



PUBLIC DISCLOSURE

July 29, 2013

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Dollar Bank, Federal Savings Bank
Charter Number 708043

3 Gateway Center - 9th Floor
Pittsburgh, PA 15222-1004

Office of the Comptroller of the Currency

Corporate One Office Park, Building 2
4075 Monroeville Blvd, Suite 300
Monroeville, PA 15146-2529

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

GENERAL INFORMATION I

INSTITUTION 2

 OVERALL RATING 2

 SCOPE OF EVALUATION 3

 DESCRIPTION OF INSTITUTION 3

 DESCRIPTION OF COMBINED ASSESSMENT AREA 4

 CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COMBINED AA 7

Lending Test 8

Investment Test 15

Service Test 16

STATE 18

 CRA RATING FOR PENNSYLVANIA 18

 DESCRIPTION OF INSTITUTION’S OPERATIONS IN PENNSYLVANIA 18

 DESCRIPTION OF THE PITTSBURGH AA 18

 CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PITTSBURGH AA 21

Lending Test 21

Investment Test 28

Service Test 28

STATE 30

 CRA RATING FOR OHIO 30

 DESCRIPTION OF INSTITUTION’S OPERATIONS IN OHIO 30

 DESCRIPTION OF CLEVELAND AA 30

 CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CLEVELAND AA 33

Lending Test 33

Investment Test 42

Service Test 43

APPENDIX A 45

General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such performance evaluation, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Dollar Bank, Federal Savings Bank. (Dollar Bank) The Office of the Comptroller of the Currency (OCC) prepared the evaluation as of July 29, 2013. OCC evaluates performance in assessment area(s) delineated by the institution rather than individual branches. OCC rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 C.F.R. Part 195.

Institution

Overall Rating

INSTITUTION'S CRA RATING: Outstanding

The following table indicates the performance level of Dollar Bank with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	Dollar Bank, FSB 7/29/2013		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

Dollar Bank’s overall lending levels reflect excellent responsiveness to assessment area (AA) credit needs. The overall distribution of borrowers reflects good penetration among retail customers of different income levels and adequate penetration among businesses of different sizes. The overall geographic distribution of loans in the combined AA reflects excellent penetration throughout the AA. Dollar Bank is a leader in making community development loans within the combined AA. The bank makes extensive use of flexible lending practices in order to serve AA credit needs.

The bank has an excellent level of qualified community development investments and grants, often in a leadership position. The institution makes extensive use of complex investments to support community development initiatives.

Delivery systems are accessible to essentially all portions of the institution’s combined AA. To the extent changes have been made, the institution’s opening and closing of branches has improved the accessibility of its delivery systems, particularly in low- and moderate- income geographies and/or to low- and moderate-income individuals. Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the AA, particularly low- and moderate-income geographies or individuals. The institution is a leader in providing community development services.

Institution (continued)**Scope of Evaluation**

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. In evaluating the bank's lending performance, we reviewed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA), as well as small loans to businesses reported under the CRA. The number of small loans to farms and loans for multi-family residential mortgages originated or purchased during the evaluation period were not sufficient to conduct a meaningful analysis and were not considered during this evaluation. Dollar Bank originated no loans to farms and only 50 multifamily residential mortgages, or 0.2 percent of total loans, across all AAs during the evaluation period.

With the exception of community development (CD) loans, the evaluation period for the Lending Test is January 1, 2009 through December 31, 2012. For CD loans, the Investment Test, and the Services Test, the evaluation period is May 27, 2009 through July 29, 2013.

Tables of lending performance data reflect loans originated during the period beginning January 1, 2009 and ending December 31, 2012. Tables of demographic data for the period beginning January 1, 2009 through December 31, 2011 reflect the 2000 U.S. Census Data and the 2009 Dun & Bradstreet Business Geodemographic Data. Tables of demographic data for the period beginning January 1, 2012 through December 10, 2012, reflect the 2010 U.S. Census data and the 2012 Dun & Bradstreet Business Geodemographic Data. We based market comparisons on aggregate data reported under CRA and HMDA for calendar year 2011.

As part of this CRA evaluation, the bank's publicly filed information on loans reported under HMDA and CRA was tested for accuracy. The test included an evaluation of the bank's processes to ensure that the data was reliable. We found no significant errors in the loan data. This evaluation is based on accurate data. Community development loans and services, and qualified investments submitted by bank management were also verified to ensure that they met the regulatory definition for community development.

Description of Institution

Dollar Bank is a federally chartered interstate mutual savings bank headquartered in Pittsburgh, Pennsylvania (PA). The bank has no holding company. Dollar Bank operates a total of 66 full-serve branch offices and 119 automated teller machines (ATMs), of which 66 are deposit-taking, in the Pittsburgh, Cleveland, Ohio (OH), and Akron, OH Metropolitan Statistical Areas (MSAs).

As of March 31, 2013, Dollar Bank had \$6.7 billion in total assets, \$5.4 billion in total deposits, and Tier One capital of \$721.4 million. Dollar Bank's net loans and leases totaled \$5.2 billion and represented 77.4 percent of total assets. Total assets increased approximately \$900 million since the previous evaluation, from \$5.8 billion as of December 31, 2008. Total deposits increased by the same amount, from \$4.4 billion during the same time frame.

Institution (continued)

Table 1 indicates the dollar amount, percentage to total loans, and percentage to total assets of each loan category.

Table 1 - Loans Outstanding (03/31/2013 Report of Condition and Income)			
Loan Category	Amount (\$000's)	Percent of Total Loans	Percent of Total Assets
1-4 Family residential mortgage	\$4,088,334	78.81	61.00
Commercial & industrial	390,315	7.52	5.82
Nonfarm nonresidential	368,394	7.10	5.50
Loans to individuals	101,599	1.96	1.52
Multifamily	95,783	1.85	1.43
Construction, land development & other land	92,142	1.77	1.38
All other loans	51,194	0.99	0.76
Total	\$5,187,761	100.00	77.41

Dollar Bank offers a wide array of credit and deposit products, including a no-cost deposit product. The bank offers consumer, commercial and small business loans, but the bank’s primary lending focus is residential mortgage lending. The bank offers an array of residential mortgage loan products, including fixed and adjustable-rate mortgage loans for the purchase, refinance, and construction of one-to-four-family and multi-family dwellings. Dollar Bank also participates in various state and federal government loan programs targeted to first time homebuyers and low- to moderate-income individuals.

There are no legal, financial or other factors impeding the bank’s ability to help meet the credit needs of its AAs. An “Outstanding” rating was assigned at the preceding CRA evaluation dated May 26, 2009.

Description of Combined Assessment Area

Dollar Bank has defined two AAs; one in PA and one in OH. The OH AA is comprised of two separate MSAs. For purposes of this review, each MSA was considered as a separate AA. The Pittsburgh AA is comprised of Allegheny, Butler, Washington, and Westmoreland Counties in the Pittsburgh, PA MSA 38300. The Cleveland AA is comprised of Cuyahoga, Lake, and Lorain Counties located in the Cleveland-Elyria-Mentor, OH MSA 17460. The Summit AA is comprised of Summit County located in the Akron, OH MSA 10420. The Pittsburgh and Cleveland AAs were selected for full-scope reviews. The Summit County AA received a limited-scope review.

Of 66 total branches, 38 are located in Pittsburgh, 27 are located in Cleveland, and one is located in Summit County. Dollar Bank also operates 66 ATM deposit machines, of which 32 are drive-through facilities, and 10 are stand-alone. Many branch offices offer access to more than one ATM.

As of June 30, 2012, Dollar Bank held a 3.5 percent deposit market share and ranked seventh of 84 depository institutions doing business in the combined AA. With regard to mortgage loans originated during 2011, Dollar Bank held a 5.6 percent market share by number and a 4.5 percent market share

Institution (continued)

by dollar amount, and ranked fourth by number and fifth by dollar amount among 610 HMDA reporters. With regard to small business loans, Dollar Bank held a 0.7 percent market share by number and a 3.4 percent market share by dollar amount, and ranked 23rd by number and seventh by dollar amount among 128 CRA reporters during 2011.

Table 2 indicates the distribution of branches by tract income level based on 2000 and 2010 census data.

Table 2 - Branch Distribution Combined AA						
Tract Income Level	2000 Census % Population	2000 Census # Branches	2000 Census % Branches	2010 Census % Population	2010 Census # Branches	2010 Census % Branches
Low	8.05	3	4.55	8.38	6	9.09
Moderate	23.69	8	12.12	18.56	5	7.58
Middle	40.51	24	36.36	42.12	30	45.45
Upper	27.75	26	39.39	30.72	24	36.36
NA	0.00	5	7.58	0.22	1	1.52
Total	100.00	66	100.00	100.00	66	100.00

Table 3 illustrates select demographic data for the combined AA from the 2000 and 2010 censuses.

Table 3 - Demographic Data Combined AA		
Demographic Data	2000 Census	2010 Census
Population	4,477,691	4,333,499
Total Families	1,182,891	1,118,510
1-4 Family Units	1,636,025	1,693,468
Multi-family Units	318,452	326,512
% Owner-Occupied Units	64.09%	61.16%
% Rental-Occupied Units	28.96%	28.03%
% Vacant Housing Units	6.95%	10.81%

Between 2000 and 2010, the total population in the combined AA and the total number of families decreased while the total number of single and multi-family housing units grew. During the same time period, the owner-occupancy rate dropped, as did the rental-occupancy rate, and the rate of vacancy increased substantially from just under seven percent to almost 11 percent. These factors indicate opportunities to lend during the evaluation period may have been limited, particularly for the purpose of home purchase, home improvement, or home refinance.

Table 4 illustrates the percent of geographies in each income level, the distribution of families by median family income, and the distribution of 1-4 family owner-occupied dwellings located within those geographies.

Institution (continued)

Table 4 - Distribution of Geographies, Families and Housing Units In the Combined AA						
Income Level	Geographies		Total Area Families by Median Family Income*		1-4 Family Owner-Occupied Dwellings by Geography	
2000 Census:	#	%	#	%	#	%
Low	165	11.97	235,929	19.95	40,711	3.25
Moderate	303	21.99	217,008	18.35	185,266	14.79
Middle	585	42.45	260,575	22.03	642,855	51.32
Upper	315	22.86	469,379	39.67	383,809	30.64
Income NA	10	0.73	-	-	-	0.00
Total	1,378	100.00	1,182,891	100.00	1,252,641	100.00
2010 Census:	#	%	#	%	#	%
Low	171	12.97	236,648	21.16	75,868	4.48
Moderate	296	22.46	196,853	17.60	268,076	15.83
Middle	520	39.46	236,472	21.14	773,068	45.65
Upper	312	23.67	448,537	40.10	576,287	34.03
Income NA	19	1.44	0	-	169	0.01
Total	1,318	100.00	1,118,510	100.00	1,693,468	100.00

*Family Income refers to the median family income (MFI). Data for shown for the 2000 and 2010 Census Data is based on updated MFI for calendar years 2011 and 2012 respectively.

Between 2000 and 2010, the number of low-income geographies increased while the number of moderate-income geographies decreased. As a percent of the total, low- and moderate-income geographies combined increased slightly from 34 percent in 2000 to 35 percent in 2010. During the same period, the number of low-income families increased as did the percent of low-income families compared to total families. The number of moderate-income families decreased in number and as a percent of the total. Together, low- and moderate-income families increased as a percent of total families by less than one percent between 2000 and 2010. Additionally, based on information from the American Community Survey 1-year estimate for 2012, approximately 10.6 percent of families in the combined AA were living below federal poverty thresholds.

Table 5 shows the distribution of businesses by tract income level and by business size in the combined AA for calendar years 2009 and 2012.

Institution (continued)

<i>Geographies</i>	2009 Business Data*		2012 Business Data*	
	#	%	#	%
Low (< 50%)	22,228	6.92	25,918	6.65
Moderate (50% - 79%)	50,095	15.59	56,667	14.54
Middle (80% - 119%)	134,825	41.97	164,598	42.24
Upper (>= 120%)	112,874	35.13	140,821	36.14
NA	1,243	0.39	1,634	0.43
Total	321,265	100.00	389,638	100.00
<i>Business Size</i>	2009 Business Data		2012 Business Data	
	#	%	#	%
<=\$1 Million Gross Annual Revenue	237,547	73.94	268,693	68.96
>\$1 Million Gross Annual Revenue	19,277	6.00	19,296	4.95
Gross Annual Revenue Unknown	64,441	20.06	101,649	26.09

**Source is the 2009 and 2012 Business Geodemographic Data, Dun & Bradstreet.*

Table 5 indicates that, by tract income level, the proportion of businesses located in low- and moderate-income geographies decreased slightly from 2009 to 2012. The data also reflects a dramatic increase in the number of businesses in the combined AA during the evaluation period. At least some portion of the increase may be due to Dun & Bradstreet expanded data collection efforts rather than to actual growth in the number of small businesses in the combined AA. During 2010 – 2011, Dun & Bradstreet expanded their data collection to capture more businesses. This resulted in an average increase of 21 percent of businesses with revenues reported. During 2011 – 2012, Dun & Bradstreet focused on improving and increasing the amount of detail in the data they have on each business in their listings. Dun & Bradstreet anticipates an increase in the number of businesses with revenue provided where previously these businesses were categorized in the revenues ‘NA’ column.

Examiners made two community contacts during the performance evaluation and reviewed three contacts made earlier in 2013. Refer to the descriptions of operations in Pennsylvania and Ohio for details.

Conclusions With Respect To Performance Tests in the Combined AA

As part of the CRA review, an analysis of the bank’s performance under the lending, investment, and service tests was conducted. In consideration of each test, reviews were performed to assess Dollar Bank’s level of performance relative to defined performance factors.

In arriving at conclusions for each full scope AA and final ratings, performance compared to the aggregate loan data for all HMDA reporters was weighted more heavily than performance relative to market share. Performance based on home mortgage lending was weighted more heavily than performance based on small business lending. Home mortgage lending represented 94 percent of all loans originated during the evaluation period. Performance in Pennsylvania was weighted more heavily than performance in Ohio, because 67 percent of total deposits were originated in

Institution (continued)

Pennsylvania and 33 percent in Ohio. In addition, 77 percent of HMDA loans and 67 percent of small business loans were originated in Pennsylvania.

Lending Test

The bank's performance under the lending test in the combined AA is rated Outstanding.

The areas reviewed under the lending test consisted of the bank's lending activity within its combined AA, the geographic distribution of loans, the distribution of loans by borrower income, Dollar Bank's responsiveness to the credit needs of low- and moderate-income geographies and individuals, community development lending activities, and the use of flexible loan products to serve AA credit needs.

In evaluating the bank's lending performance, we considered several factors. The level of competition for loans to low- and moderate-income borrowers and in low- and moderate-income geographies in light of economic conditions in the AAs, particularly in the Cleveland AA, may have limited Dollar Bank's opportunities to lend to these borrowers and in these areas during much of the evaluation period. Other limiting factors included an increase in the level of poverty and a declining home ownership rate. In response to community needs and an attempt to offset these factors, Dollar Bank actively participates in, and pro-actively markets, several loan and counseling programs designed to help low- and moderate-income borrowers achieve home ownership.

We also considered that small business credit cards make up a majority of loans to small businesses in amounts less than \$100 thousand dollars. Dollar Bank did not collect and report data on these loans during the evaluation period for this performance evaluation. Dollar Bank also structures a large proportion of business loans as demand loans for which annual reviews and accompanying modifications are not reported as loan renewals under CRA.

Lending in the Combined Assessment Area

Overall lending levels reflect excellent responsiveness to AA credit needs. A high percentage of HMDA and CRA loans were made in the bank's combined AA. Dollar Bank made 84.9 percent of the total number and 70.6 percent of the total dollar amount of loans in its combined AA.

Table 6 illustrates the total number and dollar amount of HMDA-reportable loans (home purchase, refinance, and home improvement loans) originated inside and outside the combined AA during the 48-month review period ended December 31, 2012. For comparison purposes, the table reflects lending activity by year during the review period.

Institution (continued)

Table 6 - Concentration of HMDA-Reportable Loans*									
1/1/09 – 12/31/12									
<i>(Dollars in thousands)</i>									
Period By Year.	State of Pennsylvania		State of Ohio		Combined AA		Outside AA		Total HMDA Loans
<i>By Number:</i>	#	%	#	%	#	%	#	%	#
2009	3,989	63.68	1,254	20.02	5,243	83.70	1,021	16.30	6,264
2010	4,463	64.67	1,330	19.27	5,793	83.94	1,108	16.06	6,901
2011	3,994	62.97	1,226	19.33	5,220	82.30	1,123	17.70	6,343
2012	5,385	67.40	1,584	19.82	6,969	87.22	1,021	12.78	7,990
Total	17,831	64.84	5,394	19.62	23,225	84.46	4,273	15.54	27,498
<i>By \$ Amt.:</i>	\$	%	\$	%	\$	%	\$	%	\$
2009	426,034	48.46	131,595	14.97	557,629	63.42	321,582	36.58	879,211
2010	537,325	50.67	145,130	13.69	682,455	64.36	377,989	35.64	1,060,444
2011	495,094	52.18	114,822	12.10	609,916	64.28	338,912	35.72	948,828
2012	718,594	62.65	183,126	15.96	901,720	78.61	245,365	21.39	1,147,085
Total	2,177,047	53.95	574,673	14.24	2,751,720	68.19	1,283,848	31.81	4,035,568

* Percents are based on total HMDA reported loans originated during applicable year.

Dollar Bank made 84.5 percent of the number and 68.2 percent of the dollar amount of HMDA loans in its combined AA.

Table 7 illustrates the total number and dollar amount of small business loans originated inside and outside the bank’s AAs during the review period.

Table 7 - Concentration of Small Business Loans*									
1/1/09 – 12/31/12									
<i>(Dollars in thousands)</i>									
Period By Year.	State of Pennsylvania		State of Ohio		Combined AA		Outside AA		Total Small Bus. Loans
<i>By Number:</i>	#	%	#	%	#	%	#	%	#
2009	301	63.64	140	29.60	441	93.23	32	6.77	473
2010	327	64.12	146	28.63	473	92.75	37	7.25	510
2011	301	60.32	159	31.86	460	92.18	39	7.82	499
2012	145	57.54	83	32.94	228	90.48	24	9.52	252
Total	1,074	61.94	528	30.45	1,602	92.39	132	7.61	1,734
<i>By \$ Amt.:</i>	\$	%	\$	%	\$	%	\$	%	\$
2009	75,954	64.51	32,350	27.47	108,304	91.98	9,440	8.02	117,744
2010	101,099	68.28	36,388	24.57	137,487	92.85	10,586	7.15	148,073
2011	83,915	65.44	34,644	27.02	118,559	92.46	9,675	7.54	128,234
2012	29,470	51.74	20,076	35.24	49,546	86.98	7,416	13.02	56,962
Total	290,438	64.40	123,458	27.37	413,896	91.77	37,117	8.23	451,013

* Percents are based on total CRA reported loans originated during applicable year.

Dollar Bank made 92.4 percent of the number and 91.8 percent of the dollar amount of small business loans in its combined AA.

Borrower Characteristics

The overall distribution of borrowers reflects good penetration among retail customers of different income levels and businesses of different sizes. The distribution of HMDA loans was good in the

Institution (continued)

combined AA. The distribution of loans to small business in the combined AA was poor given considerations cited above. An adequate percent of small loans to businesses were for amounts less than \$100 thousand.

Table 8 illustrates home mortgage loan originations, categorized by borrower income level, that were reported by the bank during each year of the review period, and compares this activity to the performance of all HMDA reporters in 2011.

Table 8 - Distribution of Dollar Bank's HMDA-Reportable Loans											
By Borrower Income Level in the Combined AA											
<i>(Dollars in thousands)</i>											
Borrower Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	451	8.60	388	6.70	382	7.32	411	5.90	1,632	7.03	7.38
Moderate	950	18.12	993	17.14	900	17.24	1,131	16.23	3,974	17.11	17.57
Middle	1,321	25.20	1,358	23.44	1,190	22.80	1,726	24.77	5,595	24.09	21.81
Upper	2,459	46.90	2,999	51.77	2,706	51.84	3,612	51.83	11,776	50.70	47.76
Income NA	62	1.18	55	0.95	42	0.80	89	1.27	248	1.07	5.48
Total	5,243	100.00	5,793	100.00	5,220	100.00	6,969	100.00	23,225	100.00	100.00
By \$ Amt:	\$	%	\$	%	\$	%	#	%	\$	%	% by \$
Low	21,141	3.79	19,691	2.89	17,931	2.94	21,303	2.36	80,066	2.91	3.24
Moderate	62,647	11.23	70,858	10.38	62,683	10.28	85,542	9.49	281,730	10.24	10.63
Middle	107,057	19.20	125,604	18.40	106,417	17.45	168,084	18.64	507,162	18.43	16.95
Upper	342,869	61.49	456,297	66.86	405,293	66.45	593,608	65.83	1,798,067	65.34	61.49
Income NA	23,915	4.29	10,005	1.47	17,592	2.88	33,183	3.68	84,695	3.08	7.69
Total	557,629	100.00	682,455	100.00	609,916	100.00	901,720	100.00	2,751,720	100.00	100.00

* "Aggrt" refers to aggregated data from all HMDA reporters

The distribution of home mortgage loans among low- and moderate-income borrowers was near to the distribution of loans to these borrowers by all HMDA reporters during 2011. Dollar Bank originated 7.0 percent of the number and 2.9 percent of the dollar amount of home mortgage loans to low-income borrowers in the combined AA, compared to 7.4 percent of the number and 3.2 percent of the dollar amount by all HMDA reporters. Dollar Bank originated 17.1 percent of the number and 10.2 percent of the dollar amount of loans to moderate-income borrowers, compared to 17.6 percent of the number and 10.6 percent of the dollar amount by all HMDA reporters.

By number, Dollar Bank's market share and rank among all HMDA reporters of loans to low- and moderate-income borrowers exceeded its deposit market share of 3.5 percent and rank of seventh among 84 depository institutions in the combined AA. Dollar Bank's market share of loans to low-income borrowers equaled, and its market share of loans to moderate-income borrowers was near to, its overall market share of HMDA loans. Dollar Bank's rank in loans to low- and moderate-income borrowers exceeded its overall market rank. Overall, Dollar Bank ranked fifth among 610 HMDA reporters and held a market share of 5.6 percent. In loans to low-income borrowers, Dollar Bank ranked fourth and held a market share of 5.6 percent. In loans to moderate-income borrowers, Dollar Bank ranked third and held a 5.5 percent market share.

Institution (continued)

Additionally, during the evaluation period, Dollar Bank originated 503 mortgage loans totaling \$40.1 million under programs targeted to low- and moderate-income borrowers, which enhanced performance. These are HMDA reportable loans, and are included in Table 8.

Table 9 illustrates small business loan originations, categorized by loan origination amount, reported by the bank during each year of the review period, and compares this activity to the performance of all CRA reporters in 2011.

Loan Amount At Origination	2009		2010		2011		2012		Review Period 2009-2012		Aggregate 2011
	#	%	#	%	#	%	#	%	#	%	% by #
<i>By Number:</i>											
≤ \$100,000	185	41.95	169	35.73	196	42.61	100	43.86	650	40.58	89.86
\$100,001 - \$250,000	115	26.08	117	24.74	106	23.04	72	31.58	410	25.59	5.01
\$250,001 - \$1 million	141	31.97	187	39.53	158	34.35	56	24.56	542	33.83	5.13
Total	441	100.00	473	100.00	460	100.00	228	100.00	1,602	100.00	100.00
<i>By \$ Amount:</i>											
≤ \$100,000	\$ 10,681	9.86	\$ 9,406	6.84	\$ 10,274	8.67	\$ 5,338	10.78	\$ 35,699	8.63	31.01
\$100,001 - \$250,000	20,406	18.84	22,012	16.01	20,017	16.88	13,037	26.31	75,472	18.23	17.19
\$250,001 - \$1 million	77,217	71.30	106,069	77.15	88,268	74.45	31,171	62.91	302,725	73.14	51.80
Total	108,304	100.00	137,487	100.00	118,559	100.00	49,546	100.00	413,896	100.00	100.00

The distribution of small loans to businesses by loan size was somewhat lower than the aggregate for all CRA reporters in the combined AA, given considerations mentioned above. Of small loans to businesses, 40.6 percent by number, and 8.6 percent by dollar amount, were in amounts less than \$100 thousand, compared to 90.0 percent by number, and 31.0 percent by dollar amount, among all CRA reporters. Approximately 1,800 small business credit cards (115 percent of total reported loans) with credit limits averaging less than \$5 thousand were originated, but not reported under CRA during the evaluation period. Had business credit card originations been reported as small business loans, loans of less than \$100 thousand would have represented 74.3 percent of all small business loans.

By number, Dollar Bank's market share and rank in small loans to businesses was lower than its deposit market share and rank, and its overall rank and market share of business loans. Overall, Dollar Bank ranked 23rd among 128 CRA reporters and held a market share of 0.7 percent in loans to businesses. In loans to businesses in amounts less than \$100 thousand, Dollar Bank ranked 28th and held a 0.3 percent market share.

Table 10 illustrates business loan originations, categorized by gross annual revenue of the business, reported by the bank during each year of the review period, and compares this activity to the performance of all CRA reporters in 2011.

Institution (continued)

Company's Rev. Category	2009		2010		2011		2012		Review Period 2009-2012		Aggregate 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Less than \$1 million	153	34.69	153	32.35	143	31.09	83	36.40	532	33.21	44.33
Greater than \$1 million	202	45.80	234	49.47	240	52.17	119	52.19	795	49.63	-
Revenue Unknown	86	19.50	86	18.18	77	16.74	26	11.40	275	17.17	55.67
Total	441	100.00	473	100.00	460	100.00	228	100.00	1,602	100.00	100.00
By \$ Amount:											
Less than \$1 million	\$ 27,839	25.70	\$ 23,969	17.43	\$ 17,303	14.59	\$ 15,511	31.31	\$ 84,622	20.45	30.19
Greater than \$1 million	63,958	59.05	87,061	63.32	83,436	70.38	28,160	56.84	262,615	63.45	-
Revenue Unknown	16,507	15.24	26,457	19.24	17,820	15.03	5,875	11.86	66,659	16.11	69.81
Total	108,304	100.00	137,487	100.00	118,559	100.00	49,546	100.00	413,896	100.00	100.00

* Aggregate data for loans to companies with revenue greater than \$1 million is not available. As a result, all loans originated to companies that are not less than \$1 million are placed in the "Revenue Unknown" category.

Dollar Bank's distribution of loans to small businesses (businesses with gross annual revenues of less than \$1 million) was somewhat lower than the distribution of loans by all CRA reporters in 2011. Dollar Bank made 33.2 percent of loans to small businesses compared to 44.3 percent of loans by aggregate lenders.

Dollar Bank's market share and rank in loans to small businesses was lower than its deposit market share and rank, near to its overall market share of loans to businesses, and exceeded its rank in all loans to businesses. Dollar Bank ranked 21st and had a 0.5 percent market share in loans to small businesses. We considered that competition for small business loans was significant, and that Dollar Bank did not collect and report gross annual revenue data related to business credit cards issued to small businesses during the evaluation period.

Geographic Distribution of Loans

The overall geographic distribution of loans in the combined AA was excellent. The distribution of HMDA loans was excellent. The distribution of loans to businesses was excellent.

Table 11 illustrates the geographic distribution of home mortgage loans reported by the bank under HMDA for each year of the review period compared to the geographic distribution of loans originated by all HMDA reporters during 2011.

Institution (continued)

Geography Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt.* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	51	0.97	68	1.17	61	1.17	112	1.61	292	1.26	0.78
Moderate	397	7.57	367	6.34	314	6.02	594	8.52	1,672	7.20	6.32
Middle	2,456	46.84	2,495	43.07	2,329	44.62	2,830	40.61	10,110	43.53	44.90
Upper	2,339	44.61	2,863	49.42	2,516	48.20	3,432	49.25	11,150	48.01	48.00
NA	0	0.00	0	0.00	0	0.00	1	0.01	1	0.00	0.00
Total	5,243	100.00	5,793	100.00	5,220	100.00	6,969	100.00	23,225	100.00	100.00
By \$ Amt:											
Low	\$ 2,019	0.36	\$ 2,901	0.43	\$ 3,678	0.60	\$ 16,737	1.86	\$ 25,335	0.92	0.52
Moderate	29,595	5.31	27,670	4.05	19,071	3.13	44,590	4.94	120,926	4.39	3.81
Middle	207,039	37.13	231,961	33.99	216,769	35.54	284,800	31.58	940,569	34.18	34.57
Upper	318,976	57.20	419,923	61.53	370,398	60.73	555,404	61.59	1,664,701	60.50	61.10
NA	0	0.00	0	0.00	0	0.00	189	0.02	189	0.01	0.00
Total	557,629	100.00	682,455	100.00	609,916	100.00	901,720	100.00	2,751,720	100.00	100.00

* "Aggrt" refers to aggregated data from all HMDA reporters

The geographic distribution of home mortgage loans in low- income and moderate-income geographies exceeded the distribution of loans in these geographies by all HMDA reporters during 2011. Dollar Bank originated 1.3 percent of the number and 0.9 percent of the dollar amount of home mortgage loans in low-income geographies, compared to 0.8 percent of the number and 0.5 percent of the dollar amount by all HMDA reporters. Dollar Bank originated 7.2 percent of the number and 4.4 percent of the dollar amount of loans in moderate-income geographies, compared to 6.3 percent of the number and 3.8 percent of the dollar amount by all HMDA reporters.

By number, Dollar Bank's market share and rank for loans in low- and moderate-income geographies exceeded its deposit market share and rank in the combined AA, and its overall market rank and share of home mortgage loans. By number, Dollar Bank held an 8.4 percent market share and ranked first in lending in low-income geographies. Dollar Bank held a 5.4 percent market share and ranked fourth in lending in moderate-income geographies.

We considered that the rate of home-ownership dropped from 64.1 percent to 61.2 percent during the evaluation period, the vacancy rate of unoccupied homes rose from 7.0 percent to 10.8 percent, and poverty rates increased in all three AAs during the evaluation period. From the U.S. Census Bureau's American FactFinder website, 8.8 percent of families in the Pittsburgh PA MSA were living in poverty in 2009 compared to 9 percent in 2011. In Cleveland-Elyria-Mentor OH MSA, the percent of families in poverty rose from 11.1 percent in 2009 to 11.8 percent in 2011. In the Akron MSA, the percent of families in poverty rose from 10.2 percent in 2009 to 11.8 percent in 2011.

Table 12 illustrates the geographic distribution of loans to businesses reported by the bank under CRA for each year of the review period, compared to the geographic distribution of loans originated by all CRA reporters during 2011.

Institution (continued)

Table 12 - Distribution of Dollar Bank's Small Business Loans By Geography Income Level in the Combined AA (Dollars in thousands)											
Geography Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt.* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	32	7.26	36	7.61	36	7.83	27	11.84	131	8.18	4.67
Moderate	82	18.59	66	13.95	64	13.91	25	10.96	237	14.79	12.62
Middle	136	30.84	136	28.75	154	33.48	92	40.35	518	32.33	41.20
Upper	184	41.72	231	48.84	200	43.48	84	36.84	699	43.63	41.01
NA	7	1.59	4	0.85	6	1.30	0	0.00	17	1.06	0.50
Total	441	100.00	473	100.00	460	100.00	228	100.00	1,602	100.00	100.00
By \$ Amt:	\$	%	\$	%	\$	%	\$	%	#	%	% by \$
Low	10,398	9.60	11,435	8.32	10,339	8.72	5,560	11.22	37,732	9.12	5.99
Moderate	19,176	17.71	23,451	17.06	20,888	17.62	4,743	9.57	68,258	16.49	13.81
Middle	31,832	29.39	35,476	25.80	31,726	26.76	19,216	38.78	118,250	28.57	39.28
Upper	45,053	41.60	65,725	47.80	53,684	45.28	20,027	40.42	184,489	44.57	40.18
NA	1,845	1.70	1,400	1.02	1,922	1.62	0	0.00	5,167	1.25	0.74
Total	108,304	100.00	137,487	100.00	118,559	100.00	49,546	100.00	413,896	100.00	100.00

* "Aggrt" refers to aggregated data from all CRA reporters

The geographic distribution of loans to businesses in low- and moderate-income geographies significantly exceeded the distribution of loans in these geographies by all CRA reporters during 2011. Dollar Bank made 8.2 percent of loans to businesses by number, and 9.1 percent by dollar amount, in low-income geographies, compared to 4.7 percent by number and 6.0 percent by dollar amount by all CRA reporters. Dollar Bank made 14.8 percent of loans to businesses by number, and 16.5 percent by dollar amount, in moderate-income geographies compared to 12.6 percent by number and 13.8 percent by dollar amount by all CRA reporters.

Dollar Bank's rank and market share of loans to businesses in low- and moderate-income geographies was lower than its deposit market share in the combined AA. Dollar Bank's rank and market share of loans to businesses in low-income geographies, and its market share of loans to businesses in moderate-income geographies exceeded its overall rank and market share of loans to businesses. Dollar Bank's rank in loans to businesses in moderate-income geographies was equal to its overall rank in loans to businesses. By number among all CRA reporters, Dollar Bank held a 1.2 percent market share and ranked 15th in loans to businesses in low-income geographies. Dollar Bank held a 0.8 percent market share and ranked 23rd in loans to businesses in moderate-income geographies.

Lending Gap Analysis

We evaluated the lending distribution in the combined AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations, competition,

Institution (continued)

market conditions, demographic information, and bank capacity and restraints during the evaluation period. No unexplained conspicuous gaps were identified.

Community Development Lending

Dollar Bank is a leader in making community development loans within the combined AA. During the evaluation period, the bank originated 104 community development loans in the aggregate amount of \$38.1 million. These loans were to organizations that provide affordable housing, promote economic development, and help to revitalize or stabilize low- and moderate-income geographies in the combined AA. For details, refer to the “Lending Test” section of “Conclusions with Respect to Performance” applicable to each full-scope area. Dollar Bank’s performance with respect to community development loans had a positive impact on its overall lending test rating.

Innovative and Flexible Lending Practices

The bank makes extensive use of flexible lending practices in order to serve AA credit needs. Dollar Bank offers an array of flexible mortgage programs targeted to low- and moderate-income individuals. Loans originated under these programs are included in the distribution of HMDA loans. Refer to discussions under each full-scope area for programs specific to those areas.

- The Rent No More Mortgage is offered bank-wide to qualified low- and moderate-income first time homebuyers. The term is 30 years, requires no more than a 3 percent down payment, and is available for purchase of single family owner-occupied properties. Mortgage Insurance is not required. The product is offered in counties where Dollar Bank branches are located.

Investment Test

The bank’s performance under the investment test is rated Outstanding.

The areas evaluated under the investment test consisted of the institution’s investment and grant activity, the innovativeness or complexity of such activity, and its responsiveness to credit and community development needs.

The bank has an excellent level of qualified community development investments and grants, often in a leadership position. During the evaluation period, Dollar Bank made 404 investments and grants totaling \$33.3 million to organizations that provided affordable housing or community services, supported economic development, or helped to revitalize or stabilize low- and moderate-income geographies in the combined AA. The bank also made two investments totaling \$6.2 million in the broader statewide area that benefitted the Pittsburgh AA. Total investments represented 5.5% of the bank’s Tier One capital. Additionally, Dollar Bank provided \$266 thousand in closing cost assistance through a matching grant program for low- and moderate-income borrowers purchasing their first home.

Institution (continued)

The institution makes extensive use of complex investments to support community development initiatives. Dollar Bank made investments in complex structures such as projects involving low-income housing tax credits, and state and local tax credit initiatives. For details, refer to the “Investment Test” section of “Conclusions with Respect to Performance” applicable to each full-scope area.

Service Test

The bank’s performance under the service test is rated Outstanding.

Under the service test, the areas evaluated consisted of the accessibility of delivery systems, changes in branch locations, reasonableness of business hours, and the extent of community development services.

Retail Services

Delivery systems are accessible to essentially all portions of the institution’s combined AA. The bank has 66 full service offices. Based on the 2000 census data, there were three branch offices in low-income geographies and eight branches in moderate-income geographies. Based on the 2010 census data, the bank has six branches (9.1 percent) in low-income geographies and five branches (7.6 percent) in moderate-income geographies compared to the distribution of population of 8.4 percent in low-income geographies and 18.6 percent in moderate-income geographies.

To the extent changes have been made, the institution’s opening and closing of branches has improved the accessibility of its delivery systems, particularly in low- and moderate- income geographies and/or to low- and moderate-income individuals. Since the preceding evaluation, 10 offices were opened, and none were closed. Based on the 2010 census data, two of the new offices were opened in low-income census tracts.

Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the AA(s), particularly low- and moderate-income geographies and/or individuals. Refer to discussions in the full-scope areas for details on extended hours and the distribution of ATMs. Dollar Bank offers a number of services to meet the needs of residents in the AA, including low- and moderate-income individuals. Specifically, telephone, online, and mobile banking services are provided. These services allow customers to access their accounts and pay bills at their convenience. The bank is also part of an ATM network, which provides surcharge free access at more than 50 thousand locations nationwide.

Community Development Services

Dollar Bank is a leader in providing community development services to residents and non-profit organizations in the combined AA. During the evaluation period, Dollar Bank employees provided community development services to 137 different organizations throughout the combined AA. For details, refer to the “Service Test” section of “Conclusions with Respect to Performance Tests”

Institution (continued)

applicable to each full-scope area. The bank offers a number of bank-wide programs designed to assist low- and moderate-income borrowers.

- Home Ownership Basics is a free seminar that provides an introduction to the bank's programs for home ownership. Attendees learn about the benefits and responsibilities of home ownership and the importance of good credit. Participants receive a simplified credit report and learn how to read and interpret the information it contains. Sessions are held in a community setting for groups of 20 or more.
- Dollar Bank's Home Ownership Training is a five-week course that prepares low- and moderate-income residents for homeownership. Classes include an in-depth discussion of topics such as credit, mortgage eligibility requirements, mortgage products, foreclosure prevention and home maintenance. Attendees also learn how to shop for a home and work with a real estate agent, as well as how to apply for and close on a mortgage. Dollar Bank Bank's Home Ownership Training classes have an average attendance of 20 people per session.
- Dollar Bank's Post Purchase Seminar is designed to help individuals preserve the investment in their home and their community. Seminars are held approximately five times a year. Topics include budgeting, money management, homeowner's insurance, predatory financing, contractor scams, and managing credit.
- 'Mortgages for Mothers' is a yearly half-day workshop targeted to single parents to encourage home ownership. Dollar Bank provides onsite babysitting. Credit counselors are available to pull and review credit reports and help attendees establish implementation plans to improve their credit.
- The Credit Enhancement Program provides comprehensive in-house credit counseling and restoration services through a series of confidential one-on-one sessions with a Dollar Bank credit consultant. Counselors review the participant's credit history and design a plan to correct any obstacles that may prevent them from obtaining a mortgage.
- Dollar Bank's 3-2-1 Match Program provides grants of up to \$3,000 for qualified candidates who save up to \$1,000 and participate in the bank's home ownership counseling and readiness programs.
- Predatory Financing Education programs are held throughout the year and complement Dollar Bank's Post Purchase Seminars. Sessions educate residents on the long-term effects of using predatory financing, including accessing payday lenders and instant tax refund services as a solution to short-term money management issues.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any AA by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State

CRA Rating for Pennsylvania

CRA RATING¹:	Outstanding
The Lending Test is rated:	Outstanding
The Investment Test is rated:	Outstanding
The Service Test is rated:	Outstanding

The overall distribution of borrowers reflects excellent penetration among retail customers of different income levels and businesses of different sizes. The overall geographic distribution of loans in the Pittsburgh AA was excellent. Dollar Bank is a leader in making community development loans within the Pittsburgh AA. The bank makes extensive use of flexible lending practices in order to serve AA credit needs.

The bank has an excellent level of qualified investments throughout the Pittsburgh AA. The institution makes extensive use of complex investments to support community development initiatives.

Delivery systems are accessible to essentially all portions of the institution’s AA. To the extent changes have been made, the institution’s opening and closing of branches improved the accessibility of its delivery systems, particularly in low- and moderate- income geographies and/or to low- and moderate-income individuals. Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the AA, particularly low- and moderate-income geographies and/or individuals. The institution is a leader in providing community development services.

Description of Institution’s Operations in Pennsylvania

Dollar Bank’s operations in Pennsylvania are limited to the Pittsburgh AA. Refer to the description of the Pittsburgh AA that follows for more information.

Description of the Pittsburgh AA

The Pittsburgh AA contains 609 geographies in the counties of Allegheny, Butler, Washington and Westmoreland, which are located in the Pittsburgh, PA MSA 38300. Dollar Bank has one main office and 37 branch offices in the Pittsburgh AA. Allegheny County has 28 full-service branches, plus deposit taking windows and ATMs at two senior citizen complexes. The bank also has two full-service offices in Butler County, two in Washington County, and four in Westmoreland County.

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

During the evaluation period, Dollar Bank opened one branch office in Washington County, one office in Westmoreland County, and three new offices in Allegheny County, one of which is located in a low-income geography. Dollar Bank has 73 ATM machines in the Pittsburgh AA, of which 25 are deposit-taking, four are drive-through facilities, and six are stand-alone.

Table 13 illustrates basic demographic data on population, families, and housing in the Pittsburgh AA.

Demographic Data	2000 Census	2010 Census
Population	2,028,639	1,980,199
Total Families	542,237	514,507
1-4 Family Units	778,290	798,587
Multi-family Units	123,549	128,550
% Owner-Occupied Units	65.50%	63.29%
% Rental-Occupied Units	26.98%	26.32%
% Vacant Housing Units	7.51%	10.39%

Table 14 illustrates the percent of geographies in each income level, the distribution of families by median family income, and the distribution of 1-4 family owner-occupied dwellings located within those geographies. Table 14(a) indicates the median family income ranges of each income category, and table 14(b) reflects the updated median family income for each year of the review period.

Income Level	Geographies		Total Area Families by Median Family Income		1-4 Family Owner-Occupied Dwellings by Geography	
	#	%	#	%	#	%
2000 Census:						
Low	35	5.75	100,160	18.47	7,324	1.24
Moderate	130	21.35	98,171	18.10	80,569	13.64
Middle	301	49.43	118,340	21.83	329,365	55.76
Upper	142	23.32	225,566	41.60	173,425	29.36
Income NA	1	0.15	-	-	-	0.00
Total	609	100.00	542,237	100.00	590,683	100.00
2010 Census:						
Low	44	7.27	98,724	19.19	13,614	2.32
Moderate	130	21.49	89,781	17.45	84,972	14.48
Middle	276	45.62	111,054	21.58	300,103	51.14
Upper	141	23.31	214,948	41.78	188,078	32.05
Income NA	14	2.31	-	-	59	0.01
Total	605	100.00	514,507	100.00	586,826	100.00

*Family Income refers to median family income (MFI). Data shown for the 2000 and 2010 Census Data is based on updated MFI for calendar years 2011 and 2012 respectively.

Table 14(a) - Median Family Income Ranges (*)		
Income Category (As of MSA Median)	Income Ranges 2011	
	From	To
Low (< 50)	0	31,999
Moderate (50 - 79)	32,000	51,199
Middle (80 - 119)	51,200	76,799
Upper (>= 120)	76,800	+

Table 14(a) - Median Family Income Ranges (*)		
Income Category (As of MSA Median)	Income Ranges 2012	
	From	To
Low (< 50)	0	32,449
Moderate (50 - 79)	32,450	51,919
Middle (80 - 119)	51,920	77,879
Upper (>= 120)	77,880	+

Table 14(b) - Annual HUD Median Family Income	
Year	Amount
2009	62,500
2010	63,000
2011	64,000
2012	64,900

We reviewed data from Selected Economic Characteristics from the 2012 American Community Survey 1-year estimates related to unemployment and rates of poverty among families in the AA. Unemployment rates in the counties that make-up the Pittsburgh AA were 7.5 percent, 6.5 percent, 6.7 percent, and 6.1 percent for Allegheny, Butler, Washington, and Westmoreland respectively, compared to 8.9 percent for the state of Pennsylvania and a nationwide rate of 9.4 percent. The four major employers in the AA are UPMC, University of Pittsburgh, the Federal Government, and Giant Eagle, Inc. Rates of poverty among families in Allegheny, Butler, Washington, and Westmoreland counties were 9.2 percent, 5.8 percent, 7.2 percent, and 7.3 percent respectively compared to 9.5 percent in Pennsylvania and a nationwide rate of 11.8 percent.

As of June 30, 2012, Dollar Bank held a 3.8 percent deposit market share and ranked fourth of 50 depository institutions doing business in the Pittsburgh AA. With regard to mortgage loans originated during 2011, Dollar Bank held an 8.1 percent market share by number and a 6.9 percent market share by dollar amount, and ranked third by number and dollar amount among 441 HMDA reporters. With regard to small business loans, Dollar Bank held a 0.9 percent market share by number and a 4.8 percent market share by dollar amount, and ranked 18th by number and fifth by dollar amount among 90 CRA reporters during 2011.

Examiners made two community contacts during the performance evaluation and reviewed notes from a multi-organization listening session conducted in April 2013. Contacts with organizations focused predominantly on affordable housing development and/or rehabilitation identified needs related primarily to housing. One such need is financing for pre-development of affordable housing rehabilitation and construction. Other contacts are involved in comprehensive revitalization efforts, and funding small businesses. One contact mentioned a need for pre-development financing for planned commercial and retail development projects to help revitalize targeted low- and moderate-income areas. A local community development financial institution provides funding for small business start-ups, but a contact noted the underwriting standards are similar to mainstream financial institutions. As a result, many small businesses have difficulty accessing credit. Contacts noted poverty is a significant factor in low- and moderate-income areas. Job opportunities are limited and centered on the services industry, which generally consists of lower-wage jobs. Resources to help with job skills development are also limited. Both contacts acknowledged Dollar Bank is a strong player in community development, filling a void as other financial institutions become less involved. Dollar Bank was noted as having worked with one organization to develop residential property in

low- and moderate-income areas, servicing home improvement loans for low- and moderate-income borrowers, and providing community education.

Table 15 shows the distribution of businesses by tract income level and business size in the Pittsburgh AA for calendar years 2009 and 2012.

Table 15- Distribution of Businesses In the Pittsburgh AA				
Geographies	2009 Business Data		2012 Business Data*	
	#	%	#	%
Low (< 50%)	5,542	3.75	9,033	4.30
Moderate (50% - 79%)	21,502	14.56	27,420	13.06
Middle (80% - 119%)	67,698	45.85	102,538	48.84
Upper (>= 120%)	52,722	35.71	69,824	33.26
NA	192	0.13	1,139	0.54
Total	147,656	100.00	209,954	100.00
Business Size	2009 Business Data		2012 Business Data*	
	#	%	#	%
<=\$1 Million Gross Annual Revenue	108,363	73.39	141,922	67.60
>\$1 Million Gross Annual Revenue	8,977	6.08	9,013	4.29
Gross Annual Revenue Unknown	30,316	20.53	59,019	28.11

*Source is the 2009 and 2012 Business Geodemographic Data, Dun & Bradstreet (D&B).

Conclusions with Respect to Performance Tests in the Pittsburgh AA

As part of the CRA review, an analysis of Dollar Bank’s performance under the lending test, investment test, and service test was conducted. In consideration of each test, various reviews were performed to assess the institution’s level of performance.

Lending Test

The bank’s performance under the lending test is rated Outstanding.

Under the lending test, the areas reviewed in the full-scope AA consisted of the geographic distribution of loans, the borrower distribution of loans, the bank’s responsiveness to the credit needs of highly economically disadvantaged geographies and individuals, community development lending activities, and the use of flexible loan products to serve the AA credit needs.

We considered the same factors in evaluating performance at the AA level as were considered in evaluating performance in the combined AA.

Table 16 illustrates the institution’s residential and small business lending activity in the Pittsburgh AA during the review period.

Table 16 - Loan Originations within Pittsburgh 2009-2012 (Dollars in thousands)						
Loan Type	Bankwide	Pittsburgh AA		Bankwide	Pittsburgh AA	
	By Number	Number	Percent	By \$ Amt	\$ Amount	Percent
HMDA-Related	23,225	17,831	76.78	2,751,720	2,177,047	79.11
Small Business	1,602	1,074	67.04	413,896	290,438	70.17
Total	24,827	18,905	76.15	3,165,616	2,467,485	77.95

Borrower Characteristics

The overall distribution of borrowers reflects excellent penetration among retail customers of different income levels and business of different sizes. The distribution of HMDA loans was good and the distribution of small business loans was adequate. An adequate percent of small loans to businesses were for amounts less than \$100 thousand.

Table 17 illustrates home mortgage loan originations, categorized by borrower income level, that were reported by the bank during each year of the review period, and compares this activity to the performance of all HMDA reporters in 2011.

Table 17 - Distribution of Dollar Bank's HMDA-Reportable Loans By Borrower Income Level in the Pittsburgh AA (Dollars in thousands)											
Borrower Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	303	7.60	253	5.67	234	5.86	267	4.96	1,057	5.93	6.38
Moderate	669	16.77	712	15.95	659	16.50	808	15.00	2,848	15.97	16.95
Middle	993	24.89	1,019	22.83	894	22.38	1,328	24.66	4,234	23.75	21.64
Upper	1,979	49.61	2,437	54.60	2,174	54.43	2,920	54.22	9,510	53.33	49.96
Income NA	45	1.13	42	0.94	33	0.83	62	1.15	182	1.02	5.07
Total	3,989	100.00	4,463	100.00	3,994	100.00	5,385	100.00	17,831	100.00	100.00
By \$ Amt:	\$	%	\$	%	\$	%	#	%	\$	%	% by \$
Low	14,176	3.33	12,511	2.33	11,292	2.28	14,597	2.03	52,576	2.42	2.62
Moderate	43,983	10.32	51,383	9.56	47,535	9.60	62,569	8.71	205,470	9.44	9.91
Middle	80,076	18.80	95,844	17.84	83,197	16.80	132,099	18.38	391,216	17.97	16.34
Upper	278,637	65.40	371,920	69.22	336,201	67.91	488,720	68.01	1,475,478	67.77	63.79
Income NA	9,162	2.15	5,667	1.05	16,869	3.41	20,609	2.87	52,307	2.40	7.34
Total	426,034	100.00	537,325	100.00	495,094	100.00	718,594	100.00	2,177,047	100.00	100.00

* "Aggrt" refers to aggregated data from all HMDA reporters

The distribution of home mortgage loans among low- and moderate-income borrowers was near to the distribution of loans to these borrowers by all HMDA reporters during 2011. Dollar Bank originated 5.9 percent of the number and 2.4 percent of the dollar amount of home mortgage loans to low-income borrowers compared to 6.4 percent of the number and 2.6 percent of the dollar amount by all HMDA reporters. Dollar Bank originated 16.0 percent of the number and 9.4 percent of the dollar amount of loans to moderate-income borrowers compared to 17.0 percent of the number and 9.9 percent of the dollar amount by all HMDA reporters.

By number, Dollar Bank’s market share and rank among all HMDA reporters in loans to low- and moderate-income borrowers exceeded its deposit market share of 3.8 percent and rank of fourth among 50 depository institutions in the combined AA. Dollar Bank’s market share of loans to low- and moderate-income borrowers was near to its overall market share of HMDA loans. Dollar Bank’s rank in loans to low- and moderate-income borrowers exceeded its overall market rank. Overall, Dollar Bank ranked third among 441 HMDA reporters and held a market share of 8.1 percent. In loans to low-income borrowers, Dollar Bank ranked second and held a market share of 7.4 percent. In loans to moderate-income borrowers, Dollar Bank ranked third and held a 7.9 percent market share.

Additionally, during the evaluation period, Dollar Bank originated 387 mortgage loans totaling \$31.9 million under programs targeted to low- and moderate-income borrowers, which enhanced performance. These are HMDA reportable loans, and are included in Table 17.

Table 18 illustrates small business loan originations, categorized by loan origination amount, reported by the bank during each year of the review period, and compares this activity to the performance of all CRA reporters in 2011.

Table 18 - Distribution of Dollar Bank’s Small Business Loans By Loan Origination Amount in the Pittsburgh AA (Dollars in thousands)											
Loan Amount At Origination	2009		2010		2011		2012		Review Period 2009-2012		Aggregate 2011
<i>By Number:</i>	#	%	#	%	#	%	#	%	#	%	% by #
≤ \$100,000	125	41.53	104	31.80	121	40.20	67	46.21	417	38.83	89.54
\$100,001 - \$250,000	83	27.57	79	24.16	66	21.93	47	32.41	275	25.61	5.39
\$250,001 - \$1 million	93	30.90	144	44.04	114	37.87	31	21.38	382	35.57	5.07
Total	301	100.00	327	100.00	301	100.00	145	100.00	1,074	100.00	100.00
<i>By \$ Amount:</i>	\$	%	\$	%	\$	%	\$	%	\$	%	% by \$
≤ \$100,000	7,137	9.40	5,804	5.74	6,395	7.62	3,629	12.31	22,965	7.91	34.29
\$100,001 - \$250,000	14,778	19.46	14,771	14.61	12,672	15.10	8,637	29.31	50,858	17.51	17.65
\$250,001 - \$1 million	54,039	71.15	80,524	79.65	64,848	77.28	17,204	58.38	216,615	74.58	48.06
Total	75,954	100.00	101,099	100.00	83,915	100.00	29,470	100.00	290,438	100.00	100.00

The distribution of loans to businesses in amounts less than \$100 thousand was somewhat lower than the distribution of these loans to businesses by all CRA reporters, given considerations stated earlier. Of loans to businesses, 38.8 percent by number, and 7.9 percent by dollar amount, were in amounts less than \$100 thousand, compared to the aggregate of 89.5 percent by number, and 34.3 percent by dollar amount.

By number, Dollar Bank’s market share and rank in small loans to businesses was lower than its deposit market share and rank, and its overall market share of loans to businesses. Dollar Bank’s rank among all CRA reporters for small loans to businesses was near to its overall market rank in loans to businesses. Overall, Dollar Bank ranked 18th among 90 CRA reporters and held an overall

market share of 0.9 percent in loans to businesses. In loans to businesses in amounts less than \$100 thousand, Dollar Bank ranked 20th and held a 0.4 percent market share.

Table 19 illustrates business loan originations, categorized by gross annual revenue of the business, reported by the bank during each year of the review period, and compares this activity to the performance of all CRA reporters in 2011.

**Table 19 - Distribution of Dollar Bank's Small Business Loans
By Gross Annual Revenue in the Pittsburgh AA
(Dollars in thousands)**

Company's Rev. Category	2009		2010		2011		2012		Review Period 2009-2012		Aggregate 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Less than \$1 million	102	33.89	97	29.66	82	27.24	47	32.41	328	30.54	48.01
Greater than \$1 million	132	43.85	160	48.93	162	53.82	82	56.55	536	49.91	-
Revenue Unknown	67	22.26	70	21.41	57	18.94	16	11.03	210	19.55	51.99
Total	301	100.00	327	100.00	301	100.00	145	100.00	1,074	100.00	100.00
By \$ Amount:											
Less than \$1 million	\$ 20,073	26.43	\$ 16,523	16.34	\$ 10,523	12.54	\$ 7,666	26.01	\$ 54,785	18.86	33.97
Greater than \$1 million	\$ 45,084	59.36	\$ 63,862	63.17	\$ 59,112	70.44	\$ 19,651	66.68	\$ 187,709	64.63	-
Revenue Unknown	\$ 10,797	14.22	\$ 20,714	20.49	\$ 14,280	17.02	\$ 2,153	7.31	\$ 47,944	16.51	66.03
Total	\$ 75,954	100.00	\$ 101,099	100.00	\$ 83,915	100.00	\$ 29,470	100.00	\$ 290,438	100.00	100.00

* Aggregate data for loans to companies with revenue greater than \$1 million is not available. As a result, all loans originated to companies that are not less than \$1 million are placed in the "Revenue Unknown" category.

The distribution of loans to small businesses (businesses with gross annual revenues of less than \$1 million) was somewhat lower than the distribution of loans to small businesses by all CRA reporters. Of all loans to businesses, Dollar Bank made 30.5 percent by number, and 18.9 percent by dollar amount, to small businesses compared to the aggregate of 48.0 percent by number, and 34.0 percent by dollar amount.

By number, Dollar Bank's market share and rank in loans to small businesses was lower than its deposit market share and rank. Dollar Bank's market share for loans to small businesses was near to its overall market share in loans to businesses. Dollar Bank's rank in loans to small businesses exceeded its overall rank in loans to businesses. Dollar Bank ranked 16th and held a market share of 0.6 percent in loans to small businesses.

Geographic Distribution of Loans

The overall geographic distribution of loans in the Pittsburgh AA was excellent. The distribution of HMDA loans was excellent. The distribution of loans to businesses was excellent.

Table 20 illustrates the geographic distribution of home mortgage loans reported by the bank under HMDA for each year of the review period compared to the geographic distribution of loans originated by all HMDA reporters during 2011.

**Table 20 - Distribution of Dollar Bank's HMDA-Reportable Loans
By Geography Income Level in the Pittsburgh AA
(Dollars in thousands)**

Geography Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt.* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	25	0.63	25	0.56	20	0.50	56	1.04	126	0.71	0.40
Moderate	267	6.69	250	5.60	213	5.33	394	7.32	1,124	6.30	6.59
Middle	1,856	46.53	1,962	43.96	1,801	45.09	2,251	41.80	7,870	44.14	47.51
Upper	1,841	46.15	2,226	49.88	1,960	49.07	2,683	49.82	8,710	48.85	45.49
NA	0	0.00	0	0.00	0	0.00	1	0.02	1	0.01	0.00
Total	3,989	100.00	4,463	100.00	3,994	100.00	5,385	100.00	17,831	100.00	100.00
By \$ Amt:	\$	%	\$	%	\$	%	\$	%	#	%	% by \$
Low	1,113	0.26	1,336	0.25	2,003	0.40	14,103	1.96	18,555	0.85	0.34
Moderate	18,892	4.43	18,992	3.53	13,897	2.81	29,669	4.13	81,450	3.74	3.85
Middle	156,508	36.74	187,270	34.85	178,527	36.06	237,735	33.08	760,040	34.91	37.31
Upper	249,521	58.57	329,727	61.36	300,667	60.73	436,898	60.80	1,316,813	60.49	58.5
NA	0	0.00	0	0.00	0	0.00	189	0.03	189	0.01	0
Total	426,034	100.00	537,325	100.00	495,094	100.00	718,594	100.00	2,177,047	100.00	100.00

* "Aggrt" refers to aggregated data from all HMDA reporters

The geographic distribution of home mortgage loans in low- income geographies exceeded the distribution of loans in these geographies by all HMDA reporters during 2011. The geographic distribution of loans in moderate-income geographies was near to the distribution of loans by all HMDA reporters. Dollar Bank originated 0.7 percent of the number and 0.9 percent of the dollar amount of home mortgage loans in low-income geographies compared to 0.4 percent of the number and 0.3 percent of the dollar amount by all HMDA reporters. Dollar Bank originated 6.3 percent of the number and 3.7 percent of the dollar amount of loans in moderate-income geographies compared to 6.6 percent of the number and 3.9 percent of the dollar amount by all HMDA reporters.

By number, Dollar Bank's market share and rank for loans in low- and moderate-income geographies exceeded its deposit market share and rank, and its overall rank and market share of home mortgage loans. By number, Dollar Bank held a 10.1 percent market share and ranked second in lending in low-income geographies. Dollar Bank held a 6.5 percent market share and ranked third in lending in moderate-income geographies.

Table 21 illustrates the geographic distribution of loans to businesses reported by the bank under CRA for each year of the review period compared to the geographic distribution of loans originated by all CRA reporters during 2011.

**Table 21 - Distribution of Dollar Bank's Small Business Loans
By Geography Income Level in the Pittsburgh AA
(Dollars in thousands)**

Geography Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt.* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	17	5.65	23	7.03	18	5.98	13	8.97	71	6.61	2.82
Moderate	49	16.28	42	12.84	35	11.63	17	11.72	143	13.31	12.91
Middle	81	26.91	87	26.61	101	33.55	59	40.69	328	30.54	45.48
Upper	153	50.83	175	53.52	147	48.84	56	38.62	531	49.44	38.55
Income NA	1	0.33		0.00		0.00		0.00	1	0.09	0.24
Total	301	100.00	327	100.00	301	100.00	145	100.00	1,074	100.00	100.00
By \$ Amt:											
Low	7,584	9.98	6,969	6.89	5,605	6.68	3,386	11.49	23,544	8.11	3.51
Moderate	10,963	14.43	15,074	14.91	12,440	14.82	3,924	13.32	42,401	14.60	12.89
Middle	19,022	25.04	26,176	25.89	23,909	28.49	10,362	35.16	79,469	27.36	43.44
Upper	38,085	50.14	52,880	52.31	41,961	50.00	11,798	40.03	144,724	49.83	39.69
Income NA	300	0.39	0	0.00	0	0.00	0	0.00	300	0.10	0.47
Total	75,954	100.00	101,099	100.00	83,915	100.00	29,470	100.00	290,438	100.00	100.00

* "Aggrt" refers to aggregated data from all CRA reporters

The geographic distribution of loans to businesses in low- income and moderate-income geographies significantly exceeded the distribution of loans to businesses in these geographies by all CRA reporters during 2011. Dollar Bank made 6.6 percent of loans to businesses by number, and 8.1 percent by dollar amount, in low-income geographies compared to 2.8 percent by number and 3.5 percent by dollar amount among all CRA reporters. Dollar Bank made 13.3 percent of loans to businesses by number, and 14.6 percent by dollar amount, in moderate-income geographies compared to 13.9 percent by number and 12.9 percent by dollar amount among all CRA reporters.

Dollar Bank's rank and market share of loans to businesses in low- and moderate-income geographies was lower than its deposit market share. Dollar Bank's rank in loans to businesses in low- and moderate-income geographies, and market share in low-income geographies exceeded its overall rank and market share of loans to businesses in the Pittsburgh AA. Dollar Bank's market share of loans to businesses in moderate-income geographies was equal to its overall market share of loans to businesses. By number among all CRA reporters in the AA, Dollar Bank held a 2.0 percent market share and ranked 10th in loans to businesses in low-income geographies. Dollar Bank held a 0.9 percent market share and ranked 16th in loans to businesses in moderate-income geographies.

Community Development Lending

Dollar Bank is a leader in making community development loans within the Pittsburgh AA. During the evaluation period, the bank originated 56 community development loans in the aggregate amount of \$34.1 million, which showed the institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its AA, low-income individuals, and small businesses, consistent with safe and sound banking practices. Select examples include:

- A \$12 million construction bridge loan and a \$600 thousand working capital line of credit used to develop a center for job-creation and workforce development. The project targets

young adults from seven low-income neighborhoods: Hill District, Lawrenceville, Garfield, East Liberty, Wilksburg, East Hills and North Side.

- A construction line-of-credit and permanent financing for a \$9.4 million Low Income Housing Tax Credit (LIHTC) project to create retail space and a 45-unit residential apartment complex in a low-income neighborhood.
- A \$750 thousand bridge loan and a \$750 thousand permanent loan to bring a grocery store into, and significantly improve the economic climate of, a neighborhood located in the Lower Hill District. The neighborhood is designated as a Local Economic Revitalization Tax Assistance area.
- A \$1.2 million construction line of credit and permanent financing for a LIHTC project that will create retail space and a 54-unit residential apartment complex in a low-income geography.
- A \$1 million working capital loan to a non-profit community service provider in the Hill District in the City of Pittsburgh. The organization provides services to approximately 70,000 low- and moderate-income families each year.
- A \$400 thousand loan related to a LIHTC project that will develop 14 affordable residential units and one community facility. Five of the rental units will supply supportive housing for chronically homeless men. Nine units will be available to low- and moderate-income families.

Innovative and Flexible Lending Practices

The bank makes extensive use of flexible lending practices in order to serve AA credit needs. Dollar Bank participates in a number of state and federal programs targeted to low- and moderate-income residents in the AA that have challenges with their credit or do not have sufficient funds for a down payment. These include:

- The Pennsylvania Housing Finance Agency Loan Program offers mortgages at below market rates to low- and moderate-income households, and provides grants for closing cost assistance to very low-income families. During the evaluation period, 216 mortgage loans, in the amount of \$18.0 million, were originated under this program.
- Allegheny County Bond Programs offer below-market rate home improvement loans to residents of Allegheny County using an FHA loan. During the evaluation period, 87 loans, in the amount of \$7.0 million, were originated under this program.
- The Pittsburgh Home Rehabilitation Program is offered in partnership with the Urban Redevelopment Authority and includes a zero percent interest rate to help income eligible City of Pittsburgh homeowners improve their homes. The loan term can be spread over 20 years, making the payment as low as possible. Homeowners may borrow up to \$25,000 for a single unit home and \$35,000 for a two unit home.
- The Home Improvement Loan Program offers a very low-interest rate to help low- and moderate-income City of Pittsburgh homeowners make permanent improvements to their homes.

Dollar Bank's performance with respect to community development lending had a positive impact on its overall lending test rating.

Investment Test

The bank's performance under the investment test is rated Outstanding.

The areas evaluated under the investment test consisted of the institution's investment and grant activity, the innovativeness or complexity of such activity, and its responsiveness to credit and community development needs.

Dollar Bank provided an excellent level of qualified investments and grants, often in a leadership position, that were responsive to the community development needs of the AA. The institution makes extensive use of complex investments to support community development initiatives. During the evaluation period, the bank provided 241 qualified investments and grants that totaled \$31.8 million in the Pittsburgh AA, and an additional two qualified investments totaling \$6.2 million in the Pittsburgh MSA. These include:

- A contribution in the amount of \$156 thousand to a nonprofit organization whose mission is to join private and public investments to build local capacity and leadership, finance economic development initiatives, and influence positive change in low- and moderate-income neighborhoods in the City of Pittsburgh and surrounding first-ring suburbs.
- A \$255 thousand contribution to create a focused fund that supports organizations benefitting low- and moderate-income individuals within the City of Pittsburgh and surrounding neighborhoods.
- A donation of a foreclosed property to a non-profit organization focused on providing programs and counseling to advance the economic situation of residents in one of Pittsburgh's low-income communities. The donation was valued at \$240,000.
- An \$85 thousand contribution to a community development corporation that provides operating support to nonprofit community based organizations striving to revitalize the commercial core of a Pittsburgh community and create entrepreneurial opportunities for low- and moderate-income residents of the community.
- The bank made a total of 13 investments, in the amount of \$31.2 million, in LIHTC projects during the evaluation period. These projects will provide 495 affordable housing units in low- and moderate-income geographies within the AA. The bank also retained two prior period LIHTC investments in the amount of \$1.3 million.

Service Test

The bank's performance under the service test is rated Outstanding.

Under the service test, the areas evaluated consisted of the accessibility of delivery systems, changes in branch locations, reasonableness of business hours, and the extent of community development services.

Retail Services

Delivery systems are reasonably accessible to essentially all portions of the institution's AA. Services do not vary in a way that inconveniences certain portions of the AA, particularly low- and

moderate-income geographies and/or individuals. Five of 30 of branch offices (13 percent) and three of 25 deposit taking ATMs (12 percent) are located in low- or moderate-income geographies compared to 21 percent of the total population residing in those geographies. Thirty branch offices, four in low- or moderate-income geographies, are open Saturdays. Twenty-eight branch offices, three in low- or moderate-income geographies, have extended hours on Fridays to accommodate the needs of customers.

To the extent changes were made, the institution's record of opening and closing branches improved the accessibility of its delivery systems in low- and moderate- income geographies and/or to low- and moderate-income individuals. One of six branch offices opened during the evaluation period was in a low-income geography.

Community Development Services

Dollar Bank is a leader in providing community development services in the Pittsburgh AA. The bank held homebuyer workshops and counseling sessions, and provided community development services to 89 separate organizations in the Pittsburgh AA. These include:

- Dollar Bank's Credit Enhancement Program was developed to assist low- and moderate - income individuals and families in repairing their credit. Dollar Bank is the only financial institution in Western Pennsylvania and Northeastern Ohio to provide "in-house" credit counseling and credit restoration services. During the evaluation period, the bank had 1,433 participants in the program. The bank partners with NeighborWorks to market the program within the bank's AA.
- Dollar Bank worked with 35 community partners to deliver 43 first time homebuyer workshops during the evaluation period. Bank staff served as instructors for the workshops.
- The bank's 'Mortgages for Mothers' is a half day program held at a local hotel. Attendance topped 400 in 2013. Since inception, Dollar Bank has approved 1,038 mortgages by means of this program through June 2013.
- Dollar Bank offered 12 small business financing workshops that attracted over 200 participants during the evaluation period.
- Dollar Bank's 3-2-1 Match Program is offered to all qualified participants, but candidates for this dollar match typically come from the 'Mortgages for Mothers' workshop or from the Credit Enhancement workshops. Clients learn how to budget their money and save for a downpayment. Dollar Bank will match \$3,000 to the participants \$1,000 downpayment. Proceeds are advanced at closing.
- Dollar Bank employees taught 12 scholarship workshops in four different schools during the evaluation period. The workshops were targeted to junior and senior high school students from low- and moderate-income families.

State

CRA Rating for Ohio

CRA RATING²:	Outstanding
The Lending Test is rated:	Outstanding
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	High Satisfactory

The overall distribution of borrowers reflects excellent penetration among retail customers of different income levels and businesses of different sizes. The overall geographic distribution of loans in the Cleveland AA was excellent. Dollar Bank provides an adequate level of community development loans within the Cleveland AA. The bank makes use of flexible lending practices in order to serve AA credit needs.

The bank has a relatively high level of qualified investments throughout the Cleveland AA. The institution makes use of complex investments to support community development initiatives.

Delivery systems are reasonably accessible to essentially all portions of the institution’s AA. To the extent changes have been made, the institution’s opening and closing of branches improved the accessibility of its delivery systems, particularly in low- income geographies and/or to low- and moderate-income individuals. Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the AA, particularly low- and moderate-income geographies and/or individuals. The institution provides a relatively high level of community development services.

Description of Institution’s Operations in Ohio

Dollar Bank has defined two AAs in Ohio: the Cleveland AA and the Summit County AA. We selected the Cleveland AA for full-scope review. Please refer to the Description of the Cleveland AA for more information.

Description of Cleveland AA

The Cleveland AA contains 578 geographies in the counties of Cuyahoga, Lake and Lorain, which are located in the Cleveland, Ohio MSA 17460. Dollar Bank has 27 branch offices and 39 deposit

2 For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

taking ATMs, including four stand-alone ATMs. There are 20 full-service offices in Cuyahoga County, four in Lake County and three in Lorain County. During the evaluation period, Dollar Bank opened two branch offices in Cuyahoga County, one office in Lake County, and one office in Lorain County. The new office in Lake County is located in a low-income geography.

Table 22 illustrates basic demographic data on population, families, and housing in the Cleveland AA.

Demographic Data	2000 Census	2010 Census
Population	1,906,153	1,811,519
Total Families	495,596	461,447
1-4 Family Units	660,008	686,097
Multi-family Units	161,750	162,432
% Owner-Occupied Units	61.94%	58.17%
% Rental-Occupied Units	31.40%	29.94%
% Vacant Housing Units	6.66%	11.89%

Table 23 illustrates the percent of geographies for each income level, the distribution of families by median family income, and the distribution of 1-4 family owner-occupied dwellings located within those geographies. Table 23(a) indicates the median family income ranges of each income category, and table 23(b) reflects the updated median family income for each year during the review period.

Income Level	Geographies		Total Area Families by Median Family Income		1-4 Family Owner-Occupied Dwellings by Geography	
	#	%	#	%	#	%
2000 Census:						
Low	111	17.40	107,169	21.62	28,094	5.52
Moderate	139	21.79	91,918	18.55	72,070	14.16
Middle	239	37.46	109,313	22.06	245,930	48.32
Upper	140	21.94	187,196	37.77	162,868	32.00
Income NA	9	1.41	-	-	-	0.00
Total	638	100.00	495,596	100.00	508,962	100.00
2010 Census:						
Low	104	17.99	107,498	23.30	32,725	6.63
Moderate	134	23.18	81,869	17.74	78,975	16.00
Middle	201	34.78	94,228	20.42	207,901	42.12
Upper	134	23.18	177,852	38.54	173,942	35.24
Income NA	5	0.87	-	-	49	0.01
Total	578	100.00	461,477	100.00	493,592	100.00

*Family Income refers to the median family income (MFI). Data for shown for the 2000 and 2010 Census Data is based on updated MFI for calendar years 2011 and 2012 respectively.

Table 23(a) - Median Family Income Ranges (*)		
Income Category (As of MSA Median)	Income Ranges 2011	
	From	To
Low (< 50)	0	31,399
Moderate (50 - 79)	31,400	50,239
Middle (80 - 119)	50,240	75,359
Upper (>= 120)	75,360	+

Table 23(a) - Median Family Income Ranges (*)		
Income Category (As of MSA Median)	Income Ranges 2012	
	From	To
Low (< 50)	0	31,849
Moderate (50 - 79)	31,850	50,959
Middle (80 - 119)	50,960	76,439
Upper (>= 120)	76,440	+

Table 23(b) - Annual HUD Median Family Income	
Year	Amount
2009	64,800
2010	64,800
2011	62,800
2012	63,700

Additionally, we reviewed data from Selected Economic Characteristics from the 2012 American Community Survey 1-year estimates related to unemployment and rates of poverty among families in the AA. Unemployment rates in the counties that make-up the Cleveland AA were 11.3 percent, 7.1 percent, and 10.3 percent for Cuyahoga, Lake and Lorain Counties respectively compared to 9.1 percent for the state of Ohio and a nationwide rate of 9.4 percent. The five major employers in the Cleveland AA are the Cleveland Clinic, U.S. Office of Personnel Management, Giant Eagle, University Hospitals, and county governments. Rates of poverty among families in Cuyahoga, Lake, and Lorain counties were 14.7 percent, 6.6 percent, and 11.5 percent respectively compared to 12.0 percent in Ohio and a nationwide rate of 11.8 percent.

As of June 30, 2012, Dollar Bank held a 3.6 percent deposit market share and ranked tenth of 38 depository institutions doing business in the Cleveland AA. With regard to mortgage loans originated during 2011, Dollar Bank held a 3.5 percent market share by number and a 2.2 percent market share by dollar amount, and ranked 11th by number and 14th by dollar amount among 329 HMDA reporters. With regard to loans to businesses, Dollar Bank held a 0.6 percent market share by number and a 2.6 percent market share by dollar amount, and ranked 21st by number and ninth by dollar amount among 90 CRA reporters during 2011.

Examiners reviewed three community contacts made earlier in 2013. One contact is a statewide organization focused on providing a comprehensive suite of programming to help lead low-income Ohioans out of poverty. The organization is also an approved SBA micro-lender. Another organization provides an array of services for low-income residents in Lorain County. A third contact focuses on homeownership. Programs include home repair, downpayment assistance, and homeowner education. Contacts indicated community needs included support of general operating funds for non-profit service providers, child enrichment programs, and a support for a transitional housing center operated by one of the organizations as well as homeownership and foreclosure prevention counseling. One contact indicated access to credit is still limited following the financial crisis. There is a need for low-cost financing for home rehabilitation loans.

Table 24 shows the distribution of businesses by tract income level and business size in the Cleveland AA.

Table 24- Distribution of Businesses In the Cleveland AA				
Geographies	2009 Business Data		2012 Business Data*	
	#	%	#	%
Low (< 50%)	12,063	9.06	15,020	9.20
Moderate (50% - 79%)	22,214	16.68	26,241	16.08
Middle (80% - 119%)	52,795	39.64	61,870	37.91
Upper (>= 120%)	45,069	33.84	58,611	35.92
NA	1,051	0.78	1,443	0.89
Total	133,192	100.00	163,185	100.00
Business Size	2009 Business Data		2012 Business Data*	
	#	%	#	%
<=\$1 Million Gross Annual Revenue	98,791	74.17	111,645	68.42
>\$1 Million Gross Annual Revenue	7,932	5.96	8,290	5.08
Gross Annual Revenue Unknown	26,469	19.87	43,250	26.50

*Source is the 2009 and 2012 Business Geodemographic Data, Dun & Bradstreet (D&B).

Conclusions with Respect to Performance Tests in the Cleveland AA

As part of the CRA review in the Cleveland AA, an analysis of the Dollar Bank’s performance under the lending test, investment test and service test was conducted. In consideration of each test, various reviews were performed to assess the institution’s level of performance.

Lending Test

The bank’s performance under the lending test is rated Outstanding.

Under the lending test, the areas reviewed in the full-scope AA consisted of the geographic distribution of loans, the borrower distribution of loans, the bank’s responsiveness to the credit needs of highly economically disadvantaged geographies and individuals, community development lending activities, and the use of flexible loan products to serve the AA credit needs.

We considered the same factors in evaluating performance at the AA level as were considered in evaluating performance in the combined AA.

Table 25 illustrates the institution’s lending activity in the Cleveland AA during the review period regarding residential and small business loans.

Table 25 - Loan Originations within Cleveland 2009-2012 (Dollars in thousands)						
Loan Type	Bankwide	Cleveland AA		Bankwide	Cleveland AA	
	By Number	Number	Percent	By \$ Amt	\$ Amount	Percent
HMDA-Related	23,225	4,953	21.33	2,751,720	504,153	18.32
Small Business	1,602	500	31.21	413,896	119,194	5.48
Total	24,827	5,453	21.96	3,165,616	623,347	19.83

Borrower Characteristics

The overall distribution of borrowers reflects excellent penetration among retail customers of different income levels and adequate distribution among business of different sizes. An adequate percent of small loans to businesses were for amounts less than \$100 thousand.

Table 26 illustrates loan originations, categorized by borrower income level, that were reported by the bank during each year of the review period, and compares this activity to the performance of all HMDA reporters in 2011.

Table 26 - Distribution of Dollar Bank's HMDA-Reportable Loans By Borrower Income Level in the Cleveland AA (Dollars in thousands)											
Borrower Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	143	12.17	131	10.84	140	12.36	128	8.91	542	10.94	8.23
Moderate	272	23.15	261	21.61	232	20.48	296	20.60	1,061	21.42	18.27
Middle	315	26.81	317	26.24	281	24.80	375	26.10	1,288	26.00	21.90
Upper	430	36.60	489	40.48	472	41.66	614	42.73	2,005	40.48	45.56
Income NA	15	1.28	10	0.83	8	0.71	24	1.67	57	1.15	6.04
Total	1,175	100.00	1,208	100.00	1,133	100.00	1,437	100.00	4,953	100.00	100.00
By \$ Amt:	\$	%	\$	%	\$	%	#	%	\$	%	% by \$
Low	6,734	5.81	6,898	5.45	6,205	6.15	5,620	3.50	25,457	5.05	3.79
Moderate	17,990	15.52	17,456	13.78	14,202	14.08	20,801	12.94	70,449	13.97	11.38
Middle	25,519	22.02	27,341	21.58	21,542	21.36	33,082	20.58	107,484	21.32	17.29
Upper	54,676	47.18	71,281	56.27	58,328	57.84	88,909	55.31	273,194	54.19	59.65
Income NA	10,973	9.47	3,700	2.92	571	0.57	12,325	7.67	27,569	5.47	7.89
Total	115,892	100.00	126,676	100.00	100,848	100.00	160,737	100.00	504,153	100.00	100.00

* "Aggrt" refers to aggregated data from all HMDA reporters

The distribution of home mortgage loans among low- and moderate-income borrowers exceeded the distribution of loans to these borrowers by all HMDA reporters during 2011. Dollar Bank originated 10.9 percent of the number and 5.1 percent of the dollar amount of home mortgage loans to low-income borrowers compared to 8.2 percent of the number and 3.8 percent of the dollar amount by all HMDA reporters. Dollar Bank originated 21.4 percent of the number and 14.0 percent of the dollar amount of loans to moderate-income borrowers compared to 18.3 percent of the number and 11.4 percent of the dollar amount by all HMDA reporters.

By number, Dollar Bank's market share and rank among all HMDA reporters in loans to low- and moderate-income borrowers exceeded its deposit market share of 3.6 percent and rank of 10 among 38 depository institutions in the Cleveland AA and its overall rank and market share of HMDA loans in the Cleveland AA. Overall, Dollar Bank ranked 11th among 329 HMDA reporters and held a market share of 3.5 percent. In loans to low-income borrowers, Dollar Bank ranked fourth and held a market share of 5.3 percent. In loans to moderate-income borrowers, Dollar Bank ranked 10th and held a 3.9 percent market share.

Additionally, during the evaluation period, Dollar Bank originated 387 mortgage loans totaling \$31.9 million under programs targeted to low- and moderate-income borrowers, which enhanced performance. These are HMDA reportable loans, and are included in Table 26.

Table 27 illustrates small business loan originations, categorized by loan origination amount, reported by the bank during each year of the review period, and compares this activity to the performance of all CRA reporters in 2011.

Table 27 - Distribution of Dollar Bank's Small Business Loans By Loan Origination Amount in the Cleveland AA (Dollars in thousands)												
Loan Amount At Origination	2009		2010		2011		2012		Review Period 2009-2012		Aggregate	
	#	%	#	%	#	%	#	%	#	%	2011	
By Number:												% by #
≤ \$100,000	58	43.94	59	43.38	72	47.37	31	38.75	220	44.00		90.30
\$100,001 - \$250,000	28	21.21	34	25.00	36	23.68	25	31.25	123	24.60		4.59
\$250,001 - \$1 million	46	34.85	43	31.62	44	28.95	24	30.00	157	31.40		5.11
Total	132	100.00	136	100.00	152	100.00	80	100.00	500	100.00		100.00
By \$ Amount:	#	%	#	%	#	%	#	%	#	%		% by \$
≤ \$100,000	3,394	11.02	3,207	9.12	3,709	11.01	1,584	8.10	11,894	9.98		27.88
\$100,001 - \$250,000	4,876	15.83	6,407	18.22	6,557	19.47	4,400	22.51	22,240	18.66		16.62
\$250,001 - \$1 million	22,528	73.15	25,545	72.66	23,420	69.52	13,567	69.39	85,060	71.36		55.50
Total	30,798	100.00	35,159	100.00	33,686	100.00	19,551	100.00	119,194	100.00		100.00

The distribution of loans to businesses in amounts less than \$100 thousand was lower than the distribution of small loans to businesses by all CRA reporters. Of small loans to businesses, 44.0 percent by number, and 10.0 percent by dollar amount, were in amounts less than \$100 thousand compared to the aggregate of 90.3 percent by number, and 27.9 percent by dollar amount.

By number, Dollar Bank's market share and rank in loans to businesses in amounts less than \$100 thousand was somewhat lower than its deposit market share and rank and its overall market share of loans to businesses in the Cleveland AA. Overall, Dollar Bank ranked 21st of 90 CRA reporters and held a market share of 0.6 percent in loans to businesses in the Cleveland AA. In loans to businesses in amounts less than \$100 thousand, Dollar Bank ranked 23rd and held a 0.3 percent market share.

Table 28 illustrates business loan originations, categorized by gross annual revenue of the business, reported by the bank during each year of the review period, and compares this activity to the performance of all CRA reporters in 2011.

**Table 28 - Distribution of Dollar Bank's Small Business Loans
By Gross Annual Revenue in the Cleveland AA
(Dollars in thousands)**

Company's Rev. Category	2009		2010		2011		2012		Review Period 2009-2012		Aggregate 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Less than \$1 million	46	34.85	51	37.50	59	38.82	34	42.50	190	38.00	41.04
Greater than \$1 mill.	68	51.52	70	51.47	74	48.68	37	46.25	249	49.80	-
Revenue Unknown	18	13.64	15	11.03	19	12.50	9	11.25	61	12.20	58.96
Total	132	100.00	136	100.00	152	100.00	80	100.00	500	100.00	100.00
By \$ Amount:											
Less than \$1 million	6,906	22.42	6,971	19.83	6,710	19.92	7,345	37.57	27,932	23.43	25.81
Greater than \$1 mill.	18,324	59.50	22,679	64.50	23,636	70.17	8,509	43.52	73,148	61.37	-
Revenue Unknown	5,568	18.08	5,509	15.67	3,340	9.92	3,697	18.91	18,114	15.20	74.19
Total	30,798	100.00	35,159	100.00	33,686	100.00	19,551	100.00	119,194	100.00	100.00

* Aggregate data for loans to companies with revenue greater than \$1 million is not available. As a result, all loans originated to companies that are not less than \$1 million are placed in the "Revenue Unknown" category.

The distribution of loans to small businesses (businesses with gross annual revenues of less than \$1 million) was near to the distribution of loans to small businesses by all CRA reporters. Of all loans to businesses, Dollar Bank made 38.0 percent by number, and 23.4 percent by dollar amount, to small businesses, compared to the aggregate of 41.0 percent by number and 25.8 percent by dollar amount.

By number, Dollar Bank's market share and rank in loans to small businesses was lower than its deposit market share and rank. Dollar Bank's market share for loans to small businesses was equal to its overall market share in loans to businesses. Dollar Bank's rank in loans to small business exceeded its overall rank in loans to businesses. Overall, Dollar Bank ranked 21st among 90 CRA reporters and held a market share of 0.6 percent in loans to businesses. Dollar Bank held a 0.6 market share and ranked 17th in loans to small businesses.

Geographic Distribution of Loans

The overall geographic distribution of loans in the Cleveland AA was excellent. The distribution of HMDA loans was excellent. The distribution of loans to businesses was excellent.

Table 29 illustrates the geographic distribution of home mortgage loans reported by the bank under HMDA for each year of the review period compared to the geographic distribution of loans originated by all HMDA reporters during 2011.

**Table 29 - Distribution of Dollar Bank's HMDA-Reportable Loans
By Geography Income Level in the Cleveland AA
(Dollars in thousands)**

Geography Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt.* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	26	2.21	43	3.56	40	3.53	51	3.55	160	3.23	1.30
Moderate	128	10.89	113	9.35	95	8.38	186	12.94	522	10.54	5.36
Middle	585	49.79	505	41.80	511	45.10	546	38.00	2,147	43.35	42.42
Upper	436	37.11	547	45.28	487	42.98	654	45.51	2,124	42.88	50.92
Total	1,175	100.00	1,208	100.00	1,133	100.00	1,437	100.00	4,953	100.00	100.00
By \$ Amt:											
	\$	%	\$	%	\$	%	\$	%	#	%	% by \$
Low	906	0.78	1,565	1.24	1,650	1.64	2,332	1.45	6,453	1.28	0.77
Moderate	10,520	9.08	7,977	6.30	4,770	4.73	14,108	8.78	37,375	7.41	3.86
Middle	45,693	39.43	41,403	32.68	36,105	35.80	43,543	27.09	166,744	33.07	31.64
Upper	58,773	50.71	75,731	59.78	58,323	57.83	100,754	62.68	293,581	58.23	63.73
Total	115,892	100.00	126,676	100.00	100,848	100.00	160,737	100.00	504,153	100.00	100.00

* "Aggrt" refers to aggregated data from all HMDA reporters

The geographic distribution of home mortgage loans in low- and moderate-income geographies significantly exceeded the distribution of loans in these geographies by all HMDA reporters during 2011. Dollar Bank originated 3.2 percent of the number and 1.3 percent of the dollar amount of home mortgage loans in low-income geographies compared to 1.3 percent of the number and 0.8 percent of the dollar amount by all HMDA reporters. Dollar Bank originated 10.5 percent of the number and 7.4 percent of the dollar amount of loans in moderate-income geographies compared to 5.4 percent of the number and 3.9 percent of the dollar amount by all HMDA reporters.

By number, Dollar Bank's market share and rank for loans in low- and moderate-income geographies exceeded its deposit market share and rank in the Cleveland AA, and its overall rank and market share of home mortgage loans in the Cleveland AA. By number, Dollar Bank held a 9.6 percent market share and ranked first in lending in low-income geographies. Dollar Bank held a 6.5 percent market share and ranked third in lending in moderate-income geographies.

Table 30 illustrates the geographic distribution of loans to businesses reported by the bank under CRA for each year of the review period compared to the geographic distribution of loans originated by all CRA reporters during 2011.

**Table 30 - Distribution of Dollar Bank's Small Business Loans
By Geography Income Level in the Cleveland AA
(Dollars in thousands)**

Geography Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt.* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	15	11.36	13	9.56	18	11.84	14	17.50	60	12.00	5.88
Moderate	32	24.24	24	17.65	29	19.08	8	10.00	93	18.60	12.64
Middle	51	38.64	47	34.56	51	33.55	33	41.25	182	36.40	37.99
Upper	28	21.21	48	35.29	48	31.58	25	31.25	149	29.80	42.55
Income NA	6	4.55	4	2.94	6	3.95		0.00	16	3.20	0.94
Total	132	100.00	136	100.00	152	100.00	80	100.00	500	100.00	100.00
By \$ Amt:											
	\$	%	\$	%	\$	%	\$	%	#	%	% by \$
Low	2,814	9.14	4,466	12.70	4,734	14.05	2,174	11.12	14,188	11.90	7.32
Moderate	8,053	26.15	8,377	23.83	8,448	25.08	819	4.19	25,697	21.56	15.56
Middle	11,768	38.21	8,900	25.31	7,467	22.17	8,854	45.29	36,989	31.03	36.31
Upper	6,618	21.49	12,016	34.18	11,115	33.00	7,704	39.40	37,453	31.42	39.48
Income NA	1,545	5.02	1,400	3.98	1,922	5.71		0.00	4,867	4.08	1.33
Total	30,798	100.00	35,159	100.00	33,686	100.00	19,551	100.00	119,194	100.00	100.00

* "Aggrt" refers to aggregated data from all CRA reporters

The geographic distribution of loans to businesses in low- and moderate-income geographies significantly exceeded the distribution of loans in these geographies by all CRA reporters during 2011. Dollar Bank made 12 percent of loans to businesses by number, and 11.9 percent by dollar amount, in low-income geographies compared to 5.9 percent by number and 7.3 percent by dollar amount among all CRA reporters. Dollar Bank made 18.6 percent of loans to businesses by number, and 21.6 percent by dollar amount, in moderate-income geographies compared to 12.6 percent by number and 15.6 percent by dollar amount among all CRA reporters.

Dollar Bank's market share of loans to businesses in low- and moderate-income geographies was lower than its deposit market share and rank, but exceeded its overall rank and market share in loans to businesses in the Cleveland AA. By number among all CRA reporters, Dollar Bank held a 1.2 percent market share and ranked 18th in lending in low-income geographies. Dollar Bank held a 0.9 percent market share and ranked 19th in lending in moderate-income geographies.

Community Development Lending

Dollar Bank originated an adequate level of community development loans during the review period. The bank originated five community development loans in the aggregate amount of \$3.3 million. Dollar Bank used flexible lending practices to serve the AA. These include:

- A \$2 million line of credit to provide bridge financing for the acquisition and renovation of foreclosed homes in Cuyahoga County. The loan facilitated qualified activities under the Neighborhood Stabilization Program and helped to provide affordable housing for low- and moderate-income individuals.
- A loan to finance a senior citizen apartment complex, of which \$720 thousand supported units set aside for low- and moderate-income tenants.

- A \$250 thousand line of credit funded an affordable housing program in Akron, Ohio for first-time homebuyers that have incomes below 80 percent of the area's median income. Potential homebuyers are matched with rehabilitated homes in the Akron area.
- A \$206 thousand commercial real estate loan was used to renovate and provide permanent financing for a three-story, six-unit apartment building that provided affordable housing for low- and moderate-income tenants. The project was part of a larger redevelopment effort.
- A \$20 thousand line of credit supported an organization that participates in a home repair program to assist low- and moderate-income homeowners with correcting exterior code violations. The program provides rebates to homeowners for qualifying home repairs.

Innovative and Flexible Lending Practices

The bank makes use of flexible lending practices in order to serve AA credit needs. Dollar Bank participates in a number of state and federal programs targeted to low- and moderate-income residents in the AA that have challenges with their credit or insufficient funds for a down payment.

- The Ohio Housing Finance Agency Loan Program offers mortgages at below market rates to low- and moderate-income families, and grants for closing cost assistance to very low-income families. The bank originated 25 loans, totaling \$1.85 million, under this program during the review period.
- Cleveland Action to Support Housing is a City of Cleveland program to encourage revitalization by providing low interest rate loans to Cleveland residents through collaboration with local lenders. Loans are to improve properties and conduct necessary repairs to homes. The bank originated 126 loans, totaling \$1.5 million, under this program during the review period.

Dollar Bank's performance with respect to community development lending had a neutral impact on its overall lending test rating.

Conclusions for Area Receiving a Limited-Scope Review (Summit County AA)

Based on a limited-scope review, the bank's performance under the lending test in the Summit County, Ohio, was weaker than the bank's overall performance under the lending test in Ohio.

Dollar Bank made three community development loans, totaling \$3.3 million, during the evaluation period in the Summit County AA. All three loans supported affordable housing for low- and moderate-income residents in the Summit County AA.

Refer to the Tables 31 through 35 for the facts and data that support these conclusions.

Table 31 - Distribution of Dollar Bank's HMDA-Reportable Loans By Borrower Income Level in the Summit County AA (Dollars in thousands)											
Borrower Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	5	6.33	4	3.28	8	8.60	16	10.88	33	7.48	11.22
Moderate	9	11.39	20	16.39	9	9.68	27	18.37	65	14.74	18.93
Middle	13	16.46	22	18.03	15	16.13	23	15.65	73	16.55	21.97
Upper	50	63.29	73	59.84	60	64.52	78	53.06	261	59.18	42.08
Income NA	2	2.53	3	2.46	1	1.08	3	2.04	9	2.04	5.80
Total	79	100.00	122	100.00	93	100.00	147	100.00	441	100.00	100.00
By \$ Amt:	\$	%	\$	%	\$	%	#	%	\$	%	% by \$
Low	231	1.47	282	1.53	434	3.11	1,086	4.85	2,033	2.88	4.39
Moderate	674	4.29	2,019	10.94	946	6.77	2,172	9.70	5,811	8.24	11.69
Middle	1,462	9.31	2,419	13.11	1,678	12.01	2,903	12.97	8,462	12.00	18.74
Upper	9,556	60.85	13,096	70.97	10,764	77.03	15,979	71.37	49,395	70.04	56.48
Income NA	3,780	24.07	638	3.46	152	1.09	249	1.11	4,819	6.83	8.70
Total	15,703	100.00	18,454	100.00	13,974	100.00	22,389	100.00	70,520	100.00	100.00

* "Aggrt" refers to aggregated data from all HMDA reporters

Table 32 - Distribution of Dollar Bank's Small Business Loans By Loan Origination Amount in the Summit County AA (Dollars in thousands)											
Loan Amount At Origination	2009		2010		2011		2012		Review Period 2009-2012		Aggregate 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
≤ \$100,000	2	25.00	6	60.00	3	42.86	2	66.67	13	46.43	89.65
\$100,001 - \$250,000	4	50.00	4	40.00	4	57.14		0.00	12	42.86	4.94
\$250,001 - \$1 million	2	25.00		0.00		0.00	1	33.33	3	10.71	5.41
Total	8	100.00	10	100.00	7	100.00	3	100.00	28	100.00	100.00
By \$ Amount:	\$	%	\$	%	\$	%	\$	%	\$	%	% by \$
≤ \$100,000	150	9.66	395	32.14	170	17.75	125	23.81	840	19.70	26.72
\$100,001 - \$250,000	752	48.45	834	67.86	788	82.25		0.00	2,374	55.68	17.3
\$250,001 - \$1 million	650	41.88		0.00		0.00	400	76.19	1,050	24.62	56.25
Total	1,552	100.00	1,229	100.00	958	100.00	525	100.00	4,264	100.00	100.00

Table 33 - Distribution of Dollar Bank's Small Business Loans											
By Gross Annual Revenue in the Summit County AA											
<i>(Dollars in thousands)</i>											
Company's Rev. Category	2009		2010		2011		2012		Review Period 2009-2012		Aggrt.* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Less than \$1 million	5	62.50	5	50.00	2	28.57	2	66.67	14	50.00	40.50
Greater than \$1 mill.	2	25.00	4	40.00	4	57.14		0.00	10	35.71	-
Revenue Unknown	1	12.50	1	10.00	1	14.29	1	33.33	4	14.29	59.50
Total	8	100.00	10	100.00	7	100.00	3	100.00	28	100.00	100.00
By \$ Amount:	\$	%	\$	%	\$	%	\$	%	\$	%	% by \$
Less than \$1 million	860	55.41	475	38.65	70	7.31	500	95.24	1,905	44.68	27.32
Greater than \$1 mill.	550	35.44	520	42.31	688	71.82		0.00	1,758	41.23	-
Revenue Unknown	142	9.15	234	19.04	200	20.88	25	4.76	601	14.09	72.68
Total	1,552	100.00	1,229	100.00	958	100.00	525	100.00	4,264	100.00	100.00

* Aggregate data for loans to companies with revenue greater than \$1 million is not available. As a result, all loans originated to companies that are not less than \$1 million are placed in the "Revenue Unknown" category.

Table 34 - Distribution of Dollar Bank's HMDA-Reportable Loans											
By Geography Income Level in the Summit County AA											
<i>(Dollars in thousands)</i>											
Geography Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt.* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
By Number:											
Low	0	0.00	0	0.00	1	1.08	5	3.40	6	1.36	0.97
Moderate	2	2.53	4	3.28	6	6.45	14	9.52	26	5.90	7.95
Middle	15	18.99	28	22.95	17	18.28	33	22.45	93	21.09	40.35
Upper	62	78.48	90	73.77	69	74.19	95	64.63	316	71.66	50.72
Total	79	100.00	122	100.00	93	100.00	147	100.00	441	100.00	100.00
By \$ Amt:	\$	%	\$	%	\$	%	\$	%	#	%	% by \$
Low		0.00		0.00	25	0.18	302	1.35	327	0.46	0.62
Moderate	183	1.17	701	3.80	404	2.89	813	3.63	2,101	2.98	3.51
Middle	4,838	30.81	3,288	17.82	2,137	15.29	3,522	15.73	13,785	19.55	30.86
Upper	10,682	68.03	14,465	78.38	11,408	81.64	17,752	79.29	54,307	77.01	65.01
Total	15,703	100.00	18,454	100.00	13,974	100.00	22,389	100.00	70,520	100.00	100.00

* "Aggrt" refers to aggregated data from all HMDA reporters

Table 35 - Distribution of Dollar Bank's Small Business Loans By Geography Income Level in the Summit County AA (Dollars in thousands)											
Geography Inc. Level	2009		2010		2011		2012		Review Period 2009-2012		Aggrt.* 2011
	#	%	#	%	#	%	#	%	#	%	% by #
Low		0.00		0.00	1	1.08	5	3.40	6	1.36	8.24
Moderate	2	2.53	4	3.28	6	6.45	14	9.52	26	5.90	11.69
Middle	15	18.99	28	22.95	17	18.28	33	22.45	93	21.09	34.88
Upper	62	78.48	90	73.77	69	74.19	95	64.63	316	71.66	45.19
Total	79	100.00	122	100.00	93	100.00	147	100.00	441	100.00	100.00
By \$ Amt:	\$	%	\$	%	\$	%	\$	%	#	%	% by \$
Low		0.00		0.00	25	0.18	302	1.35	327	0.46	12.59
Moderate	183	1.17	701	3.80	404	2.89	813	3.63	2,101	2.98	12.17
Middle	4,838	30.81	3,288	17.82	2,137	15.29	3,522	15.73	13,785	19.55	30.96
Upper	10,682	68.03	14,465	78.38	11,408	81.64	17,752	79.29	54,307	77.01	44.28
Total	15,703	100.00	18,454	100.00	13,974	100.00	22,389	100.00	70,520	100.00	100.00

* "Aggrt" refers to aggregated data from all CRA reporters

Investment Test

The bank's performance under the investment test is rated High Satisfactory.

The areas reviewed consisted of the bank's investment and grant activity, the innovativeness or complexity of such activity, and its responsiveness to credit and community development needs.

Dollar Bank provide a high level of qualified community development investments and grants that were responsive to the community development needs of the AA. During the review period, the bank provided 162 investments and grants totaling \$4.9 million that supported community development in the Cleveland AA. Examples include:

- Contributions of \$40 thousand to a nonprofit organization whose mission is building strong families and neighborhoods through quality affordable housing and increased financial stability.
- Grants totaling \$28 thousand to an organization that addresses health and human service needs through convening partnerships, funding programs, and generating resources for the community. Additionally, the group advocates for public policy that supports the community's priorities.
- Grants of \$24 thousand supported an organization that provides business assistance programs and helps small businesses bid on contracts with governmental agencies and large corporations.
- Grants totaling \$49 thousand to help revitalize or stabilize low- and moderate-income geographies.
- Dollar Bank made one investment of \$4.1 million in a low-income housing tax credit project that provided 57 affordable housing units for low- and moderate- income families within the bank's AA.

Conclusions for Area Receiving a Limited-Scope Review (Summit County AA)

Based on a limited-scope review, the bank's performance under the investment test in the Summit County, Ohio is weaker than the bank's overall performance under the lending test in Ohio. Dollar Bank made only three grants totaling \$11 thousand in the Summit County AA during the evaluation period.

Service Test

The bank's performance under the service test is rated High Satisfactory.

Under the service test, the areas reviewed consisted of the accessibility of delivery systems, changes in branch locations, reasonableness of business hours, and the extent of community development services.

Retail Services

Delivery systems are readily accessible to essentially all portions of the institution's AA. Services do not vary in a way that inconveniences certain portions of the AA, particularly low- and moderate-income geographies and/or individuals. Six of 27 branch offices (23 percent) and nine of 39 deposit taking ATMs (23 percent) are located in low- or moderate-income geographies compared to 32 percent of the total population residing in those geographies. Twenty-two branch offices, four in low-income geographies, are open Saturdays. Twenty-three branch offices, five in low- or moderate-income geographies, have extended hours on Fridays to accommodate the needs of customers.

To the extent changes were made, the institution's record of opening and closing branches improved the accessibility of its delivery systems in low- and moderate- income geographies and/or to low- and moderate-income individuals. One of four branch offices opened during the evaluation period was in a low-income geography.

Community Development Services

Dollar Bank provides a relatively high level of community development services in the Cleveland AA. The bank provided services to 48 separate organizations that in turn provide community services to low- and moderate-income individuals and families, support affordable housing, and promote economic development by supporting small businesses in the AA. Examples of activities and organizations served include:

- An organization whose mission is to empower individuals to achieve and maintain self-sufficiency through employment. Since 1976, the organization has helped more than 120,000 low-income and disadvantaged adults in Greater Cleveland prepare for jobs, get jobs, keep jobs and move up the career ladder.
- A citywide development corporation that provides recommendations to city council on loans over \$250,000 and reviews loan requests approved by city administration and financed by the Economic Development Department. These loans are designed to complement financing from private lenders and investors by bridging gaps and assuming risk on significant projects. The focus is to provide financial assistance to under-served low-income communities and for under-utilized and vacant properties.

- A nonprofit organization formed for the purpose of assisting low- and moderate-income families obtain and maintain safe, decent, and affordable housing. Services are provided free of charge to clients.
- A private nonprofit corporation that works with business owners and bank loan officers to administer SBA 504 loan participation.
- A nonprofit organization located in the inner City of Cleveland that offers monthly food and clothing assistance, weekly tutoring and computer classes, child care services, scholarships, school supplies, a youth outreach hotline, job training programs, and parent counseling.
- Dollar Bank employees taught 12 scholarship workshops in four different schools in the Cleveland AA during the evaluation period. The workshops were targeted to junior and senior high school students from low- and moderate-income families.

Conclusions for Area Receiving a Limited-Scope Review (Summit County AA)

Based on a limited-scope review, the bank's performance under the service test in the Summit County, Ohio is weaker than the bank's overall performance under the lending test in Ohio. Dollar Bank reported no community development services in the Summit County AA during the evaluation period.

Appendix A

Scope of Evaluation

SCOPE OF Evaluation		
Full Scope		
TIME PERIOD REVIEWED:	Lending Test: 1/1/2009 – 12/31/2012 Community Development Loans and Services, and Qualified Investments: 5/27/2009 – 7/29/2013	
FINANCIAL INSTITUTION		PRODUCTS REVIEWED
Dollar Bank, FSB		Residential Mortgages and Small Business Loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
None		

LIST OF AAS AND TYPE OF Evaluation			
ASSESSMENT AREA	TYPE OF Evaluation	BRANCHES VISITED	OTHER INFORMATION
Portion of the Pittsburgh, PA MSA 38300 <ul style="list-style-type: none"> Counties of Allegheny, Butler, Westmoreland, Washington 	Full Scope	None	None
Portion of the Cleveland-Elyria-Mentor, OH SA 17460 <ul style="list-style-type: none"> Counties of Cuyahoga, Lake, Lorain 	Full Scope	None	None
Portion of the Akron OH MSA 10420 <ul style="list-style-type: none"> County of Summit 	Limited Scope	None	None

Appendix A (continued)

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Appendix A (continued)

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Appendix A (continued)

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the Central County or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Appendix A (continued)

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA performance evaluation. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix A (continued)
