

D. COMMUNITY REINVESTMENT GOALS

Financial institution's annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.

- a. **Provide an overview of the financial institution's annual Community Reinvestment Goals.**

Republic Bank differentiates itself from other competitors in a number of ways which are outlined in the following summary. The Bank's primary mission is to serve small and medium sized businesses that are underserved as a result of mergers and acquisitions. Large banks typically do not devote enough attention to smaller businesses and force such businesses to fit into their lending programs. Lending decisions are often made outside of Philadelphia, without adequate knowledge of local markets. Republic Bank customizes its lending to individual customer needs as to terms, and thus encourages economic activity necessary to the continuing revival of the city.

- b. **Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.**

Type	2013 Goals	2013 Results	2014 Goals
Small Business Loans		25	
Home Mortgages		63	
Home Improvement Loans			
Community Development Investments		16	

If applicable, explain why previous year results did not meet the stated goal.

Republic Bank does not set separate goals for the City of Philadelphia. Further, they are included in the goals for our overall assessment area of 37964 and 15804. The home mortgage figures above represent loan applications received (including originated loans) in low-moderate income census tracts within Philadelphia County (101), which is located in the MSA 37964, where the small business and community development loans represent only originated loans within Philadelphia County (101).

- c. Provide the actual number and dollar amounts of small business loans, home mortgages, home improvement loans, community development investments, consumer loans, and other commercial loans made in neighborhoods within the City of Philadelphia.

Calendar Year 2013

*Number of Loans *by Income*

Type	Low	Mod	Mid	Upp	Total
Residential Mortgage	14	24	12	21	71
Home Improvement					
Small Business Loans	14	11	16	30	74**
Community Development	9	5	0	2	16
Consumer Loans					
Other Commercial Loans					
Total:	36	38	28	53	161**
How many business loans were originated?					

*Value of Loans (\$) * by Income*

Type	Low	Mod	Mid	Upp	Total
Residential Mortgage	9,002,000	6,505,000	9,258,000	21,610,000	46,573,000
Home Improvement					
Small Business Loans	4,711,000	2,949,000	4,297,000	11,598,000	24,810,000**
Community Development	4,392,000	4,940,000	0	450,000	9,782,000
Consumer Loans					
Other Commercial Loans					
Total:	18,150,000	14,394,000	13,555,000	33,658,000	81,165,000
% of Consumer Loans made through Credit Cards					