

2019 Institution Disclosure Statement - Table 1-1

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (043), MD										
MSA 25180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	813	1	813	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	813	1	813	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	813	1	813	0	0
STATE TOTAL	0	0	0	0	1	813	1	813	0	0

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	578	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	578	0	0	0	0
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	5	791	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	5	791	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	5	791	1	578	0	0	0	0
STATE TOTAL	0	0	5	791	1	578	0	0	0	0

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CATTARAUGUS COUNTY (009), NY										
MSA NA										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	43	1	185	1	714	3	757	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	43	1	185	1	714	3	757	0	0
CHAUTAUQUA COUNTY (013), NY 2/										
MSA NA										
Inside AA 0012										
Low Income	6	376	2	357	0	0	5	396	0	0
Moderate Income	2	110	0	0	0	0	0	0	0	0
Middle Income	9	356	7	1,189	6	3,482	10	1,653	0	0
Upper Income	1	60	0	0	1	407	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	902	9	1,546	7	3,889	16	2,109	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 000028178

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (029), NY 2/										
MSA 15380										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	25	0	0	0	0	1	25	0	0
Median Family Income 30-40%	2	111	0	0	1	900	2	111	0	0
Median Family Income 40-50%	2	79	2	441	0	0	3	462	0	0
Median Family Income 50-60%	1	97	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	513	1	513	0	0
Median Family Income 70-80%	2	152	0	0	4	1,907	4	1,337	0	0
Median Family Income 80-90%	3	125	0	0	6	2,561	7	2,613	0	0
Median Family Income 90-100%	5	221	4	823	6	4,560	9	3,213	0	0
Median Family Income 100-110%	3	150	1	242	4	2,187	7	1,979	0	0
Median Family Income 110-120%	2	113	0	0	4	1,680	6	1,793	0	0
Median Family Income >= 120%	26	1,420	11	1,995	15	7,097	40	9,090	0	0
Median Family Income Not Known	3	170	2	331	5	3,016	5	2,181	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	2,663	20	3,832	46	24,421	85	23,317	0	0
HERKIMER COUNTY (043), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	915	1	915	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	915	1	915	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 000028178

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (055), NY 2/										
MSA 40380										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	800	2	800	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	645	1	645	0	0
Median Family Income 80-90%	0	0	1	125	1	825	1	825	0	0
Median Family Income 90-100%	0	0	1	110	1	455	1	455	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	268	1	119	1	380	4	584	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	268	3	354	6	3,105	9	3,309	0	0
NIAGARA COUNTY (063), NY 2/										
MSA 15380										
Inside AA 0013										
Low Income	1	40	0	0	0	0	1	40	0	0
Moderate Income	3	169	1	120	0	0	3	233	0	0
Middle Income	14	599	1	225	3	1,333	15	2,024	0	0
Upper Income	6	250	2	283	2	590	6	942	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,058	4	628	5	1,923	25	3,239	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STEUBEN COUNTY (101), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	983	1	983	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	983	1	983	0	0
WAYNE COUNTY (117), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	108	1	375	1	108	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	1	375	1	108	0	0
TOTAL INSIDE AA IN STATE	99	4,934	37	6,545	65	34,052	138	32,731	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	108	3	2,273	3	2,006	0	0
STATE TOTAL	99	4,934	38	6,653	68	36,325	141	34,737	0	0

Footnote:

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2019 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASHTABULA COUNTY (007), OH 2/										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	118	4	684	0	0	8	802	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	118	4	684	0	0	8	802	0	0

Footnote:

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Loans by County

Respondent ID: 000028178

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUYAHOGA COUNTY (035), OH 2/										
MSA 17460										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	375	1	375	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	3	541	0	0	2	319	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	541	1	375	3	694	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	1	780	1	780	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	85	0	0	0	0	1	85	0	0
Median Family Income 30-40%	0	0	0	0	2	1,250	1	750	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	200	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	103	0	0	1	103	0	0
Median Family Income 70-80%	0	0	1	155	0	0	1	155	0	0
Median Family Income 80-90%	0	0	1	205	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	240	2	1,250	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	1	250	1	700	3	1,050	0	0

Footnote:

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

Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 000028178
Agency: FDIC - 3
State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	2	148	6	977	7	4,984	13	5,184	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	333	12	2,130	13	8,964	21	8,107	0	0
Totals For County: (035) 2/										
Median Family Income < 10%	0	0	0	0	1	780	1	780	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	85	0	0	0	0	1	85	0	0
Median Family Income 30-40%	0	0	0	0	2	1,250	1	750	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	200	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	103	0	0	1	103	0	0
Median Family Income 70-80%	0	0	1	155	0	0	1	155	0	0
Median Family Income 80-90%	0	0	1	205	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	240	2	1,250	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	375	1	375	0	0
Median Family Income 110-120%	1	100	1	250	1	700	3	1,050	0	0
Median Family Income >= 120%	2	148	9	1,518	7	4,984	15	5,503	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	333	15	2,671	14	9,339	24	8,801	0	0

Footnote:

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (043), OH 2/										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	4	690	1	340	7	1,123	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	93	4	690	1	340	7	1,123	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	153	1	405	2	558	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	153	1	405	2	558	0	0
Totals For County: (043) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	5	843	2	745	9	1,681	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	93	5	843	2	745	9	1,681	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 000028178

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
GEAUGA COUNTY (055), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	1	385	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	385	0	0	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (079), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	293	1	293	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	293	1	293	0	0
LAKE COUNTY (085), OH 2/										
MSA 17460										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	130	3	609	1	495	4	811	0	0
Upper Income	0	0	2	360	3	2,345	5	2,705	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	5	969	4	2,840	9	3,516	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Inside AA 0017										
Low Income	2	92	3	359	1	261	6	712	0	0
Moderate Income	1	40	5	754	4	2,122	4	482	0	0
Middle Income	12	566	1	148	3	1,238	13	1,421	0	0
Upper Income	5	212	1	200	14	5,858	5	668	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	910	10	1,461	22	9,479	28	3,283	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MEDINA COUNTY (103), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	110	1	480	1	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	1	480	1	110	0	0
OTTAWA COUNTY (123), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	2	817	1	367	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,117	2	667	0	0
PORTAGE COUNTY (133), OH 2/										
MSA 10420										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	1	750	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	0	0	1	85	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 000028178

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (153), OH 2/										
MSA 10420										
Inside AA 0016										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	79	2	391	2	633	2	165	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	79	2	391	3	1,633	3	1,165	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 40-50%	0	0	1	165	2	1,100	1	800	0	0
Median Family Income 50-60%	1	51	0	0	0	0	1	51	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	233	0	0	1	233	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

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

Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 000028178
Agency: FDIC - 3
State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	1	61	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	112	2	398	3	2,100	3	1,084	0	0
Totals For County: (153) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 40-50%	0	0	1	165	2	1,100	1	800	0	0
Median Family Income 50-60%	1	51	0	0	0	0	1	51	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	233	1	1,000	2	1,233	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	140	2	391	2	633	2	165	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	191	4	789	6	3,733	6	2,249	0	0
TRUMBULL COUNTY (155), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	171	0	0	1	171	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	1	171	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 1-1

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (167), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	625	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	625	0	0	0	0
TOTAL INSIDE AA IN STATE	31	1,330	28	4,736	32	15,417	59	11,333	0	0
TOTAL OUTSIDE AA IN STATE	7	530	18	3,112	25	15,369	32	11,075	0	0
STATE TOTAL	38	1,860	46	7,848	57	30,786	91	22,408	0	0

Footnote:

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	200	1	344	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	132	0	0	1	132	0	0
Median Family Income 70-80%	1	20	0	0	1	340	2	360	0	0
Median Family Income 80-90%	2	145	1	168	0	0	0	0	0	0
Median Family Income 90-100%	4	163	2	310	0	0	6	473	0	0
Median Family Income 100-110%	3	114	1	116	2	735	3	478	0	0
Median Family Income 110-120%	3	179	0	0	2	1,658	2	974	0	0
Median Family Income >= 120%	4	199	4	556	7	2,918	8	1,243	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	820	10	1,482	13	5,995	22	3,660	0	0
ARMSTRONG COUNTY (005), PA										
MSA 38300										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	27	1	200	2	1,215	4	1,442	0	0
Middle Income	2	106	3	342	1	350	1	82	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	133	4	542	3	1,565	5	1,524	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAVER COUNTY (007), PA										
MSA 38300										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	26	1	205	0	0	3	231	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	26	1	205	0	0	3	231	0	0
BEDFORD COUNTY (009), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	1	500	2	675	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	1	500	2	675	0	0
BLAIR COUNTY (013), PA										
MSA 11020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	2	1,115	3	1,145	0	0
Upper Income	0	0	0	0	1	320	1	320	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	3	1,435	4	1,465	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (019), PA										
MSA 38300										
Inside AA 0002										
Low Income	0	0	0	0	1	665	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	389	3	333	4	1,986	7	1,019	0	0
Upper Income	0	0	1	175	2	1,449	2	725	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	389	4	508	7	4,100	9	1,744	0	0
CAMBRIA COUNTY (021), PA										
MSA 27780										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	111	0	0	0	0	3	111	0	0
Middle Income	5	189	2	300	1	600	7	1,056	0	0
Upper Income	0	0	1	135	0	0	1	135	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	300	3	435	1	600	11	1,302	0	0
CAMERON COUNTY (023), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CENTRE COUNTY (027), PA										
MSA 44300										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	296	1	175	0	0	7	423	0	0
Middle Income	6	206	0	0	1	950	6	206	0	0
Upper Income	1	4	1	203	3	2,097	4	2,101	0	0
Income Not Known	1	100	1	205	0	0	1	205	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	606	3	583	4	3,047	18	2,935	0	0
CHESTER COUNTY (029), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	48	0	0	0	0	1	48	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARION COUNTY (031), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	466	6	1,087	3	1,470	17	2,909	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	466	6	1,087	3	1,470	17	2,909	0	0
CLEARFIELD COUNTY (033), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	32	0	0	0	0	2	32	0	0
Middle Income	8	410	7	1,174	2	573	14	1,768	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	442	7	1,174	2	573	16	1,800	0	0
CLINTON COUNTY (035), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	910	3	430	3	1,373	25	2,563	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	910	3	430	3	1,373	25	2,563	0	0

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CRAWFORD COUNTY (039), PA										
MSA NA										
Inside AA 0001										
Low Income	5	236	1	213	0	0	2	298	0	0
Moderate Income	1	37	0	0	0	0	0	0	0	0
Middle Income	16	873	9	1,505	4	2,694	23	3,341	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,146	10	1,718	4	2,694	25	3,639	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	380	0	0	0	0
Middle Income	35	1,746	10	1,403	1	264	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,746	10	1,403	2	644	0	0	0	0

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAUPHIN COUNTY (043), PA 2/										
MSA 25420										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	110	0	0	1	110	0	0
Middle Income	1	23	1	230	1	332	3	585	0	0
Upper Income	0	0	1	235	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	3	575	1	332	4	695	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	107	0	0	1	107	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	1	107	0	0
Totals For County: (043) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	217	0	0	2	217	0	0
Middle Income	1	23	1	230	1	332	3	585	0	0
Upper Income	0	0	1	235	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	4	682	1	332	5	802	0	0

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELK COUNTY (047), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	499	8	1,216	7	3,619	11	1,445	0	0
Upper Income	0	0	0	0	3	1,665	1	365	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	499	8	1,216	10	5,284	12	1,810	0	0
ERIE COUNTY (049), PA 2/										
MSA 21500										
Inside AA 0003										
Low Income	8	502	8	1,031	5	2,437	13	2,720	0	0
Moderate Income	6	252	7	1,346	3	1,440	13	2,730	0	0
Middle Income	28	1,478	25	3,974	12	5,227	47	7,748	0	0
Upper Income	23	1,062	8	1,192	5	2,161	17	1,244	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	65	3,294	48	7,543	25	11,265	90	14,442	0	0
GREENE COUNTY (059), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0

Footnote:

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNTINGDON COUNTY (061), PA										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	75	0	0	0	0	2	75	0	0
Upper Income	0	0	1	126	0	0	1	126	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	1	126	0	0	3	201	0	0
INDIANA COUNTY (063), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	395	1	395	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	395	1	395	0	0
JEFFERSON COUNTY (065), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	153	1	342	2	495	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	153	1	342	2	495	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	1	300	2	350	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	244	1	116	0	0	4	360	0	0
Median Family Income 60-70%	0	0	0	0	1	400	1	400	0	0
Median Family Income 70-80%	2	118	1	220	2	640	5	978	0	0
Median Family Income 80-90%	1	42	2	301	1	595	2	301	0	0
Median Family Income 90-100%	2	39	2	334	0	0	2	334	0	0
Median Family Income 100-110%	8	356	4	760	5	2,016	12	2,205	0	0
Median Family Income 110-120%	7	359	1	120	3	1,518	9	1,924	0	0
Median Family Income >= 120%	1	90	0	0	0	0	1	90	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,298	11	1,851	13	5,469	38	6,942	0	0
LAWRENCE COUNTY (073), PA										
MSA NA										
Inside AA 0010										
Low Income	0	0	1	145	1	367	2	512	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	157	3	496	2	942	8	1,131	0	0
Upper Income	1	34	2	295	0	0	2	164	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	191	6	936	3	1,309	12	1,807	0	0

Footnote:

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEBANON COUNTY (075), PA										
MSA 30140										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	37	1	125	0	0	1	7	0	0
Middle Income	12	381	4	640	3	1,721	15	2,146	0	0
Upper Income	4	101	0	0	0	0	4	101	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	519	5	765	3	1,721	20	2,254	0	0
LYCOMING COUNTY (081), PA										
MSA 48700										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	53	1	200	4	1,600	5	928	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	53	1	200	4	1,600	5	928	0	0
MCKEAN COUNTY (083), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	1	200	2	1,330	0	0	0	0
Moderate Income	4	186	0	0	1	770	5	956	0	0
Middle Income	15	711	8	1,378	5	2,445	21	2,146	0	0
Upper Income	1	35	0	0	0	0	1	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	932	9	1,578	8	4,545	27	3,137	0	0

Footnote:

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (085), PA										
MSA 49660										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	170	2	365	1	400	4	360	0	0
Upper Income	0	0	1	165	0	0	1	165	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	170	3	530	1	400	5	525	0	0
MIFFLIN COUNTY (087), PA										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	453	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	453	0	0	0	0

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	96	0	0	0	0	1	96	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	1	96	0	0
MONTOUR COUNTY (093), PA										
MSA 14100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

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Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PERRY COUNTY (099), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	430	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	430	0	0	0	0
POTTER COUNTY (105), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	357	1	200	4	1,599	9	676	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	357	1	200	4	1,599	9	676	0	0
SCHUYLKILL COUNTY (107), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	99	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	99	0	0	0	0	0	0	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 000028178

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SNYDER COUNTY (109), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
SOMERSET COUNTY (111), PA 2/										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
TIOGA COUNTY (117), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	338	1	200	2	1,342	8	1,288	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	338	1	200	2	1,342	8	1,288	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (119), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	120	0	0	1	120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	1	120	0	0
VENANGO COUNTY (121), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	1	575	1	30	0	0
Middle Income	3	143	1	129	2	890	2	114	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	173	1	129	3	1,465	3	144	0	0
WARREN COUNTY (123), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	370	7	1,142	4	1,688	13	2,759	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	395	7	1,142	4	1,688	14	2,784	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	349	2	260	4	1,784	11	2,287	0	0
Upper Income	3	149	1	245	1	485	4	634	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	498	3	505	5	2,269	15	2,921	0	0
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	104	0	0	1	258	2	333	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	0	0	2	658	2	333	0	0
YORK COUNTY (133), PA										
MSA 49620										
Inside AA 0004										
Low Income	3	128	1	113	2	712	6	953	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	7	405	0	0	2	889	5	275	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	548	1	113	4	1,601	12	1,243	0	0
TOTAL INSIDE AA IN STATE	324	14,713	161	25,926	136	65,654	434	65,335	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 1-1

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	42	2,051	14	2,005	7	3,009	12	2,543	0	0
STATE TOTAL	366	16,764	175	27,931	143	68,663	446	67,878	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 1-1

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELLIS COUNTY (139), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0

Footnote:

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

Loans by County
 Small Business Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANAWHA COUNTY (039), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	825	1	825	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	1	825	0	0
SUMMERS COUNTY (089), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	165	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	165	1	825	1	825	0	0
STATE TOTAL	0	0	1	165	1	825	1	825	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	454	20,977	226	37,207	233	115,123	631	109,399	0	0
TOTAL OUTSIDE AA	49	2,581	39	6,181	39	23,167	50	17,562	0	0
TOTAL INSIDE & OUTSIDE	503	23,558	265	43,388	272	138,290	681	126,961	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAUTAUQUA COUNTY (013), NY 2/										
MSA NA										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	142	0	0	0	0	3	77	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	142	0	0	0	0	3	77	0	0
NIAGARA COUNTY (063), NY 2/										
MSA 15380										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	5	148	0	0	0	0	4	83	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	5	148	0	0	0	0	4	83	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASHTABULA COUNTY (007), OH 2/										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	1	28	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	1	28	0	0
ERIE COUNTY (043), OH 2/										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	3	73	0	0	0	0	2	53	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	3	73	0	0	0	0	2	53	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKS COUNTY (011), PA										
MSA 39740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	205	0	0	0	0	3	205	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	205	0	0	0	0	3	205	0	0
CAMBRIA COUNTY (021), PA										
MSA 27780										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	383	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	383	0	0	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	19	860	9	1,590	4	1,355	32	3,805	0	0
Middle Income	9	496	5	846	2	687	16	2,029	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,356	14	2,436	6	2,042	48	5,834	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLEARFIELD COUNTY (033), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	0	0	1	160	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	1	160	0	0
CLINTON COUNTY (035), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	45	1,454	8	1,230	8	2,753	61	5,437	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	1,454	8	1,230	8	2,753	61	5,437	0	0
CRAWFORD COUNTY (039), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	352	1	236	0	0	8	578	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	352	1	236	0	0	8	578	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	1	51	0	0
ELK COUNTY (047), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	74	0	0	0	0	2	71	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	74	0	0	0	0	2	71	0	0
ERIE COUNTY (049), PA 2/										
MSA 21500										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	2	65	1	250	0	0	3	315	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	75	1	250	0	0	3	315	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	1	350	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	20	0	0	0	0	1	20	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	0	0	1	350	1	20	0	0
LAWRENCE COUNTY (073), PA										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	1	200	0	0	2	235	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	1	200	0	0	2	235	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEBANON COUNTY (075), PA										
MSA 30140										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	120	0	0	0	0	2	120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	2	120	0	0
LYCOMING COUNTY (081), PA										
MSA 48700										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	539	5	959	2	620	24	2,118	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	539	5	959	2	620	24	2,118	0	0
MCKEAN COUNTY (083), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0

Footnote:

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2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (085), PA										
MSA 49660										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	153	0	0	1	153	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	153	0	0	1	153	0	0
NORTHUMBERLAND COUNTY (097), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	1	200	0	0	2	251	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	1	200	0	0	2	251	0	0
POTTER COUNTY (105), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

Footnote:

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2019 Institution Disclosure Statement - Table 2-1

Loans by County
 Small Farm Loans - Originations
 Institution: Northwest Bank

Respondent ID: 000028178
 Agency: FDIC - 3
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SNYDER COUNTY (109), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	357	0	0	2	357	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	357	0	0	2	357	0	0
TIOGA COUNTY (117), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	1	190	0	0	3	283	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	93	1	190	0	0	3	283	0	0
UNION COUNTY (119), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	130	0	0	0	0	2	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	0	0	0	0	2	100	0	0

Footnote:

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2019 Institution Disclosure Statement - Table 2-1

Loans by County

Respondent ID: 000028178

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Northwest Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENANGO COUNTY (121), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	14	0	0	0	0	2	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	14	0	0	0	0	2	14	0	0
WARREN COUNTY (123), PA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	89	0	0	0	0	3	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	89	0	0	0	0	3	79	0	0
TOTAL INSIDE AA IN STATE	119	4,316	33	5,814	18	6,148	162	15,477	0	0
TOTAL OUTSIDE AA IN STATE	8	437	3	557	0	0	10	964	0	0
STATE TOTAL	127	4,753	36	6,371	18	6,148	172	16,441	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	127	4,537	33	5,814	18	6,148	168	15,613	0	0
TOTAL OUTSIDE AA	8	437	3	557	0	0	10	964	0	0
TOTAL INSIDE & OUTSIDE	135	4,974	36	6,371	18	6,148	178	16,577	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Northwest Bank

Respondent ID: 0000028178
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CAMERON COUNTY (023) - MSA NA	1	500	0	0	0	0
PA - CLARION COUNTY (031) - MSA NA	21	3,023	17	2,909	0	0
PA - CLEARFIELD COUNTY (033) - MSA NA	19	2,189	16	1,800	0	0
PA - CLINTON COUNTY (035) - MSA NA	26	2,713	25	2,563	0	0
PA - CRAWFORD COUNTY (039) - MSA NA	36	5,558	25	3,639	0	0
PA - ELK COUNTY (047) - MSA NA	29	6,999	12	1,810	0	0
PA - INDIANA COUNTY (063) - MSA NA	1	395	1	395	0	0
PA - JEFFERSON COUNTY (065) - MSA NA	2	495	2	495	0	0
PA - MCKEAN COUNTY (083) - MSA NA	37	7,055	27	3,137	0	0
PA - POTTER COUNTY (105) - MSA NA	16	2,156	9	676	0	0
PA - TIOGA COUNTY (117) - MSA NA	9	1,880	8	1,288	0	0
PA - VENANGO COUNTY (121) - MSA NA	8	1,767	3	144	0	0
PA - WARREN COUNTY (123) - MSA NA	20	3,225	14	2,784	0	0
PA - ALLEGHENY COUNTY (003) - MSA 38300	40	8,297	22	3,660	0	0
PA - ARMSTRONG COUNTY (005) - MSA 38300	10	2,240	5	1,524	0	0
PA - BEAVER COUNTY (007) - MSA 38300	3	231	3	231	0	0
PA - BUTLER COUNTY (019) - MSA 38300	18	4,997	9	1,744	0	0
PA - WASHINGTON COUNTY (125) - MSA 38300	18	3,272	15	2,921	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	4	762	2	333	0	0
PA - ERIE COUNTY (049) - MSA 21500 2/	138	22,102	90	14,442	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420 2/	5	930	4	695	0	0
PA - LEBANON COUNTY (075) - MSA 30140	26	3,005	20	2,254	0	0
PA - YORK COUNTY (133) - MSA 49620	16	2,262	12	1,243	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Northwest Bank

Respondent ID: 0000028178
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CENTRE COUNTY (027) - MSA 44300	22	4,236	18	2,935	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	49	8,618	38	6,942	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	12	1,335	11	1,302	0	0
PA - SOMERSET COUNTY (111) - MSA NA 2/	1	8	1	8	0	0
PA - LYCOMING COUNTY (081) - MSA 48700	8	1,853	5	928	0	0
PA - MERCER COUNTY (085) - MSA 49660	7	1,100	5	525	0	0
PA - LAWRENCE COUNTY (073) - MSA NA	15	2,436	12	1,807	0	0
PA - HUNTINGDON COUNTY (061) - MSA NA	3	201	3	201	0	0
PA - MIFFLIN COUNTY (087) - MSA NA	1	453	0	0	0	0
NY - CATTARAUGUS COUNTY (009) - MSA NA	4	942	3	757	0	0
NY - CHAUTAUQUA COUNTY (013) - MSA NA 2/	34	6,337	16	2,109	0	0
NY - ERIE COUNTY (029) - MSA 15380 2/	116	30,916	85	23,317	0	0
NY - NIAGARA COUNTY (063) - MSA 15380 2/	33	3,609	25	3,239	0	0
NY - MONROE COUNTY (055) - MSA 40380 2/	14	3,727	9	3,309	0	0
OH - ASHTABULA COUNTY (007) - MSA NA 2/	8	802	8	802	0	0
OH - LAKE COUNTY (085) - MSA 17460 2/	12	3,939	9	3,516	0	0
OH - PORTAGE COUNTY (133) - MSA 10420 2/	1	750	1	750	0	0
OH - SUMMIT COUNTY (153) - MSA 10420 2/	7	2,103	3	1,165	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17460 2/	4	916	3	694	0	0
OH - ERIE COUNTY (043) - MSA NA 2/	7	1,123	7	1,123	0	0
OH - LORAIN COUNTY (093) - MSA 17460	52	11,850	28	3,283	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Northwest Bank

Respondent ID: 0000028178
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CLEARFIELD COUNTY (033) - MSA NA	1	160	1	160	0	0
PA - CLINTON COUNTY (035) - MSA NA	61	5,437	61	5,437	0	0
PA - CRAWFORD COUNTY (039) - MSA NA	9	588	8	578	0	0
PA - ELK COUNTY (047) - MSA NA	3	74	2	71	0	0
PA - MCKEAN COUNTY (083) - MSA NA	1	10	0	0	0	0
PA - POTTER COUNTY (105) - MSA NA	1	60	1	60	0	0
PA - TIOGA COUNTY (117) - MSA NA	3	283	3	283	0	0
PA - VENANGO COUNTY (121) - MSA NA	2	14	2	14	0	0
PA - WARREN COUNTY (123) - MSA NA	4	89	3	79	0	0
PA - ERIE COUNTY (049) - MSA 21500 2/	4	325	3	315	0	0
PA - LEBANON COUNTY (075) - MSA 30140	2	120	2	120	0	0
PA - CENTRE COUNTY (027) - MSA 44300	48	5,834	48	5,834	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	3	395	1	20	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	1	383	0	0	0	0
PA - LYCOMING COUNTY (081) - MSA 48700	24	2,118	24	2,118	0	0
PA - MERCER COUNTY (085) - MSA 49660	1	153	1	153	0	0
PA - LAWRENCE COUNTY (073) - MSA NA	2	235	2	235	0	0
NY - CHAUTAUQUA COUNTY (013) - MSA NA 2/	4	142	3	77	0	0
NY - NIAGARA COUNTY (063) - MSA 15380 2/	1	6	1	6	0	0
OH - ASHTABULA COUNTY (007) - MSA NA 2/	1	28	1	28	0	0
OH - ERIE COUNTY (043) - MSA NA 2/	1	25	1	25	0	0
OH - LORAIN COUNTY (093) - MSA 17460	1	20	0	0	0	0

Footnote:

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

2019 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Northwest Bank

PAGE: 1 OF 1

Respondent ID: 000028178
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	49	77,536	0	0
Purchased	0	0	0	0
Total	49	77,536	0	0
Consortium/Third Party Loans (optional)				

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

ASSESSMENT AREA - 0001

CAMERON COUNTY (023), PA

MSA: NA

Middle Income

9601.00 9602.00*

CLARION COUNTY (031), PA

MSA: NA

Middle Income

1601.01* 1601.02 1602.00* 1603.00 1604.00 1605.00 1606.00* 1607.00* 1608.00 1609.00

CLEARFIELD COUNTY (033), PA

MSA: NA

Moderate Income

3314.02 3319.00*

Middle Income

3301.00 3302.00 3303.00 3304.00* 3305.00 3306.00 3307.00* 3308.00 3309.00* 3310.00* 3311.00
3312.00* 3313.00 3314.01 3315.00* 3316.00 3317.00* 3318.00

CLINTON COUNTY (035), PA

MSA: NA

Low Income

0306.00*

Moderate Income

0301.00*

Middle Income

0302.00 0303.00* 0304.00* 0305.00 0307.00 0308.00 0309.00

CRAWFORD COUNTY (039), PA

MSA: NA

Low Income

1116.00

Moderate Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Northwest Bank

1111.00 1112.00*

Middle Income

1101.00 1102.01 1102.02 1103.00 1104.00 1105.01* 1105.02 1106.00* 1107.00 1108.00 1109.00

1110.00* 1113.00 1114.00 1115.00* 1118.00 1119.00* 1120.01* 1120.02*

Upper Income

1117.00*

ELK COUNTY (047), PA

MSA: NA

Middle Income

9501.00* 9502.00 9504.00 9505.00 9509.00* 9510.00 9511.00 9512.00

Upper Income

9513.00

FOREST COUNTY (053), PA

MSA: NA

Moderate Income

5302.01*

Middle Income

5301.00* 5303.00*

INDIANA COUNTY (063), PA

MSA: NA

Middle Income

9601.00* 9602.00* 9603.00* 9604.00* 9607.00* 9609.00* 9610.00* 9611.01* 9613.00* 9614.00* 9615.00

9616.00* 9617.00* 9618.00* 9619.00* 9620.00* 9621.00* 9622.00*

Upper Income

9605.00* 9606.00* 9608.00* 9612.00*

Income Not Known

9611.02*

JEFFERSON COUNTY (065), PA

MSA: NA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

Moderate Income

9512.00*

Middle Income

9501.00* 9502.00* 9503.00* 9504.00* 9505.00* 9506.00 9507.00* 9508.00* 9509.00* 9510.00* 9511.00*

9513.00

MCKEAN COUNTY (083), PA

MSA: NA

Low Income

4202.00

Moderate Income

4203.00

Middle Income

4201.00 4204.00 4206.00 4207.00* 4208.00 4209.00 4210.00 4211.00 4212.00

Upper Income

4205.00

POTTER COUNTY (105), PA

MSA: NA

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00

TIOGA COUNTY (117), PA

MSA: NA

Middle Income

9501.00* 9502.00 9503.00 9504.00 9505.00 9506.00 9507.00* 9508.00* 9509.00* 9510.00

VENANGO COUNTY (121), PA

MSA: NA

Moderate Income

2003.00* 2007.00 2009.00* 2010.00

Middle Income

2000.00* 2001.00 2002.00* 2004.00* 2005.00* 2006.00 2008.00* 2011.00 2012.00* 2013.00 2014.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Northwest Bank

2015.00

WARREN COUNTY (123), PA

MSA: NA

Middle Income

9701.00 9702.00 9703.00 9704.00 9705.00* 9706.00 9708.00 9709.00 9710.00 9711.00* 9712.00

9714.00

Upper Income

9707.00

ASSESSMENT AREA - 0002

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income < 10%

0511.00*

Median Family Income 10-20%

0509.00* 2609.00*

Median Family Income 20-30%

0510.00* 1204.00* 1301.00* 2620.00* 5128.00* 5519.00* 5521.00*

Median Family Income 30-40%

0305.00* 0402.00* 1016.00* 1203.00* 1208.00* 1304.00* 2507.00* 2509.00* 2614.00* 4867.00* 5100.00*

5138.00* 5140.00* 5523.00* 5610.00* 5611.00* 5623.00*

Median Family Income 40-50%

0501.00* 1017.00* 1114.00* 1115.00* 1302.00* 1803.00* 2503.00* 3001.00* 4012.00* 4644.00 4810.00*

4838.00* 4868.00* 4869.00* 5080.00* 5129.00* 5509.00* 5604.00* 5606.00* 5615.00*

Median Family Income 50-60%

0506.00* 0903.00* 1113.00* 1207.00* 1303.00* 1306.00* 1608.00* 1807.00* 1915.00* 2615.00* 2715.00*

2901.00* 4626.00* 4639.00* 4928.00* 4994.00* 5151.00* 5512.00* 5522.00* 5612.00* 5616.00* 5619.00*

5625.00*

Median Family Income 60-70%

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

4689.00*	4850.00*	4929.00*	5010.00*	5120.00*	5153.00	5220.00*	5231.00*	5232.00*	5520.00*	5614.00*
5617.00*	5620.00*	5624.00*	5626.00*	5632.00*						
Median Family Income 70-80%										
0409.00*	0807.00*	0809.00*	1011.00*	1914.00*	1916.00*	1919.00*	2022.00*	2406.00*	2412.00*	2704.00*
2902.00*	3204.00*	4035.00*	4160.00*	4240.00*	4272.00*	4311.00*	4507.00*	4571.00	4688.00	4706.00*
4843.00*	4846.00*	4882.00*	4993.00*	5041.00*	5070.00*	5094.00*	5152.00*	5235.01*	5240.00*	5628.00*
5629.00*										
Median Family Income 80-90%										
0603.00	0802.00*	0804.00*	0901.00*	1102.00*	1706.00*	1920.00*	2904.00*	3102.00*	4011.00*	4020.00*
4040.00*	4171.00*	4172.00*	4190.00*	4281.00*	4314.00*	4315.00*	4323.00	4324.00*	4480.00*	4610.00*
4643.00*	4687.00*	4710.00*	4721.00*	4723.00	4761.00*	4801.01*	4884.00*	4927.00*	4940.00*	4980.00*
5003.00*	5234.00*	5235.02*	5237.02*	5252.00*	5513.00*	5524.00*	5631.00*	5644.00*		
Median Family Income 90-100%										
0103.00*	0404.00*	0902.00*	1014.00*	1516.00*	1917.00*	1918.00*	2607.00*	2701.00*	3207.00*	4013.00*
4050.00*	4250.00*	4267.00*	4490.00*	4550.00*	4572.00	4592.02*	4600.01	4656.00*	4753.01	4762.00*
4782.00*	4801.02*	4804.00*	4825.00*	4870.00*	4881.00*	4885.00*	4886.00*	4950.00*	4970.00*	5030.02*
5200.02*	5212.00*	5214.01*	5233.00*	5237.01	5261.02*	5263.02*	5630.00*	5645.00*		
Median Family Income 100-110%										
0605.00*	1018.00*	1413.00*	1903.00*	2023.00*	2708.00*	3206.00*	4060.00*	4070.01*	4180.00*	4296.00*
4301.00*	4350.00*	4520.00*	4530.03	4591.01*	4703.00*	4773.00*	4781.00*	4790.00*	4802.00	4803.00*
4845.00*	4890.01	4900.02	4962.00*	5154.01*	5170.00*	5200.01*	5213.01	5213.02*	5238.00*	5262.02*
5639.00*	5642.00*									
Median Family Income 110-120%										
0709.00*	1517.00*	1911.00*	2206.00*	2612.00*	3103.00*	4070.02*	4264.00	4282.00*	4294.00	4295.00*
4297.00*	4511.02*	4511.05*	4580.00	4658.00*	4704.00*	4705.01*	4722.00*	4724.00*	4751.01*	4752.00*
4754.01*	4771.00*	4912.00	4961.01*	4961.02*	5215.00*	5236.00*	5263.01*	5627.00*	5640.00*	
Median Family Income >= 120%										
0201.00	0203.00*	0703.00*	0705.00*	0706.00*	0708.00*	0806.00*	1106.00*	1401.00*	1402.00*	1403.00*
1404.00*	1405.00*	1406.00*	1408.00*	1410.00*	1411.00*	1414.00*	1609.00*	1702.00*	4080.01	4080.02*
4090.00*	4100.00*	4110.00	4120.01*	4120.02*	4131.00*	4132.01*	4132.02*	4133.00*	4134.00*	4135.00*

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

4141.01*	4141.02	4142.00*	4150.01*	4150.02	4211.00*	4212.00*	4220.00*	4230.00*	4263.00*	4268.00*
4271.00*	4291.00*	4292.01*	4292.02*	4293.00	4302.00*	4340.00*	4370.00*	4390.00*	4455.00	4460.00*
4470.00*	4511.01*	4511.04*	4513.00*	4530.04*	4560.01*	4560.03*	4560.04*	4591.02*	4592.01	4600.02*
4690.00*	4705.02*	4731.00*	4732.00*	4733.00*	4734.01*	4734.02*	4735.00*	4736.01*	4736.02*	4741.01
4741.02*	4742.01*	4742.02*	4742.03*	4751.02*	4753.03*	4753.04*	4754.02*	4772.00*	4883.00*	4890.02*
4900.03*	4900.04*	4911.01*	5161.00*	5162.00*	5180.01*	5190.00*	5211.00*	5214.02*	5251.00*	5253.00*
5261.01*	5262.01*	5605.00*	5633.00*	5638.00*	5641.00*	9800.00*				

Median Family Income Not Known

0405.00*	9801.00*	9803.00*	9804.00*	9805.00*	9806.00*	9807.00*	9808.00*	9809.00*	9810.00*	9811.00*
9812.00*	9818.00*	9822.00*								

ARMSTRONG COUNTY (005), PA

MSA: 38300

Moderate Income

9501.00*	9502.00	9503.00*	9506.00	9510.00*	9511.00	9514.00*	9515.00*	9517.00*	9518.00*	9519.00*
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Middle Income

9504.00*	9505.00*	9507.00*	9508.00	9509.00*	9512.00	9513.00*	9516.00*			
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BEAVER COUNTY (007), PA

MSA: 38300

Low Income

6045.00*										
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Moderate Income

6011.00*	6012.00*	6013.00*	6014.00*	6016.00*	6025.00*	6028.00*	6035.00*	6040.00*	6041.00*	6042.00*
6046.00*	6047.00*	6052.00*	6054.00*	6057.00*						

Middle Income

6006.01*	6006.02*	6007.00*	6010.00*	6017.00*	6018.00*	6021.00*	6023.00*	6024.00*	6026.01*	6027.01*
6027.02*	6029.00*	6030.00*	6033.00*	6034.00*	6036.00*	6037.00*	6038.01*	6038.03*	6039.00	6048.00*
6049.01*	6050.01*	6050.02*	6051.00*	6053.00*	6055.00*	6056.00*	6058.00			

Upper Income

6026.02*	6032.02*	6038.02*	6049.02*							
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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

BUTLER COUNTY (019), PA

MSA: 38300

Low Income

9023.00* 9024.00

Moderate Income

9022.00* 9025.00*

Middle Income

9021.00* 9026.00* 9027.00 9028.00* 9030.00* 9031.00 9101.00* 9102.00* 9103.01* 9103.02* 9104.00*

9106.00 9107.00* 9108.00* 9109.00* 9110.00* 9111.00 9112.00* 9113.00 9114.00* 9115.01* 9115.02*

9116.00 9117.00* 9118.00 9119.00 9121.02* 9128.00

Upper Income

9029.00* 9120.01* 9120.02* 9121.01* 9122.00* 9123.01* 9123.03* 9123.04* 9124.01* 9124.02 9127.00*

Income Not Known

9105.00*

WASHINGTON COUNTY (125), PA

MSA: 38300

Low Income

7041.00* 7544.00* 7832.00*

Moderate Income

7140.00* 7442.00* 7512.00* 7542.00* 7543.00* 7546.00* 7731.00* 7732.00* 7752.00* 7753.00* 7827.00*

7833.00* 7910.00*

Middle Income

7110.00* 7127.00* 7137.00* 7157.00* 7210.00* 7227.00* 7310.00* 7320.00* 7413.00 7421.00 7437.00*

7441.00 7511.00 7527.00* 7545.00* 7551.00 7557.00* 7610.00 7620.00 7637.00 7640.00* 7711.00*

7712.00* 7727.00* 7747.00* 7817.00* 7840.00* 7921.00* 7922.00* 7957.00 7959.00* 7960.00*

Upper Income

7411.00 7422.00 7451.00* 7452.00* 7461.00* 7462.00 7463.01* 7463.02* 7537.00* 7552.00 7958.00*

WESTMORELAND COUNTY (129), PA

MSA: 38300

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

Low Income

8001.00* 8006.00* 8007.00* 8028.00* 8040.00*

Moderate Income

8002.00* 8003.00* 8004.00* 8014.00* 8015.00* 8016.00* 8025.00* 8026.00* 8030.00* 8036.00* 8039.02*

8041.00* 8046.00* 8051.00* 8052.00* 8054.00* 8056.00* 8060.00* 8064.00* 8065.00* 8067.00* 8076.00*

8077.00* 8081.00* 8082.00* 8083.00* 8086.00*

Middle Income

8008.00* 8009.00* 8010.01* 8010.02* 8011.00* 8012.00* 8013.00* 8017.01* 8017.02* 8017.03* 8018.00

8019.00* 8020.02* 8022.00* 8024.00* 8027.00* 8029.00* 8031.00* 8033.01* 8035.02* 8039.01* 8042.00*

8043.00* 8044.00* 8045.01* 8045.02* 8047.01* 8047.02* 8048.01* 8048.02* 8049.00* 8050.00* 8055.00*

8058.00* 8059.02 8061.00* 8062.00* 8063.00* 8066.00* 8068.00* 8069.00* 8070.00* 8071.00* 8073.00*

8074.01* 8074.02* 8075.00* 8078.00* 8079.00* 8084.01* 8084.02* 8085.00*

Upper Income

8005.00* 8020.01* 8021.01* 8021.02* 8021.03* 8023.01 8023.03* 8023.04* 8032.00* 8033.02* 8034.00*

8035.01* 8037.00* 8038.00* 8059.01* 8072.00*

ASSESSMENT AREA - 0003

ERIE COUNTY (049), PA 2/

MSA: 21500

Low Income

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

Moderate Income

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

Middle Income

0016.00* 0021.00* 0022.00 0024.00 0025.00* 0026.00 0027.00* 0028.00* 0030.00 0101.03* 0101.04

0101.07 0102.01 0102.02 0103.01 0104.00 0105.00 0107.00 0108.00 0110.01 0110.02 0113.00

0114.00 0116.00* 0118.01 0118.02* 0120.01* 0120.02* 0121.00 0122.02 0124.00

Upper Income

0002.00* 0029.00 0103.03 0103.04* 0109.02 0109.03 0109.04 0111.01 0111.02* 0112.01 0112.02

0115.03* 0115.05 0115.07 0117.01 0117.02 0122.01 0123.00*

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

Income Not Known

9801.09*

ASSESSMENT AREA - 0004

ADAMS COUNTY (001), PA 2/

MSA: 23900

Middle Income

0301.02* 0308.00* 0309.00* 0310.00* 0311.01* 0311.02* 0312.03*

DAUPHIN COUNTY (043), PA 2/

MSA: 25420

Low Income

0204.00* 0206.00* 0207.00* 0208.00* 0211.00* 0212.00* 0213.00* 0214.00*

Moderate Income

0201.00* 0203.00* 0205.00* 0209.00* 0215.00* 0216.00* 0217.00* 0222.00* 0223.00* 0229.00* 0230.00*
0233.00* 0234.00* 0235.00* 0237.00* 0241.01

Middle Income

0218.00* 0219.03* 0219.04* 0220.00* 0221.00 0224.03* 0225.02* 0226.01* 0226.05* 0226.06* 0227.01*
0227.02* 0228.00* 0231.00* 0236.01* 0236.02* 0238.00 0239.00* 0240.01* 0241.02* 0242.00* 0244.00
0245.02* 0247.00*

Upper Income

0219.01* 0224.01* 0225.01* 0226.04 0240.02* 0241.04* 0241.05* 0243.00* 0245.03* 0246.00*

LEBANON COUNTY (075), PA

MSA: 30140

Low Income

0004.01*

Moderate Income

0001.00* 0002.00 0003.00* 0004.02* 0005.00* 0039.01

Middle Income

0020.00* 0021.00 0022.00 0023.00* 0024.00 0025.00 0026.00* 0027.01 0027.02* 0028.00 0029.00
0030.00* 0031.00 0033.00* 0034.00* 0036.00* 0037.00 0039.02 0040.00 0041.00*

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

Upper Income

0032.00* 0035.00 0038.00 0042.00*

YORK COUNTY (133), PA

MSA: 49620

Low Income

0001.00* 0002.00 0003.00* 0004.00* 0005.00* 0007.00* 0009.00* 0010.00* 0011.00 0012.00* 0015.00*

0016.00 0221.00

Moderate Income

0006.00* 0013.00* 0014.00* 0213.00* 0215.00 0231.00* 0236.01*

Middle Income

0008.00* 0101.10* 0101.20* 0102.10 0102.20* 0103.00* 0104.00* 0201.00* 0203.20* 0204.10* 0204.20*

0205.10* 0205.21* 0205.22 0206.00* 0207.10* 0207.20* 0208.00* 0209.10* 0209.21* 0209.22* 0210.10

0210.20* 0211.00 0212.10* 0214.10* 0214.20* 0216.00* 0217.11* 0217.12* 0217.20* 0218.01* 0219.00*

0220.00* 0222.00* 0223.00* 0225.00* 0227.00* 0228.00* 0229.10 0229.20* 0230.00* 0232.00* 0233.02

0234.00 0235.00 0236.02* 0237.10* 0237.21* 0237.22* 0238.10* 0239.01* 0239.02* 0240.01* 0240.02*

Upper Income

0101.30* 0105.10* 0105.20* 0202.20* 0202.21* 0202.22* 0203.10* 0212.20* 0218.02* 0224.01* 0224.02*

0226.00* 0233.01* 0238.21* 0238.22*

ASSESSMENT AREA - 0005

CENTRE COUNTY (027), PA

MSA: 44300

Low Income

0122.00*

Moderate Income

0103.00* 0108.00 0111.00 0113.00* 0126.00* 0128.00*

Middle Income

0101.00 0102.00* 0104.00 0105.00 0106.00 0107.00 0109.00 0110.00* 0112.01* 0115.02* 0116.00

0124.00*

Upper Income

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

0114.00* 0115.01 0117.02* 0118.00* 0119.01* 0119.02 0123.00* 0127.00*

Income Not Known

0120.00* 0121.00* 0125.00 9812.02*

ASSESSMENT AREA - 0006

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 30-40%

0001.00 0007.00* 0009.00* 0147.00*

Median Family Income 40-50%

0008.00* 0010.00*

Median Family Income 50-60%

0003.00* 0014.00* 0112.00

Median Family Income 60-70%

0012.00 0104.00*

Median Family Income 70-80%

0002.00* 0004.00* 0005.00* 0011.00 0113.00* 0114.00 0118.05 0123.01 0137.01*

Median Family Income 80-90%

0006.00* 0122.00 0128.00 0132.02* 0132.04* 0135.01* 0135.02* 0141.01 0144.01*

Median Family Income 90-100%

0101.02* 0102.02* 0107.01* 0107.02 0110.00* 0120.01* 0120.02* 0121.04* 0123.02* 0124.02* 0124.04*

0125.02* 0127.00* 0130.00* 0131.02* 0134.00* 0141.02 0142.01 0142.02* 0143.00* 0144.02 0145.01*

0145.02* 0146.01* 0146.02*

Median Family Income 100-110%

0103.00 0106.00 0109.00 0115.02 0115.03* 0117.01 0117.05* 0121.03 0126.02* 0129.00 0131.01*

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

Median Family Income 110-120%

0101.01* 0102.01 0105.01 0105.02 0108.01 0108.02 0111.00 0116.00* 0117.04 0118.03 0118.04*

0125.01* 0126.01* 0133.04 0140.00*

Median Family Income >= 120%

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Northwest Bank

0115.04* 0117.03* 0118.01* 0118.02* 0119.01 0119.02* 0121.02* 0124.03* 0133.03* 0135.03* 0138.00*

ASSESSMENT AREA - 0007

CAMBRIA COUNTY (021), PA

MSA: 27780

Low Income

0002.00* 0006.00*

Moderate Income

0001.00* 0003.00 0005.00* 0007.00* 0012.00* 0102.00* 0121.00 0134.00* 0135.00* 0136.00*

Middle Income

0101.00* 0103.00* 0105.00* 0108.01* 0110.00* 0114.00 0115.00* 0116.00* 0117.00 0118.00 0119.00

0120.00 0122.00* 0124.00* 0127.00* 0128.00* 0129.00* 0130.00* 0131.00* 0132.00* 0137.00

Upper Income

0106.00* 0107.00* 0111.00* 0112.00* 0113.00* 0123.00* 0125.00* 0126.00 0133.00*

SOMERSET COUNTY (111), PA 2/

MSA: NA

Middle Income

0201.01 0201.02* 0202.00* 0203.00* 0204.00* 0205.00* 0206.00*

ASSESSMENT AREA - 0008

LYCOMING COUNTY (081), PA

MSA: 48700

Low Income

0004.00* 0008.00*

Moderate Income

0003.00* 0005.00* 0006.00* 0009.00*

Middle Income

0001.00* 0010.00* 0101.00* 0102.00* 0103.00 0104.00* 0105.00* 0106.00* 0107.00* 0108.00 0109.00*

0110.00* 0111.00* 0113.01* 0113.02 0114.00* 0116.01* 0116.02* 0117.00 0118.00 0119.00*

Upper Income

0002.00* 0112.00*

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Northwest Bank

ASSESSMENT AREA - 0009

MERCER COUNTY (085), PA

MSA: 49660

Low Income

0321.00* 0334.00*

Moderate Income

0301.00* 0303.00* 0305.00* 0311.00* 0332.00*

Middle Income

0304.00* 0309.00* 0314.00* 0317.00* 0318.00* 0320.00 0322.00* 0324.00* 0325.01* 0325.02 0326.01*

0326.02 0327.01* 0327.02* 0329.00* 0330.00 0331.00 0333.00*

Upper Income

0312.00* 0313.00* 0319.00 0323.00* 0328.00*

ASSESSMENT AREA - 0010

LAWRENCE COUNTY (073), PA

MSA: NA

Low Income

0004.00 0007.00 0009.00*

Moderate Income

0002.00* 0006.00* 0008.00*

Middle Income

0001.00* 0003.00* 0010.00* 0101.00 0102.02* 0104.00* 0105.00* 0106.00* 0107.00* 0109.00* 0110.00*

0111.00* 0112.00* 0113.00 0114.00 0115.00 0116.00 0117.00* 0118.00*

Upper Income

0102.01 0103.00* 0108.00

ASSESSMENT AREA - 0011

HUNTINGDON COUNTY (061), PA

MSA: NA

Moderate Income

9509.00*

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

Middle Income

9501.00* 9503.00 9504.00* 9505.00* 9506.00 9508.00* 9510.00* 9511.00* 9512.00* 9513.00*

Upper Income

9502.00

JUNIATA COUNTY (067), PA

MSA: NA

Middle Income

0701.00* 0702.01* 0702.02* 0703.00* 0704.00*

MIFFLIN COUNTY (087), PA

MSA: NA

Moderate Income

9607.00* 9608.00* 9609.00*

Middle Income

9601.00* 9602.00* 9603.00* 9604.00* 9605.00* 9606.00* 9610.00* 9611.00* 9612.00

ASSESSMENT AREA - 0012

CATTARAUGUS COUNTY (009), NY

MSA: NA

Low Income

9400.00*

Moderate Income

9403.00* 9617.00*

Middle Income

9601.00* 9602.00* 9603.00* 9604.00* 9605.00* 9606.00* 9607.02 9608.00* 9610.00* 9611.00* 9612.00*

9613.00 9614.00* 9615.00* 9616.00* 9618.00* 9622.00*

Income Not Known

9402.00*

CHAUTAUQUA COUNTY (013), NY 2/

MSA: NA

Low Income

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

0303.00 0305.00

Moderate Income

0301.00 0306.00* 0307.00 0354.00*

Middle Income

0302.00* 0304.00 0308.00 0351.00* 0353.00 0355.00 0356.00* 0357.00* 0358.00* 0359.01* 0360.00

0361.00* 0363.00 0364.01 0364.02* 0365.00 0366.00* 0367.00 0368.00 0369.01* 0369.02* 0370.00*

0371.00 0373.00 0374.00* 0375.00 0376.00*

Upper Income

0359.02* 0372.00

ASSESSMENT AREA - 0013

ERIE COUNTY (029), NY 2/

MSA: 15380

Median Family Income 20-30%

0016.00* 0027.02* 0035.00 0044.02* 0070.00*

Median Family Income 30-40%

0028.00* 0036.00* 0040.01* 0059.00* 0069.01 0071.01 0071.02* 0083.00* 0168.00* 0171.00*

Median Family Income 40-50%

0002.00* 0005.00* 0014.02* 0015.00* 0017.00* 0024.00* 0029.00* 0033.01* 0033.02* 0037.00 0038.00*

0039.01* 0043.00* 0055.00 0056.00* 0058.01* 0058.02* 0061.00* 0091.15* 0163.00* 0164.00* 0166.00*

0174.00*

Median Family Income 50-60%

0011.00 0023.00* 0030.00* 0031.00* 0034.00* 0041.00* 0042.00* 0044.01* 0057.00* 0101.02* 0104.00*

0170.00* 9400.00*

Median Family Income 60-70%

0010.00* 0025.02* 0047.00* 0052.02* 0069.02* 0072.02 0123.00* 0124.00* 0125.01*

Median Family Income 70-80%

0001.10* 0009.00* 0049.00 0066.01* 0084.00* 0098.00* 0099.00* 0102.02* 0103.00 0106.00* 0107.00*

0109.01 0109.02* 0114.00* 0115.00* 0130.01 0145.02* 0162.00* 0167.00*

Median Family Income 80-90%

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

0019.00* 0063.01 0065.01* 0077.00* 0080.03* 0082.02* 0092.00 0100.01* 0100.02* 0100.03* 0108.03*
 0110.00* 0144.00 0148.01* 0159.00 0172.00* 0175.01*

Median Family Income 90-100%

0008.00* 0051.00 0068.00 0076.00* 0080.01* 0082.01* 0087.00 0091.07 0093.01 0101.03* 0111.00*
 0113.00* 0116.00* 0128.00* 0129.01 0130.02 0145.01* 0150.03* 0153.02* 0155.03* 0158.00*

Median Family Income 100-110%

0006.00* 0045.00* 0046.01 0050.00* 0054.00* 0066.02 0067.01* 0078.00* 0079.02* 0079.03* 0079.04*
 0079.05* 0080.02 0088.00* 0091.12* 0093.02 0097.01* 0097.02* 0105.00* 0108.05* 0108.07* 0108.08*
 0112.00 0118.00* 0120.01* 0125.02* 0132.01* 0143.00* 0149.01* 0151.02* 0152.02 0154.01* 0155.01*
 0155.04* 0156.00* 0157.00* 0175.02*

Median Family Income 110-120%

0079.01* 0081.01 0085.00* 0086.00* 0091.06* 0091.09* 0091.16 0095.02 0108.04* 0108.09* 0139.00
 0149.03 0151.01* 0153.01* 0154.02*

Median Family Income >= 120%

0007.00* 0048.00* 0052.01* 0053.00* 0063.02 0067.02* 0073.02 0073.03 0073.04 0081.02* 0089.00
 0090.04* 0090.06 0090.07* 0090.08 0090.09* 0090.10* 0091.04* 0091.13* 0091.14* 0094.01* 0094.02*
 0095.01 0096.00 0101.01* 0102.01 0117.00* 0120.02* 0120.03* 0129.02 0131.01 0131.02* 0132.02*
 0133.00 0134.00 0135.01* 0135.02* 0136.00* 0137.01 0137.02* 0138.00* 0140.00* 0141.01* 0141.02
 0142.04 0142.06* 0142.07 0142.08 0142.09* 0146.01* 0146.03 0146.04 0147.01 0147.02 0148.03*
 0150.01* 0150.02* 0152.01* 0169.00 0173.00

Median Family Income Not Known

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

NIAGARA COUNTY (063), NY 2/

MSA: 15380

Low Income

0202.00* 0205.00* 0206.00* 0207.00* 0209.00 0210.00* 0212.00* 0213.00*

Moderate Income

0203.00 0204.00* 0211.00* 0214.00* 0217.00* 0220.00* 0226.01 0230.01* 0231.00 0235.00* 0236.00*
 0237.00* 9400.01*

Middle Income

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

0201.00* 0221.00* 0222.00 0223.00* 0224.01* 0225.00* 0226.02 0228.04 0229.01 0229.02 0232.00
 0233.00* 0234.01 0234.05* 0238.00 0239.01 0239.02 0240.01* 0240.02* 0241.01* 0241.02* 0242.01
 0242.02* 0243.01* 0243.02* 0244.01* 0244.06 0245.01 0245.02*

Upper Income

0227.02 0227.11* 0227.12 0228.03 0234.02* 0234.04* 0243.03 0244.04* 0244.05 0246.00*

Income Not Known

9401.00*

ASSESSMENT AREA - 0014

MONROE COUNTY (055), NY 2/

MSA: 40380

Median Family Income 20-30%

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

Median Family Income 30-40%

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

Median Family Income 40-50%

0019.00* 0022.00* 0040.00* 0046.02* 0047.01* 0047.02* 0058.00* 0059.00* 0075.00* 0084.00* 0096.01*
 0096.04*

Median Family Income 50-60%

0018.00* 0020.00* 0030.00* 0033.00 0034.00* 0051.00* 0054.00* 0062.00* 0063.00* 0067.00* 0068.00*
 0070.00* 0081.00* 0082.00* 0087.01* 0088.00* 0139.02* 0143.01*

Median Family Income 60-70%

0010.00* 0021.00* 0071.00* 0083.01* 0109.02* 0116.03*

Median Family Income 70-80%

0038.05* 0085.00* 0106.01* 0109.01 0138.00*

Median Family Income 80-90%

0029.00* 0036.00* 0037.00* 0060.00* 0104.00* 0114.00 0120.00* 0121.00* 0130.01* 0131.04 0134.01*
 0135.05* 0136.01* 0140.03* 0141.02* 0142.03* 0143.02*

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Northwest Bank

Median Family Income 90-100%

0077.00* 0086.00* 0107.00* 0110.00* 0112.08 0131.01* 0136.04* 0137.01* 0137.02* 0139.01* 0140.01*
0140.04* 0142.02 0145.03* 0146.02* 0148.04* 0151.02* 0153.03* 0153.04*

Median Family Income 100-110%

0035.00* 0076.00* 0101.00* 0141.03* 0142.04* 0144.00* 0145.05* 0146.01* 0147.00* 0148.02* 0151.01*

Median Family Income 110-120%

0106.02* 0108.00* 0111.00* 0112.03* 0119.02* 0132.03* 0132.05* 0134.02* 0135.06* 0136.03* 0141.04*
0145.01* 0150.00* 0152.00* 0154.00*

Median Family Income >= 120%

0031.00* 0061.00* 0078.01* 0078.02* 0102.00* 0103.00* 0105.00* 0112.01 0112.05* 0112.07 0113.01*
0113.02* 0115.01* 0115.03* 0115.04 0115.05* 0116.01* 0116.04* 0116.05* 0117.03* 0117.05* 0117.06*
0117.07* 0117.08* 0118.00* 0119.01 0122.01* 0122.02* 0123.01* 0123.04* 0123.05* 0123.06* 0124.01*
0124.02* 0125.00* 0126.00* 0127.00* 0128.00* 0129.00* 0130.02* 0131.03* 0132.04* 0132.06* 0133.00*
0135.03* 0135.07* 0135.08* 0145.04* 0148.03* 0149.01* 0149.03* 0149.05 0149.06

Median Family Income Not Known

0038.02* 0153.01* 9800.00* 9801.00*

ASSESSMENT AREA - 0015

ASHTABULA COUNTY (007), OH 2/

MSA: NA

Moderate Income

0001.02* 0001.03* 0004.00* 0006.01* 0007.01* 0007.03* 0007.04* 0013.02* 0014.00*

Middle Income

0001.01* 0002.00 0003.00* 0005.00* 0006.02 0006.03 0007.02* 0008.01 0008.02 0009.00 0010.01*
0011.02* 0012.00 0013.01*

Upper Income

0010.02* 0011.01*

LAKE COUNTY (085), OH 2/

MSA: 17460

Moderate Income

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

2021.00* 2042.00* 2043.02* 2045.00* 2060.00*

Middle Income

2001.00* 2002.00* 2003.00* 2004.00 2005.00* 2006.00* 2007.00* 2008.00* 2009.00* 2010.00* 2011.00*

2012.00* 2013.00* 2014.00* 2015.00* 2017.00* 2018.00* 2019.00* 2020.00* 2024.00* 2025.00* 2026.00*

2032.00* 2034.00* 2040.00 2044.00* 2047.00* 2048.00* 2054.00* 2057.01 2057.02* 2058.00* 2059.00

2061.00 2062.00* 2063.00* 2066.00*

Upper Income

2016.00 2027.00* 2028.00 2029.00* 2030.00* 2035.00* 2037.00* 2043.01* 2049.00* 2050.01 2050.02*

2051.00* 2052.00* 2053.00* 2064.00* 2065.00

ASSESSMENT AREA - 0016

PORTAGE COUNTY (133), OH 2/

MSA: 10420

Low Income

6015.02*

Moderate Income

6014.00*

Middle Income

6004.01 6012.00* 6013.00* 6015.03* 6016.00* 6017.01* 6017.02*

Upper Income

6004.02* 6015.01*

SUMMIT COUNTY (153), OH 2/

MSA: 10420

Median Family Income 70-80%

5021.02* 5201.06* 5204.00* 5309.01*

Median Family Income 80-90%

5201.04* 5201.05*

Median Family Income 90-100%

5201.03* 5206.00* 5306.03

Median Family Income 100-110%

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

5205.00* 5304.01* 5305.01* 5309.02*

Median Family Income 110-120%

5304.02* 5309.03*

Median Family Income >= 120%

5305.02 5306.04* 5306.05* 5306.06* 5307.00* 5308.00* 5326.00* 5329.02* 5331.01* 5331.02* 5332.00

5340.00 5341.00*

ASSESSMENT AREA - 0017

CUYAHOGA COUNTY (035), OH 2/

MSA: 17460

Median Family Income 80-90%

1742.06*

Median Family Income 90-100%

1742.05* 1742.07* 1905.02*

Median Family Income 100-110%

1741.06* 1891.10

Median Family Income 110-120%

1741.04* 1741.07* 1762.00*

Median Family Income >= 120%

1301.03* 1301.04* 1301.05* 1301.06* 1342.03* 1741.03 1741.05* 1742.03* 1742.04* 1761.00* 1891.05*

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

ERIE COUNTY (043), OH 2/

MSA: NA

Middle Income

0401.00 0402.00

Upper Income

0403.00*

LORAIN COUNTY (093), OH

MSA: 17460

Low Income

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

0228.00*	0230.00*	0231.00	0232.00*	0237.00*	0239.00*	0708.00	0709.01*	0710.00*	0714.00*	0973.00
Moderate Income										
0222.00*	0224.00*	0226.01*	0233.00*	0235.00*	0236.00*	0238.00*	0240.00*	0241.00	0242.00	0702.00
0703.00*	0704.00*	0705.00*	0706.00*	0707.00*	0709.02	0712.01				
Middle Income										
0211.00*	0212.00*	0221.00	0225.00*	0234.00*	0281.00*	0301.00*	0501.00	0502.00*	0504.00	0571.00
0601.00	0701.01*	0701.02*	0711.00*	0712.02*	0713.00*	0715.00*	0801.01*	0801.03*	0801.04*	0806.00
0901.00*	0911.00	0912.00*	0921.00*	0931.00	0941.00*	0961.00*	0971.00*			
Upper Income										
0102.00*	0103.00*	0104.00	0131.00	0132.00	0503.00*	0602.00*	0771.00*	0805.00*	0807.00	0902.00*
0951.00	0972.00*	0974.00								
Income Not Known										
9902.00*										

OUTSIDE ASSESSMENT AREA

WASHINGTON COUNTY (043), MD

MSA: 25180

Moderate Income

0010.01

BURLINGTON COUNTY (005), NJ

MSA: 15804

Upper Income

7029.06

MORRIS COUNTY (027), NJ

MSA: 35084

Upper Income

0441.02

HERKIMER COUNTY (043), NY

MSA: 46540

Middle Income

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

0101.00
STEUBEN COUNTY (101), NY
MSA: NA
Middle Income
9603.00
WAYNE COUNTY (117), NY
MSA: 40380
Middle Income
0201.02 0203.02
CUYAHOGA COUNTY (035), OH 2/
MSA: 17460
Median Family Income < 10%
1098.01
Median Family Income 20-30%
1618.00
Median Family Income 30-40%
1187.00
Median Family Income 50-60%
1501.00
Median Family Income 60-70%
1772.02
Median Family Income 70-80%
1036.02
Median Family Income 80-90%
1065.00
Median Family Income 90-100%
1381.07 1773.03
Median Family Income 110-120%
1941.00

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

Median Family Income >= 120%

1071.01 1311.02 1531.07 1561.01 1561.02 1731.04 1811.00 1841.04 1852.03 1861.03 1862.01

ERIE COUNTY (043), OH 2/

MSA: NA

Middle Income

0409.00 0413.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income >= 120%

0085.00

GEAUGA COUNTY (055), OH

MSA: 17460

Upper Income

3119.00

JACKSON COUNTY (079), OH

MSA: NA

Middle Income

9577.00

MEDINA COUNTY (103), OH

MSA: 17460

Middle Income

4081.00 4164.00

OTTAWA COUNTY (123), OH

MSA: 45780

Middle Income

0508.00

Upper Income

0501.00 0502.02

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Northwest Bank

STARK COUNTY (151), OH

MSA: 15940

Moderate Income

7021.00

SUMMIT COUNTY (153), OH 2/

MSA: 10420

Median Family Income 30-40%

5038.00

Median Family Income 40-50%

5058.00

Median Family Income 50-60%

5054.00

Median Family Income 90-100%

5080.00

Median Family Income >= 120%

5323.02

TRUMBULL COUNTY (155), OH

MSA: 49660

Middle Income

9316.01

WASHINGTON COUNTY (167), OH

MSA: NA

Moderate Income

0210.00

BEDFORD COUNTY (009), PA

MSA: NA

Middle Income

9601.00 9607.00

BERKS COUNTY (011), PA

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

MSA: 39740

Middle Income

0101.00 0104.00

BLAIR COUNTY (013), PA

MSA: 11020

Middle Income

0106.00 0110.02

Upper Income

0109.00

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income 90-100%

3051.01

CUMBERLAND COUNTY (041), PA

MSA: 25420

Moderate Income

0110.02

Middle Income

0102.04 0125.01

DAUPHIN COUNTY (043), PA 2/

MSA: 25420

Moderate Income

0249.00

GREENE COUNTY (059), PA

MSA: NA

Middle Income

9703.00

MONTGOMERY COUNTY (091), PA

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

MSA: 33874

Median Family Income >= 120%

2006.05

MONTOUR COUNTY (093), PA

MSA: 14100

Upper Income

0502.00

NORTHUMBERLAND COUNTY (097), PA

MSA: NA

Middle Income

0802.00

PERRY COUNTY (099), PA

MSA: 25420

Middle Income

0305.02

SCHUYLKILL COUNTY (107), PA

MSA: NA

Middle Income

0021.00

SNYDER COUNTY (109), PA

MSA: NA

Middle Income

0702.00

UNION COUNTY (119), PA

MSA: NA

Middle Income

0901.02 0903.00 0905.02

ELLIS COUNTY (139), TX

Footnote:

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

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028178

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

Agency: FDIC - 3

Institution: Northwest Bank

MSA: 19124

Middle Income

0602.13

KANAWHA COUNTY (039), WV

MSA: 16620

Middle Income

0122.00

SUMMERS COUNTY (089), WV

MSA: NA

Middle Income

0006.00

Footnote:

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

2019 Institution Disclosure Statement - Table E-1
Error Status Information
Institution: Northwest Bank

PAGE: 1 OF 1

Respondent ID: 0000028178
Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	527	527	0	0.00%
Small Farm Loans	54	54	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2,165	2,165	0	0.00%
Total	2,748	2,748	0	0.00%

Footnote:

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

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