#### INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

#### SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

		Loans	on 1- to 4-Fa	amily and M	lanufacture	d Home Dw	ellings							_			
CENSUS TRACT OR COUNTY NAME AND	Ho	me Purchas	se Loans		Refin	ancings	Home Imr	provement	Loans on Dwellings For 5 or More		Nonoccupant Loans From Columns A, B, C		Loans From Manufactured Hom				
DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	FHA, FSA/	RHS & VA	Conver	ntional	T COMM	anonigo		ans		Families		Families		а, в, с d D	Columns Ă, B, C & D		
_	A	<u> </u>	B	3		С	<u> </u>		E	<u> </u>		F	G				
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
PA/ERIE COUNTY/0101.01																	
LOANS ORIGINATED					1	85	5 2	69					1	55			
APPS APPROVED, NOT ACCEPTED			1	74													
APPS DENIED																	
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PA/ERIE COUNTY/0101.03																	
LOANS ORIGINATED					1	95	5										
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED																	
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PA/ERIE COUNTY/0101.04																	
LOANS ORIGINATED			1	204													
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED																	
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PA/ERIE COUNTY/0102.01																	
LOANS ORIGINATED					2	129	9				1	2	19				
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED																	
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
PA/ERIE COUNTY/0102.02																	
LOANS ORIGINATED			2	536	2	383	3										
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED																	
APPS WITHDRAWN					1	284	1										
FILES CLOSED FOR INCOMPLETENESS																	
PA/ERIE COUNTY/0109.02																	
LOANS ORIGINATED			1	98													
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED																	
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

#### INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

#### SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

		Loans on 1- to 4-Family and Manufactured Home Dwellings													
- CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/	_	me Purchas			- Refina	ncings		provement	For 5 d	Dwellings or More	Nonoco Loans Columns	From	Loans Manufactur Dwelling	ed Home	
(STATE/COUNTY/TRACT NUMBER)	FHA, FSA/	RHS & VA	Conve	entional			Lo	ans	Fan	nilies	and D		Columns A		
-	A	\		В	(	<u> </u>	[	)		Ε		F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
PA/ERIE COUNTY/0110.01 LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1	146	;								
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
PA/ERIE COUNTY/0121.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1	152	2				1	15	2		
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
MSA/MD(TOTAL)															
LOANS ORIGINATED			4	838	8 6	692	2 2	69			1	4	9 1	55	
APPS APPROVED, NOT ACCEPTED			1	74	Ļ										
APPS DENIED					2	298	3				1	15	2		
APPS WITHDRAWN					1	284	Ļ								
FILES CLOSED FOR INCOMPLETENESS															
INVALID GEOGRAPHIC IDENTIFIERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
SECTION 2 - PROPERTY NOT LOCATED IN MSA	MDS WHERE	INSTITUTIO	ON HAS H	OME OR BR	ANCH OFF	ICES									
LOANS ORIGINATED			13	850	) 14	930	) 5	344			4	15	.8		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			9	1132	2 5	423	3 2	62							
APPS WITHDRAWN			1	22											
FILES CLOSED FOR INCOMPLETENESS			-												

- DISPOSITION OF APPLICATIONS	Но	Loans me Purcha		amily and N	Anufactured				Loans on		Nonoc Loans	From		Loans On Manufactured Home	
-	FHA, FSA/RHS & VA		Conventional		<ul> <li>Refinancings</li> </ul>		Home Improvement Loans		For 5 or More Families		Columns A, B, C and D		Dwellings From Columns A, B, C & D		
-	A	۹	E	3	C		C	)	E			F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
INVALID MSA/MD NUMBERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

## DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

MSA/MD:	21500	EDIE	D٨
IVISA/IVID:	21500 -	ERIE.	PA

	Applica	ations		ans	Apps. App	proved But	Applica	ations	Applica			osed For
RACE AND GENDER 5/ 18/ 19/	Receive			nated	Not Ac	·	Den		Withdr			leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	5	912	4	838	1	74						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	912	4	838	1	74						
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

## DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

MSA/MD:	21500 -	FRIF	PΔ
IVISA/IVID.	21000 -	ERIE,	FA

NSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive	ations ed 20/	Loa Origii	ans nated	Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	5	912	4	838	1	74						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	912	4	838	1	74						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	912	4	838	1	74						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	912	4	838	1	74						
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	74			1	74						
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	4	838	4	838								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	5	912	4	838	1	74						

## DISCLOSURE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK			<u> </u>								MD: 21500 -	
RACE AND GENDER 5/ 18/ 19/	Applic Receiv	ations ed 20/		ans nated	Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed Fo	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	9	1274	6	692			2	298	1	284		
MALE	5	555	4	403			1	152				
FEMALE												
JOINT (MALE/FEMALE)	4	719	2	289			1	146	1	284		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

# DISCLOSURE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BAN	ΙK

ETHNICITY, GENDER AND INCOME 7/18/19/	Applica Receive			ans nated	Apps. App Not Ace		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	9	1274	6	692			2	298	1	284		
MALE	5	555	4	403			1	152				
FEMALE												
JOINT (MALE/FEMALE)	4	719	2	289			1	146	1	284		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	9	1274	6	692			2	298	1	284		
MALE	5	555	4	403			1	152				
FEMALE												
JOINT (MALE/FEMALE)	4	719	2	289			1	146	1	284		
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	2	228	2	228								
100-119% OF MSA/MD MEDIAN	1	80	1	80								
120% OR MORE OF MSA/MD MEDIAN	6	966	3	384			2	298	1	284		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	9	1274	6	692			2	298	1	284		

## DISCLOSURE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

MSA/MD: 21500 - ERIE	, PA
----------------------	------

RACE AND GENDER 5/ 18/ 19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Ac	roved But cepted	Applica Den	ations ied	Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	69	2	69								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	69	2	69								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

# DISCLOSURE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

Page 2 of 2

ETHNICITY, GENDER AND INCOME 7/18/19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Ac	roved But cepted	Applica Den		Applica Withdr	tions awn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000':
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	2	69	2	69								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	69	2	69								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	69	2	69								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	69	2	69								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	2	69	2	69								
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	2	69	2	69								

## DISCLOSURE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

MSA/MD:	21500		
INSA/IVID:	21500 -	ERIE, PA	

RACE AND GENDER 5/ 18/ 19/	Applica Receive	ations ed 20/				Applica Withdr			osed For leteness			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	201	1	49			1	152				
MALE	1	152					1	152				
FEMALE												
JOINT (MALE/FEMALE)	1	49	1	49								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

## DISCLOSURE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

Page 2 of 2

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK	
INSTITUTION. 000020077 - 3 COMMERCI SAVINGS DANK	

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Acc		Applic: Den				osed For leteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	2	201	1	49			1	152				
MALE	1	152					1	152				
FEMALE												
JOINT (MALE/FEMALE)	1	49	1	49								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	201	1	49			1	152				
MALE	1	152					1	152				
FEMALE												
JOINT (MALE/FEMALE)	1	49	1	49								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	201	1	49			1	152				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	2	201	1	49			1	152				

## DISCLOSURE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

RACE AND GENDER 5/ 18/ 19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Ac	proved But cepted	Applica Den	ations ied	Applica Withdi	ations		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	55	1	55								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	55	1	55								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

## DISCLOSURE TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receiv		Loa Origii	ans nated	Apps. App Not Ac		Applic: Den		Applica Withdr	ations rawn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	55	1	55								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	55	1	55								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	55	1	55								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	55	1	55								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	55	1	55								
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	55	1	55								

### DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

#### MSA/MD: 21500 - ERIE, PA

INCOME, RACE AND ETHNICITY	Applica Receiv		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

#### LESS THAN 50% OF MSA/MD MEDIAN

RACE 5/
AMERICAN INDIAN/ALASKA NATIVE
ASIAN
BLACK OR AFRICAN AMERICAN
NATIVE HAWAIIAN/OTHER PACIFIC ISLND
WHITE
2 OR MORE MINORITY RACES
JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

#### ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

### MINORITY STATUS 8/ WHITE NON-HISPANIC

OTHERS, INCLUDING HISPANIC

#### 50-79% OF MSA/MD MEDIAN

RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN					
BLACK OR AFRICAN AMERICAN					
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE	1	74	1	74	
2 OR MORE MINORITY RACES					
JOINT (WHITE/MINORITY RACE)					
RACE NOT AVAILABLE 6/					
ETHNICITY 7/ HISPANIC OR LATINO					
NOT HISPANIC OR LATINO	1	74	1	74	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					
ETHNICITY NOT AVAILABLE 6/					
MINORITY STATUS 8/ WHITE NON-HISPANIC	1	74	1	74	
OTHERS, INCLUDING HISPANIC					

### DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

Page 2 of 3

INCOME, RACE AND ETHNICITY (CONTINUED)	Applica Receiv		Loa Origin		Apps. App Not Acc		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

#### 80-99% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

#### ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

100-119% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

### DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

INCOME, RACE AND ETHNICITY (CONTINUED)		ations /ed 20/	Loa Origir		Apps. App Not Ac		Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
AMERICAN INDIAN/ALASKA NATIVE ASIAN												
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	838	4	838								
2 OR MORE MINORITY RACES	4	030	4	030								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	838	4	838								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	4	838	4	838								
OTHERS, INCLUDING HISPANIC	4	030	4	030								
TOTAL 14/	5	912	4	838	1	74						

### DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

Page 1 of 3

INCOME, RACE AND ETHNICITY	Applica Receive		Loa Origin		Apps. App Not Ac		Applica Deni		Applica Withdu		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

#### LESS THAN 50% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

50-79% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

### DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

Number     \$000       80-99% OF MSA/MD MEDIAN     RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND     2     22       2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/     2     22       ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/     2     22       MINORITY STATUS 8/ WHITE NON-HISPANIC     2     22       100-119% OF MSA/MD MEDIAN     2     22       RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE     1     8       2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/     1     8	2	\$000's 228 228 228	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 222 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 2 222 OTHERS, INCLUDING HISPANIC 2 222 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	228								
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 222 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 2 22 OTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACES JOINT (WHITE/MINORITY RACES	2	228								
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 222 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	228								
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 222 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO / NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	228								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 222 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	228								
WHITE2222 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/222ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO LATINO) ETHNICITY NOT AVAILABLE 6/222MINORITY STATUS 8/ WHITE NON-HISPANIC22200-119% OF MSA/MD MEDIAN222RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN WHITE182 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACES JOINT (WHITE/MINORITY RACES JOINT (WHITE/MINORITY RACE)18	2	228								
2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	228								
JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 2222 OTHERS, INCLUDING HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 2222 OTHERS, INCLUDING HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 2222 OTHERS, INCLUDING HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 2 22 OTHERS, INCLUDING HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 2 22 OTHERS, INCLUDING HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	228								
MINORITY STATUS 8/ WHITE NON-HISPANIC 2 22 OTHERS, INCLUDING HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	228								
WHITE NON-HISPANIC 2 22 OTHERS, INCLUDING HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	228								
OTHERS, INCLUDING HISPANIC 00-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	228								
00-119% OF MSA/MD_MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 8 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
WHITE182 OR MORE MINORITY RACESJOINT (WHITE/MINORITY RACE)										
2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)										
JOINT (WHITE/MINORITY RACE)	1	80								
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO 1 8	1	80								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/ WHITE NON-HISPANIC 1 8										
OTHERS, INCLUDING HISPANIC	1	80								

### DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

NCOME, RACE AND ETHNICITY (CONTINUED)		ations ved 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applic: Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	966	3	384			2	298	1	284		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	966	3	384			2	298	1	284		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	6	966	3	384			2	298	1	284		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	9	1274	6	692			2	298	1	284		

### DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

Page 1 of 3

INCOME, RACE AND ETHNICITY	Applica Receive		Loa Origin		Apps. App Not Act	roved But cepted	Applica Deni		Applica Withdu		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

#### LESS THAN 50% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

50-79% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

### DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

Page 2 of 3

INCOME, RACE AND ETHNICITY (CONTINUED)	Applica Receive		Loa Origir		Apps. App Not Ac		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

80-99% OF MSA/MD MEDIAN

RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO OTHERS, INCLUDING HISPANIC 0THERS, INCLUDING 0THERS, INCLUDING HISPANIC 0THERS, INCLUDING 0THERS, INCLUDING
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITEMINORITY RACE) RACE NOT AVAILABLE 6' ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6' MINORITY STATUS 8' MUNICAR STRUCTURE PACIFIC ISLND WHITE 100-119% OF MSAMD MEDIAN RACE 5' AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN ANTIVE ASIAN BLACK OR AFRICAN MATIVE ASIAN BLACK OR AFRICAN MATIVE ASIAN BLACK OR AFRICAN MATIVE ASIAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITEMINORITY RACES JOINT (WHITEMINOR
BLACK OR AFRICAN AMERICAN NATUVE HAWAIIANOTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 77 HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO/ ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIANJOTHER PACIFIC ISLND WHITE COTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIANJOTHER PACIFIC ISLND WHITE COTHERS, INCLUDING HISPANIC 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 77 HISPANIC OR LATINO NOT HISPANIC OR LATINO MINORITY STATUS 8/ MINORITY STATUS 8/
NATIVE HAWAIIANVOTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 77 HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 100-119% OF MSAMD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 08 MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 77 HISPANIC OR LATINO NOT HISPANIC OR LATINO MINORITY STATUS 8/ MINORITY STATUS 8/
WHITE         2 OR MORE MINORITY RACES         JOINT (WHITEMINORITY RACE)         RACE NOT AVAILABLE 6/         ETHNICITY 71/         HISPANIC OR LATINO         NOT HISPANIC OR LATINO/ NOT HISPANIC OR         JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR         JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR         MINORITY STATUS 8/         MINORITY STATUS 8/         MINORITY STATUS 8/
2 OR MORE MINORITY RACES JOINT (MHITEMINORITY RACE) RACE ROT AVAILABLE 6' ETHNICITY NOT AVAILABLE 6' MINORITY STATUS 8' MINORITY STATUS 8'
JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAILAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 0R MORE MINORITY RACES JOINT (WHITE/MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 10T AVAILABLE 6/ MINORITY STATUS 8/
RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO) OTHRS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 08 3 OINT (WHITEMINORITY RACES JOINT (WHITEMINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 1/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC OTHERS, INCLUDING HISPANIC OTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO/ ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC OTHERS, INCLUDING HISPANIC OTHERS, INCLUDING HISPANIC OTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACES) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY OT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ MINORITY STATUS 8/
LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ MINORITY STATUS 8/ MINORITY STATUS 8/ 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO/ ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO/ ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
MINORITY STATUS &/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACES) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 100-119% OF MSAMD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
OTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO/ ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
100-119% OF MSAMD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 2 69 2 69 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 2 69 2 69 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
WHITE 2 69 2 69 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO NOT HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 2 69 2 69 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
HISPANIC OR LATINO NOT HISPANIC OR LATINO 2 69 2 69 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
NOT HISPANIC OR LATINO 2 69 2 69 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/
OTHERS, INCLUDING HISPANIC

### DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

MSA/MD: 21500 - ERIE, PA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applica Receive		Loa Origin		Apps. App Not Ace		Applica Deni		Applica Withdr		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

120% OR MORE OF MSA/MD MEDIAN

RACE 5/ AMERICAN INDIAN/ALASKA NATIVE							
ASIAN							
BLACK OR AFRICAN AMERICAN							
NATIVE HAWAIIAN/OTHER PACIFIC ISLND							
WHITE							
2 OR MORE MINORITY RACES							
JOINT (WHITE/MINORITY RACE)							
RACE NOT AVAILABLE 6/							
ETHNICITY 7/ HISPANIC OR LATINO							
NOT HISPANIC OR LATINO							
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)							
ETHNICITY NOT AVAILABLE 6/							
MINORITY STATUS 8/ WHITE NON-HISPANIC							
OTHERS, INCLUDING HISPANIC							
TOTAL 14/	2	69	2	69			

### DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

MSA/MD: 21500 - ERIE, PA

Page 1 of 3

INCOME, RACE AND ETHNICITY	Applica Receiv		Loa Origir		Apps. App Not Ace		Applica Deni		Applica Withdi		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

LESS THAN 50% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE

2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

50-79% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

### DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

Page 2 of 3

INCOME, RACE AND ETHNICITY (CONTINUED)	Applic Receiv		Loa Origir		Apps. App Not Ace		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

80-99% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

100-119% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

### DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

INCOME, RACE AND ETHNICITY (CONTINUED)		cations ved 20/	Loa Origir		Apps. App Not Ace		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	201	1	49			1	152				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	201	1	49			1	152				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	201	1	49			1	152				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	2	201	1	49			1	152				

### DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

MSA/MD: 21500 - ERIE, PA

Page 1 of 3

INCOME, RACE AND ETHNICITY	Applica Receive		Loa Origin		Apps. App Not Ace		Applica Deni		Applica Withdr		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

LESS THAN 50% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

50-79% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

## DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

Page 2 of 3

INCOME, RACE AND ETHNICITY (CONTINUED)	Applic Receiv	ations ed 20/	Loa Origin		Apps. App Not Acc		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

RACE 5/					
AMERICAN INDIAN/ALASKA NATIVE					
ASIAN					
WHITE					
2 OR MORE MINORITY RACES					
JOINT (WHITE/MINORITY RACE)					
RACE NOT AVAILABLE 6/					
ETHNICITY 7/ HISPANIC OR LATINO					
NOT HISPANIC OR LATINO					
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR					
LATINO)					
ETHNICITY NOT AVAILABLE 6/					
MINORITY STATUS 8/					
WHITE NON-HISPANIC					
OTHERS, INCLUDING HISPANIC					
0-119% OF MSA/MD MEDIAN					
RACE 5/					
AMERICAN INDIAN/ALASKA NATIVE					
ASIAN					
BLACK OR AFRICAN AMERICAN					
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					
WHITE	1	55	1	55	
2 OR MORE MINORITY RACES					
JOINT (WHITE/MINORITY RACE)					
RACE NOT AVAILABLE 6/					
ETHNICITY 7/					
HISPANIC OR LATINO					
HISPANIC OR LATINO NOT HISPANIC OR LATINO	1	55	1	55	
HISPANIC OR LATINO	1	55	1	55	
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR	1	55	1	55	
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	55	1	55	
HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/	1	55	1	55 55	

#### DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

Page 3 of 3

INCOME, RACE AND ETHNICITY (CONTINUED)	Applic Receiv		Loa Origir		Apps. App Not Ace		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

120% OR MORE OF MSA/MD MEDIAN

RACE 5/							
AMERICAN INDIAN/ALASKA NATIVE							
ASIAN							
BLACK OR AFRICAN AMERICAN							
NATIVE HAWAIIAN/OTHER PACIFIC ISLND							
WHITE							
2 OR MORE MINORITY RACES							
JOINT (WHITE/MINORITY RACE)							
RACE NOT AVAILABLE 6/							
ETHNICITY 7/ HISPANIC OR LATINO							
NOT HISPANIC OR LATINO							
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)							
ETHNICITY NOT AVAILABLE 6/							
MINORITY STATUS 8/ WHITE NON-HISPANIC							
OTHERS, INCLUDING HISPANIC							
TOTAL 14/	1	55	1	55			

### DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

TYPE OF CENSUS TRACT 10/		lications eived 20/	Loar Origina			proved But cepted	Applica Deni		Applications Withdrawn		Files Clos	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	5	912	4	838	1	74						
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME	1	74			1	74						
MIDDLE INCOME	3	740	3	740								
UPPER INCOME	1	98	1	98								
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	1	74			1	74						
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	740	3	740								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
	1	00		00								
LESS THAN 10% MINORITY	1	98	1	98								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	5	912	4	838	1	74						

## DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

TYPE OF CENSUS TRACT 10/		lications eived 20/	Loai Origina			proved But ccepted	Applicat Denie		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	9	1274	6	692			2	298	1	284		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME	2	180	2	180								
MIDDLE INCOME	6	948	4	512			1	152	1	284		
UPPER INCOME	1	146					1	146				
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	2	180	2	180								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	6	948	4	512			1	152	1	284		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME LESS THAN 10% MINORITY	1	146					1	146				
10-19% MINORITY	1	140					I	140				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	9	1274	6	692			2	298	1	284		

## DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

TYPE OF CENSUS TRACT 10/		lications eived 20/	Loa Origin			proved But ccepted	Applica Deni		Applica Withdra		Files Clos Incomplet	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	69	2	69								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME	2	69	2	69								
MIDDLE INCOME												
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	2	69	2	69								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	69	2	69								

### DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2014

#### INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

TYPE OF CENSUS TRACT 10/		lications eived 20/	Loa Origin			proved But ccepted	Applica Deni		Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	201	1	49			1	152				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2	201	1	49			1	152				
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME LESS THAN 10% MINORITY	2	201	1	49			1	152				
10-19% MINORITY	2	201		43				152				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	201	1	49			1	152				

### DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

TYPE OF CENSUS TRACT 10/		lications eived 20/	Loa Origin			proved But ccepted	Applica Deni		Applica Withdra		Files Clos Incomplet	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	55	1	55								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME	1	55	1	55								
MIDDLE INCOME												
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
NODEDATE MOONE												
	1		4									
LESS THAN 10% MINORITY	Į	55	1	55								
10-19% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	55	1	55								

### DISCLOSURE TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK

APPLICANT CHARACTERISTICS	Debt-to- I Rati		Employ Histo		Credit H	istory	Collateral	Insuffic Cast		Unverifiable Information	Credit App. Incomplete	Mortgage Insurance Denied	Other		Total /2	2
	Number	%	Number	%	Number	%	Number %	Number	%	Number %	5 Number %	Number %	Number	%	Number	%
RACE 5/																
AMERICAN INDIAN/ALASKA NATIVE																
ASIAN																
BLACK OR AFRICAN AMERICAN																
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																
WHITE	1	50			1	50									2	100
2 OR MORE MINORITY RACES																
JOINT (WHITE/MINORITY RACE)																
RACE NOT AVAILABLE 6/																
ETHNICITY 7/																
HISPANIC OR LATINO																
NOT HISPANIC OR LATINO	1	50			1	50									2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																
ETHNICITY NOT AVAILABLE 6/																
MINORITY STATUS 8/																
WHITE NON-HISPANIC	1	50			1	50									2	100
OTHERS, INCL. HISPANIC																
GENDER 19/																
MALE	1	100													1	100
FEMALE																
JOINT (MALE/FEMALE)					1	100									1	100
GENDER NOT AVAILABLE 6/																
INCOME 9/																
LESS THAN 50% OF MSA/MD MEDIAN																
50-79% OF MSA/MD MEDIAN																
80-99% OF MSA/MD MEDIAN																
100-119% OF MSA/MD MEDIAN																
120% OR MORE OF MSA/MD MEDIAN	1	50			1	50									2	100
INCOME NOT AVAILABLE 6/																

#### DISCLOSURE TABLE 8-6: REASONS FOR DENIAL OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2014

Page 1 of 1

1 100

APPLICANT CHARACTERISTICS	Debt-to- In Ratio		Employ Histo		Credit H	istory	Collater	al	Insufficie Cash		Unverifial Informatio		Credit App. Incomplete	Mortg Insura Deni	nce	Othe	er	Total /2	22
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number 9	% Number	%	Number	%	Number	%
RACE 5/																			
AMERICAN INDIAN/ALASKA NATIVE																			
ASIAN																			
BLACK OR AFRICAN AMERICAN																			
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																			
WHITE	1	100																1	1(
2 OR MORE MINORITY RACES																			
JOINT (WHITE/MINORITY RACE)																			
RACE NOT AVAILABLE 6/																			

1 100	1 100
1 100	1 100
1 100	1 100
	1 100

120% OR MORE OF MSA/MD MEDIAN

INCOME NOT AVAILABLE 6/

1 100

DISCLOSURE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2014

Page 1 of 2

INSTITUTION: 0000028677 - 3 CONNEAUT S	15/		DEDOENTAO							MSA/MD: 21	,
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED - PRICING DATA						LOANS WITH APR A			HOEPA
of Million Period	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN	LOANS 17 #
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	2	2		1	I 1				2.39	2.39	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2	2		1	I 1				2.39	2.39	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2	2		ŕ	I 1				2.39	2.39	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2	2		1	I 1				2.39	2.39	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	2	2		1	I 1				2.39	2.39	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2	2		1	I 1				2.39	2.39	
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1	2			I 1				2.39	2.39	
	1										

DISCLOSURE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY

URE TABLE TT - 3. FRIGING INFORMATION FOR CONVENTIONAL HOME-FORGINASE LOANS, FIRST LIEN,	1- TO 4-PAMILT OWNER-OCCOPIED DWELLING (EXCLODES WANDFACTORED
BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2014	
,, _,	

INSTITUTION: 0000028677 - 3 CONNEAUT S	15/		PERCENTAG	E POINTS ABOVE	AVERAGE PRIME	OFFER RATE: C	ONLY INCLUDES	OANS WITH APR	ABOVE THE TH	RESHOLD 16/	
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	REPORTED - PRICING DATA \$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	489	349		145	204				2.44	2.70	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	489	349		145	204				2.44	2.70	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	489	349		145	204				2.44	2.70	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	489	349		145	204				2.44	2.70	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	489	349		145	204				2.44	2.70	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	489	349		145	204				2.44	2.70	
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	391	349		145	204				2.44	2.70	
UPPER INCOME	98										

Page 2 of 2

DISCLOSURE TABLE 11 - 7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY Page 1 of 2 BORROWER OR CENSUS TRACT CHARACTERISTICS, 2014

NSTITUTION: 0000028677 - 3 CONNEAUT S	15/										1500 - ERIE, P
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED - PRICING DATA	1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	LOANS WITH APR A	MEAN	MEDIAN	HOEPA LOANS 17
	#	#	#	#	#	#	#	#			#
ORROWER CHARACTERISTICS											
ACE 5/ AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	4	1	1						1.82	1.82	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
THNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	4	1	1						1.82	1.82	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
IINORITY STATUS 8/ WHITE NON-HISPANIC	4	1	1						1.82	1.82	
OTHERS, INCLUDING HISPANIC											
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	1	1	1						1.82	1.82	
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	3	1	1						1.82	1.82	
	1										
GENDER NOT AVAILABLE 6/											
ACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	4	1	1						1.82	1.82	
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME	2										
MIDDLE INCOME	2	1	1						1.82	1.82	
UPPER INCOME											

DISCLOSURE TABLE 11 - 7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY Page 2 of 2 BORROWER OR CENSUS TRACT CHARACTERISTICS, 2014

	15/		PERCENTAG	E POINTS ABOV	E AVERAGE PRIN	IE OFFER RATE: C	ONLY INCLUDES I	OANS WITH APR	ABOVE THE TH	RESHOLD 16/	
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	REPORTED - PRICING DATA \$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	<ul> <li>HOEPA</li> <li>LOANS 17</li> <li>\$000's</li> </ul>
BORROWER CHARACTERISTICS											
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	500	143	143						1.82	1.82	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	500	143	143						1.82	1.82	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/ WHITE NON-HISPANIC	500	143	143						1.82	1.82	
OTHERS, INCLUDING HISPANIC											
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	85	143	143						1.82	1.82	
100-119% OF MSA/MD MEDIAN	80										
120% OR MORE OF MSA/MD MEDIAN	335										
INCOME NOT AVAILABLE 6/											
GENDER 19/ MALE	260	143	143						1.82	1.82	
FEMALE	200										
JOINT (MALE/FEMALE)	240										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	500	143	143						1.82	1.82	
10-19% MINORITY		110									
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME	180										
MIDDLE INCOME	320	143	143						1.82	1.82	
	320	140	143						1.02	1.02	

DISCLOSURE TABLE 11 - 10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), Page 1 of 2 BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2014

BORROWER OR CENSUS TRACT	15/	REPORTED -	PERCENTAG	GE POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C	ONLY INCLUDES I	OANS WITH APR	BOVE THE TH	IRESHOLD 16/	
CHARACTERISTICS	NO REPORTED PRICING DATA #	PRICING DATA #	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN	MEDIAN	HOEPA LOANS 17 #
ORROWER CHARACTERISTICS											
AMERICAN INDIAN/ALASKA NATIVE											
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	1										
2 OR MORE MINORITY RACES	·										
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/ WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC											
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/ MALE											
FEMALE											
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/	I										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY 80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME											

DISCLOSURE TABLE 11 - 10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), Page 2 of 2 BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2014

BORROWER OR CENSUS TRACT	15/	DEDODTED	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
CHARACTERISTICS	PRICING DATA PRIC	REPORTED - PRICING DATA \$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
ORROWER CHARACTERISTICS											
ACE 5/ AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	14										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
THNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	14										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
IINORITY STATUS 8/ WHITE NON-HISPANIC	14										
OTHERS, INCLUDING HISPANIC											
ICOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	14										
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
ENDER 19/ MALE											
FEMALE											
JOINT (MALE/FEMALE)	14										
GENDER NOT AVAILABLE 6/	17										
ENSUS TRACT CHARACTERISTICS 10/											
ACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	14										
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
COME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME	14										
MIDDLE INCOME											

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK						MSA/MD: 2	1500 - ERIE, PA
	HOME F	PURCHASE	REFIN	JANCE	F	OME IMPROVEMEN	т
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN

TOTAL APPLICATIONS 28/							
CONVENTIONAL	5	9	1				
FHA							
VA							
FSA/RHS							
	LC	DANS ORIGINATED					
CONVENTIONAL	4	6	1				
FHA							
VA							
FSA/RHS							
	APPLICATIONS	APPROVED BUT NOT ACCEPTED					
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
	API	PLICATIONS DENIED					
CONVENTIONAL		2					
FHA							
VA							
FSA/RHS							
	APPLI	CATIONS WITHDRAWN					
CONVENTIONAL		1					
FHA							
VA							
FSA/RHS							
	FILES CLOS	ED FOR INCOMPLETENESS					
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

Page 2 of 2

	HOME	HOME PURCHASE		IANCE	HOME IMPROVEMENT		
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE
		MEMO ITEM: SUBS	SET OF LOANS ORIGIN	IATED			
		PREAPPROVALS R	ESULTING IN ORIGINA	TIONS			
CONVENTIONAL			NA	NA	NA	NA	١
FHA			NA	NA	NA	NA	1
VA			NA	NA	NA	NA	١
FSA/RHS			NA	NA	NA	NA	١
		LC	DANS SOLD				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

#### DISCLOSURE SUMMARY TABLE A2: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MANUFACTURED HOMES, 2014

INSTITUTION: 0000028677 - 3 CONNEAUT SAVINGS BANK MSA/MD: 21500 -							
	HOME PURCHASE	REFINANCE	HOME IMPROVEMENT				
LOAN TYPE	FIRST LIEN JUNIOR LIEN	FIRST LIEN JUNIOR LIEN	FIRST LIEN JUNIOR LIEN NO LIEN				

	TOTAL APPLICATIONS 28/	
CONVENTIONAL		1
FHA		
VA		
FSA/RHS		
	LOANS ORIGINATED	
CONVENTIONAL		1
FHA		
VA		
FSA/RHS		
	APPLICATIONS APPROVED BUT NOT ACCEPTED	
CONVENTIONAL		
FHA		
VA		
FSA/RHS		
	APPLICATIONS DENIED	
CONVENTIONAL		
FHA		
VA		
FSA/RHS		
	APPLICATIONS WITHDRAWN	
CONVENTIONAL		
FHA		
VA		
FSA/RHS		
	FILES CLOSED FOR INCOMPLETENESS	
CONVENTIONAL		
FHA		
VA		
FSA/RHS		

#### DISCLOSURE SUMMARY TABLE A2: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MANUFACTURED HOMES, 2014

	HOME	HOME PURCHASE		IANCE	HOME IMPROVEMENT		
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE
		MEMO ITEM: SUBS	SET OF LOANS ORIGIN	ATED			
		PREAPPROVALS R	ESULTING IN ORIGINA	TIONS			
CONVENTIONAL			NA	NA	NA	NA	N
FHA			NA	NA	NA	NA	N
VA			NA	NA	NA	NA	N
FSA/RHS			NA	NA	NA	NA	N
		LC	DANS SOLD				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

#### DISCLOSURE SUMMARY TABLE B: LOAN PRICING INFORMATION FOR CONVENTIONAL LOANS BY INCIDENCE AND LEVEL, 2014

	HOME	PURCHASE	REFINANCE		HOME IMPROVEMENT		
PRICING INFORMATION	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
	1- TO 4-FAMILY	OWNER OCCUPIED DW	ELLINGS (EXCLUDES	MANUFACTURED HOMES)			
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	2		4			1	NA
PRICING REPORTED	2		1				NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.39		1.82				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.39		1.82				NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	4		5			1	NA
		MANUFACTURED HOME	OWNER OCCUPIED	WELLINGS			
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/					1		NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN					1		NA