#### 2022 Institution Disclosure Statement - Table 1-1

Loans by County

## Small Business Loans - Originations

# Institution: FIRST NORTHERN BANK AND TRUST

# Respondent ID: 0000186717 Agency: FRS - 2

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)
CARBON COUNTY (025), PA										
MSA 10900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	315	0	0	0	0
Middle Income	2	87	1	250	1	300	2	270	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	87	2	450	2	615	2	270	0	0
LACKAWANNA COUNTY (069), PA										
MSA 42540										
Outside Assessment Area										
Low Income	2	190	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	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	190	0	0	0	0	0	0	0	0
LEHIGH COUNTY (077), PA										
MSA 10900										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	1	90	0	0	0	0	1	90	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	190	1	150	0	0	1	90	0	0

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Area Income Characteristics	Origi	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 (089), PA											
MSA 20700											
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	5	210	3	555	1	605	5	355	0	0	
Upper Income	1	50	0	0	0	0	1	50	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	260	3	555	1	605	6	405	0	0	
NORTHAMPTON COUNTY (095), PA											
MSA 10900											
Inside AA 0004											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	3	82	2	310	1	330	3	175	0	0	
Middle Income	2	88	0	0	3	1,195	2	451	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	5	170	2	310	4	1,525	5	626	0	0	

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	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)	
PHILADELPHIA COUNTY (101), PA											
MSA 37964											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	1	350	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	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	0	0	1	350	0	0	0	0	
TOTAL INSIDE AA IN STATE	15	707	8	1,465	7	2,745	14	1,391	0	0	
TOTAL OUTSIDE AA IN STATE	2	190	0	0	1	350	0	0	0	0	
STATE TOTAL	17	897	8	1,465	8	3,095	14	1,391	0	0	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	15	707	8	1,465	7	2,745	14	1,391	0	0	
TOTAL OUTSIDE AA	2	190	0	0	1	350	0	0	0	0	
TOTAL INSIDE & OUTSIDE	17	897	8	1,465	8	3,095	14	1,391	0	0	