

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: ARIZONA (04)

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)
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	0	0	1	450	1	450	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	450	1	450	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	450	1	450	0	0
STATE TOTAL	0	0	0	0	1	450	1	450	0	0

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: NEW JERSEY (34)

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)
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	3	269	3	487	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	269	3	487	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	269	3	487	0	0	0	0	0	0
STATE TOTAL	3	269	3	487	0	0	0	0	0	0

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGANY COUNTY (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	0	0	0	0	1	264	1	264	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	264	1	264	0	0
CATTARAUGUS COUNTY (009), NY										
MSA NA										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	284	0	0	0	0
Middle Income	2	128	0	0	1	334	2	128	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	128	0	0	2	618	2	128	0	0
CHAUTAQUA COUNTY (013), NY 2/										
MSA NA										
Inside AA 0012										
Low Income	4	198	2	310	2	1,440	5	433	0	0
Moderate Income	1	70	0	0	0	0	1	70	0	0
Middle Income	14	487	3	504	2	665	17	1,321	0	0
Upper Income	1	96	1	164	0	0	2	260	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	851	6	978	4	2,105	25	2,084	0	0

Footnote:

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

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Small Business Loans - Originations

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Institution: Northwest Bank

State: NEW YORK (36)

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)
ERIE COUNTY (029), NY 2/										
MSA 15380										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	55	1	112	2	921	3	1,033	0	0
Median Family Income 40-50%	1	86	2	325	0	0	2	211	0	0
Median Family Income 50-60%	1	64	1	228	0	0	1	64	0	0
Median Family Income 60-70%	2	34	0	0	0	0	2	34	0	0
Median Family Income 70-80%	5	301	5	957	2	1,114	6	1,407	0	0
Median Family Income 80-90%	6	256	0	0	1	425	4	501	0	0
Median Family Income 90-100%	4	237	1	148	6	3,521	7	1,646	0	0
Median Family Income 100-110%	5	204	5	853	2	798	10	1,285	0	0
Median Family Income 110-120%	2	95	1	104	1	600	4	799	0	0
Median Family Income >= 120%	20	1,296	10	1,717	16	8,805	28	8,102	0	0
Median Family Income Not Known	1	100	1	150	4	1,872	5	1,772	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	2,728	27	4,594	34	18,056	72	16,854	0	0

Footnote:

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Institution: Northwest Bank

State: NEW YORK (36)

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)
MONROE COUNTY (055), NY 2/										
MSA 40380										
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%	1	30	0	0	0	0	1	30	0	0
Median Family Income 30-40%	1	64	0	0	0	0	1	64	0	0
Median Family Income 40-50%	2	94	0	0	0	0	1	68	0	0
Median Family Income 50-60%	0	0	1	215	0	0	1	215	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	120	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	104	1	425	2	529	0	0
Median Family Income 90-100%	0	0	1	122	0	0	1	122	0	0
Median Family Income 100-110%	0	0	0	0	1	477	1	477	0	0
Median Family Income 110-120%	0	0	1	150	0	0	1	150	0	0
Median Family Income >= 120%	2	131	0	0	1	400	3	531	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	439	4	591	3	1,302	12	2,186	0	0
NIAGARA COUNTY (063), NY 2/										
MSA 15380										
Inside AA 0013										
Low Income	1	33	0	0	0	0	1	33	0	0
Moderate Income	2	91	1	249	1	500	4	840	0	0
Middle Income	12	495	5	752	3	1,006	14	1,635	0	0
Upper Income	5	281	3	526	5	2,386	7	1,573	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	900	9	1,527	9	3,892	26	4,081	0	0

Footnote:

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

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Institution: Northwest Bank

State: NEW YORK (36)

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)
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	1	660	1	660	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	660	1	660	0	0
SENECA COUNTY (099), 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	0	0	0	0	1	576	1	576	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	576	1	576	0	0
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	0	0	0	0	1	480	1	480	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	480	1	480	0	0
TOTAL INSIDE AA IN STATE	98	5,046	46	7,690	52	25,973	137	25,333	0	0

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Small Business Loans - Originations

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Respondent ID: 0000028178

Agency: FDIC - 3

State: NEW YORK (36)

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)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	1,980	4	1,980	0	0
STATE TOTAL	98	5,046	46	7,690	56	27,953	141	27,313	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASHTABULA COUNTY (007), OH 2/										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	81	1	130	0	0	2	81	0	0
Middle Income	1	81	0	0	1	345	2	426	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	162	1	130	1	345	4	507	0	0

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Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUYAHOGA COUNTY (035), OH 2/										
MSA 17460										
Inside AA 0017										
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	1	175	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	82	1	146	0	0	2	152	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	82	2	321	0	0	2	152	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	1	492	1	492	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	365	1	365	0	0
Median Family Income 40-50%	0	0	1	150	0	0	0	0	0	0
Median Family Income 50-60%	1	90	2	315	0	0	1	160	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	82	1	139	5	2,181	6	2,006	0	0
Median Family Income 100-110%	0	0	0	0	2	1,281	1	581	0	0
Median Family Income 110-120%	3	182	0	0	1	730	3	182	0	0

Footnote:

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Small Business Loans - Originations

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Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	1	60	4	601	7	3,610	6	1,492	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	6	414	8	1,205	17	8,659	19	5,278	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%	0	0	0	0	1	492	1	492	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	365	1	365	0	0
Median Family Income 40-50%	0	0	1	150	0	0	0	0	0	0
Median Family Income 50-60%	1	90	2	315	0	0	1	160	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	82	1	139	5	2,181	6	2,006	0	0
Median Family Income 100-110%	0	0	1	175	2	1,281	1	581	0	0
Median Family Income 110-120%	3	182	0	0	1	730	3	182	0	0
Median Family Income >= 120%	3	142	5	747	7	3,610	8	1,644	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	496	10	1,526	17	8,659	21	5,430	0	0
ERIE COUNTY (043), OH 2/										
MSA NA										
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	0	0	2	400	0	0	2	400	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	400	0	0	2	400	0	0

Footnote:

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Small Business Loans - Originations

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Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GEAUGA COUNTY (055), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	1	85	0	0	1	800	2	885	0	0
Upper Income	0	0	0	0	2	850	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	3	1,650	3	935	0	0
GREENE COUNTY (057), OH										
MSA 19380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	642	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	642	0	0	0	0
LAKE COUNTY (085), OH 2/										
MSA 17460										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	520	1	1,000	2	370	0	0
Middle Income	3	172	2	303	5	2,840	7	2,293	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	172	5	823	6	3,840	9	2,663	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LORAIN COUNTY (093), OH										
MSA 17460										
Inside AA 0017										
Low Income	2	36	1	123	1	350	2	36	0	0
Moderate Income	6	399	1	102	0	0	5	396	0	0
Middle Income	12	691	7	1,006	6	2,642	19	3,646	0	0
Upper Income	3	131	1	175	18	8,027	7	2,807	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	1,257	10	1,406	25	11,019	33	6,885	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
RICHLAND COUNTY (139), OH										
MSA 31900										
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	124	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	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (153), OH 2/										
MSA 10420										
Inside AA 0016										
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	1	175	1	725	1	725	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%	3	141	0	0	1	460	2	496	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	3	141	1	175	2	1,185	3	1,221	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	0	0	1	775	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	1	250	1	788	1	788	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

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	1	19	0	0	2	1,033	1	683	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	19	1	250	4	2,596	2	1,471	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	0	0	1	775	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	2	425	2	1,513	2	1,513	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%	4	160	0	0	3	1,493	3	1,179	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	4	160	2	425	6	3,781	5	2,692	0	0
VINTON COUNTY (163), 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	1	45	0	0	0	0	1	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	1	45	0	0	0	0	1	45	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (167), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	58	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	58	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	34	1,814	21	3,255	34	16,389	53	11,828	0	0
TOTAL OUTSIDE AA IN STATE	12	696	10	1,579	25	13,547	26	7,754	0	0
STATE TOTAL	46	2,510	31	4,834	59	29,936	79	19,582	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	229	0	0	1	229	0	0
Median Family Income 40-50%	1	24	1	144	0	0	2	168	0	0
Median Family Income 50-60%	1	30	1	120	0	0	1	30	0	0
Median Family Income 60-70%	1	82	1	106	1	301	2	407	0	0
Median Family Income 70-80%	3	178	0	0	1	488	2	530	0	0
Median Family Income 80-90%	3	168	1	102	1	391	3	540	0	0
Median Family Income 90-100%	1	30	1	204	0	0	0	0	0	0
Median Family Income 100-110%	1	80	1	150	1	269	1	269	0	0
Median Family Income 110-120%	3	108	3	562	0	0	4	491	0	0
Median Family Income >= 120%	10	678	6	889	6	2,689	13	3,206	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	24	1,378	16	2,506	10	4,138	29	5,870	0	0
ARMSTRONG COUNTY (005), PA										
MSA 38300										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,155	2	875	0	0
Middle Income	2	72	7	870	0	0	6	567	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	7	870	3	1,155	8	1,442	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	1	179	2	1,285	3	1,034	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	179	2	1,285	3	1,034	0	0
BLAIR COUNTY (013), PA										
MSA 11020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	168	0	0	1	275	2	343	0	0
Upper Income	1	80	0	0	0	0	1	80	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	248	0	0	1	275	3	423	0	0
BUTLER COUNTY (019), PA										
MSA 38300										
Inside AA 0002										
Low Income	0	0	1	199	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	148	5	830	1	296	5	442	0	0
Upper Income	2	48	0	0	1	400	2	48	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	196	6	1,029	2	696	7	490	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
CAMBRIA COUNTY (021), PA										
MSA 27780										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	193	1	142	0	0	4	335	0	0
Middle Income	1	65	0	0	1	309	1	65	0	0
Upper Income	1	94	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	352	1	142	1	309	5	400	0	0
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	1	30	0	0	0	0	1	30	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	1	30	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	359	2	443	1	280	15	1,082	0	0
Middle Income	7	306	3	441	2	990	11	1,652	0	0
Upper Income	1	69	2	390	3	1,780	5	2,170	0	0
Income Not Known	1	63	0	0	0	0	1	63	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	797	7	1,274	6	3,050	32	4,967	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
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	17	893	4	525	1	326	19	1,645	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	17	893	4	525	1	326	19	1,645	0	0
CLEARFIELD COUNTY (033), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	76	2	398	0	0	3	274	0	0
Middle Income	13	658	1	132	3	1,703	16	2,467	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	15	734	3	530	3	1,703	19	2,741	0	0
CLINTON COUNTY (035), PA										
MSA NA										
Inside AA 0001										
Low Income	1	20	1	120	0	0	2	140	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	405	5	905	5	2,636	17	2,596	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	425	6	1,025	5	2,636	19	2,736	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
CRAWFORD COUNTY (039), PA										
MSA NA										
Inside AA 0001										
Low Income	11	298	0	0	2	1,513	5	946	0	0
Moderate Income	2	87	0	0	0	0	1	60	0	0
Middle Income	26	1,142	7	1,289	5	2,563	27	2,624	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	39	1,527	7	1,289	7	4,076	33	3,630	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	0	0	0	0	0	0
Middle Income	4	358	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	4	358	1	108	0	0	0	0	0	0
DAUPHIN COUNTY (043), PA 2/										
MSA 25420										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	0	0
Middle Income	2	70	0	0	1	312	3	382	0	0
Upper Income	3	163	0	0	1	745	3	843	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	254	0	0	2	1,057	7	1,246	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
DELAWARE COUNTY (045), PA										
MSA 37964										
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	1	636	1	636	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	636	1	636	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	0
Middle Income	10	510	4	625	5	3,170	10	1,207	0	0
Upper Income	2	101	1	139	1	500	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	12	611	5	764	6	3,670	11	1,233	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
ERIE COUNTY (049), PA 2/										
MSA 21500										
Inside AA 0003										
Low Income	9	529	4	522	5	2,153	12	2,321	0	0
Moderate Income	8	308	2	214	1	500	9	872	0	0
Middle Income	39	1,770	13	2,071	9	3,824	41	5,765	0	0
Upper Income	16	604	14	2,379	12	6,553	22	5,468	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	72	3,211	33	5,186	27	13,030	84	14,426	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	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	1	137	0	0	1	137	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	1	137	0	0	2	167	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	1	71	1	139	0	0	2	210	0	0
Middle Income	1	82	1	200	0	0	2	282	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	153	2	339	0	0	4	492	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
FULTON COUNTY (057), 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	162	0	0	1	162	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	162	0	0	1	162	0	0
HUNTINGDON COUNTY (061), PA										
MSA NA										
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	1	66	0	0	0	0	1	66	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	66	0	0	0	0	1	66	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	2	90	0	0	0	0	2	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	90	0	0	0	0	2	90	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
LACKAWANNA COUNTY (069), PA										
MSA 42540										
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	8	0	0	0	0	1	8	0	0
Upper Income	1	34	0	0	0	0	1	34	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	2	42	0	0
LANCASTER COUNTY (071), PA										
MSA 29540										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	0	0	1	50	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	12	0	0	0	0	1	12	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	185	0	0	0	0	3	185	0	0
Median Family Income 90-100%	4	117	1	175	0	0	2	36	0	0
Median Family Income 100-110%	4	210	1	127	1	675	4	810	0	0
Median Family Income 110-120%	3	88	0	0	0	0	1	34	0	0
Median Family Income >= 120%	0	0	1	250	2	1,064	2	1,064	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	16	662	3	552	3	1,739	14	2,191	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
LAWRENCE COUNTY (073), PA										
MSA NA										
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	4	113	2	387	1	260	4	279	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	113	2	387	1	260	4	279	0	0
LEBANON COUNTY (075), PA										
MSA 30140										
Inside AA 0004										
Low Income	0	0	1	120	0	0	0	0	0	0
Moderate Income	2	90	2	348	0	0	4	438	0	0
Middle Income	7	246	2	348	5	2,674	8	891	0	0
Upper Income	6	269	0	0	1	441	5	609	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	15	605	5	816	6	3,115	17	1,938	0	0
LYCOMING COUNTY (081), PA										
MSA 48700										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	1	125	0	0
Middle Income	4	163	0	0	3	1,545	6	1,446	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	163	1	125	3	1,545	7	1,571	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
MCKEAN COUNTY (083), PA										
MSA NA										
Inside AA 0001										
Low Income	6	318	0	0	2	1,627	6	318	0	0
Moderate Income	1	45	0	0	1	300	2	345	0	0
Middle Income	13	470	8	1,070	4	1,603	17	1,939	0	0
Upper Income	0	0	0	0	1	268	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	833	8	1,070	8	3,798	25	2,602	0	0
MERCER COUNTY (085), PA										
MSA 49660										
Inside AA 0009										
Low Income	0	0	0	0	1	571	1	571	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	188	2	370	2	1,020	4	558	0	0
Upper Income	0	0	1	150	1	300	2	450	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	188	3	520	4	1,891	7	1,579	0	0
MIFFLIN COUNTY (087), PA										
MSA NA										
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	1	80	0	0	1	473	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	80	0	0	1	473	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
MONTOUR COUNTY (093), 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	1	25	0	0	1	720	2	745	0	0
Upper Income	0	0	0	0	1	550	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	2	1,270	2	745	0	0
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	0	0	1	131	0	0	1	131	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	131	0	0	1	131	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	5	196	3	512	4	1,926	4	352	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	196	3	512	4	1,926	4	352	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
SCHUYLKILL COUNTY (107), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	0	0	0	0
Upper Income	1	47	0	0	0	0	1	47	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	74	0	0	0	0	1	47	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	240	0	0	1	240	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	1	240	0	0
SOMERSET COUNTY (111), PA 2/										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	220	1	410	2	630	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	220	1	410	2	630	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
SULLIVAN COUNTY (113), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	685	1	685	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	685	1	685	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	4	165	1	145	0	0	2	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	165	1	145	0	0	2	25	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	1	57	0	0	0	0	1	57	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	57	0	0	0	0	1	57	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

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)
VENANGO COUNTY (121), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	1	38	0	0
Middle Income	7	347	6	996	1	264	10	1,131	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	8	385	6	996	1	264	11	1,169	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	10	401	8	1,223	4	1,404	15	1,421	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	10	401	8	1,223	4	1,404	15	1,421	0	0
WASHINGTON COUNTY (125), PA										
MSA 38300										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	228	0	0	0	0	4	228	0	0
Middle Income	2	68	3	530	2	782	5	705	0	0
Upper Income	1	89	2	378	2	810	4	877	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	385	5	908	4	1,592	13	1,810	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: 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)
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	139	3	568	0	0	3	333	0	0
Upper Income	0	0	0	0	1	438	1	438	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	139	3	568	1	438	4	771	0	0
YORK COUNTY (133), PA										
MSA 49620										
Inside AA 0004										
Low Income	4	137	0	0	1	450	3	94	0	0
Moderate Income	0	0	1	226	0	0	1	226	0	0
Middle Income	5	174	1	234	1	434	7	842	0	0
Upper Income	0	0	1	117	0	0	1	117	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	311	3	577	2	884	12	1,279	0	0
TOTAL INSIDE AA IN STATE	346	15,435	149	24,057	117	56,460	419	59,525	0	0
TOTAL OUTSIDE AA IN STATE	14	834	6	998	6	3,276	18	3,965	0	0
STATE TOTAL	360	16,269	155	25,055	123	59,736	437	63,490	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANAWHA COUNTY (039), WV										
MSA 16620										
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	2	1,271	2	1,271	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	1,271	2	1,271	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,271	2	1,271	0	0
STATE TOTAL	0	0	0	0	2	1,271	2	1,271	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	478	22,295	216	35,002	203	98,822	609	96,686	0	0
TOTAL OUTSIDE AA	29	1,799	19	3,064	38	20,524	51	15,420	0	0
TOTAL INSIDE & OUTSIDE	507	24,094	235	38,066	241	119,346	660	112,106	0	0

Footnote:

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

Loans by County

Respondent ID: 0000028178

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (029), NY 2/										
MSA 15380										
Inside AA 0013										
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	41	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	41	0	0	0	0	0	0	0	0
NIAGARA COUNTY (063), NY 2/										
MSA 15380										
Inside AA 0013										
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	5	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
TOTAL INSIDE AA IN STATE	2	46	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	46	0	0	0	0	0	0	0	0

Footnote:

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

Loans by County
Small Farm 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 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)
CENTRE COUNTY (027), PA										
MSA 44300										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	34	984	9	1,581	4	1,331	47	3,896	0	0
Middle Income	14	402	2	453	3	1,187	19	2,042	0	0
Upper Income	4	170	1	130	0	0	5	300	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	52	1,556	12	2,164	7	2,518	71	6,238	0	0
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	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
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	43	1,499	13	2,413	8	2,907	64	6,819	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	43	1,499	13	2,413	8	2,907	64	6,819	0	0

Footnote:

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

Loans by County

Small Farm Loans - Originations

Institution: 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 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)
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	3	77	2	280	3	814	6	881	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	77	2	280	3	814	6	881	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	0
Middle Income	1	25	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	200	0	0	1	200	0	0
LYCOMING COUNTY (081), PA										
MSA 48700										
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	10	448	1	154	2	684	13	1,286	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	10	448	1	154	2	684	13	1,286	0	0

Footnote:

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

Loans by County
 Small Farm Loans - Originations
 Institution: 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 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)
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	0	0	1	500	1	500	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	500	1	500	0	0
MONTOUR COUNTY (093), 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	2	69	0	0	0	0	2	69	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	69	0	0	0	0	2	69	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	2	85	0	0	0	0	2	85	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	85	0	0	0	0	2	85	0	0

Footnote:

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

Loans by County
 Small Farm Loans - Originations
 Institution: 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 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)
SULLIVAN COUNTY (113), 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	50	0	0	0	0	1	50	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	1	50	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	3	94	0	0	1	400	4	494	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	94	0	0	1	400	4	494	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	83	0	0	0	0	2	83	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	83	0	0	0	0	2	83	0	0

Footnote:

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

Loans by County
Small Farm Loans - Originations
Institution: 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 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)
VENANGO COUNTY (121), 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	49	0	0	0	0	1	49	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	49	0	0	0	0	1	49	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	3	135	1	150	0	0	3	135	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	135	1	150	0	0	3	135	0	0
TOTAL INSIDE AA IN STATE	119	3,988	30	5,361	22	7,823	167	16,707	0	0
TOTAL OUTSIDE AA IN STATE	5	202	0	0	0	0	5	202	0	0
STATE TOTAL	124	4,190	30	5,361	22	7,823	172	16,909	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	121	4,034	30	5,361	22	7,823	167	16,707	0	0
TOTAL OUTSIDE AA	5	202	0	0	0	0	5	202	0	0
TOTAL INSIDE & OUTSIDE	126	4,236	30	5,361	22	7,823	172	16,909	0	0

Footnote:

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

2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Northwest Bank

Respondent ID: 0000028178
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CAMERON COUNTY (023) - MSA NA	1	30	1	30	0	0
PA - CLARION COUNTY (031) - MSA NA	22	1,744	19	1,645	0	0
PA - CLEARFIELD COUNTY (033) - MSA NA	21	2,967	19	2,741	0	0
PA - CLINTON COUNTY (035) - MSA NA	23	4,086	19	2,736	0	0
PA - CRAWFORD COUNTY (039) - MSA NA	53	6,892	33	3,630	0	0
PA - ELK COUNTY (047) - MSA NA	23	5,045	11	1,233	0	0
PA - FOREST COUNTY (053) - MSA NA	4	492	4	492	0	0
PA - JEFFERSON COUNTY (065) - MSA NA	2	90	2	90	0	0
PA - MCKEAN COUNTY (083) - MSA NA	36	5,701	25	2,602	0	0
PA - POTTER COUNTY (105) - MSA NA	12	2,634	4	352	0	0
PA - TIOGA COUNTY (117) - MSA NA	5	310	2	25	0	0
PA - VENANGO COUNTY (121) - MSA NA	15	1,645	11	1,169	0	0
PA - WARREN COUNTY (123) - MSA NA	22	3,028	15	1,421	0	0
PA - ALLEGHENY COUNTY (003) - MSA 38300	50	8,022	29	5,870	0	0
PA - ARMSTRONG COUNTY (005) - MSA 38300	12	2,097	8	1,442	0	0
PA - BEAVER COUNTY (007) - MSA 38300	4	1,484	3	1,034	0	0
PA - BUTLER COUNTY (019) - MSA 38300	14	1,921	7	490	0	0
PA - WASHINGTON COUNTY (125) - MSA 38300	16	2,885	13	1,810	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	7	1,145	4	771	0	0
PA - ERIE COUNTY (049) - MSA 21500 2/	132	21,427	84	14,426	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420 2/	8	1,311	7	1,246	0	0
PA - LEBANON COUNTY (075) - MSA 30140	26	4,536	17	1,938	0	0
PA - YORK COUNTY (133) - MSA 49620	14	1,772	12	1,279	0	0

Footnote:

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

2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Northwest Bank

Respondent ID: 0000028178
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CENTRE COUNTY (027) - MSA 44300	34	5,121	32	4,967	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	22	2,953	14	2,191	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	7	803	5	400	0	0
PA - LYCOMING COUNTY (081) - MSA 48700	8	1,833	7	1,571	0	0
PA - MERCER COUNTY (085) - MSA 49660	9	2,599	7	1,579	0	0
PA - LAWRENCE COUNTY (073) - MSA NA	7	760	4	279	0	0
PA - HUNTINGDON COUNTY (061) - MSA NA	1	66	1	66	0	0
PA - MIFFLIN COUNTY (087) - MSA NA	2	553	0	0	0	0
NY - CATTARAUGUS COUNTY (009) - MSA NA	4	746	2	128	0	0
NY - CHAUTAUQUA COUNTY (013) - MSA NA 2/	30	3,934	25	2,084	0	0
NY - ERIE COUNTY (029) - MSA 15380 2/	109	25,378	72	16,854	0	0
NY - NIAGARA COUNTY (063) - MSA 15380 2/	38	6,319	26	4,081	0	0
NY - MONROE COUNTY (055) - MSA 40380 2/	15	2,332	12	2,186	0	0
OH - ASHTABULA COUNTY (007) - MSA NA 2/	5	637	4	507	0	0
OH - LAKE COUNTY (085) - MSA 17460 2/	14	4,835	9	2,663	0	0
OH - SUMMIT COUNTY (153) - MSA 10420 2/	6	1,501	3	1,221	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17460 2/	4	403	2	152	0	0
OH - ERIE COUNTY (043) - MSA NA 2/	2	400	2	400	0	0
OH - LORAIN COUNTY (093) - MSA 17460	58	13,682	33	6,885	0	0

Footnote:

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

2018 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Northwest Bank

Respondent ID: 0000028178

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CLEARFIELD COUNTY (033) - MSA NA	1	20	1	20	0	0
PA - CLINTON COUNTY (035) - MSA NA	64	6,819	64	6,819	0	0
PA - CRAWFORD COUNTY (039) - MSA NA	8	1,171	6	881	0	0
PA - ELK COUNTY (047) - MSA NA	2	225	1	200	0	0
PA - MCKEAN COUNTY (083) - MSA NA	1	500	1	500	0	0
PA - POTTER COUNTY (105) - MSA NA	2	85	2	85	0	0
PA - TIOGA COUNTY (117) - MSA NA	4	494	4	494	0	0
PA - VENANGO COUNTY (121) - MSA NA	1	49	1	49	0	0
PA - WARREN COUNTY (123) - MSA NA	4	285	3	135	0	0
PA - CENTRE COUNTY (027) - MSA 44300	71	6,238	71	6,238	0	0
PA - LYCOMING COUNTY (081) - MSA 48700	13	1,286	13	1,286	0	0
NY - ERIE COUNTY (029) - MSA 15380 2/	1	41	0	0	0	0
NY - NIAGARA COUNTY (063) - MSA 15380 2/	1	5	0	0	0	0

Footnote:

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

2018 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Northwest Bank

Respondent ID: 000028178
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	47	7,142	0	0
Purchased	0	0	0	0
Total	47	7,142	0	0
Consortium/Third Party Loans (optional)				

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

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

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

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

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

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

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

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

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%

0406.00* 1005.00* 2107.00* 2602.00* 2703.00* 2814.00* 2815.00* 4200.00* 4270.00* 4508.00 4621.00*

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

4689.00* 4850.00* 4929.00* 5010.00* 5120.00* 5153.00* 5220.00* 5231.00* 5232.00* 5520.00* 5614.00
 5617.00* 5620.00* 5624.00* 5626.00* 5632.00

Median Family Income 70-80%

0409.00* 0807.00* 0809.00* 1011.00* 1914.00* 1916.00 1919.00* 2022.00* 2406.00* 2412.00* 2704.00*
 2902.00* 3204.00* 4035.00* 4160.00* 4240.00* 4272.00* 4311.00 4507.00* 4571.00* 4688.00 4706.00*
 4843.00* 4846.00* 4882.00* 4993.00* 5041.00* 5070.00* 5094.00* 5152.00* 5235.01* 5240.00* 5628.00*
 5629.00*

Median Family Income 80-90%

0603.00* 0802.00 0804.00* 0901.00* 1102.00* 1706.00* 1920.00* 2904.00* 3102.00* 4011.00* 4020.00*
 4040.00* 4171.00* 4172.00* 4190.00* 4281.00* 4314.00* 4315.00 4323.00* 4324.00 4480.00 4610.00*
 4643.00* 4687.00* 4710.00* 4721.00* 4723.00* 4761.00* 4801.01* 4884.00* 4927.00* 4940.00* 4980.00*
 5003.00* 5234.00* 5235.02* 5237.02* 5252.00* 5513.00 5524.00* 5631.00* 5644.00*

Median Family Income 90-100%

0103.00* 0404.00* 0902.00* 1014.00* 1516.00* 1917.00* 1918.00* 2607.00* 2701.00* 3207.00* 4013.00*
 4050.00* 4250.00 4267.00* 4490.00* 4550.00* 4572.00* 4592.02* 4600.01* 4656.00* 4753.01* 4762.00*
 4782.00* 4801.02* 4804.00* 4825.00* 4870.00* 4881.00* 4885.00 4886.00* 4950.00* 4970.00* 5030.02*
 5200.02* 5212.00* 5214.01* 5233.00* 5237.01* 5261.02* 5263.02* 5630.00* 5645.00*

Median Family Income 100-110%

0605.00* 1018.00* 1413.00* 1903.00* 2023.00* 2708.00* 3206.00* 4060.00* 4070.01* 4180.00* 4296.00*
 4301.00* 4350.00* 4520.00* 4530.03* 4591.01* 4703.00* 4773.00 4781.00* 4790.00* 4802.00* 4803.00*
 4845.00* 4890.01 4900.02* 4962.00* 5154.01* 5170.00* 5200.01* 5213.01 5213.02* 5238.00* 5262.02*
 5639.00* 5642.00*

Median Family Income 110-120%

0709.00* 1517.00* 1911.00* 2206.00* 2612.00* 3103.00* 4070.02* 4264.00* 4282.00* 4294.00* 4295.00*
 4297.00* 4511.02* 4511.05 4580.00 4658.00* 4704.00* 4705.01* 4722.00* 4724.00* 4751.01* 4752.00*
 4754.01* 4771.00* 4912.00* 4961.01 4961.02 5215.00* 5236.00* 5263.01* 5627.00* 5640.00*

Median Family Income >= 120%

0201.00* 0203.00* 0703.00* 0705.00* 0706.00* 0708.00* 0806.00* 1106.00* 1401.00* 1402.00* 1403.00*
 1404.00* 1405.00* 1406.00* 1408.00* 1410.00* 1411.00* 1414.00* 1609.00* 1702.00* 4080.01* 4080.02
 4090.00 4100.00* 4110.00 4120.01 4120.02* 4131.00 4132.01* 4132.02* 4133.00* 4134.00* 4135.00*

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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*
 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

6026.02* 6032.02* 6038.02* 6049.02*

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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

MSA: 38300

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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 - 0003

ERIE COUNTY (049), PA 2/

MSA: 21500

Low Income

0001.00 0004.00 0005.00* 0006.00 0007.00* 0008.00 0012.00 0013.00 0015.00 0018.00* 0019.00*

Moderate Income

0003.00* 0009.00 0010.00* 0011.00 0014.00* 0017.00* 0020.00 0023.00 0101.01* 0119.00

Middle Income

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

0115.03 0115.05* 0115.07 0117.01 0117.02 0122.01 0123.00

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

Income Not Known

9801.09*

ASSESSMENT AREA - 0004

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* 0219.03* 0219.04* 0220.00* 0221.00* 0224.03* 0225.02* 0226.01* 0226.05* 0226.06* 0227.01*

0227.02* 0228.00* 0231.00* 0236.01* 0236.02* 0238.00* 0239.00* 0240.01 0241.02 0242.00* 0244.00*

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* 0002.00* 0003.00* 0004.02* 0005.00* 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

0030.00* 0031.00* 0033.00 0034.00* 0036.00* 0037.00* 0039.02* 0040.00 0041.00

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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* 0010.00* 0011.00* 0012.00* 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* 0211.00* 0212.10* 0214.10* 0214.20* 0216.00* 0217.11* 0217.12* 0217.20* 0218.01* 0219.00*
0220.00* 0222.00 0223.00* 0225.00* 0227.00* 0228.00 0229.10 0229.20* 0230.00* 0232.00* 0233.02*
0234.00* 0235.00* 0236.02* 0237.10* 0237.21* 0237.22* 0238.10* 0239.01* 0239.02* 0240.01* 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 - 0005

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*

Upper Income

Footnote:

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

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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 - 0006

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*

0132.03* 0133.01* 0136.01* 0136.02* 0137.02* 0139.01* 0139.02*

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:

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

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 - 0007

CAMBRIA COUNTY (021), PA

MSA: 27780

Low Income

0002.00* 0006.00*

Moderate Income

0001.00* 0003.00* 0005.00* 0007.00* 0012.00* 0102.00* 0121.00 0134.00 0135.00* 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* 0201.02* 0202.00* 0203.00* 0204.00* 0205.00* 0206.00*

ASSESSMENT AREA - 0008

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:

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

ASSESSMENT AREA - 0009

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 - 0010

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* 0003.00* 0010.00* 0101.00 0102.02* 0104.00* 0105.00* 0106.00 0107.00* 0109.00* 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 - 0011

HUNTINGDON COUNTY (061), PA

MSA: NA

Moderate Income

9509.00*

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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*

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 - 0012

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

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

0303.00 0305.00

Moderate Income

0301.00 0306.00* 0307.00* 0354.00*

Middle Income

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 - 0013

ERIE COUNTY (029), NY 2/

MSA: 15380

Median Family Income 20-30%

0016.00* 0027.02* 0035.00* 0044.02* 0070.00*

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%

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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*
0113.00* 0116.00* 0128.00* 0129.01 0130.02* 0145.01 0150.03 0153.02* 0155.03* 0158.00*

Median Family Income 100-110%

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 0088.00* 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 Family Income 110-120%

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 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*
0150.01* 0150.02* 0152.01 0169.00* 0173.00

Median Family Income Not Known

0046.02* 0062.01* 0091.10* 0149.04* 0161.00* 0165.00 9401.00*

NIAGARA COUNTY (063), NY 2/

MSA: 15380

Low Income

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 Income

Footnote:

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

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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 Income

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 - 0014

MONROE COUNTY (055), NY 2/

MSA: 40380

Median Family Income 20-30%

0002.00* 0013.00* 0015.00* 0023.00* 0050.00* 0052.00* 0053.00* 0056.00* 0079.00* 0080.00* 0092.00
0093.01* 0094.00* 0096.02* 0096.03*

Median Family Income 30-40%

0007.00* 0024.00* 0027.00* 0032.00* 0039.00* 0041.00* 0048.00 0049.00* 0055.00* 0057.00* 0064.00*
0065.00* 0066.00* 0069.00* 0087.02* 0093.02* 0095.00*

Median Family Income 40-50%

0019.00 0022.00* 0040.00* 0046.02* 0047.01* 0047.02* 0058.00* 0059.00 0075.00* 0084.00* 0096.01*
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* 0036.00* 0037.00* 0060.00* 0104.00* 0114.00* 0120.00* 0121.00* 0130.01* 0131.04 0134.01*
0135.05* 0136.01 0140.03* 0141.02* 0142.03* 0143.02*

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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* 0142.02* 0145.03* 0146.02* 0148.04* 0151.02* 0153.03* 0153.04*

Median Family Income 100-110%

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*
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 - 0015

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* 0002.00* 0003.00* 0005.00 0006.02* 0006.03* 0007.02* 0008.01* 0008.02* 0009.00 0010.01*
0011.02* 0012.00* 0013.01*

Upper Income

0010.02* 0011.01*

LAKE COUNTY (085), OH 2/

MSA: 17460

Moderate Income

Footnote:

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

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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*
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

2016.00* 2027.00* 2028.00* 2029.00* 2030.00* 2035.00* 2037.00* 2043.01* 2049.00* 2050.01* 2050.02*
2051.00* 2052.00* 2053.00* 2064.00* 2065.00*

ASSESSMENT AREA - 0016

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%

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

5205.00* 5304.01* 5305.01* 5309.02*

Median Family Income 110-120%

5304.02* 5309.03*

Median Family Income >= 120%

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 - 0017

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*

1891.07* 1891.08* 1891.09 1891.11* 1891.12* 1905.03* 1905.04

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

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

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*

Middle Income

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* 0103.00* 0104.00 0131.00 0132.00 0503.00* 0602.00* 0771.00 0805.00* 0807.00 0902.00*

0951.00 0972.00 0974.00

Income Not Known

9902.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

4202.07

MORRIS COUNTY (027), NJ

MSA: 35084

Upper Income

0441.02

ALLEGANY COUNTY (003), NY

MSA: NA

Middle Income

9505.00

ONTARIO COUNTY (069), NY

MSA: 40380

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 definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

0506.02

SENECA COUNTY (099), NY

MSA: NA

Upper Income

9507.00

STEUBEN COUNTY (101), NY

MSA: NA

Middle Income

9614.00

CUYAHOGA COUNTY (035), OH 2/

MSA: 17460

Median Family Income 10-20%

1087.01

Median Family Income 30-40%

1013.00

Median Family Income 40-50%

1246.00

Median Family Income 50-60%

1044.00 1331.04

Median Family Income 90-100%

1342.04 1381.07 1406.00 1407.02 1531.04 1774.05

Median Family Income 100-110%

1077.01 1602.00

Median Family Income 110-120%

1702.01 1941.00

Median Family Income >= 120%

1071.01 1311.03 1561.01 1701.02 1841.04 1861.03 1862.01 1943.00 1959.00

GEAUGA COUNTY (055), OH

MSA: 17460

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

Moderate Income

3124.00

Middle Income

3109.00 3121.00

Upper Income

3119.00

GREENE COUNTY (057), OH

MSA: 19380

Moderate Income

2402.00

MEDINA COUNTY (103), OH

MSA: 17460

Upper Income

4030.01

RICHLAND COUNTY (139), OH

MSA: 31900

Upper Income

0024.00

SUMMIT COUNTY (153), OH 2/

MSA: 10420

Median Family Income 60-70%

5022.00

Median Family Income 90-100%

5080.00 5310.01

Median Family Income >= 120%

5323.02 5325.01 5327.01

VINTON COUNTY (163), OH

MSA: NA

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 definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

9531.00

WASHINGTON COUNTY (167), OH

MSA: NA

Moderate Income

0210.00

BLAIR COUNTY (013), PA

MSA: 11020

Middle Income

0104.02 0112.00 0114.00

Upper Income

0109.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

Middle Income

0102.04

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income 110-120%

4068.02

FAYETTE COUNTY (051), PA

MSA: 38300

Moderate Income

2622.00

Middle Income

2609.00

FULTON COUNTY (057), PA

MSA: NA

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 definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

9602.00

LACKAWANNA COUNTY (069), PA

MSA: 42540

Middle Income

1019.00

Upper Income

1118.00

MONTOUR COUNTY (093), PA

MSA: 14100

Middle Income

0501.00

Upper Income

0502.00

NORTHUMBERLAND COUNTY (097), PA

MSA: NA

Middle Income

0808.00

SCHUYLKILL COUNTY (107), PA

MSA: NA

Middle Income

0021.00

Upper Income

0035.00

SNYDER COUNTY (109), PA

MSA: NA

Middle Income

0702.00

SOMERSET COUNTY (111), PA 2/

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.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

MSA: NA

Middle Income

0208.00 0219.01

SULLIVAN COUNTY (113), PA

MSA: NA

Middle Income

9602.00

UNION COUNTY (119), PA

MSA: NA

Middle Income

0901.02 0905.02

KANAWHA COUNTY (039), WV

MSA: 16620

Middle Income

0005.00

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.

2018 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000028178

Institution: Northwest Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	530	530	0	0.00%
Small Farm Loans	33	33	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2,165	2,165	0	0.00%
Total	2,730	2,730	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.