REINVESTMENT FUND

Philadelphia City Depositories

Institution Summary Sheets

A closer look at each institution

PART OF

Lending Practices of City Depositories in Philadelphia

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Prepared by

Policy Solutions, REINVESTMENT FUND

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How Mortgage Data Are Filtered

Mortgage data are "filtered" to reflect lending activity that most directly addresses the apparent motivating factor for City Council to pass Resolution No. 05116, which we interpret to be for Philadelphians who own or wish to own a home to have fair and ample access to mortgage credit to acquire, refinance or improve their property. Also to ensure that small businesses have access credit in support of their business credit needs.

To that end, the HMDA data summarized here include only applications for first-lien position loans for 1-4 family, owner occupied properties. We exclude from our tabulations reverse mortgages, and we also exclude pre-approval requests and loans purchased by the lenders.

See Report Appendix 2: Data Notes

City Depository Institution

Bank of America

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $2,636,823,000

Latest CRA Rating(s) - 2022
Lending Test: Outstanding
Investment Test: Outstanding
Service Test: Outstanding
Overall Test: Outstanding

Number of branches in Philadelphia: 16

Deposits in Philadelphia branches ($000s): $15,988,141

Number of mortgages originated (last 5 years): 1,501 loans to purchase homes, 409 home mortgage refinances, and 39 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $449.5 million of purchase money mortgages, $146.1 million of mortgage refinances, and $5.8 million of home improvement loans.

Number of small business loans made (last 5 years): 11,947, almost all of which were under $250,000 and the majority of which went to businesses with less than $1 million in gross annual revenue.

Summary market share results:

- Mortgage Application Activity: Bank of America holds a 1.8% market share (ranking #11) among lenders taking applications for purchase money mortgages. It holds a reasonably similar 1.6% market share (ranking #12) for originated purchase mortgages. The market share and rank for refinance applications and originations is much lower, but reasonably consistent across applications and originations. Bank of America's market share for home improvement applications is 4.9% (ranking #6) but substantially lower for home improvement originations (1.3% ranking #13).
- Purchase Mortgages: Bank of America holds a somewhat higher market share of originated loans among racial/ethnic minority than it does among not-Hispanic White applicants. And its market share in lower- and middle-income areas is greater than it is in higher income areas.
- Refinance Mortgages: Contrary to its pattern in the home purchase mortgage market, Bank of America holds higher market share in higher income areas than it does in lower- and middle-income areas. And it tends to hold larger market share (and higher rank) among racial/ethnic minority applicants and in majority White areas.
- CRA Small Business Loans: Bank of America holds a 7.5% market share and #3 rank of all CRA small business loans, a share commensurate with that which it holds for smaller loans (under $250 thousand). It holds a higher market share (10.3%) among loans made to businesses with revenues under $1 million. Bank of America's market share in lower- and middle-income areas exceeds its activity in higher-income areas.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	442	475	271	177	136	**1,501**
		%	*67.7%*	*67.2%*	*66.4%*	*65.1%*	*61.3%*	***66.4%***
	Denied	#	100	124	69	46	40	**379**
		%	*15.3%*	*17.5%*	*16.9%*	*16.9%*	*18.0%*	***16.8%***
	Other	#	111	108	68	49	46	**382**
		%	*17.0%*	*15.3%*	*16.7%*	*18.0%*	*20.7%*	***16.9%***
	Total	#	653	707	408	272	222	**2,262**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	173	166	46	14	10	**409**
		%	*59.7%*	*69.5%*	*54.1%*	*42.4%*	*52.6%*	***61.4%***
	Denied	#	45	35	20	9	5	**114**
		%	*15.5%*	*14.6%*	*23.5%*	*27.3%*	*26.3%*	***17.1%***
	Other	#	72	38	19	10	4	**143**
		%	*24.8%*	*15.9%*	*22.4%*	*30.3%*	*21.1%*	***21.5%***
	Total	#	290	239	85	33	19	**666**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Home Improvement	Originated	#	8	3	10	12	6	**39**
		%	*9.8%*	*3.5%*	*8.5%*	*11.9%*	*6.2%*	***8.1%***
	Denied	#	66	74	87	75	74	**376**
		%	*80.5%*	*87.1%*	*73.7%*	*74.3%*	*76.3%*	***77.8%***
	Other	#	8	8	21	14	17	**68**
		%	*9.8%*	*9.4%*	*17.8%*	*13.9%*	*17.5%*	***14.1%***
	Total	#	82	85	118	101	97	**483**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***

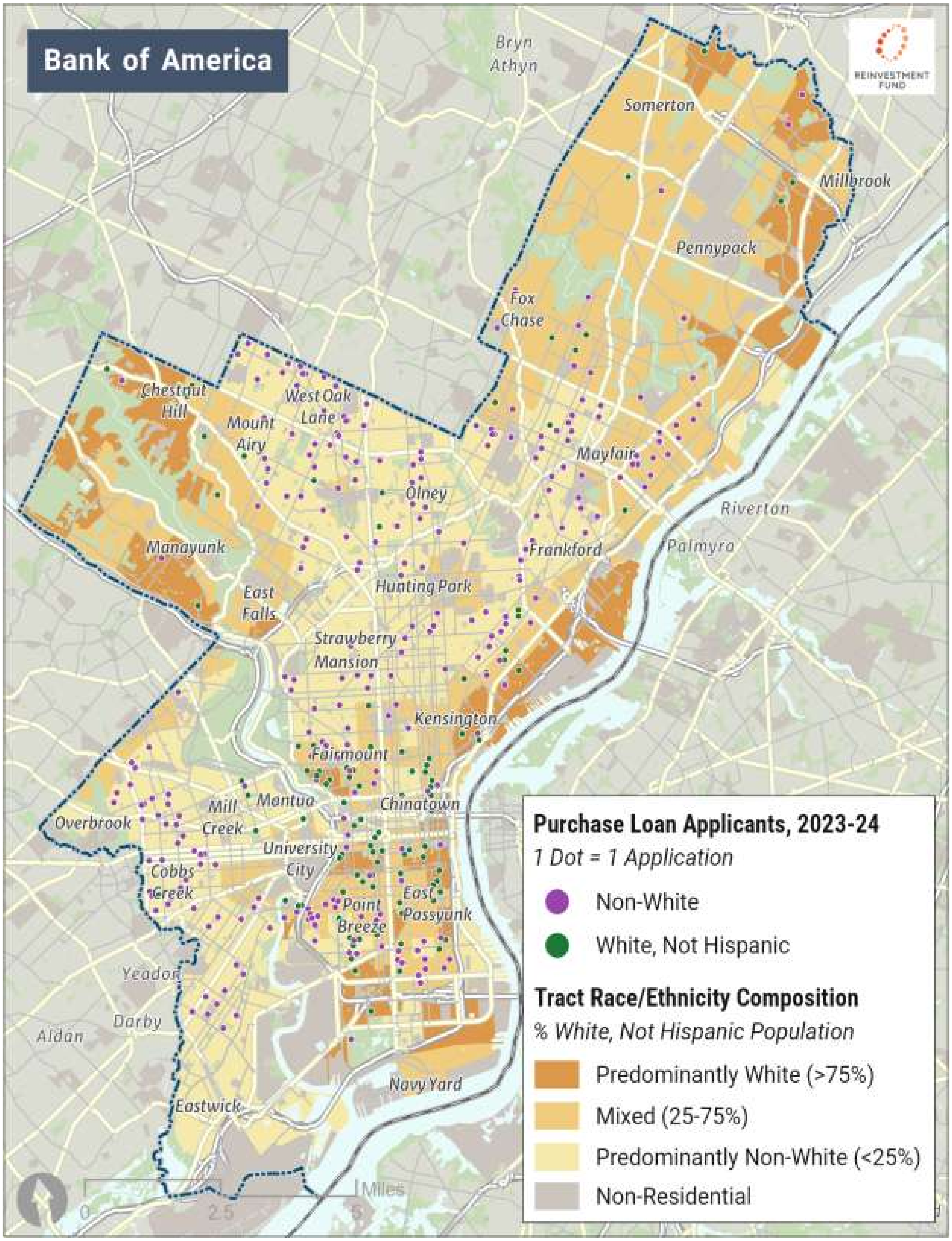
Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$275,701	$279,063	$333,782	$339,463	$327,279
Refinance	$390,607	$352,108	$286,739	$222,143	$381,000
Home Improvement	$177,500	$238,333	$140,000	$146,667	$83,333

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$121,860,000	$132,555,000	$90,455,000	$60,085,000	$44,510,000	***$449,465,000***
Refinance	$67,575,000	$58,450,000	$13,190,000	$3,110,000	$3,810,000	***$146,135,000***
Home Improvement	$1,420,000	$715,000	$1,400,000	$1,760,000	$500,000	***$5,795,000***
Total	*$190,855,000*	*$191,720,000*	*$105,045,000*	*$64,955,000*	*$48,820,000*	***$601,395,000***

Bank of America	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	1,806	2,557	2,870	2,658	2,056	11,947
% of Loans with Amount of 250K or Less	97.6%	98.7%	99.4%	99.4%	99.2%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	57.1%	75.9%	75.6%	74.5%	73.7%	


Bank of America
REINVESTMENT FUND
Bryn Athyn
Somerton
Millbrook
Pennypack
Fox Chase
Chestnut Hill
West Oak Lane
Mount Airy
Mayfair
Olney
Riverton
Manayunk
Frankford
Palmyra
East Falls
Hunting Park
Strawberry Mansion
Kensington
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Cobbs Creek
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Yeadon
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Navy Yard
Eastwick
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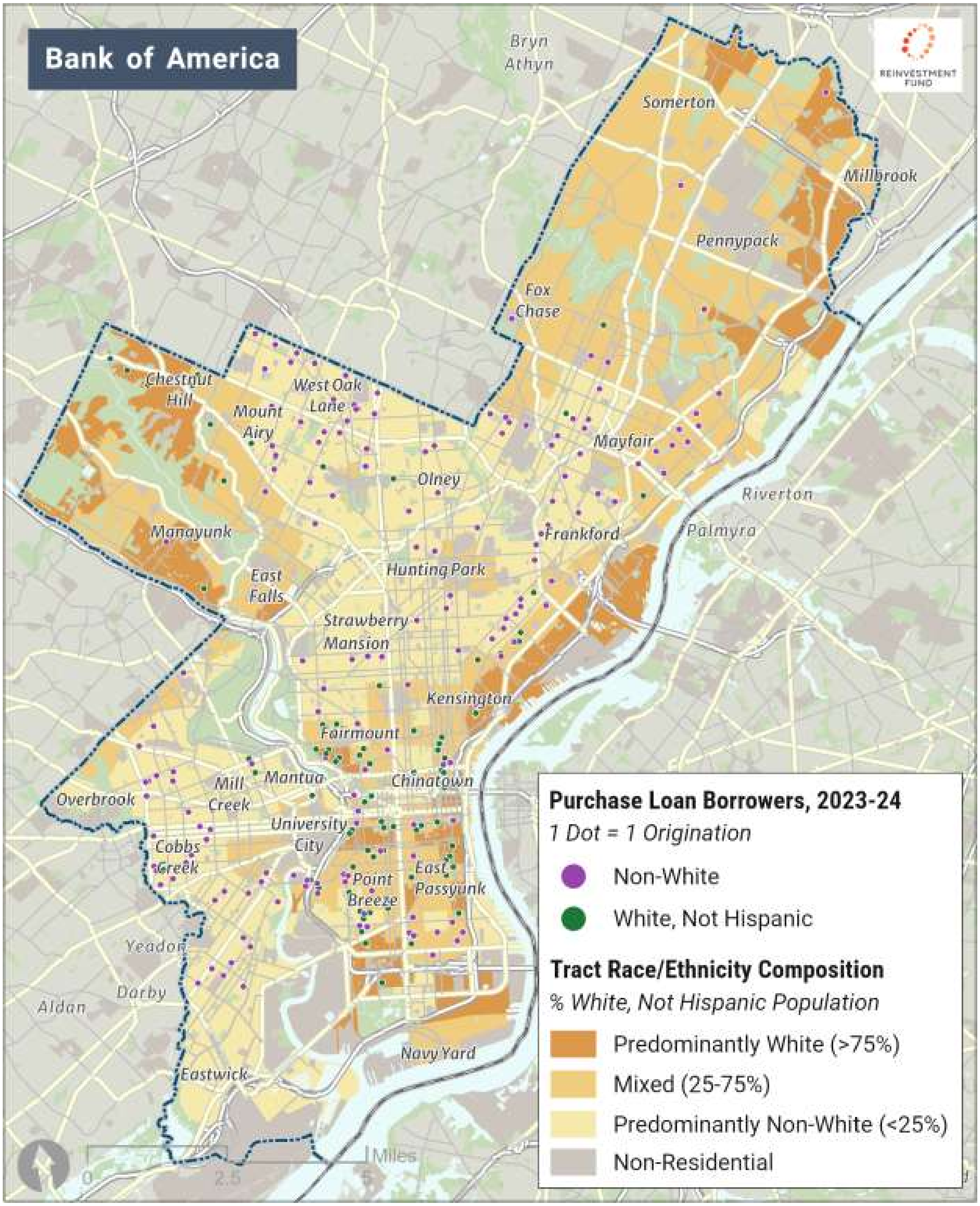
Miles
Purchase Loan Applicants, 2023-24
1 Dot = 1 Application
Non-White
White, Not Hispanic
Tract Race/Ethnicity Composition
% White, Not Hispanic Population
Predominantly White (>75%)
Mixed (25-75%)
Predominantly Non-White (<25%)
Non-Residential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Reinvestment Fund
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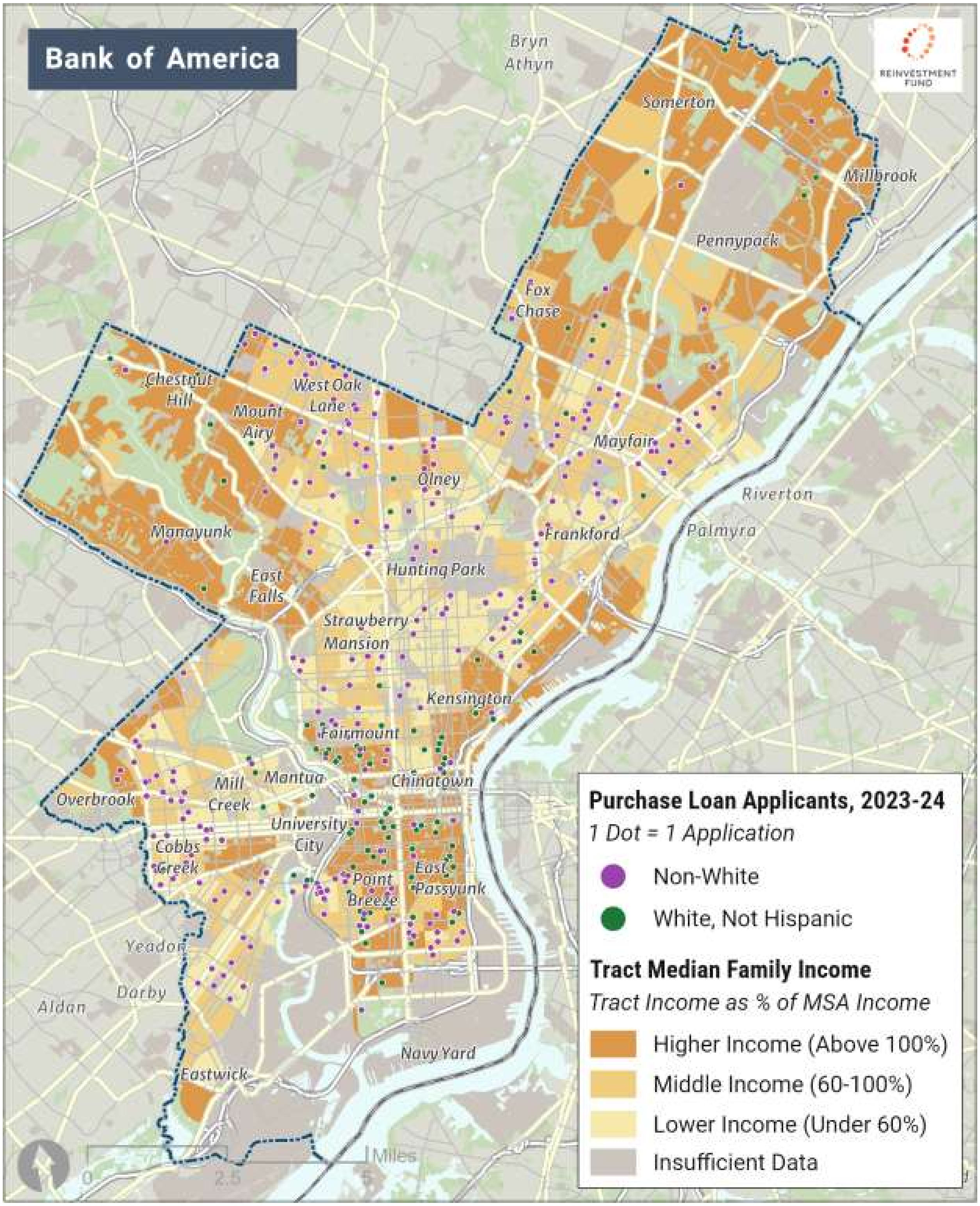
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Tract Income as % of MSA Income
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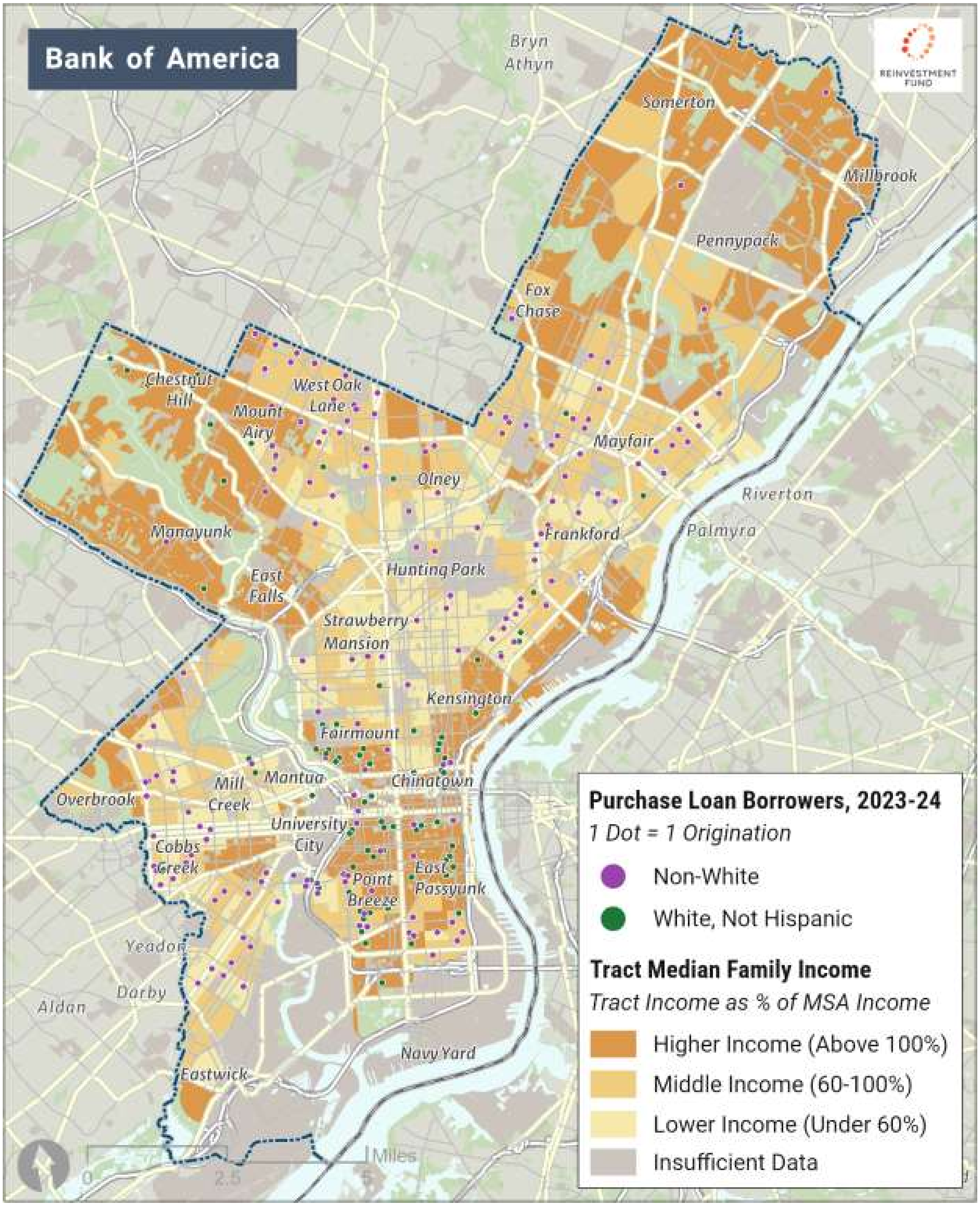
Middle Income (60-100%)
Lower Income (Under 60%)
Insufficient Data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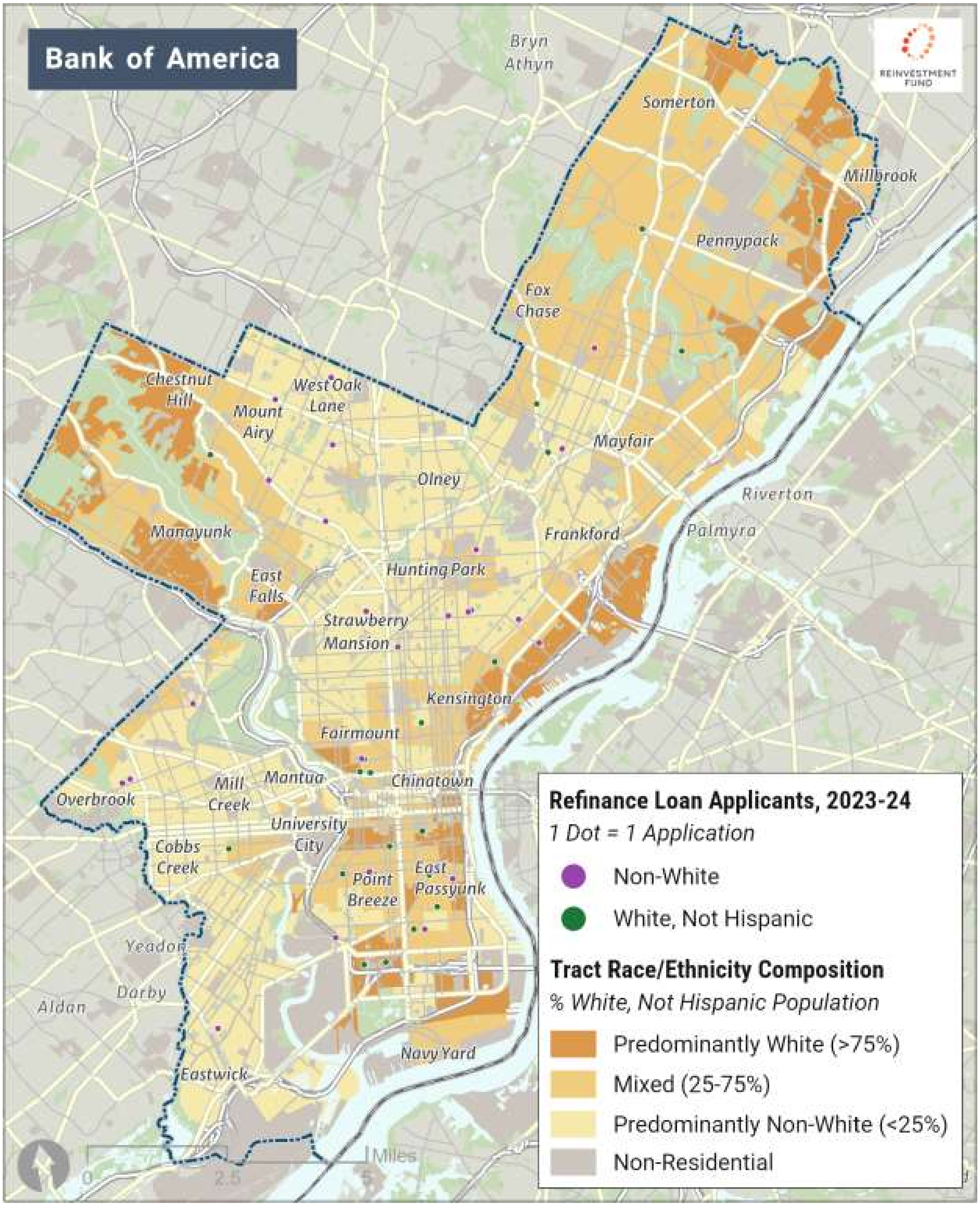

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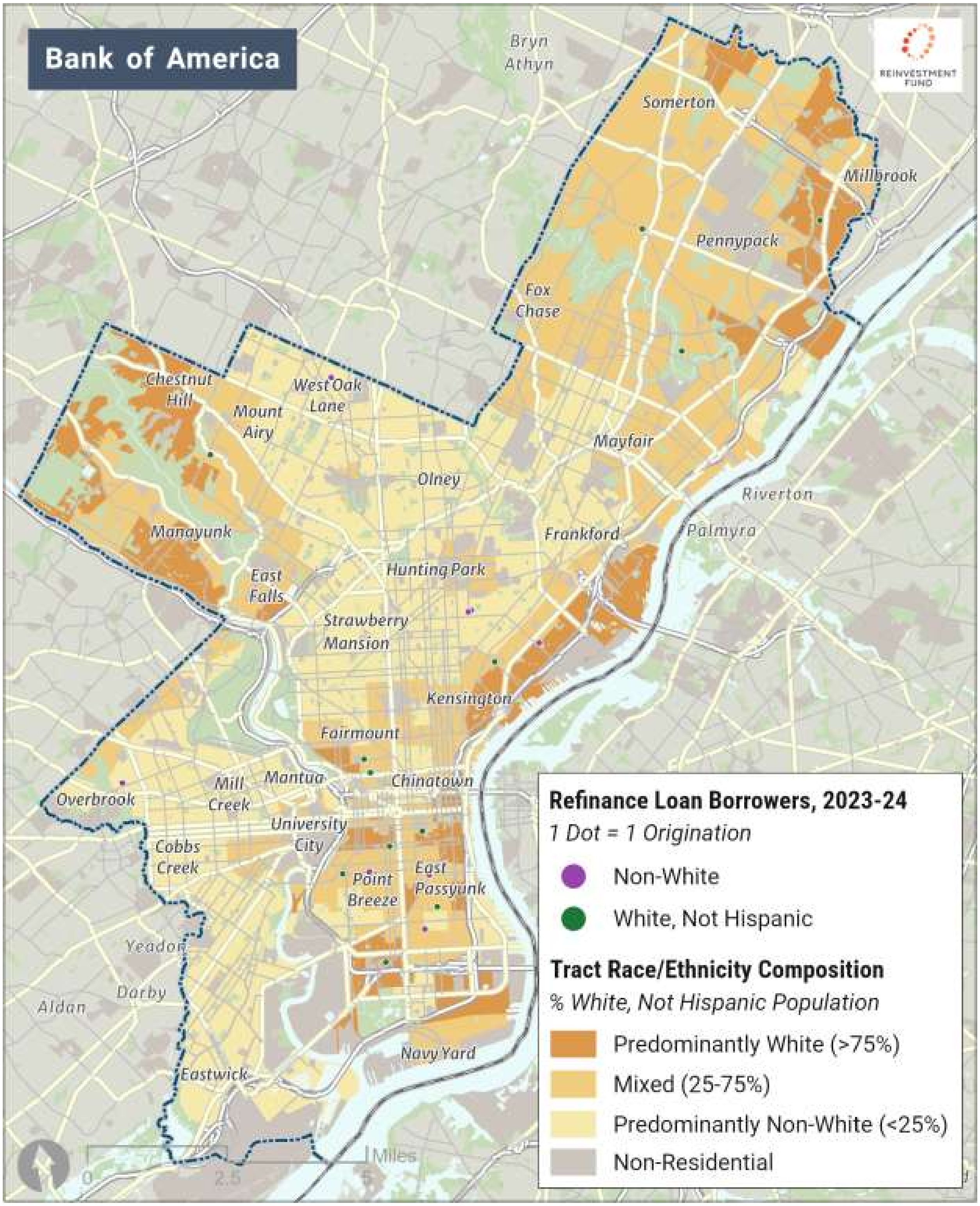

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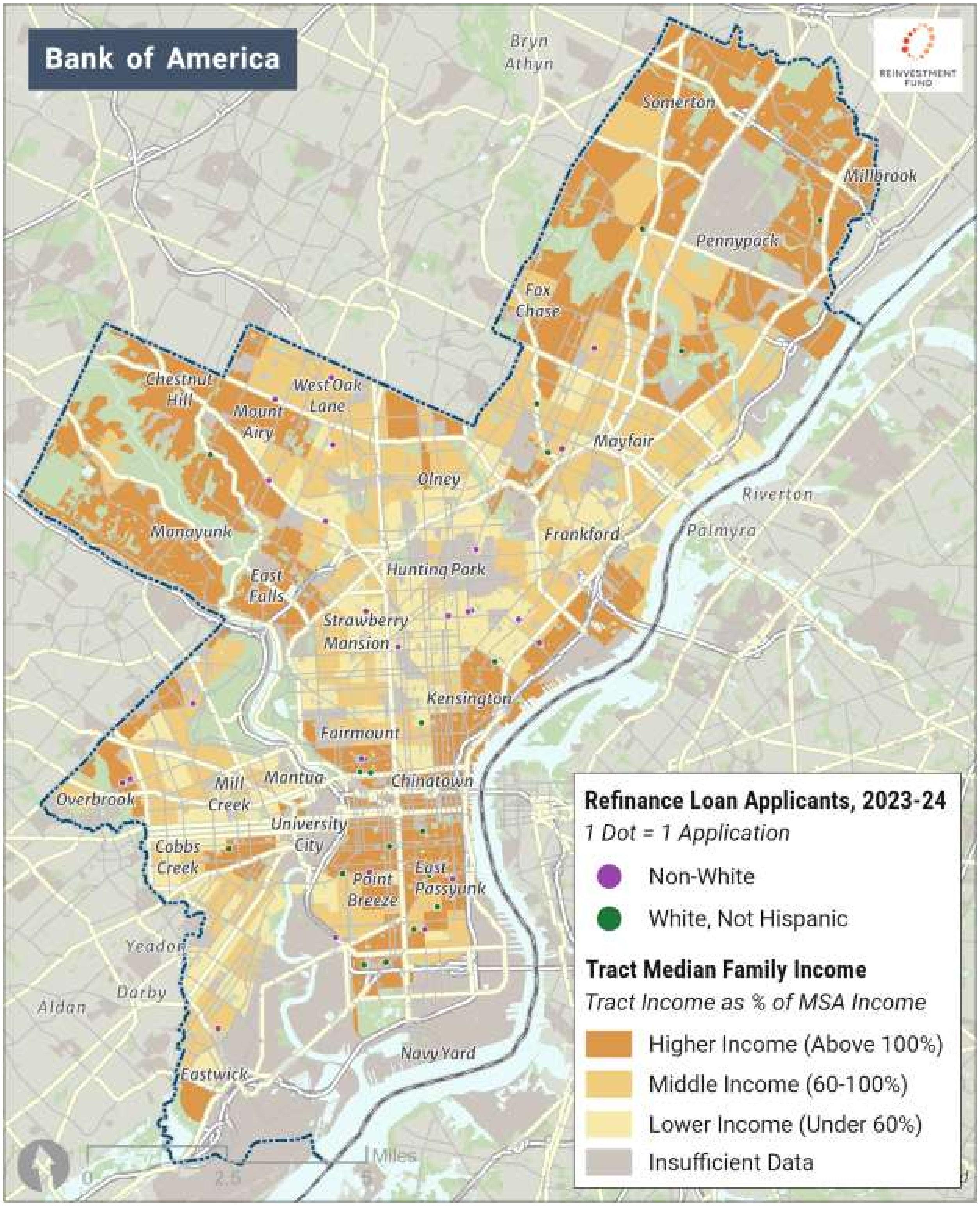
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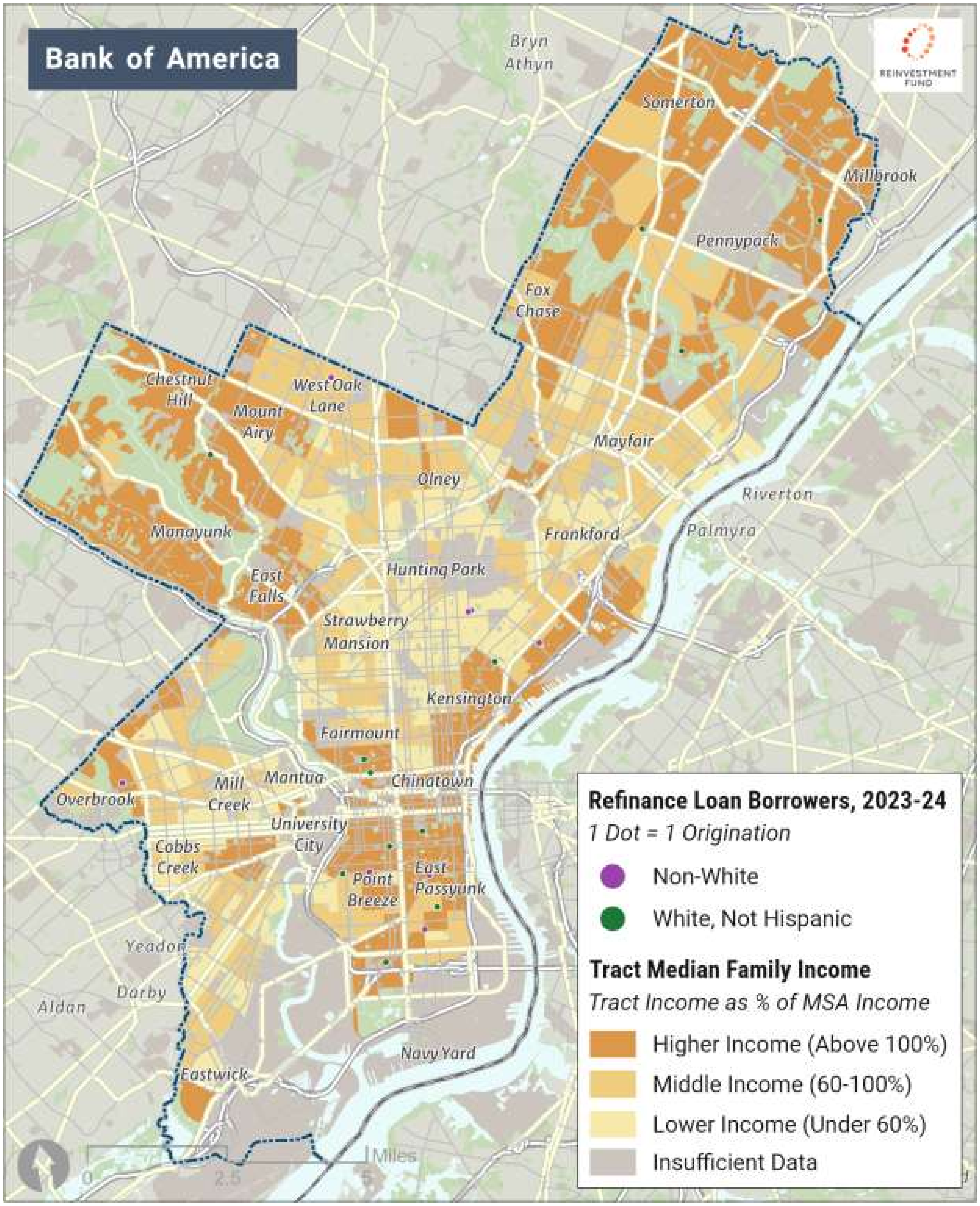
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City Depository Institution

BNY Mellon

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $31,329,000

Latest CRA Rating(s) – 2023 (PA)
Lending Test: NA
Investment Test: NA
Service Test: NA
Overall Test: Outstanding

Number of branches in Philadelphia: 1 (limited-service Trust Office)

Deposits in Philadelphia branches ($000s): $0

Number of mortgages originated (last 5 years): 5 loans to purchase homes, 6 home mortgage refinances, and 0 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $3.0 million of purchase money mortgages, $6.1 million of mortgage refinances, and $0 million of home improvement loans.

Number of small business loans made (last 5 years): [NO SMALL BUSINESS LENDING REPORTED]

Summary market share results:

- BNY Mellon only received 2 applications for purchase mortgages, of which it originated 1. It reported no applications for mortgage refinances or home improvement loans. BNY also did not report making small business loans in 2023 or 2024.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	2	1	1	1	0	***5***
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	-	***83.3%***
	Denied	#	0	0	0	0	0	***0***
		%	-	-	-	-	-	***0-***
	Other	#	0	0	0	0	1	***1***
		%	-	-	-	-	*100.0%*	***16.7%***
	Total	#	2	1	1	1	1	***6***
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	1	4	1	0	0	***6***
		%	*100.0%*	*100.0%*	*100.0%*	-	-	***100.0%***
	Denied	#	0	0	0	0	0	***0***
		%	-	-	-	-	-	***-***
	Other	#	0	0	0	0	0	***0***
		%	-	-	-	-	-	***-***
	Total	#	1	4	1	0	0	***6***
		%	*100.0%*	*100.0%*	*100.0%*	-	-	***100.0%***

Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$495,000	$805,000	$635,000	$535,000	$0
Refinance	$1,105,000	$975,000	$1,105,000	$0	$0

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$990,000	$805,000	$635,000	$535,000	$0	***$2,965,000***
Refinance	$1,105,000	$3,900,000	$1,105,000	$0	$0	***$6,110,000***
Total	*$2,095,000*	*$4,705,000*	*$1,740,000*	*$535,000*	*$0*	***$9,075,000***

No CRA Small Business Lending Data

NOTE: Too few loans in 2023-2024 to map

Citibank

This institution was removed from the authorized depository list pursuant to legislation transmitted in 2024 (enacted in 2025) and therefore was not required to submit information for the 2024 annual study.

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $1,836,436,000

Latest CRA Rating(s) – 2024 (New York-Newark, NY-NJ-CT-PA Combined Statistical Area (New York CSA)
Lending Test: Outstanding
Investment Test: Outstanding
Service Test: Outstanding
Overall Test: Outstanding

Number of branches in Philadelphia: 0

Deposits in Philadelphia branches ($000s): $0

Number of mortgages originated (last 5 years): 98 loans to purchase homes, 55 home mortgage refinances, and 1 home improvement loan.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $87.5 million of purchase money mortgages, $22.9 million of mortgage refinances, and $75 thousand of home improvement loans.

Number of small business loans made (last 5 years): 6,972, almost all of which were under $250,000 and typically more than 80% went to businesses with less than $1 million in gross annual revenue.

Summary market share results:

- Mortgage Application Activity: Citibank held a market share of 0.2% and a rank of #82 for home purchase mortgages. It held a similar market share and rank among home purchase originations. It had a market share of 0.1% and rank of #87 for refinances; market share was nil for originated refinances. Citibank did not receive applications for home improvement loans.
- Purchase Mortgages: Citibank's market shares and DRs for home purchase mortgages show larger share among White not Hispanic borrowers and majority racial/ethnic minority communities. The DRs show greater activity in higher-income areas.
- Refinance Mortgages: Citibank's low level of refinance activity made it impossible to estimate DRs.
- CRA Small Business Loans: Citibank held a 5.3% market share and #5 rank for all CRA Small business lending. It holds a similar share/rank for smaller loans (under $250 thousand) but higher share, 8.4%, and rank (#4) for loans to businesses with revenues under $1 million. Its market share and rank in low- and middle-income tracts is similar to its overall share, and lower in higher-income tracts.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	17	14	23	27	17	***98***
		%	*50.0%*	*48.3%*	*65.7%*	*79.4%*	*56.7%*	***60.5%***
	Denied	#	2	6	3	1	1	***13***
		%	*5.9%*	*20.7%*	*8.6%*	*2.9%*	*3.3%*	***8.0%***
	Other	#	15	9	9	6	12	***51***
		%	*44.1%*	*31.0%*	*25.7%*	*17.6%*	*40.0%*	***31.5%***
	Total	#	34	29	35	34	30	***162***
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	24	19	11	0	1	***55***
		%	*50.0%*	*52.8%*	*42.3%*	*.0%*	*12.5%*	***44.7%***
	Denied	#	5	4	2	2	1	***14***
		%	*10.4%*	*11.1%*	*7.7%*	*40.0%*	*12.5%*	***11.4%***
	Other	#	19	13	13	3	6	***54***
		%	*39.6%*	*36.1%*	*50.0%*	*60.0%*	*75.0%*	***43.9%***
	Total	#	48	36	26	5	8	***123***
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Home Improvement	Originated	#	0	1	0	0	0	***1***
		%	-	*50.0%*	-	-	-	***14.3%***
	Denied	#	1	1	0	0	0	***2***
		%	*20.0%*	*50.0%*	-	-	-	***28.6%***
	Other	#	4	0	0	0	0	***4***
		%	*80.0%*	-	-	-	-	***57.1%***
	Total	#	5	2	0	0	0	***7***
		%	*100.0%*	*100.0%*	-	-	-	***100.0%***

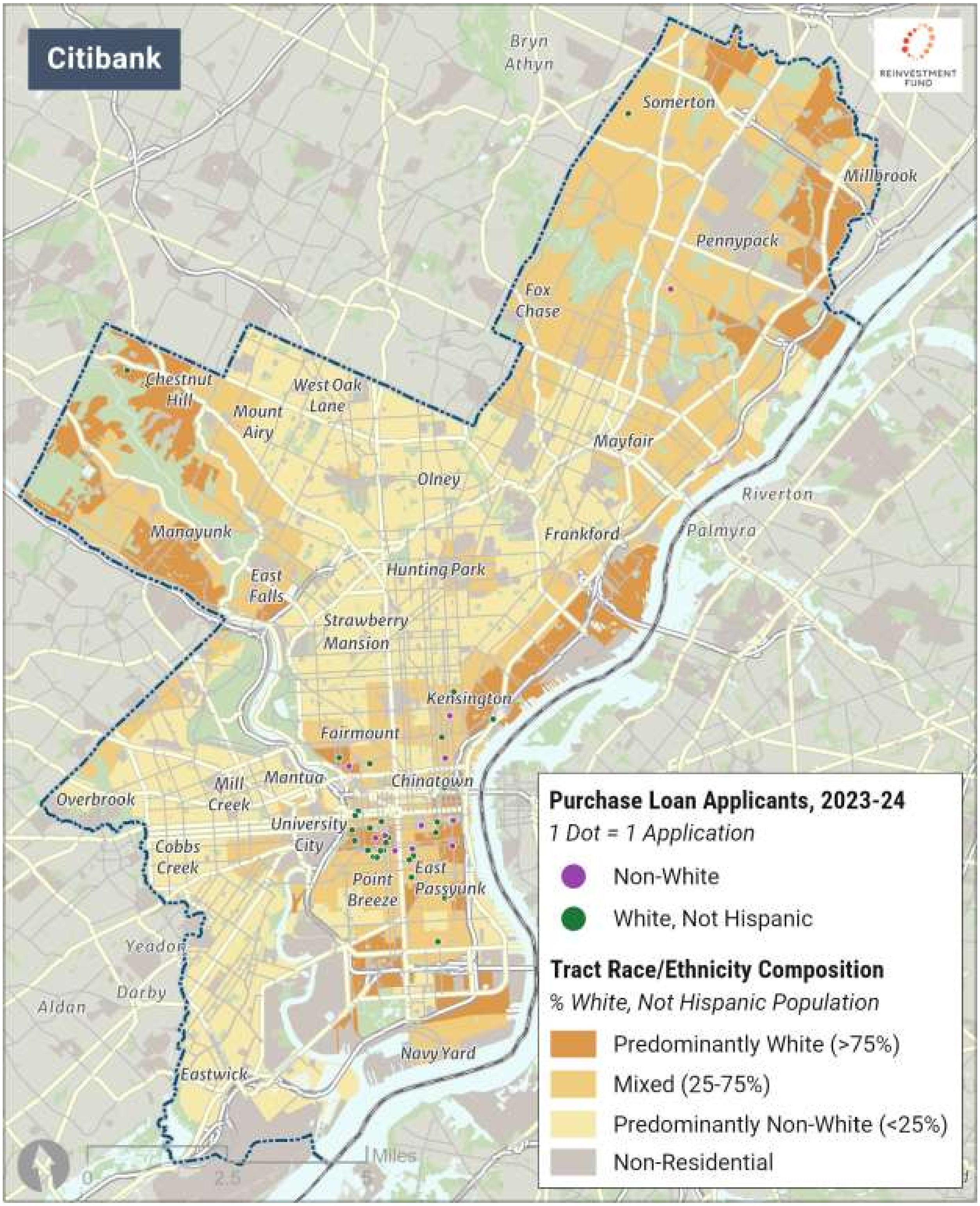
Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$983,235	$657,143	$875,435	$835,370	$1,109,118
Refinance	$466,667	$262,895	$606,818	$0	$65,000
Home Improvement	$0	$75,000	$0	$0	$0

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$16,715,000	$9,200,000	$20,135,000	$22,555,000	$18,855,000	***$87,460,000***
Refinance	$11,200,000	$4,995,000	$6,675,000	$0	$65,000	***$22,935,000***
Home Improvement	$0	$75,000	$0	$0	$0	***$75,000***
Total	*$27,915,000*	*$14,270,000*	*$26,810,000*	*$22,555,000*	*$18,920,000*	***$110,470,000***

Citibank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	739	1,243	1,629	1,716	1,645	6,972
% of Loans with Amount of 250K or Less	99.9%	100.0%	99.9%	100.0%	100.0%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	84.3%	83.4%	85.3%	85.0%	85.0%	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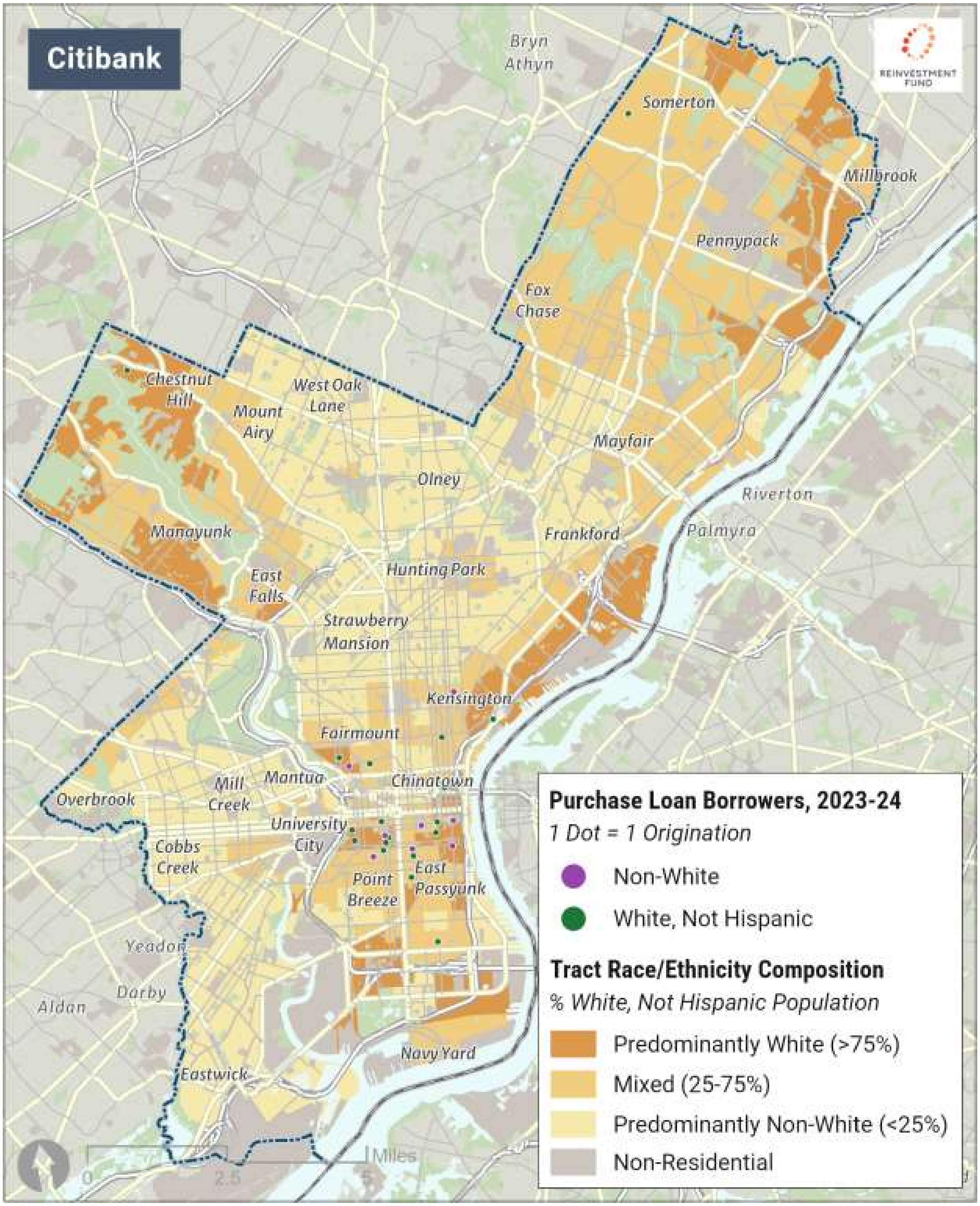
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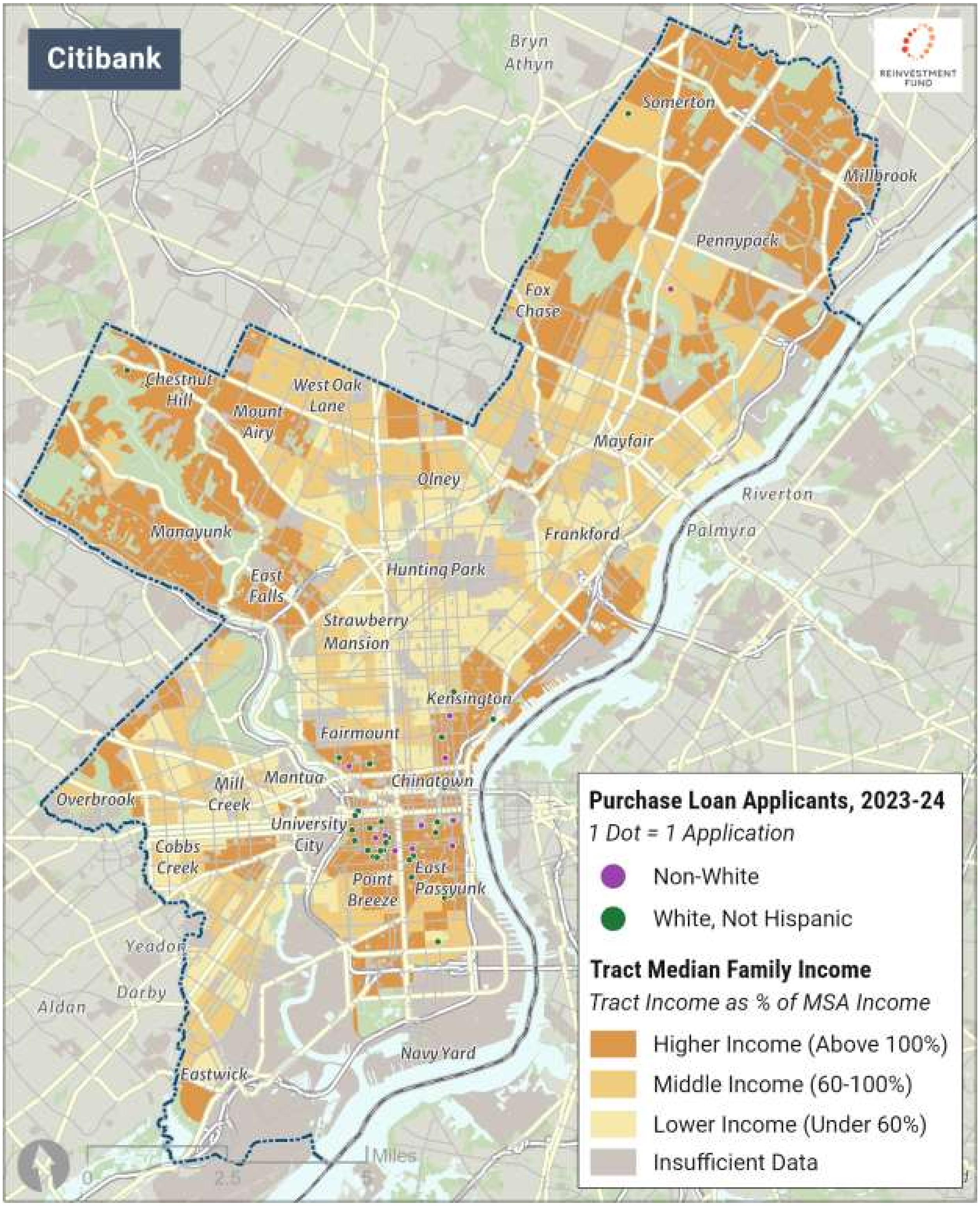
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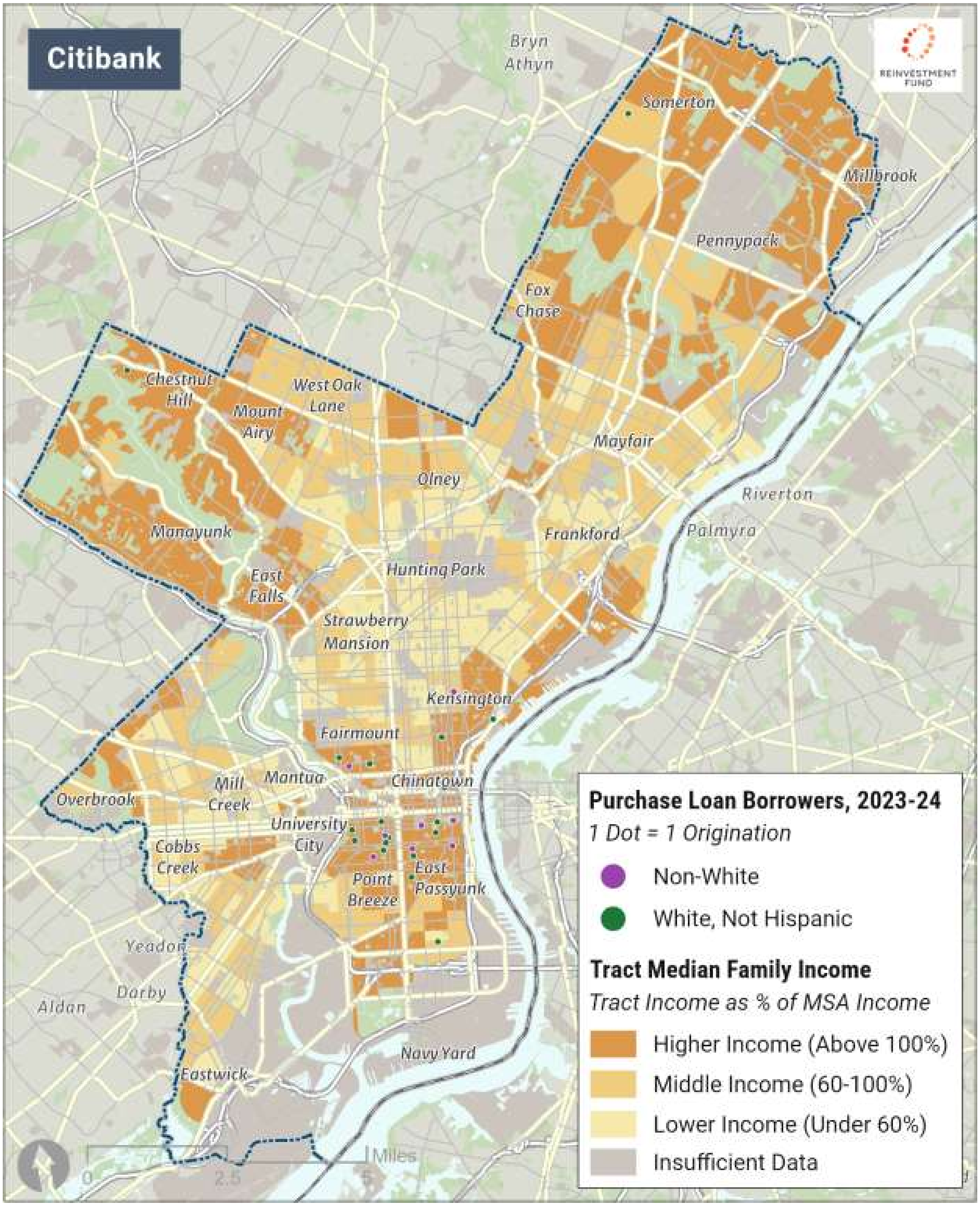
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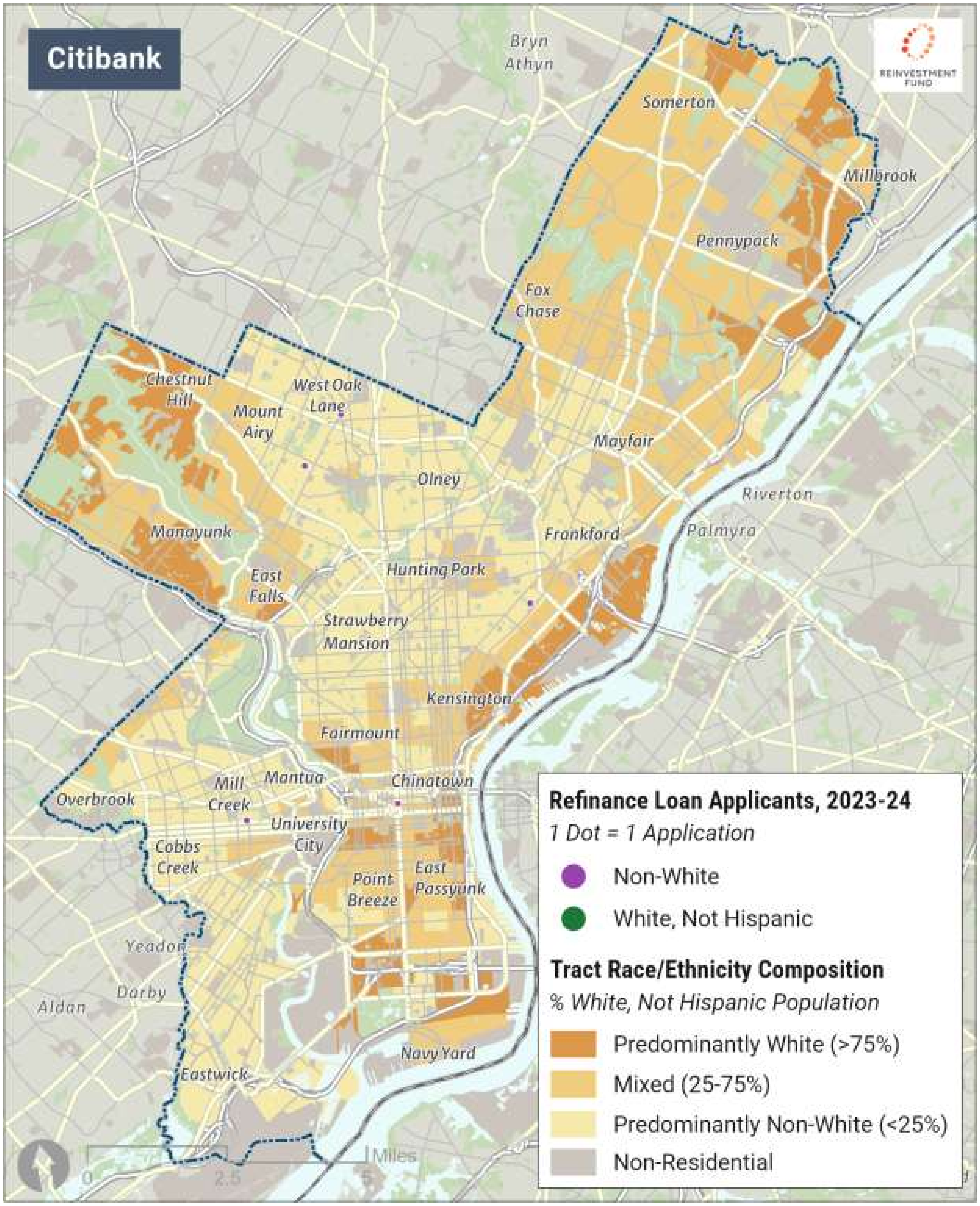

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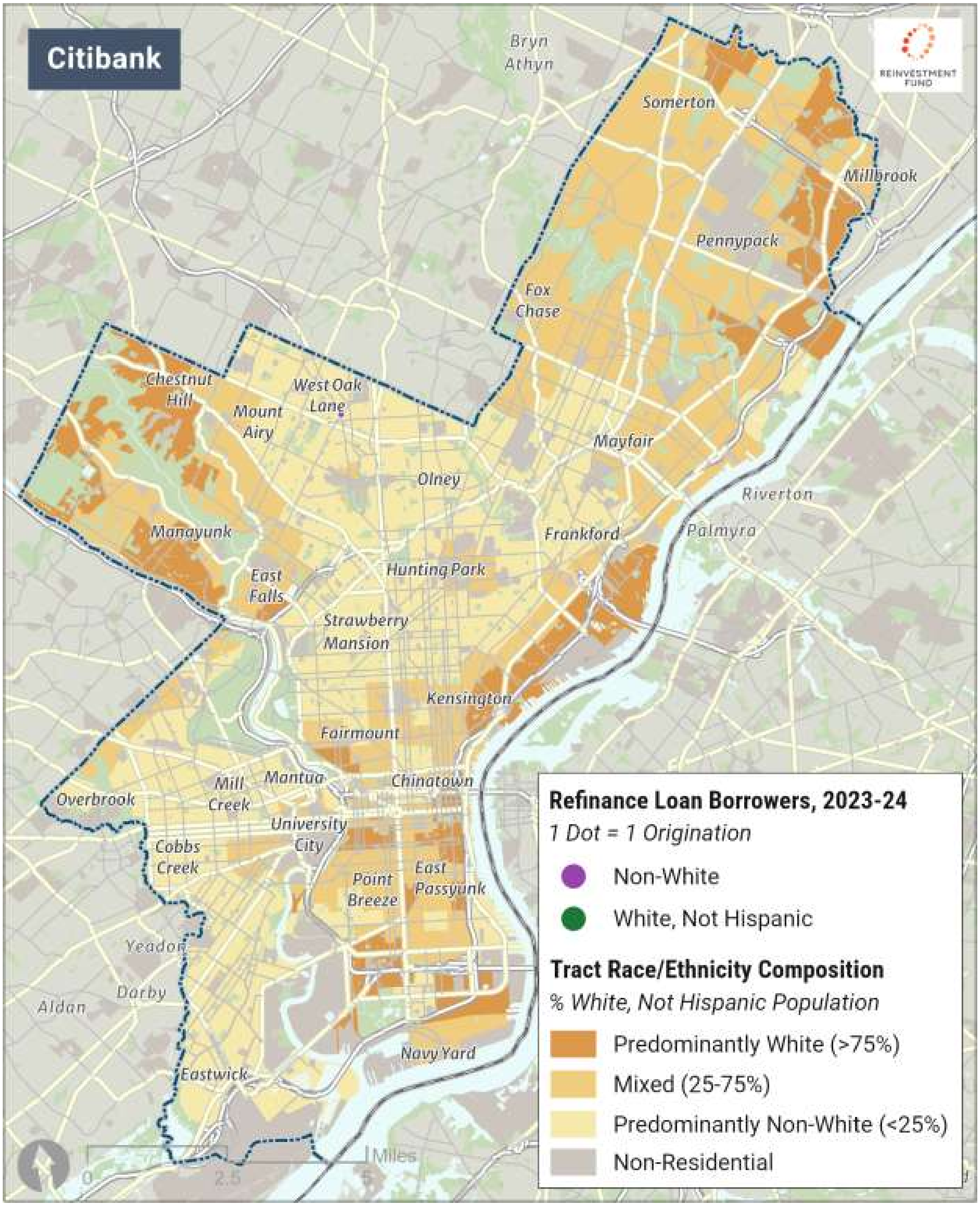
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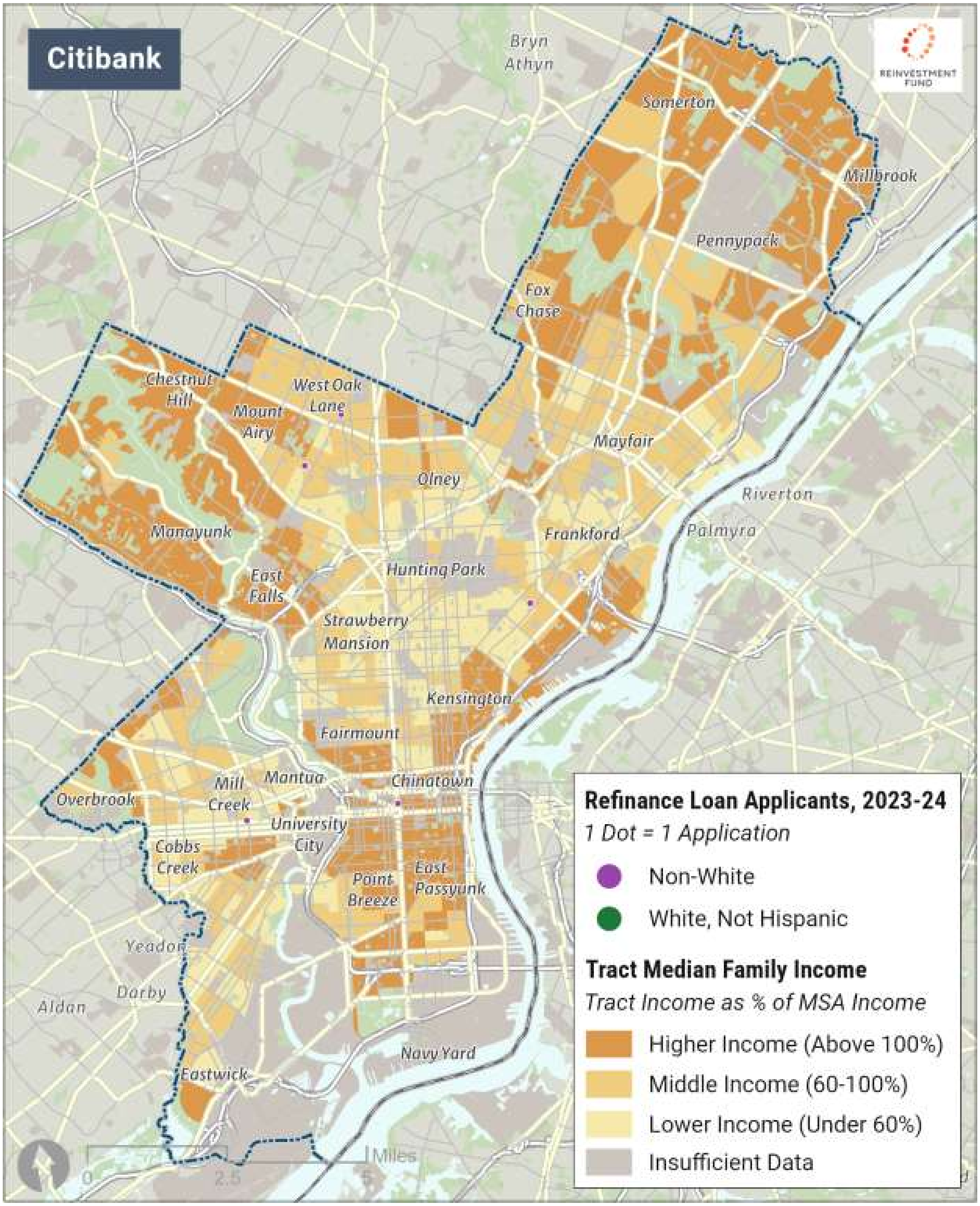
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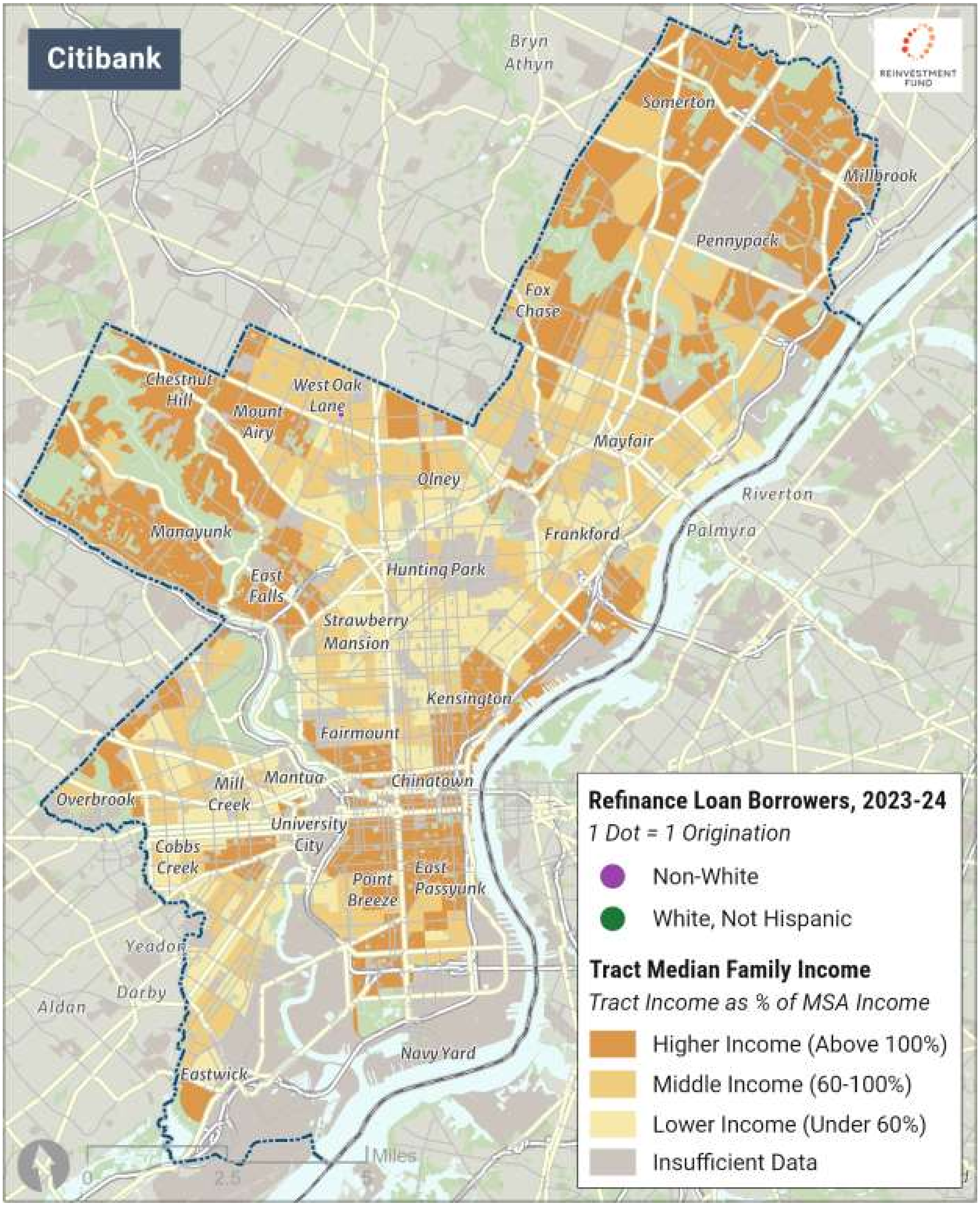
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Citizens Bank

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $225,863,637

Latest CRA Rating(s) – 2022 (PA)

Lending Test: Outstanding
Investment Test: Outstanding
Service Test: Outstanding
Overall Test: Outstanding

Number of branches in Philadelphia: 36

Deposits in Philadelphia branches ($000s): $10,629,238

Number of mortgages originated (last 5 years): 1,324 loans to purchase homes, 2,436 home mortgage refinances, and 745 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $377.6 million of purchase money mortgages, $485.2 million of mortgage refinances, and $94.1 million of home improvement loans.

Number of small business loans made (last 5 years): 5,867, almost all of which were under $250,000 and the majority went to businesses with less than $1 million in gross annual revenue.

Summary market share results:

- Mortgage Application Activity: Citizens Bank is consistently among the most active of the City Depositories in home purchase and refinance activity. It holds a 2.1% market share for purchase applications (ranking #10) and 1.8% (ranking #11) for originated home purchase mortgages. It holds a 7.3% market share and rank of #3 for refinance applications and 8.9% (ranking #3) for refinance originations. It also holds an 18.1% market share (ranking #1) for home improvement applications and an 18.7% market share (ranking #1) for originated home improvement loans.
- Home Purchase Mortgages: Home purchase origination DRs for race/ethnicity of borrower is below 1.0 indicating a slightly higher market share among minority borrowers and it is similarly below 1.0 by racial composition and income level of the neighborhood of the collateral property; it holds a slightly higher market share among higher-income compared to middle-income neighborhoods.
- Refinance Mortgages: Among originated refinance loans, Citizens Bank has a high and consistent rank by racial/ethnic identification of the applicant) and of the area (#3 for both groups, but in both instances, the DR is somewhat above 1.0. Ranks across income groups are also consistent (#3) but the DRs too are somewhat above 1.0.
- CRA Small Business Loans: Citizens Bank holds a 1.6% market share and a rank of #14 for all small business loan originations. It holds a similar market share for small loans and a larger share (2.4%, rank #13) of loans to businesses with revenues under $1 million. It has a slightly larger market share in lower- and moderate-income areas than it has in higher-income areas.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	323	344	293	208	156	**1,324**
		%	*68.6%*	*65.4%*	*62.6%*	*60.8%*	*63.2%*	***64.5%***
	Denied	#	85	120	100	73	52	**430**
		%	*18.0%*	*22.8%*	*21.4%*	*21.3%*	*21.1%*	***20.9%***
	Other	#	63	62	75	61	39	**300**
		%	*13.4%*	*11.8%*	*16.0%*	*17.8%*	*15.8%*	***14.6%***
	Total	#	471	526	468	342	247	**2,054**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	735	842	435	230	194	**2,436**
		%	*48.6%*	*47.6%*	*48.9%*	*42.1%*	*48.1%*	***47.6%***
	Denied	#	427	575	268	167	137	**1,574**
		%	*28.3%*	*32.5%*	*30.1%*	*30.6%*	*34.0%*	***30.8%***
	Other	#	349	352	186	149	72	**1,108**
		%	*23.1%*	*19.9%*	*20.9%*	*27.3%*	*17.9%*	***21.6%***
	Total	#	1,511	1,769	889	546	403	**5,118**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Home Improvement	Originated	#	104	193	196	142	110	**745**
		%	*29.5%*	*28.7%*	*35.4%*	*34.1%*	*34.5%*	***32.2%***
	Denied	#	181	365	275	235	158	**1,214**
		%	*51.4%*	*54.3%*	*49.6%*	*56.5%*	*49.5%*	***52.5%***
	Other	#	67	114	83	39	51	**354**
		%	*19.0%*	*17.0%*	*15.0%*	*9.4%*	*16.0%*	***15.3%***
	Total	#	352	672	554	416	319	**2,313**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***

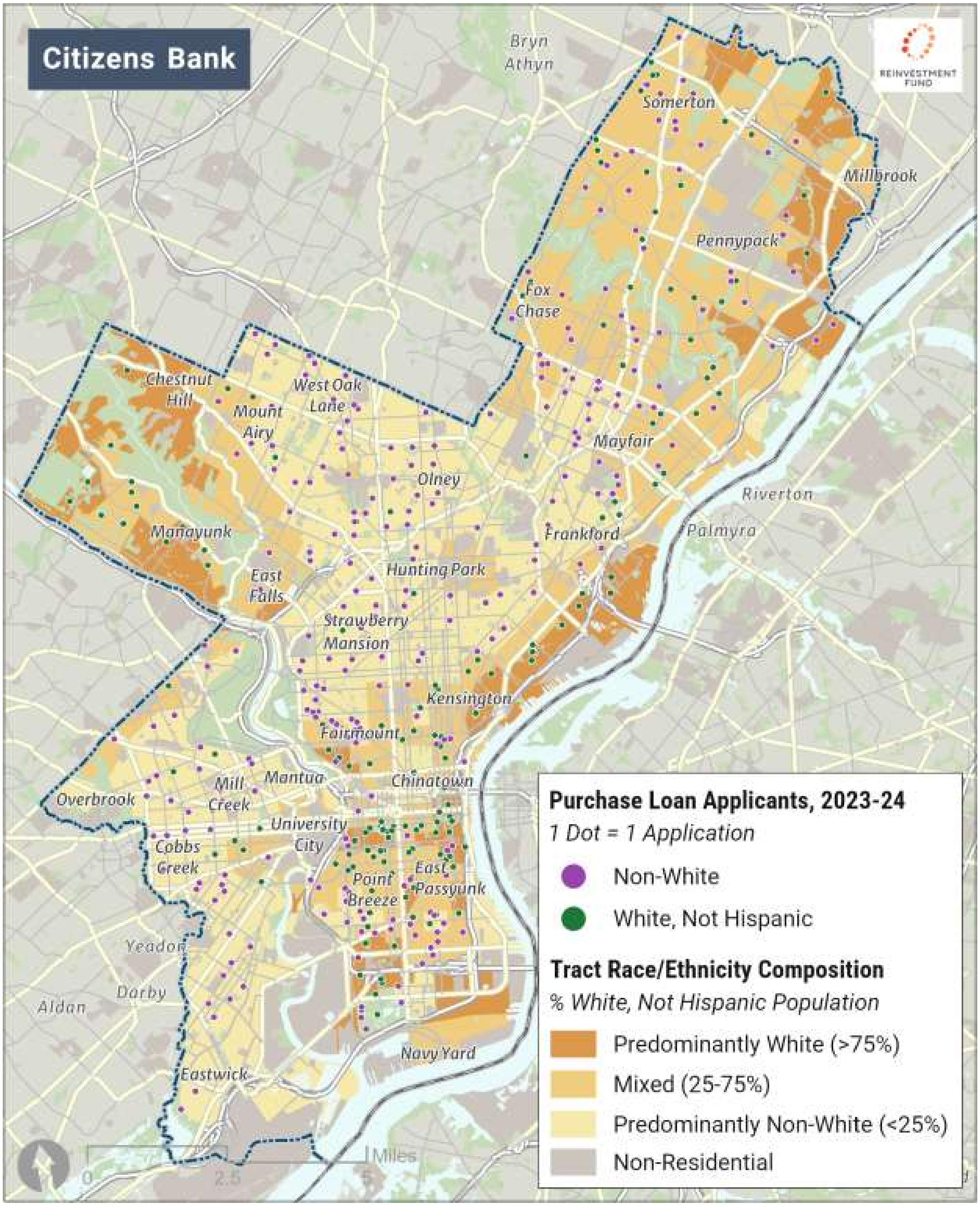
Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$281,223	$298,779	$272,850	$278,990	$295,064
Refinance	$223,204	$196,900	$188,218	$170,478	$176,856
Home Improvement	$115,288	$133,187	$132,041	$124,225	$117,455

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$90,835,000	$102,780,000	$79,945,000	$58,030,000	$46,030,000	***$377,620,000***
Refinance	$164,055,000	$165,790,000	$81,875,000	$39,210,000	$34,310,000	***$485,240,000***
Home Improvement	$11,990,000	$25,705,000	$25,880,000	$17,640,000	$12,920,000	***$94,135,000***
Total	*$266,880,000*	*$294,275,000*	*$187,700,000*	*$114,880,000*	*$93,260,000*	***$956,995,000***

Citizens Bank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	2,504	1,914	444	353	652	5,867
% of Loans with Amount of 250K or Less	95.1%	96.8%	98.4%	97.7%	99.1%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	69.4%	84.0%	76.1%	71.4%	83.6%	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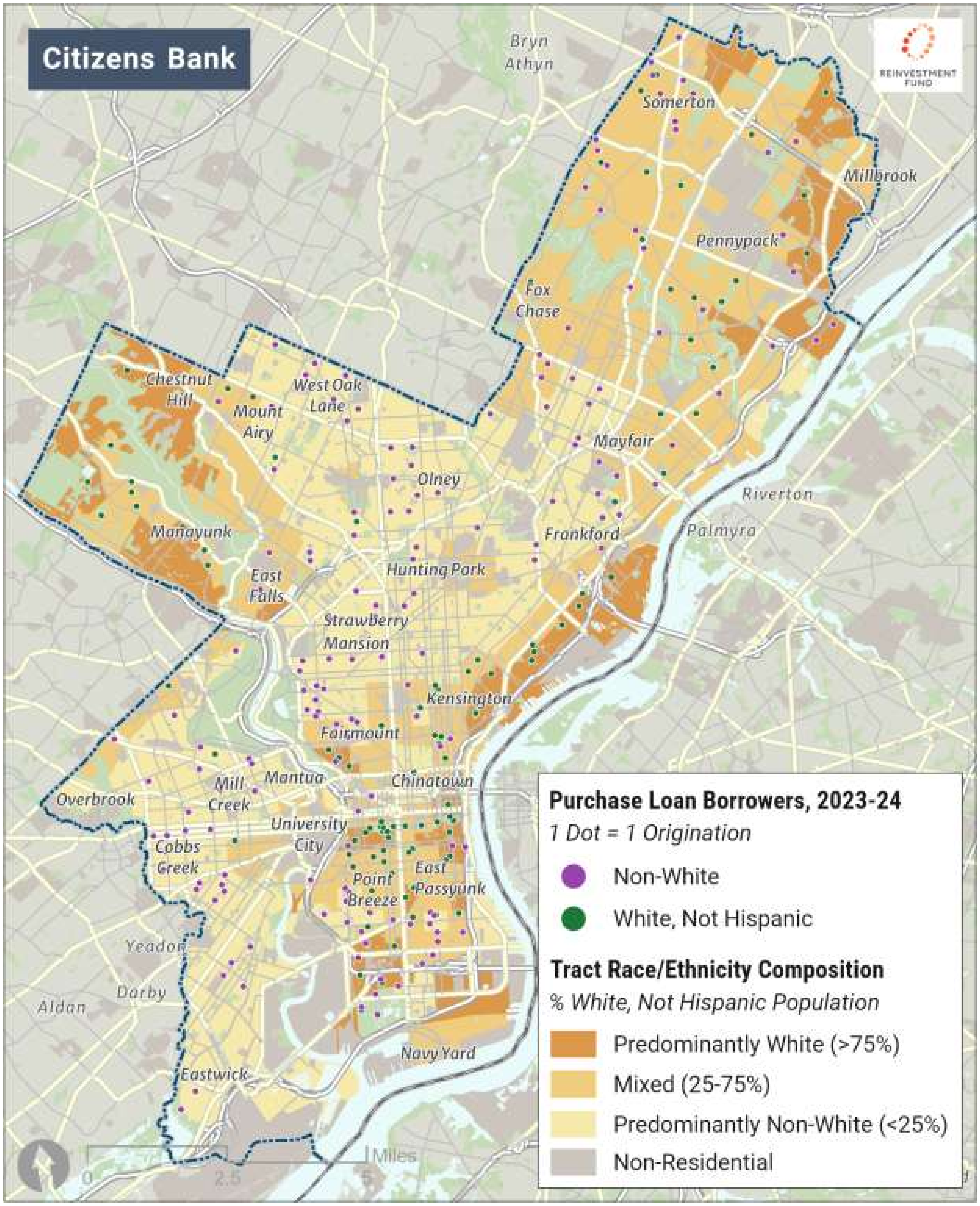
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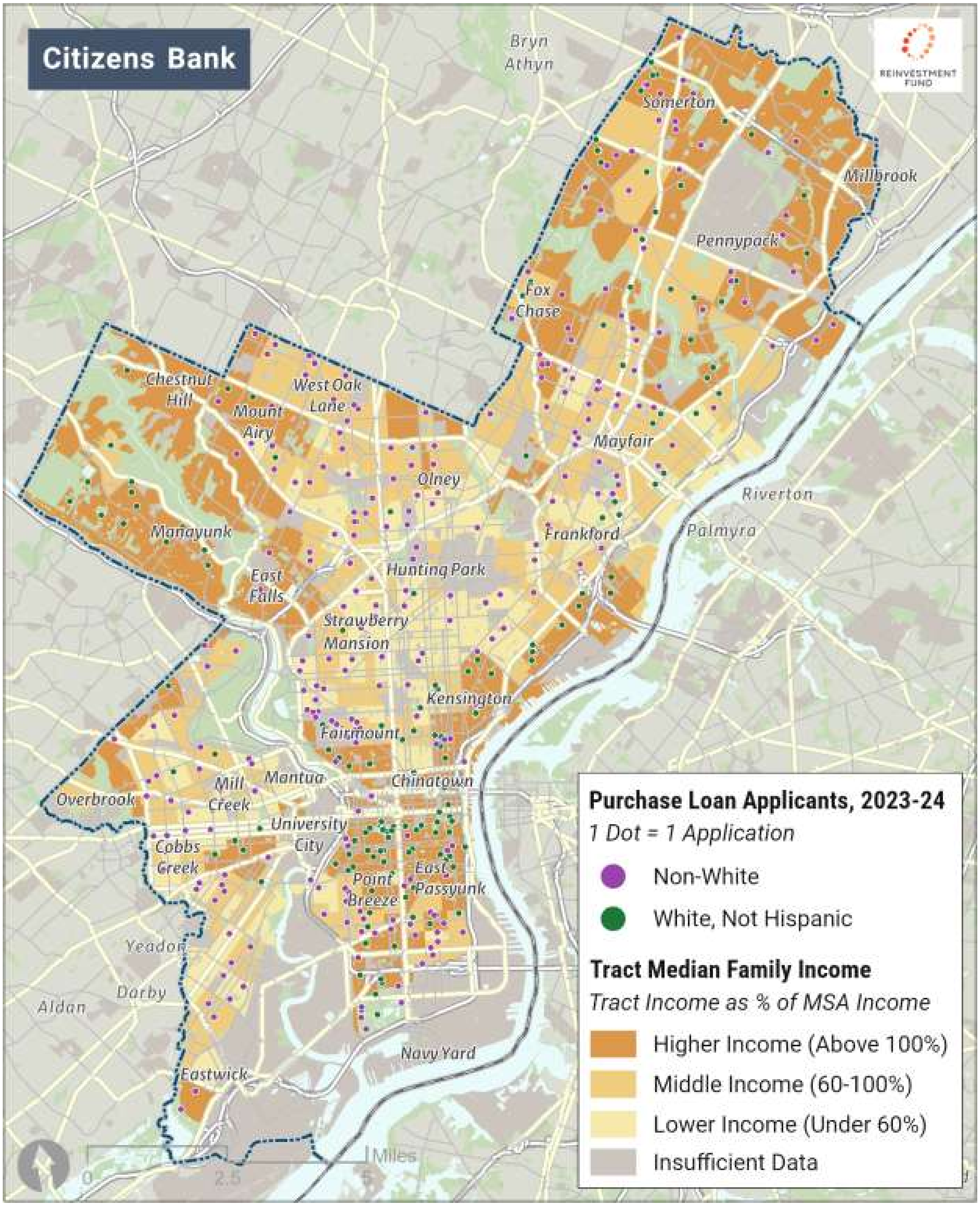

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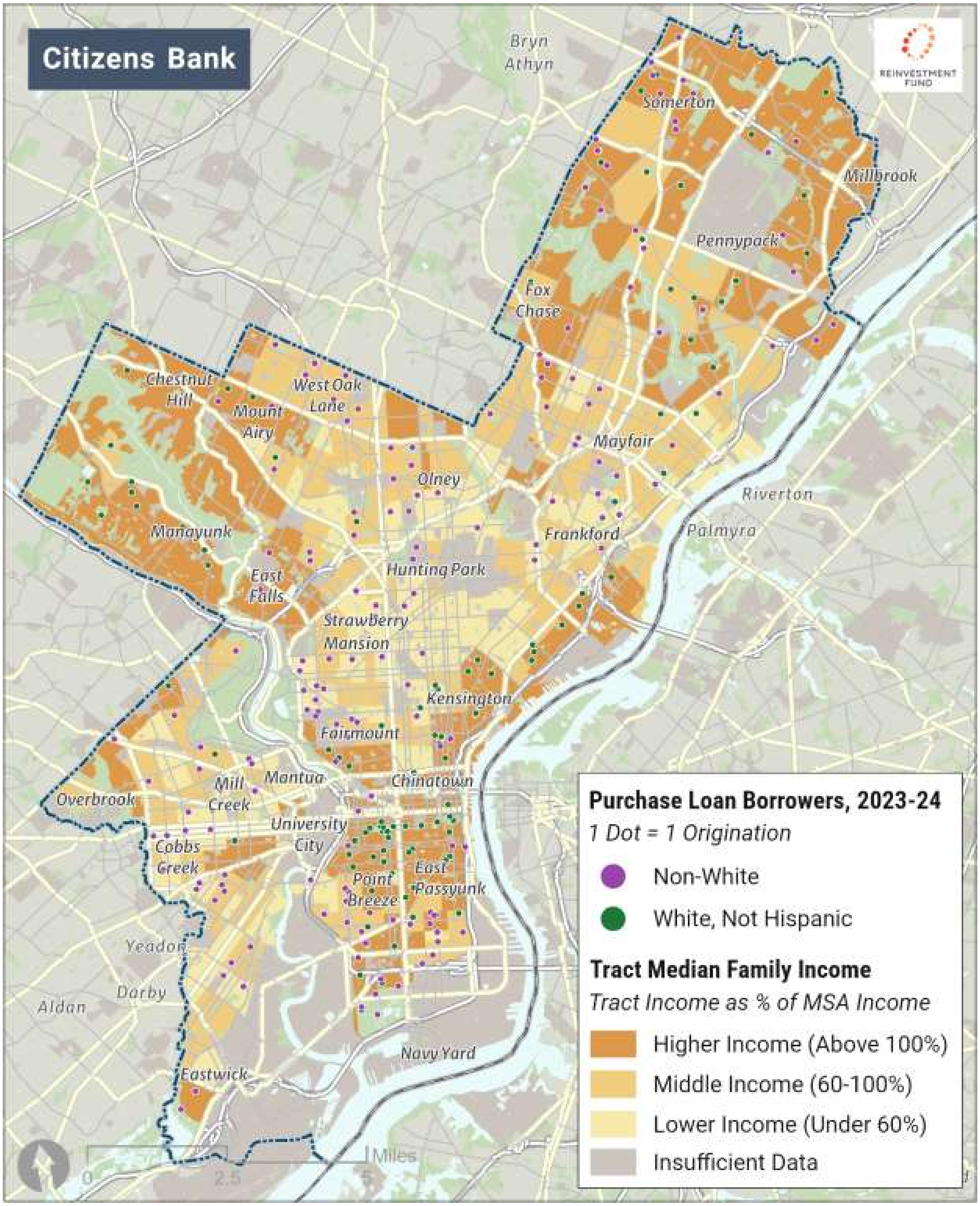
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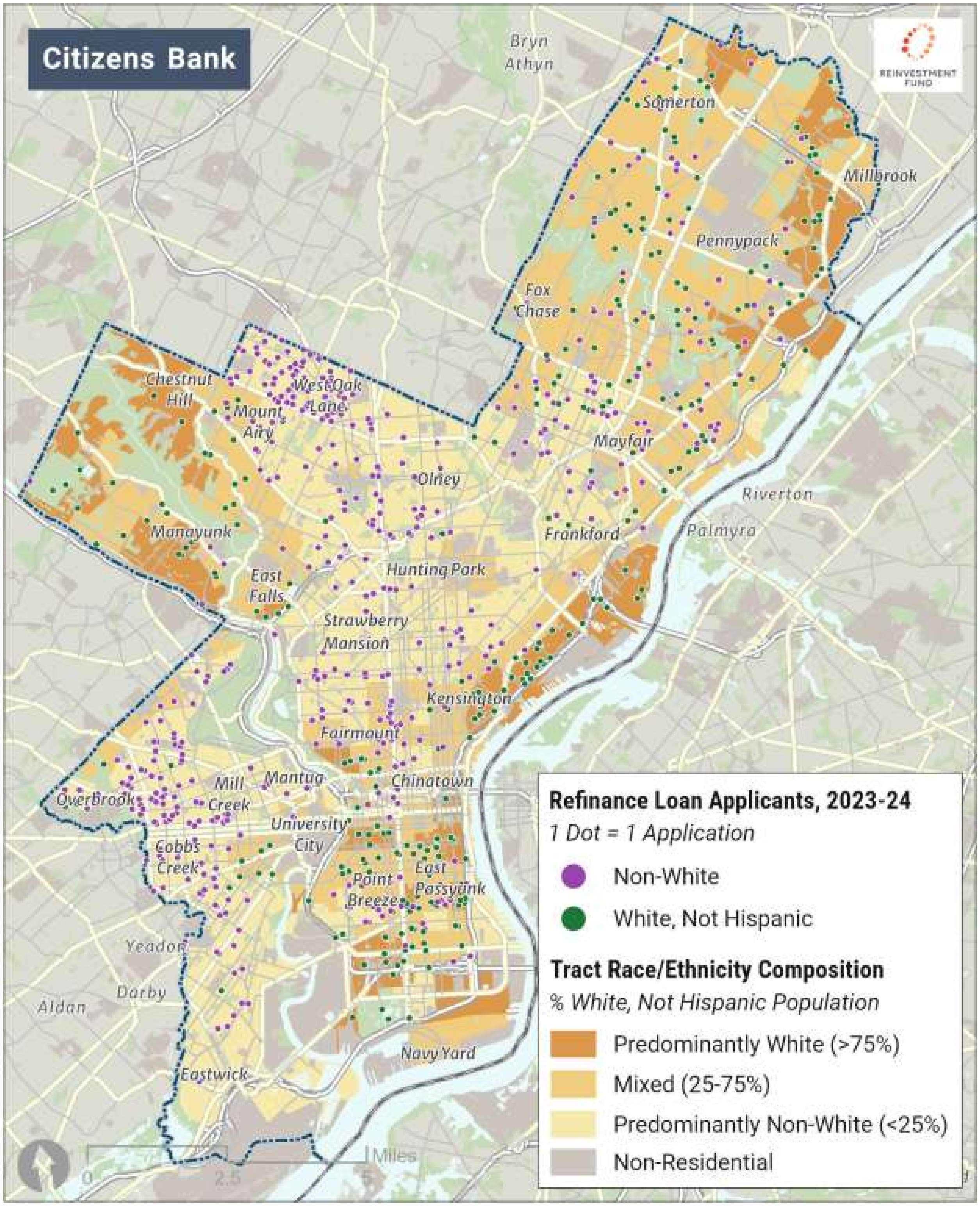
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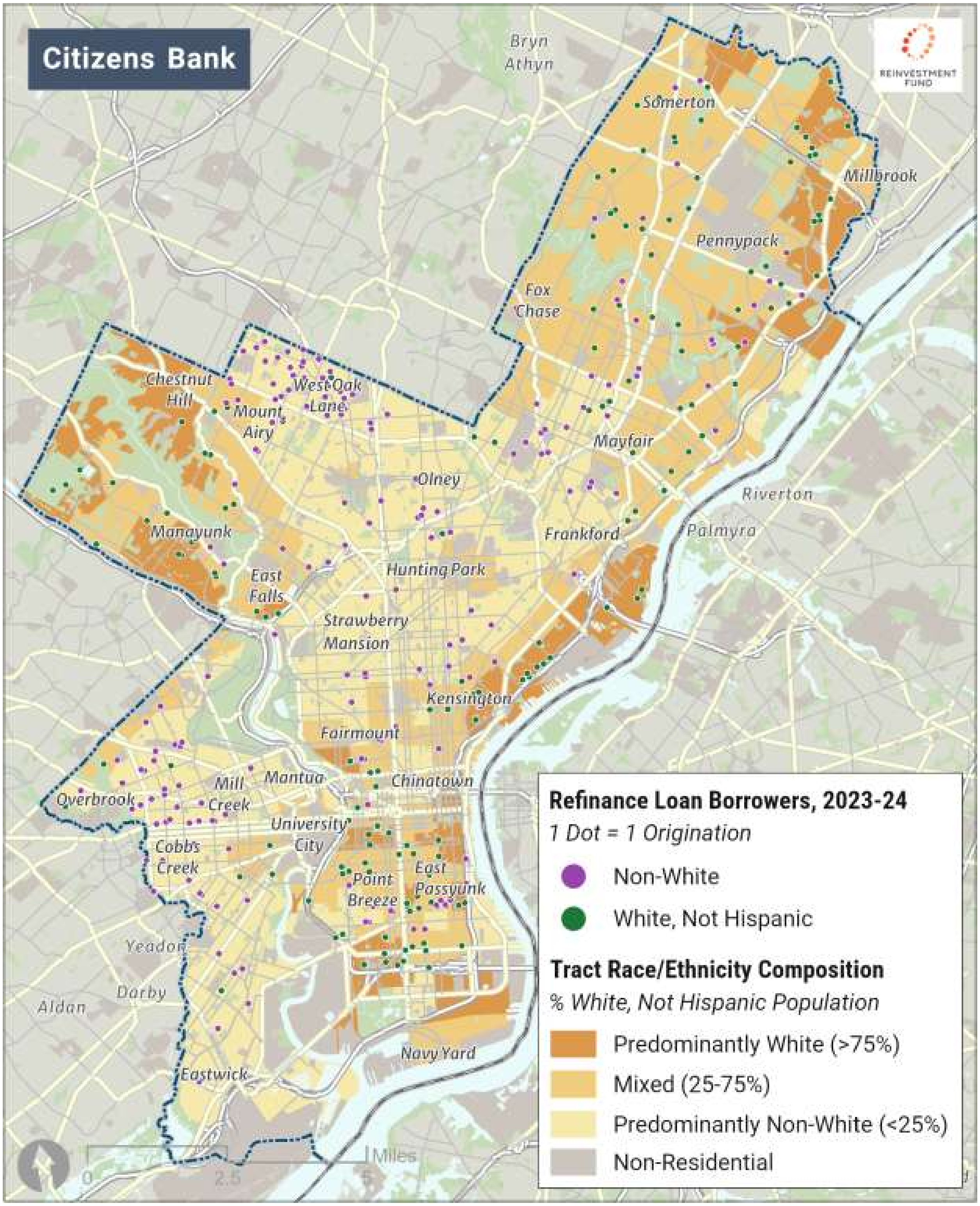
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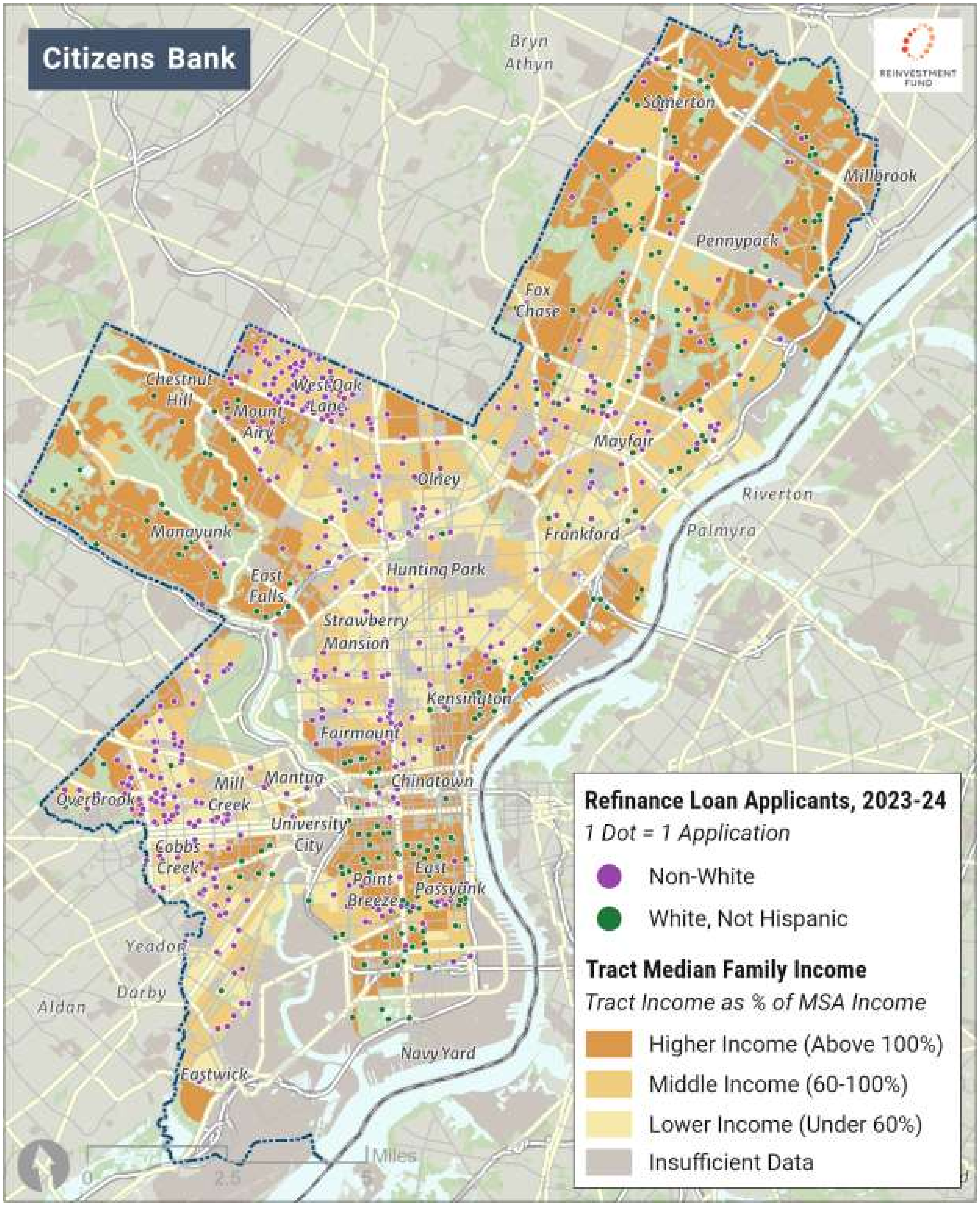
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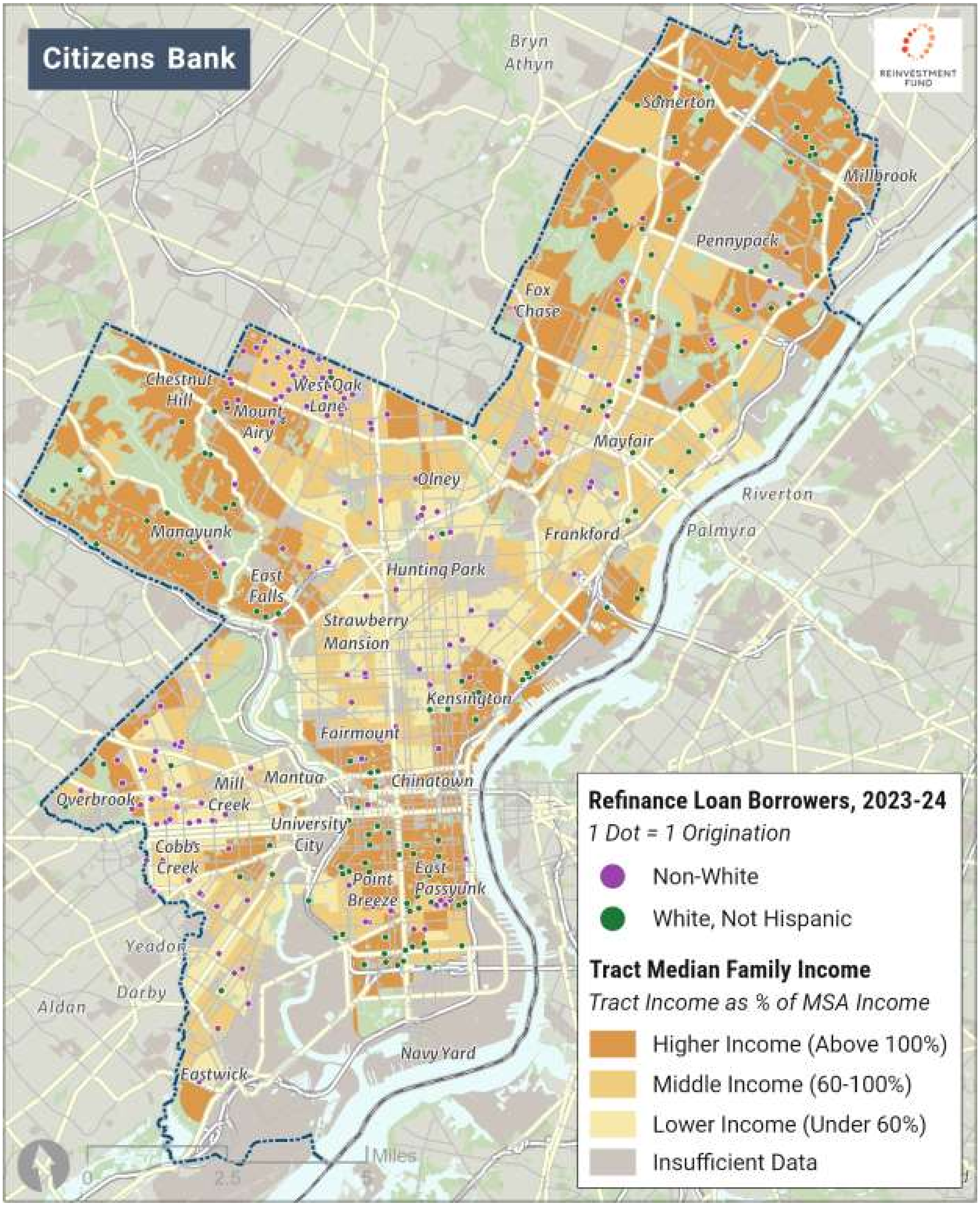
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City Depository Institution

Fulton Bank

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $31,982,120

Latest CRA Rating(s) – 2024 (Multistate Philadelphia CSA)
Lending Test: Outstanding
Investment Test: Outstanding
Service Test: Outstanding
Overall Test: Outstanding

Number of branches in Philadelphia: 12

Deposits in Philadelphia branches ($000s): $898,636

Number of mortgages originated (last 5 years): 652 loans to purchase homes, 90 home mortgage refinances, and 23 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $193.3 million of purchase money mortgages, $33.5 million of mortgage refinances, and $4.4 million of home improvement loans.

Number of small business loans made (last 5 years): 272, the majority of which were under $250,000 and typically, slightly more than half went to businesses with less than $1 million in gross annual revenue.

Summary market share results:

- Mortgage Application Activity: Fulton Bank holds a 1.2% market share for purchase applications and a rank of #17; it has a much smaller market share (0.2%, rank #63) and lower market share among refinance applications but higher share for home improvement loan applications (1.1%) and a rank of #18.
- Purchase Mortgages: Fulton Bank's market share and rank for purchase originations is lower than its application share at 0.9% and a rank of #22. Fulton's DRs by race/ethnicity of applicant and tract income for purchase mortgage originations show it to hold higher market shares among lower income areas and minority race/ethnicity borrowers.
- Refinance Mortgages: Its market share for refinance originations is 0.1% with a rank of #78. Unlike Fulton Bank's pattern for purchase mortgages, among refinance loan originations the DRs show greater share among not Hispanic White applicants, predominantly White areas, and higher-income areas.
- CRA Small Business Loans: Fulton makes relatively few CRA small business loans, with a market share of 0.01% and a rank of #36. It holds relatively consistent market share/rank amongst the group of smaller loans and loans to smaller businesses; it also holds consistent shares across tract income levels.

Loan Purpose & Action Taken			2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	205	117	143	113	74	**652**
		%	*54.2%*	*50.6%*	*56.7%*	*54.3%*	*52.1%*	***53.8%***
	Denied	#	54	25	47	29	14	**169**
		%	*14.3%*	*10.8%*	*18.7%*	*13.9%*	*9.9%*	***14.0%***
	Other	#	119	89	62	66	54	**390**
		%	*31.5%*	*38.5%*	*24.6%*	*31.7%*	*38.0%*	***32.2%***
	Total	#	378	231	252	208	142	**1,211**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	37	39	7	4	3	**90**
		%	*43.0%*	*51.3%*	*38.9%*	*40.0%*	*21.4%*	***44.1%***
	Denied	#	11	9	5	4	6	**35**
		%	*12.8%*	*11.8%*	*27.8%*	*40.0%*	*42.9%*	***17.2%***
	Other	#	38	28	6	2	5	**79**
		%	*44.2%*	*36.8%*	*33.3%*	*20.0%*	*35.7%*	***38.7%***
	Total	#	86	76	18	10	14	**204**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Home Improvement	Originated	#	0	2	5	5	11	**23**
		%	-	*25.0%*	*31.3%*	*33.3%*	*39.3%*	***29.5%***
	Denied	#	11	5	10	6	15	**47**
		%	*100.0%*	*62.5%*	*62.5%*	*40.0%*	*53.6%*	***60.3%***
	Other	#	0	1	1	4	2	**8**
		%	-	*12.5%*	*6.3%*	*26.7%*	*7.1%*	***10.3%***
	Total	#	11	8	16	15	28	**78**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***

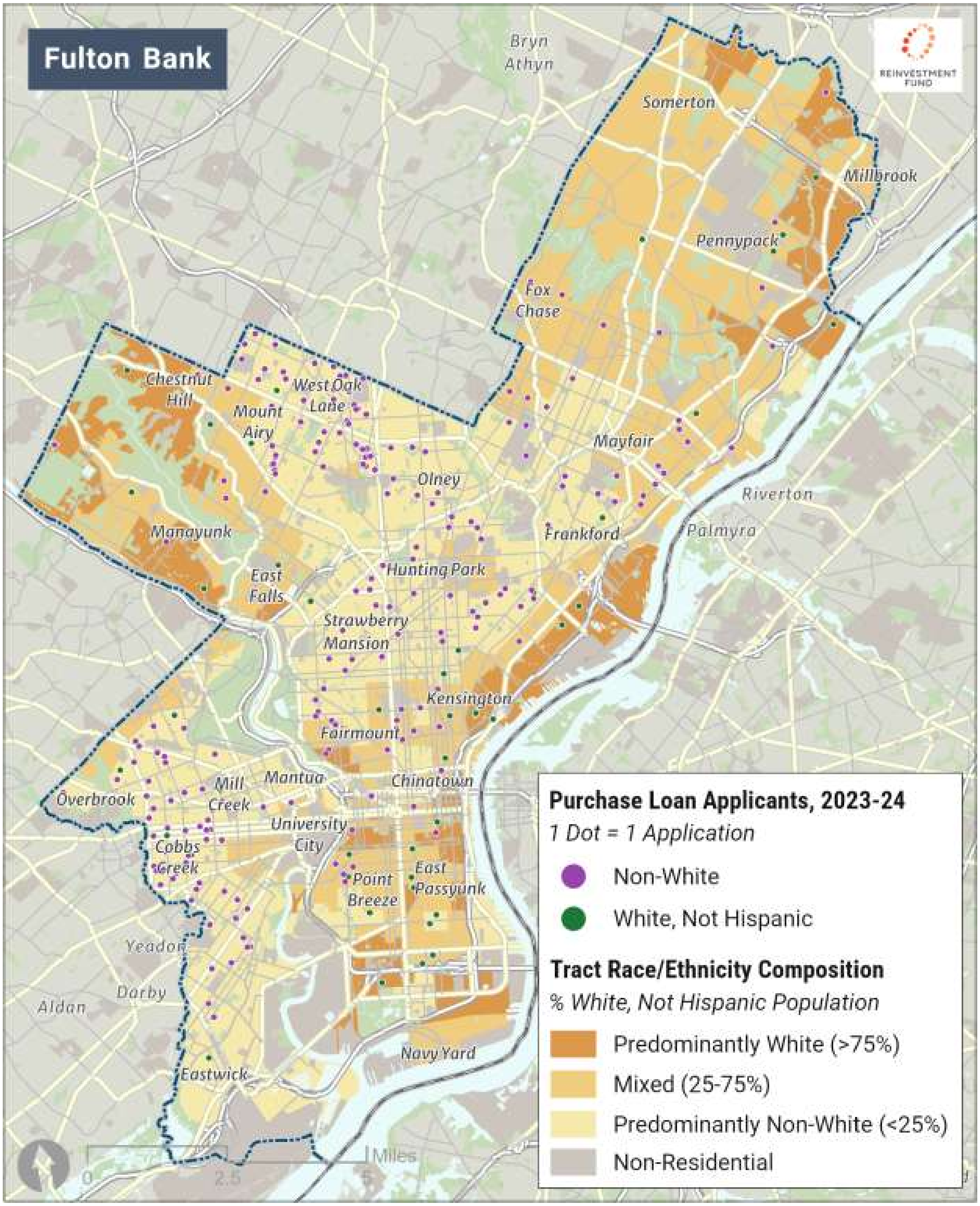
Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$245,976	$366,624	$253,392	$291,991	$416,081
Refinance	$432,568	$390,128	$190,714	$72,500	$218,333
Home Improvement	$0	$130,000	$77,000	$75,000	$308,636

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$50,425,000	$42,895,000	$36,235,000	$32,995,000	$30,790,000	***$193,340,000***
Refinance	$16,005,000	$15,215,000	$1,335,000	$290,000	$655,000	***$33,500,000***
Home Improvement	$0	$260,000	$385,000	$375,000	$3,395,000	***$4,415,000***
Total	*$66,430,000*	*$58,370,000*	*$37,955,000*	*$33,660,000*	*$34,840,000*	***$231,255,000***

Fulton Bank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	96	76	21	38	41	272
% of Loans with Amount of 250K or Less	69.8%	63.2%	61.9%	71.1%	68.3%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	52.1%	60.5%	57.1%	55.3%	56.1%	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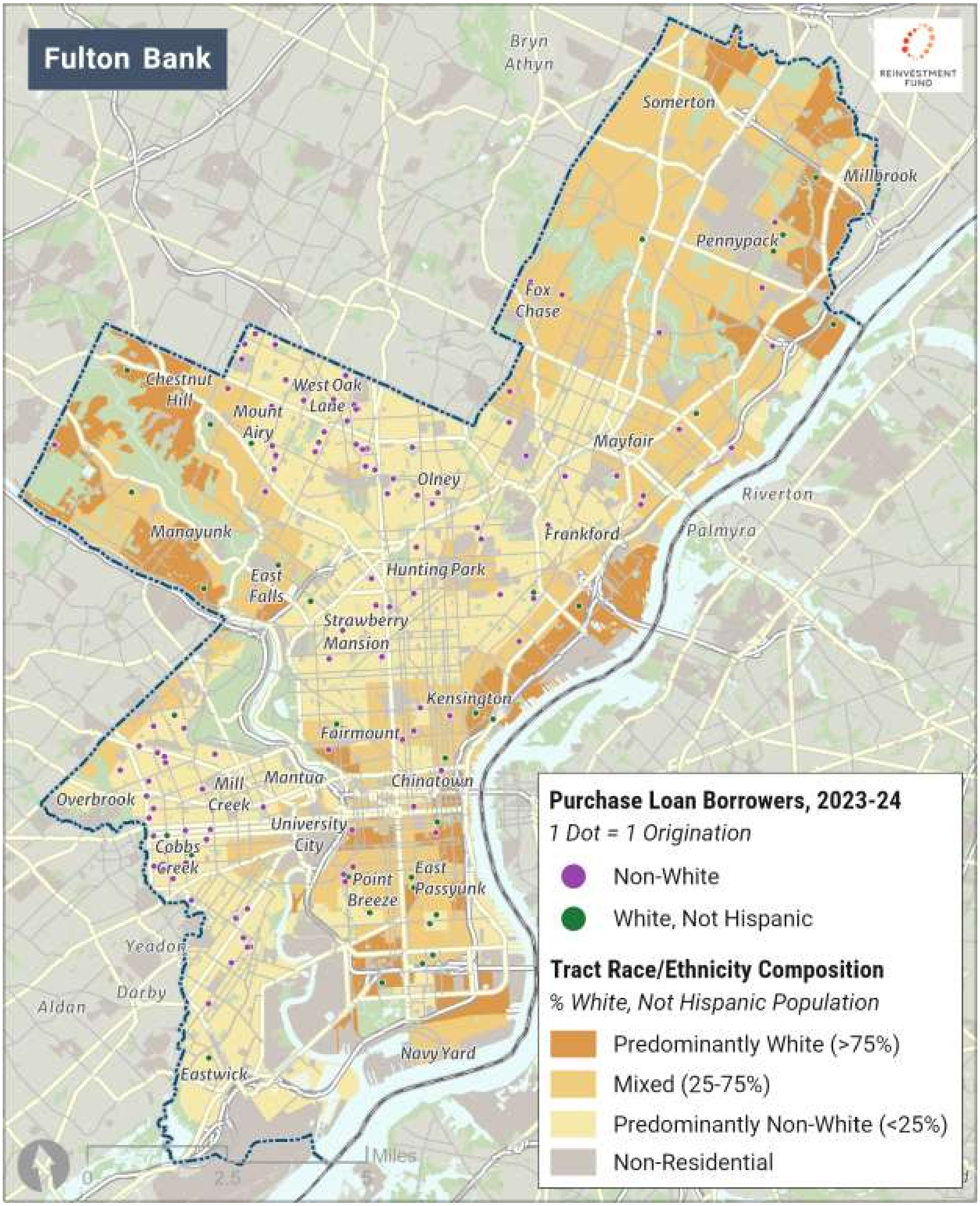
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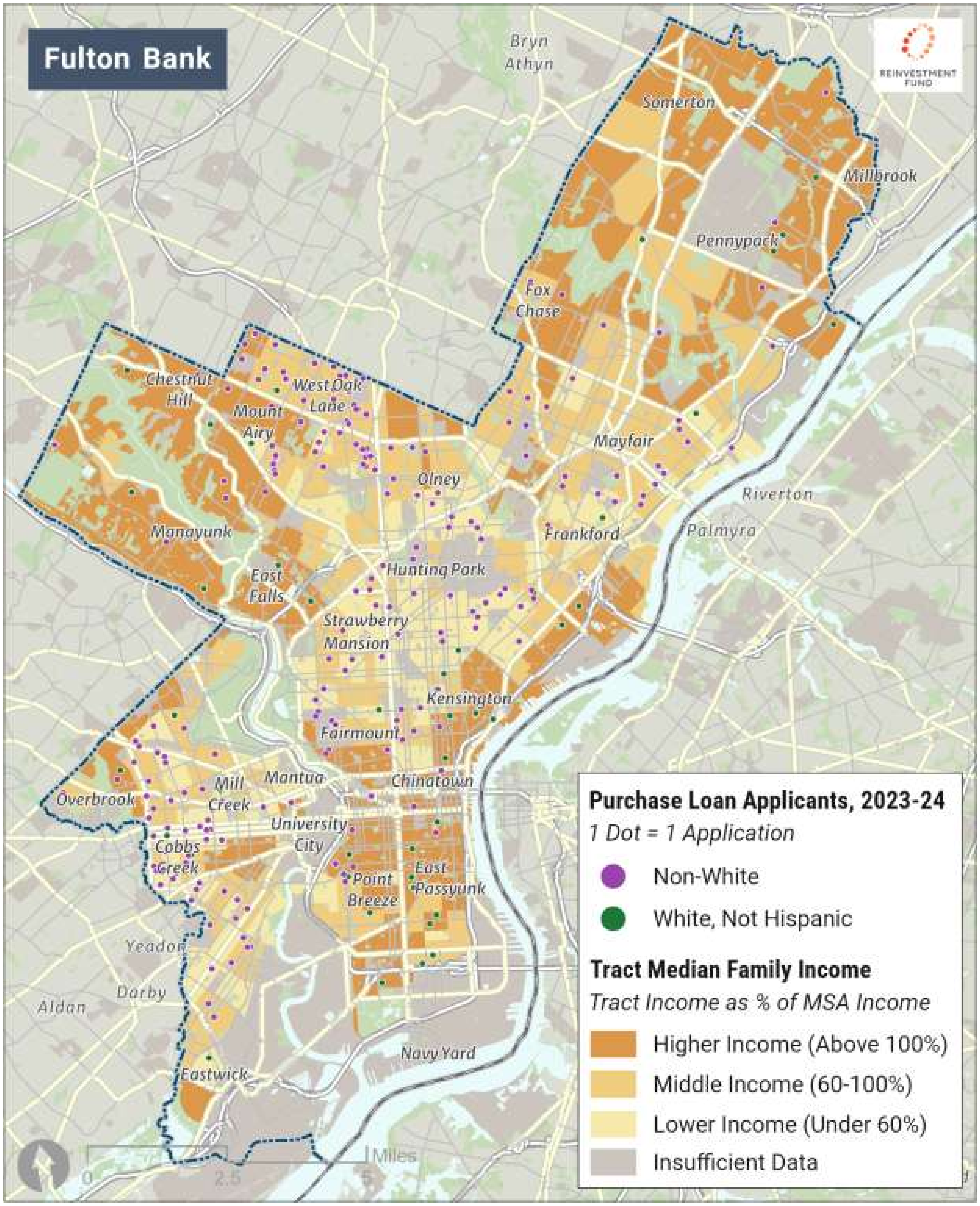
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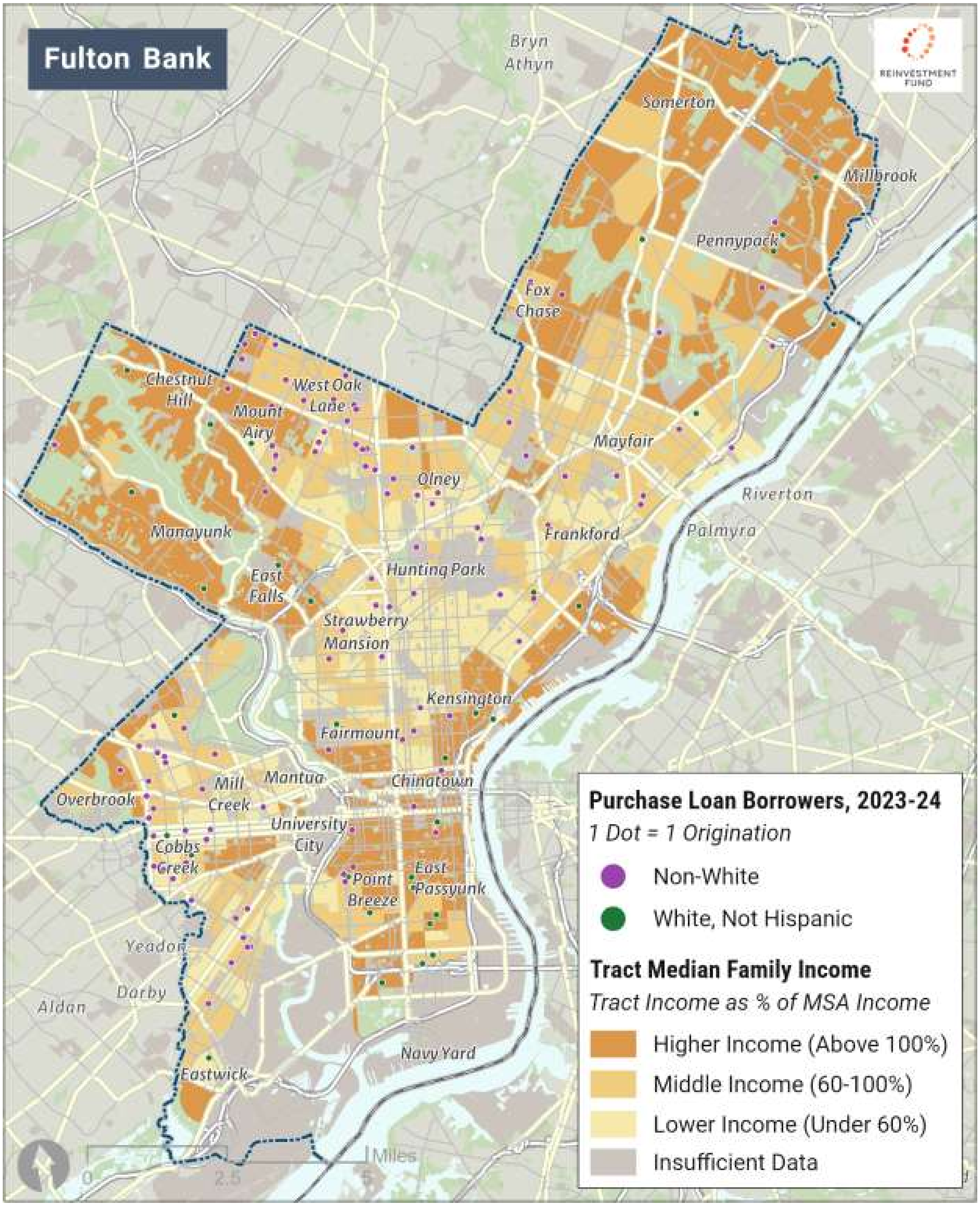
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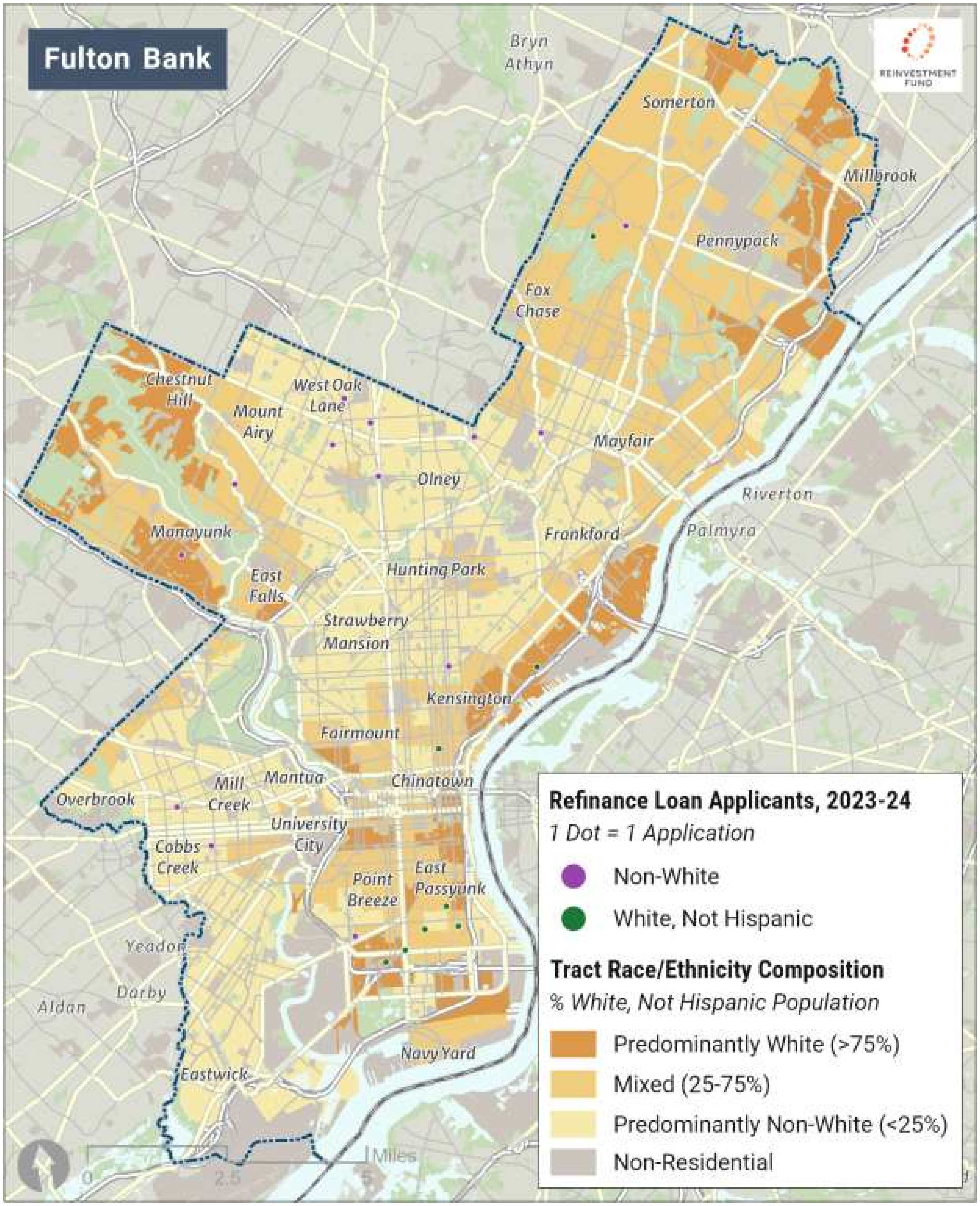
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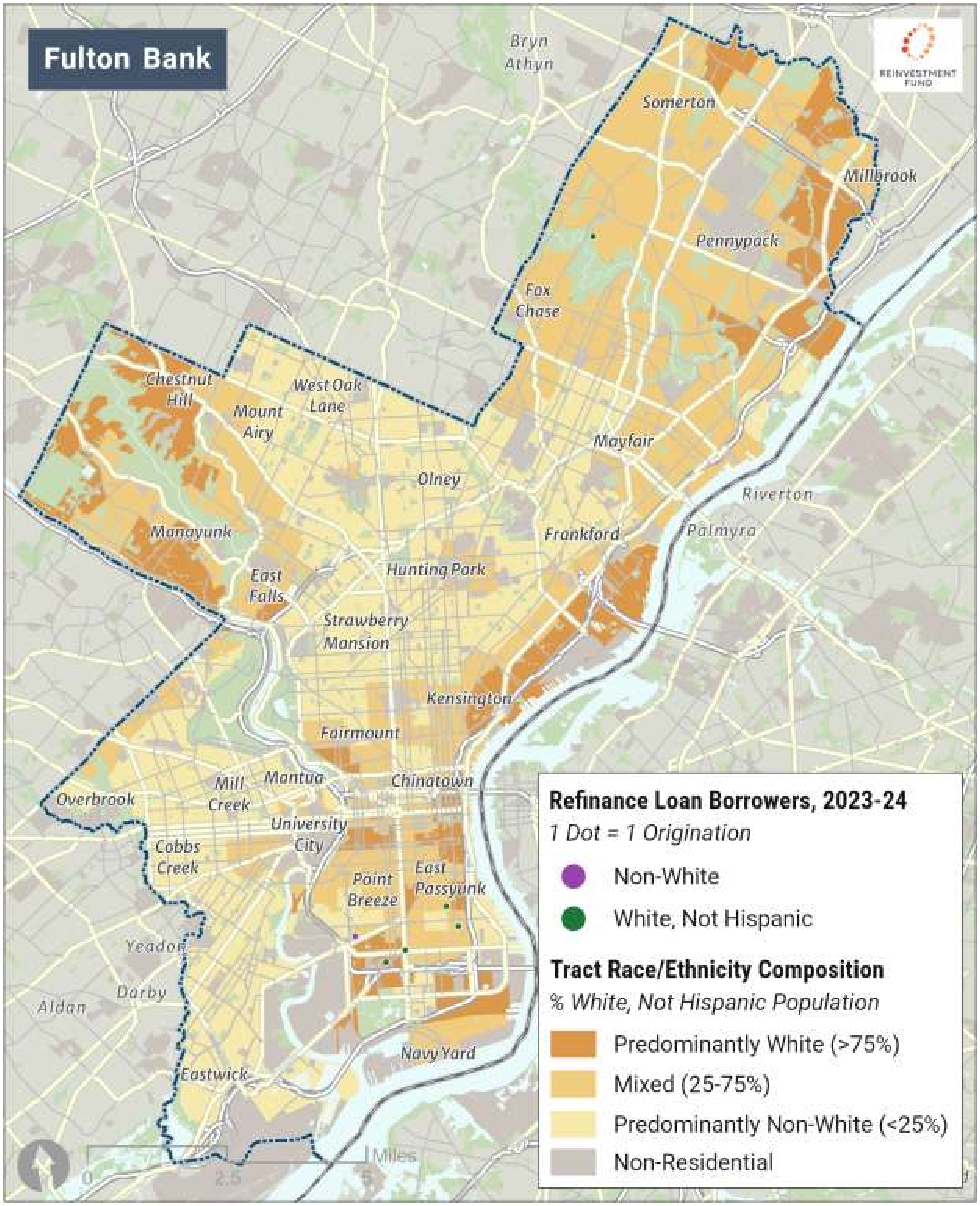
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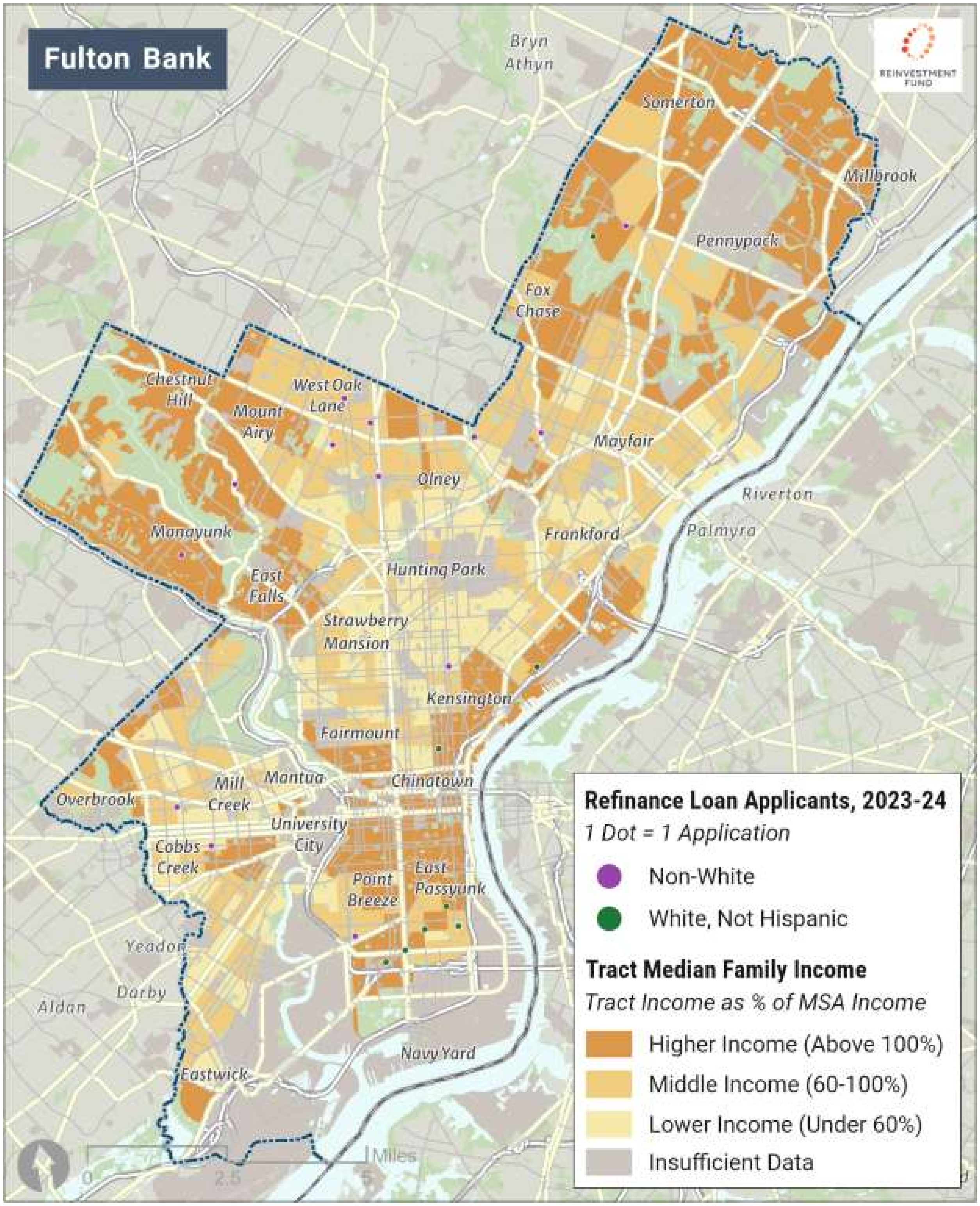
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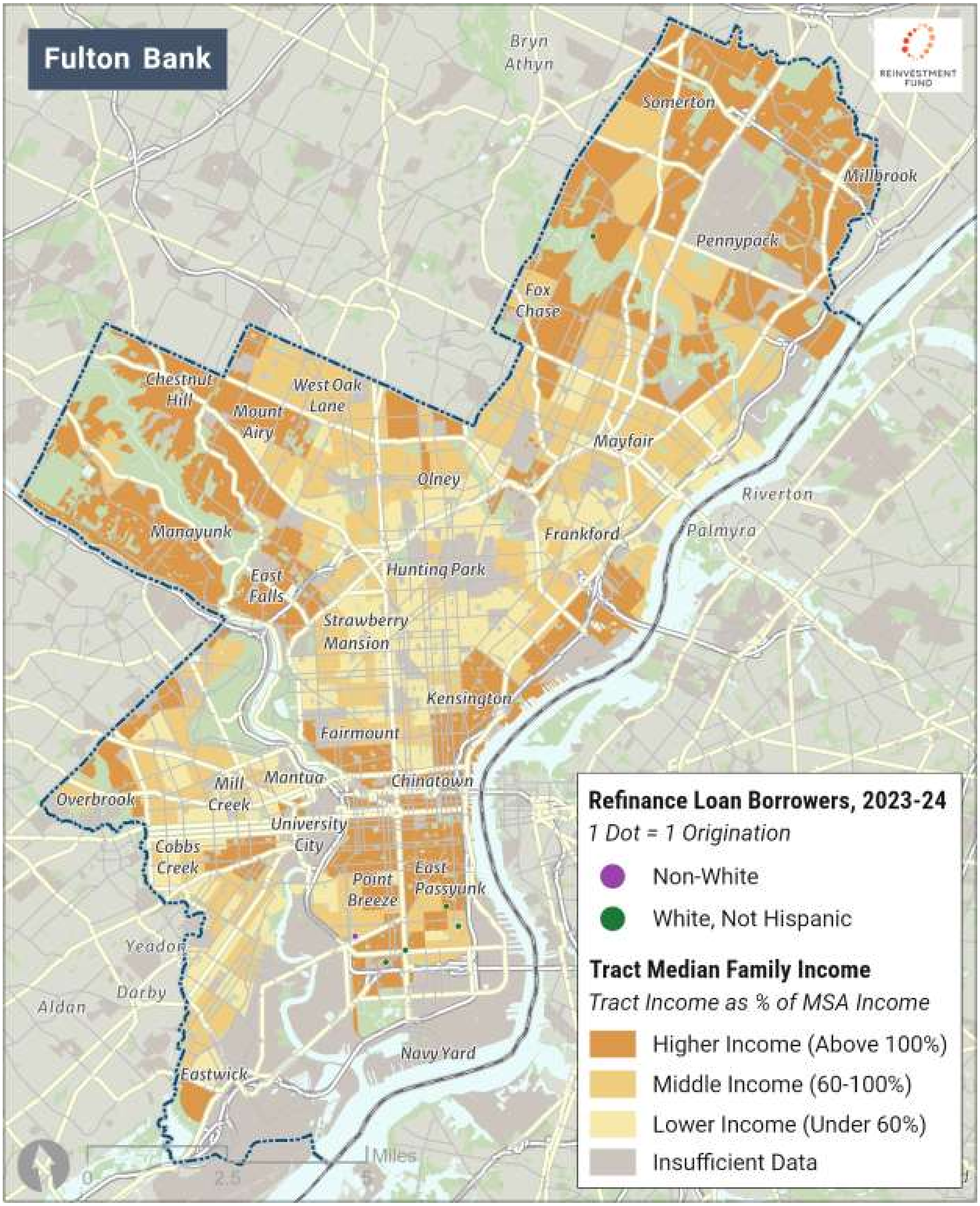
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City Depository Institution

JPMorgan Chase Bank

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $3,752,662,000

Latest CRA Rating(s) - 2024

Lending Test: Outstanding
Investment Test: Outstanding
Service Test: Outstanding
Overall Test: Outstanding

Number of branches in Philadelphia: 18

Deposits in Philadelphia branches ($000s): $712,296

Number of mortgages originated (last 5 years): 811 loans to purchase homes, 642 home mortgage refinances, and 8 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $281.9 million of purchase money mortgages, $188.7 million of mortgage refinances, and $1.3 million of home improvement loans.

Number of small business loans made (last 5 years): 19,377, almost all of which were under $250,000 and a growing majority went to businesses with less than $1 million in gross annual revenue.

Summary market share results:

- Mortgage Application Activity: JPMorgan Chase is one of the most active of all lenders, and the City Depositories, holding a 2.1% market share (rank #8) of purchase applications; its overall share of refinance applications is substantially less at 0.7% (rank #26) and fewer than 10 home improvement loan applications (market share 0.2% and rank #36).
- Purchase Mortgages: JPMorgan Chase's purchase origination market share is a reasonably consistent 2.0% (rank #8). It holds a higher market share among White not Hispanic borrowers with a DR of 1.28. However, it holds a substantially higher market share in predominantly minority areas than it holds in predominantly White areas. JPMorgan Chase does achieve higher market shares in middle- and lower-income areas than it does in higher-income areas.
- Refinance Loans: JPMorgan Chase holds a higher market share with White not Hispanic borrowers than it does with racial/ethnic minority borrowers. Conversely, it holds a higher market share in majority minority areas than it does in majority White areas. Its market shares across income levels, shows a slight tendency for lending to be in higher- than lower- or middle-income areas.
- CRA Small Business Loans: JPMorgan Chase is the #2 depository and top City Depository in small business lending holding a market share of 17.8%. I achieves reasonably similar market shares with smaller loans (under $250 thousand) and loans to smaller businesses (revenue under $1 million). Market shares show that JPMorgan Chase has higher market shares in middle- and higher-income areas than it has in lower income areas.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	Total
Purchase	Originated	#	124	133	147	198	209	**811**
		%	*72.9%*	*64.3%*	*63.1%*	*70.2%*	*64.5%*	***66.7%***
	Denied	#	8	15	28	26	25	**102**
		%	*4.7%*	*7.2%*	*12.0%*	*9.2%*	*7.7%*	***8.4%***
	Other	#	38	59	58	58	90	**303**
		%	*22.4%*	*28.5%*	*24.9%*	*20.6%*	*27.8%*	***24.9%***
	Total	#	170	207	233	282	324	**1,216**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	268	255	70	13	36	**642**
		%	*62.0%*	*69.5%*	*55.6%*	*48.1%*	*56.3%*	***63.2%***
	Denied	#	36	21	21	7	9	**94**
		%	*8.3%*	*5.7%*	*16.7%*	*25.9%*	*14.1%*	***9.3%***
	Other	#	128	91	35	7	19	**280**
		%	*29.6%*	*24.8%*	*27.8%*	*25.9%*	*29.7%*	***27.6%***
	Total	#	432	367	126	27	64	**1,016**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Home Improvement	Originated	#	1	1	1	1	4	**8**
		%	*14.3%*	*33.3%*	*33.3%*	*33.3%*	*100.0%*	***40.0%***
	Denied	#	5	1	1	0	0	**7**
		%	*71.4%*	*33.3%*	*33.3%*	-	-	***35.0%***
	Other	#	1	1	1	2	0	**5**
		%	*14.3%*	*33.3%*	*33.3%*	*66.7%*	-	***25.0%***
	Total	#	7	3	3	3	4	**20**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***

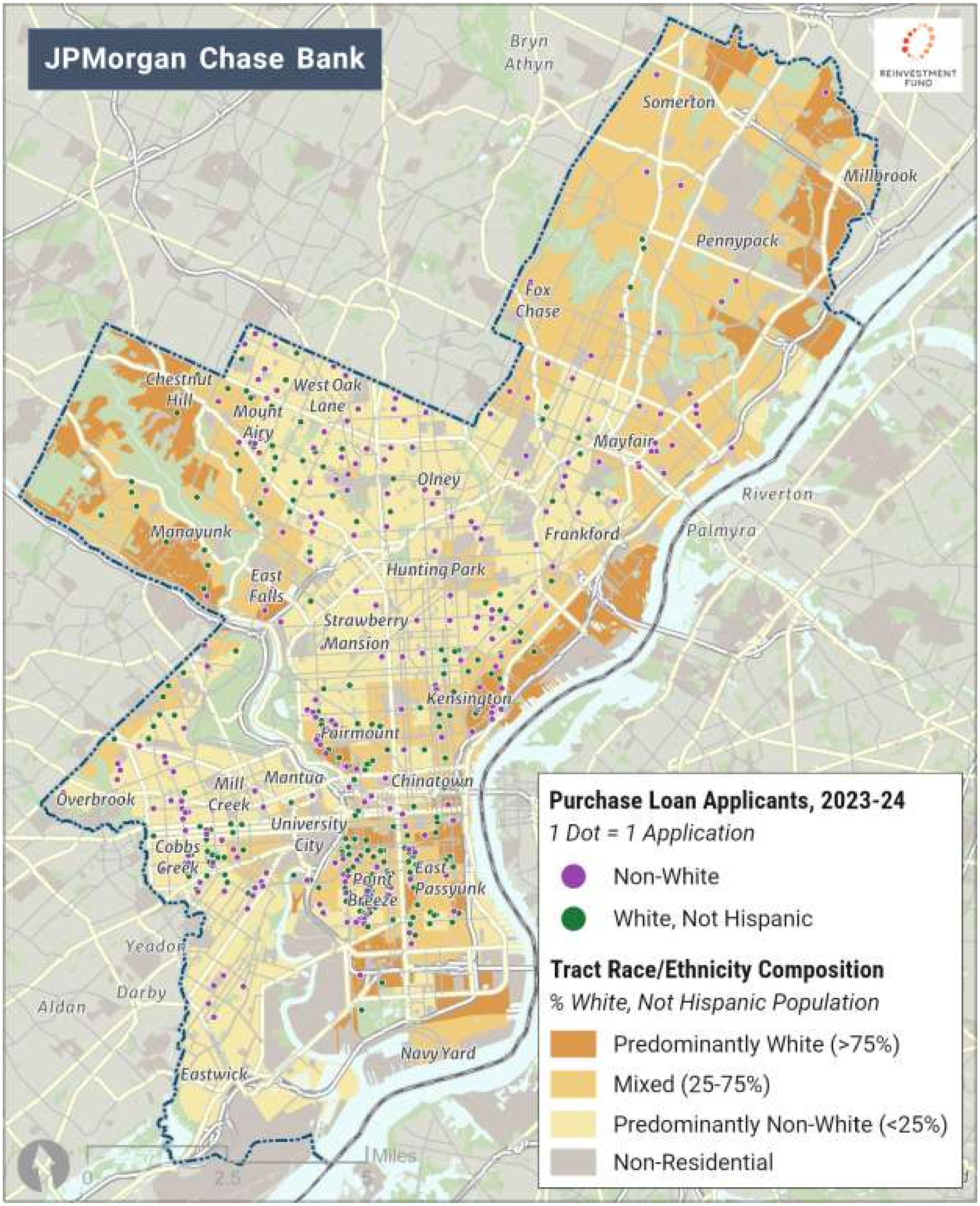
Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$364,516	$400,038	$355,204	$312,020	$332,321
Refinance	$339,925	$273,118	$264,143	$156,538	$206,667
Home Improvement	$45,000	$365,000	$75,000	$25,000	$185,000

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$45,200,000	$53,205,000	$52,215,000	$61,780,000	$69,455,000	***$281,855,000***
Refinance	$91,100,000	$69,645,000	$18,490,000	$2,035,000	$7,440,000	***$188,710,000***
Home Improvement	$45,000	$365,000	$75,000	$25,000	$740,000	***$1,250,000***
Total	*$136,345,000*	*$123,215,000*	*$70,780,000*	*$63,840,000*	*$77,635,000*	***$471,815,000***

JPMorgan Chase Bank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	1,425	2,849	3,936	5,035	6,132	19,377
% of Loans with Amount of 250K or Less	98.7%	99.7%	100.0%	100.0%	99.9%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	66.2%	75.6%	78.9%	81.1%	80.9%	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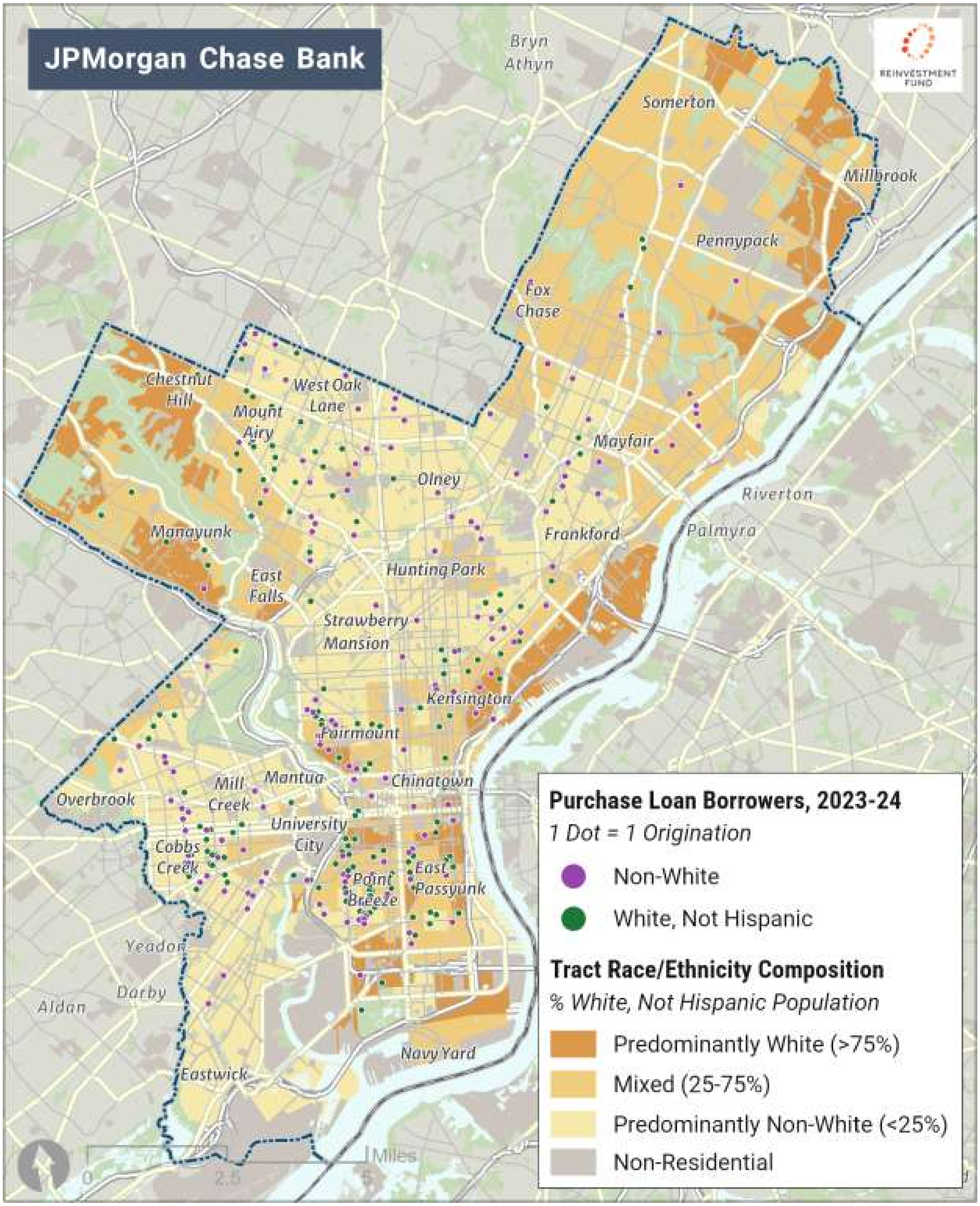
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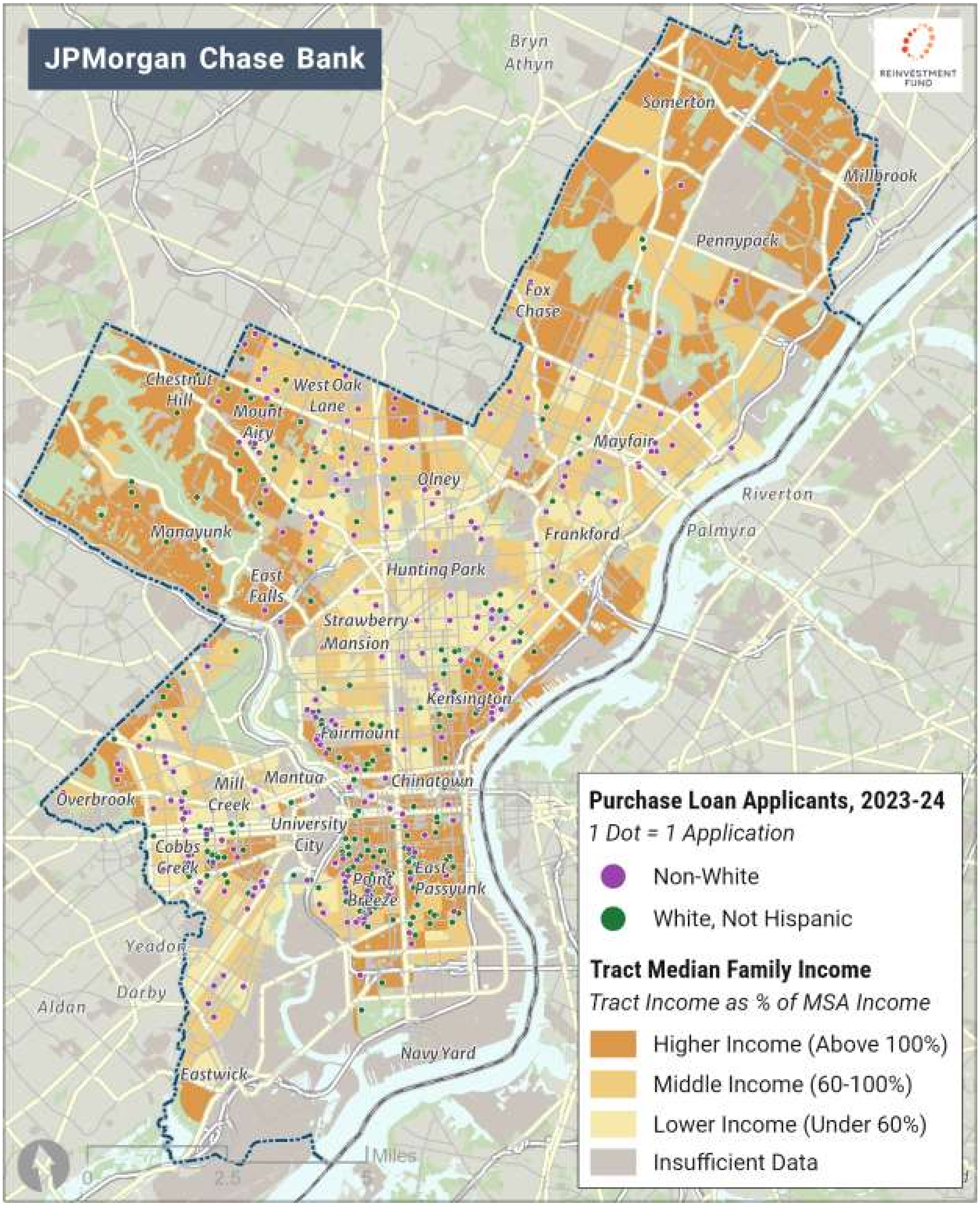
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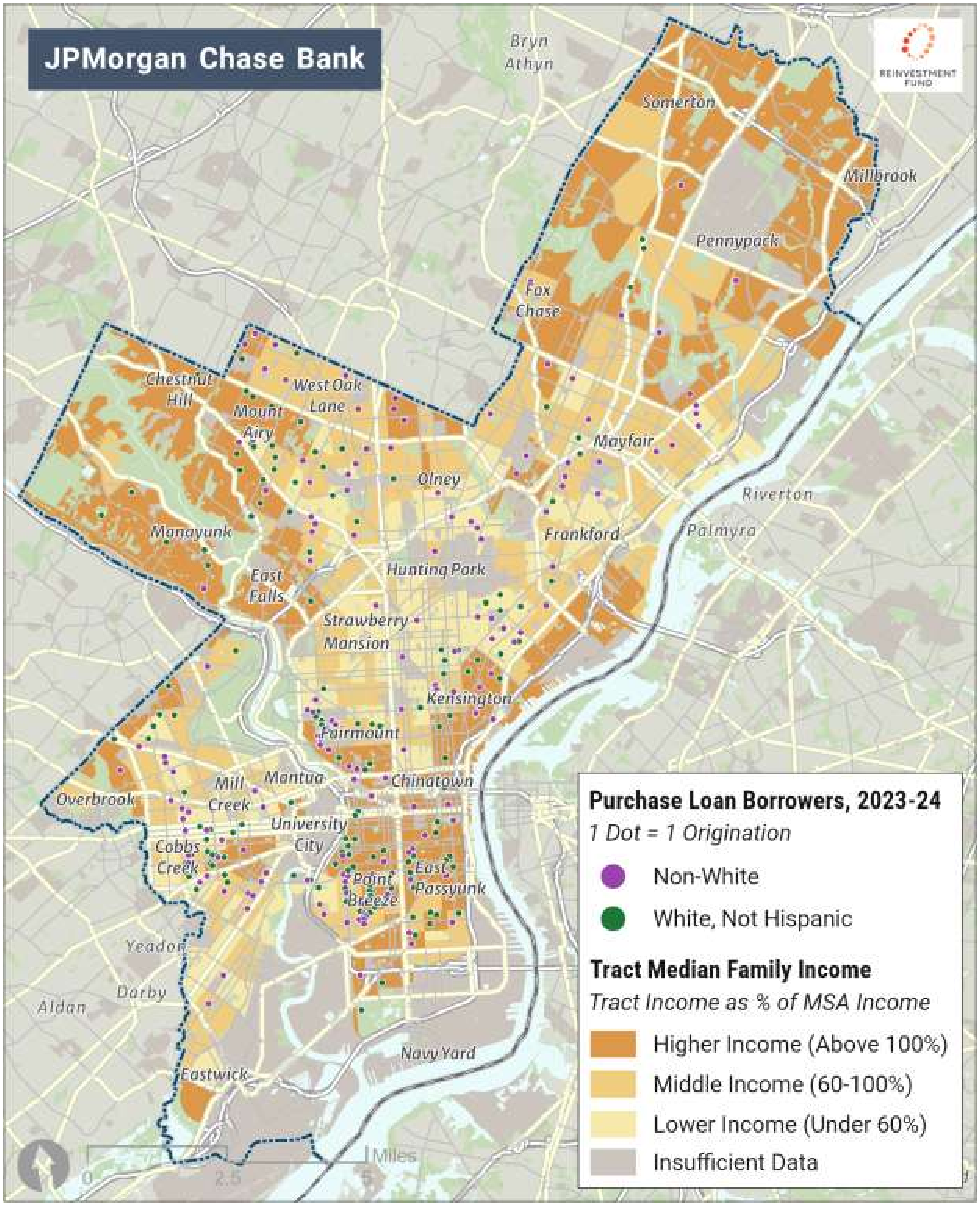
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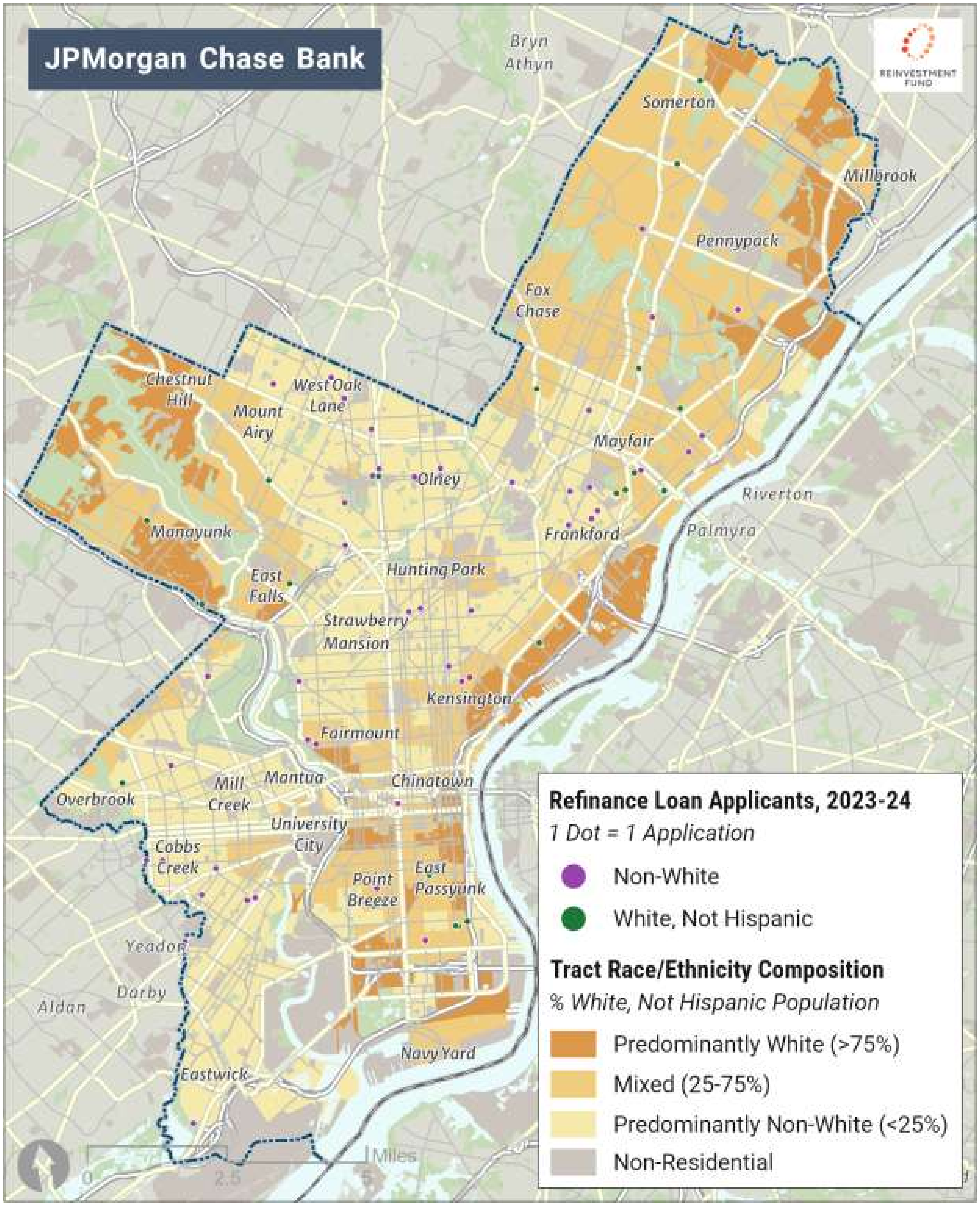
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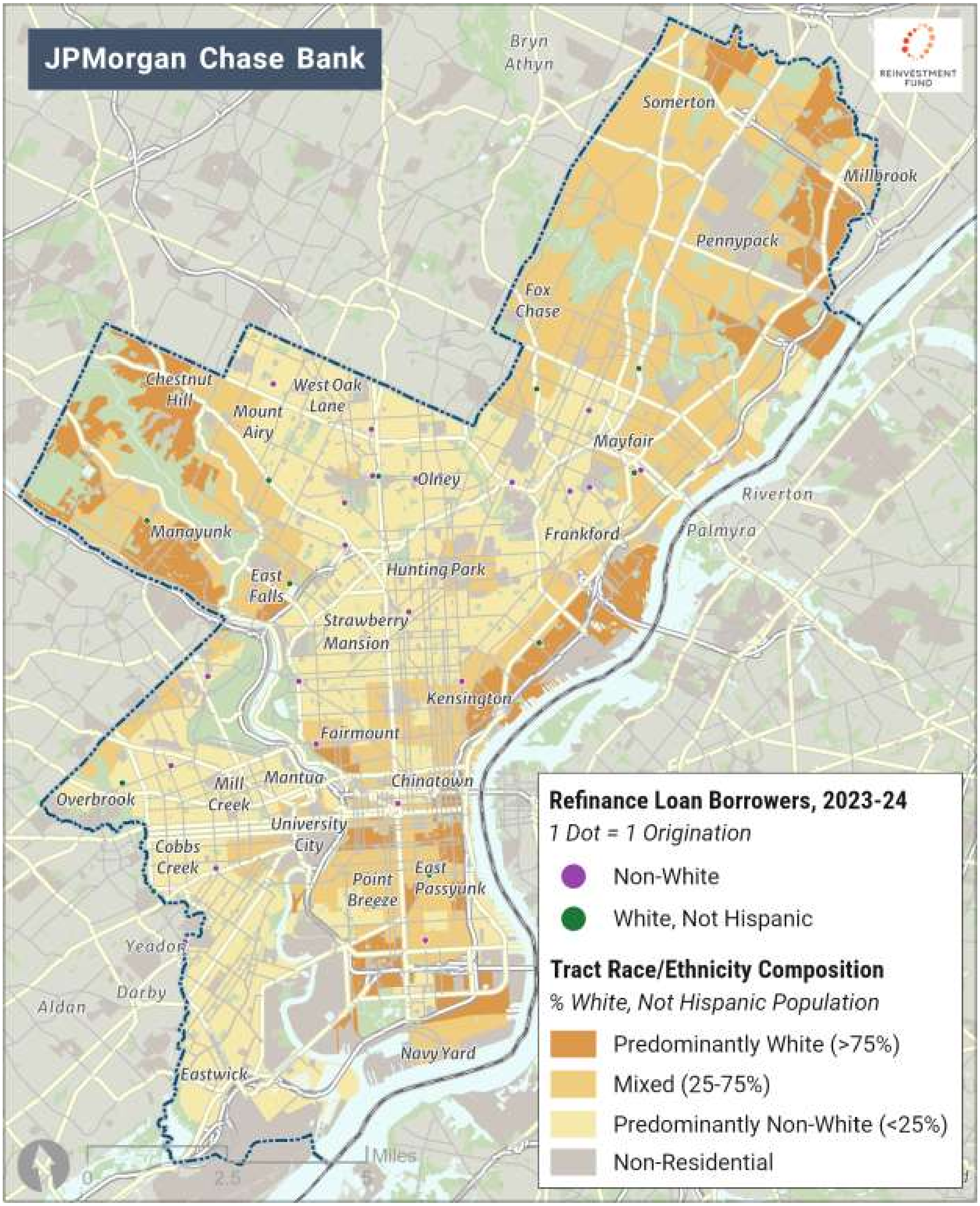
White, Not Hispanic
Tract Race/Ethnicity Composition
% White, Not Hispanic Population
Predominantly White (>75%)
Mixed (25-75%)
Predominantly Non-White (<25%)
Non-Residential


JPMorgan Chase Bank
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Mayfair
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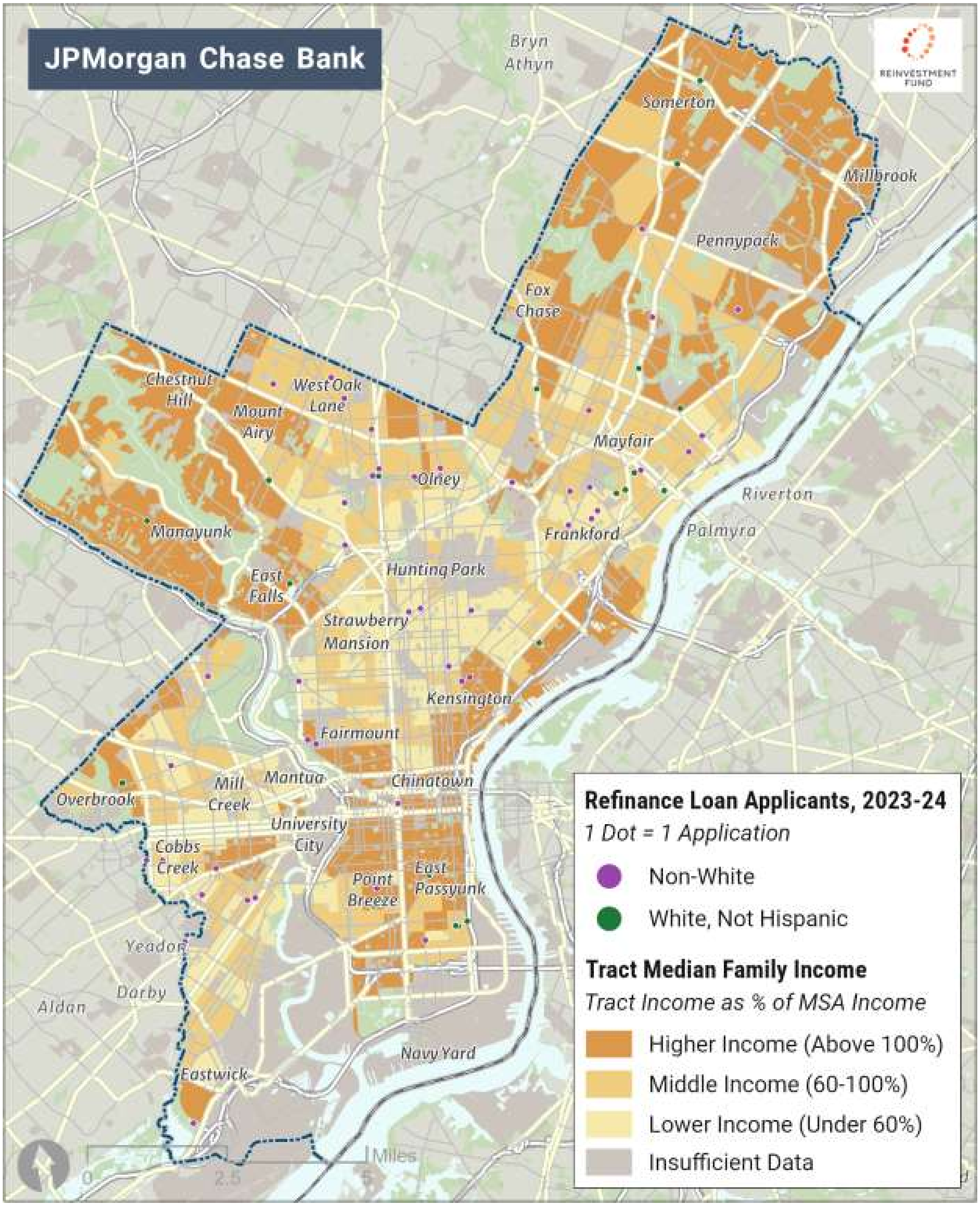

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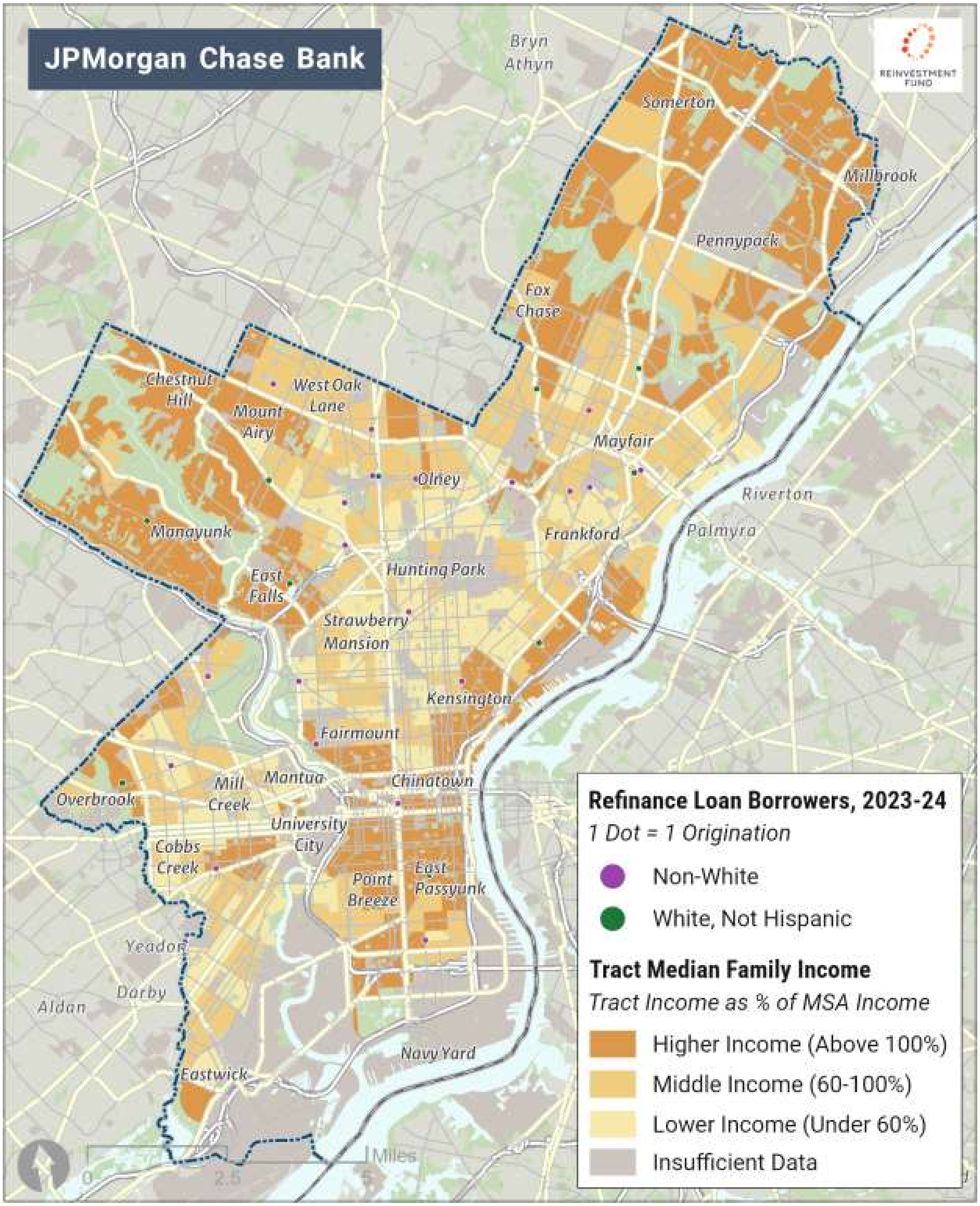
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City Depository Institution

PNC Bank

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $568,338,163

Latest CRA Rating(s) - 2022

Lending Test: Outstanding
Investment Test: Outstanding
Service Test: High Satisfactory
Overall Test: Outstanding

Number of branches in Philadelphia: 34

Deposits in Philadelphia branches ($000s): $12,697,218

Number of mortgages originated (last 5 years): 437 loans to purchase homes, 796 home mortgage refinances, and 188 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $137.4 million of purchase money mortgages, $171.3 million of mortgage refinances, and $27.1 million of home improvement loans.

Number of small business loans made (last 5 years): 6,003, almost all of which were under $250,000 and typically between half and two-thirds went to businesses with less than $1 million in gross annual revenue.

Summary market share results:

- Mortgage Application Activity: PNC Bank has a 0.9% (rank #27) market share for home purchase loan applications, but a higher market share (1.7%) and rank (#16) among applications for mortgage refinances. PNC Bank achieves a 6.5% market share (rank #5) in the pool of applications for home improvement loans.
- Purchase Mortgages: PNC Bank's market share of originated home purchase mortgages is 0.7% with a rank of #37. It achieves a somewhat higher market share of loans made to not-Hispanic White borrowers and predominantly White areas. The lending pattern shows higher market shares in higher-income compared to middle- or lower-income areas.
- Refinance Mortgages: PNC Bank's market share of originated refinance mortgages shows a tendency to hold higher market share among not-Hispanic White borrowers as well as in predominantly White areas. Similarly, it achieves greater market share in higher-income areas (and somewhat higher market share in lower-income compared to middle-income areas).
- CRA Small Business Loans: PNC Bank is a relatively active small business lender, capturing 3.2% market share of all loans and a #10 rank. Its market share is reasonably similar with the pool of smaller loans (under $250 thousand) and among loans to smaller businesses (those with revenues under $1 million). PNC Bank's market share and rank tend to be higher in lower-income areas than middle- or higher-income areas.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	104	88	109	75	61	**437**
		%	*54.5%*	*57.9%*	*58.6%*	*56.0%*	*54.5%*	***56.4%***
	Denied	#	25	28	26	21	28	**128**
		%	*13.1%*	*18.4%*	*14.0%*	*15.7%*	*25.0%*	***16.5%***
	Other	#	62	36	51	38	23	**210**
		%	*32.5%*	*23.7%*	*27.4%*	*28.4%*	*20.5%*	***27.1%***
	Total	#	191	152	186	134	112	**775**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	266	267	155	52	56	**796**
		%	*49.3%*	*50.3%*	*49.8%*	*44.1%*	*52.3%*	***49.5%***
	Denied	#	135	146	84	39	28	**432**
		%	*25.0%*	*27.5%*	*27.0%*	*33.1%*	*26.2%*	***26.9%***
	Other	#	139	118	72	27	23	**379**
		%	*25.7%*	*22.2%*	*23.2%*	*22.9%*	*21.5%*	***23.6%***
	Total	#	540	531	311	118	107	**1,607**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Home Improvement	Originated	#	52	25	39	27	45	**188**
		%	*34.0%*	*22.1%*	*29.5%*	*27.3%*	*27.6%*	***28.5%***
	Denied	#	72	69	67	53	84	**345**
		%	*47.1%*	*61.1%*	*50.8%*	*53.5%*	*51.5%*	***52.3%***
	Other	#	29	19	26	19	34	**127**
		%	*19.0%*	*16.8%*	*19.7%*	*19.2%*	*20.9%*	***19.2%***
	Total	#	153	113	132	99	163	**660**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***

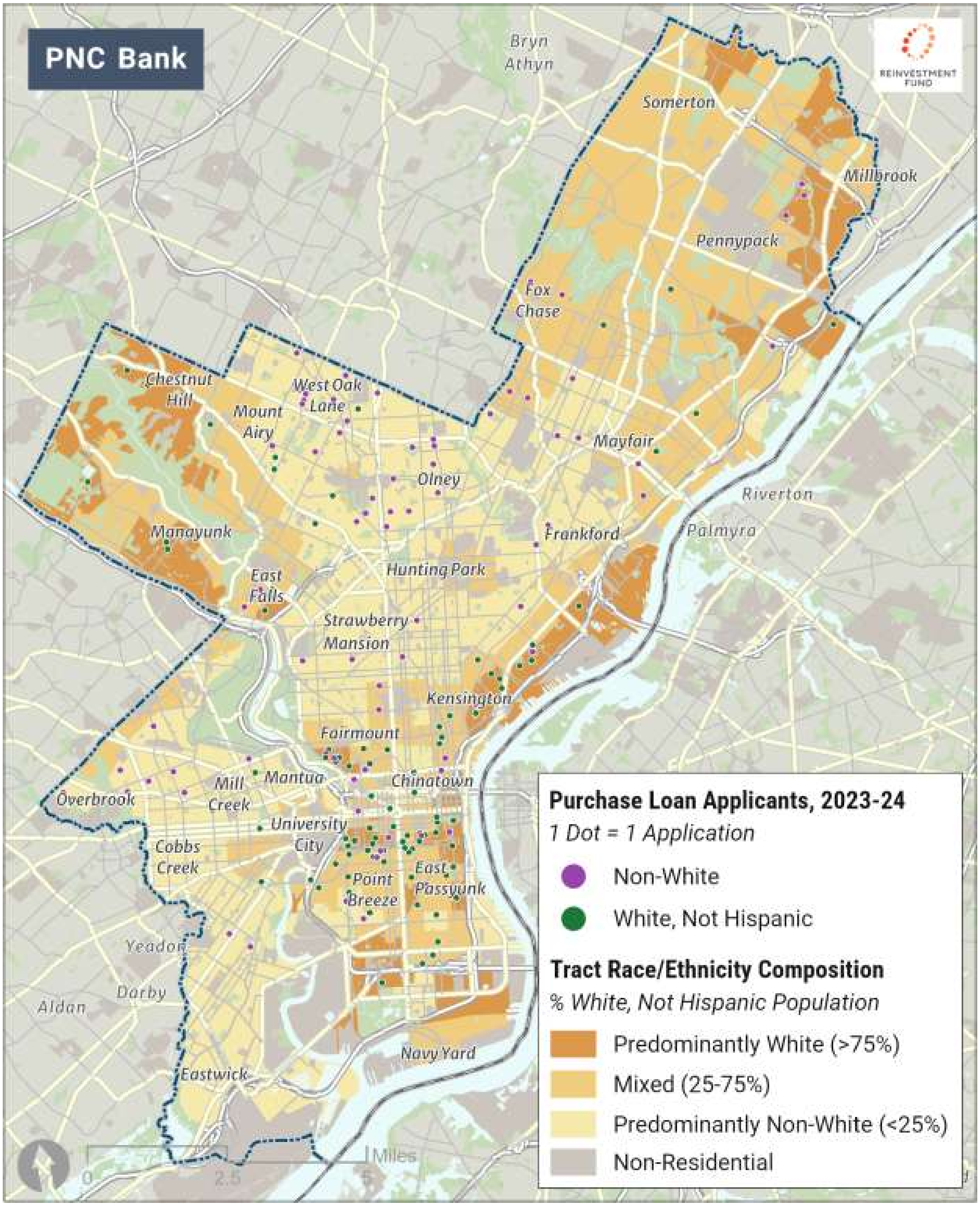
Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$281,250	$321,932	$293,440	$359,267	$342,869
Refinance	$225,602	$231,217	$204,161	$149,038	$181,786
Home Improvement	$116,923	$173,400	$175,256	$122,407	$144,333

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$29,250,000	$28,330,000	$31,985,000	$26,945,000	$20,915,000	***$137,425,000***
Refinance	$60,010,000	$61,735,000	$31,645,000	$7,750,000	$10,180,000	***$171,320,000***
Home Improvement	$6,080,000	$4,335,000	$6,835,000	$3,305,000	$6,495,000	***$27,050,000***
Total	*$95,340,000*	*$94,400,000*	*$70,465,000*	*$38,000,000*	*$37,590,000*	***$335,795,000***

PNC Bank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	1,945	1,372	873	812	1,001	6,003
% of Loans with Amount of 250K or Less	87.4%	87.1%	87.3%	87.9%	91.0%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	54.8%	67.8%	58.4%	53.6%	65.0%	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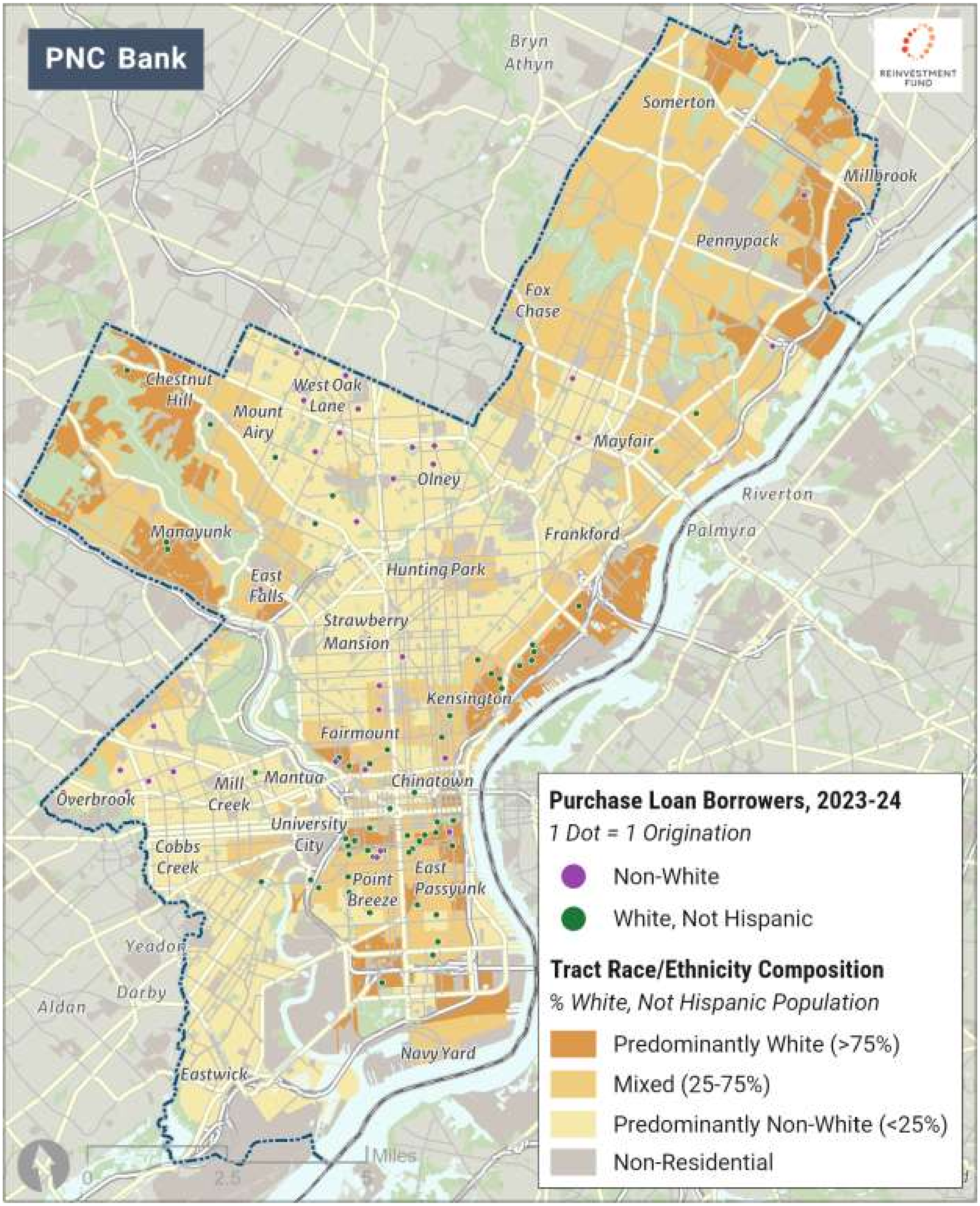
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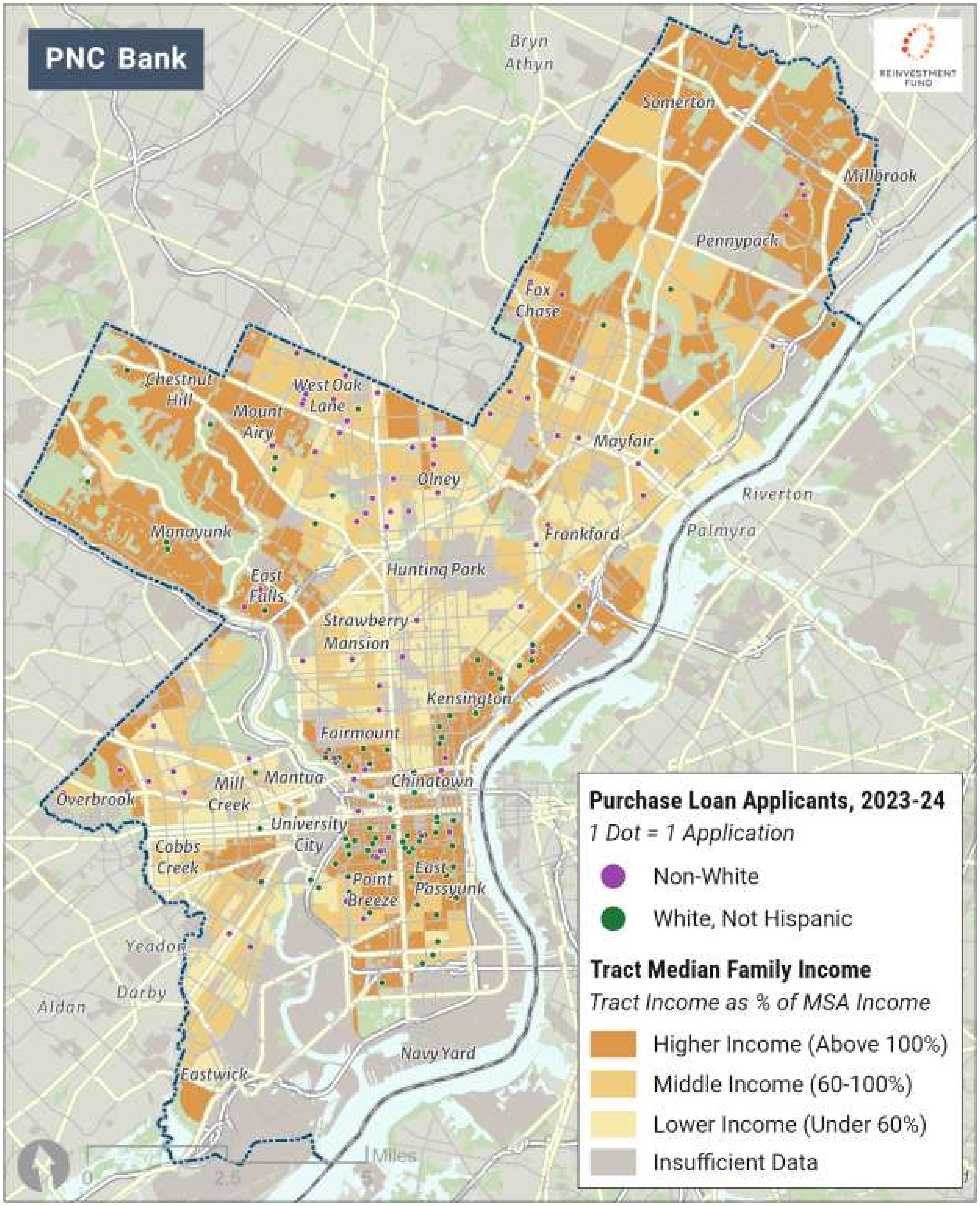
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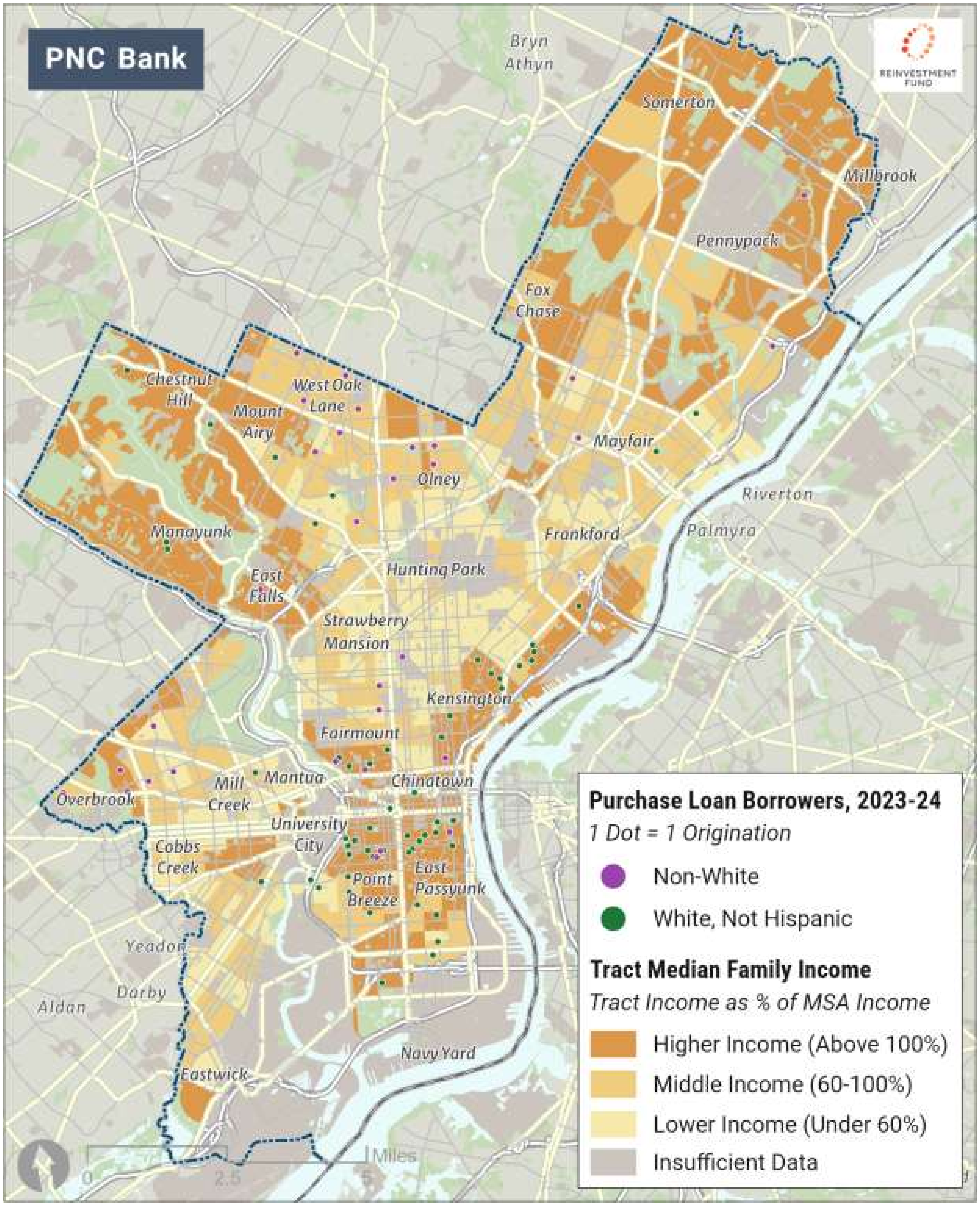

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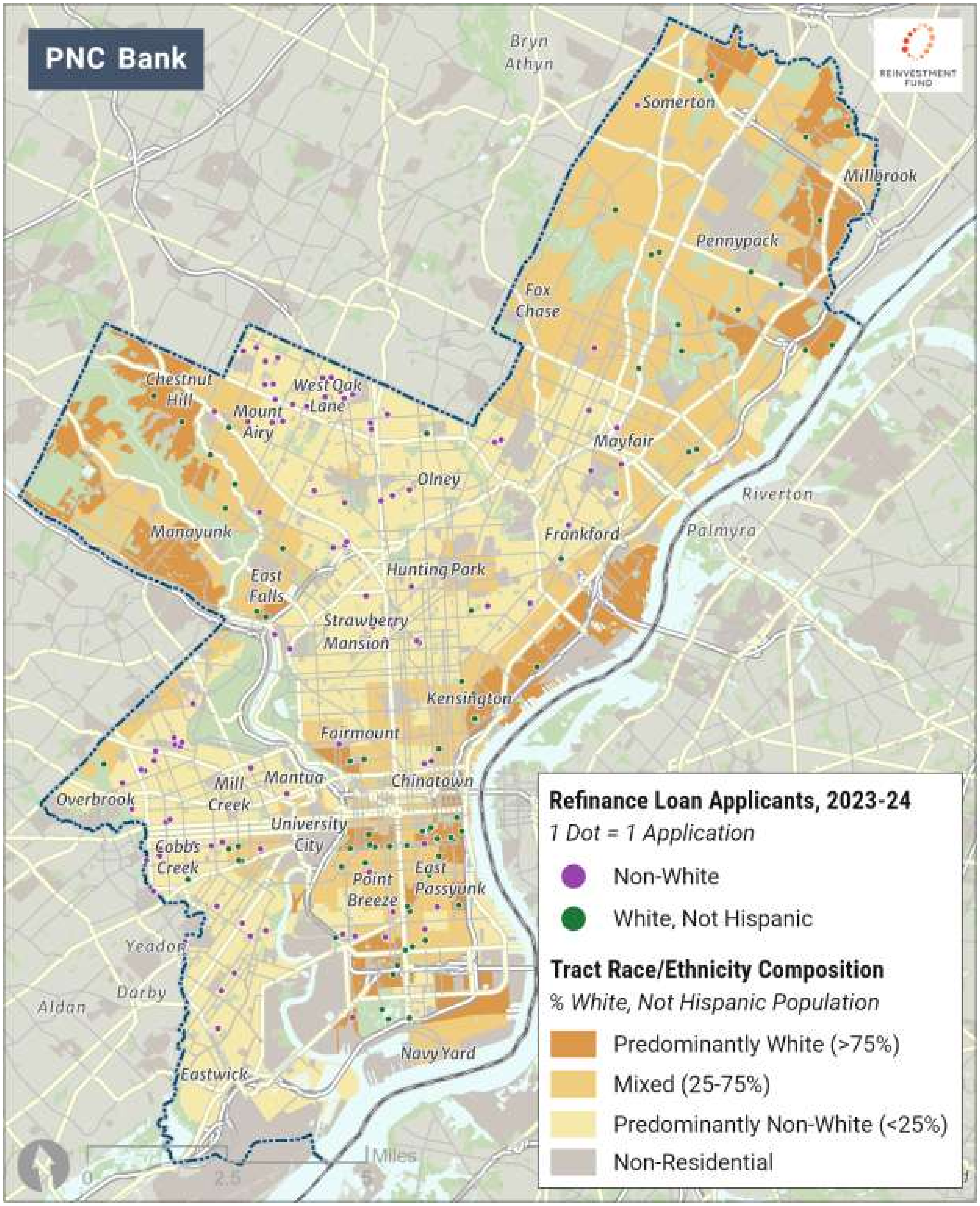
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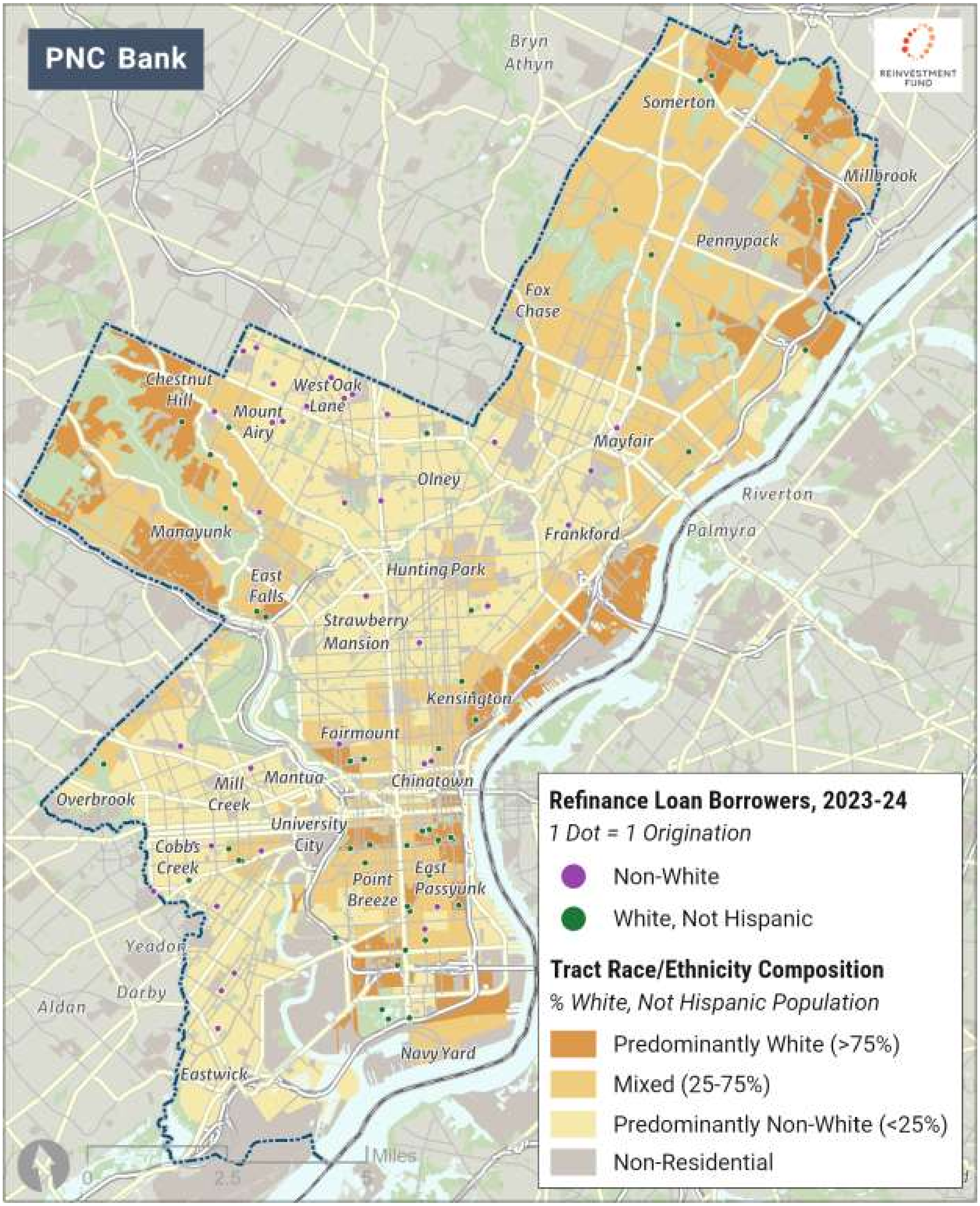
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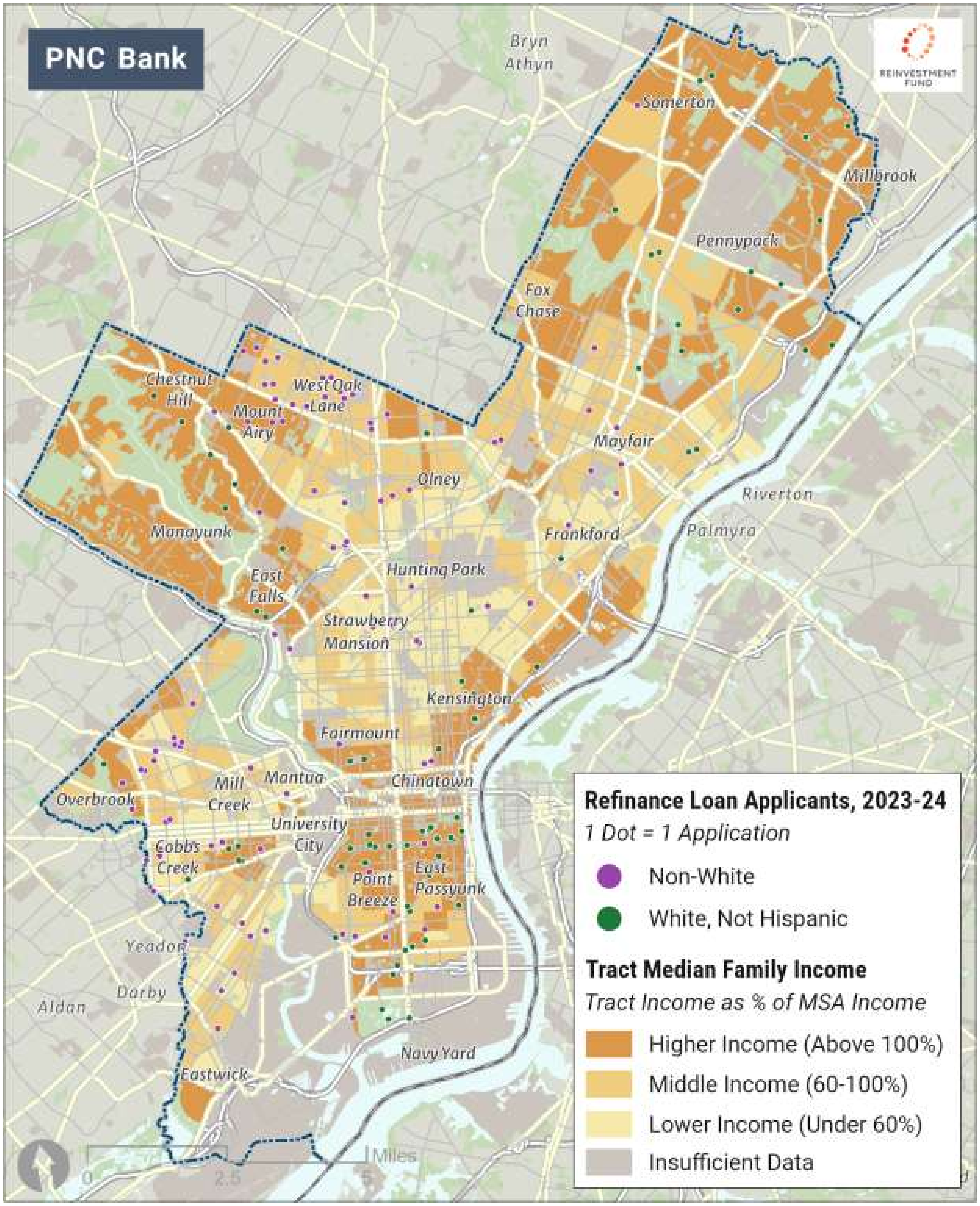

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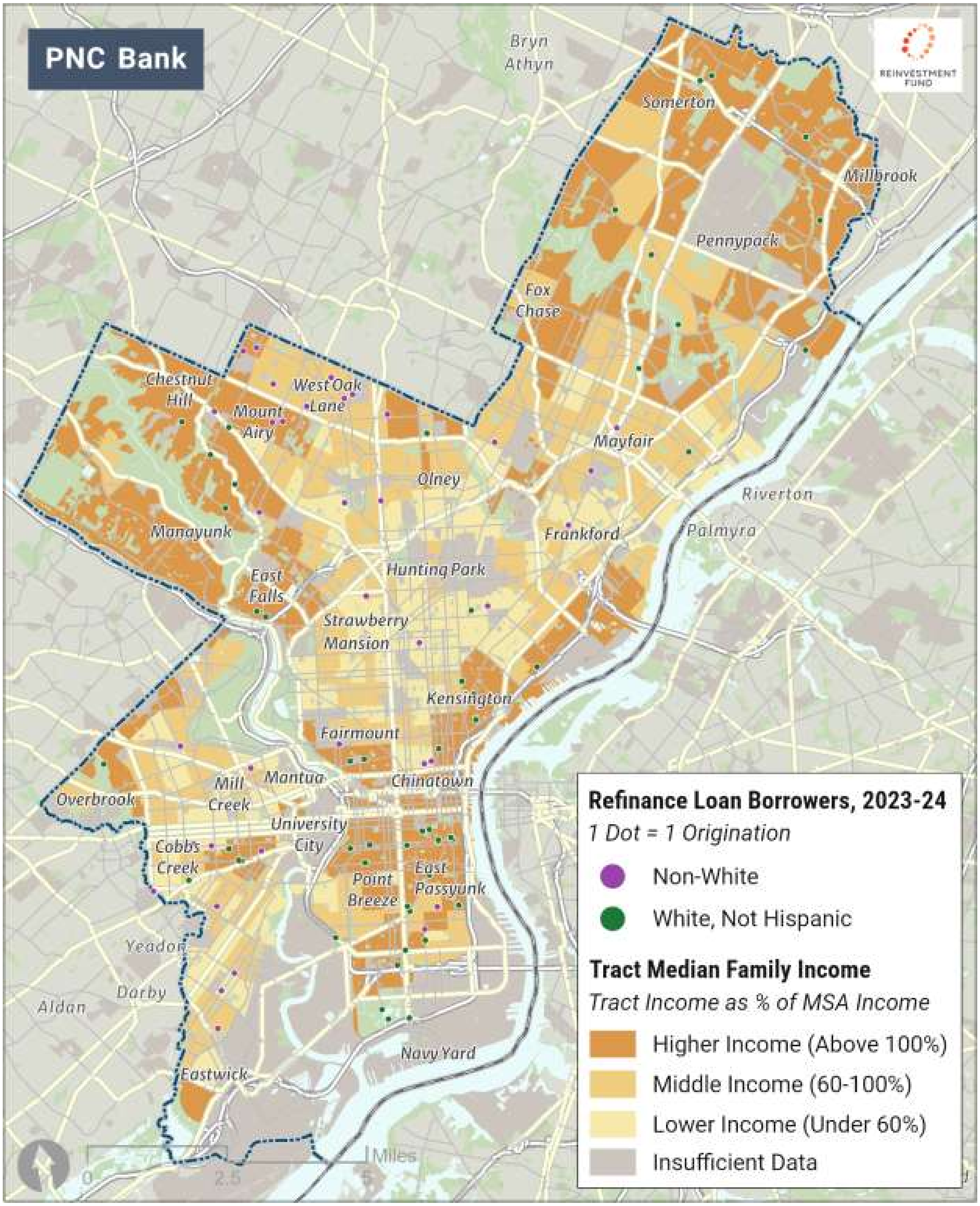
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City Depository Institution

Republic Bank

This institution was removed from the authorized depository list pursuant to legislation transmitted in 2024 (enacted in 2025) and therefore was not required to submit information for the 2024 annual study.

Regulated by: Federal Deposit Insurance Corporation

Total Assets ($000): NA

Latest CRA Rating(s) – Closed in 2024

Lending Test: NA
Investment Test: NA
Service Test: NA
Overall Test: NA

Number of branches in Philadelphia: NA

Deposits in Philadelphia branches ($000s): NA

Number of mortgages originated (last 5 years): 225 loans to purchase homes, 130 home mortgage refinances, and 7 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $72.2 million of purchase money mortgages, $40.2 million of mortgage refinances, and $845 thousand of home improvement loans.

Number of small business loans made (last 5 years): 1,406, with a decreasing share over time of loans under $250,000 (in 2022 and 2023) and a minority went to businesses with less than $1 million in gross annual revenue (although substantially higher in 2022 and 2023 than in 2020 and 2021). No small business loans were reported in 2024.

Summary market share results:

- Mortgage Application Activity: Republic Bank did not report making loans in 2024. Using only its 2023 data, Republic Bank holds a 0.2% market share (rank #92) for purchase applications. It only reported 4 applications for mortgage refinances (0.0% market share and a rank #170, and 9 home improvement applications (0.2% market share; rank #34) of which 3 were originated.
- Home Purchase Mortgages: Republic Bank's market share of originated home purchase loans was 0.2%; rank #79. Republic had greater market share with not Hispanic White borrowers, although similar market shares in predominantly minority and White areas. Its lending tended to capture higher market shares in higher-income areas.
- Mortgage Refinances: There is insufficient data to describe patterns of refinance lending by race/ethnicity of borrower, or racial/ethnic or income composition of the neighborhood.
- Small Business Loans: Republic Bank has a 0.1% market share (rank #36) of small business loans – a market share and rank which is higher than observed for amongst the pool of smaller loans and reasonably consistent with smaller business share/ranking. Republic Bank's market share is reasonably consistent across areas characterized by income level.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	83	43	60	39	-	**225**
		%	*85.6%*	*82.7%*	*92.3%*	*73.6%*	-	***84.3%***
	Denied	#	4	4	2	3	-	**13**
		%	*4.1%*	*7.7%*	*3.1%*	*5.7%*	-	***4.9%***
	Other	#	10	5	3	11	-	**29**
		%	*10.3%*	*9.6%*	*4.6%*	*20.8%*	-	***10.9%***
	Total	#	97	52	65	53	-	**267**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	-	***100.0%***
Refinance	Originated	#	85	35	8	2	-	**130**
		%	*84.2%*	*85.4%*	*53.3%*	*50.0%*	-	***80.7%***
	Denied	#	8	4	5	1	-	**18**
		%	*7.9%*	*9.8%*	*33.3%*	*25.0%*	-	***11.2%***
	Other	#	8	2	2	1	-	**13**
		%	*7.9%*	*4.9%*	*13.3%*	*25.0%*	-	***8.1%***
	Total	#	101	41	15	4	-	**161**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	-	***100.0%***
Home Improvement	Originated	#	2	0	2	3	-	**7**
		%	*22.2%*	*.0%*	*15.4%*	*33.3%*	-	***18.9%***
	Denied	#	7	6	7	6	-	**26**
		%	*77.8%*	*100.0%*	*53.8%*	*66.7%*	-	***70.3%***
	Other	#	0	0	4	0	-	**4**
		%	-	-	*30.8%*	-	-	***10.8%***
	Total	#	9	6	13	9	-	**37**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	-	***100.0%***

Average Originated Loan Amount

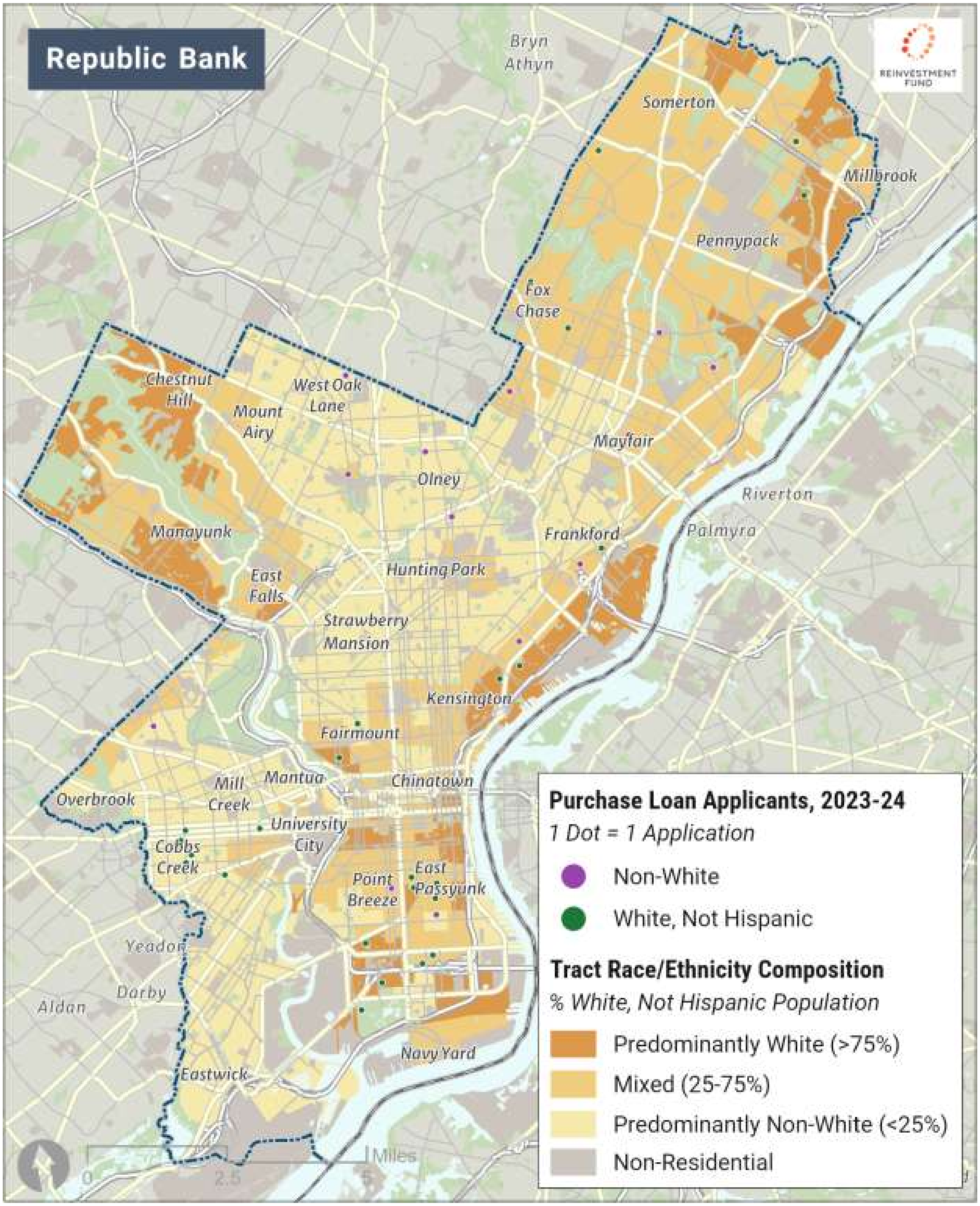
	2020	2021	2022	2023	2024
Purchase	$302,590	$323,837	$401,833	$231,667	-
Refinance	$312,647	$295,286	$367,500	$150,000	-
Home Improvement	$170,000	$0	$180,000	$48,333	-

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$25,115,000	$13,925,000	$24,110,000	$9,035,000	-	***$72,185,000***
Refinance	$26,575,000	$10,335,000	$2,940,000	$300,000	-	***$40,150,000***
Home Improvement	$340,000	$0	$360,000	$145,000	-	***$845,000***
Total	*$52,030,000*	*$24,260,000*	*$27,410,000*	*$9,480,000*	-	***$113,180,000***

Republic Bank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	766	489	85	66	0	1,406
% of Loans with Amount of 250K or Less	84.5%	82.8%	41.2%	39.4%	N/A	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	3.5%	9.0%	44.7%	37.9%	N/A	

NOTE: Too few refinance loans in 2023-2024 to map



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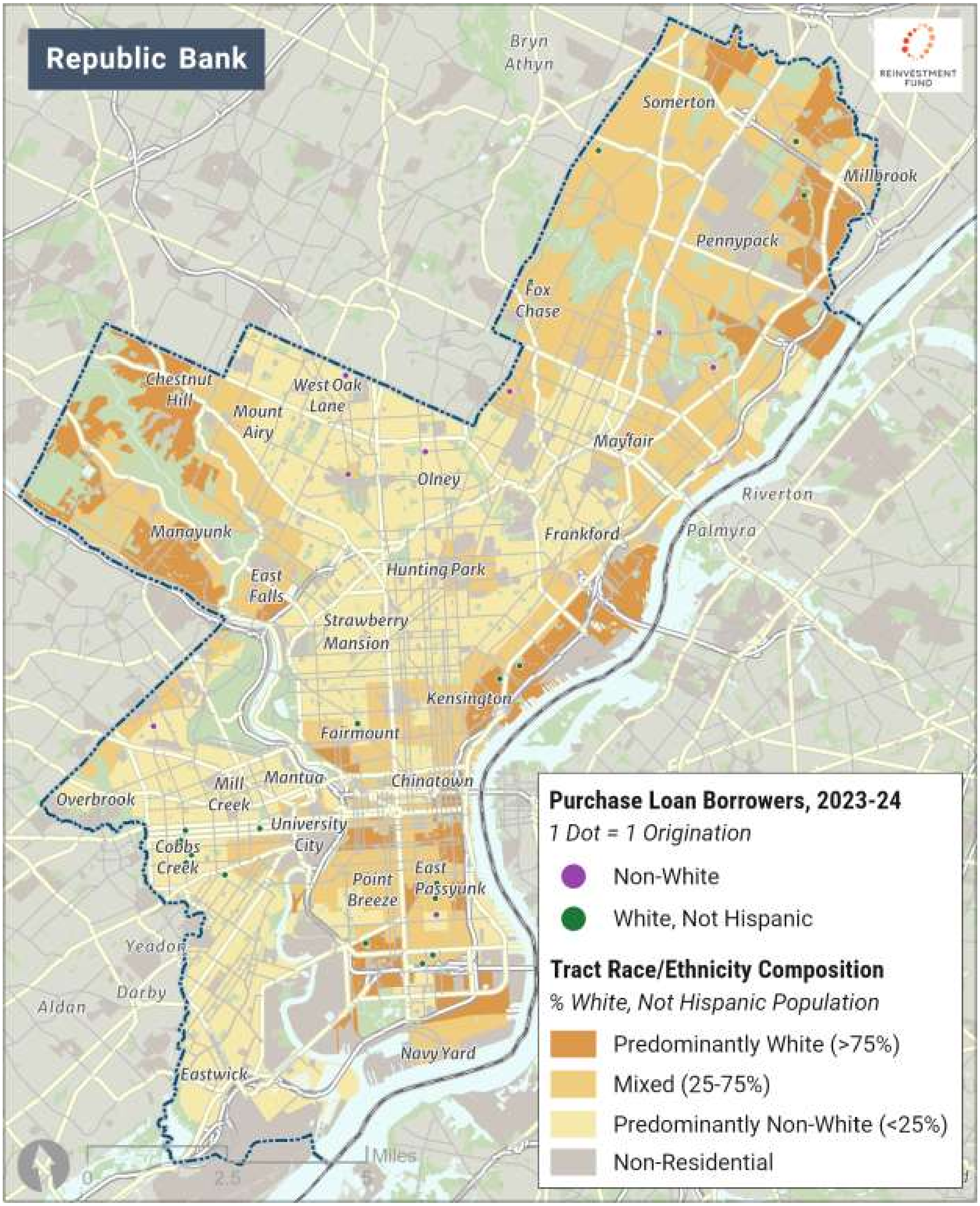
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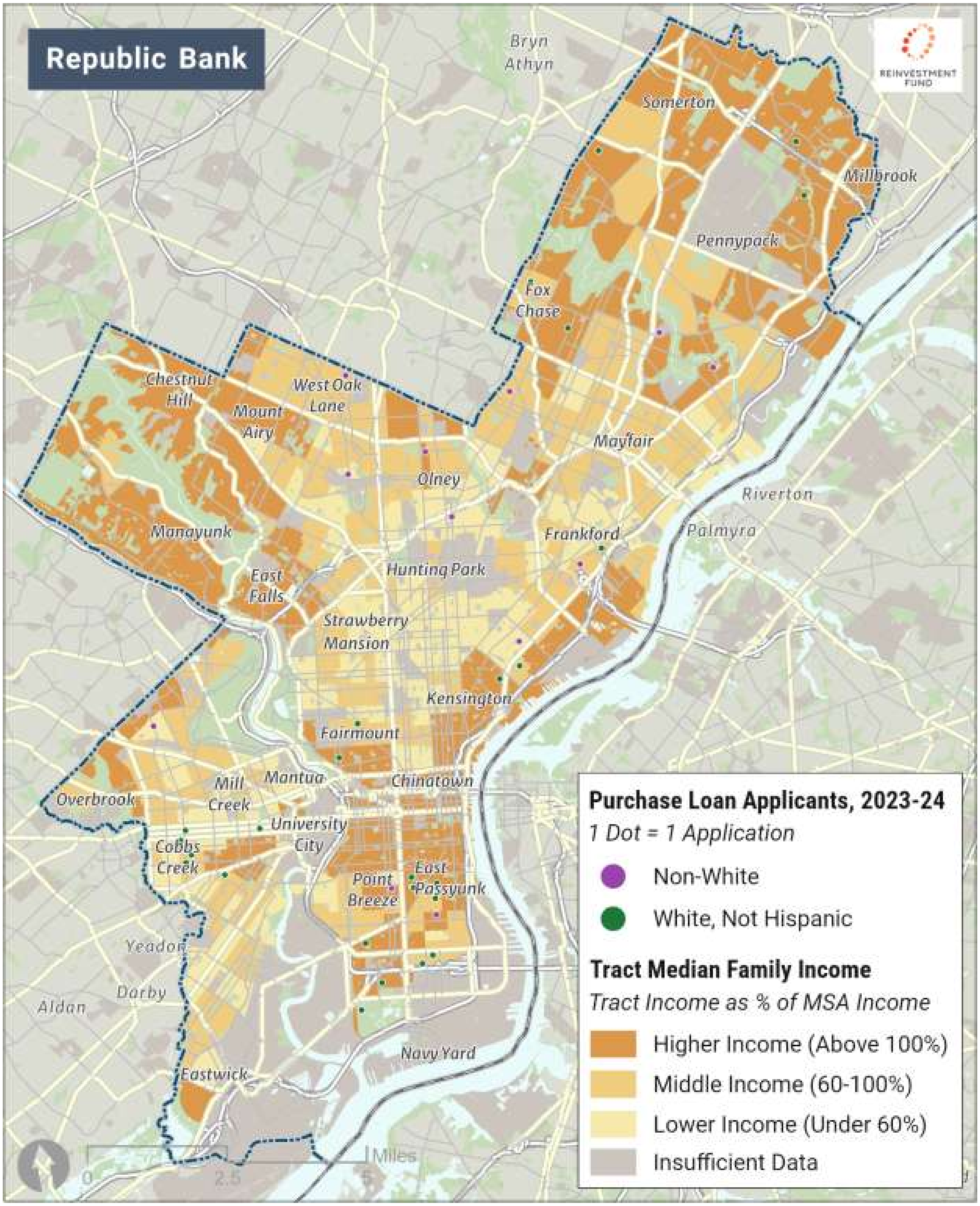
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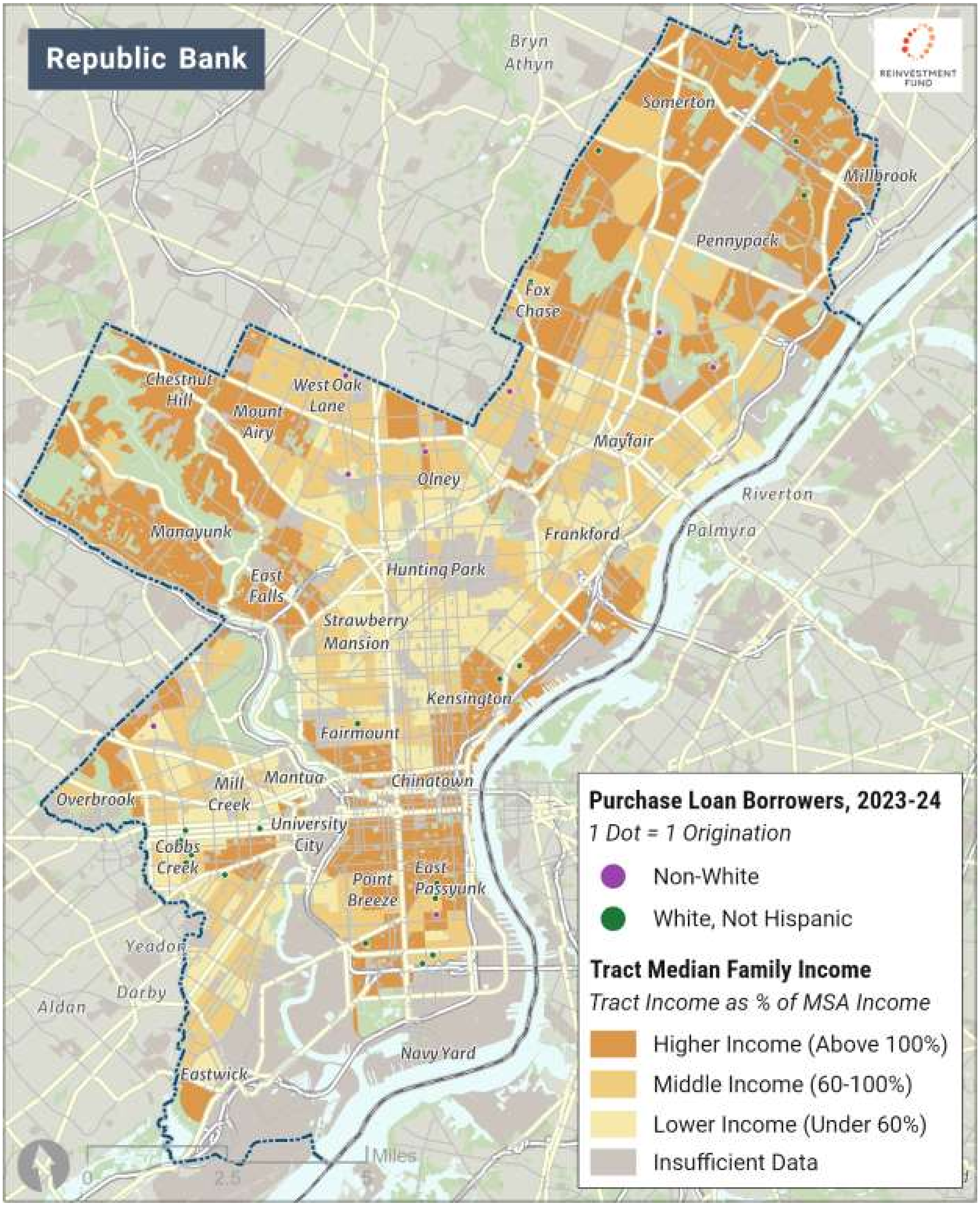
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City Depository Institution

Santander Bank

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $104,148,024

Latest CRA Rating(s) - 2024
Lending Test: Outstanding
Investment Test: Outstanding
Service Test: Outstanding
Overall Test: Outstanding

Number of branches in Philadelphia: 11

Deposits in Philadelphia branches ($000s): $4,123,265

Number of mortgages originated (last 5 years): 220 loans to purchase homes, 234 home mortgage refinances, and 19 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $44.2 million of purchase money mortgages, $50.4 million of mortgage refinances, and $1.4 million of home improvement loans.

Number of small business loans made (last 5 years): 1,479, almost all of which were under $250,000; typically less than 5% went to businesses with less than $1 million in gross annual revenue.

Summary market share results:
Home purchase and refinance mortgage market shares and DRs are not available due to the lack of lending in 2023 and 2024.

- Small Business Loans: Santander Bank made 324 CRA small business loans, capturing a 0.5% market share and rank #20. It holds similar market share among the pool of smaller loans, but a lower market share in loans to the smaller businesses. Santander Bank holds reasonably similar market share of loans in neighborhoods at different income levels.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	94	93	33	0	0	**220**
		%	*55.3%*	*55.7%*	*68.8%*	-	-	***57.1%***
	Denied	#	32	41	8	0	0	**81**
		%	*18.8%*	*24.6%*	*16.7%*	-	-	***21.0%***
	Other	#	44	33	7	0	0	**84**
		%	*25.9%*	*19.8%*	*14.6%*	-	-	***21.8%***
	Total	#	170	167	48	0	0	**385**
		%	*100.0%*	*100.0%*	*100.0%*	-	-	***100.0%***
Refinance	Originated	#	97	119	18	0	0	**234**
		%	*43.3%*	*50.2%*	*52.9%*	-	-	***47.3%***
	Denied	#	51	60	10	0	0	**121**
		%	*22.8%*	*25.3%*	*29.4%*	-	-	***24.4%***
	Other	#	76	58	6	0	0	**140**
		%	*33.9%*	*24.5%*	*17.6%*	-	-	***28.3%***
	Total	#	224	237	34	0	0	**495**
		%	*100.0%*	*100.0%*	*100.0%*	-	-	***100.0%***
Home Improvement	Originated	#	12	6	1	0	0	**19**
		%	*23.5%*	*15.4%*	*50.0%*	-	-	***20.7%***
	Denied	#	39	28	1	0	0	**68**
		%	*76.5%*	*71.8%*	*50.0%*	-	-	***73.9%***
	Other	#	0	5	0	0	0	**5**
		%	*.0%*	*12.8%*	*.0%*	-	-	***5.4%***
	Total	#	51	39	2	0	0	**92**
		%	*100.0%*	*100.0%*	*100.0%*	-	-	***100.0%***

Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$200,426	$203,925	$193,485	-	-
Refinance	$264,175	$171,555	$241,667	-	-
Home Improvement	$83,333	$53,333	$55,000	-	-

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$18,840,000	$18,965,000	$6,385,000	$0	$0	***$44,190,000***
Refinance	$25,625,000	$20,415,000	$4,350,000	$0	$0	***$50,390,000***
Home Improvement	$1,000,000	$320,000	$55,000	$0	$0	***$1,375,000***
Total	*$45,465,000*	*$39,700,000*	*$10,790,000*	*$0*	*$0*	***$95,955,000***

Santander Bank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	544	431	180	166	158	1,479
% of Loans with Amount of 250K or Less	90.4%	92.6%	91.1%	95.2%	95.6%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	4.6%	4.6%	2.2%	3.6%	5.1%	

NOTE: Too few loans in 2023-2024 to map

City Depository Institution

TD Bank

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $346,188,188

Latest CRA Rating(s) - 2024

Lending Test: Outstanding
Investment Test: Outstanding
Service Test: High Satisfactory
Overall Test: Outstanding

Number of branches in Philadelphia: 20

Deposits in Philadelphia branches ($000s): $3,851,597

Number of mortgages originated (last 5 years): 720 loans to purchase homes, 336 home mortgage refinances, and 117 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $349.4 million of purchase money mortgages, $124.5 million of mortgage refinances, and $22.4 million of home improvement loans.

Number of small business loans made (last 5 years): 6,599, almost all of which were under $250,000 and a growing majority - more than 80% in the last few years - went to businesses with less than $1 million in gross annual revenue.

Summary market share results:

- Mortgage Application Activity: TD Bank is one of the more active lenders in the home purchase application market, holding a 1.4% market share and a rank #13. It is less active (0.7%, rank #26) in the refinance application market. TD Bank does achieve a 4.3% (rank #8) market share in the home improvement application market.
- Home Purchase Mortgages: TD Bank has a reasonably consistent market share among originated home purchase mortgages (1.3%, rank #15). It does however capture a larger market share among not Hispanic White borrowers and predominantly White areas, and generally higher share in higher-income areas as shown with DRs greater than 1.0.
- Mortgage Refinances: Similar to TD Bank's pattern with home purchase mortgages, TD Bank has a larger market share among not Hispanic White borrowers (1.4%) than it has among minority borrowers (0.6%); a pattern also observed in the comparison of majority White to majority minority areas. It also achieves have higher market share in higher-income areas (1%) than in lower income areas (0.5%) .
- Small Business Loans: TD Bank is an active small business lender, capturing a 3.5% market share (rank #7). It holds a reasonably similar share of the smallest loans and a higher share among loans made to smaller businesses (5.5%). TD Bank's market share of lending in lower- and middle-income areas exceed that which it achieves in higher-income areas.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	147	154	150	149	120	**720**
		%	*66.5%*	*67.8%*	*71.4%*	*66.2%*	*65.9%*	***67.6%***
	Denied	#	21	22	15	32	19	**109**
		%	*9.5%*	*9.7%*	*7.1%*	*14.2%*	*10.4%*	***10.2%***
	Other	#	53	51	45	44	43	**236**
		%	*24.0%*	*22.5%*	*21.4%*	*19.6%*	*23.6%*	***22.2%***
	Total	#	221	227	210	225	182	**1,065**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	141	111	42	18	24	**336**
		%	*45.8%*	*58.7%*	*47.7%*	*45.0%*	*43.6%*	***49.4%***
	Denied	#	41	30	18	16	12	**117**
		%	*13.3%*	*15.9%*	*20.5%*	*40.0%*	*21.8%*	***17.2%***
	Other	#	126	48	28	6	19	**227**
		%	*40.9%*	*25.4%*	*31.8%*	*15.0%*	*34.5%*	***33.4%***
	Total	#	308	189	88	40	55	**680**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Home Improvement	Originated	#	21	15	32	26	23	**117**
		%	*29.2%*	*23.4%*	*32.3%*	*29.9%*	*26.7%*	***28.7%***
	Denied	#	31	35	45	46	39	**196**
		%	*43.1%*	*54.7%*	*45.5%*	*52.9%*	*45.3%*	***48.0%***
	Other	#	20	14	22	15	24	**95**
		%	*27.8%*	*21.9%*	*22.2%*	*17.2%*	*27.9%*	***23.3%***
	Total	#	72	64	99	87	86	**408**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***

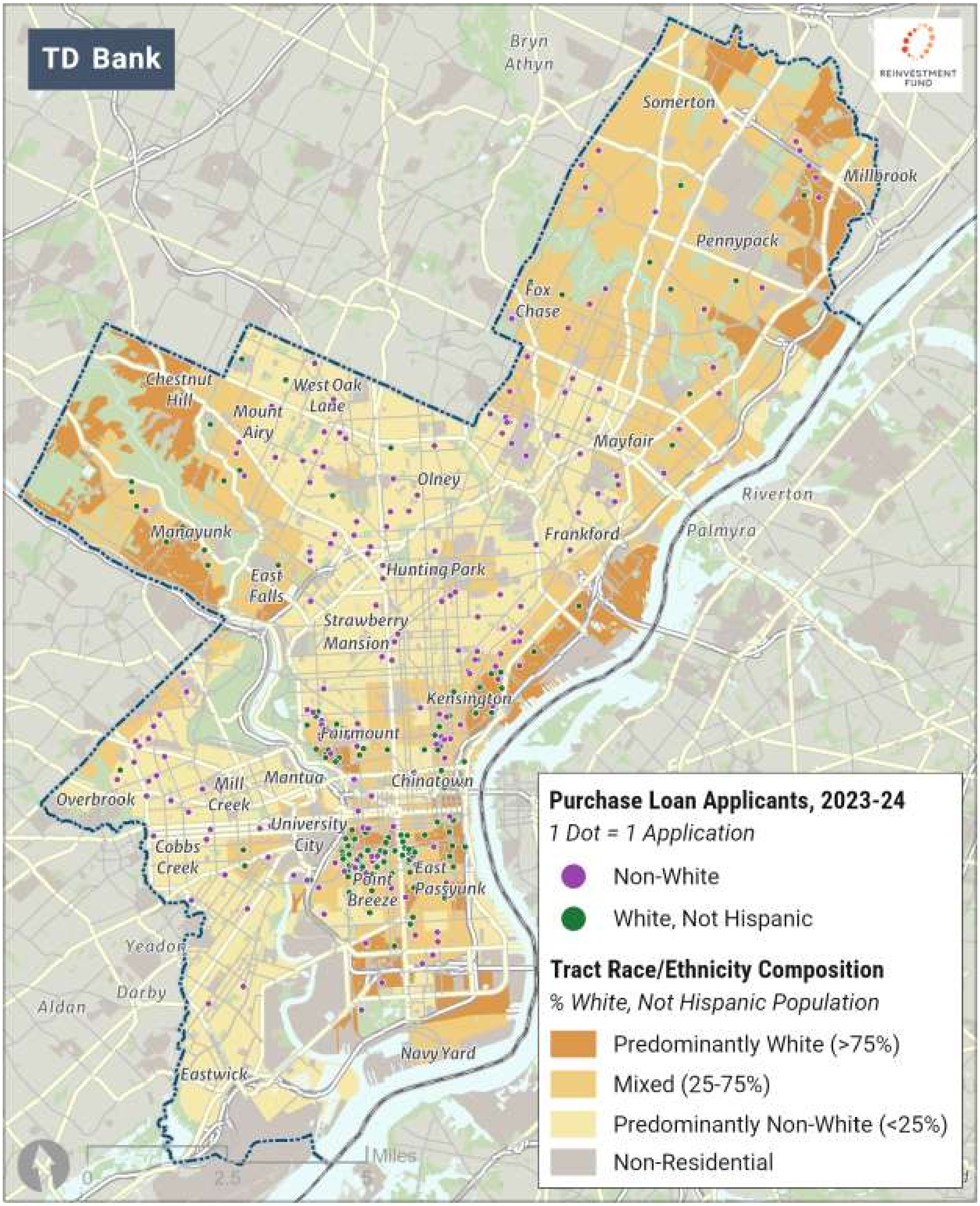
Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$449,422	$525,844	$507,200	$491,107	$442,583
Refinance	$433,652	$359,054	$352,619	$163,889	$240,417
Home Improvement	$314,524	$175,000	$247,188	$110,000	$102,391

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$66,065,000	$80,980,000	$76,080,000	$73,175,000	$53,110,000	***$349,410,000***
Refinance	$61,145,000	$39,855,000	$14,810,000	$2,950,000	$5,770,000	***$124,530,000***
Home Improvement	$6,605,000	$2,625,000	$7,910,000	$2,860,000	$2,355,000	***$22,355,000***
Total	*$133,815,000*	*$123,460,000*	*$98,800,000*	*$78,985,000*	*$61,235,000*	***$496,295,000***

TD Bank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	2,092	1,515	789	1,057	1,146	6,599
% of Loans with Amount of 250K or Less	96.3%	97.3%	98.9%	99.1%	99.0%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	68.8%	75.8%	83.8%	85.0%	85.2%	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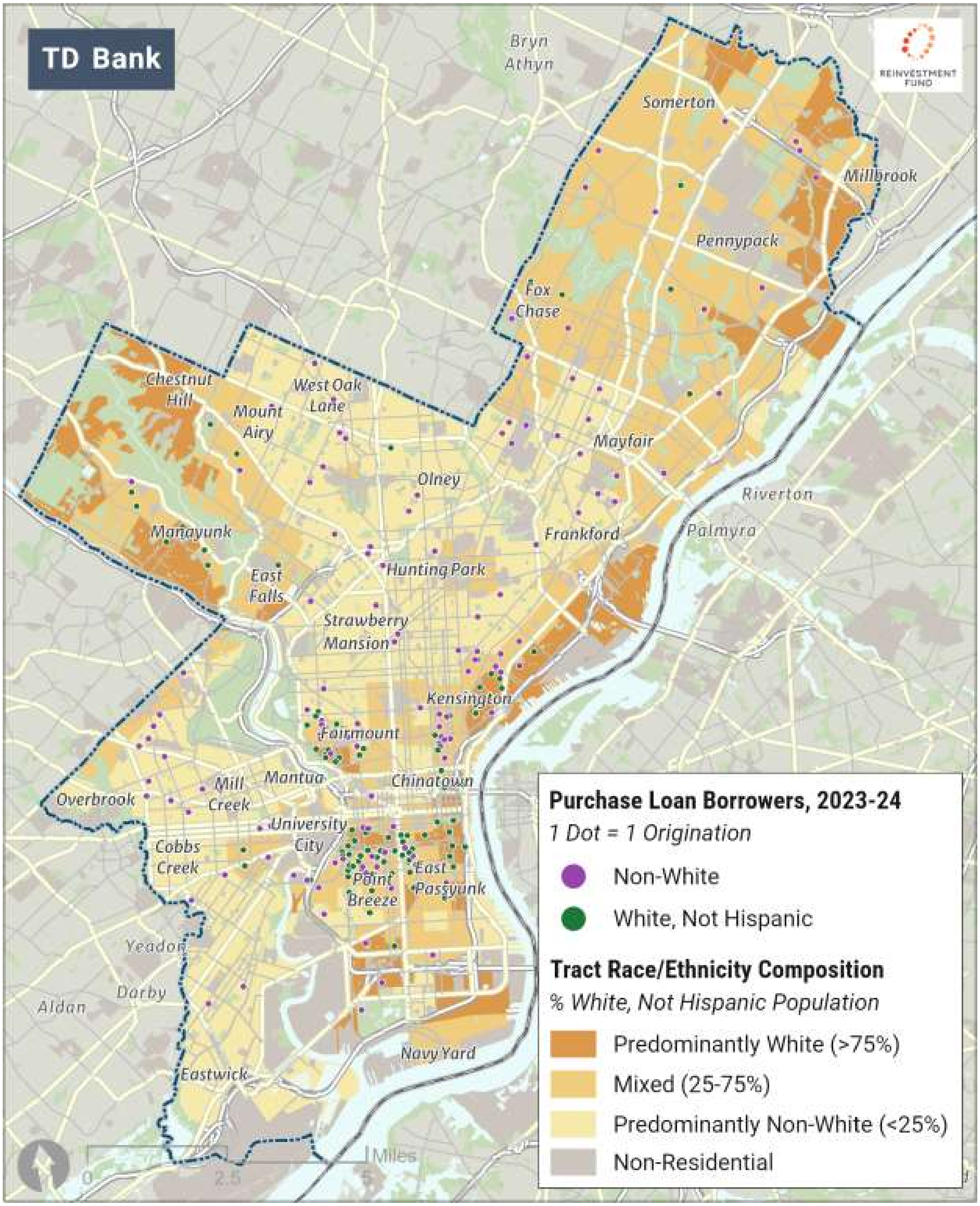
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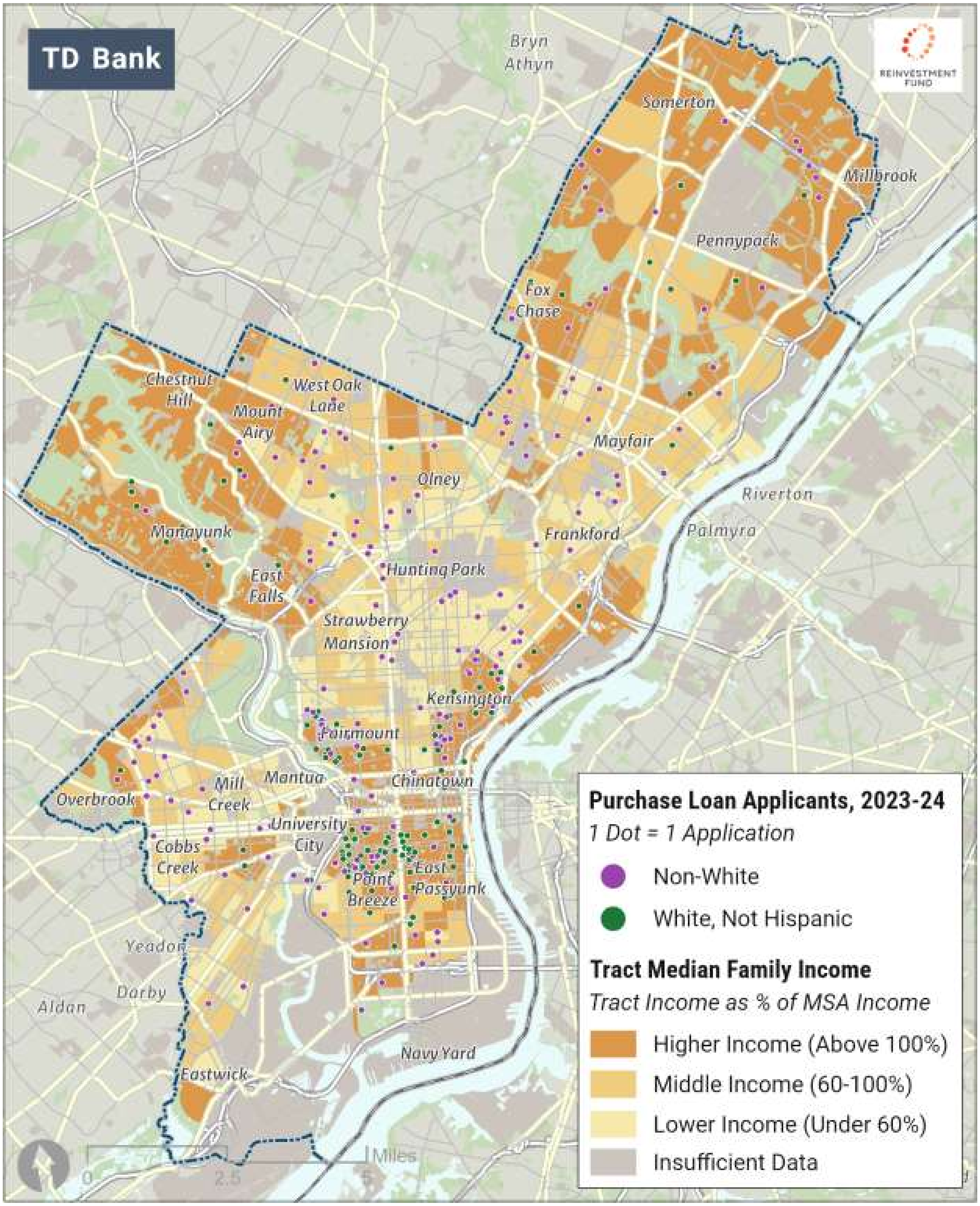
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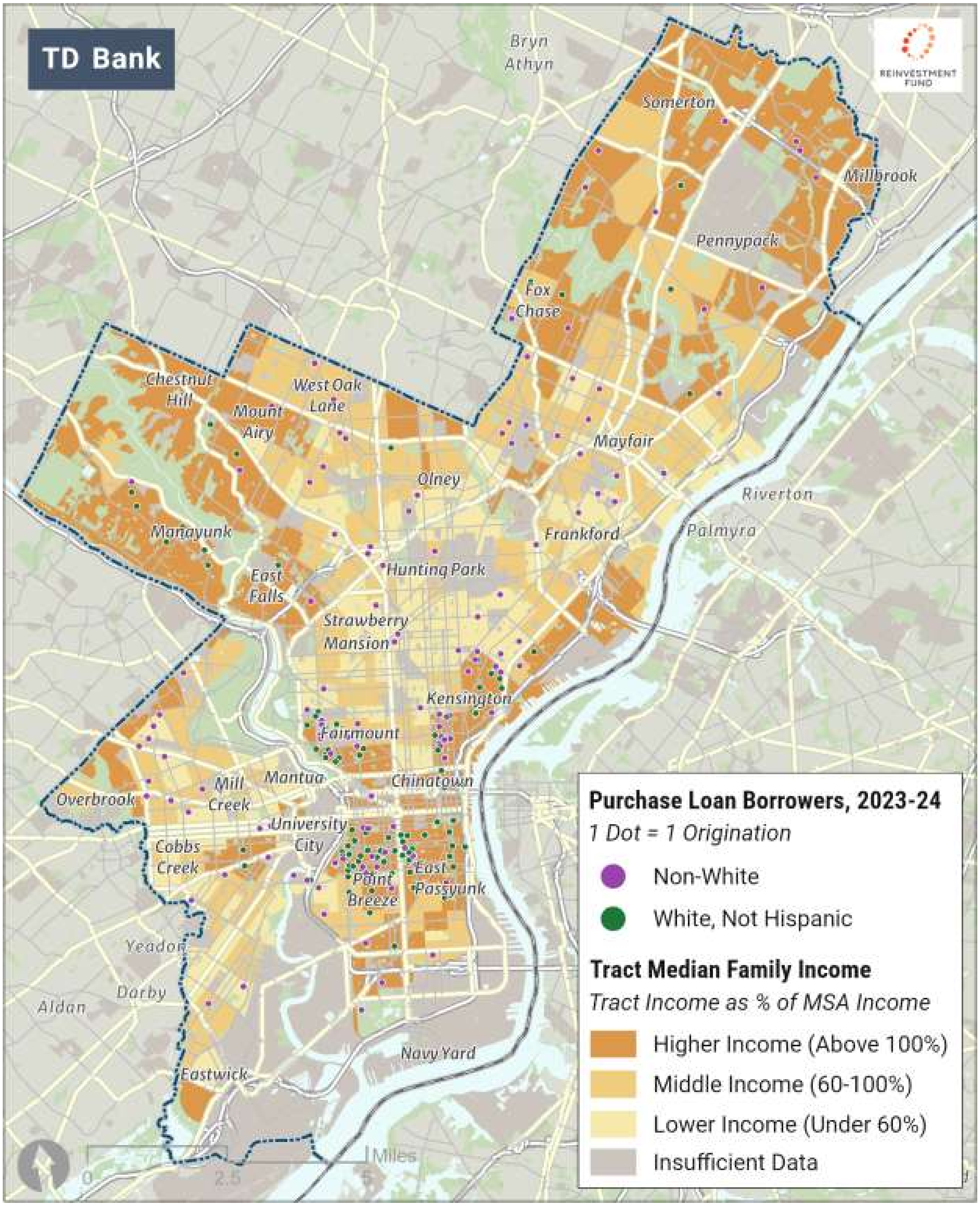
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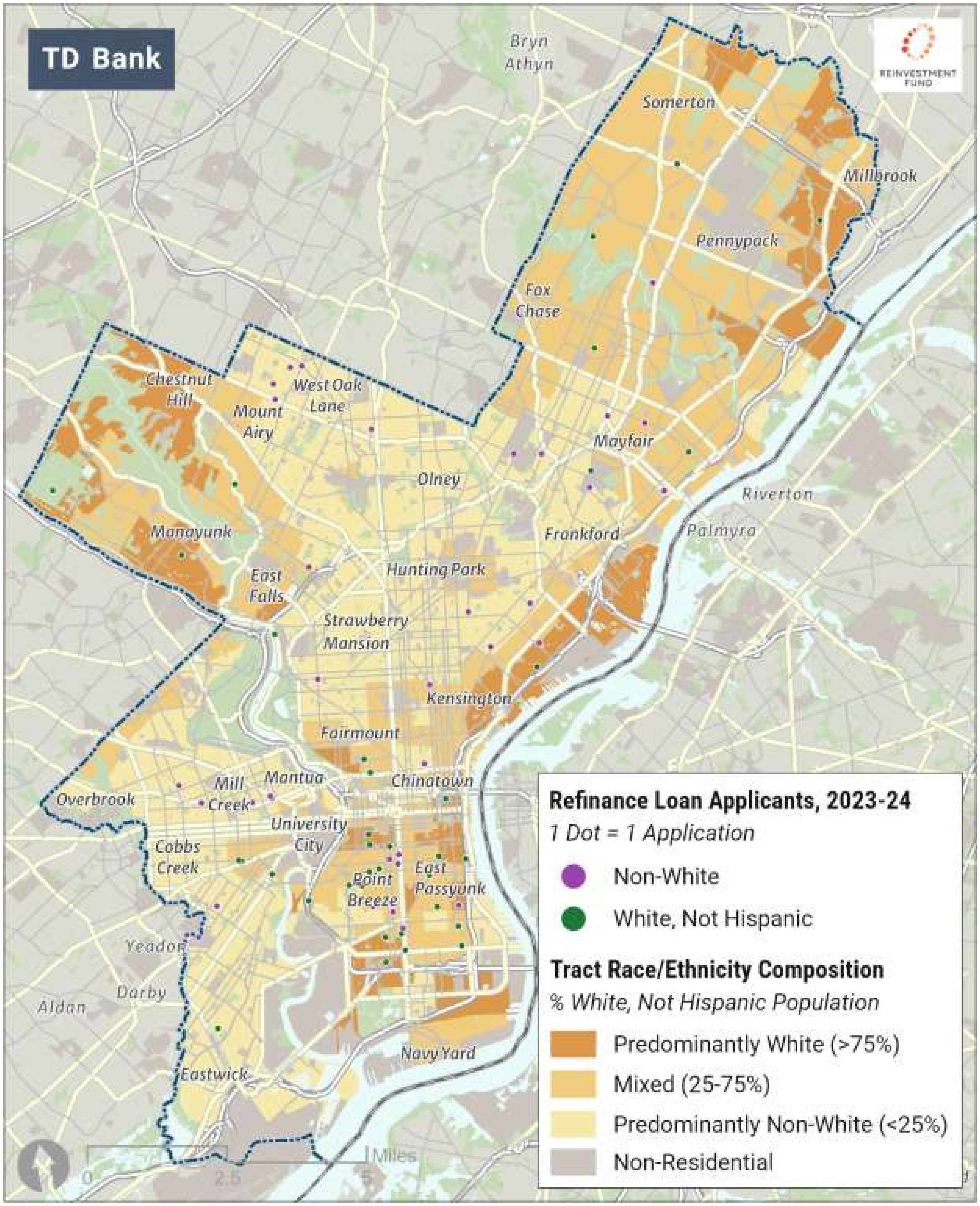
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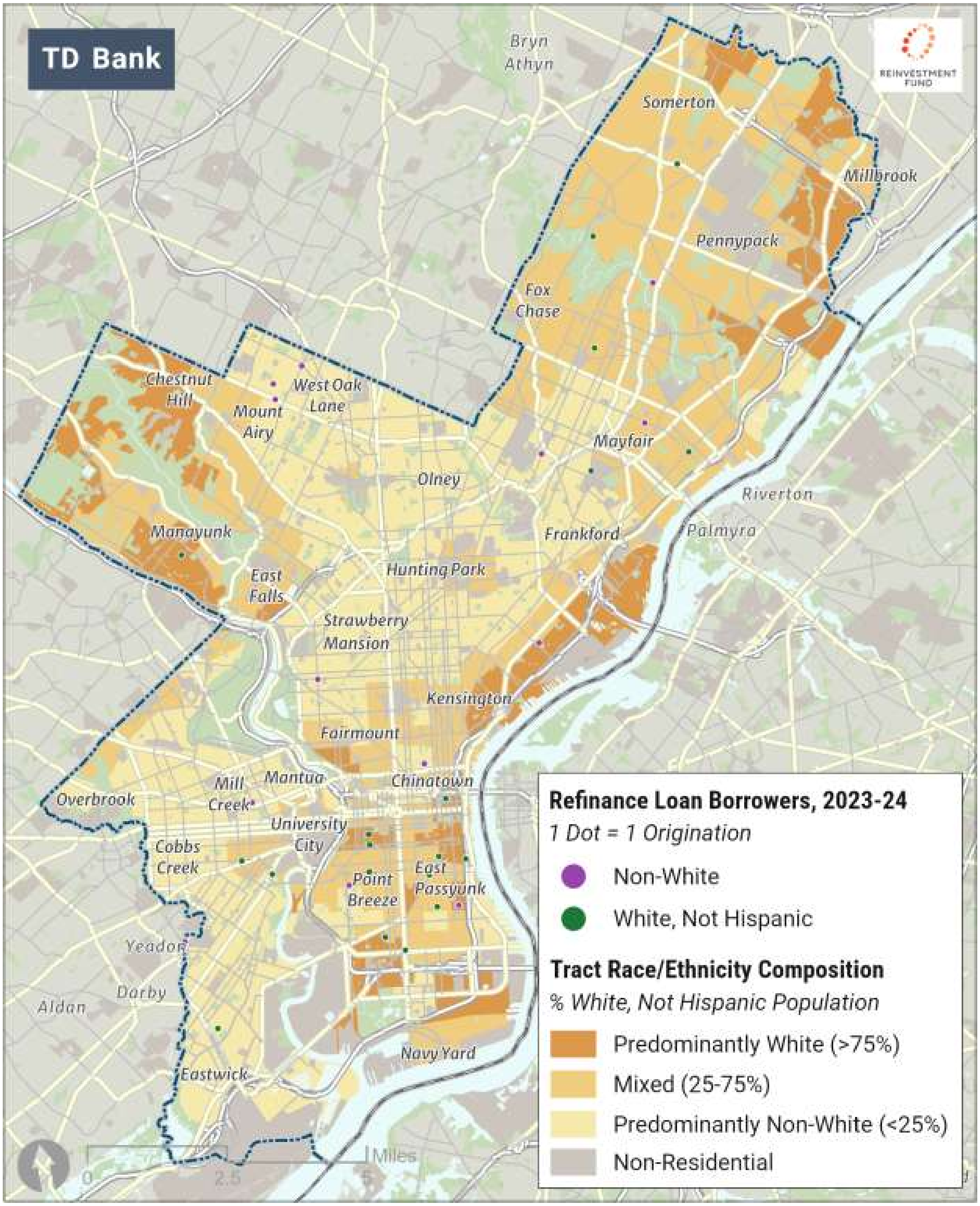
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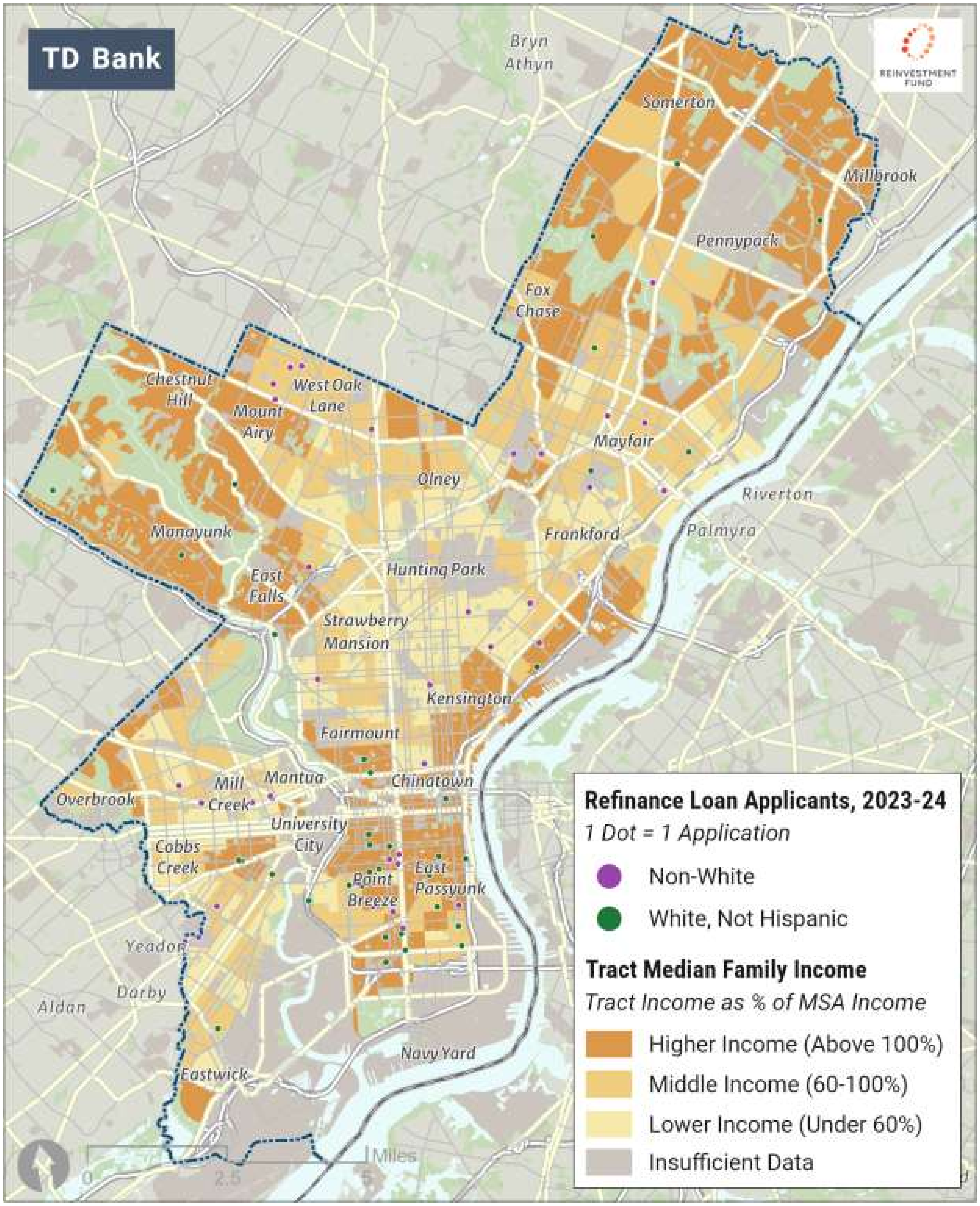
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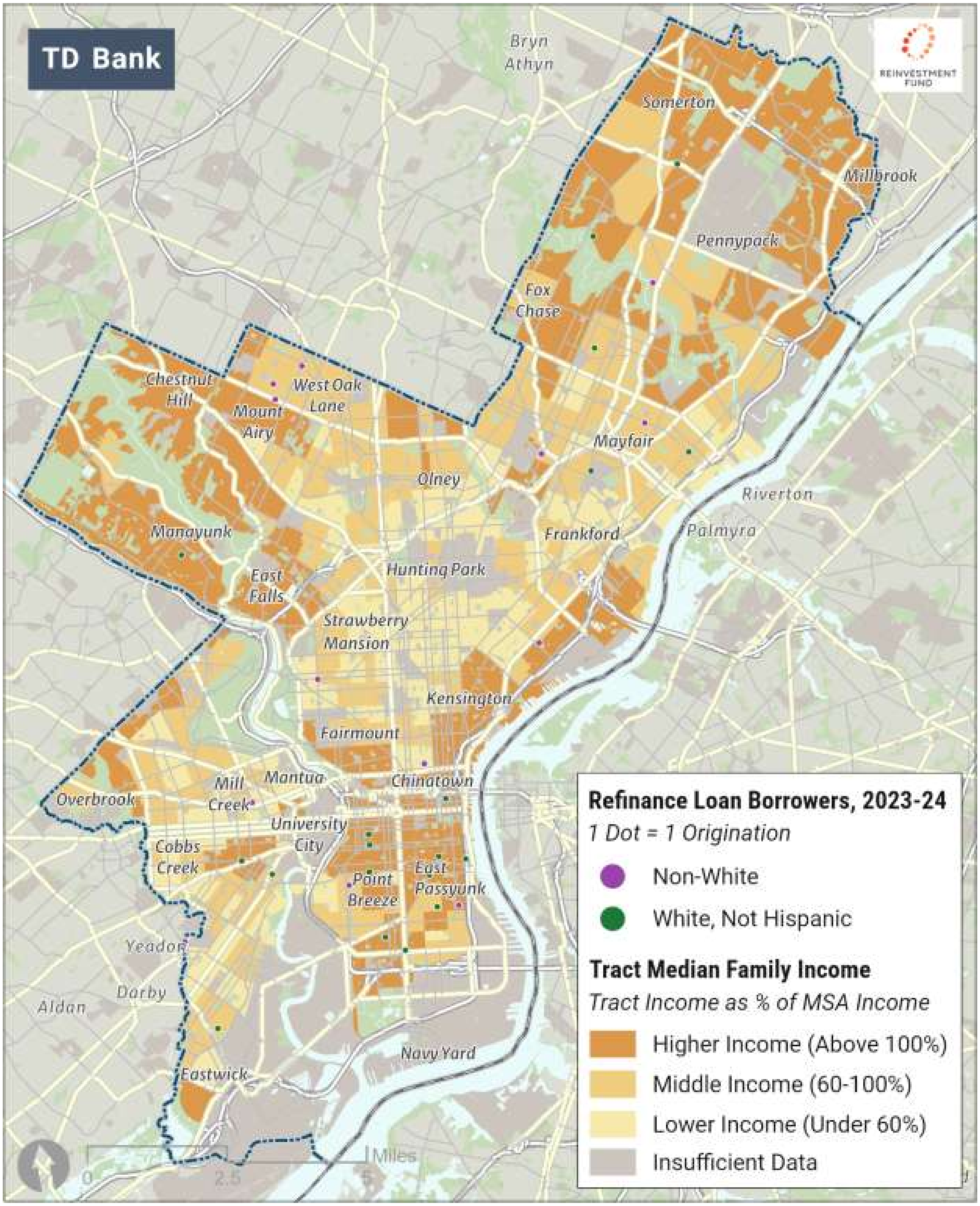
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City Depository Institution

United Bank of Philadelphia

Regulated by: Federal Deposit Insurance Corporation

Total Assets ($000): $44,300

Latest CRA Rating(s) – 2025
Lending Test: Poor Performance
Investment Test: NA
Service Test: NA
Overall Test: Need to Improve

Number of branches in Philadelphia: 1

Deposits in Philadelphia branches ($000s): $44.3 (as reported in the 2025 CRA evaluation)

Number of mortgages originated (last 5 years): 0

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): 0

Number of small business loans made (last 5 years): 78

Summary market share results:

- Mortgage Application Activity: NA
- Home Purchase Mortgages: NA
- Mortgage Refinances: NA
- Small Business Loans:[1] Between 2020 and 2024, United Bank of Philadelphia made 78 CRA small business loans, totaling $18,210,000 in the city of Philadelphia. In 2023 and 2024, United Bank of Philadelphia made 14 loans. Of those 14, seven (50%) were made to businesses with annual revenue under $1 million. Two of United Bank of Philadelphia's loans were made in low-income tracts and five were made in high-income tracts. United Bank of Philadelphia made five additional loans outside the city of Philadelphia between 2023 and 2024.

NOTE: No mortgage loans made in 2023-2024 to map

[1] United Bank of Philadelphia's CRA small business lending data do not appear in the publicly released data file from the FFIEC. Accordingly, the CRA small business lending data reported here are extracted from United Bank of Philadelphia's May 2023 and May 2025 CRA evaluations, both conducted by the FDIC.

City Depository Institution

US Bank

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $676,125,227

Latest CRA Rating(s) – 2022 (All markets combined)

Lending Test: Outstanding
Investment Test: Outstanding
Service Test: High Satisfactory
Overall Test: Outstanding

Number of branches in Philadelphia: 0

Deposits in Philadelphia branches ($000s): $NA

Number of mortgages originated (last 5 years): 175 loans to purchase homes, 77 home mortgage refinances, and 5 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made ((last 5 years): $82.2 million of purchase money mortgages, $23.8 million of mortgage refinances, and $475 thousand of home improvement loans.

Number of small business loans made (last 5 years): 3,864, almost all of which were under $250,000 and typically more than 80% went to businesses with less than $1 million in gross annual revenue.

Summary market share results:

- Mortgage Application Activity: US Bank holds a market share of 0.3% of home purchase mortgage applications, with a rank #64. Based only on 2023 lending (as no 2024 refinance loan applications reported), it achieved a 0.1% (rank #98) for refinance applications. US Bank accepted 15 applications for home improvement loans, giving it a 0.4% market share and a rank #26.
- Home Purchase Mortgages: US Bank's market share and rank are quite similar for originated home purchase mortgages. The DR (2.62) for comparison of race/ethnicity of applicant shows a higher share of the not Hispanic White population than it does for the racial/ethnic minority pool of loans. There is also a substantial DR showing greater share in majority White areas compared to majority minority areas of Philadelphia. US Bank reported no loans in Philadelphia's lower income areas.
- Mortgage Refinances: Too few loans to characterize market share/rank patterns.
- Small Business Loans: US Bank is an active small business lender, with a 2.7% market share and rank #10. It achieves a similar market share among the pool of smaller loans (under $250k) and a greater share (4.3% and a rank #7) with smaller businesses (revenues greater than $1 million). US Bank achieves greater market share in lower-income areas than it does in middle- or higher-income areas.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	48	37	33	23	34	**175**
		%	*67.6%*	*63.8%*	*84.6%*	*59.0%*	*72.3%*	***68.9%***
	Denied	#	11	10	4	3	7	**35**
		%	*15.5%*	*17.2%*	*10.3%*	*7.7%*	*14.9%*	***13.8%***
	Other	#	12	11	2	13	6	**44**
		%	*16.9%*	*19.0%*	*5.1%*	*33.3%*	*12.8%*	***17.3%***
	Total	#	71	58	39	39	47	**254**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	30	37	9	1	0	**77**
		%	*50.0%*	*67.3%*	*56.3%*	*14.3%*	*-*	***53.8%***
	Denied	#	14	8	3	3	3	**31**
		%	*23.3%*	*14.5%*	*18.8%*	*42.9%*	*60.0%*	***21.7%***
	Other	#	16	10	4	3	2	**35**
		%	*26.7%*	*18.2%*	*25.0%*	*42.9%*	*40.0%*	***24.5%***
	Total	#	60	55	16	7	5	**143**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Home Improvement	Originated	#	0	1	2	0	2	**5**
		%	*-*	*5.6%*	*15.4%*	*.0%*	*28.6%*	***9.4%***
	Denied	#	7	17	11	8	5	**48**
		%	*100.0%*	*94.4%*	*84.6%*	*100.0%*	*71.4%*	***90.6%***
	Other	#	0	0	0	0	0	**0**
		%	*-*	*-*	*-*	*-*	*-*	***-***
	Total	#	7	18	13	8	7	**53**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***

Average Originated Loan Amount

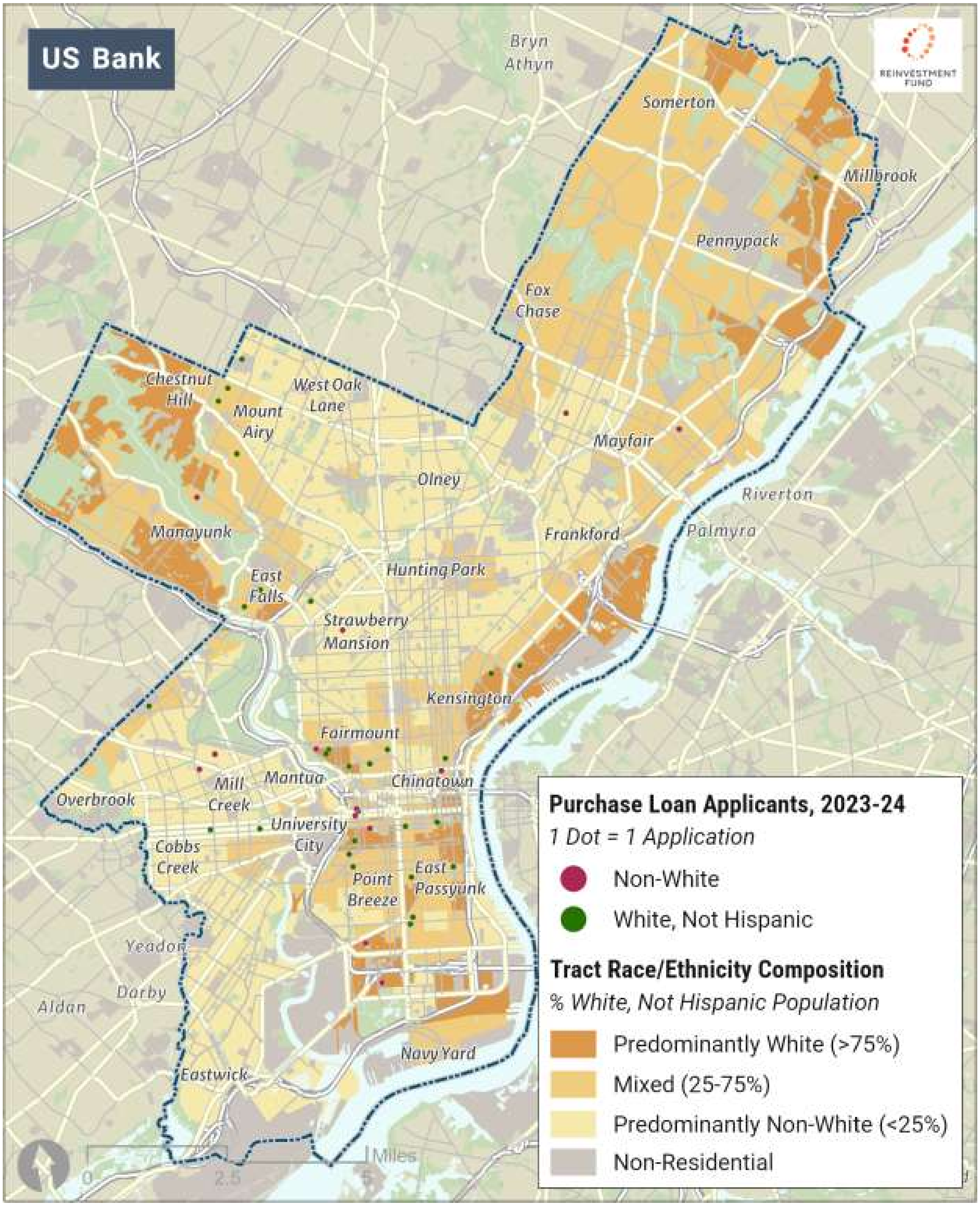
	2020	2021	2022	2023	2024
Purchase	$348,958	$490,676	$496,212	$483,696	$583,529
Refinance	$319,667	$300,135	$337,222	$95,000	$0
Home Improvement	$0	$55,000	$70,000	$0	$140,000

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$16,750,000	$18,155,000	$16,375,000	$11,125,000	$19,840,000	***$82,245,000***
Refinance	$9,590,000	$11,105,000	$3,035,000	$95,000	$0	***$23,825,000***
Home Improvement	$0	$55,000	$140,000	$0	$280,000	***$475,000***
Total	*$26,340,000*	*$29,315,000*	*$19,550,000*	*$11,220,000*	*$20,120,000*	***$106,545,000***

U.S. Bank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	312	765	1,101	961	725	3,864
% of Loans with Amount of 250K or Less	99.7%	99.5%	99.7%	99.1%	99.6%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	87.5%	83.8%	88.4%	87.2%	87.6%	

NOTE: Too few refinance loans in 2023-2024 to map


US Bank
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Somerton
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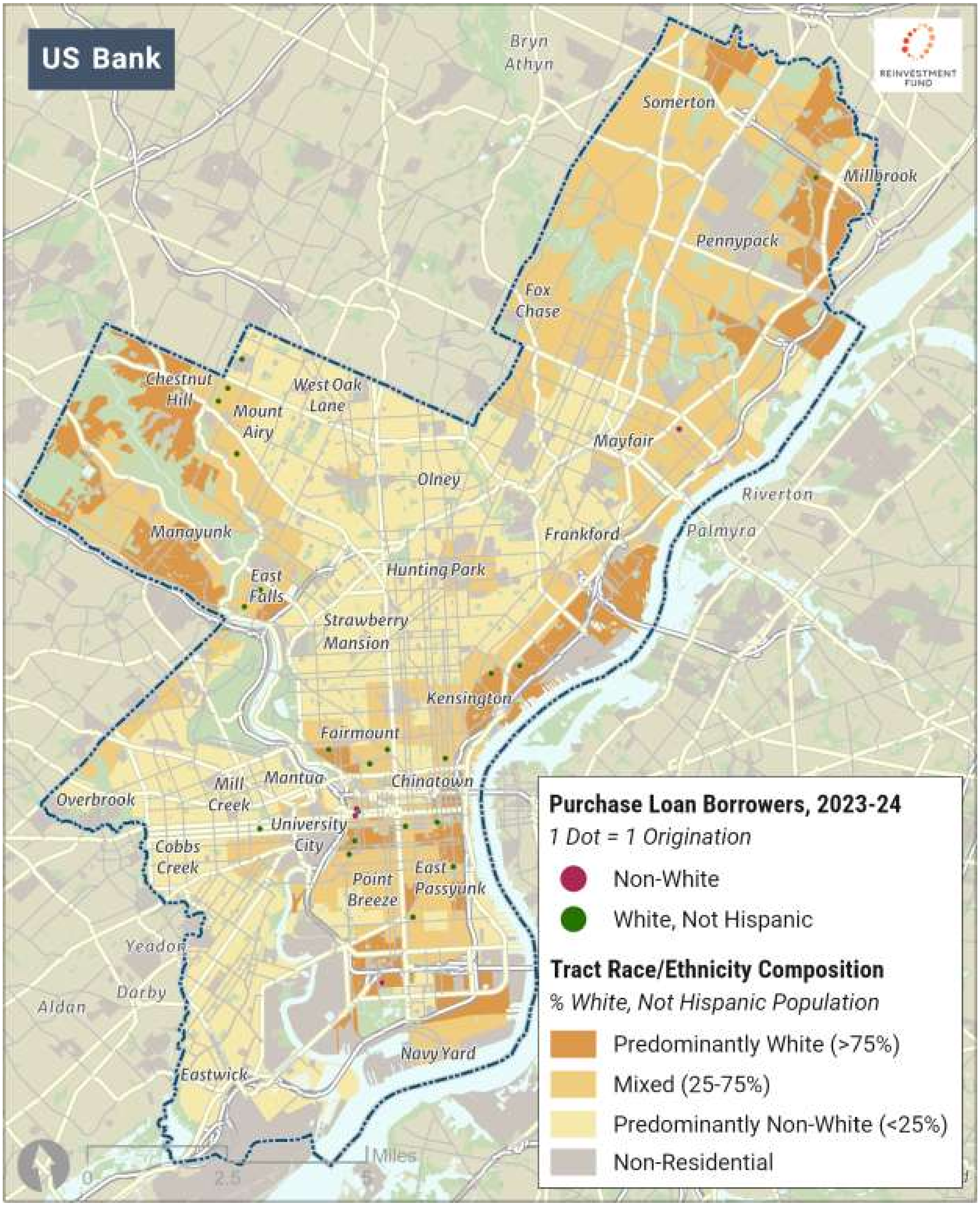
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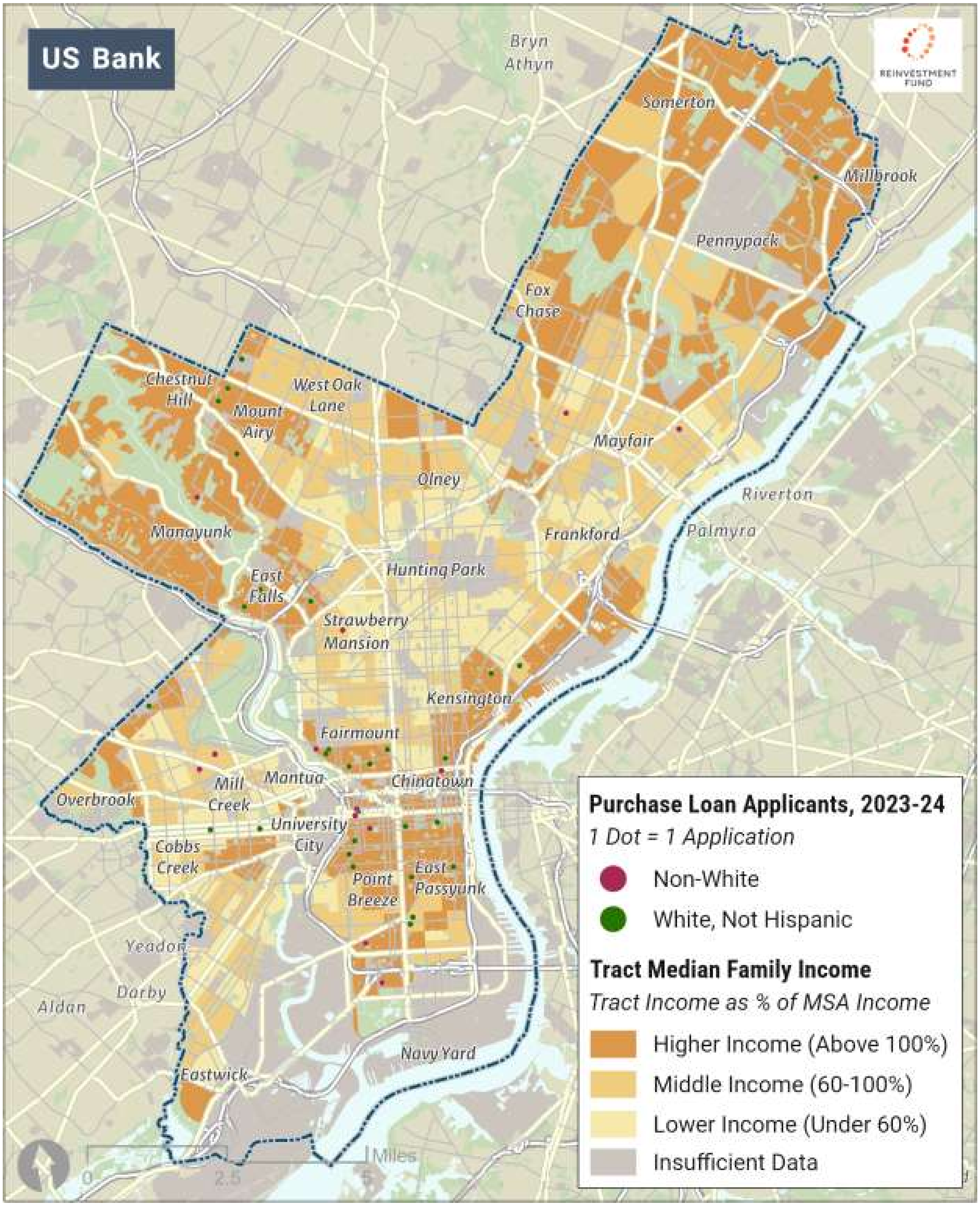
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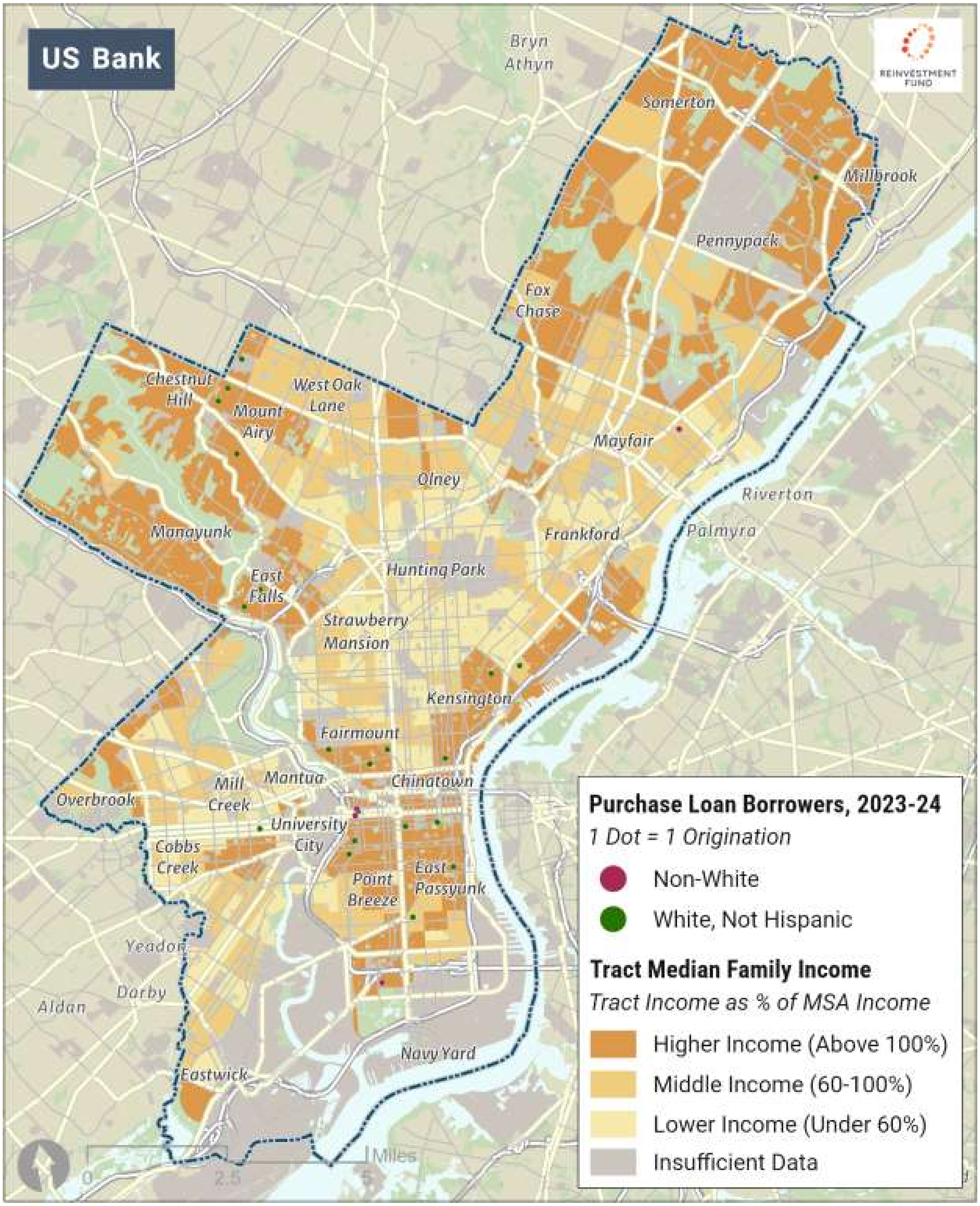
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City Depository Institution

Wells Fargo Bank

Regulated by: Office of the Comptroller of the Currency

Total Assets ($000): $1,822,693,000

Latest CRA Rating(s) – 2023 (Philadelphia multistate region)
Lending Test: Outstanding
Investment Test: Outstanding
Service Test: High Satisfactory
Overall Test: Outstanding

Number of branches in Philadelphia: 31

Deposits in Philadelphia branches ($000s): $14,444,375

Number of mortgages originated (last 5 years): 903 loans to purchase homes, 1,734 home mortgage refinances, and 29 home improvement loans.

Aggregate amount of purchase, refinance and home improvement mortgages made (last 5 years): $346.4 million of purchase money mortgages, $392.7 million of mortgage refinances, and $2.7 million of home improvement loans.

Number of small business loans made (last 5 years): 6,367, almost all of which were under $250,000 and a variable percent – between approximately 60% and 75% - went to businesses with less than $1 million in gross annual revenue.

Summary market share results:

- Mortgage Application Activity: Wells Fargo Bank is one of the more active lenders in the pool of home purchase mortgage applications, capturing a 1.4% market share and a rank #15. It is even relatively more active with refinance applications, with a 4% market share and a rank #6. It is less active, although still with a rank #17 with the pool of home improvement loans (market share 1.1%).
- Home Purchase Mortgages: Wells Fargo Bank's 1.1% market share among originated home purchase mortgages, rank #18, is a bit lower than its share among purchase applications. It does however achieve a greater market share (1.2%) market share with minority borrowers than among not Hispanic White borrowers (1.0%) and a commensurate DR under 1.0. It holds consistent market shares by neighborhood racial composition and reasonably similar shared by neighborhood income level with DRs reasonably close to 1.0.
- Mortgage Refinances: Wells Fargo Bank achieves a higher market share (4.5%) with racial/ethnic minority refinance borrowers than it does with not Hispanic White borrowers (2.1%). It also achieves higher market share in predominantly minority areas than it does in predominantly White areas and generally greater shares in lower-income areas.
- Small Business Loans: Wells Fargo Bank achieves a 1.1% market share (rank #15) among small business lending with larger market shares among smaller loans (1.3%, rank #15) and loans to smaller businesses (1.6%, rank #14). It also holds a higher market share in lower-income areas than in middle- or higher-income areas.

Loan Purpose & Action Taken			Year 2020	2021	2022	2023	2024	*Total*
Purchase	Originated	#	177	249	255	120	102	**903**
		%	*49.4%*	*55.7%*	*56.9%*	*60.0%*	*53.7%*	***55.0%***
	Denied	#	70	94	94	24	40	**322**
		%	*19.6%*	*21.0%*	*21.0%*	*12.0%*	*21.1%*	***19.6%***
	Other	#	111	104	99	56	48	**418**
		%	*31.0%*	*23.3%*	*22.1%*	*28.0%*	*25.3%*	***25.4%***
	Total	#	358	447	448	200	190	**1,643**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Refinance	Originated	#	428	862	268	122	54	**1,734**
		%	*37.5%*	*48.0%*	*34.6%*	*32.1%*	*36.5%*	***40.9%***
	Denied	#	371	504	323	142	49	**1,389**
		%	*32.5%*	*28.1%*	*41.7%*	*37.4%*	*33.1%*	***32.8%***
	Other	#	342	428	183	116	45	**1,114**
		%	*30.0%*	*23.9%*	*23.6%*	*30.5%*	*30.4%*	***26.3%***
	Total	#	1,141	1,794	774	380	148	**4,237**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***
Home Improvement	Originated	#	5	2	9	6	7	**29**
		%	*11.9%*	*5.7%*	*16.4%*	*25.0%*	*35.0%*	***16.5%***
	Denied	#	26	26	40	13	8	**113**
		%	*61.9%*	*74.3%*	*72.7%*	*54.2%*	*40.0%*	***64.2%***
	Other	#	11	7	6	5	5	**34**
		%	*26.2%*	*20.0%*	*10.9%*	*20.8%*	*25.0%*	***19.3%***
	Total	#	42	35	55	24	20	**176**
		%	*100.0%*	*100.0%*	*100.0%*	*100.0%*	*100.0%*	***100.0%***

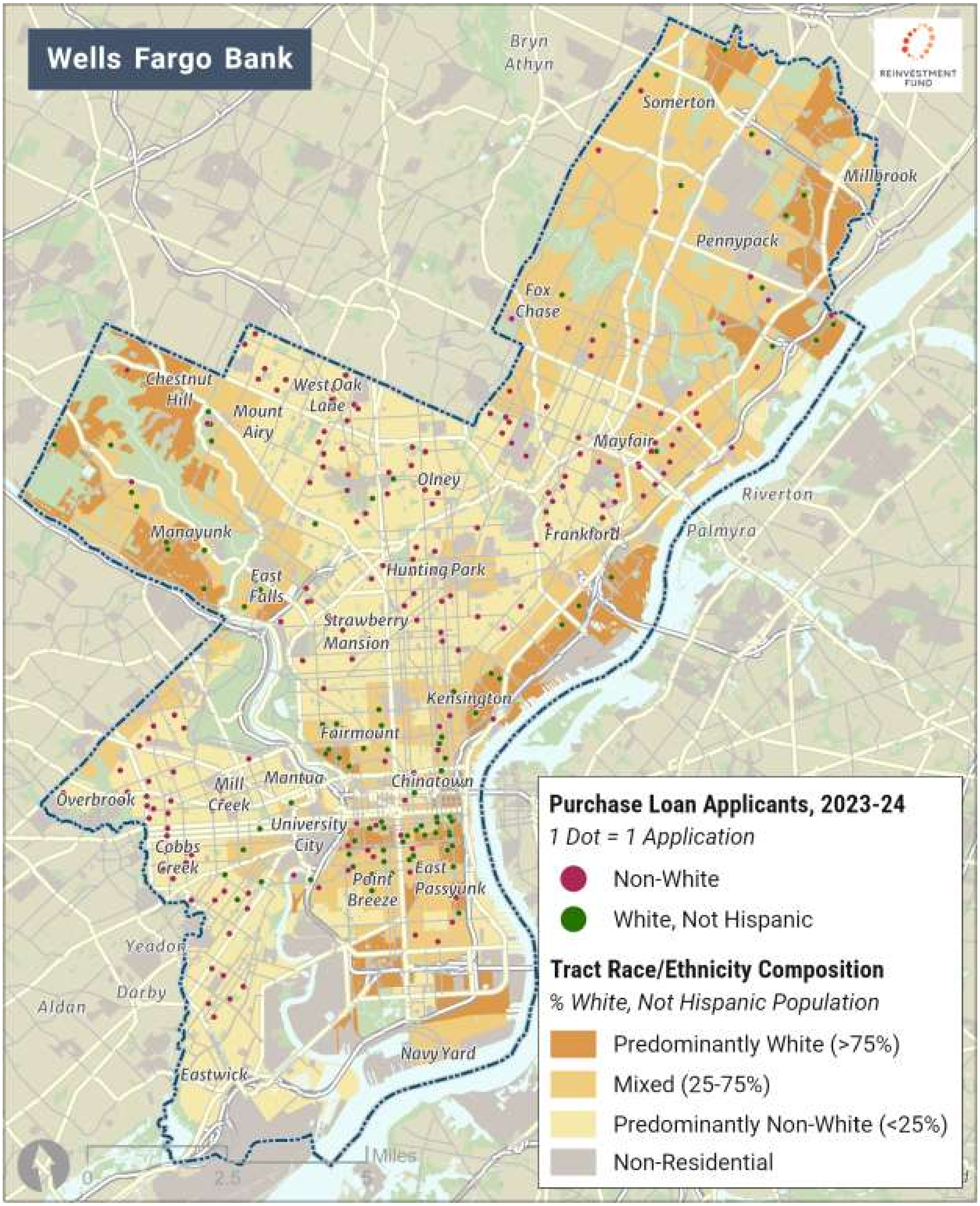
Average Originated Loan Amount

	2020	2021	2022	2023	2024
Purchase	$407,655	$410,341	$355,784	$448,417	$269,510
Refinance	$259,813	$228,364	$216,455	$131,148	$196,111
Home Improvement	$63,000	$135,000	$95,000	$113,333	$82,143

Total Originated Loan Amount

	2020	2021	2022	2023	2024	*Total*
Purchase	$72,155,000	$102,175,000	$90,725,000	$53,810,000	$27,490,000	***$346,355,000***
Refinance	$111,200,000	$196,850,000	$58,010,000	$16,000,000	$10,590,000	***$392,650,000***
Home Improvement	$315,000	$270,000	$855,000	$680,000	$575,000	***$2,695,000***
Total	*$183,670,000*	*$299,295,000*	*$149,590,000*	*$70,490,000*	*$38,655,000*	***$741,700,000***

Wells Fargo Bank	2020	2021	2022	2023	2024	Total
Total Number of CRA Small Business Loans	2,129	2,054	1,325	377	482	6,367
% of Loans with Amount of 250K or Less	98.7%	99.1%	99.0%	96.0%	97.1%	
% of Loans to Small Businesses w/ Gross Annual Revenues of $1 Million or Less	74.1%	58.7%	74.6%	58.4%	65.1%	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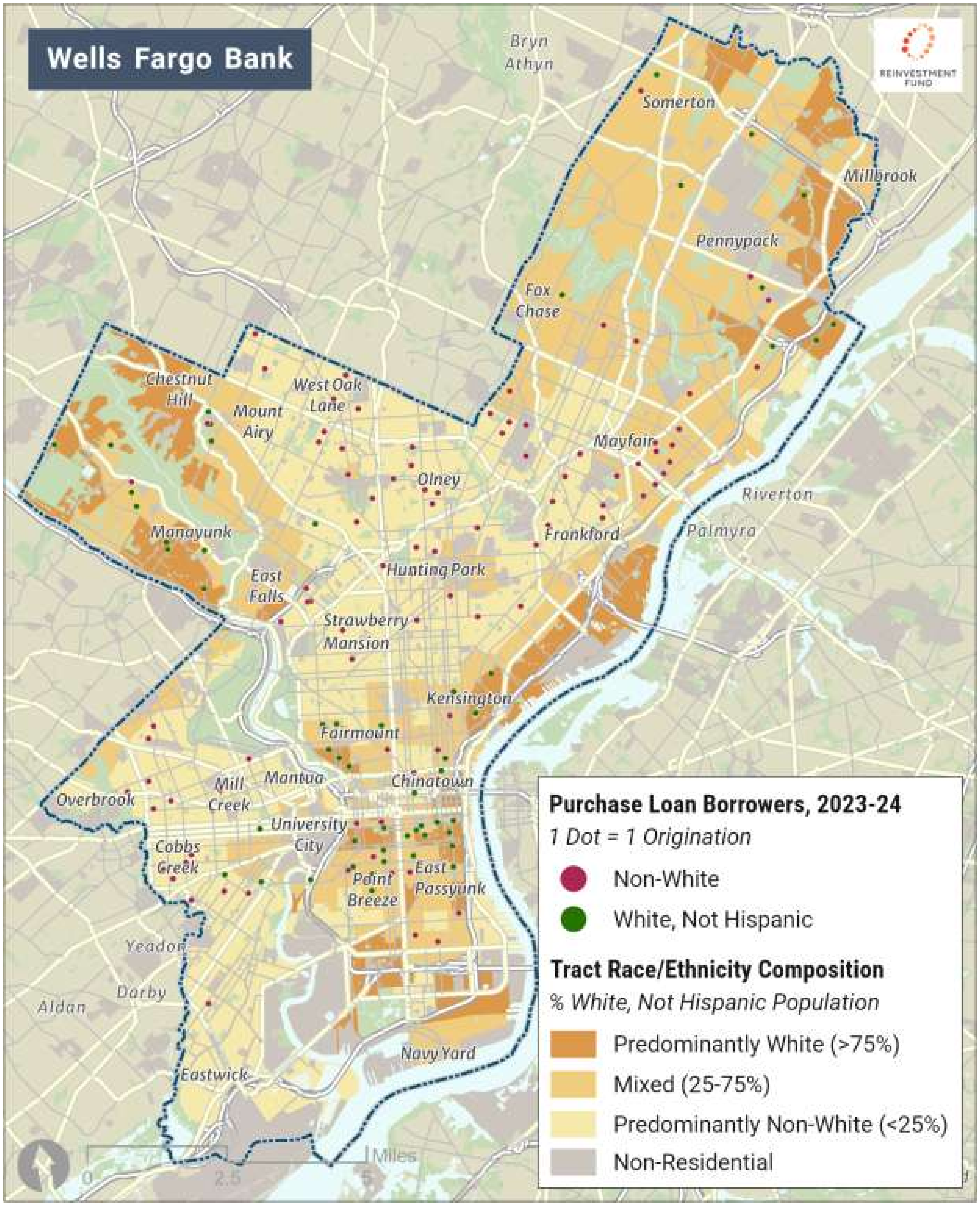
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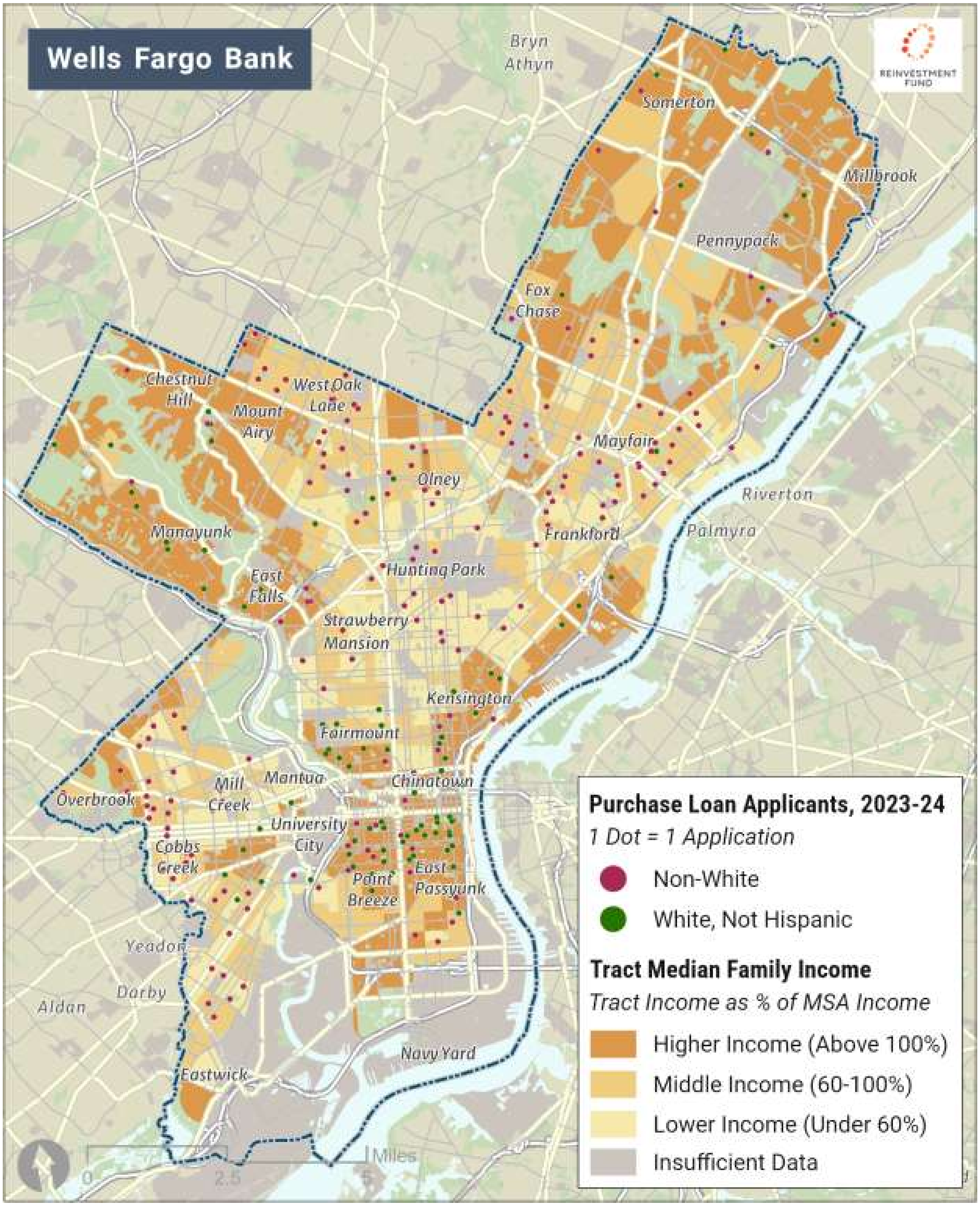
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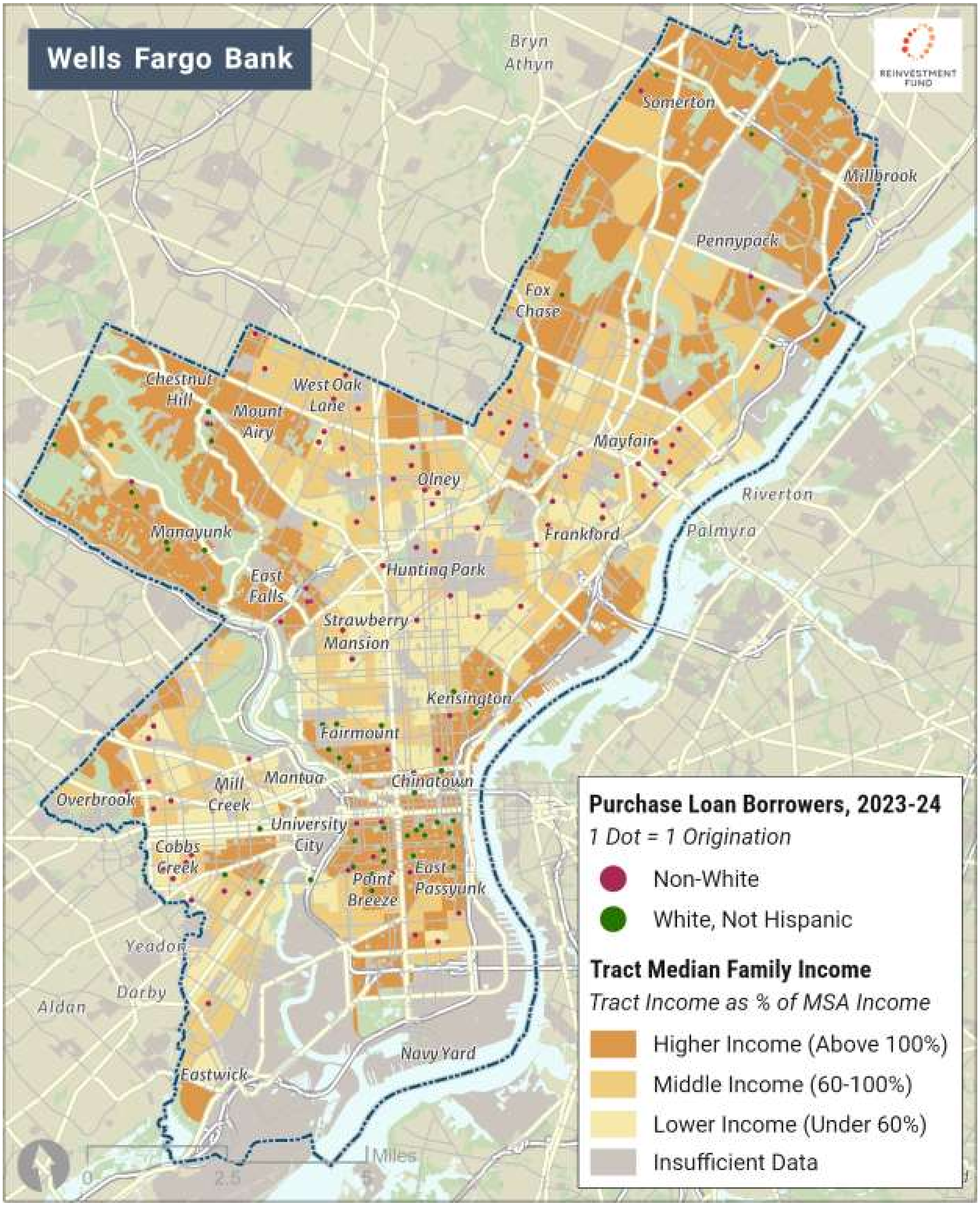
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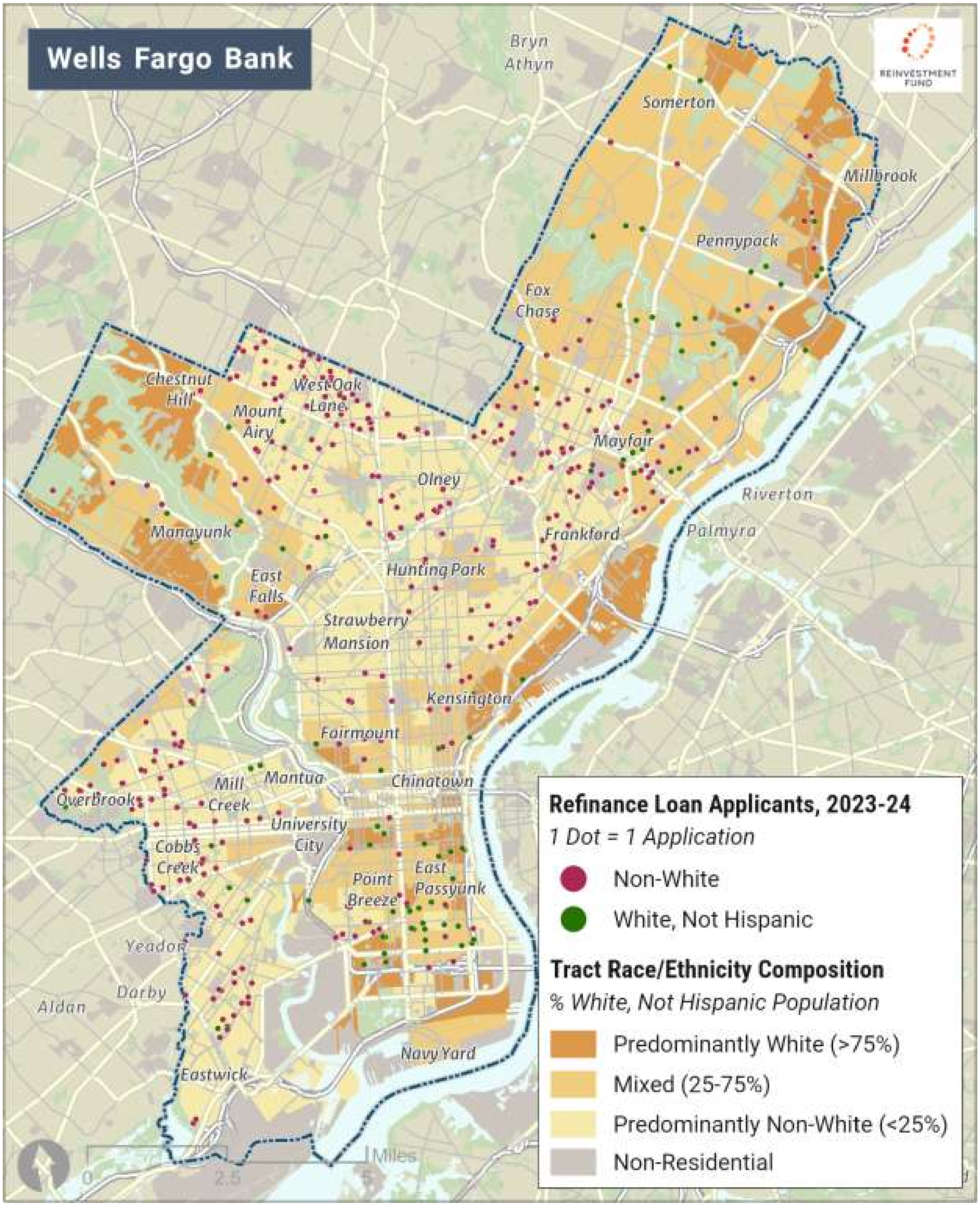
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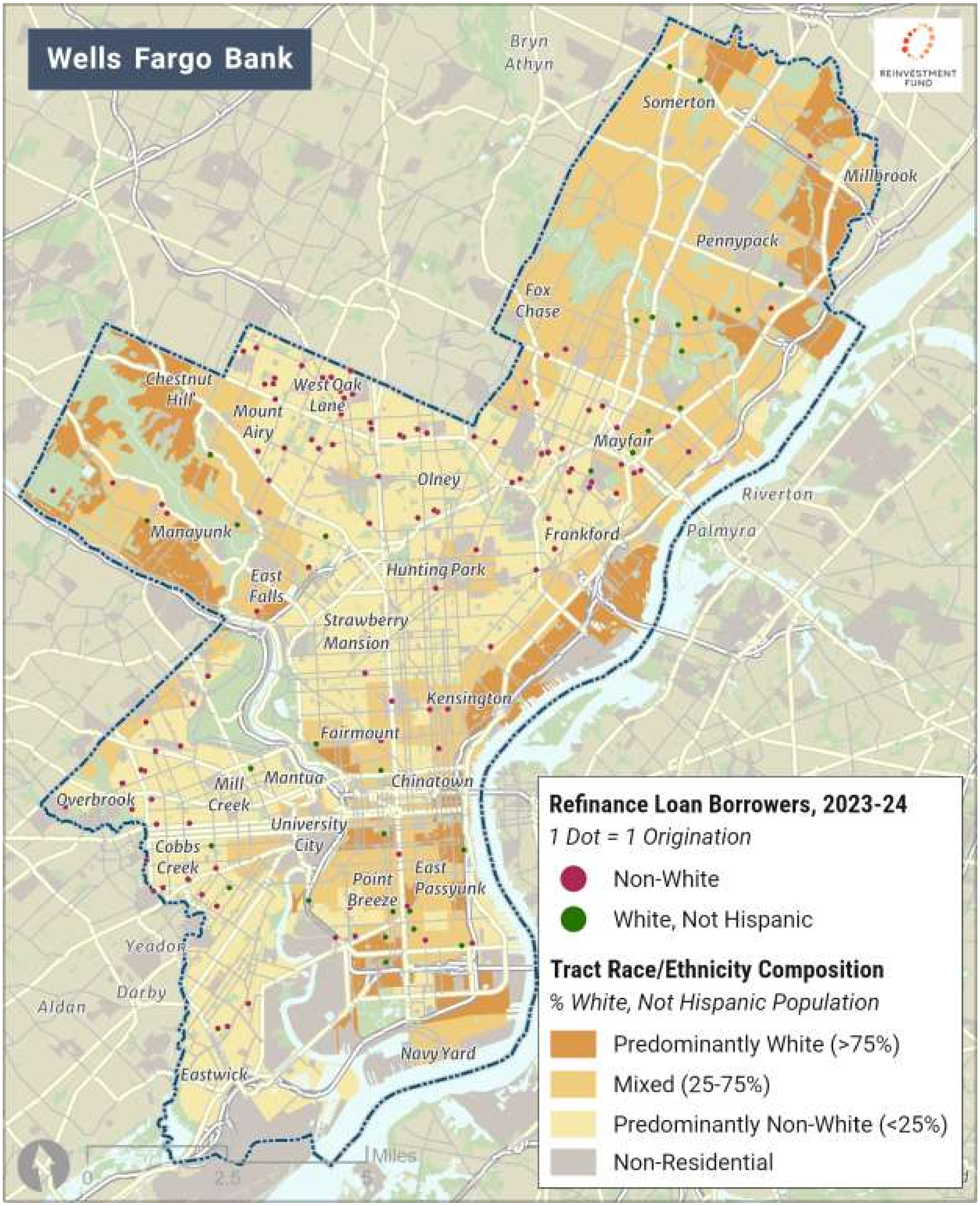
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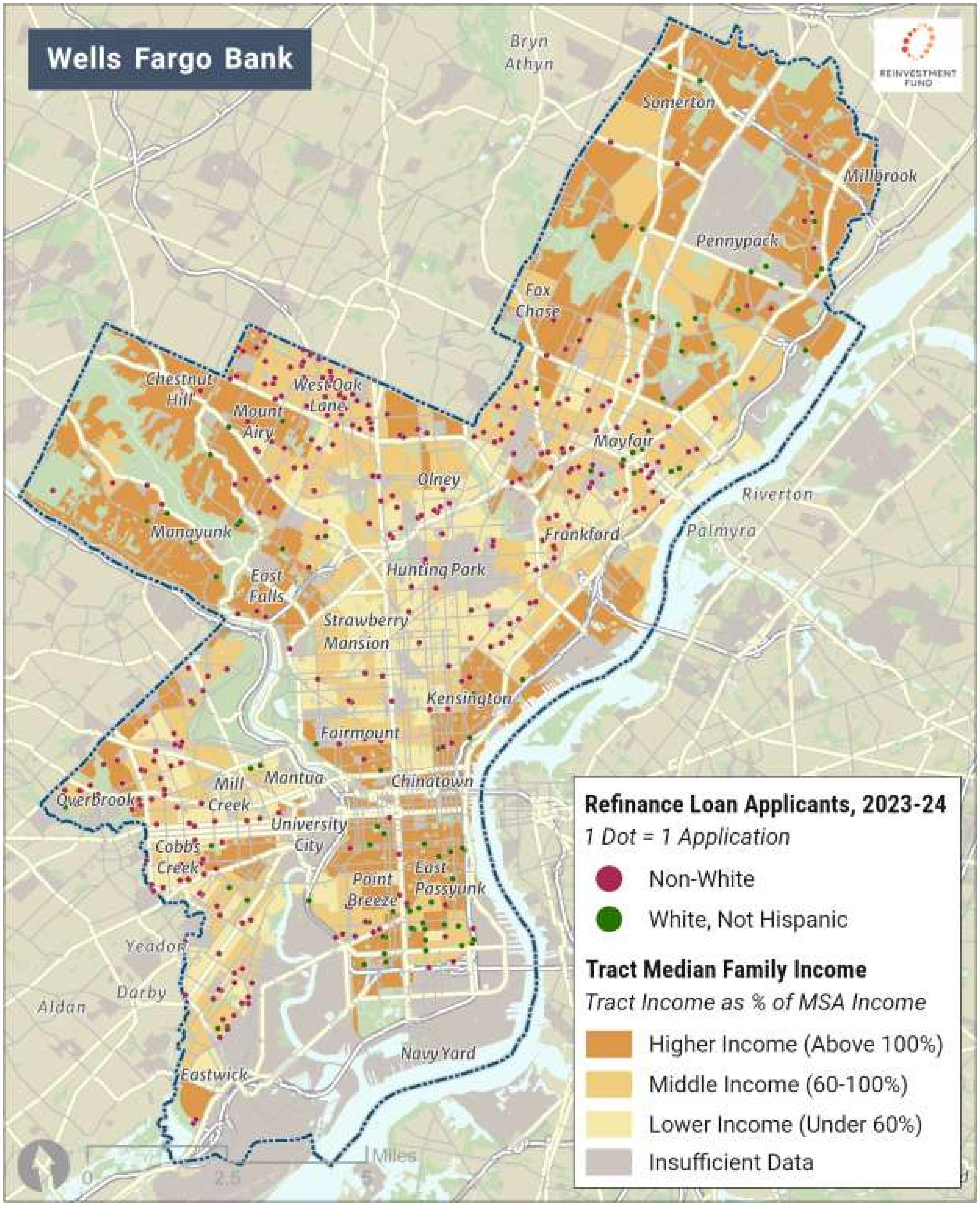
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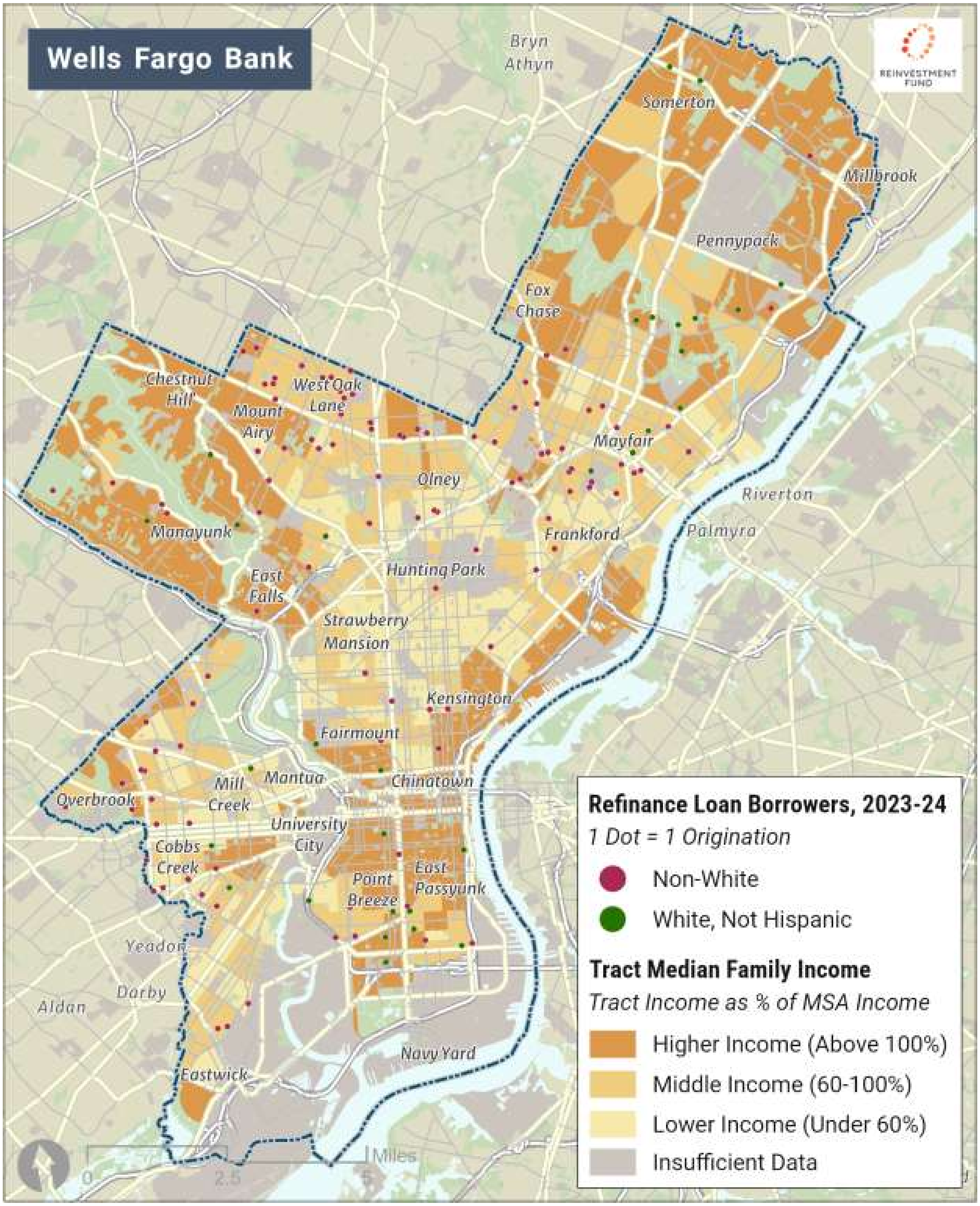
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Sources:

FDIC: BankFind Suite - Institution Details

FFIEC Interagency CRA Ratings

FFIEC Depository Institutions Disclosure Reports

OCC CRA Performance Evaluations

Reinvestment Fund review of lender Public Files (online) and public websites

Reinvestment Fund analysis of Home Mortgage Disclosure Act filings

Reinvestment Fund analysis of CRA Small Business Lending filings