MSA 29540											
Inside AA 0014											
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%	3	87	3	415	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	1	155	0	0	1	155	0	0	
Median Family Income 50-60%	6	153	1	200	0	0	1	200	0	0	
Median Family Income 60-70%	10	257	0	0	1	380	1	53	0	0	
Median Family Income 70-80%	26	860	5	820	4	1,929	3	934	0	0	
Median Family Income 80-90%	20	993	4	615	1	312	3	457	0	0	
Median Family Income 90-100%	26	948	8	1,244	4	1,735	5	470	0	0	
Median Family Income 100-110%	85	2,793	10	1,521	5	1,845	11	753	0	0	
Median Family Income 110-120%	80	2,537	14	2,206	4	2,689	12	1,873	0	0	
Median Family Income >= 120%	29	839	6	1,038	4	1,451	3	66	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	285	9,467	52	8,214	23	10,341	40	4,961	0	0	
LAWRENCE COUNTY (073), PA											
MSA NA											
Inside AA 0002											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	3	126	1	250	0	0	3	355	0	0	
Middle Income	17	493	8	1,215	5	2,397	8	1,873	0	0	
Upper Income	1	23	3	541	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	21	642	12	2,006	5	2,397	11	2,228	0	0	

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	Loan Amount at Origination Origination >\$100,000 September 250,000		ination ,000 But	Origination wi		with Gros Revenu	Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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)
LEBANON COUNTY (075), PA										
MSA 30140										
Inside AA 0012										
Low Income	1	31	1	117	0	0	0	0	0	0
Moderate Income	12	443	8	1,044	2	1,040	0	0	0	0
Middle Income	32	920	8	1,401	2	684	6	332	0	0
Upper Income	18	760	1	112	0	0	1	59	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	63	2,154	18	2,674	4	1,724	7	391	0	0
LYCOMING COUNTY (081), PA										
MSA 48700										
Inside AA 0016										
Low Income	1	5	0	0	0	0	0	0	0	0
Moderate Income	4	80	2	429	1	494	1	185	0	0
Middle Income	8	296	2	352	1	500	5	890	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	381	4	781	2	994	6	1,075	0	0
MCKEAN COUNTY (083), PA										
MSA NA										
Inside AA 0001										
Low Income	20	718	1	119	2	642	0	0	0	0
Moderate Income	8	318	2	357	0	0	0	0	0	0
Middle Income	76	2,449	16	2,444	7	3,591	10	1,353	0	0
Upper Income	11	408	2	238	1	638	3	109	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	115	3,893	21	3,158	10	4,871	13	1,462	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gro	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
MERCER COUNTY (085), PA										
MSA 49660										
Inside AA 0017										
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	28	750	1	227	1	486	6	675	0	0
Upper Income	2	33	1	150	1	500	1	500	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	30	783	2	377	2	986	7	1,175	0	0
MIFFLIN COUNTY (087), PA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	73	0	0	0	0	0	0	0	0
Middle Income	1	53	2	422	2	923	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	126	2	422	2	923	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	66	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	66	0	0	0	0	0	0	0	0
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	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	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	14	0	0	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	oss Annual Loa		mo Item: pans by ffiliates	
	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)	
NORTHUMBERLAND COUNTY (097), 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	96	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	96	0	0	0	0	0	0	0	0	
POTTER COUNTY (105), 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	42	1,171	2	341	1	350	6	310	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	42	1,171	2	341	1	350	6	310	0	0	
SNYDER COUNTY (109), 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	236	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	236	0	0	0	0	0	0	

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Loa	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 2/											
MSA NA											
Inside AA 0015											
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	98	1	246	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	98	1	246	0	0	0	0	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	1	22	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	22	0	0	0	0	0	0	0	0	
Totals For County: (111) 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	4	120	1	246	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	4	120	1	246	0	0	0	0	0	0	

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
SUSQUEHANNA COUNTY (115), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	189	0	0	1	189	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	189	0	0	1	189	0	0
TIOGA COUNTY (117), 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	53	1,668	9	1,375	4	1,818	17	1,176	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	53	1,668	9	1,375	4	1,818	17	1,176	0	0
UNION COUNTY (119), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	3	73	1	250	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	4	83	1	250	0	0	1	10	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	Loan Amount at Loan Amount at Loan Amount at Loans to Busin Origination Origination Origination with Gross An <=\$100,000 >\$100,000 But >\$250,000 Revenues <= <=\$250,000 Million		Origination >\$100,000 But <=\$250,000		ss Annual es <= \$1	Loar Affil	o Item: ins by iliates		
	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)
VENANGO COUNTY (121), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	370	2	291	1	499	0	0	0	0
Middle Income	57	2,074	7	1,304	2	739	3	383	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	71	2,444	9	1,595	3	1,238	3	383	0	0
WARREN COUNTY (123), 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	129	4,393	34	5,477	11	5,054	26	3,422	0	0
Upper Income	4	154	0	0	1	312	1	312	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	133	4,547	34	5,477	12	5,366	27	3,734	0	0
WASHINGTON COUNTY (125), PA										
MSA 38300										
Inside AA 0010										
Low Income	0	0	0	0	1	295	0	0	0	0
Moderate Income	6	209	0	0	0	0	0	0	0	0
Middle Income	42	1,458	3	574	6	3,017	13	2,526	0	0
Upper Income	12	379	2	306	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	60	2,046	5	880	7	3,312	13	2,526	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Orig	mount at ination 00,000	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 0010										
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	38	3	606	1	437	2	647	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	38	3	606	1	437	2	647	0	0
YORK COUNTY (133), PA										
MSA 49620										
Inside AA 0012										
Low Income	6	125	0	0	3	1,057	0	0	0	0
Moderate Income	2	102	0	0	0	0	0	0	0	0
Middle Income	29	1,125	1	202	3	1,181	4	470	0	0
Upper Income	10	310	1	196	1	466	1	26	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	47	1,662	2	398	7	2,704	5	496	0	0
TOTAL INSIDE AA IN STATE	2,360	78,762	480	75,685	251	112,210	428	52,256	0	0
TOTAL OUTSIDE AA IN STATE	23	1,025	7	1,423	2	889	5	335	0	0
STATE TOTAL	2,383	79,787	487	77,108	253	113,099	433	52,591	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
CHARLESTON COUNTY (019), SC										
MSA 16700										
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	44	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	44	0	0	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	2	44	0	0	0	0	0	0	0	0
STATE TOTAL	2	44	0	0	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
MAURY COUNTY (119), TN										
MSA 34980										
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	59	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	59	0	0	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	1	59	0	0	0	0	0	0	0	0
STATE TOTAL	1	59	0	0	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
COLLIN COUNTY (085), TX										
MSA 19124										
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%	1	8	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	8	0	0	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: TEXAS (48)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
DALLAS COUNTY (113), TX										
MSA 19124										
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%	2	79	2	302	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	2	79	2	302	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	3	87	2	302	0	0	0	0	0	0
STATE TOTAL	3	87	2	302	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ins by liates
	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)
CABELL COUNTY (011), WV										
MSA 26580										
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	100	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	100	0	0	0	0	0	0	0	0
CALHOUN COUNTY (013), WV										
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	171	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	171	0	0	0	0	0	0
GILMER COUNTY (021), WV										
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	240	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	240	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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)
JEFFERSON COUNTY (037), WV										
MSA 47894										
Outside Assessment Area										
Low Income	1	27	0	0	0	0	1	27	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	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	27	0	0	0	0	1	27	0	0
MONONGALIA COUNTY (061), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	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	100	0	0	0	0	0	0	0	0
NICHOLAS COUNTY (067), WV										
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	1	138	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	138	0	0	0	0	0	0

<sup>2/</sup> 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.

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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	0	0	1	108	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	108	0	0	0	0	0	0
TYLER COUNTY (095), WV										
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	101	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	101	0	0	0	0	0	0
WOOD COUNTY (107), WV										
MSA 37620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	1	119	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	2	369	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

<sup>2/</sup> 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: Northwest Bank** 

Respondent ID: 0000028178

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Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	mount at nation 00,000	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)
TOTAL OUTSIDE AA IN STATE	3	227	7	1,127	0	0	1	27	0	0
STATE TOTAL	3	227	7	1,127	0	0	1	27	0	0

**Small Business Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3 State: WYOMING (56)

Area Income Characteristics	Origi	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)	
SUBLETTE COUNTY (035), WY											
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	1	38	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	38	0	0	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	1	38	0	0	0	0	0	0	0	0	
STATE TOTAL	1	38	0	0	0	0	0	0	0	0	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	4,249	141,956	871	138,474	502	227,736	655	90,019	0	0	
TOTAL OUTSIDE AA	155	6,327	63	10,460	62	30,581	34	6,649	0	0	
TOTAL INSIDE & OUTSIDE	4,404	148,283	934	148,934	564	258,317	689	96,668	0	0	

<sup>2/</sup> 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.

**Small Farm Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

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Agency: FDIC - 3

State: INDIANA (18)

Loan Amount at **Loan Amount at Loan Amount at** Loans to Farms with Memo Item: Origination Origination Origination **Gross Annual** Loans by <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 **Affiliates Area Income Characteristics** <=\$250,000 Million Num of Amount Num of Amount Num of Amount Num of **Amount** Num of Amount Loans (000s)Loans (000s)Loans (000s)Loans (000s)Loans (000s)**KOSCIUSKO COUNTY (085), IN MSA NA** Inside AA 0021 Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known County Total ST. JOSEPH COUNTY (141), IN MSA 43780 Inside AA 0024 Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known County Total TOTAL INSIDE AA IN STATE TOTAL OUTSIDE AA IN STATE STATE TOTAL 

**Small Farm Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

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Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Origi	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		o Item: ans by iliates
	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)
CHAUTAUQUA COUNTY (013), NY 2/										
MSA NA										
Inside AA 0004										
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	125	0	0	0	0	2	125	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	125	0	0	0	0	2	125	0	0
ERIE COUNTY (029), NY 2/										
MSA 15380										
Inside AA 0005										
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	10	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	0	0	0	0

<sup>2/</sup> 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: Northwest Bank** 

Respondent ID: 0000028178

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Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Origi	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		o Item: ans by iliates
	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)
NIAGARA COUNTY (063), NY 2/										
MSA 15380										
Inside AA 0005										
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	1	92	1	150	0	0	2	242	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	92	1	150	0	0	2	242	0	0
TOTAL INSIDE AA IN STATE	4	227	1	150	0	0	4	367	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	4	227	1	150	0	0	4	367	0	0

<sup>2/</sup> 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: Northwest Bank** 

Respondent ID: 0000028178

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Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Origi	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		o Item: ins by iliates
	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)
LORAIN COUNTY (093), OH										
MSA 17460										
Inside AA 0009										
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	248	0	0	1	248	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	248	0	0	1	248	0	0
TOTAL INSIDE AA IN STATE	0	0	1	248	0	0	1	248	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	248	0	0	1	248	0	0

<sup>2/</sup> 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.

**Small Farm Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

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Agency: FDIC - 3

State: PENNSYLVANIA (42)

Upper Income       0       0       0         Income Not Known       0       0       0         Tract Not Known       0       0       0         County Total       0       0       1       2		A 4		Loans to Farms with Gross Annual Revenues <= \$1 Million		
MSA 38300         Inside AA 0010       0       0       0       0         Low Income       0       0       0       0         Moderate Income       0       0       0       0         Middle Income       0       0       0       1       2         Upper Income       0       0       0       0       0         Income Not Known       0       0       0       0       0         Tract Not Known       0	s) Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Inside AA 0010   Low Income						
Low Income       0       0       0         Moderate Income       0       0       0         Middle Income       0       0       1       2         Upper Income       0       0       0       0         Income Not Known       0       0       0       0         Tract Not Known       0       0       0       0         County Total       0       0       1       2						
Moderate Income       0       0       0         Middle Income       0       0       1       2         Upper Income       0       0       0       0         Income Not Known       0       0       0       0         Tract Not Known       0       0       0       0         County Total       0       0       1       2						
Middle Income       0       0       1       2         Upper Income       0       0       0       0         Income Not Known       0       0       0       0         Tract Not Known       0       0       0       0         County Total       0       0       1       2	0 0	0	0	0	0	0
Upper Income         0         0         0           Income Not Known         0         0         0           Tract Not Known         0         0         0           County Total         0         0         1         2	0 0	0	0	0	0	0
Income Not Known         0         0         0           Tract Not Known         0         0         0           County Total         0         0         1         2	47 0	0	1	247	0	0
Tract Not Known         0         0         0           County Total         0         0         1         2	0 0	0	0	0	0	0
County Total 0 0 1 2	0 0	0	0	0	0	0
	0 0	0	0	0	0	0
CENTRE COUNTY (027) DA	47 0	0	1	247	0	0
CENTRE COUNTY (027), PA						
MSA 44300						
Inside AA 0013						
Low Income 0 0 0	0 0	0	0	0	0	0
Moderate Income 17 423 1 2	25 8	2,775	25	3,168	0	0
Middle Income 6 250 1 1	34 1	375	8	759	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
Tract Not Known 0 0	0 0	0	0	0	0	0
County Total 24 683 2 3	59 9	3,150	34	3,937	0	0
CLARION COUNTY (031), 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 1 50 2 4	00 0	0	3	450	0	0
Upper Income 0 0 0	0 0	0	0	0	0	0
Income Not Known 0 0	0 0	U	U	ŭ		
Tract Not Known 0 0	0 0	0	0	0	0	0
County Total 1 50 2 4	0 0 0	•	_		0 0 0	0 0

<sup>2/</sup> 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.

**Small Farm Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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		no Item: ans by iliates
	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										
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	1	70	1	116	0	0	2	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	1	70	1	116	0	0	2	186	0	0
CLINTON COUNTY (035), 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	23	627	5	794	5	1,721	33	3,142	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	23	627	5	794	5	1,721	33	3,142	0	0
CRAWFORD COUNTY (039), 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	5	282	4	716	2	578	11	1,576	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	282	4	716	2	578	11	1,576	0	0

<sup>2/</sup> 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.

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: Northwest Bank** 

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	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)	
ERIE COUNTY (049), PA 2/											
MSA 21500											
Inside AA 0011											
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	1	50	0	0	0	0	1	50	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	0	0	0	0	1	50	0	0	
LANCASTER COUNTY (071), PA											
MSA 29540											
Inside AA 0014											
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	50	0	0	1	350	2	400	0	0	
Median Family Income >= 120%	1	69	0	0	0	0	1	69	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	119	0	0	1	350	3	469	0	0	

<sup>2/</sup> 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.

**Small Farm Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nount at nation 000 But 50,000	Loan An Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	o Item: ans by iliates
	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)
LEBANON COUNTY (075), PA										
MSA 30140										
Inside AA 0012										
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	100	1	130	0	0	2	230	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	100	1	130	0	0	2	230	0	0
LYCOMING COUNTY (081), PA										
MSA 48700										
Inside AA 0016										
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	9	263	2	246	4	1,550	15	2,059	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	9	263	2	246	4	1,550	15	2,059	0	0
MCKEAN COUNTY (083), 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	0	0	1	123	0	0	1	123	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	123	0	0	1	123	0	0

<sup>2/</sup> 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.

**Small Farm Loans - Originations** 

**Institution: Northwest Bank** 

Respondent ID: 0000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	ation 000 But	Loan An Origir >\$25		Gross Revenu	Farms with Annual les <= \$1 llion	Loa	o Item: ans by iliates
	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)
TIOGA COUNTY (117), 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	3	205	0	0	1	413	4	618	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	205	0	0	1	413	4	618	0	0
UNION COUNTY (119), 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	2	45	0	0	0	0	2	45	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	45	0	0	0	0	2	45	0	0
WARREN COUNTY (123), 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	2	113	4	550	0	0	5	483	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	113	4	550	0	0	5	483	0	0
TOTAL INSIDE AA IN STATE	72	2,562	23	3,681	22	7,762	115	13,570	0	0

<sup>2/</sup> 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: Northwest Bank** 

Respondent ID: 0000028178

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Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	000 But	Loan An Origir >\$250		Gross Revenu	Farms with Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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	2	45	0	0	0	0	2	45	0	0
STATE TOTAL	74	2,607	23	3,681	22	7,762	117	13,615	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	79	2,896	25	4,079	22	7,762	123	14,292	0	0
TOTAL OUTSIDE AA	2	45	0	0	0	0	2	45	0	0
TOTAL INSIDE & OUTSIDE	81	2,941	25	4,079	22	7,762	125	14,337	0	0

<sup>2/</sup> 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.

### 2020 Institution Disclosure Statement - Table 3 **Assessment Area/Non-Assessment Area Activity Small Business Loans**

**Institution: Northwest Bank** 

PAGE: 1 OF Respondent ID: 0000028178

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Agency: FDIC - 3

ASSESSMENT AREA LOANS	Origi	nations		to Businesses nillion revenue	Purc	hases
ASSESSIVIENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CAMERON COUNTY (023) - MSA NA	8	585	0	0	0	0
PA - CLARION COUNTY (031) - MSA NA	109	8,292	18	1,182	0	0
PA - CLEARFIELD COUNTY (033) - MSA NA	63	4,137	14	1,213	0	0
PA - CLINTON COUNTY (035) - MSA NA	41	3,370	15	1,926	0	0
PA - CRAWFORD COUNTY (039) - MSA NA	175	15,089	25	2,630	0	0
PA - ELK COUNTY (047) - MSA NA	144	12,447	11	346	0	0
PA - FOREST COUNTY (053) - MSA NA	18	454	2	100	0	0
PA - INDIANA COUNTY (063) - MSA NA	1	41	0	0	0	0
PA - JEFFERSON COUNTY (065) - MSA NA	5	285	0	0	0	0
PA - MCKEAN COUNTY (083) - MSA NA	146	11,922	13	1,462	0	0
PA - POTTER COUNTY (105) - MSA NA	45	1,862	6	310	0	0
PA - TIOGA COUNTY (117) - MSA NA	66	4,861	17	1,176	0	0
PA - VENANGO COUNTY (121) - MSA NA	83	5,277	3	383	0	0
PA - WARREN COUNTY (123) - MSA NA	179	15,390	27	3,734	0	0
PA - LAWRENCE COUNTY (073) - MSA NA	38	5,045	11	2,228	0	0
PA - HUNTINGDON COUNTY (061) - MSA NA	15	661	4	118	0	0
PA - MIFFLIN COUNTY (087) - MSA NA	7	1,471	0	0	0	0
NY - CATTARAUGUS COUNTY (009) - MSA NA	22	1,212	3	176	0	0
NY - CHAUTAUQUA COUNTY (013) - MSA NA 2/	223	21,025	20	1,273	0	0
NY - ERIE COUNTY (029) - MSA 15380 2/	785	80,739	61	10,667	0	0
NY - NIAGARA COUNTY (063) - MSA 15380 2/	219	16,858	14	2,153	0	0
NY - MONROE COUNTY (055) - MSA 40380 2/	74	5,575	10	1,878	0	0
OH - ASHTABULA COUNTY (007) - MSA NA 2/	30	2,337	7	1,220	0	0

#### Footnote:

## 2020 Institution Disclosure Statement - Table 3 **Assessment Area/Non-Assessment Area Activity**

**Small Business Loans** 

**Institution: Northwest Bank** 

PAGE: 2 OF Respondent ID: 0000028178

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Agency: FDIC - 3

ASSESSMENT AREA LOANS	Origir	nations		to Businesses nillion revenue	Purc	hases
ASSESSMENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - LAKE COUNTY (085) - MSA 17460 2/	38	6,261	8	2,143	0	0
OH - PORTAGE COUNTY (133) - MSA 10420 2/	4	108	3	71	0	0
OH - SUMMIT COUNTY (153) - MSA 10420 2/	32	3,457	3	401	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17460 2/	21	1,851	1	212	0	0
OH - ERIE COUNTY (043) - MSA NA 2/	24	1,504	5	847	0	0
OH - LORAIN COUNTY (093) - MSA 17460	325	27,915	22	3,666	0	0
PA - ALLEGHENY COUNTY (003) - MSA 38300	298	27,195	34	5,044	0	0
PA - ARMSTRONG COUNTY (005) - MSA 38300	24	2,016	3	171	0	0
PA - BEAVER COUNTY (007) - MSA 38300	23	3,884	5	1,880	0	0
PA - BUTLER COUNTY (019) - MSA 38300	84	6,258	9	488	0	0
PA - WASHINGTON COUNTY (125) - MSA 38300	72	6,238	13	2,526	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	5	1,081	2	647	0	0
PA - ERIE COUNTY (049) - MSA 21500 2/	680	66,074	97	11,651	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420 2/	47	4,367	6	1,103	0	0
PA - LEBANON COUNTY (075) - MSA 30140	85	6,552	7	391	0	0
PA - YORK COUNTY (133) - MSA 49620	56	4,764	5	496	0	0
PA - CENTRE COUNTY (027) - MSA 44300	129	12,325	23	3,445	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	360	28,022	40	4,961	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	28	2,046	5	395	0	0
PA - SOMERSET COUNTY (111) - MSA NA 2/	4	344	0	0	0	0
PA - LYCOMING COUNTY (081) - MSA 48700	19	2,156	6	1,075	0	0
PA - MERCER COUNTY (085) - MSA 49660	34	2,146	7	1,175	0	0
IN - MONROE COUNTY (105) - MSA 14020	7	324	0	0	0	0

#### Footnote:

## 2020 Institution Disclosure Statement - Table 3 **Assessment Area/Non-Assessment Area Activity**

**Small Business Loans** 

**Institution: Northwest Bank** 

PAGE: 3 OF Respondent ID: 0000028178

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Agency: FDIC - 3

ASSESSMENT AREA LOANS	Origin	nations		to Businesses nillion revenue	Purc	hases
AUSEUSIMENT ANEA EUANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - ELKHART COUNTY (039) - MSA 21140	63	7,945	4	699	0	0
IN - ALLEN COUNTY (003) - MSA 23060	46	4,977	12	1,303	0	0
IN - GRANT COUNTY (053) - MSA NA	46	4,062	2	809	0	0
IN - GREENE COUNTY (055) - MSA NA	22	1,614	1	229	0	0
IN - JACKSON COUNTY (071) - MSA NA	2	60	0	0	0	0
IN - KOSCIUSKO COUNTY (085) - MSA NA	133	9,456	13	2,357	0	0
IN - LAWRENCE COUNTY (093) - MSA NA	9	1,733	1	805	0	0
IN - RANDOLPH COUNTY (135) - MSA NA	12	263	0	0	0	0
IN - WABASH COUNTY (169) - MSA NA	6	492	1	44	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	11	705	0	0	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	4	336	0	0	0	0
IN - MARION COUNTY (097) - MSA 26900	17	4,162	6	1,967	0	0
IN - DELAWARE COUNTY (035) - MSA 34620	175	15,337	15	1,715	0	0
IN - ST. JOSEPH COUNTY (141) - MSA 43780	181	21,201	15	3,128	0	0

#### Footnote:

# 2020 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity

**Small Farm Loans** 

**Institution: Northwest Bank** 

**Respondent ID: 0000028178** 

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Agency: FDIC - 3

ASSESSMENT AREA LOANS	Origin	nations	_	to Farms with ion revenue	Purch	nases
ACCESSIMENT AREA EGANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CLARION COUNTY (031) - MSA NA	3	450	3	450	0	0
PA - CLEARFIELD COUNTY (033) - MSA NA	2	186	2	186	0	0
PA - CLINTON COUNTY (035) - MSA NA	33	3,142	33	3,142	0	0
PA - CRAWFORD COUNTY (039) - MSA NA	11	1,576	11	1,576	0	0
PA - MCKEAN COUNTY (083) - MSA NA	1	123	1	123	0	0
PA - TIOGA COUNTY (117) - MSA NA	4	618	4	618	0	0
PA - WARREN COUNTY (123) - MSA NA	6	663	5	483	0	0
NY - CHAUTAUQUA COUNTY (013) - MSA NA 2/	2	125	2	125	0	0
NY - ERIE COUNTY (029) - MSA 15380 2/	1	10	0	0	0	0
NY - NIAGARA COUNTY (063) - MSA 15380 2/	2	242	2	242	0	0
OH - LORAIN COUNTY (093) - MSA 17460	1	248	1	248	0	0
PA - BUTLER COUNTY (019) - MSA 38300	1	247	1	247	0	0
PA - ERIE COUNTY (049) - MSA 21500 2/	1	50	1	50	0	0
PA - LEBANON COUNTY (075) - MSA 30140	2	230	2	230	0	0
PA - CENTRE COUNTY (027) - MSA 44300	35	4,192	34	3,937	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	3	469	3	469	0	0
PA - LYCOMING COUNTY (081) - MSA 48700	15	2,059	15	2,059	0	0
IN - KOSCIUSKO COUNTY (085) - MSA NA	2	84	2	84	0	0
IN - ST. JOSEPH COUNTY (141) - MSA 43780	1	23	1	23	0	0

#### Footnote:

## 2020 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

Institution: Northwest Bank

**Respondent ID: 0000028178** 

Agency: FDIC - 3

Memo Item:	Loans by	Affiliates

PAGE: 1 OF

				<b>,</b>
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	85	109,743	0	0
Purchased	0	0	0	0
Total	85	109,743	0	0

Consortium/Third Party Loans (optional)

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

**ASSESSMENT AREA - 0001** 

**CAMERON COUNTY (023), PA** 

MSA: NA

Middle Income

9601.00 9602.00

**CLARION COUNTY (031), PA** 

MSA: NA

Middle Income

1601.01 1601.02 1602.00 1603.00 1604.00 1605.00 1606.00 1607.00 1608.00 1609.00

**CLEARFIELD COUNTY (033), PA** 

MSA: NA

**Moderate Income** 

3314.02 3319.00

Middle Income

3301.00 3302.00\* 3303.00 3304.00 3305.00 3306.00 3307.00 3308.00 3309.00\* 3310.00 3311.00

3312.00 3313.00 3314.01 3315.00\* 3316.00 3317.00 3318.00

**CLINTON COUNTY (035), PA** 

MSA: NA

**Low Income** 

0306.00

**Moderate Income** 

0301.00

**Middle Income** 

0302.00 0303.00 0304.00 0305.00 0307.00 0308.00 0309.00

**CRAWFORD COUNTY (039), PA** 

MSA: NA

**Low Income** 

1116.00

**Moderate Income** 

PAGE: 1 OF 44

**Respondent ID: 0000028178** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

1111.00 1112.00

#### Middle Income

1101.00 1102.01 1102.02 1103.00 1104.00 1105.01 1105.02 1106.00 1107.00 1108.00 1109.00 1110.00 1113.00 1114.00 1115.00 1118.00 1119.00 1120.01\* 1120.02

**Upper Income** 

1117.00\*

ELK COUNTY (047), PA

MSA: NA

Middle Income

9501.00 9502.00 9504.00 9505.00 9509.00 9510.00 9511.00 9512.00

**Upper Income** 

9513.00

FOREST COUNTY (053), PA

MSA: NA

**Moderate Income** 

5302.01

Middle Income

5301.00 5303.00

**INDIANA COUNTY (063), PA** 

MSA: NA

Middle Income

9601.00\* 9602.00\* 9603.00\* 9604.00\* 9607.00\* 9609.00\* 9610.00\* 9611.01\* 9613.00\* 9614.00\* 9615.00\*

9616.00\* 9617.00\* 9618.00\* 9619.00\* 9620.00\* 9621.00\* 9622.00

**Upper Income** 

9605.00\* 9606.00\* 9608.00\* 9612.00\*

**Income Not Known** 

9611.02\*

**JEFFERSON COUNTY (065), PA** 

MSA: NA

PAGE: 2 OF 44

**Respondent ID: 0000028178** 

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

**Moderate Income** 

9512.00\*

Middle Income

9501.00\* 9502.00\* 9503.00 9504.00\* 9505.00\* 9506.00 9507.00\* 9508.00 9509.00\* 9510.00\* 9511.00\*

9513.00\*

MCKEAN COUNTY (083), PA

MSA: NA

Low Income

4202.00

**Moderate Income** 

4203.00

Middle Income

4201.00 4204.00 4206.00 4207.00 4208.00 4209.00 4210.00 4211.00 4212.00

**Upper Income** 

4205.00

POTTER COUNTY (105), PA

MSA: NA

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00

**TIOGA COUNTY (117), PA** 

MSA: NA

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00 9506.00 9507.00 9508.00 9509.00 9510.00

**VENANGO COUNTY (121), PA** 

MSA: NA

**Moderate Income** 

2003.00 2007.00 2009.00 2010.00

Middle Income

2000.00 2001.00 2002.00 2004.00 2005.00 2006.00 2008.00\* 2011.00 2012.00 2013.00 2014.00

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**Respondent ID: 0000028178** 

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

2015.00

**WARREN COUNTY (123), PA** 

MSA: NA

Middle Income

9701.00 9702.00 9703.00 9704.00 9705.00 9706.00 9708.00 9709.00 9710.00 9711.00 9712.00

9714.00

**Upper Income** 

9707.00

**ASSESSMENT AREA - 0002** 

**LAWRENCE COUNTY (073), PA** 

MSA: NA

**Low Income** 

0004.00\* 0007.00\* 0009.00\*

**Moderate Income** 

0002.00 0006.00\* 0008.00\*

Middle Income

 $0001.00^* \quad 0003.00^* \quad 0010.00^* \quad 0101.00 \quad 0102.02 \quad 0104.00 \quad 0105.00^* \quad 0106.00^* \quad 0107.00^* \quad 0109.00^* \quad 0110.00^*$ 

0111.00\* 0112.00\* 0113.00 0114.00 0115.00 0116.00 0117.00 0118.00

**Upper Income** 

0102.01 0103.00\* 0108.00

**ASSESSMENT AREA - 0003** 

**HUNTINGDON COUNTY (061), PA** 

MSA: NA

**Moderate Income** 

9509.00\*

Middle Income

9501.00 9503.00 9504.00 9505.00 9506.00 9508.00\* 9510.00\* 9511.00\* 9512.00\* 9513.00\*

**Upper Income** 

9502.00

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Respondent ID: 0000028178

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

#### JUNIATA COUNTY (067), PA

MSA: NA

Middle Income

0701.00\* 0702.01\* 0702.02\* 0703.00\* 0704.00\*

MIFFLIN COUNTY (087), PA

MSA: NA

**Moderate Income** 

9607.00\* 9608.00 9609.00

Middle Income

9601.00 9602.00\* 9603.00\* 9604.00\* 9605.00\* 9606.00\* 9610.00\* 9611.00\* 9612.00

**ASSESSMENT AREA - 0004** 

**CATTARAUGUS COUNTY (009), NY** 

MSA: NA Low Income

9400.00\*

**Moderate Income** 

9403.00 9617.00

Middle Income

 $9601.00^* \ \ 9602.00^* \ \ 9603.00^* \ \ 9604.00^* \ \ 9605.00^* \ \ 9606.00^* \ \ 9607.02 \ \ \ 9608.00 \ \ \ 9610.00^* \ \ 9611.00 \ \ \ 9612.00^*$ 

9613.00 9614.00\* 9615.00 9616.00 9618.00 9622.00\*

**Income Not Known** 

9402.00\*

CHAUTAUQUA COUNTY (013), NY 2/

MSA: NA

Low Income

0303.00 0305.00

**Moderate Income** 

0301.00 0306.00 0307.00 0354.00\*

Middle 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

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**Respondent ID: 0000028178** 

Respondent ID: 0000028178 **Assessment Area(s) by Tract** Agency: FDIC - 3

**Institution: Northwest Bank** 

0302.00 0304.00 0308.00 0351.00\* 0353.00\* 0355.00\* 0356.00\* 0357.00 0358.00\* 0359.01\* 0360.00\* 0361.00 0363.00 0364.01 0364.02 0365.00 0366.00 0367.00 0368.00 0369.01 0369.02 0370.00 0371.00 0373.00 0374.00 0375.00 0376.00\* **Upper Income** 

0359.02\* 0372.00

**ASSESSMENT AREA - 0005** 

**ERIE COUNTY (029), NY 2/** 

MSA: 15380

Median Family Income 20-30%

0016.00\* 0027.02 0035.00 0044.02\* 0070.00

\* denotes no loans made in specified tracts

Median Family Income 30-40%

0028.00 0036.00\* 0040.01 0059.00\* 0069.01 0071.01 0071.02 0083.00 0168.00 0171.00

Median Family Income 40-50%

0002.00 0005.00\* 0014.02\* 0015.00\* 0017.00 0024.00\* 0029.00\* 0033.01\* 0033.02 0037.00 0038.00\* 0039.01\* 0043.00\* 0055.00 0056.00 0058.01 0058.02 0061.00 0091.15 0163.00 0164.00 0166.00\* 0174.00

Median Family Income 50-60%

0011.00 0023.00 0030.00\* 0031.00\* 0034.00 0041.00 0042.00\* 0044.01\* 0057.00\* 0101.02 0104.00\* 0170.00\* 9400.00\*

Median Family Income 60-70%

0010.00\* 0025.02 0047.00 0052.02\* 0069.02 0072.02\* 0123.00 0124.00 0125.01 Median Family Income 70-80%

0001.10 0009.00\* 0049.00 0066.01\* 0084.00 0098.00 0099.00 0102.02 0103.00 0106.00 0107.00

0109.01 0109.02\* 0114.00\* 0115.00\* 0130.01 0145.02 0162.00 0167.00

Median Family Income 80-90% 0019.00\* 0063.01 0065.01 0077.00 0080.03 0082.02 0092.00 0100.01

0100.02 0100.03 0108.03 0110.00 0144.00 0148.01\* 0159.00\* 0172.00 0175.01\*

Median Family Income 90-100%

 $0008.00^* \ \ 0051.00 \ \ 0068.00 \ \ 0076.00 \ \ 0080.01 \ \ 0082.01 \ \ \ 0087.00 \ \ 0091.07 \ \ 0093.01 \ \ 0101.03 \ \ \ 0111.00$ 

#### Footnote:

Agency: FDIC - 3

## 2020 Institution Disclosure Statement - Table 6

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

	011. 110111	WCSt Bt	41111								
	0116.00			0130.02*	0145.01	0150.03	0153.02*	0155.03*	0158.00*		
Median F	amily Inco	me 100-11	0%								
0006.00	0045.00	0046.01	0050.00*	0054.00	0066.02	0067.01	0078.00*	0079.02	0079.03	0079.04	
0079.05	0080.02	00.8800	0091.12	0093.02	0097.01	0097.02*	0105.00	0108.05	0108.07	0108.08	
0112.00	0118.00*	0120.01	0125.02*	0132.01	0143.00	0149.01	0151.02	0152.02	0154.01*	0155.01*	
0155.04*	0156.00*	0157.00	0175.02*								
Median F	amily Inco	me 110-12	0%								
0079.01*	0081.01	0085.00*	0086.00*	0091.06	0091.09	0091.16	0095.02	0108.04	0108.09	0139.00	
0149.03	0151.01	0153.01	0154.02*								
Median Fa	fledian Family Income >= 120%										
0007.00	0048.00	0052.01	0053.00*	0063.02	0067.02	0073.02	0073.03	0073.04	0081.02	0089.00	
0090.04	0090.06	0090.07	0090.08	0090.09	0090.10	0091.04	0091.13	0091.14	0094.01	0094.02	
0095.01	0096.00	0101.01	0102.01	0117.00	0120.02	0120.03	0129.02	0131.01	0131.02	0132.02	
0133.00	0134.00	0135.01	0135.02	0136.00	0137.01	0137.02	0138.00	0140.00	0141.01	0141.02	
0142.04	0142.06	0142.07	0142.08	0142.09*	0146.01	0146.03	0146.04	0147.01	0147.02	0148.03	
	0150.02*			0173.00							
Median F	amily Inco	me Not Kr	nown								
0046.02*	0062.01	0091.10	0149.04*	0161.00*	0165.00	9401.00*					
NIAGARA	COUNTY	(063), NY	2/								
MSA: 153	80										
Low Inco	me										
0202.00	0205.00	0206.00*	0207.00*	0209.00*	0210.00	0212.00	0213.00*				
Moderate	Income										
0203.00	0204.00*	0211.00	0214.00	0217.00	0220.00	0226.01	0230.01*	0231.00	0235.00*	0236.00	
0237.00	9400.01*										
Middle In	come										
0201.00	0221.00	0222.00	0223.00*	0224.01	0225.00	0226.02	0228.04	0229.01	0229.02	0232.00	
0233.00	0234.01	0234.05	0238.00	0239.01	0239.02	0240.01	0240.02*	0241.01*	0241.02	0242.01	
0242.02*	0243.01*	0243.02	0244.01	0244.06	0245.01	0245.02					
Upper Inc	come										

#### Footnote:

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

0227.02 0227.11 0227.12 0228.03 0234.02 0234.04 0243.03 0244.04 0244.05 0246.00

**Income Not Known** 

9401.00\*

**ASSESSMENT AREA - 0006** 

MONROE COUNTY (055), NY 2/

MSA: 40380

Median Family Income 20-30%

 $0002.00^* \quad 0013.00^* \quad 0015.00^* \quad 0023.00^* \quad 0050.00^* \quad 0052.00^* \quad 0053.00^* \quad 0056.00^* \quad 0079.00^* \quad 0080.00^* \quad 0092.00^* \quad 0080.00^* \quad 0080$ 

0093.01\* 0094.00 0096.02\* 0096.03\*

Median Family Income 30-40%

 $0007.00^* \quad 0024.00^* \quad 0027.00^* \quad 0032.00^* \quad 0039.00^* \quad 0041.00^* \quad 0048.00^* \quad 0049.00^* \quad 0055.00^* \quad 0057.00^* \quad 0064.00^* \quad 0089.00^* \quad 0089$ 

0065.00\* 0066.00 0069.00\* 0087.02 0093.02\* 0095.00

Median Family Income 40-50%

 $0019.00 \quad 0022.00^* \quad 0040.00^* \quad 0046.02^* \quad 0047.01^* \quad 0047.02^* \quad 0058.00^* \quad 0059.00 \quad 0075.00^* \quad 0084.00^* \quad 0096.01^* \quad 0084.00^* \quad 0084.00^$ 

0096.04\*

Median Family Income 50-60%

0018.00 0020.00\* 0030.00\* 0033.00\* 0034.00\* 0051.00\* 0054.00\* 0062.00\* 0063.00\* 0067.00\* 0068.00\*

0070.00 0081.00\* 0082.00\* 0087.01\* 0088.00 0139.02\* 0143.01\*

Median Family Income 60-70%

0010.00 0021.00\* 0071.00\* 0083.01\* 0109.02\* 0116.03\*

Median Family Income 70-80%

0038.05\* 0085.00 0106.01 0109.01 0138.00

Median Family Income 80-90%

 $0029.00 \quad 0036.00^* \quad 0037.00^* \quad 0060.00^* \quad 0104.00^* \quad 0114.00 \quad 0120.00^* \quad 0121.00^* \quad 0130.01^* \quad 0131.04 \quad 0134.01^* \quad 01$ 

Median Family Income 90-100%

0077.00\* 0086.00\* 0107.00\* 0110.00\* 0112.08 0131.01\* 0136.04\* 0137.01\* 0137.02\* 0139.01\* 0140.01

 $0140.04^* \quad 0142.02^* \quad 0145.03^* \quad 0146.02 \quad 0148.04 \quad 0151.02^* \quad 0153.03 \quad 0153.04^*$ 

Median Family Income 100-110%

#### 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.

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Respondent ID: 0000028178

PAGE: 9 OF Respondent ID: 0000028178

Agency: FDIC - 3

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

0035.00\* 0076.00\* 0101.00\* 0141.03 0142.04 0144.00 0145.05\* 0146.01\* 0147.00\* 0148.02\* 0151.01\*

Median Family Income 110-120%

0106.02\* 0108.00\* 0111.00 0112.03\* 0119.02\* 0132.03\* 0132.05\* 0134.02 0135.06\* 0136.03\* 0141.04

0145.01\* 0150.00\* 0152.00 0154.00\*

Median Family Income >= 120%

0031.00\* 0061.00\* 0078.01\* 0078.02\* 0102.00\* 0103.00\* 0105.00\* 0112.01 0112.05\* 0112.07 0113.01\*

0031.00\* 0061.00\* 0078.01\* 0078.02\* 0102.00\* 0103.00\* 0105.00\* 0112.01 0112.05\* 0112.07 0113.01\* 0113.02\* 0115.01 0115.03\* 0115.04\* 0115.05\* 0116.01\* 0116.04\* 0116.05\* 0117.03\* 0117.05 0117.06 0117.07 0117.08\* 0118.00\* 0119.01\* 0122.01 0122.02\* 0123.01 0123.04\* 0123.05\* 0123.06\* 0124.01\* 0124.02\* 0125.00\* 0126.00 0127.00\* 0128.00 0129.00 0130.02 0131.03\* 0132.04\* 0132.06\* 0133.00\* 0135.03\* 0135.07\* 0135.08 0145.04 0148.03 0149.01 0149.03\* 0149.05 0149.06

**Median Family Income Not Known** 

0038.02\* 0153.01\* 9800.00\* 9801.00\*

**ASSESSMENT AREA - 0007** 

ASHTABULA COUNTY (007), OH 2/

MSA: NA

**Moderate Income** 

0001.02\* 0001.03 0004.00\* 0006.01 0007.01\* 0007.03\* 0007.04\* 0013.02\* 0014.00\*

**Middle Income** 

 $0001.01^* \quad 0002.00^* \quad 0003.00 \quad 0005.00 \quad 0006.02 \quad 0006.03^* \quad 0007.02^* \quad 0008.01 \quad 0008.02 \quad 0009.00 \quad 0010.01^* \quad 0008.02 \quad 0009.00 \quad 0010.01^* \quad 0008.02 \quad 0009.00 \quad 0010.01^* \quad 0008.00 \quad 0009.00 \quad$ 

0011.02 0012.00\* 0013.01\*

**Upper Income** 

0010.02 0011.01\*

**LAKE COUNTY (085), OH 2/** 

MSA: 17460

**Moderate Income** 

2021.00 2042.00 2043.02\* 2045.00 2060.00

Middle Income

2001.00\* 2002.00\* 2003.00\* 2004.00 2005.00\* 2006.00\* 2007.00\* 2008.00\* 2009.00\* 2010.00 2011.00\* 2012.00\* 2013.00\* 2014.00\* 2015.00 2017.00 2018.00\* 2019.00\* 2020.00 2024.00\* 2025.00\* 2026.00

#### Footnote:

#### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

2032.00\* 2034.00\* 2040.00\* 2044.00 2047.00\* 2048.00 2054.00\* 2057.01 2057.02 2058.00\* 2059.00\*

2061.00 2062.00\* 2063.00\* 2066.00\*

**Upper Income** 

2051.00\* 2052.00\* 2053.00\* 2064.00 2065.00

**ASSESSMENT AREA - 0008** 

PORTAGE COUNTY (133), OH 2/

MSA: 10420 Low Income

6015.02\*

**Moderate Income** 

6014.00\*

**Middle Income** 

6004.01 6012.00\* 6013.00\* 6015.03\* 6016.00\* 6017.01\* 6017.02

**Upper Income** 

6004.02\* 6015.01\*

SUMMIT COUNTY (153), OH 2/

MSA: 10420

Median Family Income 70-80%

5021.02\* 5201.06\* 5204.00\* 5309.01\*

Median Family Income 80-90%

5201.04\* 5201.05\*

Median Family Income 90-100%

5201.03\* 5206.00 5306.03

Median Family Income 100-110%

5205.00\* 5304.01\* 5305.01\* 5309.02\*

Median Family Income 110-120%

5304.02\* 5309.03\*

Median Family Income >= 120%

#### 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.

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Respondent ID: 0000028178

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Agency: FDIC - 3

#### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

5305.02\* 5306.04 5306.05 5306.06\* 5307.00 5308.00\* 5326.00 5329.02 5331.01 5331.02 5332.00

5340.00 5341.00\*

**ASSESSMENT AREA - 0009** 

CUYAHOGA COUNTY (035), OH 2/

MSA: 17460

Median Family Income 80-90%

1742.06

Median Family Income 90-100%

1742.05 1742.07\* 1905.02\*

Median Family Income 100-110%

1741.06\* 1891.10

Median Family Income 110-120%

1741.04\* 1741.07\* 1762.00

Median Family Income >= 120%

1301.03 1301.04 1301.05\* 1301.06\* 1342.03 1741.03\* 1741.05\* 1742.03\* 1742.04 1761.00 1891.05

ERIE COUNTY (043), OH 2/

MSA: NA

Middle Income

0401.00 0402.00

**Upper Income** 

0403.00

LORAIN COUNTY (093), OH

MSA: 17460 **Low Income** 

0228.00\* 0230.00 0231.00 0232.00 0237.00\* 0239.00\* 0708.00 0709.01 0710.00\* 0714.00\* 0973.00

**Moderate Income** 

0222.00 0224.00 0226.01 0233.00 0235.00\* 0236.00 0238.00 0240.00 0241.00 0242.00 0702.00

0703.00 0704.00 0705.00\* 0706.00 0707.00 0709.02 0712.01

#### Footnote:

Agency: FDIC - 3

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

		_	_		
Mi	hhi	ما	In	റ	me

0211.00\* 0212.00 0221.00 0225.00\* 0234.00 0281.00 0301.00 0501.00 0502.00 0504.00 0571.00 0601.00 0701.01\* 0701.02 0711.00 0712.02 0713.00\* 0715.00 0801.01 0801.03 0801.04 0806.00 0901.00 0911.00 0912.00 0921.00 0931.00 0941.00 0961.00 0971.00\*

**Upper Income** 

 $0102.00 \quad 0103.00 \quad 0104.00 \quad 0131.00 \quad 0132.00 \quad 0503.00 \quad 0602.00 \quad 0771.00 \quad 0805.00 \quad 0807.00 \quad 0902.00 \quad 0902$ 

0951.00 0972.00 0974.00

**Income Not Known** 

9902.00\*

#### **ASSESSMENT AREA - 0010**

**ALLEGHENY COUNTY (003), PA** 

MSA: 38300

Median Family Income < 10%

0511.00\*

Median Family Income 10-20%

0509.00\* 2609.00\*

Median Family Income 20-30%

0510.00\* 1204.00\* 1301.00\* 2620.00\* 5128.00\* 5519.00\* 5521.00\*

**Median Family Income 30-40%** 

0305.00\* 0402.00\* 1016.00\* 1203.00\* 1208.00\* 1304.00\* 2507.00\* 2509.00\* 2614.00\* 4867.00\* 5100.00\*

5138.00\* 5140.00\* 5523.00\* 5610.00\* 5611.00\* 5623.00

Median Family Income 40-50%

 $0501.00^* \ \ 1017.00^* \ \ 1114.00^* \ \ 1115.00 \ \ \ 1302.00^* \ \ 1803.00 \ \ \ 2503.00^* \ \ \ 3001.00^* \ \ \ 4012.00^* \ \ \ 4644.00 \ \ \ 4810.00$ 

4838.00\* 4868.00\* 4869.00\* 5080.00\* 5129.00\* 5509.00\* 5604.00\* 5606.00\* 5615.00

Median Family Income 50-60%

0506.00\* 0903.00\* 1113.00\* 1207.00\* 1303.00\* 1306.00\* 1608.00 1807.00\* 1915.00 2615.00\* 2715.00\*

2901.00\* 4626.00\* 4639.00 4928.00\* 4994.00\* 5151.00\* 5512.00\* 5522.00\* 5612.00\* 5616.00\* 5619.00\*

5625.00\*

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.

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Agency: FDIC - 3

## 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

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

**Institution: Northwest Bank** 

- "	istitutio	)	iwest ba	1111							
C	)406.00*	1005.00*	2107.00*	2602.00*	2703.00*	2814.00*	2815.00*	4200.00*	4270.00*	4508.00*	4621.00
4	1689.00	4850.00*	4929.00*	5010.00*	5120.00*	5153.00	5220.00*	5231.00*	5232.00*	5520.00*	5614.00*
5	617.00*	5620.00	5624.00*	5626.00	5632.00*						
M	ledian Fa	mily Inco	me 70-80%	•							
C	409.00*	0807.00*	0809.00*	1011.00	1914.00	1916.00*	1919.00	2022.00*	2406.00*	2412.00*	2704.00*
2	2902.00	3204.00	4035.00*	4160.00*	4240.00	4272.00	4311.00	4507.00*	4571.00	4688.00	4706.00
4	1843.00*	4846.00	4882.00*	4993.00*	5041.00*	5070.00*	5094.00*	5152.00*	5235.01*	5240.00*	5628.00*
	629.00										
M	ledian Fa	mily Inco	me 80-90%	)							
C	0603.00	0802.00	0804.00*	0901.00*	1102.00*	1706.00*	1920.00*	2904.00*	3102.00*	4011.00*	4020.00*
4	1040.00*	4171.00*	4172.00*	4190.00*	4281.00*	4314.00*	4315.00	4323.00	4324.00	4480.00*	4610.00*
4	643.00*	4687.00	4710.00*	4721.00*	4723.00*	4761.00	4801.01	4884.00*	4927.00*	4940.00	4980.00*
		5234.00		5237.02	5252.00*	5513.00	5524.00*	5631.00	5644.00		
M	ledian Fa	mily Inco	me 90-100 <sup>o</sup>	%							
C	103.00	0404.00	0902.00*	1014.00*	1516.00	1917.00*	1918.00*	2607.00*	2701.00	3207.00*	4013.00*
4	1050.00*	4250.00	4267.00*	4490.00*	4550.00*	4572.00	4592.02*	4600.01	4656.00*	4753.01	4762.00*
4	782.00*	4801.02*	4804.00	4825.00	4870.00	4881.00*	4885.00	4886.00*	4950.00*	4970.00*	5030.02
_		5212.00	5214.01*		5237.01*	5261.02*	5263.02*	5630.00*	5645.00		
M	ledian Fa	ımily Incoı	me 100-110	0%							
C	605.00*	1018.00*	1413.00*	1903.00*	2023.00*	2708.00*	3206.00*	4060.00	4070.01	4180.00*	4296.00
4	301.00*	4350.00*	4520.00*	4530.03	4591.01*	4703.00	4773.00*	4781.00	4790.00*	4802.00	4803.00*
4	1845.00*	4890.01	4900.02	4962.00*	5154.01*	5170.00	5200.01*	5213.01*	5213.02*	5238.00*	5262.02*
		5642.00*									
N	ledian Fa	ımily Incoi	me 110-120	0%							
C	709.00*	1517.00*	1911.00*	2206.00*	2612.00*	3103.00*	4070.02*	4264.00	4282.00*	4294.00	4295.00
4	1297.00*	4511.02*	4511.05	4580.00	4658.00*	4704.00	4705.01*	4722.00*	4724.00	4751.01	4752.00
	754.01	4771.00*			4961.02	5215.00*	5236.00*	5263.01*	5627.00*	5640.00	
M	ledian Fa	mily Inco	me >= 120 <sup>o</sup>	%							
C	201.00	0203.00*	0703.00*	0705.00*	0706.00*	0708.00*	0806.00*	1106.00*	1401.00*	1402.00*	1403.00
1	404.00*	1405.00*	1406.00*	1408.00*	1410.00*	1411.00*	1414.00*	1609.00*	1702.00	4080.01	4080.02

#### Footnote:

Agency: FDIC - 3

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

	4090.00	4100.00	4110.00	4120.01	4120.02	4131.00	4132.01	4132.02*	4133.00	4134.00*	4135.00	
	4141.01	4141.02	4142.00	4150.01*	4150.02*	4211.00	4212.00	4220.00*	4230.00	4263.00	4268.00*	
	4271.00	4291.00*	4292.01	4292.02*	4293.00*	4302.00	4340.00*	4370.00*	4390.00	4455.00	4460.00*	
	4470.00*	4511.01*	4511.04*	4513.00*	4530.04*	4560.01	4560.03	4560.04*	4591.02	4592.01	4600.02	
	4690.00	4705.02*	4731.00*	4732.00	4733.00*	4734.01*	4734.02*	4735.00*	4736.01	4736.02	4741.01	
	4741.02*	4742.01	4742.02	4742.03	4751.02	4753.03*	4753.04	4754.02	4772.00*	4883.00*	4890.02	
	4900.03*	4900.04*	4911.01	5161.00*	5162.00*	5180.01*	5190.00*	5211.00*	5214.02*	5251.00*	5253.00*	
	5261.01*	5262.01*	5605.00*	5633.00	5638.00	5641.00*	9800.00*					
Median Family Income Not Known												
	0405.00*	9801.00*	9803.00*	9804.00*	9805.00*	9806.00*	9807.00*	9808.00	9809.00	9810.00	* 9811.00*	
	0012 00*	0040 00*	0000 00*									

9812.00\* 9818.00\* 9822.00\*

ARMSTRONG COUNTY (005), PA

MSA: 38300

**Moderate Income** 

9501.00 9502.00 9503.00 9506.00 9510.00 9511.00 9514.00\* 9515.00\* 9517.00\* 9518.00\* 9519.00 **Middle Income** 

9504.00 9505.00 9507.00\* 9508.00\* 9509.00 9512.00 9513.00\* 9516.00\*

**BEAVER COUNTY (007), PA** 

MSA: 38300 Low Income

6045.00\*

**Moderate Income** 

6011.00\* 6012.00\* 6013.00\* 6014.00\* 6016.00\* 6025.00\* 6028.00 6035.00\* 6040.00\* 6041.00 6042.00\* 6046.00\* 6047.00\* 6052.00 6054.00\* 6057.00\*

**Middle Income** 

6006.01\* 6006.02\* 6007.00\* 6010.00\* 6017.00\* 6018.00\* 6021.00 6023.00 6024.00\* 6026.01\* 6027.01\* 6027.02\* 6029.00\* 6030.00\* 6033.00\* 6034.00 6036.00\* 6037.00\* 6038.01\* 6038.03\* 6039.00\* 6048.00\* 6049.01 6050.01\* 6050.02\* 6051.00 6053.00 6055.00\* 6056.00\* 6058.00

**Upper Income** 

#### Footnote:

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

6026.02\* 6032.02 6038.02\* 6049.02\*

**BUTLER COUNTY (019), PA** 

MSA: 38300 **Low Income** 

9023.00 9024.00

**Moderate Income** 

9022.00\* 9025.00\*

Middle Income

9021.00\* 9026.00 9027.00 9028.00 9030.00 9031.00 9101.00\* 9102.00\* 9103.01 9103.02 9104.00\* 9106.00 9107.00 9108.00 9109.00\* 9110.00\* 9111.00 9112.00 9113.00 9114.00 9115.01 9115.02 9116.00 9117.00 9118.00 9119.00 9121.02\* 9128.00

**Upper Income** 

9029.00\* 9120.01 9120.02 9121.01 9122.00\* 9123.01 9123.03\* 9123.04 9124.01 9124.02 9127.00

**Income Not Known** 

9105.00\*

**WASHINGTON COUNTY (125), PA** 

MSA: 38300 Low Income

7041.00\* 7544.00 7832.00\*

**Moderate Income** 

7140.00\* 7442.00 7512.00 7542.00\* 7543.00\* 7546.00 7731.00 7732.00\* 7752.00\* 7753.00\* 7827.00

7833.00\* 7910.00\*

Middle Income

7110.00\* 7127.00\* 7137.00 7157.00\* 7210.00 7227.00 7310.00 7320.00\* 7413.00 7421.00 7437.00\* 7441.00 7511.00 7527.00\* 7545.00\* 7551.00 7557.00\* 7610.00 7620.00 7637.00\* 7640.00 7711.00\*

7712.00 7727.00\* 7747.00\* 7817.00 7840.00\* 7921.00\* 7922.00 7957.00 7959.00 7960.00

**Upper Income** 

7411.00 7422.00 7451.00 7452.00 7461.00 7462.00 7463.01 7463.02 7537.00\* 7552.00\* 7958.00

**WESTMORELAND COUNTY (129), PA** 

#### 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

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Respondent ID: 0000028178

Agency: FDIC - 3

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

MSA: 38300 **Low Income** 8001.00\* 8006.00\* 8007.00\* 8028.00\* 8040.00\* **Moderate Income** 8002.00\* 8003.00\* 8004.00\* 8014.00\* 8015.00\* 8016.00\* 8025.00\* 8026.00\* 8030.00\* 8036.00\* 8039.02\* 8041.00\* 8046.00\* 8051.00\* 8052.00\* 8054.00\* 8056.00\* 8060.00\* 8064.00\* 8065.00\* 8067.00\* 8076.00\* 8077.00\* 8081.00\* 8082.00\* 8083.00\* 8086.00\* Middle Income 8008.00\* 8009.00\* 8010.01\* 8010.02\* 8011.00\* 8012.00\* 8013.00\* 8017.01\* 8017.02\* 8017.03 8018.00\* 8019.00\* 8020.02\* 8022.00\* 8024.00 8027.00\* 8029.00\* 8031.00\* 8033.01\* 8035.02\* 8039.01\* 8042.00\* 8043.00\* 8044.00\* 8045.01\* 8045.02\* 8047.01\* 8047.02\* 8048.01\* 8048.02\* 8049.00\* 8050.00 8055.00\* 8058.00\* 8059.02 8061.00\* 8062.00\* 8063.00\* 8066.00\* 8068.00\* 8069.00\* 8070.00\* 8071.00\* 8073.00\* 8074.01\* 8074.02\* 8075.00\* 8078.00\* 8079.00\* 8084.01\* 8084.02\* 8085.00\* **Upper Income** 8005.00\* 8020.01\* 8021.01\* 8021.02\* 8021.03\* 8023.01\* 8023.03\* 8023.04\* 8032.00\* 8033.02\* 8034.00\* 8035.01\* 8037.00\* 8038.00\* 8059.01\* 8072.00\*

#### **ASSESSMENT AREA - 0011**

**ERIE COUNTY (049), PA 2/** 

MSA: 21500 Low Income

0001.00 <b>Moderate</b>	0004.00	0005.00	0006.00	0007.00	00.8000	0012.00	0013.00	0015.00	0018.00*	0019.00
Moderate										
0003.00	0009.00	0010.00	0011.00	0014.00	0017.00*	0020.00	0023.00	0101.01	0119.00	
Middle Inc	come									
wiidale iii	Joine									
0016.00	0021.00	0022.00	0024.00	0025.00	0026.00	0027.00	0028.00	0030.00	0101.03*	0101.04
0101.07	0102.01	0102.02	0103.01	0104.00	0105.00	0107.00	0108.00	0110.01	0110.02	0113.00
0114.00	0116.00	0118.01	0118.02	0120.01	0120.02	0121.00	0122.02	0124.00		
Upper Income										
0002.00	0029.00	0103.03	0103.04	0109.02	0109.03	0109.04	0111.01	0111.02	0112.01	0112.02

#### Footnote:

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

Agency: FDIC - 3

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Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

0115.03 0115.05 0115.07 0117.01 0117.02 0122.01 0123.00

**Income Not Known** 

9801.09\*

**ASSESSMENT AREA - 0012** 

ADAMS COUNTY (001), PA 2/

MSA: 23900 Middle Income

0301.02\* 0308.00\* 0309.00\* 0310.00\* 0311.01\* 0311.02\* 0312.03\*

DAUPHIN COUNTY (043), PA 2/

MSA: 25420 Low Income

0204.00\* 0206.00\* 0207.00\* 0208.00\* 0211.00\* 0212.00\* 0213.00\* 0214.00\*

**Moderate Income** 

0201.00\* 0203.00\* 0205.00 0209.00\* 0215.00\* 0216.00\* 0217.00\* 0222.00\* 0223.00\* 0229.00\* 0230.00\*

0233.00\* 0234.00\* 0235.00\* 0237.00\* 0241.01

Middle Income

 $0218.00^* \quad 0219.03 \quad 0219.04^* \quad 0220.00^* \quad 0221.00^* \quad 0224.03^* \quad 0225.02^* \quad 0226.01^* \quad 0226.05^* \quad 0226.06^* \quad 0227.01^* \quad 0226.06^* \quad 0226.06^* \quad 0227.01^* \quad 0226.06^* \quad 0227.01^* \quad 0226.06^* \quad 0226.0$ 

 $0227.02^* \quad 0228.00^* \quad 0231.00^* \quad 0236.01 \quad 0236.02^* \quad 0238.00^* \quad 0239.00^* \quad 0240.01 \quad 0241.02 \quad 0242.00 \quad 0244.00 \quad 02$ 

0245.02 0247.00\*

**Upper Income** 

0219.01\* 0224.01 0225.01\* 0226.04 0240.02 0241.04\* 0241.05 0243.00 0245.03 0246.00

**LEBANON COUNTY (075), PA** 

MSA: 30140 Low Income

0004.01

**Moderate Income** 

 $0001.00 \quad 0002.00 \quad 0003.00 \quad 0004.02 \quad 0005.00^* \quad 0039.01$ 

**Middle Income** 

 $0020.00^* \ \ 0021.00^* \ \ 0022.00^* \ \ 0023.00 \ \ \ 0024.00^* \ \ 0025.00 \ \ \ 0026.00^* \ \ 0027.01 \ \ \ 0027.02 \ \ \ 0028.00 \ \ \ 0029.00$ 

#### Footnote:

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Agency: FDIC - 3

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**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

Institution: Northwest Bank

 $0030.00 \quad 0031.00 \quad 0033.00 \quad 0034.00 \quad 0036.00 \quad 0037.00^{\star} \quad 0039.02 \quad 0040.00 \quad 0041.00^{\star}$ 

**Upper Income** 

0032.00 0035.00 0038.00 0042.00

YORK COUNTY (133), PA

MSA: 49620

**Low Income** 

 $0001.00^* \ \ 0002.00 \ \ \ 0003.00 \ \ \ 0004.00^* \ \ \ 0005.00^* \ \ \ 0007.00^* \ \ \ 0009.00^* \ \ \ 0011.00 \ \ \ \ 0011.00 \ \ \ \ 0015.00$ 

0016.00\* 0221.00

**Moderate Income** 

0006.00\* 0013.00\* 0014.00 0213.00\* 0215.00\* 0231.00 0236.01\*

Middle Income

0008.00\* 0101.10 0101.20 0102.10 0102.20 0103.00\* 0104.00\* 0201.00\* 0203.20\* 0204.10\* 0204.20\*

0205.10\* 0205.21\* 0205.22 0206.00\* 0207.10\* 0207.20\* 0208.00\* 0209.10\* 0209.21\* 0209.22\* 0210.10\*

 $0210.20^* \quad 0211.00 \quad 0212.10 \quad 0214.10^* \quad 0214.20 \quad 0216.00 \quad 0217.11 \quad 0217.12 \quad 0217.20^* \quad 0218.01^* \quad 0219.00^* \quad 0217.11 \quad 0217.12 \quad 0217.20^* \quad 0218.01^* \quad 0219.00^* \quad 0219.00^$ 

 $0220.00^* \quad 0222.00^* \quad 0223.00^* \quad 0225.00^* \quad 0227.00^* \quad 0228.00^* \quad 0229.10 \quad 0229.20^* \quad 0230.00^* \quad 0232.00^* \quad 0233.02^* \quad 0230.00^* \quad 0230.0$ 

 $0234.00 \quad 0235.00 \quad 0236.02 \quad 0237.10^* \quad 0237.21^* \quad 0237.22^* \quad 0238.10^* \quad 0239.01^* \quad 0239.02^* \quad 0240.01^* \quad 0240.02^* \quad 0240.02^*$ 

**Upper Income** 

0101.30\* 0105.10\* 0105.20\* 0202.20\* 0202.21\* 0202.22 0203.10\* 0212.20 0218.02 0224.01\* 0224.02

0226.00 0233.01\* 0238.21\* 0238.22\*

**ASSESSMENT AREA - 0013** 

**CENTRE COUNTY (027), PA** 

MSA: 44300

**Low Income** 

0122.00\*

**Moderate Income** 

0103.00\* 0108.00 0111.00 0113.00 0126.00 0128.00

Middle Income

0101.00\* 0102.00\* 0104.00 0105.00 0106.00 0107.00 0109.00 0110.00 0112.01 0115.02 0116.00

0124.00

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.

Agency: FDIC - 3

\* denotes no loans made in specified tracts

**Assessment Area(s) by Tract** 

**Institution: Northwest Bank** 

#### **Upper Income**

0114.00 0115.01 0117.02 0118.00 0119.01 0119.02 0123.00 0127.00

**Income Not Known** 

0120.00 0121.00\* 0125.00 9812.02\*

#### **ASSESSMENT AREA - 0014**

**LANCASTER COUNTY (071), PA** 

MSA: 29540

Median Family Income 30-40%

0001.00 0007.00 0009.00 0147.00\*

Median Family Income 40-50%

0008.00\* 0010.00

Median Family Income 50-60%

0003.00\* 0014.00\* 0112.00

Median Family Income 60-70%

0012.00 0104.00

#### Median Family Income 70-80%

0002.00 0004.00 0005.00\* 0011.00\* 0113.00 0114.00 0118.05 0123.01 0137.01

Median Family Income 80-90%

0006.00 0122.00 0128.00 0132.02 0132.04\* 0135.01 0135.02 0141.01 0144.01\*

#### Median Family Income 90-100%

0101.02 0102.02\* 0107.01 0107.02 0110.00 0120.01 0120.02 0121.04\* 0123.02\* 0124.02\* 0124.04\*

0125.02\* 0127.00 0130.00\* 0131.02\* 0134.00 0141.02 0142.01\* 0142.02 0143.00\* 0144.02\* 0145.01\*

0145.02\* 0146.01\* 0146.02

#### Median Family Income 100-110%

0103.00 0106.00 0109.00 0115.02 0115.03 0117.01 0117.05 0121.03 0126.02\* 0129.00 0131.01\*

#### Median Family Income 110-120%

0101.01 0102.01 0105.01 0105.02 0108.01 0108.02 0111.00 0116.00 0117.04 0118.03 0118.04

0125.01 0126.01 0133.04 0140.00\*

Median Family Income >= 120%

#### Footnote:

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Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

0115.04 0117.03 0118.01 0118.02 0119.01 0119.02\* 0121.02 0124.03\* 0133.03\* 0135.03 0138.00

**ASSESSMENT AREA - 0015** 

**CAMBRIA COUNTY (021), PA** 

MSA: 27780 Low Income

0002.00 0006.00

**Moderate Income** 

 $0001.00 \quad 0003.00 \quad 0005.00^* \quad 0007.00^* \quad 0012.00 \quad 0102.00^* \quad 0121.00 \quad 0134.00 \quad 0135.00 \quad 0136.00$ 

**Middle Income** 

0101.00\* 0103.00\* 0105.00\* 0108.01 0110.00\* 0114.00 0115.00\* 0116.00\* 0117.00\* 0118.00\* 0119.00

0120.00 0122.00\* 0124.00\* 0127.00\* 0128.00\* 0129.00\* 0130.00\* 0131.00\* 0132.00\* 0137.00

**Upper Income** 

0106.00 0107.00\* 0111.00 0112.00\* 0113.00\* 0123.00\* 0125.00\* 0126.00\* 0133.00\*

SOMERSET COUNTY (111), PA 2/

MSA: NA

**Middle Income** 

 $0201.01^* \quad 0201.02 \quad 0202.00^* \quad 0203.00 \quad 0204.00^* \quad 0205.00^* \quad 0206.00$ 

**ASSESSMENT AREA - 0016** 

LYCOMING COUNTY (081), PA

MSA: 48700

Low Income

0004.00 0008.00\* **Moderate Income** 

0003.00\* 0005.00 0006.00 0009.00\*

**Middle Income** 

0001.00\* 0010.00\* 0101.00 0102.00\* 0103.00 0104.00\* 0105.00 0106.00\* 0107.00\* 0108.00 0109.00\*

0110.00\* 0111.00 0113.01\* 0113.02\* 0114.00\* 0116.01\* 0116.02\* 0117.00 0118.00 0119.00\*

**Upper Income** 

0002.00\* 0112.00\*

#### Footnote:

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Respondent ID: 0000028178

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

#### **ASSESSMENT AREA - 0017**

**MERCER COUNTY (085), PA** 

MSA: 49660 Low Income

0321.00\* 0334.00\*

**Moderate Income** 

0301.00\* 0303.00\* 0305.00\* 0311.00\* 0332.00\*

Middle Income

0304.00\* 0309.00\* 0314.00\* 0317.00 0318.00 0320.00 0322.00\* 0324.00\* 0325.01 0325.02 0326.01

0326.02 0327.01\* 0327.02\* 0329.00 0330.00 0331.00 0333.00\*

**Upper Income** 

0312.00\* 0313.00 0319.00\* 0323.00\* 0328.00

#### **ASSESSMENT AREA - 0018**

**MONROE COUNTY (105), IN** 

MSA: 14020 Low Income

0002.01\* 0006.01\* 0006.02\*

**Moderate Income** 

0001.00\* 0004.02\* 0009.03\* 0011.01 0016.00

Middle Income

0003.01\* 0004.01\* 0005.01\* 0005.02\* 0011.02\* 0011.03\* 0012.00 0013.01 0013.03\* 0013.04\* 0015.02\*

**Upper Income** 

0003.02\* 0007.00\* 0008.00\* 0009.01\* 0009.04 0010.01\* 0010.02\* 0013.05\* 0014.01\* 0014.02\* 0015.01

**Income Not Known** 

0002.02\*

**OWEN COUNTY (119), IN** 

MSA: 14020 Middle Income

9555.00\* 9556.00\* 9557.00\* 9558.00\* 9559.00\*

#### Footnote:

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**Respondent ID: 0000028178** 

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

#### **ASSESSMENT AREA - 0019**

## **ELKHART COUNTY (039), IN**

MSA: 21140 Low Income

0027.00\*

#### **Moderate Income**

 $0001.00 \quad 0002.00 \quad 0019.01^* \quad 0021.02^* \quad 0022.00 \quad 0023.00 \quad 0026.00^*$ 

#### Middle Income

0003.01\* 0003.02 0004.00\* 0005.01 0005.02 0008.01\* 0010.00\* 0011.00\* 0012.00 0013.00 0014.00 0015.01 0015.02 0016.01 0016.02 0017.01 0017.02 0018.01\* 0019.02 0020.00 0021.01 0024.00 0029.00

#### **Upper Income**

0006.00 0007.00 0008.02 0009.00\* 0018.02

## **ASSESSMENT AREA - 0020**

#### **ALLEN COUNTY (003), IN**

MSA: 23060 Low Income

0016.00\* 0017.00\* 0020.00\* 0023.00\* 0028.00\* 0029.00\* 0030.00\* 0031.00\* 0036.00 0043.00\* 0044.00\*

0106.04\*

#### **Moderate Income**

0004.00\* 0005.00\* 0006.00 0007.01\* 0009.00\* 0010.00\* 0011.00\* 0012.00 0021.00 0022.00\* 0025.00\* 0026.00\* 0033.01\* 0033.04\* 0035.00\* 0037.00 0038.00\* 0039.02\* 0040.00\* 0108.21\* 0111.00\* 0112.01\* 0113.02\* 0113.03\*

#### Middle Income

0001.00\* 0003.00\* 0007.04\* 0008.00\* 0032.00 0034.00\* 0039.01\* 0041.01\* 0041.03\* 0101.00\* 0102.02\* 0106.01\* 0106.02\* 0106.03 0107.05\* 0107.06 0108.03 0108.04\* 0108.07\* 0108.09\* 0108.11\* 0108.12\* 0108.13\* 0108.15\* 0109.00\* 0112.02 0112.04 0112.05\* 0113.04\* 0115.01 0115.02 0117.02 0118.01\* 0118.02\* 0119.00\*

**Upper Income** 

#### Footnote:

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Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

0102.01 0103.04 0103.05\* 0103.06\* 0103.07\* 0103.08\* 0104.00\* 0105.00\* 0107.07 0108.08\* 0108.16\*

0108.17\* 0108.19\* 0110.00\* 0116.03 0116.04\* 0116.05 0116.06\* 0116.07\* 0116.08 0116.09 0117.01

**Income Not Known** 

0013.00 9800.01\* 9800.02

**ASSESSMENT AREA - 0021** 

**GRANT COUNTY (053), IN** 

MSA: NA

**Moderate Income** 

 $0001.00 \quad 0002.00 \quad 0004.00 \quad 0006.00 \quad 0007.00 \quad 0008.00 \quad 0009.00 \quad 0105.00$ 

Middle Income

0005.00 0101.00 0102.00 0103.00\* 0104.00 0106.00 0107.00\* 0108.00

**GREENE COUNTY (055), IN** 

MSA: NA

**Moderate Income** 

9550.00 9551.00 9552.00

Middle Income

9547.01 9547.02 9548.00\* 9553.00 9554.00

**Upper Income** 

9549.00

**JACKSON COUNTY (071), IN** 

MSA: NA

**Moderate Income** 

9678.00\* 9679.01\*

**Middle Income** 

9676.00 9679.02\* 9680.00\* 9681.00 9682.00\* 9683.00\*

**Upper Income** 

9675.00\* 9677.00\*

KNOX COUNTY (083), IN

MSA: NA

#### Footnote:

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**Respondent ID: 0000028178** 

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

#### **Moderate Income**

9553.00\* 9554.00\* 9556.00\*

Middle Income

9550.00\* 9552.00\* 9555.00\* 9559.00\*

**Upper Income** 

9551.00\* 9557.00\* 9558.00\*

**KOSCIUSKO COUNTY (085), IN** 

MSA: NA

**Moderate Income** 

9619.00

Middle Income

9610.00 9611.00 9612.00 9613.00 9614.00 9615.00 9616.00 9618.00 9620.00 9621.00 9622.00

9625.00\* 9627.00

**Upper Income** 

9609.00 9617.00 9623.00 9624.00 9626.00\*

**LAWRENCE COUNTY (093), IN** 

MSA: NA

**Moderate Income** 

9509.00 9511.00\*

Middle Income

9504.00\* 9505.00\* 9506.00 9507.00 9508.00\* 9510.00\* 9512.00 9513.00

**RANDOLPH COUNTY (135), IN** 

MSA: NA

**Moderate Income** 

9516.00\*

**Middle Income** 

9514.00\* 9515.00 9517.00 9518.00 9519.00 9520.00 9521.00\*

WABASH COUNTY (169), IN

MSA: NA

#### Footnote:

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**Respondent ID: 0000028178** 

#### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

#### Middle Income

1022.00 1023.00\* 1024.00 1025.00 1026.00\* 1027.00\* 1028.00\* 1029.00

#### **ASSESSMENT AREA - 0022**

**HAMILTON COUNTY (057), IN** 

MSA: 26900

**Moderate Income** 

1107.00\* 1110.07\*

Middle Income

1101.00\* 1102.01\* 1102.02 1104.01 1105.09\* 1106.00\*

**Upper Income** 

1103.00\* 1104.03\* 1104.04\* 1105.05\* 1105.06\* 1105.07\* 1105.08 1105.11\* 1105.12\* 1108.04 1108.05\* 1108.06\* 1108.07 1108.08 1108.09 1108.10\* 1108.11\* 1108.12\* 1109.03\* 1109.04\* 1109.05\* 1109.06\* 1109.07\* 1109.08 1110.01\* 1110.03\* 1110.04\* 1110.06\* 1110.08\* 1111.01\* 1111.02

#### **JOHNSON COUNTY (081), IN**

MSA: 26900

**Moderate Income** 

6102.01 6104.03\* 6108.02\* 6109.00\* 6110.00\* 6113.00\*

Middle Income

6101.00 6102.02 6103.00\* 6104.01\* 6105.00\* 6106.05\* 6111.00\* 6112.00\* 6114.00\*

**Upper Income** 

6104.04\* 6106.03\* 6106.04\* 6106.06\* 6107.01\* 6107.02\* 6108.01\*

**MARION COUNTY (097), IN** 

MSA: 26900

Median Family Income 20-30%

3503.00\* 3508.00\* 3512.00\* 3517.00\* 3601.02\*

Median Family Income 30-40%

3225.00\* 3226.00\* 3308.03\* 3308.04\* 3308.05\* 3401.08\* 3407.00\* 3411.00\* 3412.00\* 3416.00\* 3419.03\* 3507.00\* 3510.00\* 3521.00\* 3523.00\* 3526.00\* 3536.00\* 3548.00\* 3551.00\* 3564.00\* 3570.00\* 3571.00\* 3573.00\* 3578.00\*

#### 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

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Respondent ID: 0000028178

Agency: FDIC - 3

# 2020 Institution Disclosure Statement - Table 6

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

motituti	J 110. t	iiioot Bu								
Median Family Income 40-50%										
3103.06*	3103.09*	3201.08*	3306.00	3308.06*	3403.00*	3409.02*	3422.00*	3423.00*	3424.00	3426.00*
3506.00*	3519.00*	3524.00*	3527.00*	3528.00*	3549.00*	3550.00*	3556.00*	3557.00*	3569.00*	3572.00*
3576.00*	3581.00*	3602.01*	3603.02*	3803.00*	3812.03*	3905.00*	3907.00*			
Median Family Income 50-60%										
3101.06*	3102.03*	3209.02*	3209.03*	3301.06	3307.00*	3309.00*	3310.00*	3401.02*	3402.01*	3404.00*
3406.00*	3417.00*	3419.04*	3425.00*	3501.00*	3525.00*	3535.00*	3547.00*	3554.00*	3559.00*	3574.00*
3580.00*	3602.02*	3604.01*	3604.02*	3702.02*	3804.02*	3805.02*	3806.00*	3812.04*		
Median Family Income 60-70%										
3103.05*	3202.04*	3220.00*	3224.00	3401.10*	3401.12*	3402.02*	3405.00*	3505.00*	3509.00*	3515.00*
3533.00*	3555.00*	3575.00*	3603.01	3608.00*	3609.00*	3802.00	3807.00	3810.01*		
Median Family Income 70-80%										
3101.10*	3103.08*	3103.12*	3203.03*	3210.01*	3216.00*	3227.00*	3305.00*	3504.00*	3545.00*	3553.00*
3579.00*	3604.04*	3604.05*	3605.01*	3605.02*	3612.00*	3613.00*	3702.01*	3804.03*	3805.01*	3811.02
3812.05*	3901.02*	3906.00*	3908.00*							
Median Family Income 80-90%										
				3301.03*	3421.01*	3606.01*	3606.02*	3614.00	3703.02*	3808.00*
Median Family Income 90-100%										
3101.05*	3101.11*	3301.05	3302.02*	3401.09*	3401.11*	3401.13*	3408.00*	3420.00*	3611.00*	3804.04*
	3901.01*									
Median Fa	amily Incor	me 100-110	0%							
								3302.09*	3401.01	3401.14*
	3419.02*			3809.01*	3811.01*	3904.02*	3904.04*			
Median Family Income 110-120%										
				3544.00*	3607.00*	3616.00*	3812.01*	3903.00*	3910.00	
Median Family Income >= 120%										
								3208.00*		
								3302.03*		
				3562.00*	3610.00*	3801.00*	3809.02*	3902.00*	3904.03*	3909.00*
Median Family Income Not Known										

#### Footnote:

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**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

3601.01\*

## **ASSESSMENT AREA - 0023**

**DELAWARE COUNTY (035), IN** 

MSA: 34620 Low Income

0003.00 0004.00 0006.00 0012.00\*

**Moderate Income** 

 $0005.00 \quad 0010.00 \quad 0011.00 \quad 0013.00 \quad 0014.00^* \quad 0015.00 \quad 0017.00 \quad 0020.00 \quad 0028.00$ 

Middle Income

0008.00 0009.03 0016.00 0021.00 0022.00 0024.01 0025.00 0026.02

**Upper Income** 

0009.04 0023.01 0023.02 0024.02 0026.01 0027.00 0029.00

**Income Not Known** 

0007.00 0009.02\*

#### **ASSESSMENT AREA - 0024**

## ST. JOSEPH COUNTY (141), IN

MSA: 43780

Low Income

0004.00\* 0006.00\* 0015.00 0017.00 0019.00 0020.00 0021.00\* 0023.00\* 0024.00\* 0035.00\* 0115.01

**Moderate Income** 

 $0001.00^* \quad 0002.00^* \quad 0003.01^* \quad 0003.02^* \quad 0005.00^* \quad 0009.00 \quad 0010.00 \quad 0014.00^* \quad 0022.00^* \quad 0025.00^* \quad 0027.00$ 

0028.00 0029.00\* 0030.00\* 0031.00 0034.00 0101.00 0111.00 0112.01

**Middle Income** 

0011.00 0013.00\* 0026.00 0032.00\* 0033.00 0102.00 0103.00 0104.00 0105.00 0106.00 0107.00

 $0110.00 \quad 0113.01 \quad 0113.02 \quad 0113.03 \quad 0115.03 \quad 0115.04 \quad 0115.05 \quad 0115.06 \quad 0117.01 \quad 0117.02 \quad 0118.02$ 

0119.00 0121.00\* 0122.00\* 0123.00

**Upper Income** 

0007.00 0008.00 0012.00\* 0016.00\* 0108.00 0109.00 0112.02\* 0113.04\* 0113.05 0113.06 0114.03

0114.04 0114.05 0114.06 0116.01 0116.02 0118.01\* 0120.00 0124.00

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Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: Northwest Bank** 

#### **OUTSIDE ASSESSMENT AREA**

**CULLMAN COUNTY (043), AL** 

MSA: NA

**Upper Income** 

9649.00

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

1032.09

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income 80-90%

0040.69

PINAL COUNTY (021), AZ

MSA: 38060 Low Income

0010.00

**ORANGE COUNTY (059), CA** 

MSA: 11244

**Median Family Income 60-70%** 

0762.04

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 110-120%

0104.10

MANATEE COUNTY (081), FL

MSA: 35840 Upper Income

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**Respondent ID: 0000028178** 

## **Assessment Area(s) by Tract**

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**Institution: Northwest Bank** 

0020.07

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0045.00

**PINELLAS COUNTY (103), FL** 

MSA: 45300

Median Family Income 90-100%

0245.12

Median Family Income >= 120%

0273.25

COOK COUNTY (031), IL

MSA: 16984

**Median Family Income 70-80%** 

8070.00

**DUPAGE COUNTY (043), IL** 

MSA: 16984

Median Family Income >= 120%

8455.09

ADAMS COUNTY (001), IN

MSA: NA

Middle Income

0306.00

**BARTHOLOMEW COUNTY (005), IN** 

MSA: 18020

**Moderate Income** 

0101.00

**BLACKFORD COUNTY (009), IN** 

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PAGE: 29 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

MSA: NA

Middle Income

9751.00

**BROWN COUNTY (013), IN** 

MSA: 26900

Middle Income

9749.00

**CLAY COUNTY (021), IN** 

MSA: 45460

**Middle Income** 

0406.00

**DAVIESS COUNTY (027), IN** 

MSA: NA

**Middle Income** 

9543.00

**DECATUR COUNTY (031), IN** 

MSA: NA

**Middle Income** 

9695.00

HANCOCK COUNTY (059), IN

MSA: 26900 Upper Income

4102.00

**HENRY COUNTY (065), IN** 

MSA: NA

**Middle Income** 

9756.00 9758.00 9760.00 9764.00

JAY COUNTY (075), IN

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PAGE: 30 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

MSA: NA

**Moderate Income** 

9633.00

**JENNINGS COUNTY (079), IN** 

MSA: NA

**Middle Income** 

9603.01

**LAGRANGE COUNTY (087), IN** 

MSA: NA

**Middle Income** 

9704.01

**MADISON COUNTY (095), IN** 

MSA: 26900

**Moderate Income** 

0012.00 0014.00

**Middle Income** 

0105.00 0115.01

MARSHALL COUNTY (099), IN

MSA: NA

**Middle Income** 

0208.00

**Upper Income** 

0201.02

**MARTIN COUNTY (101), IN** 

MSA: NA

**Middle Income** 

9501.00

**MIAMI COUNTY (103), IN** 

#### Footnote:

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PAGE: 31 OF 44

Respondent ID: 0000028178

## **Assessment Area(s) by Tract**

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**Institution: Northwest Bank** 

MSA: NA

Middle Income

9526.00 9527.00

**NOBLE COUNTY (113), IN** 

MSA: NA

**Middle Income** 

9722.00

**ORANGE COUNTY (117), IN** 

MSA: NA

**Middle Income** 

9513.00

**PUTNAM COUNTY (133), IN** 

MSA: 26900 Middle Income

9566.00

**STEUBEN COUNTY (151), IN** 

MSA: NA

**Middle Income** 

9708.00 9712.00

**WAYNE COUNTY (177), IN** 

MSA: NA Low Income

0002.00

**WELLS COUNTY (179), IN** 

MSA: NA

**Middle Income** 

0407.00

WHITLEY COUNTY (183), IN

#### Footnote:

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Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

MSA: 23060

Middle Income

0502.00

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

**Median Family Income >= 120%** 

7512.00

**BALTIMORE COUNTY (005), MD** 

MSA: 12580

Median Family Income 60-70%

4201.00

FREDERICK COUNTY (021), MD

MSA: 23224 Middle Income

7518.01

**Moderate Income** 

0103.00 0209.00

Middle Income

0101.00 0201.00 0206.00 0211.00

CASS COUNTY (027), MI

MSA: 43780

Middle Income

0018.00 0022.00

ST. JOSEPH COUNTY (149), MI

MSA: NA

**Moderate Income** 

0404.00

**CLARK COUNTY (003), NV** 

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PAGE: 33 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

MSA: 29820

Median Family Income 40-50%

0046.02

**MORRIS COUNTY (027), NJ** 

MSA: 35084 Upper Income

0441.02

**UNION COUNTY (039), NJ** 

MSA: 35084

Median Family Income >= 120%

0382.02

**ALLEGANY COUNTY (003), NY** 

MSA: NA

**Middle Income** 

9504.00 9505.00

**GENESEE COUNTY (037), NY** 

MSA: NA

**Middle Income** 

9503.00 9511.00

**JEFFERSON COUNTY (045), NY** 

MSA: 48060 Middle Income

0619.00

**LIVINGSTON COUNTY (051), NY** 

MSA: 40380 Middle Income

0302.02

**ONONDAGA COUNTY (067), NY** 

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PAGE: 34 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

MSA: 45060

**Upper Income** 

0160.02

**ONTARIO COUNTY (069), NY** 

MSA: 40380

**Upper Income** 

0501.01

**ORLEANS COUNTY (073), NY** 

MSA: 40380

**Middle Income** 

4013.00

STEUBEN COUNTY (101), NY

MSA: NA

**Middle Income** 

9620.00

**TIOGA COUNTY (107), NY** 

MSA: 13780

**Middle Income** 

0207.01

**TOMPKINS COUNTY (109), NY** 

MSA: 27060

**Upper Income** 

0015.00

**WAYNE COUNTY (117), NY** 

MSA: 40380

Middle Income

0203.01 0203.02 0205.00

**Upper Income** 

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PAGE: 35 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

0202.02

**WYOMING COUNTY (121), NY** 

MSA: NA

**Upper Income** 

9703.00

PENDER COUNTY (141), NC

MSA: 48900 Upper Income

9202.03

ATHENS COUNTY (009), OH

MSA: NA

Middle Income

9736.00

**CARROLL COUNTY (019), OH** 

MSA: 15940 Middle Income

7205.00

CUYAHOGA COUNTY (035), OH 2/

MSA: 17460

Median Family Income 10-20%

1033.00 1087.01

Median Family Income 20-30%

1078.02

Median Family Income 30-40%

1039.00 1115.00 1187.00 1202.00 1205.00 1962.00

Median Family Income 40-50%

1151.00 1174.00 1188.00 1246.00

Median Family Income 50-60%

1044.00 1068.00 1206.00 1331.04

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PAGE: 36 OF 44

**Respondent ID: 0000028178** 

### **Assessment Area(s) by Tract**

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**Institution: Northwest Bank** 

Median Family Income 60-70%

1219.00 1371.01 1771.01 1938.00

Median Family Income 70-80%

1036.02 1405.00 1407.01 1545.01 1781.01 1861.06

Median Family Income 80-90%

1065.00 1523.03 1771.04

Median Family Income 90-100%

1236.03 1773.03

Median Family Income 100-110%

1077.01 1232.00 1416.02 1602.00 1604.00

Median Family Income 110-120%

1234.00 1871.06 1923.00 1941.00

Median Family Income >= 120%

1551.01 1561.01 1561.02 1731.04 1833.00 1841.04 1852.03 1862.05 1871.04 1871.05 1929.00

1943.00 1957.00

**Median Family Income Not Known** 

1082.01 9801.00

ERIE COUNTY (043), OH 2/

MSA: NA

Middle Income

0407.00 0409.00 0417.00

**Upper Income** 

0404.00 0414.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 30-40%

0023.00

Median Family Income >= 120%

0030.00 0105.00

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PAGE: 37 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

**GALLIA COUNTY (053), OH** 

MSA: NA

Middle Income

9538.00

**GEAUGA COUNTY (055), OH** 

MSA: 17460

Middle Income

3102.00 3113.00

**Upper Income** 

3107.00 3118.00 3119.00

HARRISON COUNTY (067), OH

MSA: NA

**Upper Income** 

9760.00

KNOX COUNTY (083), OH

MSA: NA

**Upper Income** 

0073.00

**MEDINA COUNTY (103), OH** 

MSA: 17460

Middle Income

4081.00 4152.00 4160.00 4164.00

**Upper Income** 

4030.01 4082.02

PORTAGE COUNTY (133), OH 2/

MSA: 10420 Upper Income

6003.01 6003.02

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PAGE: 38 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

STARK COUNTY (151), OH

MSA: 15940

**Moderate Income** 

7010.00

Middle Income

7112.11 7130.00

SUMMIT COUNTY (153), OH 2/

MSA: 10420

Median Family Income 60-70%

5022.00

Median Family Income 80-90%

5037.01

Median Family Income 90-100%

5310.01

Median Family Income 100-110%

5202.02

Median Family Income 110-120%

5329.01

**Median Family Income >= 120%** 

5320.04 5322.02 5323.02 5327.01 5327.06

**WASHINGTON COUNTY (167), OH** 

MSA: NA

Middle Income

0202.00 0217.00

**BEDFORD COUNTY (009), PA** 

MSA: NA

Middle Income

9601.00

**BERKS COUNTY (011), PA** 

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PAGE: 39 OF 44

**Respondent ID: 0000028178** 

## **Assessment Area(s) by Tract**

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**Institution: Northwest Bank** 

MSA: 39740 Middle Income

0101.00

**Upper Income** 

0106.00

**BLAIR COUNTY (013), PA** 

MSA: 11020 Middle Income

0106.00

**CHESTER COUNTY (029), PA** 

MSA: 33874

Median Family Income 110-120%

3040.00

**Median Family Income >= 120%** 

3044.06

**COLUMBIA COUNTY (037), PA** 

MSA: 14100 Middle Income

0510.00

**CUMBERLAND COUNTY (041), PA** 

MSA: 25420

**Moderate Income** 

0110.02

**Middle Income** 

0102.04 0113.05

**DELAWARE COUNTY (045), PA** 

MSA: 37964

Median Family Income >= 120%

4074.01

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PAGE: 40 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

**FAYETTE COUNTY (051), PA** 

MSA: 38300 Middle Income

2610.00

FRANKLIN COUNTY (055), PA

MSA: 16540 Middle Income

0113.02

**GREENE COUNTY (059), PA** 

MSA: NA

**Middle Income** 

9702.00 9703.00

**MONTGOMERY COUNTY (091), PA** 

MSA: 33874

Median Family Income 100-110%

2075.00

**NORTHAMPTON COUNTY (095), PA** 

MSA: 10900

**Moderate Income** 

0142.00

NORTHUMBERLAND COUNTY (097), PA

MSA: NA

Middle Income

0808.00

**SNYDER COUNTY (109), PA** 

MSA: NA

Middle Income

0701.00

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PAGE: 41 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

SOMERSET COUNTY (111), PA 2/

MSA: NA

Middle Income

0219.01

**SUSQUEHANNA COUNTY (115), PA** 

MSA: NA

**Moderate Income** 

0323.00

**UNION COUNTY (119), PA** 

MSA: NA

**Moderate Income** 

0907.00

**Middle Income** 

0901.02 0903.00 0904.00 0905.02

**CHARLESTON COUNTY (019), SC** 

MSA: 16700 Middle Income

0026.14

**MAURY COUNTY (119), TN** 

MSA: 34980 Middle Income

0102.02

**COLLIN COUNTY (085), TX** 

MSA: 19124

Median Family Income >= 120%

0316.21

**DALLAS COUNTY (113), TX** 

MSA: 19124

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PAGE: 42 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

Median Family Income 100-110%

0178.14

**CABELL COUNTY (011), WV** 

MSA: 26580 Middle Income

0104.00

**CALHOUN COUNTY (013), WV** 

MSA: NA

**Middle Income** 

9627.00

**GILMER COUNTY (021), WV** 

MSA: NA

**Middle Income** 

9678.00

**JEFFERSON COUNTY (037), WV** 

MSA: 47894

**Low Income** 

9724.02

**MONONGALIA COUNTY (061), WV** 

MSA: 34060

**Upper Income** 

0119.00

**NICHOLAS COUNTY (067), WV** 

MSA: NA

**Upper Income** 

9502.00

PRESTON COUNTY (077), WV

MSA: 34060

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PAGE: 43 OF 44

Respondent ID: 0000028178

**Assessment Area(s) by Tract** 

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**Institution: Northwest Bank** 

Middle Income

9640.00

**TYLER COUNTY (095), WV** 

MSA: NA

Middle Income

9619.00

**WOOD COUNTY (107), WV** 

MSA: 37620

**Moderate Income** 

0009.01

**Middle Income** 

0108.00

**SUBLETTE COUNTY (035), WY** 

MSA: NA

**Upper Income** 

0001.02

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PAGE: 44 OF 44

Respondent ID: 0000028178

Error Status Information Respondent ID: 0000028178

PAGE: 1 OF

Institution: Northwest Bank Agency: FDIC - 3

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	1,479	1,479	0	0.00%
Small Farm Loans	43	43	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2,813	2,813	0	0.00%
Total	4,337	4,337	0	0.00%

#### Footnote:

<sup>10.</sup> 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.

<sup>11.</sup> 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.