

PUBLIC DISCLOSURE

March 25, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Commercial and Savings Bank of Millersburg, Ohio
RSSD #189129

91 North Clay Street
Millersburg, OH 44654

Federal Reserve Bank of Cleveland

P.O. Box 6387
Cleveland, OH 44101-1387

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING

The Commercial and Savings Bank of Millersburg, Ohio (CSB) is rated: "Outstanding."

The Lending Test is rated: "Satisfactory."

The Community Development Test is rated: "Outstanding."

The major factors and criteria contributing to this rating include:

- The net loan-to-deposit (NLTD) ratio is reasonable given the institution's size, financial condition, and assessment area (AA) credit needs;
- Many loans and other lending-related activities are in the AA;
- The distribution of loans to borrowers reflects a reasonable penetration among individuals of different incomes, including low- and moderate-income (LMI) levels and businesses of different sizes; and,
- The geographic distribution of loans reflects a reasonable dispersion throughout the AA;
- The bank's community development performance demonstrates an excellent responsiveness to the community development needs of the AA, considering the bank's capacity and the need and availability of such opportunities in the bank's AA.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) Interagency Examination procedures for Intermediate Small Institutions was utilized to evaluate CSB's CRA Performance under Regulation BB. The evaluation considered CRA performance context, including CSB's asset size, financial condition, business strategy and market competition, as well as the demographics, economic characteristics, and credit needs of the AAs. The following data was reviewed:

- CSB's 18-quarter average NLTD ratio
- CSB's CRA performance was evaluated based on HMDA-reportable lending data for the period of January 1, 2018, through December 31, 2022. HMDA loans are comprised of home purchase and refinance loans and were evaluated separately each year. Home improvement, multi-family, and other purpose closed-end loans were not considered in this evaluation due to limited volume. The evaluation period for small business lending was January 1, 2023, through November 30, 2023. Small farm loans were not considered in this evaluation due to limited volume. The evaluation period for consumer lending and home equity lines of credit was January 1, 2023, through December 31, 2023. Consumer loans are comprised of motor vehicle, other-secured, and other-unsecured loans. CSB was

able to provide revenues for small business and borrower income for consumer loans.

- The evaluation period for community development activities is July 19, 2019, through March 25, 2024. Community development activities are comprised of community development loans, qualified investments, and services.
- Lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they impacted the outcome of the analyses.

As a full-service intrastate bank, the scope of this evaluation includes a full-scope evaluation of at least one AA where CSB has deposit-taking facilities. The following criteria was considered in this evaluation: the volume of lending by number of loans and dollar amount as a percentage of overall lending activity, deposit market share, number of branches, percentage of deposits, percentage of LMI geographies, volume of community development activity, and other non-financial considerations. CSB has the following two CRA delineated AAs:

- Nonmetropolitan Ohio – Full-scope evaluation
 - Consists of the entireties of Holmes and Tuscarawas counties along with portions of Coshocton and Wayne counties.
- Canton-Massillon OH MSA #15940 (Canton) – Limited-scope evaluation
 - Consists of the entirety of Stark County (excludes Carrol County).

Since Nonmetropolitan Ohio had the largest percentage of lending activity by number and dollar amount, deposits, deposit market share, and branches, it received the greatest weight and was selected for full-scope evaluation. Overall, HMDA loans (home purchase, refinance, respectively) received the greatest weight followed by small business loans, consumer loans (motor vehicle, other secured, and other unsecured, respectively), and home equity lines of credit.

Borrower distribution received more weight than geographic distribution based on the higher percentage of LMI families (36.9%) compared to LMI tracts (22.1%). If lending performance differed between years, more weight was given to 2020 performance, the year with the most loans by volume and dollar amount. A detailed description of the full-scope AA is presented in subsequent sections of this performance evaluation.

Aggregated lending data, which is comprised of lending activity for all other lenders reporting home mortgage loans under HMDA in the respective AAs, was used as a comparison in evaluating CSB's lending performance in 2018, 2019, 2020, 2021, and 2022.¹

To better understand AA community development and credit needs, several sources were used, including publicly accessible data and information submitted by the bank. One community contact was conducted. An interview was conducted with a representative from a nonprofit organization that provides wraparound services to LMI individuals and communities. The contact operates inside CSB's AAs. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the AA. Information obtained from this interview helped establish context for the communities in which CSB operates and gather information on its performance. More detailed information obtained from these contacts is included in the Description of the Institution's Operations section for the full-scope AA.

DESCRIPTION OF INSTITUTION

CSB is a community bank headquartered in northeastern Ohio city of Millersburg. The bank's characteristics include:

- CSB is owned by CSB Bancorp, Inc., which is also located in Millersburg. Neither the bank nor the holding company own any non-bank subsidiaries. CSB has total assets of \$1.2 billion and total deposits of \$1.0 billion as of September 30, 2023. CSB has seen a 58.0% increase in total assets and a 67.6% increase in total deposits since the previous evaluation.
- As of December 31, 2023, in addition to its main office with a cash-only ATM, CSB maintains 15 branches with full-service ATMs and three standalone cash-only ATMs. Since the previous evaluation, CSB opened one branch and relocated two branches.
- In Nonmetropolitan Ohio, CSB maintains its main office, 14 branches, and three stand-alone cash-only ATMs. Since the previous evaluation, CSB opened one branch and relocated an existing branch.
- In the Canton AA, CSB maintains one branch with a full-service ATM in North Canton (Stark County) in a middle-income tract. Since the previous evaluation, this branch was relocated on July 12, 2021.
- CSB is a full-service retail bank offering a variety of consumer, residential real estate, commercial, and a small number of agricultural loan products to fulfill the credit needs of the residents and businesses in the AAs. Consumer loan products include motor-vehicle and

¹ As of the start of this evaluation, 2023 aggregate lender data was unavailable.

recreational vehicle financing, other-secured, home equity, unsecured loans, credit cards, and mortgage loans. CSB also offers construction lending and commercial loan products including loans, lines of credit, business credit cards, and SBA loans.

- CSB’s website, csb1.com, and online and mobile banking supplements its branch and ATM networks. Customers can confirm balances, what transactions have posted, pay bills, transfer funds between accounts, and make deposits. CSB also offers customers financial education, financial calculators, and overdraft protection through their various product and service offerings.

As shown in the table below, the loan portfolio composition as of September 30, 2023. CSB’s primary business focus is residential real estate.

Composition of Loan Portfolio as of September 30, 2023		
Loan Type	\$(000)	%
Construction and Land Development	47,672	7.0
Farmland	9,382	1.4
1-4 Family Residential Real Estate	235,338	34.5
Multifamily Residential Real Estate	7,981	1.2
Non-Farm Non-Residential Real Estate	233,796	34.3
Agricultural	3,655	0.5
Commercial and Industrial	124,506	18.3
Consumer	17,163	2.5
Other	2,219	0.3
Gross Loans	681,712	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

CSB’s investment portfolio as of September 30, 2023, was \$404.8 million, which represented 35.0% of total assets. U.S. Treasury and agency securities accounted for 80.5% of total investments, while interest-bearing bank balances, all other securities, and municipal securities comprised the remaining total investments at 7.2%, 7.1%, and 5.3%, respectively.

There are no known legal, financial, or other factors impending CSB’s ability to help meet the credit needs of its communities.

CSB was rated “Satisfactory” under the CRA at its previous evaluation conducted July 8, 2019. The lending and community development tests were each rated “Satisfactory.”

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

CSB’s overall CRA performance is rated “Outstanding.” Details are provided below, including facts, data, and analyses used to form conclusions regarding the lending and community development test performance ratings.

LENDING TEST

CSB’s performance relative to the lending test is rated “Satisfactory” based on CSB’s loan-to-deposit ratio, AA concentration, and borrower and geographic distribution.

Net Loan-to-Deposit Ratio (NLTD)

A financial institution’s NLTD ratio is evaluated to determine the reasonableness of lending considering performance context, such as CSB’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA since the previous evaluation in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC) - insured institutions (custom peer group). The custom peer group was selected based on asset size, market share, and the area where they are located.

Loan-to-Deposit Ratios								
The Commercial and Savings Bank of Millersburg, Ohio, Millersburg, OH				Consumers National Bank, Minerva, OH	The Killbuck Savings Bank Company, Killbuck, OH	Unified Bank, Martins Ferry, OH	Wayne Savings Community Bank, Wooster, OH	CUSTOM PEER RATIO
As of Date	Net Loans \$(000s)	Total Deposits \$(000s)	Bank Ratio	Peer 1 Ratio	Peer 2 Ratio	Peer 3 Ratio	Peer 4 Ratio	Custom Peer Ratio
September 30, 2023	674,258	1,018,278	66.2	73.9	68.4	72.3	101.0	78.9
June 30, 2023	658,230	1,022,085	64.4	73.8	70.1	70.2	99.3	78.4
March 31, 2023	641,466	1,007,856	63.7	71.5	66.6	69.3	98.3	76.4
December 31, 2022	620,385	1,024,223	60.6	72.5	64.5	69.4	97.8	76.1
September 30, 2022	603,163	1,030,083	58.6	69.1	62.1	70.4	93.3	73.7
June 30, 2022	575,345	994,266	57.9	68.3	58.9	75.3	90.3	73.2
March 31, 2022	560,501	995,969	56.3	67.0	55.3	74.0	84.5	70.2
December 31, 2021	541,767	1,003,991	54.0	72.7	52.9	73.4	83.9	70.7
September 30, 2021	539,312	971,087	55.5	67.4	52.2	74.2	81.6	68.8
June 30, 2021	545,620	988,834	55.2	77.2	53.4	74.5	78.8	71.0
March 31, 2021	575,826	971,048	59.3	77.8	54.3	72.7	80.6	71.3
December 31, 2020	602,263	893,194	67.4	85.8	58.2	75.2	80.6	74.9
September 30, 2020	621,217	843,934	73.6	87.7	62.1	75.6	89.6	78.8
June 30, 2020	630,642	819,245	77.0	85.3	66.8	74.3	90.8	79.3
March 31, 2020	548,456	672,792	81.5	82.6	72.8	79.8	92.6	81.9
December 31, 2019	545,238	684,417	79.7	80.8	73.3	79.2	92.0	81.3
September 30, 2019	559,836	659,795	84.9	78.4	75.8	75.3	99.2	82.2
June 30, 2019	544,484	624,940	87.1	77.7	81.0	76.8	96.5	83.0
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation			66.8	76.1	63.8	74.0	90.6	76.1

During this period, CSB’s NLTD ratio averaged 66.8 %. According to bank management, there was a large increase in deposits (starting 2Q 2020), due to direct payments to consumers and small businesses from various economic stimulus programs in response to the COVID-19 pandemic.

Management attributes the increase in loans (starting 4Q 2021) to an increasing demand prior to the anticipated rise in interest rates (i.e., higher interest rates tend to dampen the demand for borrowing) and prudent risk management. Given these factors, CSB’s NLTD ratio is considered reasonable given the bank’s size, financial condition, and AA credit needs.

Assessment Area Concentration

During the evaluation period, CSB’s lending was analyzed to determine the volume of lending inside and outside CSB’s AA. A majority of loans and other lending-related activities are in the AA.

Lending Inside and Outside the Assessment Areas January 1, 2018 – December 31, 2021								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	33	70.2	3,401	64.2	14	29.8	1,896	35.8
Home Purchase - Conventional	631	79.5	117,412	80.3	163	20.5	28,740	19.7
Multi-Family Housing	12	63.2	4,304	36.3	7	36.8	7,560	63.7
Other Purpose Closed-End	66	94.3	8,562	92.8	4	5.7	666	7.2
Refinancing	803	88.1	130,567	86.0	108	11.9	21,235	14.0
Total HMDA related	1,545	83.9	264,246	81.5	296	16.1	60,097	18.5
Total Loans	1,545	83.9	264,246	81.5	296	16.1	60,097	18.5
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Of the bank’s total lending from January 1, 2018, to December 31, 2021, 83.9% by volume and 81.5% by dollar amount were made inside the AA.

Lending Inside and Outside the Assessment Areas January 1, 2022 – November 30, 2023								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Motor Vehicle	238	88.8	4,051	87.3	30	11.2	592	12.7
Other – Secured	68	73.9	1,367	63.7	24	26.1	780	36.3
Other - Unsecured	57	90.5	364	90.0	6	9.5	40	10.0
Total Consumer related	363	85.8	5,783	80.4	60	14.2	1,412	19.6
Home Improvement	9	69.2	1,295	69.6	4	30.8	565	30.4
Home Purchase - Conventional	121	75.2	25,648	73.6	40	24.8	9,209	26.4
Multi-Family Housing	3	100.0	1,356	100.0	0	0.0	0	0.0
Other Purpose Closed-End	11	91.7	3,162	98.4	1	8.3	50	1.6
Refinancing	59	86.8	10,559	91.7	9	13.2	954	8.3
Total HMDA related	203	79.0	42,020	79.6	54	21.0	10,778	20.4
Home Equity	143	91.1	12,590	87.2	14	8.9	1,850	12.8
Total Non-HMDA	143	91.1	12,590	87.2	14	8.9	1,850	12.8
Small Business	269	83.3	109,111	73.4	54	16.7	39,542	26.6
Total Small Business related	269	83.3	109,111	73.4	54	16.7	39,542	26.6
Total Loans	978	84.3	169,504	76.0	182	15.7	53,582	24.0

Note: Percentages may not total 100.0 percent due to rounding.

From January 1, 2022, to November 30, 2022, 84.3% by volume and 76.0% by dollar amount were made inside the AA.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. CSB’s lending has an overall reasonable distribution among individuals of different income (including LMI) levels and businesses of different sizes. CSB’s borrower distribution is reasonable in Nonmetropolitan Ohio and the Canton AA and the penetration among businesses of different sizes is reasonable in Nonmetropolitan Ohio and poor in the Canton AA. Refer to the AA summary for additional details.

Geographic Distribution of Loans

This performance criterion evaluates CSB’s distribution of lending within its AAs by tract income level with consideration given to the dispersion of loans throughout the AAs. CSB’s overall geographic distribution of loans reflects reasonable distribution among the different census tracts

and dispersion throughout the AAs with a moderate level of lending gaps. CSB's geographic distribution is reasonable with moderate lending gaps in Nonmetropolitan Ohio and reasonable with substantial lending gaps in the Canton AA. Refer to the AA summaries for additional details.

Response to Complaints

Neither CSB nor this Reserve Bank has received any CRA-related complaints since the previous examination.

COMMUNITY DEVELOPMENT TEST

CSB's performance relative to the community development test is rated "Outstanding" based on CSB's excellent responsiveness to community development needs by providing community development loans, qualified donations, and community development services, considering CSB's capacity and opportunities in its AAs. CSB's community development performance is excellent in Nonmetropolitan Ohio and in the Canton AA. Despite the pandemic, CSB was able to increase its levels of community development lending even with the exclusion of PPP loans, qualified donations, and services since the previous evaluation. CSB's community development activities were responsive to expressed needs in the AA. CSB's community development activities support affordable housing initiatives, workforce development to attract and retain jobs, and provide financial literacy and other services to LMI individuals and families. CSB's qualified community development activities also support small businesses and revitalizing and stabilizing moderate-income and distressed middle-income communities. CSB supported two organizations through multiple community development activities which helps to further demonstrate responsiveness to community development needs.

Between April 10, 2020, through May 10, 2021, CSB facilitated 1,356 PPP loans totaling \$133.6 million. PPP loans are administered by the SBA as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). PPP loans are designed to help businesses retain workers and staff during the economic hardship resulting from the pandemic.² Of the total PPP loans, 1,185 (87.4%) loans totaling \$120.5 million (90.2%) were made in the bank's AAs. CSB's PPP lending fell outside the evaluation period of January 1, 2023, through November 30, 2023, for small business lending; therefore, no PPP loans were not included in the retail lending test. However, consistent with information provided in the May 27, 2020, joint statement on CRA

²[FEMA Major Disaster Declarations: In March 2020, each county was designated as a major disaster area due to the COVID-19 pandemic](#)

Consideration for Activities in Response to Coronavirus FAQs;³ PPP loans originated in LMI and distressed-middle income tracts are being considered as community development loans since they have a primary purpose of community development as defined under the CRA and were originated during the evaluation period (April 10, 2020, through May 10, 2021) of the community development test.

Community Development Lending

CSB originated or renewed 131 community development loans totaling approximately \$18.9 million. The following table shows the total number of community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Revitalization/Stabilization	115	\$12,220,575
Affordable Housing	13	\$5,541,036
Community Services	3	\$1,174,809
TOTAL	131	\$18,936,420
<i>Total includes loans that benefit broader regional area</i>		

Most community development loans were PPP loans made in response to the COVID-19 emergency to help local businesses remain open and retain their workforce. CSB originated 99 PPP loans totaling \$9.7 million that benefited area businesses located in LMI and distressed middle-income tracts across the AA.⁴ PPP loans represent 75.6% of CSB’s total community development lending by volume and 51.3% by dollar amount. The remaining community development loans helped to revitalize/stabilize LMI or distressed middle-income communities (non-PPP loans), support affordable housing initiatives (approximately 122 units), and provide two nonprofits with essential funding to continue providing services targeted toward LMI individuals and families.

The largest concentration of community development loans by dollar amount benefited

³ [May 27 2020 - Frequently Asked Questions \(FAQs\) for Consideration for Activities in Response to the Coronavirus](#)

⁴ CSB also originated 28 PPP loans totaling \$1.4 million in LMI and distressed middle-income tracts in broader regional areas in Ohio.

Nonmetropolitan Ohio, accounting for nearly 75.5% of bank-wide community development lending, and 13.9% of community development lending benefited the Canton AA. This represents a substantial increase in community development lending since the previous performance evaluation, especially considering PPP lending.

Because CSB has been responsive to community development needs and opportunities, consideration was given to three affordable housing loans totaling \$2.0 million that benefited the broader regional areas in Ohio. These loans supported at least 53 units of affordable housing in moderate-, middle-, and upper-income communities. The community contact emphasized the need for all aspects of affordable housing. These loans represent approximately 2.3% of CSB’s total community development lending by volume and 10.7% by dollar amount and are considered responsive to expressed needs in Ohio.

Community Development Investments

Qualified community development investments consisted of small dollar donations. CSB made 25 donations totaling \$56,890 to nine organizations during this evaluation period. The following table shows the total number of qualified donations by purpose, number, and dollar amount.

Purpose of Qualified Donations	#	\$
Community Services	17	\$28,750
Affordable Housing	4	\$12,140
Revitalization/Stabilization	3	\$11,000
Economic Development	1	\$5,000
TOTAL	25	\$56,890
<i>Total includes a donation that benefits broader statewide area</i>		

Most of the contributions supported organizations that provide a multitude of wraparound services targeted to LMI people. Affordable housing donations supported a large nonprofit that supports all aspects of affordable housing and the advancement of homeownership for LMI individuals and families. Revitalization/stabilization donations helped support a project to encourage recreation and tourism in a moderate-income area. CSB made a \$5,000 matching fund donation supporting economic development to a statewide grant program that establishes workforce transformation initiatives across Ohio, which includes the bank’s AAs. Community contacts across AAs emphasized the need for supporting workforce development initiatives. This donation represents 8.8% of qualified donations by dollar amount.

The largest concentration of community development donations by dollar amount benefited Nonmetropolitan Ohio, accounting for nearly 62.6% of bank-wide qualified donations, and 28.6% of qualified donations benefited the Canton AA. This represents an increase in total qualified donations since the previous performance evaluation, which is responsive, considering the community contact decreasing financial contributions to local charities post-COVID.

Community Development Services

Bank officers and employees worked with a variety of community service organizations, throughout its AAs during the evaluation period. The bank’s leadership and employees served as board and committee members and provided their financial and technical expertise to 20 organizations with a community development purpose.

Most the bank’s community development services are provided through serving on boards and committees (1,610 hours), followed by providing technical assistance (126 hours), and financial literacy training to LMI individuals (36 hours). The following tables shows the total number of services, organizations, and employees by purpose.

CD Purpose - Services	# Services	# Orgs	# Employees	# Hours
Community Services	14	13	13	1,027
Economic Development	4	4	4	487
Affordable Housing	4	3	4	258
TOTAL	22	20	21	1,772

The largest concentration of community development services benefited in Nonmetropolitan Ohio, accounting for 97.3% of total services. The remaining 2.7% of community development services benefited the Canton AA. In addition, total community development service hours equate to 0.9 annualized persons (ANP)⁵ - with 0.9 ANP in Nonmetropolitan Ohio and <0.1 ANP in the Canton AA.

Community development services included the following:

Board and Committee Membership – CSB’s officers and managers provided financial expertise through their involvement with community development organizations throughout the AAs by serving as board/committee members.

⁵ Annualized Persons (ANP): Number CD qualified service hours divided by 2,000 work hours in a year

Technical Expertise – Employees provided technical expertise for fundraising, computer literacy, and financial counseling to potential first-time LMI homebuyers.

Financial Education - CSB uses proprietary presentation to conduct their financial literacy education. CSB partners with the nonprofit, Love INC, in providing financial literacy information to LMI individuals. Love INC offers a 12-week course that covers various aspects of maintaining financial health, and CSB facilitates one of the 12 sessions. CSB's session is focused on banking and credit. The curriculum is tailored for the participants. Standard content includes:

- Explanation of different types of bank accounts
- Debit Card vs Credit Card - pros and cons of each
- Credit Report Guide - explanation of the information contained in a credit report
- Debt consolidation - resources and tips to keep in mind

CSB makes financial education resources available on their website for anyone to access. CSB also provides on-site presentations upon request. Topics include:

- Budgeting
- Saving and Investing
- Understanding Credit
- Debt Management

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

NONMETROPOLITAN AREA
(Full-scope Review)

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN
 NONMETROPOLITAN OHIO**

The Nonmetropolitan Ohio AA includes the entireties of Holmes and Tuscarawas counties and portions of Coshocton and Wayne counties. The Office of Management and Budget (OMB) made MSA delineation changes, effective January 1, 2019. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA is comprised of the following tracts for this analysis. See Appendix A for an AA map and Appendix B for additional demographic data.

- The AA was comprised of the following income-tract designations during the evaluation period.

Census Tract Designations			
Assessment Area: Nonmetropolitan Ohio			
Income Tract Level	2018	2019-2021	2022-2023
Low	0	0	1
Moderate	7	6	7
Middle	37	38	40
Upper	9	9	11
Unknown	1	1	0
Total	54	54	59

- Based on OMB delineation changes, the AA gained one middle-income tract and lost one moderate-income tract in 2019. There were no changes to low-, upper-, or unknown-income tracts. Based on 2020 Census data, the AA gained one low-, one moderate-, two middle-, and two upper-income tracts; and lost one unknown-income tract in 2022.
- The FFIEC⁶ designated two middle-income tracts in Coshocton County as distressed due to unemployment in 2018, 2019, and 2020. There were no distressed middle-income tracts in the AA in 2022 or 2023.

⁶ [FFIEC Distressed and Underserved Tracts](#)

- As of June 30, 2023, the FDIC's Deposit Market Share report, ranked CSB first among 20 institutions operating in the AA with 14.2% of the deposit market share, compared to second and third ranked market holders, The Huntington National Bank and PNC Bank, which hold 11.1% and 10.9% of the market, respectively. Deposits in this AA accounted for 96.3% of CSB's total deposits and ranks as CSB's highest percentage of deposits within its CRA delineated footprint.
- The 2022 HMDA Peer Market data indicates that CSB ranked fifth out of 220 HMDA reporters in Nonmetropolitan Ohio and originated 175 loans. By comparison, first ranked The Huntington National Bank, second ranked The Farmers National Bank, and third ranked PNC Bank originated 480, 310, and 244 loans, respectively. CSB's ranking among HMDA reporters was fourth in 2021, third in 2020, fifth in 2019, and fourth in 2018.
- CSB maintains its main office with a cash-only ATM, 14 branches with full-service ATMs, and three stand-alone cash-only ATMs in Nonmetropolitan Ohio. The main office and six branches are in Holmes County. The main office and four of these branches are in Millersburg. There are also branches in Walnut Creek and Dundee. The main office and five branches are in middle-income tracts; the remaining branch (in Millersburg) is in an upper-income tract. There are four branches in Tuscarawas County. There are branches in Sugarcreek and Gnadenhutten in middle-income tracts and a branch in New Philadelphia in an upper-income tract. The remaining branch opened (January 21, 2020) since the previous evaluation in Boliver in a low-income tract. There are four branches in Wayne County. There is a branch in Shreve and two branches in Wooster in middle-income tracts, and there is a branch in Orrville in a moderate-income tract. Since the previous evaluation, CSB relocated an existing branch in downtown Wooster (middle-income tract) in June 2019.
- CSB also maintains three stand-alone cash-only ATMs in middle-income tracts. These ATMs are in Millersburg (Holmes County) in a hospital and Dover and Port Washington (Tuscarawas County) in a hospital and auto repair shop.
- All 14 branches offer extended hours of service, weekend hours, and drive-thru services. The main office only offers extended hours of service but has a cash-only ATM that is available 24-hours a day, 7-days a week.

Community Contact

A community contact interview was conducted with an agency that provides a multitude of wraparound services to LMI individuals and families, including but not limited to healthcare assistance and financial literacy education. The contact stated this region continues to face significant economic challenges exacerbated by rising poverty and decreasing financial contributions to local charities post COVID. Income inequality continues to increase, particularly

for seniors (aged 65+) on fixed incomes. The contact also noted area businesses are struggling to find and retain qualified workers due to the widening skills gap and inability to pay enough to cover rapidly rising bills. Additionally, the lack of reliable transportation infrastructure in remote rural communities continues to create barriers to work for LMI individuals. The contact stressed the growing need of more access to affordable housing for LMI individuals and families, especially in rural communities where handshake deals and lack of formal rental lease agreements leave many renters vulnerable to exploitation. The contact indicated there are opportunities for local financial institutions to provide financial literacy training and foster partnerships with social service agencies to empower LMI individuals towards financial security and sustainable lifestyles.

Population Characteristics

Population Change Assessment Area: Nonmetropolitan Ohio					
Area	2015 Population	2020 Population	Percent Change – 2015 to 2020	2022 Population	Percent Change – 2020 to 2022
Coshocton County	36,724	36,612	-0.3%	36,571	-0.1%
Holmes County	43,436	44,223	1.8%	44,390	0.4%
Tuscarawas County	92,697	93,263	0.6%	91,937	-1.4%
Wayne County	115,371	116,894	1.3%	116,559	-0.3%
Ohio	11,575,977	11,799,448	1.9%	11,756,058	-0.4%
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2020 U.S. Census Bureau Decennial Census U.S. Census Bureau Vintage 2022 Population Estimates for the United States and States</i>					

- From 2015 through 2022 the AA experienced a 0.4% gain in population, compared to Tuscarawas County which experienced a 0.8% loss in population.
- 75.0% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 18.0% of the population in the AA was age 65 and over, compared to 17.0% in Ohio.
- AA population is aging and decreasing resulting in a shrinking working population or lack of labor supply and increasing demand for leisure and healthcare services.
- 12% of the AA’s population reside in the AA’s LMI tracts.
- Wooster (Wayne County) is the most populous city in the AA with 27,031 residents, and its population decreased by 0.7% between 2020 and 2022; compared to Salt Creek

Township, the most populous municipality in Holmes County, with 4,684 residents, and its population increased by 0.3% during the same time period.

Income Characteristics

Borrower Income Levels														
Assessment Area: Nonmetropolitan Ohio														
FFIEC Estimated Median Family Income			Low			Moderate			Middle		Upper			
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2018	\$61,400		0	-	\$30,699	\$30,700	-	\$49,119	\$49,120	-	\$73,679	\$73,680	-	& above
2019	\$61,000	-0.7	0	-	\$30,499	\$30,500	-	\$48,799	\$48,800	-	\$73,199	\$73,200	-	& above
2020	\$63,400	3.9	0	-	\$31,699	\$31,700	-	\$50,719	\$50,720	-	\$76,079	\$76,080	-	& above
2021	\$64,700	2.1	0	-	\$32,349	\$32,350	-	\$51,759	\$51,760	-	\$77,639	\$77,640	-	& above
2022	\$74,900	18.1	0	-	\$37,449	\$37,450	-	\$59,919	\$59,920	-	\$89,879	\$89,880	-	& above
2023	\$79,500	22.9	0	-	\$39,749	\$39,750	-	\$63,599	\$63,600	-	\$95,399	\$95,400	-	& above

Source: 2013-2023 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in Nonmetropolitan Ohio increased by 29.5%
- According to 2020 U.S. Census data, AA MFI at \$63,400 is 14.8% less than Ohio MFI at \$74,391.
- Ohio minimum wage for 2023 is \$10.10 per hour or \$21,008 annually.⁷ The Federal minimum wage is \$7.25 per hour and has not increased since 2009.⁸

Poverty Rates			
Assessment Area: Nonmetropolitan Ohio			
Area	2020	2021	2022
Coshocton County	14.9	13.9	15.1
Holmes County	8.4	10.1	8.0
Tuscarawas County	11.6	12.4	11.5
Wayne County	9.0	9.6	10.2
Ohio	12.6	13.3	11.5
United States	11.9	12.8	12.6

Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program

- Poverty rates across the AA were lower than poverty rates across Ohio and the United States in 2020, 2021, and 2022; except in Coshocton County, which had the highest poverty rates during this period.

⁷ [Ohio Minimum Wage](#)

⁸ [Federal Minimum Wage](#)

- Of the 58,745 families in the AA, 35.0% are designated as LMI with 8.2% living below poverty; compared to 39.0% designated as LMI with 9.6% living below poverty across Ohio.
- Of the 84,901 households in the AA, 11.8% are below the poverty level; compared to 13.4% of households across Ohio that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP)⁹ helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percentage of population by county and state receiving SNAP benefits.

SNAP Recipients	
Assessment Area: Nonmetropolitan Ohio	
Area	2021
Coshocton County	15.8
Holmes County	2.3
Tuscarawas County	1.1
Wayne County	8.1
Ohio	12.7
<i>Source: Federal Reserve Economics Data (FRED) Federal Reserve Bank of St Louis</i>	

- In 2021 Coshocton and Tuscarawas counties had the highest poverty rates, compared to Coshocton and Wayne counties which had the highest percentage of SNAP recipients. Wayne County had the lowest poverty rate and Tuscarawas County had the lowest percentage of SNAP recipients.

⁹[FRED – SNAP Benefit Recipients](#)

Housing Characteristics

Housing Cost Change						
Assessment Area: Nonmetropolitan Ohio						
Area	Median Housing Value			Median Gross Rent		
	2015	2022	Percent Change	2015	2022	Percent Change
Coshocton County	\$96,500	\$128,600	33.3%	\$565	\$694	22.8%
Holmes County	\$161,100	\$245,800	52.6%	\$561	\$749	33.5%
Tuscarawas County	\$111,100	\$163,700	47.3%	\$674	\$844	25.2%
Wayne County	\$135,700	\$189,800	39.9%	\$657	\$824	25.4%
Ohio	\$129,900	\$159,900	23.1%	\$730	\$870	19.2%
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2018-2022 U.S. Census Bureau: American Community Survey</i>						

- The cost of homes across the AA outpaced MFI (i.e., wage growth) from 2015 to 2022. Home prices rose over 44.0%, while MFI¹⁰ rose only 30.0%. Rents rose nearly 27.0% during this period of time.
- According to the U.S. Department of Housing and Urban Development’s (HUD) 2022 Fair Market Rents (FMR) data,¹¹ the average rent for a two-bedroom unit in the AA was \$785 a month (requiring a minimum annual salary of \$31,500).
- With Ohio’s minimum wage at \$10.10, renters across the state can only afford \$525 in monthly rent. The typical minimum wage worker cannot afford rent for a FMR two-bedroom apartment in this AA.
- According to the National Low Income Housing Coalition,¹² full-time workers must earn at least \$19 an hour (\$39,520 annual salary) in Ohio, which is nearly double the minimum wage to afford an average two-bedroom unit. Rents continue to increase nationwide; currently the national average rent is \$1,372 a month, which requires workers to earn a minimum wage of \$28.58 (\$59,445 annual salary).
- There are 91,938 housing units in the AA, of which 67.0% are owner-occupied, 25.0% are rental and 7.7% are vacant. There are more households in the AA who own their homes than there are renters.
- There are only 1,521 (1.7%) total housing units in the low-income tract – 26.8% are owner-occupied, 57.0% are rental, and 16.2% are vacant. There are 10,968 (12.0%) total housing

¹⁰ 2015 MFI - \$57,785

¹¹ [HUD FY 2022 Ohio FMR Summary](#)

¹² [National Low Income Housing Coalition \(2023\)](#)

units in moderate-income tracts – 62.2% are owner-occupied, 28.8% are rental, and 9.0% are vacant.

- With 32.7% of total housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts with approximately 43.0% of total housing units being either rental or vacant.
- The median age of housing stock in the AA is 54 years old, compared to 61 years old in the low-income tract and 59 years old in moderate-income tracts. Across the AA, 26.8% of housing units were built prior to 1950. The age of the housing stock, particularly in LMI tracts demonstrates a potential need for home improvement lending and refinance or home improvement loans to remove lead-based paint that was commonly used on houses and apartments built before 1978.¹³

Housing Cost Burden						
Assessment Area: Nonmetropolitan Ohio						
Area	Cost Burden – Owners			Cost Burden – Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Coshocton County	45.8%	19.0%	15.8%	57.9%	10.7%	31.6%
Holmes County	53.9%	31.5%	16.9%	49.3%	11.8%	21.9%
Tuscarawas County	57.8%	22.0%	15.4%	74.2%	32.3%	37.0%
Wayne County	55.5%	24.8%	14.4%	68.7%	11.8%	31.2%
Ohio	59.3%	26.1%	16.4%	71.1%	24.7%	38.9%

Cost Burden is housing cost that equals 30 percent or more of household income.
 Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- 53.3% of low-income homeowners and 62.5% of low-income renters are cost burdened, compared to 24.3% of moderate-income homeowners and 16.7% of moderate-income renters.
- About 15.3% of all homeowners and 30.4% of renters across the AA are cost burdened, compared to 16.4% of all homeowners and 38.9% of renters across Ohio.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters, and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

¹³[Ohio Department of Health/Know Our Programs/Childhood Lead Poisoning](#)

Labor, Employment and Economic Characteristics

Unemployment Rates				
Assessment Area: Nonmetropolitan Ohio				
Area	2019	2020	2021	2022
Coshocton County	5.9%	8.9%	5.9%	4.9%
Holmes County	3.0%	3.9%	2.8%	2.8%
Tuscarawas County	4.4%	7.6%	4.7%	3.8%
Wayne County	3.3%	5.9%	3.6%	3.2%
Ohio	4.2%	8.2%	5.1%	4.0%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- 2020 unemployment rates increased across the AA in response to the COVID-19 emergency; however, unemployment rates in 2021 and 2022 decreased and have mostly rebounded to pre-COVID levels. The average unemployment rate for the AA increased from 4.1% in 2019 to 6.6% in 2020. Unemployment rates across the AA were consistently lower than unemployment rates in Ohio during this period, except in Coshocton County.
- As reported by the Ohio Office of Research:¹⁴
 - Land use across the AA is primarily rural with less than 9.5% available for urban (i.e., residential, commercial, industrial, or recreational) development, except in Wayne County which has 14.0% of land available for urban development.
 - The leading industries in the AA are manufacturing, government, retail trade, health care and social assistance, and accommodation and food services. The average weekly wage for the private sector is \$802, which indicates that employed persons could afford median rents in the AA.
- Major employers include but are not limited to AK Steel Holding Corp; American Electric Power Co; Kraft Heinz Co; Holmes manufacturing; International Automotive Components; Overhead Door/Wayne- Allied Machine & Engineering; Dover Chemical Corporation; Union Hospital; Frito-Lay Inc; Gerber Poultry; JM Smucker Co; Wooster Community Hospital; College of Wooster; Wooster City Schools; State of Ohio.¹⁵
- Holmes County is home to the second-largest Amish community in the United States.¹⁶ Wayne, Coshocton, Tuscarawas, and Stark County (in Canton AA) also have Amish communities. The Amish community is a key driver of economic growth in this area. Millions of visitors explore Amish County yearly bringing in funds to the local economy

¹⁴ [Ohio County Trends](#)

¹⁵ [Ohio County Economic Profiles](#)

¹⁶ [World Atlas – Largest Amish Communities](#)

via the service industry. However, jobs created from tourism are not typically high paying and the tourism industry does not necessarily allow for much upward movement in the economy.¹⁷

- Based on 2020 Census data and BroadbandOhio,¹⁸ while approximately 83.1% of households in the AA have a broadband internet subscription, at least 79.0% of the populated area and 46.5% of households do not have access to the minimum bandwidth needed for basic internet activity. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN OHIO

LENDING TEST

The lending test performance in Nonmetropolitan Ohio is reasonable. Details of CSB's lending can be found in the tables in Appendix C.

CSB has reasonable distribution among borrowers of different income levels and to businesses of different revenue sizes. CSB has a reasonable geographic distribution of loans with a moderate level of lending gaps. CSB exhibits a reasonable record of serving the credit needs of highly economically disadvantaged areas in its AA, low-income individuals, or businesses with gross annual revenues of \$1.0 million or less.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

CSB's lending penetration among borrowers of different income (including LMI) levels is reasonable. Borrower distribution for HMDA, small business, and consumer lending, and home equity lines of credit is reasonable.

HMDA Lending

During the evaluation period CSB originated 1,550 HMDA-reportable loans, totaling \$270.9 million; including 648 home purchase loans, totaling \$125.3 million and 790 refinance loans, totaling \$129.4 million. CSB's performance was compared to the percentage of families (proxy)

¹⁷[Economic Development Council – Holmes County](#)

¹⁸[BroadbandOhio – Availability Gaps](#)

and the aggregate of all lenders. CSB's borrower distribution of home purchase and refinance loans is reasonable, especially considering the increase in home prices and rents and high percentage of LMI cost-burdened renters. See Appendix C for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2022 CSB originated 103 home purchase loans totaling \$23.0 million. CSB originated 13 (12.6%) of home purchase loans to borrowers with unknown income designations, compared to the aggregate of all lenders at 18.9%.

CSB originated two (1.9%) home purchase loans to low-income borrowers, which was significantly below the percentage of families at 16.5% and the aggregate of all lenders at 7.3%. CSB originated 24 (23.3%) home purchase loans to moderate-income borrowers, which exceeded the percentage of families at 18.5% and was comparable to the aggregate of all lenders at 23.6%

In 2021 CSB originated 135 home purchase loans totaling \$27.3 million. CSB originated 15 (11.1%) of home purchase loans to borrowers with unknown income designations, compared to the aggregate of all lenders at 17.1%.

CSB originated seven (5.2%) home purchase loans to low-income borrowers, which was significantly below the percentage of families at 16.9% and below the aggregate of all lenders at 7.5%. CSB originated 27 (20.0%) home purchase loans to moderate-income borrowers, which exceeded the percentage of families at 19.2% and fell below the aggregate of all lenders of 24.1%.

In 2020 CSB originated 143 home purchase loans totaling \$28.7 million. CSB originated four (2.8%) of home purchase loans to borrowers with unknown income designations, compared to the aggregate of all lenders at 13.6%.

CSB originated two (1.4%) home purchase loans to low-income borrowers, which was significantly below the percentage of families at 16.9% and the aggregate of all lenders at 6.6%. CSB originated 36 (25.2%) home purchase loans to moderate-income borrowers, which exceeded the percentage of families at 19.2% and the aggregate of all lenders at 24.7%.

In 2019 CSB originated 131 home purchase loans totaling \$23.2 million. CSB originated seven (5.3%) home purchase loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 16.2%.

CSB originated six (4.6%) home purchase loans to low-income borrowers, which was significantly below the percentage of families at 16.9% and below the aggregate of all lenders at 6.5%. CSB originated 31 (23.7%) home purchase loans to moderate-income borrowers, which exceeded the percentage of families at 19.2% and the aggregate of all lenders of 23.1%.

In 2018 CSB originated 136 home purchase loans totaling \$23.1 million. CSB originated 11 (8.1%) home purchase loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 15.1%.

CSB originated five (3.7%) home purchase loans to low-income borrowers, which was significantly below the percentage of families at 17.1% and below the aggregate of all lenders at 6.3%. CSB originated 32 (23.5%) home purchase loans to moderate-income borrowers, which exceeded the percentage of families at 19.4% and was below the aggregate of all lenders of 24.4%.

The percentage of home purchase lending consistently fell below proxy and the aggregate of all lenders to low-income borrowers. Performance consistently exceeded proxy and mostly exceeded the aggregate of all lenders to moderate-income borrowers. Considering the increase in home prices and high percentage of LMI cost-burdened renters, CSB's borrower distribution of home purchase loans to low-income borrowers is reasonable and excellent to moderate-income borrowers.

Refinance Lending

In 2022 CSB originated 57 refinance loans totaling \$10.2 million. CSB originated one (1.8%) refinance loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 6.7%.

CSB originated one (1.8%) refinance loans to low-income borrowers, which fell significantly below the percentage of families at 16.5% and the aggregate of all lenders of 9.4%. CSB originated 10 (17.5%) refinance loans to moderate-income borrowers, which was below the percentage of families at 18.5% and the aggregate of all lenders of 23.9%.

In 2021 CSB originated 223 refinance loans totaling \$35.7 million. CSB originated 10 (4.5%) refinance loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 13.8%.

CSB originated seven (3.1%) refinance loans to low-income borrowers, which was significantly below the percentage of families at 16.9% and below the aggregate of all lenders at 5.0%. CSB originated 45 (20.2%) refinance loans to moderate-income borrowers, which exceeded percentage of families at 19.2% and the aggregate of all lenders at 18.6%.

In 2020 CSB originated 357 refinance loans totaling \$60.4 million. CSB originated 17 (4.8%) refinance loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 14.0%.

CSB originated seven (2.0%) refinance loans to low-income borrowers, which was significantly below the percentage of families at 16.9% and below the aggregate of all lenders at 3.4%. CSB originated 66 (18.5%) refinance loans to moderate-income borrowers, which was comparable to the percentage of families at 19.2% and exceeded the aggregate of all lenders at 16.6%.

In 2019 CSB originated 88 refinance loans totaling \$14.9 million. CSB originated two (2.3%) refinance loan to borrowers with unknown-income designations, compared to the aggregate of all lenders at 11.1%.

CSB originated two (2.3%) refinance loans to low-income borrowers, which was significantly below the percentage of families at 16.9% and the aggregate of all lenders at 6.1%. CSB originated 15 (17.0%) refinance loans to moderate-income borrowers, which was below the percentage of families at 19.2% and the aggregate of all lenders at 19.0%.

In 2018 CSB originated 65 refinance loans totaling \$8.2 million. CSB originated four (6.2%) refinance loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 6.3%.

CSB originated four (6.2%) refinance loans to low-income borrowers, which was significantly below the percentage of families at 17.1% and below to the aggregate of all lenders at 7.2%. CSB originated 16 (24.6%) refinance loans to moderate-income borrowers, which exceeded the percentage of families at 19.4% and the aggregate of all lenders of 24.0%.

The percentage of refinance lending consistently fell below proxy and the aggregate of all lenders to low-income borrowers. Performance mostly exceeded proxy and the aggregate of all lenders to moderate-income borrowers. Therefore, CSB's borrower distribution of refinance loans to low-income borrowers is reasonable and excellent to moderate-income borrowers.

Small Business Lending

In 2023 CSB originated 227 loans to businesses of different sizes totaling \$84.9 million, of which 60 (26.4%) loans totaling \$3.8 million were extended to businesses with unknown revenue. CSB's performance was compared to the percentage of businesses (proxy).

CSB originated 93 (41.0%) loans totaling \$13.6 million to businesses with revenues of \$1.0 million or less, which fell below the percentage of businesses at 88.4%. However, CSB originated 125 (55.1%) small dollar loans in amounts of \$100,000 or less. CSB's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses. Therefore, the distribution to businesses of different sizes is reasonable.

Consumer Lending

During the evaluation period CSB originated 337 consumer loans, totaling \$5.1 million; including 222 motor vehicle loans, totaling \$3.7 million; 58 other secured loans, totaling \$1.0 million; and 57 other unsecured, totaling \$364,000. CSB's performance was compared to the percentage of households by income (proxy). CSB's borrower distribution is excellent for motor vehicle, other secured, and other unsecured loans. See Appendix C for explicit consumer lending data.

Motor Vehicle Lending

In 2023 CSB originated 222 motor vehicle loans, totaling \$3.7 million. CSB originated 18 (8.1%) motor vehicle loans to borrowers with unknown income designations, totaling \$399,000.

CSB originated 52 (23.4%) motor vehicle loans to low-income borrowers, which exceeded the percentage of households at 20.3%. CSB originated 68 (30.6%) motor vehicle loans to moderate-income borrowers, which significantly exceeded the percentage of households at 15.2%. CSB's borrower distribution of motor vehicle loans to LMI borrowers is excellent, especially considering access to transportation is essential for improving upward social mobility for lower-income individuals and communities.

Other Secured Lending

In 2023 CSB originated 58 other secured loans, totaling \$1.0 million. CSB originated 20 (34.5%) other secured loans to borrowers with unknown income designations, totaling \$475,000.

CSB originated 10 (17.2%) other secured loans to low-income borrowers, which fell below the percentage of households at 20.3%. CSB originated 14 (24.1%) other secured loans to moderate-income borrowers, which significantly exceeded the percentage of households at 15.2%. CSB's borrower distribution of other secured loans to low-income borrowers is reasonable and excellent to moderate-income borrowers.

Other Unsecured Lending

In 2023 CSB originated 57 other unsecured loans, totaling \$364,000. CSB originated one loan (1.8%), totaling \$3,000 to a borrower with unknown income designations.

CSB originated 22 (38.6%) other unsecured loans to low-income borrowers, which significantly exceeded the percentage of households at 20.3%. CSB originated 17 (29.8%) other unsecured loans to moderate-income borrowers, which significantly exceeded the percentage of households at 15.2%. CSB's borrower distribution of other unsecured loans to LMI borrowers is excellent, especially considering access to credit cards provides LMI households financial options to meet expenses until the next paycheck or pay for an emergency.

Home Equity Lending

In 2023 CSB originated 135 home equity lines of credit, totaling \$12.1 million. CSB originated 16 (11.9%) home equity lines of credit to borrowers with unknown income designations.

CSB originated six (4.4%) home equity lines of credit to low-income borrowers, which fell below the percentage of families at 16.5%. CSB originated 30 (22.2%) home equity lines of credit to moderate-income borrowers, which exceeded proxy at 18.8%. CSB's borrower distribution of home equity lines of credit to low-income borrowers is reasonable and excellent to moderate-income borrowers, considering lower income homeowners tend to own homes with lower home values.

Geographic Distribution of Loans

CSB's geographic distribution of loans reflects a reasonable dispersion throughout the AA with a moderate level of lending gaps. The geographic distribution of HMDA, small business, and consumer lending and home equity lines of credit is reasonable.

Percentage of Lending Penetration						
Tract Income Level	2018	2019	2020	2021	2022	2023
Low	N/A	N/A	N/A	N/A	0.0%	100.0%
Moderate	85.7%	33.3%	83.3%	66.7%	57.1%	100.0%
Middle	89.2%	97.4%	97.4%	89.5%	87.5%	95.0%
Upper	77.8%	44.4%	100.0%	100.0%	72.7%	90.9%
Unknown	100.0%	100.0%	0.0%	0.0%	N/A	N/A
Total	87.0%	81.5%	94.4%	87.0%	79.7%	94.9%

CSB penetrated 87.4% of its total tracts during the evaluation period. CSB penetrated 100.0% of its moderate-income tracts in 2023 and slightly greater than 65.0% of its moderate-income tracts between 2022 through 2018. There is only one low-income tract in the AA. Only 1.7% of total housing units are in this tract with an owner-occupancy rate of less than 27.0% and 73.0% of housing units being either rental or vacant. Only 11.9% of total housing units are in moderate-income tracts with owner-occupancy rates of 62.0% and 38.0% of housing units being either rental or vacant. Therefore, lending opportunities in these tracts are likely to be limited, particularly in the low-income tract.

HMDA Lending

During the evaluation period CSB originated 1,550 HMDA-reportable loans, totaling \$270.9 million, including 648 home purchase loans, totaling \$125.3 million and 790 refinance loans, totaling \$129.4 million. CSB’s performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. CSB’s geographic distribution of home purchase and refinance loans is reasonable, especially considering the limited opportunities to originate mortgage loans in LMI tracts that have a limited supply of housing units and high percentages of rental and vacant units. See Appendix C for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2022 CSB originated 103 home purchase loans totaling \$23.0 million. CSB originated no home purchase loans in the low-income tract, compared to the percentage of owner-occupied units at 0.7% and aggregate of all lenders at 1.9%. CSB originated four (3.9%) home purchase loans in moderate-income tracts, which fell significantly below the percentage of owner-occupied units at 11.0% and aggregate of all lenders at 13.1%.

In 2021 CSB originated 135 home purchase loans totaling \$27.3 million. CSB originated five (3.7%) home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units at 7.3% and significantly below the aggregate of all lenders at 11.3%.

In 2020 CSB originated 143 home purchase loans totaling \$28.7 million. CSB originated two (1.4%) home purchase loans in moderate-income tracts, which fell significantly below the percentage of owner-occupied units at 7.3% and aggregate of all lenders at 8.6%.

In 2019 CSB originated 131 home purchase loans totaling \$23.2 million. CSB originated two (1.5%) home purchase loans in moderate-income tracts, which was significantly below the percentage of owner-occupied units at 7.3% and the aggregate of all lenders at 9.9%.

In 2018 CSB originated 136 home purchase loans totaling \$23.1 million. CSB originated 8 (5.9%) home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units at 8.7% the aggregate of all lenders at 10.8%.

CSB originated no home purchase loans in 2022 in the only low-income tract, and the percentage of home purchase lending fell below proxy and the aggregate of all lenders in moderate-income tracts. Considering the limited number of owner-occupied housing units and lending opportunities in LMI tracts, home purchase lending in these tracts is reasonable.

Refinance Lending

In 2022 CSB originated 57 refinance loans totaling \$10.2 million. CSB originated no refinance loans in the low-income tract, compared to the percentage of owner-occupied units at 0.7% and the aggregate of all lenders of 0.9%. CSB originated two (3.5%) refinance loans in moderate-income tracts, which was significantly below the percentage of owner-occupied units at 11.0% and below the aggregate of all lenders at 8.4%.

In 2021 CSB originated 223 refinance loans totaling \$35.7 million. CSB originated nine (4.0%) refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units at 7.3% and the aggregate of all lenders at 6.2%.

In 2020 CSB originated 357 refinance loans totaling \$60.4 million. CSB originated six (1.7%) refinance loans in moderate-income tracts, which was significantly below the percentage of owner-occupied units at 7.3% and the aggregate of all lenders at 4.1%.

In 2019 CSB originated 88 refinance loans totaling \$14.9 million. CSB originated no refinance loans in moderate-income tracts, compared to the percentage of owner-occupied units at 7.3% and the aggregate of all lenders at 4.9%.

In 2018 CSB originated 65 refinance loans totaling \$8.2 million. CSB originated five (7.7%) refinance loans in moderate-income tracts, which fell below the percentage of owner-occupied units at 8.7% and the aggregate of all lenders at 8.3%.

Overall, the percentage of refinance lending fell below proxy and the aggregate of all lenders in moderate-income tracts. CSB originated no refinance loans in 2022 in the low-income tract. Considering the low number of owner-occupied housing units in LMI tracts and limited lending opportunities, refinance lending in LMI tracts is reasonable.

Small Business Lending

In 2023 CSB originated 227 small business loans, totaling \$84.9 million. CSB's performance was compared to the percentage of businesses by tract income (proxy). CSB originated no loans in the low-income tract, compared to the percentage of businesses 2.4%. CSB originated 13 (5.7%) loans in moderate-income tracts which fell below proxy at 8.3%

While CSB originated no small business loans in the low-income tract, there is a limited number of businesses in this tract. There were more opportunities to originate small business loans in moderate-income tracts. Therefore, the geographic distribution of small business loans in LMI tracts is reasonable.

Consumer Lending

In 2023 CSB originated 337 consumer loans, totaling \$5.1 million; including 222 motor vehicle loans, totaling \$3.7 million; 58 other secured loans, totaling \$1.0 million; and 57 other unsecured, totaling \$364,000. CSB's performance was compared to the percentage of households by tract income (proxy). CSB's geographic distribution of motor vehicle and other unsecured loans is reasonable and poor for other secured loans. Lending opportunities are limited in these tracts with only 1.5% of households in the low-income tract and less than 12.0% of households in moderate-income tracts. See Appendix C for explicit consumer lending data.

Motor Vehicle Lending

In 2023 CSB originated 222 motor vehicle loans, totaling \$3.7 million. CSB originated two (0.9%) motor vehicle loans in the low-income tract, which fell below the percentage of households at 1.5%. CSB originated 16 (7.2%) motor vehicle loans in moderate-income tracts, which fell below

the percentage of households at 11.8%. CSB's geographic distribution of motor vehicle loans in LMI tracts is reasonable.

Other Secured Lending

In 2023 CSB originated 58 other secured loans, totaling \$1.0 million. CSB originated no other secured loans in LMI tracts, compared to the percentage of households at 1.5% in the low-income tract and 11.8% in moderate-income tracts. While this is a poor geographic distribution, opportunities are limited in these tracts.

Other Unsecured Lending

In 2023 CSB originated 57 other unsecured loans, totaling \$364,000. CSB originated no other unsecured loans in low-income tracts, compared to the percentage of households at 1.5%. CSB originated three (5.3 %) other unsecured loans in moderate-income tracts, which fell below the percentage of households at 11.8%. While CSB originated no other unsecured loans in the low-income tract, opportunities are limited. The geographic distribution in moderate-income tracts is reasonable.

Home Equity Lending

In 2023 CSB originated 135 home equity lines of credit, totaling \$12.1 million. CSB originated no home equity lines of credit in the low-income tract, compared to the percentage of owner-occupied units at 0.7%. CSB originated one (0.7%) home equity line of credit in a moderate-income tract, which fell significantly below proxy at 11.0%. While this is a poor geographic distribution, opportunities are limited in these tracts.

COMMUNITY DEVELOPMENT TEST

CSB's community development performance demonstrates excellent responsiveness to community development needs through community development loans, qualified donations, and community development services, considering CSB's capacity and opportunities in Nonmetropolitan Ohio. Despite the pandemic, CSB was able to increase its community development lending, even with the exclusion of PPP loans, qualified donations, and services since the previous evaluation. CSB's community development activities were responsive to expressed needs in the AA. CSB's community development activities support affordable housing initiatives, workforce development to attract and retain jobs, and provide financial literacy and

other services to LMI individuals and families. In addition to supporting expressed needs, CSB’s qualified community development activities also support small businesses and revitalizing and stabilizing moderate-income and distressed middle-income communities. CSB supported two organizations in Nonmetropolitan Ohio through multiple community development activities which helps to further demonstrate responsiveness to community development needs. The majority of community development activities benefited Nonmetropolitan Ohio, which is reasonable since a majority of CSB’s branches, deposits, and lending are in this AA.

Community Development Lending

CSB originated or renewed 104 community development loans totaling approximately \$14.3 million. The following table shows the total number of community development loans by purpose, number, and dollar amount.

CD Purpose - Loans	#	\$
Revitalization/Stabilization	95	\$11,291,485
Affordable Housing	6	\$1,826,286
Community Services	3	\$1,174,809
TOTAL	104	\$14,292,580

Revitalization/Stabilization

- 81 PPP loans totaling \$9.0 million - benefited area businesses located in LMI and distressed middle-income tracts across the AA. PPP loans represent 85.3% of CSB’s total community development lending by volume and 62.9% by dollar amount. PPP loans were made in response to the COVID-19 emergency to help local businesses remain open and retain their workforce.
- 14 non-PPP loans totaling \$2.3 million helped 11 businesses purchase equipment, obtain operating capital, or build a new facility, which enabled these businesses to retain and create permanent jobs in two distressed middle-income tracts in Coshocton County and one moderate-income tract in Tuscarawas County.

Affordable Housing

- Five (5) loans totaling \$1.5 million provided financing to rehabilitate four multifamily apartment buildings (57 units of unsubsidized affordable housing) in Wayne County and Coshocton County. At least 51 units (89.5%) are in moderate-income tracts.
- One (1) loan totaling \$332,100 provided financing to purchase and renovate a 6-unit subsidized affordable housing (100% of units are eligible for Section 8 Housing Choice

Voucher Program) in Wayne County in a moderate-income tract.

Community Services

- Three (3) loans totaling \$1.2 million provided financing for two nonprofits to Tuscarawas and Wayne counties to continue providing wraparound services to LMI individuals and families primarily in moderate-income communities.

In addition to two community development loans, CSB also provided community development services to one of the nonprofits. This nonprofit offers services for domestic violence, sexual assault, addiction, and mental health crisis primarily to LMI individuals and families.

Community development lending by dollar amount represents nearly 75.5% of CSB’s community development lending, compared to 89.1% of total loans in Nonmetropolitan Ohio.

Community Development Investments

Qualified community development investments consisted of small dollar donations. CSB made 13 small dollar donations totaling \$35,640 to five organizations during this evaluation period. The following table shows the total number of qualified donations by purpose, number, and dollar amount.

CD Purpose - Donations	#	\$
Community Services	6	\$12,500
Affordable Housing	4	\$12,140
Revitalization/Stabilization	3	\$11,000
TOTAL	13	\$35,640

Community Services

- Six (6) donations totaling \$12,500 to three nonprofits serving Tuscarawas and Wayne counties. These organizations provide a multitude of wraparound services to LMI individuals and families primarily in moderate-income communities.

Affordable Housing

- Four (4) donations totaling \$12,140 to a large nonprofit that supports all aspects of affordable housing and the advancement of homeownership for LMI individuals and families.

Revitalization/Stabilization

- Three (3) donations totaling \$11,000 to support a project to encourage recreation and tourism in Wayne County in a moderate-income area.

Impactful qualified donations include:

- In addition to two qualified donations (\$7,500), CSB also provided community development services to a large nonprofit. The donations helped support a multi-county workforce development training program.
- Three donations totaling \$2,500 were made to a clinic that delivers primary care services to the working uninsured and underserved LMI residents in Tuscarawas County.

Donations by dollar amount account for nearly 62.6% of qualified donations, compared to 93.8% of total branches and 96.3% of total deposits in Nonmetropolitan Ohio. In addition, community development service hours equate to 0.9 ANP.

Community Development Services

Bank officers and employees worked with a variety of community service organizations, throughout its AAs during the evaluation period. The bank’s leadership and employees served as board and committee members and provided their financial and technical expertise to 19 organizations with a community development purpose.

Most CSB’s community development services are provided through serving on boards and committees (1,610 hours), followed by providing technical assistance (78 hours), and financial literacy training to LMI individuals (36 hours). The following tables shows the total number of services, organizations, and employees by purpose.

CD Purpose - Services	# Services	# Orgs	# Employees	# Hours
Community Services	14	13	13	1,027
Economic Development	4	4	4	487
Affordable Housing	3	2	3	210
TOTAL	21	19	20	1,724

Total service hours represent nearly 97.3% of community development services, compared to 93.8% of total branches in Nonmetropolitan Ohio.

Impactful community development services include:

- At least 12 employees serving on boards and committees for several affordable housing agencies, LMI drug and domestic violence treatment centers, LMI medical care facilities, economic development councils, and nonprofit and county agencies that provide

wraparound services to LMI individuals and families. In addition to serving on the board of a large nonprofit (240 hours) that fosters workforce development, CSB also provided qualified donations which supported workforce development.

- Three employees providing technical expertise by facilitating computer skills training for LMI children, fundraising for a homeless shelter, and guiding potential LMI homeowners through the affordable housing homeownership qualification process.
- One employee partnering with a local nonprofit (Love INC) to provide financial literacy training to LMI individuals (36 hours). In addition to providing financial literacy training, CSB also originated two community development loans to this nonprofit.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS

- **Canton-Massillon MSA**
 - As of December 31, 2023, CSB operated one branch in the AA, representing 6.3% of its total branches.
 - As of June 30, 2023, CSB had \$37.5 million in deposits in this AA, representing a market share of 0.4% and 3.7% of its total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Using available facts and data, including performance and demographic information, the AA’s performance was evaluated and compared with CSB’s overall performance. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices D and E for information regarding these areas.

Assessment Area	Lending Test	Community Development Test
Canton-Massillon MSA	Consistent	Consistent
<i>Performance in limited-scope AA did not impact to the overall rating</i>		

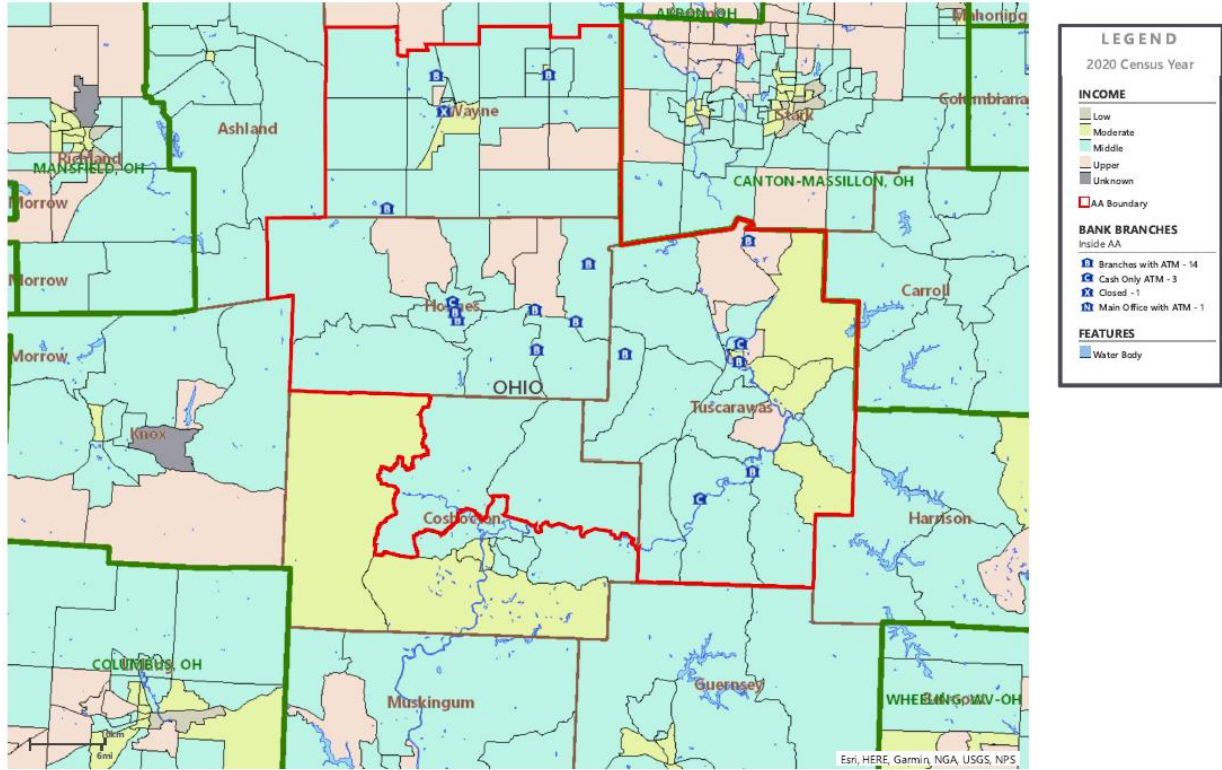
For the lending test, CSB received a “Satisfactory” rating. Performance in the Canton AA is consistent to overall performance. The borrower distribution of loans is reasonable. The penetration among businesses of different sizes is poor. The geographic distribution of loans is reasonable. Gaps in lending were found to be substantial. There was a small concentration of lending (5.0%) in excluded tracts in the Canton-Massillon MSA. These ratings are primarily due to lending performance relative to CSB’s minimal operational presence in the overall AA.

For the community development test, CSB received an “Outstanding” rating. Performance in the Canton AA is consistent to overall performance. This rating is primarily due to the responsiveness and increased level of community development activities in this competitive market despite CSB’s minimal operational presence in the overall AA.

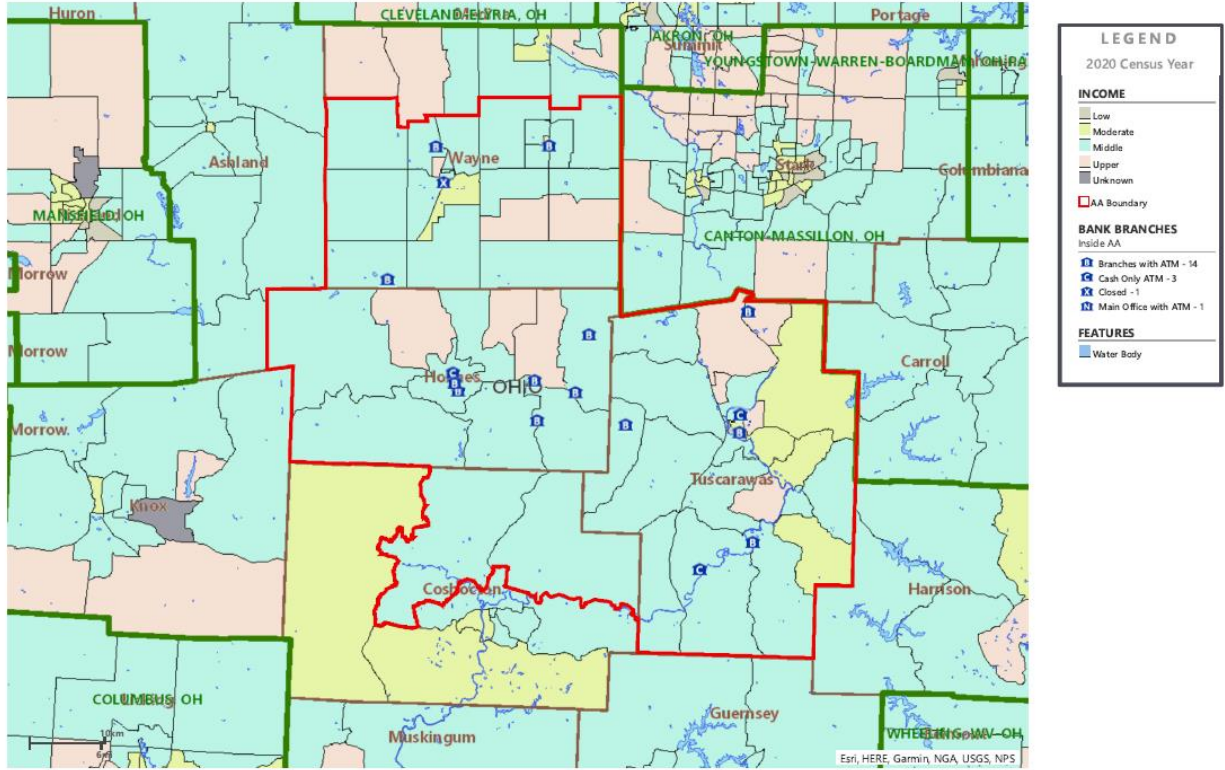
Appendix A – Assessment Area Maps

Full-Scope Assessment Area Maps

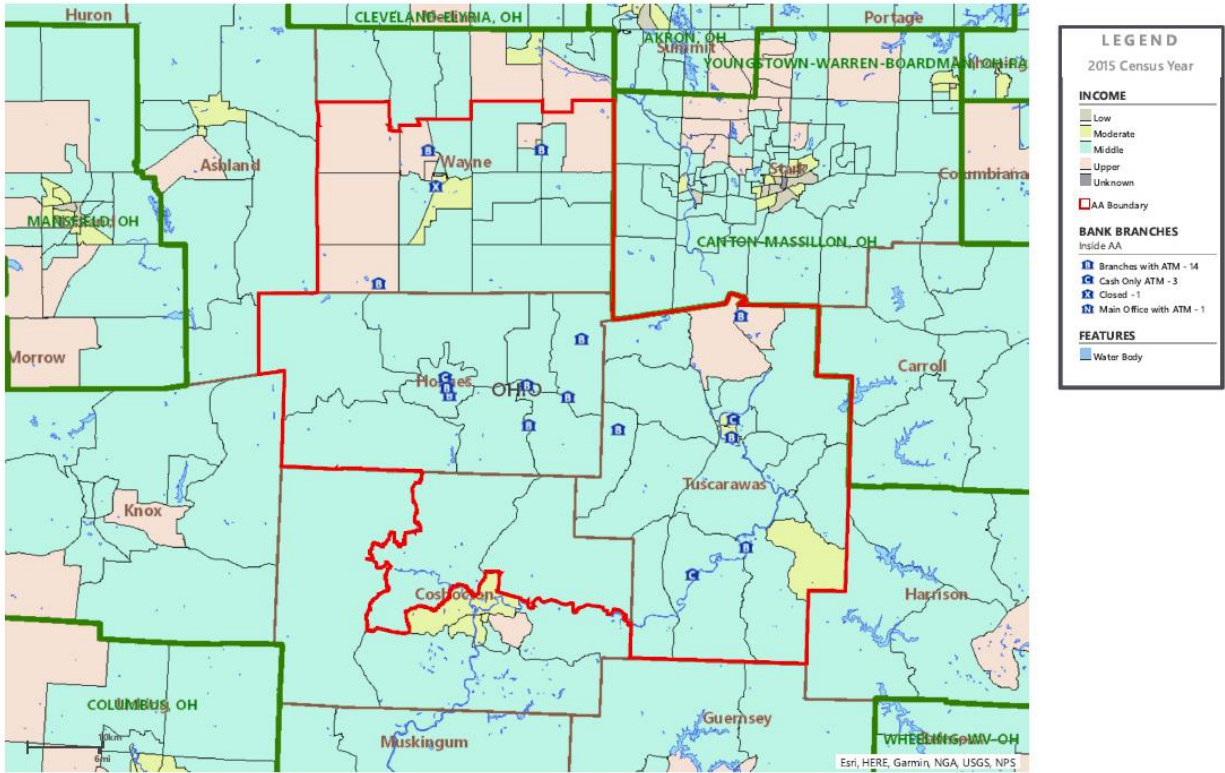
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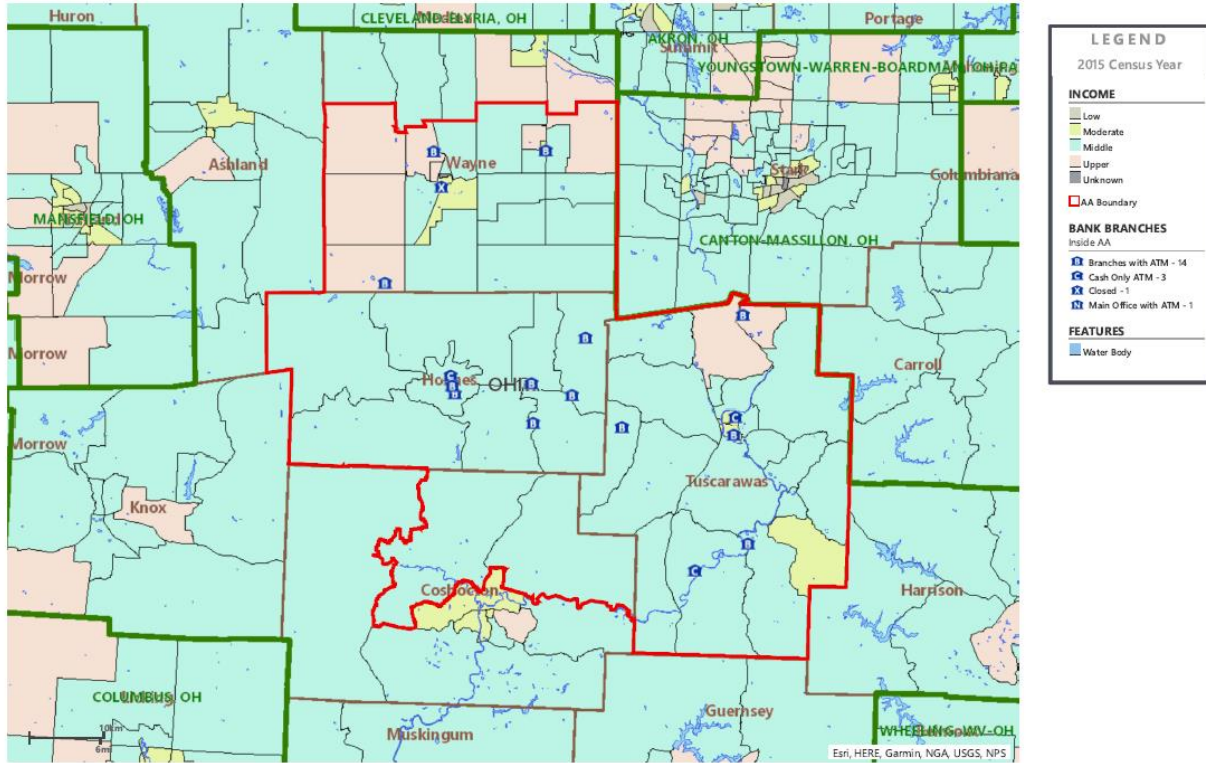
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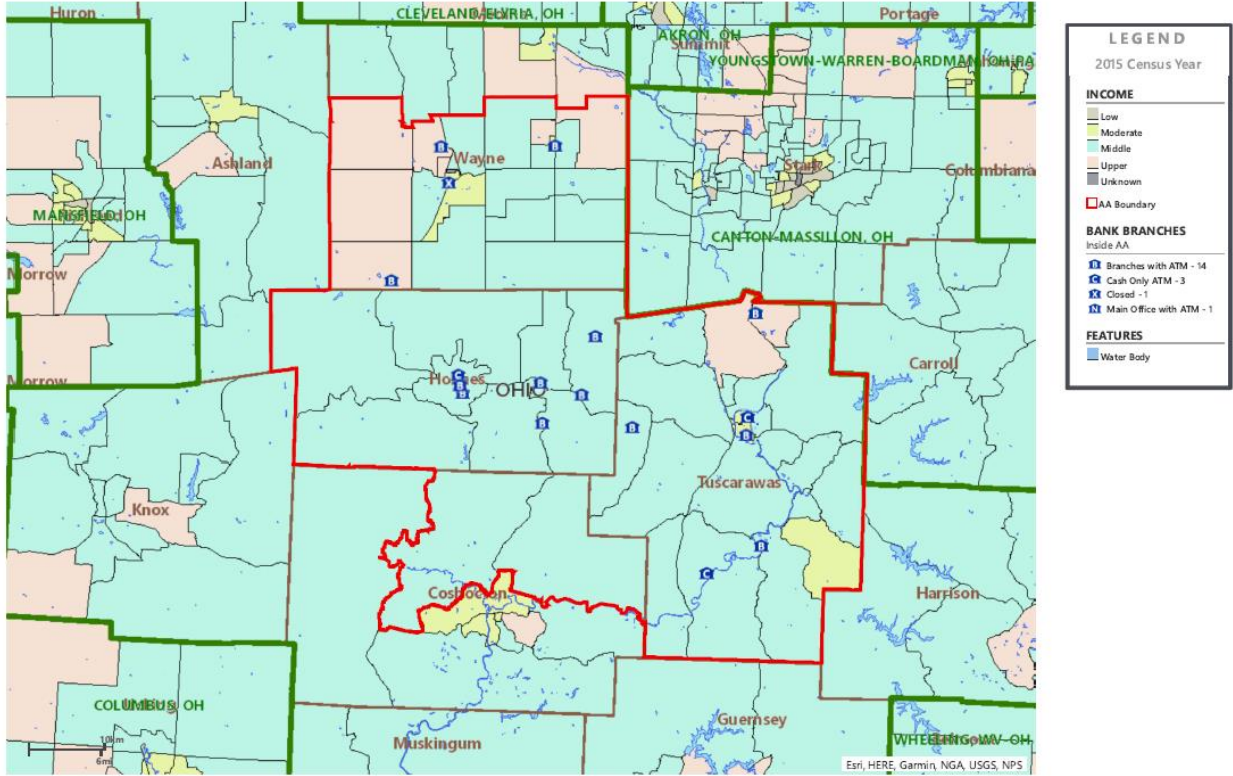
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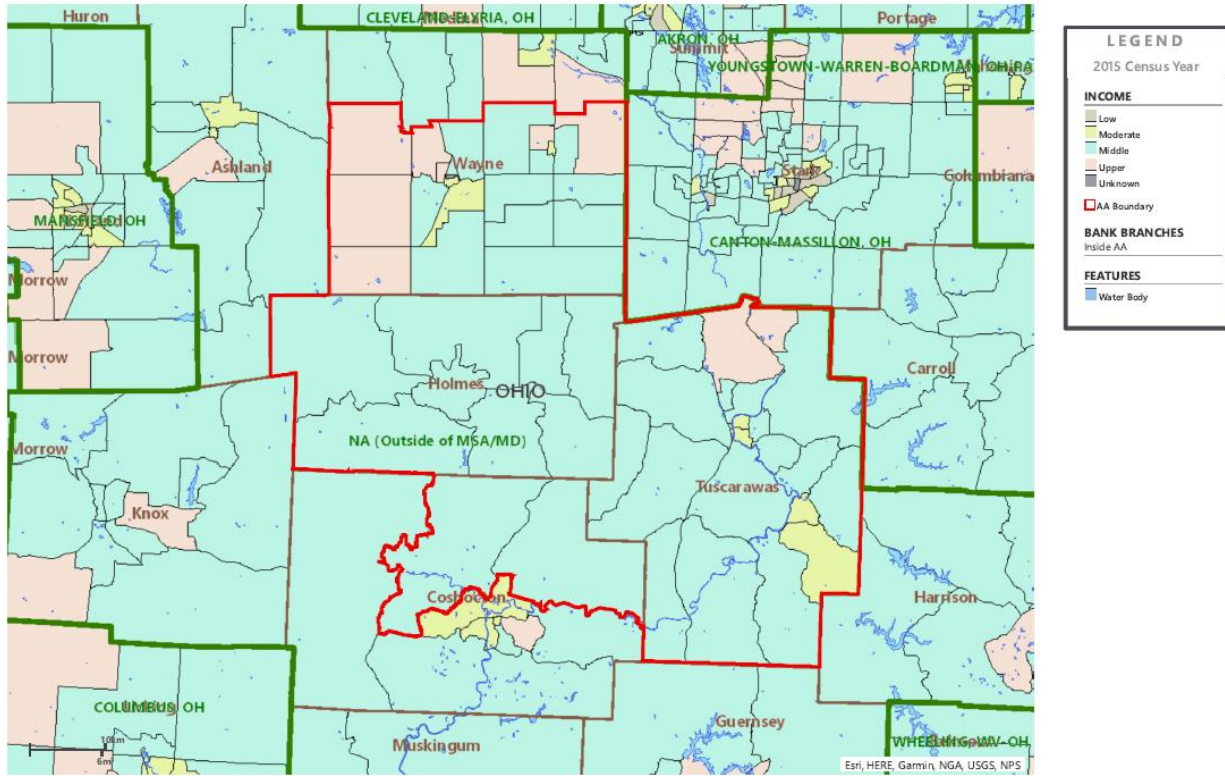
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Assessment Area: 2019 Nonmetropolitan Ohio

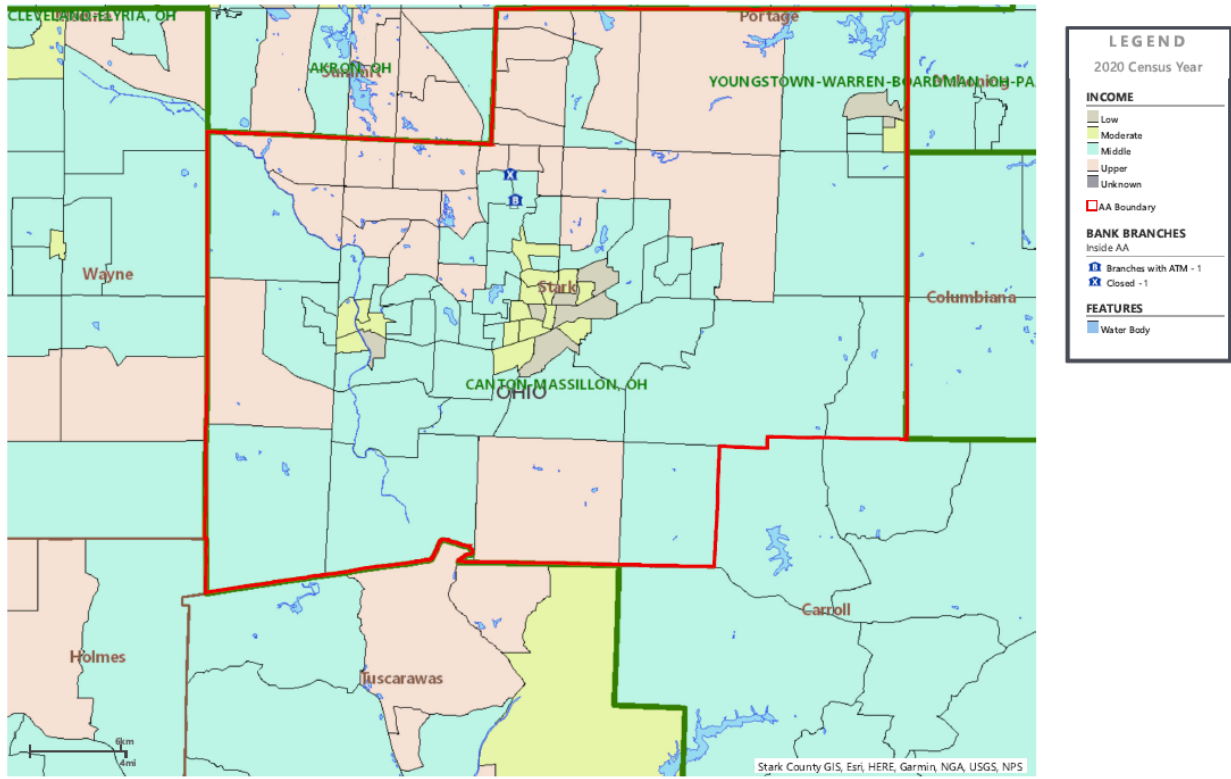


Assessment Area: 2018 Nonmetropolitan Ohio

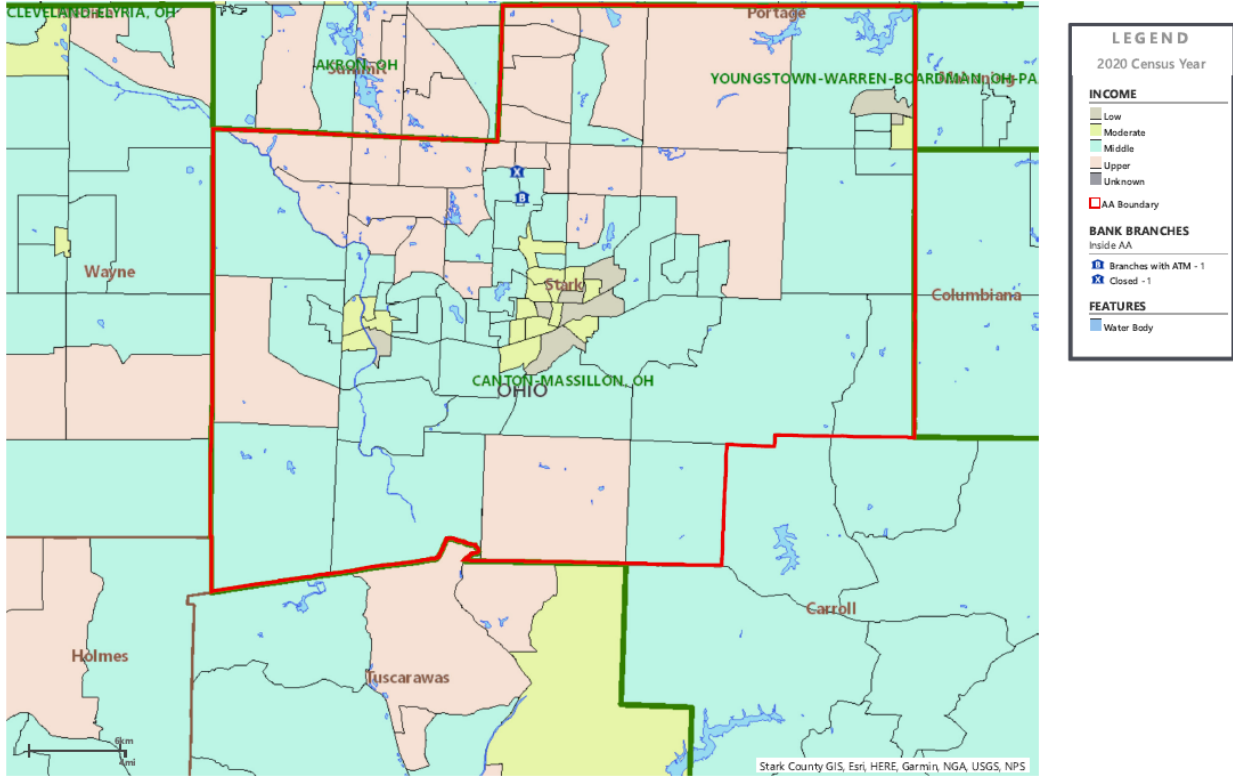


Limited-Scope Assessment Area Maps

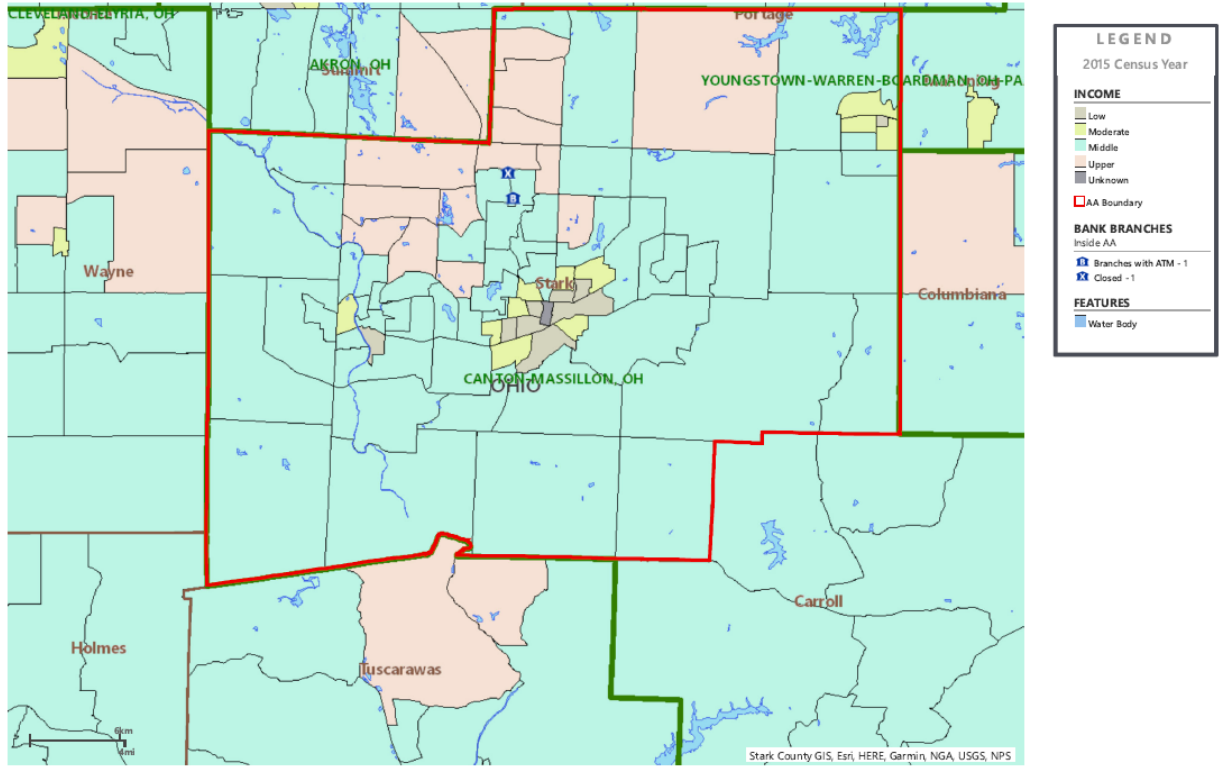
Assessment Area: 2023 Canton-Massillon, OH MSA #15940



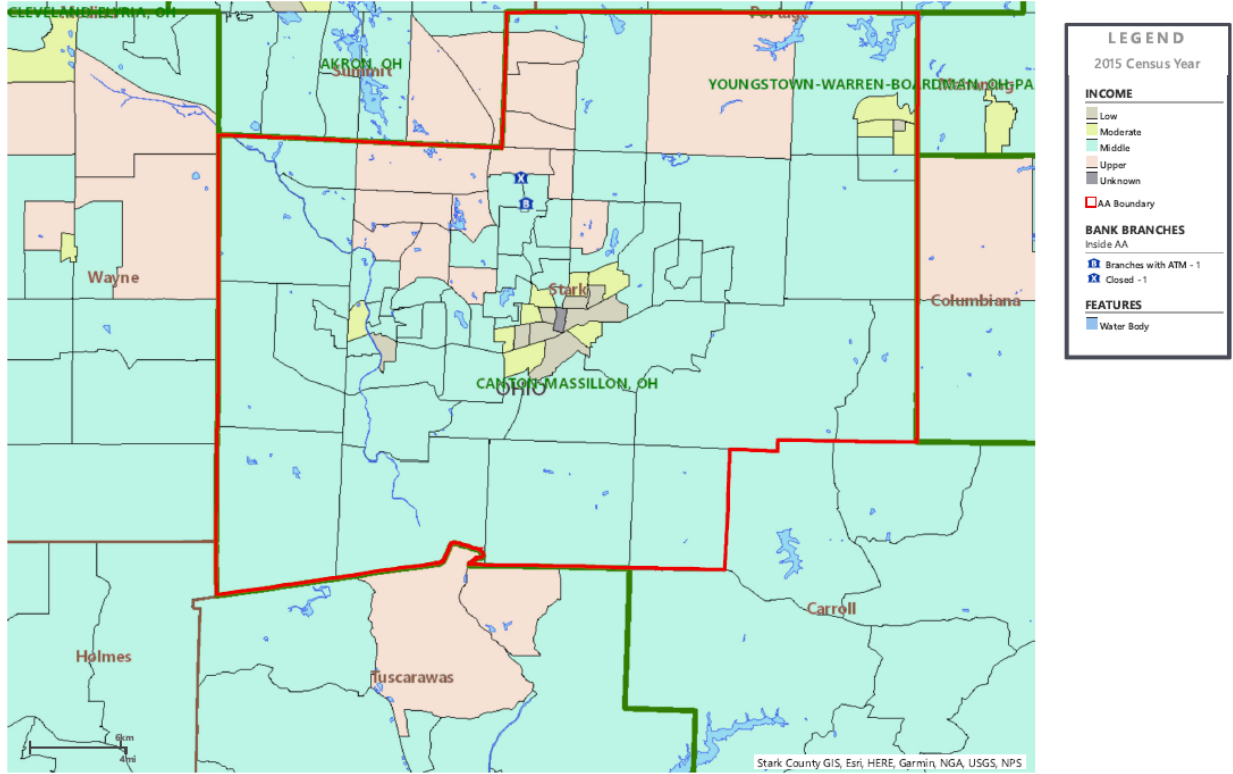
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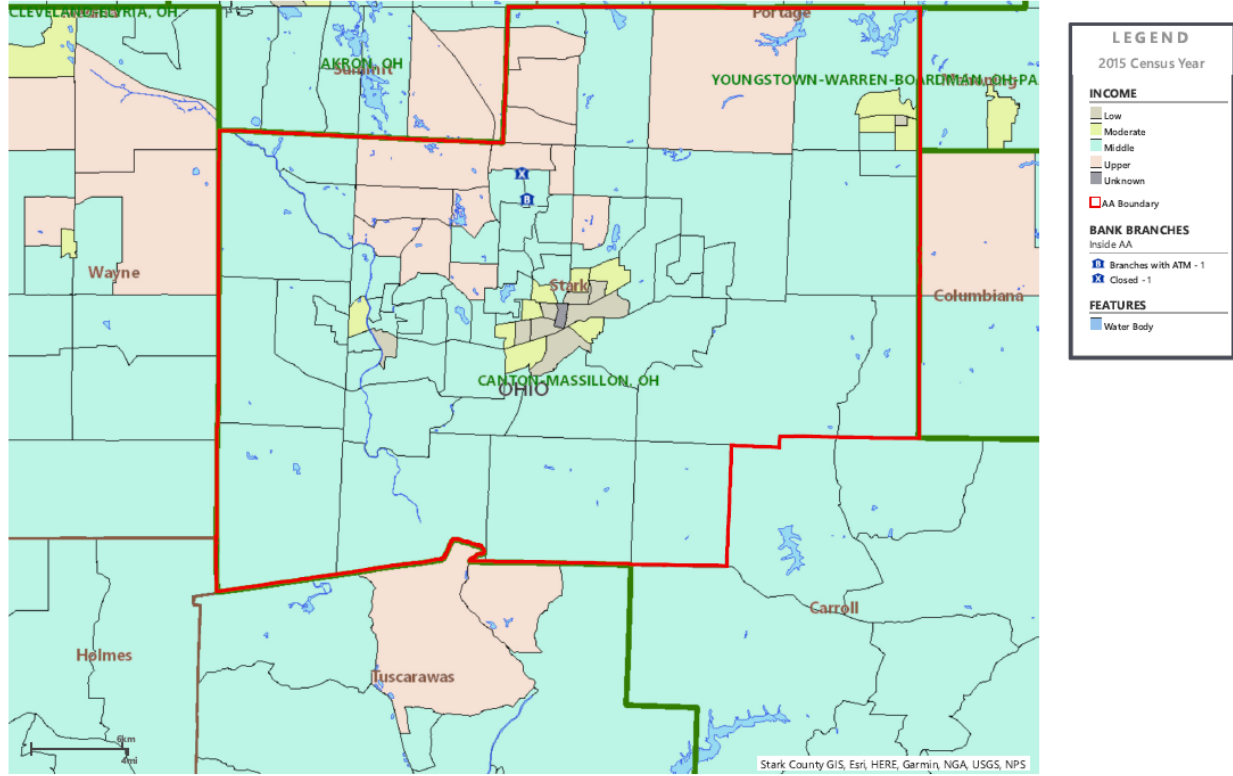
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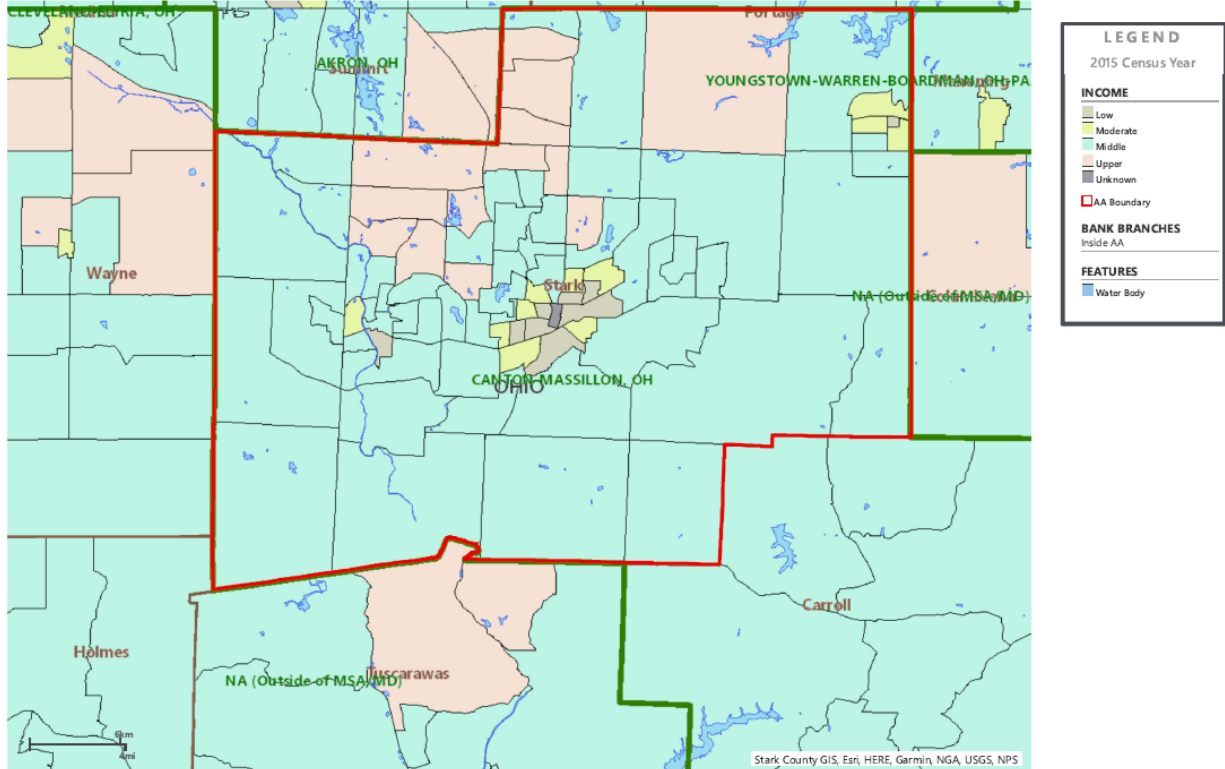
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Assessment Area: 2019 Canton-Massillon, OH MSA #15940



Assessment Area: 2018 Canton-Massillon, OH MSA #15940



Appendix B – Full-Scope Demographic Tables

2023 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.7	518	0.9	185	35.7	9,669	16.5
Moderate	7	11.9	6,383	10.9	1,102	17.3	10,852	18.5
Middle	40	67.8	42,161	71.8	2,947	7.0	13,866	23.6
Upper	11	18.6	9,683	16.5	588	6.1	24,358	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	59	100.0	58,745	100.0	4,822	8.2	58,745	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,521	407	0.7	26.8	867	57.0	247	16.2
Moderate	10,968	6,823	11.0	62.2	3,154	28.8	991	9.0
Middle	64,574	44,242	71.5	68.5	15,565	24.1	4,767	7.4
Upper	14,875	10,430	16.8	70.1	3,413	22.9	1,032	6.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	91,938	61,902	100.0	67.3	22,999	25.0	7,037	7.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	223	2.4	201	2.4	20	2.2	2	1.2
Moderate	770	8.3	656	8.0	97	10.7	17	10.2
Middle	6,794	73.1	6,029	73.4	643	70.8	122	73.5
Upper	1,502	16.2	1,329	16.2	148	16.3	25	15.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,289	100.0	8,215	100.0	908	100.0	166	100.0
Percentage of Total Businesses:			88.4		9.8		1.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	22	3.4	22	3.5	0	0.0	0	0.0
Middle	527	81.8	519	81.7	6	85.7	2	100.0
Upper	95	14.8	94	14.8	1	14.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	644	100.0	635	100.0	7	100.0	2	100.0
Percentage of Total Farms:			98.6		1.1		0.3	
Source: 2023 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.7	518	0.9	185	35.7	9,669	16.5
Moderate	7	11.9	6,383	10.9	1,102	17.3	10,852	18.5
Middle	40	67.8	42,161	71.8	2,947	7.0	13,866	23.6
Upper	11	18.6	9,683	16.5	588	6.1	24,358	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	59	100.0	58,745	100.0	4,822	8.2	58,745	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,521	407	0.7	26.8	867	57.0	247	16.2
Moderate	10,968	6,823	11.0	62.2	3,154	28.8	991	9.0
Middle	64,574	44,242	71.5	68.5	15,565	24.1	4,767	7.4
Upper	14,875	10,430	16.8	70.1	3,413	22.9	1,032	6.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	91,938	61,902	100.0	67.3	22,999	25.0	7,037	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	223	2.4	201	2.4	20	2.2	2	1.2
Moderate	770	8.3	656	8.0	97	10.7	17	10.2
Middle	6,794	73.1	6,029	73.4	643	70.8	122	73.5
Upper	1,502	16.2	1,329	16.2	148	16.3	25	15.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,289	100.0	8,215	100.0	908	100.0	166	100.0
Percentage of Total Businesses:			88.4		9.8		1.8	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	22	3.4	22	3.5	0	0.0	0	0.0
Middle	527	81.8	519	81.7	6	85.7	2	100.0
Upper	95	14.8	94	14.8	1	14.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	644	100.0	635	100.0	7	100.0	2	100.0
Percentage of Total Farms:			98.6		1.1		0.3	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2021 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	10,088	16.9
Moderate	6	11.1	4,837	8.1	1,013	20.9	11,455	19.2
Middle	38	70.4	45,553	76.4	4,707	10.3	13,330	22.3
Upper	9	16.7	9,241	15.5	550	6.0	24,771	41.5
Unknown	1	1.9	13	0.0	0	0.0	0	0.0
Total AA	54	100.0	59,644	100.0	6,270	10.5	59,644	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0.0	0.0	0	0.0	0	0.0	
Moderate	9,637	4,382	7.3	45.5	4,399	45.6	856	8.9
Middle	67,537	45,793	76.3	67.8	16,711	24.7	5,033	7.5
Upper	13,324	9,823	16.4	73.7	2,674	20.1	827	6.2
Unknown	90	30	0.0	33.3	38	42.2	22	24.4
Total AA	90,588	60,028	100.0	66.3	23,822	26.3	6,738	7.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	971	10.5	845	10.3	115	12.4	11	7.3
Middle	7,064	76.3	6,210	75.9	732	78.8	122	80.8
Upper	1,223	13.2	1,124	13.7	81	8.7	18	11.9
Unknown	5	0.1	4	0.0	1	0.1	0	0.0
Total AA	9,263	100.0	8,183	100.0	929	100.0	151	100.0
Percentage of Total Businesses:					88.3		10.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	1.5	10	1.6	0	0.0	0	0.0
Middle	526	81.0	518	80.9	6	85.7	2	100.0
Upper	113	17.4	112	17.5	1	14.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	649	100.0	640	100.0	7	100.0	2	100.0
Percentage of Total Farms:					98.6		1.1	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	10,088	16.9
Moderate	6	11.1	4,837	8.1	1,013	20.9	11,455	19.2
Middle	38	70.4	45,553	76.4	4,707	10.3	13,330	22.3
Upper	9	16.7	9,241	15.5	550	6.0	24,771	41.5
Unknown	1	1.9	13	0.0	0	0.0	0	0.0
Total AA	54	100.0	59,644	100.0	6,270	10.5	59,644	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0.0	0.0	0	0.0	0	0.0	
Moderate	9,637	4,382	7.3	45.5	4,399	45.6	856	8.9
Middle	67,537	45,793	76.3	67.8	16,711	24.7	5,033	7.5
Upper	13,324	9,823	16.4	73.7	2,674	20.1	827	6.2
Unknown	90	30	0.0	33.3	38	42.2	22	24.4
Total AA	90,588	60,028	100.0	66.3	23,822	26.3	6,738	7.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	983	10.4	853	10.3	120	12.6	10	6.8
Middle	7,161	76.1	6,298	75.8	747	78.3	116	79.5
Upper	1,264	13.4	1,159	13.9	85	8.9	20	13.7
Unknown	5	0.1	3	0.0	2	0.2	0	0.0
Total AA	9,413	100.0	8,313	100.0	954	100.0	146	100.0
Percentage of Total Businesses:					88.3		10.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	11	1.7	11	1.7	0	0.0	0	0.0
Middle	539	81.1	531	80.8	6	100.0	2	100.0
Upper	115	17.3	115	17.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	665	100.0	657	100.0	6	100.0	2	100.0
Percentage of Total Farms:					98.8		0.9	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2019 NONMETROPOLITAN OHIO AA DEMOGRAPHICS										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	10,088	16.9		
Moderate	6	11.1	4,837	8.1	1,013	20.9	11,455	19.2		
Middle	38	70.4	45,553	76.4	4,707	10.3	13,330	22.3		
Upper	9	16.7	9,241	15.5	550	6.0	24,771	41.5		
Unknown	1	1.9	13	0.0	0	0.0	0	0.0		
Total AA	54	100.0	59,644	100.0	6,270	10.5	59,644	100.0		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	0	0.0	0.0	0	0.0	0	0.0			
Moderate	9,637	4,382	7.3	45.5	4,399	45.6	856	8.9		
Middle	67,537	45,793	76.3	67.8	16,711	24.7	5,033	7.5		
Upper	13,324	9,823	16.4	73.7	2,674	20.1	827	6.2		
Unknown	90	30	0.0	33.3	38	42.2	22	24.4		
Total AA	90,588	60,028	100.0	66.3	23,822	26.3	6,738	7.4		
	Total Businesses by Tract		Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0		
Moderate	991	10.5	859	10.4	124	12.8	8	5.6		
Middle	7,154	76.0	6,278	75.6	758	78.2	118	81.9		
Upper	1,262	13.4	1,159	14.0	85	8.8	18	12.5		
Unknown	5	0.1	3	0.0	2	0.2	0	0.0		
Total AA	9,412	100.0	8,299	100.0	969	100.0	144	100.0		
Percentage of Total Businesses:					88.2		10.3		1.5	
	Total Farms by Tract		Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0		
Moderate	13	1.9	13	1.9	0	0.0	0	0.0		
Middle	553	81.1	546	81.1	5	71.4	2	100.0		
Upper	116	17.0	114	16.9	2	28.6	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	682	100.0	673	100.0	7	100.0	2	100.0		
Percentage of Total Farms:					98.7		1.0		0.3	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.										

2018 NONMETROPOLITAN OHIO AA DEMOGRAPHICS										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	10,208	17.1		
Moderate	7	13.0	5,729	9.6	1,080	18.9	11,591	19.4		
Middle	37	68.5	44,661	74.9	4,640	10.4	13,361	22.4		
Upper	9	16.7	9,241	15.5	550	6.0	24,484	41.1		
Unknown	1	1.9	13	0.0	0	0.0	0	0.0		
Total AA	54	100.0	59,644	100.0	6,270	10.5	59,644	100.0		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	0	0	0.0	0.0	0	0.0	0	0.0		
Moderate	11,249	5,240	8.7	46.6	4,899	43.6	1,110	9.9		
Middle	65,925	44,935	74.9	68.2	16,211	24.6	4,779	7.2		
Upper	13,324	9,823	16.4	73.7	2,674	20.1	827	6.2		
Unknown	90	30	0.0	33.3	38	42.2	22	24.4		
Total AA	90,588	60,028	100.0	66.3	23,822	26.3	6,738	7.4		
	Total Businesses by Tract		Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0		
Moderate	1,159	12.0	998	11.8	145	14.6	16	9.1		
Middle	7,197	74.7	6,302	74.4	756	76.1	139	79.4		
Upper	1,271	13.2	1,161	13.7	90	9.1	20	11.4		
Unknown	7	0.1	4	0.0	3	0.3	0	0.0		
Total AA	9,634	100.0	8,465	100.0	994	100.0	175	100.0		
Percentage of Total Businesses:					87.9		10.3		1.8	
	Total Farms by Tract		Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0		
Moderate	13	1.8	13	1.9	0	0.0	0	0.0		
Middle	579	81.3	570	81.3	6	75.0	3	100.0		
Upper	120	16.9	118	16.8	2	25.0	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	712	100.0	701	100.0	8	100.0	3	100.0		
Percentage of Total Farms:					98.5		1.1		0.4	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.										

Appendix C – Full-Scope Lending Tables

HMDA Lending Tables

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	1.9	7.3	194	0.8	4.1	16.5
Moderate	24	23.3	23.6	4,230	18.4	17.8	18.5
Middle	24	23.3	22.9	4,481	19.5	22.5	23.6
Upper	40	38.8	27.3	12,508	54.3	38.4	41.5
Unknown	13	12.6	18.9	1,610	7.0	17.2	0.0
Total	103	100.0	100.0	23,023	100.0	100.0	100.0
Refinance Loans							
Low	1	1.8	9.4	62	0.6	5.6	16.5
Moderate	10	17.5	23.9	1,239	12.1	19.0	18.5
Middle	23	40.4	26.9	3,470	33.9	25.8	23.6
Upper	22	38.6	33.0	5,379	52.5	41.9	41.5
Unknown	1	1.8	6.7	88	0.9	7.7	0.0
Total	57	100.0	100.0	10,238	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.6	0	0.0	3.0	16.5
Moderate	0	0.0	20.5	0	0.0	15.4	18.5
Middle	4	57.1	31.3	342	42.5	30.9	23.6
Upper	2	28.6	41.0	380	47.2	48.5	41.5
Unknown	1	14.3	2.7	83	10.3	2.2	0.0
Total	7	100.0	100.0	805	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	1.7	7.9	256	0.7	4.6	16.5
Moderate	35	20.0	23.2	5,561	15.7	17.9	18.5
Middle	53	30.3	25.1	8,663	24.5	24.0	23.6
Upper	69	39.4	30.7	19,113	54.0	40.1	41.5
Unknown	15	8.6	13.2	1,781	5.0	13.4	0.0
Total	175	100.0	100.0	35,374	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	10.1	0	0.0	5.6	16.5
Moderate	0	0.0	23.0	0	0.0	15.9	18.5
Middle	0	0.0	27.0	0	0.0	27.1	23.6
Upper	0	0.0	36.5	0	0.0	49.3	41.5
Unknown	0	0.0	3.4	0	0.0	2.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	14.8	0	0.0	8.8	16.5
Moderate	1	12.5	26.2	92	7.0	19.1	18.5
Middle	2	25.0	21.3	370	28.3	24.5	23.6
Upper	5	62.5	29.5	846	64.7	42.8	41.5
Unknown	0	0.0	8.2	0	0.0	4.8	0.0
Total	8	100.0	100.0	1,308	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	16.5
Moderate	0	0.0	2.6	0	0.0	3.2	18.5
Middle	0	0.0	7.7	0	0.0	9.2	23.6
Upper	0	0.0	0.0	0	0.0	0.0	41.5
Unknown	0	0.0	89.7	0	0.0	87.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	7	5.2	7.5	454	1.7	4.1	16.9
Moderate	27	20.0	24.1	3,652	13.4	18.5	19.2
Middle	35	25.9	24.1	6,315	23.1	23.4	22.3
Upper	51	37.8	27.2	14,363	52.6	38.5	41.5
Unknown	15	11.1	17.1	2,524	9.2	15.5	0.0
Total	135	100.0	100.0	27,308	100.0	100.0	100.0
Refinance Loans							
Low	7	3.1	5.0	369	1.0	2.9	16.9
Moderate	45	20.2	18.6	5,472	15.3	14.0	19.2
Middle	63	28.3	24.5	8,785	24.6	22.6	22.3
Upper	98	43.9	38.1	19,551	54.8	45.6	41.5
Unknown	10	4.5	13.8	1,475	4.1	14.9	0.0
Total	223	100.0	100.0	35,652	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.2	0	0.0	1.8	16.9
Moderate	0	0.0	21.1	0	0.0	15.0	19.2
Middle	2	50.0	26.5	179	41.1	23.4	22.3
Upper	2	50.0	46.7	257	58.9	56.5	41.5
Unknown	0	0.0	2.5	0	0.0	3.3	0.0
Total	4	100.0	100.0	436	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	14	3.7	5.9	823	1.2	3.4	16.9
Moderate	73	19.4	20.8	9,254	14.0	16.1	19.2
Middle	105	27.9	24.2	15,997	24.2	22.8	22.3
Upper	160	42.4	34.3	35,998	54.5	42.8	41.5
Unknown	25	6.6	14.9	3,999	6.1	14.9	0.0
Total	377	100.0	100.0	66,071	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	5.2	0	0.0	2.6	16.9
Moderate	0	0.0	20.1	0	0.0	18.5	19.2
Middle	0	0.0	23.4	0	0.0	22.1	22.3
Upper	0	0.0	48.7	0	0.0	55.7	41.5
Unknown	0	0.0	2.6	0	0.0	1.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.9	0	0.0	4.9	16.9
Moderate	1	6.7	20.0	130	4.9	15.5	19.2
Middle	5	33.3	26.7	718	26.8	20.0	22.3
Upper	9	60.0	44.4	1,827	68.3	59.6	41.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	2,675	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	16.9
Moderate	0	0.0	1.9	0	0.0	2.2	19.2
Middle	0	0.0	0.0	0	0.0	0.0	22.3
Upper	0	0.0	0.0	0	0.0	0.0	41.5
Unknown	0	0.0	98.1	0	0.0	97.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	1.4	6.6	202	0.7	3.6	16.9
Moderate	36	25.2	24.7	4,983	17.4	18.4	19.2
Middle	47	32.9	24.4	9,043	31.5	23.8	22.3
Upper	54	37.8	30.7	13,920	48.5	41.8	41.5
Unknown	4	2.8	13.6	534	1.9	12.4	0.0
Total	143	100.0	100.0	28,682	100.0	100.0	100.0
Refinance Loans							
Low	7	2.0	3.4	634	1.1	1.8	16.9
Moderate	66	18.5	16.6	8,370	13.9	12.4	19.2
Middle	106	29.7	24.3	15,425	25.6	21.3	22.3
Upper	161	45.1	41.7	33,308	55.2	49.5	41.5
Unknown	17	4.8	14.0	2,617	4.3	15.1	0.0
Total	357	100.0	100.0	60,354	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.2	0	0.0	3.4	16.9
Moderate	2	25.0	17.3	280	30.4	13.8	19.2
Middle	3	37.5	29.5	375	40.8	27.2	22.3
Upper	3	37.5	44.4	265	28.8	50.6	41.5
Unknown	0	0.0	3.6	0	0.0	5.0	0.0
Total	8	100.0	100.0	920	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	9	1.7	4.7	836	0.9	2.6	16.9
Moderate	105	20.0	19.4	13,848	15.0	14.8	19.2
Middle	164	31.2	24.4	25,747	27.9	22.4	22.3
Upper	226	43.0	37.0	48,664	52.8	45.7	41.5
Unknown	21	4.0	14.5	3,151	3.4	14.6	0.0
Total	525	100.0	100.0	92,246	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	7.9	0	0.0	8.1	16.9
Moderate	0	0.0	18.2	0	0.0	15.7	19.2
Middle	0	0.0	26.7	0	0.0	26.2	22.3
Upper	0	0.0	46.7	0	0.0	49.4	41.5
Unknown	0	0.0	0.6	0	0.0	0.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.0	0	0.0	1.2	16.9
Moderate	1	5.9	17.6	215	9.4	13.9	19.2
Middle	8	47.1	35.3	904	39.5	31.6	22.3
Upper	8	47.1	37.3	1,171	51.1	45.0	41.5
Unknown	0	0.0	7.8	0	0.0	8.2	0.0
Total	17	100.0	100.0	2,290	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.8	0	0.0	0.4	16.9
Moderate	0	0.0	1.6	0	0.0	1.5	19.2
Middle	0	0.0	3.3	0	0.0	3.3	22.3
Upper	0	0.0	0.8	0	0.0	2.1	41.5
Unknown	0	0.0	93.5	0	0.0	92.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	6	4.6	6.5	564	2.4	3.5	16.9
Moderate	31	23.7	23.1	3,602	15.5	17.7	19.2
Middle	32	24.4	24.5	5,059	21.8	24.5	22.3
Upper	55	42.0	29.8	12,639	54.5	40.7	41.5
Unknown	7	5.3	16.2	1,340	5.8	13.6	0.0
Total	131	100.0	100.0	23,204	100.0	100.0	100.0
Refinance Loans							
Low	2	2.3	6.1	131	0.9	3.3	16.9
Moderate	15	17.0	19.0	1,904	12.8	14.7	19.2
Middle	25	28.4	25.3	3,799	25.4	23.4	22.3
Upper	44	50.0	38.6	8,712	58.3	45.2	41.5
Unknown	2	2.3	11.1	386	2.6	13.5	0.0
Total	88	100.0	100.0	14,932	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.6	0	0.0	4.4	16.9
Moderate	2	16.7	16.7	115	9.3	15.0	19.2
Middle	3	25.0	25.9	337	27.4	24.5	22.3
Upper	7	58.3	48.6	778	63.3	54.4	41.5
Unknown	0	0.0	2.1	0	0.0	1.6	0.0
Total	12	100.0	100.0	1,230	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	9	3.7	6.4	766	1.9	3.5	16.9
Moderate	54	22.0	20.9	5,985	14.6	16.6	19.2
Middle	64	26.0	24.7	9,806	23.9	24.1	22.3
Upper	109	44.3	34.6	22,709	55.3	42.7	41.5
Unknown	10	4.1	13.3	1,790	4.4	13.1	0.0
Total	246	100.0	100.0	41,056	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	9.5	0	0.0	6.6	16.9
Moderate	0	0.0	21.9	0	0.0	17.9	19.2
Middle	0	0.0	26.7	0	0.0	26.9	22.3
Upper	0	0.0	41.0	0	0.0	47.6	41.5
Unknown	0	0.0	1.0	0	0.0	1.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	6.7	7.4	71	4.2	3.5	16.9
Moderate	6	40.0	28.4	364	21.5	27.7	19.2
Middle	4	26.7	27.4	611	36.2	28.5	22.3
Upper	3	20.0	31.6	580	34.3	37.6	41.5
Unknown	1	6.7	5.3	64	3.8	2.8	0.0
Total	15	100.0	100.0	1,690	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.7	0	0.0	1.1	16.9
Moderate	0	0.0	3.4	0	0.0	3.4	19.2
Middle	0	0.0	1.7	0	0.0	2.5	22.3
Upper	0	0.0	1.7	0	0.0	4.3	41.5
Unknown	0	0.0	91.5	0	0.0	88.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	3.7	6.3	340	1.5	3.5	17.1
Moderate	32	23.5	24.4	3,955	17.1	18.8	19.4
Middle	36	26.5	24.4	4,865	21.1	23.4	22.4
Upper	52	38.2	29.8	11,982	51.9	40.9	41.1
Unknown	11	8.1	15.1	1,939	8.4	13.3	0.0
Total	136	100.0	100.0	23,081	100.0	100.0	100.0
Refinance Loans							
Low	4	6.2	7.2	360	4.4	4.3	17.1
Moderate	16	24.6	24.0	1,760	21.4	19.6	19.4
Middle	24	36.9	24.1	3,092	37.6	22.8	22.4
Upper	17	26.2	38.4	2,516	30.6	46.3	41.1
Unknown	4	6.2	6.3	489	6.0	7.0	0.0
Total	65	100.0	100.0	8,217	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.3	0	0.0	4.6	17.1
Moderate	1	20.0	24.0	105	26.0	21.5	19.4
Middle	1	20.0	22.3	47	11.6	21.9	22.4
Upper	2	40.0	45.0	235	58.2	51.4	41.1
Unknown	1	20.0	1.5	17	4.2	0.6	0.0
Total	5	100.0	100.0	404	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	9	4.1	6.9	700	2.1	4.0	17.1
Moderate	55	25.2	23.4	6,391	19.4	18.9	19.4
Middle	65	29.8	24.0	8,452	25.6	23.1	22.4
Upper	73	33.5	34.0	14,998	45.5	42.8	41.1
Unknown	16	7.3	11.6	2,445	7.4	11.2	0.0
Total	218	100.0	100.0	32,986	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	11.6	0	0.0	9.1	17.1
Moderate	0	0.0	15.9	0	0.0	14.9	19.4
Middle	0	0.0	29.8	0	0.0	29.0	22.4
Upper	0	0.0	41.9	0	0.0	46.7	41.4
Unknown	0	0.0	0.8	0	0.0	0.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.1	0	0.0	6.2	17.1
Moderate	6	50.0	33.3	571	44.5	30.9	19.4
Middle	4	33.3	27.0	448	34.9	28.5	22.4
Upper	2	16.7	27.0	265	20.6	33.3	41.4
Unknown	0	0.0	1.6	0	0.0	1.1	0.0
Total	12	100.0	100.0	1,284	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	17.1
Moderate	0	0.0	0.0	0	0.0	0.0	19.4
Middle	0	0.0	1.1	0	0.0	0.7	22.4
Upper	0	0.0	1.1	0	0.0	4.3	41.4
Unknown	0	0.0	97.7	0	0.0	95.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.9	0	0.0	1.2	0.7
Moderate	4	3.9	13.1	1,079	4.7	10.7	11.0
Middle	88	85.4	67.7	19,469	84.6	69.3	71.5
Upper	11	10.7	17.4	2,475	10.8	15.7	16.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	103	100.0	100.0	23,023	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.9	0	0.0	0.5	0.7
Moderate	2	3.5	8.4	120	1.2	6.7	11.0
Middle	50	87.7	71.8	9,424	92.0	72.8	71.5
Upper	5	8.8	18.8	694	6.8	20.0	16.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	57	100.0	100.0	10,238	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.2	0	0.0	0.0	0.7
Moderate	0	0.0	7.2	0	0.0	5.9	11.0
Middle	6	85.7	73.5	545	67.7	76.2	71.5
Upper	1	14.3	19.0	260	32.3	17.9	16.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	805	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	4.1
Moderate	0	0.0	8.3	0	0.0	1.9	13.3
Middle	0	0.0	91.7	0	0.0	98.1	67.9
Upper	0	0.0	0.0	0	0.0	0.0	14.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	1.4	0	0.0	0.9	0.7
Moderate	6	3.4	10.7	1,199	3.4	9.0	11.0
Middle	151	86.3	70.0	30,585	86.5	71.6	71.5
Upper	18	10.3	17.9	3,590	10.1	18.5	16.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	175	100.0	100.0	35,374	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.7	0	0.0	0.7	0.7
Moderate	0	0.0	5.6	0	0.0	7.0	11.0
Middle	0	0.0	71.9	0	0.0	74.5	71.5
Upper	0	0.0	20.8	0	0.0	17.8	16.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.7
Moderate	0	0.0	13.1	0	0.0	8.0	11.0
Middle	7	87.5	77.0	1,147	87.7	79.5	71.5
Upper	1	12.5	9.8	161	12.3	12.5	16.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	1,308	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.6	0	0.0	2.6	0.7
Moderate	0	0.0	23.1	0	0.0	19.4	11.0
Middle	0	0.0	64.1	0	0.0	66.7	71.5
Upper	0	0.0	10.3	0	0.0	11.3	16.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	3.7	11.3	492	1.8	8.1	7.3
Middle	109	80.7	68.8	21,850	80.0	68.0	76.3
Upper	21	15.6	19.7	4,966	18.2	23.8	16.4
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Total	135	100.0	100.0	27,308	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	4.0	6.2	758	2.1	4.5	7.3
Middle	179	80.3	68.7	28,509	80.0	68.7	76.3
Upper	35	15.7	25.1	6,385	17.9	26.8	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	223	100.0	100.0	35,652	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.7	0	0.0	2.1	7.3
Middle	3	75.0	69.4	256	58.7	68.8	76.3
Upper	1	25.0	25.9	180	41.3	29.0	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	436	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	75.0	47.1	1,266	82.8	12.4	24.5
Middle	1	25.0	41.2	263	17.2	50.5	56.0
Upper	0	0.0	11.8	0	0.0	37.2	19.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	1,529	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	17	4.5	8.4	2,516	3.7	6.2	7.3
Middle	307	80.6	68.7	53,553	79.2	68.1	76.3
Upper	57	15.0	22.8	11,531	17.1	25.6	16.4
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Total	381	100.0	100.0	67,600	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2025 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.5	0	0.0	6.4	7.3
Middle	0	0.0	68.2	0	0.0	65.0	76.3
Upper	0	0.0	25.3	0	0.0	28.6	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.4	0	0.0	3.6	7.3
Middle	15	100.0	75.6	2,675	100.0	82.3	76.3
Upper	0	0.0	20.0	0	0.0	14.1	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	2,675	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	26.9	0	0.0	23.4	7.3
Middle	0	0.0	57.7	0	0.0	60.7	76.3
Upper	0	0.0	13.5	0	0.0	14.0	16.4
Unknown	0	0.0	1.9	0	0.0	1.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	1.4	8.6	183	0.6	5.7	7.3
Middle	119	83.2	71.5	23,725	82.7	71.0	76.3
Upper	22	15.4	19.8	4,774	16.6	23.3	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	143	100.0	100.0	28,682	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	1.7	4.1	584	1.0	2.8	7.3
Middle	293	82.1	71.5	50,794	84.2	72.6	76.3
Upper	58	16.2	24.0	8,976	14.9	24.5	16.4
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Total	357	100.0	100.0	60,354	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.8	0	0.0	5.0	7.3
Middle	8	100.0	72.6	920	100.0	74.3	76.3
Upper	0	0.0	21.6	0	0.0	20.7	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	23.5	0	0.0	3.2	24.5
Middle	2	100.0	47.1	1,140	100.0	33.8	56.0
Upper	0	0.0	29.4	0	0.0	63.1	19.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	1,140	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	1.5	6.1	767	0.8	4.1	7.3
Middle	438	83.1	71.5	78,719	84.3	71.1	76.3
Upper	81	15.4	22.3	13,900	14.9	24.8	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	527	100.0	100.0	93,386	100.0	100.0	100.0

Source: 2020 FFIEC Census Data

2011-2025 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.1	0	0.0	4.5	7.3
Middle	0	0.0	70.3	0	0.0	71.7	76.3
Upper	0	0.0	23.6	0	0.0	23.8	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	7.3
Middle	16	94.1	74.5	2,140	93.4	66.0	76.3
Upper	1	5.9	25.5	150	6.6	34.0	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	17	100.0	100.0	2,290	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	13.8	0	0.0	10.0	7.3
Middle	0	0.0	63.4	0	0.0	61.0	76.3
Upper	0	0.0	22.8	0	0.0	29.0	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	1.5	9.9	147	0.6	6.5	7.3
Middle	115	87.8	69.5	21,191	91.3	70.4	76.3
Upper	13	9.9	20.5	1,789	7.7	23.1	16.4
Unknown	1	0.8	0.0	77	0.3	0.0	0.0
Total	131	100.0	100.0	23,204	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.9	0	0.0	3.4	7.3
Middle	74	84.1	69.7	12,269	82.2	69.9	76.3
Upper	14	15.9	25.3	2,663	17.8	26.7	16.4
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Total	88	100.0	100.0	14,932	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.0	0	0.0	3.7	7.3
Middle	12	100.0	73.3	1,230	100.0	75.7	76.3
Upper	0	0.0	21.7	0	0.0	20.6	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	1,230	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	41.2	175	32.4	18.6	24.5
Middle	2	66.7	52.9	365	67.6	73.9	56.0
Upper	0	0.0	5.9	0	0.0	7.5	19.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	540	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	1.2	7.9	322	0.8	5.5	7.3
Middle	217	87.1	70.0	36,681	88.2	70.7	76.3
Upper	28	11.2	22.1	4,516	10.9	23.8	16.4
Unknown	1	0.4	0.0	77	0.2	0.0	0.0
Total	249	100.0	100.0	41,596	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2025 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.5	0	0.0	6.6	7.3
Middle	0	0.0	64.8	0	0.0	65.0	76.3
Upper	0	0.0	24.8	0	0.0	28.4	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.1	0	0.0	1.4	7.3
Middle	14	93.3	84.2	1,626	96.2	90.2	76.3
Upper	1	6.7	13.7	64	3.8	8.3	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	15	100.0	100.0	1,690	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	18.6	0	0.0	14.7	7.3
Middle	0	0.0	69.5	0	0.0	68.3	76.3
Upper	0	0.0	11.9	0	0.0	17.0	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	5.9	10.8	531	2.3	7.4	8.7
Middle	104	76.5	66.2	17,880	77.5	66.2	74.9
Upper	23	16.9	22.9	4,616	20.0	26.3	16.4
Unknown	1	0.7	0.1	54	0.2	0.1	0.0
Total	136	100.0	100.0	23,081	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	7.7	8.3	361	4.4	5.9	8.7
Middle	57	87.7	72.0	7,408	90.2	73.0	74.9
Upper	3	4.6	19.7	448	5.5	21.1	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	65	100.0	100.0	8,217	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	40.0	7.1	87	21.5	5.1	8.7
Middle	3	60.0	69.4	317	78.5	70.4	74.9
Upper	0	0.0	23.3	0	0.0	24.3	16.4
Unknown	0	0.0	0.2	0	0.0	0.2	0.0
Total	5	100.0	100.0	404	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.1	0	0.0	0.9	25.9
Middle	0	0.0	44.4	0	0.0	85.5	54.6
Upper	0	0.0	44.4	0	0.0	13.7	19.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	15	6.9	9.6	979	3.0	6.6	8.7
Middle	175	80.3	68.2	26,818	81.3	69.1	74.9
Upper	27	12.4	22.1	5,135	15.6	24.3	16.4
Unknown	1	0.5	0.1	54	0.2	0.1	0.0
Total	218	100.0	100.0	32,986	100.0	100.0	100.0

Source: 2018 FFIEC Census Data
 2011-2025 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.1	0	0.0	7.5	8.7
Middle	0	0.0	64.0	0	0.0	62.4	74.9
Upper	0	0.0	26.0	0	0.0	30.1	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.5	0	0.0	7.7	8.7
Middle	11	91.7	68.3	1,213	94.5	75.0	74.9
Upper	1	8.3	22.2	71	5.5	17.3	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	12	100.0	100.0	1,284	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.5	0	0.0	6.7	8.7
Middle	0	0.0	68.2	0	0.0	67.7	74.9
Upper	0	0.0	19.3	0	0.0	25.6	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending Tables

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Nonmetropolitan Ohio					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	93	41.0	13,631	16.1	88.4
Over \$1 Million	72	31.7	64,646	76.2	9.8
Revenue Unknown	60	26.4	3,754	4.4	1.8
Total	227	100.0	84,860	100.0	100.0
By Loan Size					
\$100,000 or Less	125	55.1	6,097	7.2	
\$100,001 - \$250,000	43	18.9	6,929	8.2	
\$250,001 - \$1 Million	44	19.4	24,395	28.7	
Total	227	100.0	84,860	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	61	65.6	2,848	20.9	
\$100,001 - \$250,000	17	18.3	2,853	20.9	
\$250,001 - \$1 Million	15	16.1	7,930	58.2	
Total	93	100.0	13,631	100.0	
Source: 2023 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	2.4
Moderate	13	5.7	3,832	4.5	8.3
Middle	169	74.4	68,285	80.5	73.1
Upper	45	19.8	12,742	15.0	16.2
Unknown	0	0.0	0	0.0	0.0
Total	227	100.0	84,860	100.0	100.0
Source: 2023 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Consumer Lending Tables

Distribution of 2023 Consumer Loans by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	52	23.4	528	14.1	20.3
Moderate	68	30.6	1,162	31.1	15.2
Middle	53	23.9	894	23.9	19.3
Upper	31	14.0	753	20.1	45.2
Unknown	18	8.1	399	10.7	0.9
Total	222	100.0	3,737	100.0	100.0
Other – Secured Loans					
Low	10	17.2	114	11.0	20.3
Moderate	14	24.1	184	17.8	15.2
Middle	8	13.8	115	11.1	19.3
Upper	6	10.3	149	14.4	45.2
Unknown	20	34.5	475	45.8	0.9
Total	58	100.0	1,036	100.0	100.0
Other – Unsecured Loans					
Low	22	38.6	99	27.2	20.3
Moderate	17	29.8	179	49.2	15.2
Middle	14	24.6	60	16.5	19.3
Upper	3	5.3	26	7.1	45.2
Unknown	1	1.8	1	0.3	0.9
Total	57	100.0	364	100.0	100.0
Total Consumer Loans					
Low	84	24.9	741	14.4	20.3
Moderate	99	29.4	1,525	29.7	15.2
Middle	75	22.3	1,069	20.8	19.3
Upper	40	11.9	928	18.1	45.2
Unknown	39	11.6	875	17.0	0.9
Total	337	100.0	5,138	100.0	100.0
<i>Source: 2023 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Distribution of 2023 Consumer Loans by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	2	0.9	21	0.6	1.5
Moderate	16	7.2	233	6.2	11.8
Middle	184	82.9	3,110	83.2	70.4
Upper	20	9.0	374	10.0	16.3
Unknown	0	0.0	0	0.0	0.0
Total	222	100.0	3,737	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	1.5
Moderate	0	0.0	0	0.0	11.8
Middle	54	93.1	977	94.3	70.4
Upper	4	6.9	60	5.8	16.3
Unknown	0	0.0	0	0.0	0.0
Total	58	100.0	1,036	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	1.5
Moderate	3	5.3	10	2.7	11.8
Middle	52	91.2	347	95.3	70.4
Upper	2	3.5	7	1.9	16.3
Unknown	0	0.0	0	0.0	0.0
Total	57	100.0	364	100.0	100.0
Total Consumer Loans					
Low	2	0.6	21	0.4	1.5
Moderate	19	5.6	242	4.7	11.8
Middle	290	86.1	4,435	86.3	70.4
Upper	26	7.7	440	8.6	16.3
Unknown	0	0.0	0	0.0	0.0
Total	337	100.0	5,138	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Home Equity Lines of Credit Lending Tables

Distribution of 2023 Home Equity Lending By Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	%	
Low	6	4.4	350	2.9	16.5
Moderate	30	22.2	2,096	17.4	18.5
Middle	42	31.1	3,093	25.6	23.6
Upper	41	30.4	5,239	43.4	41.5
Unknown	16	11.9	1,297	10.7	0.0
Total	135	100.0	12,076	100.0	100.0

Source: 2023 FFIEC Census Data
 2016-2020 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Home Equity Lines of Credit By Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.7
Moderate	1	0.7	125	1.0	11.0
Middle	118	87.4	9,956	82.4	71.5
Upper	16	11.9	1,995	16.5	16.8
Unknown	0	0.0	0	0.0	0.0
Total	135	100.0	12,076	100.0	100.0

Source: 2023 FFIEC Census Data
 2016-2020 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Appendix D – Limited-Scope Demographic Tables

2023 CANTON-MASSILLON, OH MSA #15940 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	8.9	5,841	5.9	2,682	45.9	19,193	19.5
Moderate	17	18.9	12,718	12.9	2,585	20.3	18,286	18.6
Middle	42	46.7	49,598	50.5	3,138	6.3	21,071	21.4
Upper	23	25.6	30,096	30.6	932	3.1	39,703	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	90	100.0	98,253	100.0	9,337	9.5	98,253	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	12,098	3,664	3.5	30.3	6,448	53.3	1,986	16.4
Moderate	27,302	11,704	11.1	42.9	12,181	44.6	3,417	12.5
Middle	83,361	55,624	52.9	66.7	22,080	26.5	5,657	6.8
Upper	44,234	34,104	32.5	77.1	8,517	19.3	1,613	3.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	166,995	105,096	100.0	62.9	49,226	29.5	12,673	7.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	768	5.2	660	5.0	104	8.3	4	2.5
Moderate	2,051	13.9	1,844	13.8	189	15.1	18	11.4
Middle	7,492	50.9	6,754	50.7	656	52.4	82	51.9
Upper	4,422	30.0	4,065	30.5	303	24.2	54	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14,733	100.0	13,323	100.0	1,252	100.0	158	100.0
Percentage of Total Businesses:			90.4		8.5		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.8	2	0.8	0	0.0	0	0.0
Moderate	4	1.5	4	1.5	0	0.0	0	0.0
Middle	162	61.4	160	61.8	1	25.0	1	100.0
Upper	96	36.4	93	35.9	3	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	264	100.0	259	100.0	4	100.0	1	100.0
Percentage of Total Farms:			98.1		1.5		0.4	
Source: 2023 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 CANTON-MASSILLON, OH MSA #15940 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	8.9	5,841	5.9	2,682	45.9	19,193	19.5
Moderate	17	18.9	12,718	12.9	2,585	20.3	18,286	18.6
Middle	42	46.7	49,598	50.5	3,138	6.3	21,071	21.4
Upper	23	25.6	30,096	30.6	932	3.1	39,703	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	90	100.0	98,253	100.0	9,337	9.5	98,253	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	12,098	3,664	3.5	30.3	6,448	53.3	1,986	16.4
Moderate	27,302	11,704	11.1	42.9	12,181	44.6	3,417	12.5
Middle	83,361	55,624	52.9	66.7	22,080	26.5	5,657	6.8
Upper	44,234	34,104	32.5	77.1	8,517	19.3	1,613	3.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	166,995	105,096	100.0	62.9	49,226	29.5	12,673	7.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	768	5.2	660	5.0	104	8.3	4	2.5
Moderate	2,051	13.9	1,844	13.8	189	15.1	18	11.4
Middle	7,492	50.9	6,754	50.7	656	52.4	82	51.9
Upper	4,422	30.0	4,065	30.5	303	24.2	54	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14,733	100.0	13,323	100.0	1,252	100.0	158	100.0
Percentage of Total Businesses:				90.4		8.5		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2	0.8	2	0.8	0	0.0	0	0.0
Moderate	4	1.5	4	1.5	0	0.0	0	0.0
Middle	162	61.4	160	61.8	1	25.0	1	100.0
Upper	96	36.4	93	35.9	3	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	264	100.0	259	100.0	4	100.0	1	100.0
Percentage of Total Farms:				98.1		1.5		0.4
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2021 CANTON-MASSILLON, OH MSA #15940 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	10.5	5,830	5.9	2,669	45.8	19,264	19.5
Moderate	11	12.8	10,588	10.7	2,502	23.6	18,477	18.7
Middle	52	60.5	62,733	63.5	4,732	7.5	21,556	21.8
Upper	13	15.1	19,615	19.9	724	3.7	39,513	40.0
Unknown	1	1.2	44	0.0	21	47.7	0	0.0
Total AA	86	100.0	98,810	100.0	10,648	10.8	98,810	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	12,258	3,851	3.7	31.4	6,032	49.2	2,375	19.4
Moderate	20,383	9,183	8.9	45.1	8,500	41.7	2,700	13.2
Middle	104,080	69,706	67.3	67.0	25,992	25.0	8,382	8.1
Upper	27,833	20,832	20.1	74.8	5,624	20.2	1,377	4.9
Unknown	908	49	0.0	5.4	616	67.8	243	26.8
Total AA	165,462	103,621	100.0	62.6	46,764	28.3	15,077	9.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	795	5.5	654	5.0	135	10.7	6	4.5
Moderate	1,098	7.6	998	7.6	96	7.6	4	3.0
Middle	9,263	64.0	8,409	64.3	767	60.5	87	64.9
Upper	2,984	20.6	2,724	20.8	229	18.1	31	23.1
Unknown	343	2.4	297	2.3	40	3.2	6	4.5
Total AA	14,483	100.0	13,082	100.0	1,267	100.0	134	100.0
Percentage of Total Businesses:					90.3		8.7	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2	0.8	2	0.8	0	0.0	0	0.0
Moderate	3	1.1	3	1.2	0	0.0	0	0.0
Middle	224	84.5	221	85.0	2	50.0	1	100.0
Upper	35	13.2	33	12.7	2	50.0	0	0.0
Unknown	1	0.4	1	0.4	0	0.0	0	0.0
Total AA	265	100.0	260	100.0	4	100.0	1	100.0
Percentage of Total Farms:					98.1		1.5	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 CANTON-MASSILLON, OH MSA #15940 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	10.5	5,830	5.9	2,669	45.8	19,264	19.5
Moderate	11	12.8	10,588	10.7	2,502	23.6	18,477	18.7
Middle	52	60.5	62,733	63.5	4,732	7.5	21,556	21.8
Upper	13	15.1	19,615	19.9	724	3.7	39,513	40.0
Unknown	1	1.2	44	0.0	21	47.7	0	0.0
Total AA	86	100.0	98,810	100.0	10,648	10.8	98,810	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	12,258	3,851	3.7	31.4	6,032	49.2	2,375	19.4
Moderate	20,383	9,183	8.9	45.1	8,500	41.7	2,700	13.2
Middle	104,080	69,706	67.3	67.0	25,992	25.0	8,382	8.1
Upper	27,833	20,832	20.1	74.8	5,624	20.2	1,377	4.9
Unknown	908	49	0.0	5.4	616	67.8	243	26.8
Total AA	165,462	103,621	100.0	62.6	46,764	28.3	15,077	9.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	12,258	3,851	3.7	31.4	6,032	49.2	2,375	19.4
Moderate	20,383	9,183	8.9	45.1	8,500	41.7	2,700	13.2
Middle	104,080	69,706	67.3	67.0	25,992	25.0	8,382	8.1
Upper	27,833	20,832	20.1	74.8	5,624	20.2	1,377	4.9
Unknown	908	49	0.0	5.4	616	67.8	243	26.8
Total AA	165,462	103,621	100.0	62.6	46,764	28.3	15,077	9.1
Percentage of Total Businesses:				90.2		8.9		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.4	1	0.4	0	0.0	0	0.0
Moderate	3	1.1	3	1.1	0	0.0	0	0.0
Middle	237	85.9	234	86.3	2	50.0	1	100.0
Upper	34	12.3	32	11.8	2	50.0	0	0.0
Unknown	1	0.4	1	0.4	0	0.0	0	0.0
Total AA	276	100.0	271	100.0	4	100.0	1	100.0
Percentage of Total Farms:				98.2		1.4		0.4
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2019 CANTON-MASSILLON, OH MSA #15940 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	10.5	5,830	5.9	2,669	45.8	19,264	19.5
Moderate	11	12.8	10,588	10.7	2,502	23.6	18,477	18.7
Middle	52	60.5	62,733	63.5	4,732	7.5	21,556	21.8
Upper	13	15.1	19,615	19.9	724	3.7	39,513	40.0
Unknown	1	1.2	44	0.0	21	47.7	0	0.0
Total AA	86	100.0	98,810	100.0	10,648	10.8	98,810	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	12,258	3,851	3.7	31.4	6,032	49.2	2,375	19.4
Moderate	20,383	9,183	8.9	45.1	8,500	41.7	2,700	13.2
Middle	104,080	69,706	67.3	67.0	25,992	25.0	8,382	8.1
Upper	27,833	20,832	20.1	74.8	5,624	20.2	1,377	4.9
Unknown	908	49	0.0	5.4	616	67.8	243	26.8
Total AA	165,462	103,621	100.0	62.6	46,764	28.3	15,077	9.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	822	5.5	665	5.0	150	11.1	7	5.2
Moderate	1,093	7.4	992	7.4	96	7.1	5	3.7
Middle	9,541	64.2	8,631	64.5	827	61.2	83	61.5
Upper	3,067	20.6	2,796	20.9	235	17.4	36	26.7
Unknown	342	2.3	294	2.2	44	3.3	4	3.0
Total AA	14,865	100.0	13,378	100.0	1,352	100.0	135	100.0
Percentage of Total Businesses:					90.0		9.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.3	1	0.3	0	0.0	0	0.0
Moderate	3	1.0	3	1.0	0	0.0	0	0.0
Middle	248	84.9	244	85.3	3	60.0	1	100.0
Upper	39	13.4	37	12.9	2	40.0	0	0.0
Unknown	1	0.3	1	0.3	0	0.0	0	0.0
Total AA	292	100.0	286	100.0	5	100.0	1	100.0
Percentage of Total Farms:					97.9		1.7	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2018 CANTON-MASSILLON, OH MSA #15940 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	10.5	5,830	5.9	2,669	45.8	19,264	19.5
Moderate	11	12.8	10,588	10.7	2,502	23.6	18,477	18.7
Middle	52	60.5	62,733	63.5	4,732	7.5	21,556	21.8
Upper	13	15.1	19,615	19.9	724	3.7	39,513	40.0
Unknown	1	1.2	44	0.0	21	47.7	0	0.0
Total AA	86	100.0	98,810	100.0	10,648	10.8	98,810	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	12,258	3,851	3.7	31.4	6,032	49.2	2,375	19.4
Moderate	20,383	9,183	8.9	45.1	8,500	41.7	2,700	13.2
Middle	104,080	69,706	67.3	67.0	25,992	25.0	8,382	8.1
Upper	27,833	20,832	20.1	74.8	5,624	20.2	1,377	4.9
Unknown	908	49	0.0	5.4	616	67.8	243	26.8
Total AA	165,462	103,621	100.0	62.6	46,764	28.3	15,077	9.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	817	5.5	667	5.0	145	10.7	5	3.0
Moderate	1,086	7.3	981	7.3	99	7.3	6	3.6
Middle	9,580	64.4	8,634	64.6	832	61.3	114	68.3
Upper	3,057	20.5	2,791	20.9	234	17.2	32	19.2
Unknown	343	2.3	286	2.1	47	3.5	10	6.0
Total AA	14,883	100.0	13,359	100.0	1,357	100.0	167	100.0
Percentage of Total Businesses:				89.8		9.1		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.3	1	0.4	0	0.0	0	0.0
Moderate	2	0.7	2	0.7	0	0.0	0	0.0
Middle	245	85.4	241	85.8	3	60.0	1	100.0
Upper	38	13.2	36	12.8	2	40.0	0	0.0
Unknown	1	0.3	1	0.4	0	0.0	0	0.0
Total AA	287	100.0	281	100.0	5	100.0	1	100.0
Percentage of Total Farms:				97.9		1.7		0.3
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Appendix E – Limited-Scope Lending Tables

HMDA Lending Tables

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Canton-Massillon, OH MSA #15940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	3	16.7	9.4	300	11.4	5.0	19.5
Moderate	6	33.3	23.0	627	23.9	17.2	18.6
Middle	0	0.0	20.4	0	0.0	19.7	21.4
Upper	8	44.4	27.0	1,626	61.9	38.9	40.4
Unknown	1	5.6	20.1	72	2.7	19.1	0.0
Total	18	100.0	100.0	2,625	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	11.8	0	0.0	7.0	19.5
Moderate	2	100.0	24.2	321	100.0	19.3	18.6
Middle	0	0.0	25.3	0	0.0	24.3	21.4
Upper	0	0.0	31.0	0	0.0	40.1	40.4
Unknown	0	0.0	7.7	0	0.0	9.3	0.0
Total	2	100.0	100.0	321	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.2	0	0.0	6.1	19.5
Moderate	0	0.0	20.0	0	0.0	17.0	18.6
Middle	0	0.0	25.4	0	0.0	23.6	21.4
Upper	0	0.0	42.7	0	0.0	50.3	40.4
Unknown	2	100.0	2.7	490	100.0	3.0	0.0
Total	2	100.0	100.0	490	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	12.0	10.2	300	5.7	5.7	19.5
Moderate	8	32.0	23.2	948	17.9	17.9	18.6
Middle	1	4.0	22.6	164	3.1	21.2	21.4
Upper	10	40.0	30.6	3,316	62.7	40.2	40.4
Unknown	3	12.0	13.5	562	10.6	15.1	0.0
Total	25	100.0	100.0	5,290	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Canton-Massillon, OH MSA #15940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$(000)	
Other Purpose LOC							
Low	0	0.0	10.7	0	0.0	6.9	19.5
Moderate	0	0.0	25.8	0	0.0	19.1	18.6
Middle	0	0.0	23.1	0	0.0	21.4	21.4
Upper	0	0.0	37.9	0	0.0	50.2	40.4
Unknown	0	0.0	2.5	0	0.0	2.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.2	0	0.0	6.6	19.5
Moderate	0	0.0	21.6	0	0.0	20.0	18.6
Middle	1	33.3	23.4	164	8.8	17.2	21.4
Upper	2	66.7	36.8	1,690	91.2	48.9	40.4
Unknown	0	0.0	9.9	0	0.0	7.4	0.0
Total	3	100.0	100.0	1,854	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.8	0	0.0	1.6	19.5
Moderate	0	0.0	5.6	0	0.0	6.5	18.6
Middle	0	0.0	1.4	0	0.0	1.0	21.4
Upper	0	0.0	0.0	0	0.0	0.0	40.4
Unknown	0	0.0	90.3	0	0.0	90.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Canton-Massillon, OH MSA #15940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	3	14.3	9.4	159	4.0	5.1	19.5
Moderate	8	38.1	23.5	894	22.5	17.4	18.7
Middle	0	0.0	21.6	0	0.0	20.7	21.8
Upper	9	42.9	28.4	2,797	70.5	41.1	40.0
Unknown	1	4.8	16.9	120	3.0	15.8	0.0
Total	21	100.0	100.0	3,970	100.0	100.0	100.0
Refinance Loans							
Low	1	4.3	7.3	44	1.1	4.1	19.5
Moderate	4	17.4	17.9	391	9.9	12.6	18.7
Middle	6	26.1	23.8	1,213	30.6	21.1	21.8
Upper	10	43.5	36.0	2,094	52.8	45.5	40.0
Unknown	2	8.7	15.0	223	5.6	16.6	0.0
Total	23	100.0	100.0	3,965	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.1	0	0.0	6.1	19.5
Moderate	1	50.0	17.1	20	13.5	14.1	18.7
Middle	0	0.0	24.6	0	0.0	22.4	21.8
Upper	0	0.0	47.2	0	0.0	54.8	40.0
Unknown	1	50.0	2.0	128	86.5	2.5	0.0
Total	2	100.0	100.0	148	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	4	8.7	8.2	203	2.5	4.6	19.5
Moderate	13	28.3	19.9	1,305	16.1	14.8	18.7
Middle	6	13.0	22.7	1,213	15.0	20.7	21.8
Upper	19	41.3	33.8	4,891	60.5	43.7	40.0
Unknown	4	8.7	15.3	471	5.8	16.2	0.0
Total	46	100.0	100.0	8,083	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Canton-Massillon, OH MSA #15940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	7.9	0	0.0	4.8	19.5
Moderate	0	0.0	18.9	0	0.0	13.9	18.7
Middle	0	0.0	23.3	0	0.0	20.1	21.8
Upper	0	0.0	48.4	0	0.0	60.2	40.0
Unknown	0	0.0	1.5	0	0.0	1.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.4	0	0.0	4.9	19.5
Moderate	0	0.0	19.7	0	0.0	14.8	18.7
Middle	0	0.0	21.3	0	0.0	14.9	21.8
Upper	0	0.0	39.4	0	0.0	53.6	40.0
Unknown	0	0.0	10.2	0	0.0	11.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.2	0	0.0	0.2	19.5
Moderate	0	0.0	1.2	0	0.0	1.0	18.7
Middle	0	0.0	1.2	0	0.0	1.6	21.8
Upper	0	0.0	0.6	0	0.0	1.3	40.0
Unknown	0	0.0	95.9	0	0.0	95.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Canton-Massillon, OH MSA #15940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	9.1	10.5	165	3.3	5.6	19.5
Moderate	7	31.8	24.9	913	18.4	18.7	18.7
Middle	3	13.6	23.5	636	12.8	22.6	21.8
Upper	8	36.4	29.7	2,654	53.6	42.4	40.0
Unknown	2	9.1	11.5	584	11.8	10.6	0.0
Total	22	100.0	100.0	4,952	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	5.8	0	0.0	3.0	19.5
Moderate	5	12.8	17.6	559	8.6	11.9	18.7
Middle	8	20.5	23.3	995	15.3	19.7	21.8
Upper	23	59.0	39.9	4,224	64.9	50.8	40.0
Unknown	3	7.7	13.6	733	11.3	14.6	0.0
Total	39	100.0	100.0	6,511	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	10.4	0	0.0	8.1	19.5
Moderate	0	0.0	14.8	0	0.0	11.7	18.7
Middle	0	0.0	25.3	0	0.0	25.1	21.8
Upper	1	100.0	47.7	206	100.0	53.9	40.0
Unknown	0	0.0	1.8	0	0.0	1.3	0.0
Total	1	100.0	100.0	206	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	4.6	7.8	186	1.6	4.2	19.5
Moderate	13	20.0	20.0	1,523	12.9	14.7	18.7
Middle	12	18.5	22.9	1,719	14.5	20.8	21.8
Upper	32	49.2	35.3	7,084	59.9	46.5	40.0
Unknown	5	7.7	14.0	1,317	11.1	13.7	0.0
Total	65	100.0	100.0	11,829	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Canton-Massillon, OH MSA #15940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	9.3	0	0.0	6.2	19.5
Moderate	0	0.0	20.3	0	0.0	18.3	18.7
Middle	0	0.0	24.1	0	0.0	22.8	21.8
Upper	0	0.0	45.6	0	0.0	51.5	40.0
Unknown	0	0.0	0.8	0	0.0	1.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	33.3	8.6	21	13.1	3.9	19.5
Moderate	1	33.3	17.3	51	31.9	13.5	18.7
Middle	1	33.3	27.3	88	55.0	29.8	21.8
Upper	0	0.0	35.3	0	0.0	42.4	40.0
Unknown	0	0.0	11.5	0	0.0	10.5	0.0
Total	3	100.0	100.0	160	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.1	0	0.0	0.6	19.5
Moderate	0	0.0	1.8	0	0.0	1.8	18.7
Middle	0	0.0	0.7	0	0.0	1.1	21.8
Upper	0	0.0	0.2	0	0.0	0.5	40.0
Unknown	0	0.0	96.2	0	0.0	96.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Canton-Massillon, OH MSA #15940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	9.3	0	0.0	5.1	19.5
Moderate	8	34.8	20.0	698	19.1	14.8	18.7
Middle	4	17.4	23.5	411	11.2	21.1	21.8
Upper	10	43.5	34.8	2,417	66.1	45.9	40.0
Unknown	1	4.3	12.5	132	3.6	12.9	0.0
Total	23	100.0	100.0	3,658	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.
 Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Canton-Massillon, OH MSA #15940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	3	11.5	9.1	257	8.2	4.9	19.5
Moderate	4	15.4	23.8	388	12.4	17.7	18.7
Middle	4	15.4	22.5	403	12.9	21.5	21.8
Upper	9	34.6	30.5	1,837	58.6	43.1	40.0
Unknown	6	23.1	14.1	251	8.0	12.8	0.0
Total	26	100.0	100.0	3,136	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	11.1	0	0.0	6.6	19.5
Moderate	1	25.0	21.0	95	20.9	16.5	18.7
Middle	1	25.0	25.2	145	31.9	23.4	21.8
Upper	1	25.0	36.4	170	37.4	46.8	40.0
Unknown	1	25.0	6.4	45	9.9	6.8	0.0
Total	4	100.0	100.0	455	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	10.4	0	0.0	8.7	19.5
Moderate	0	0.0	15.9	0	0.0	13.3	18.7
Middle	0	0.0	26.3	0	0.0	25.2	21.8
Upper	0	0.0	45.9	0	0.0	49.9	40.0
Unknown	1	100.0	1.6	57	100.0	3.0	0.0
Total	1	100.0	100.0	57	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	9.1	9.8	257	6.4	5.6	19.5
Moderate	5	15.2	21.6	483	12.0	16.9	18.7
Middle	6	18.2	23.1	663	16.5	21.8	21.8
Upper	11	33.3	33.7	2,257	56.2	44.0	40.0
Unknown	8	24.2	11.7	353	8.8	11.8	0.0
Total	33	100.0	100.0	4,013	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans By Borrower Income Level							
Assessment Area: Canton-Massillon, OH MSA #15940							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	12.2	0	0.0	8.1	19.5
Moderate	0	0.0	20.4	0	0.0	18.1	18.7
Middle	0	0.0	23.0	0	0.0	23.0	21.8
Upper	0	0.0	43.8	0	0.0	50.4	40.0
Unknown	0	0.0	0.4	0	0.0	0.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.7	0	0.0	4.9	19.5
Moderate	0	0.0	15.9	0	0.0	11.7	18.7
Middle	1	50.0	25.4	115	31.5	21.2	21.8
Upper	1	50.0	43.7	250	68.5	58.0	40.0
Unknown	0	0.0	6.3	0	0.0	4.2	0.0
Total	2	100.0	100.0	365	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.7	0	0.0	1.6	19.5
Moderate	0	0.0	3.0	0	0.0	1.1	18.7
Middle	0	0.0	1.1	0	0.0	1.0	21.8
Upper	0	0.0	1.1	0	0.0	2.5	40.0
Unknown	0	0.0	92.0	0	0.0	93.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Canton-Massillon, OH MSA #15940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	5.6	3.5	181	6.9	1.9	3.5
Moderate	3	16.7	14.4	319	12.2	8.3	11.1
Middle	12	66.7	52.9	1,800	68.6	49.2	52.9
Upper	2	11.1	29.3	325	12.4	40.6	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	18	100.0	100.0	2,625	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.9	0	0.0	0.8	3.5
Moderate	0	0.0	8.1	0	0.0	4.6	11.1
Middle	1	50.0	53.8	121	37.7	48.8	52.9
Upper	1	50.0	36.2	200	62.3	45.8	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	321	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.9	0	0.0	1.0	3.5
Moderate	0	0.0	6.8	0	0.0	4.3	11.1
Middle	0	0.0	49.8	0	0.0	44.8	52.9
Upper	2	100.0	41.5	490	100.0	49.8	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	490	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	3.7	0	0.0	0.6	11.3
Moderate	0	0.0	20.4	0	0.0	9.9	20.5
Middle	2	66.7	59.3	856	63.1	70.8	46.8
Upper	1	33.3	16.7	500	36.9	18.6	21.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	1,356	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	3.6	2.7	181	2.7	1.4	3.5
Moderate	3	10.7	11.2	319	4.8	7.1	11.1
Middle	17	60.7	52.9	3,331	50.1	50.5	52.9
Upper	7	25.0	33.2	2,815	42.4	41.0	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	28	100.0	100.0	6,646	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Canton-Massillon, OH MSA #15940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	1.7	0	0.0	0.8	3.5
Moderate	0	0.0	7.8	0	0.0	4.5	11.1
Middle	0	0.0	53.3	0	0.0	47.0	52.9
Upper	0	0.0	37.2	0	0.0	47.7	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.2	0	0.0	0.5	3.5
Moderate	0	0.0	7.6	0	0.0	4.9	11.1
Middle	2	66.7	53.2	554	29.9	48.3	52.9
Upper	1	33.3	38.0	1,300	70.1	46.3	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	1,854	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.9	0	0.0	3.7	3.5
Moderate	0	0.0	22.2	0	0.0	16.0	11.1
Middle	0	0.0	55.6	0	0.0	59.3	52.9
Upper	0	0.0	15.3	0	0.0	21.0	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Canton-Massillon, OH MSA #15940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	9.5	2.4	59	1.5	0.9	3.7
Moderate	2	9.5	7.9	86	2.2	3.9	8.9
Middle	13	61.9	69.1	2,841	71.6	65.6	67.3
Upper	4	19.0	20.6	984	24.8	29.6	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	21	100.0	100.0	3,970	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.6	0	0.0	0.3	3.7
Moderate	0	0.0	3.3	0	0.0	1.7	8.9
Middle	12	52.2	68.1	1,588	40.1	62.1	67.3
Upper	11	47.8	28.0	2,377	59.9	35.9	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	23	100.0	100.0	3,965	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.8	0	0.0	0.3	3.7
Moderate	0	0.0	4.6	0	0.0	2.8	8.9
Middle	2	100.0	62.9	148	100.0	60.6	67.3
Upper	0	0.0	31.6	0	0.0	36.3	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	148	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	11.9	0	0.0	6.3	10.1
Moderate	0	0.0	14.3	0	0.0	6.5	12.1
Middle	0	0.0	57.1	0	0.0	72.1	58.7
Upper	0	0.0	16.7	0	0.0	15.2	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	4.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	4.3	1.3	59	0.7	0.7	3.7
Moderate	2	4.3	5.3	86	1.1	2.9	8.9
Middle	27	58.7	68.1	4,577	56.6	63.9	67.3
Upper	15	32.6	25.3	3,361	41.6	32.4	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	46	100.0	100.0	8,083	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Canton-Massillon, OH MSA #15940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.3	0	0.0	0.1	3.7
Moderate	0	0.0	3.2	0	0.0	1.6	8.9
Middle	0	0.0	62.6	0	0.0	55.6	67.3
Upper	0	0.0	33.9	0	0.0	42.7	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	0	0.0	3.9	0	0.0	1.6	8.9
Middle	0	0.0	70.9	0	0.0	55.5	67.3
Upper	0	0.0	24.4	0	0.0	42.7	20.1
Unknown	0	0.0	0.8	0	0.0	0.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.9	0	0.0	1.1	3.7
Moderate	0	0.0	14.1	0	0.0	13.4	8.9
Middle	0	0.0	73.5	0	0.0	75.8	67.3
Upper	0	0.0	9.4	0	0.0	9.7	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Canton-Massillon, OH MSA #15940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	4.5	1.4	34	0.7	0.5	3.7
Moderate	1	4.5	6.3	36	0.7	3.0	8.9
Middle	16	72.7	68.5	3,419	69.0	63.8	67.3
Upper	4	18.2	23.7	1,463	29.5	32.7	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	22	100.0	100.0	4,952	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.5	0	0.0	0.2	3.7
Moderate	0	0.0	2.2	0	0.0	1.0	8.9
Middle	32	82.1	64.7	4,927	75.7	57.8	67.3
Upper	7	17.9	32.5	1,584	24.3	41.1	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	39	100.0	100.0	6,511	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.6	0	0.0	0.9	3.7
Moderate	0	0.0	2.9	0	0.0	1.7	8.9
Middle	1	100.0	66.6	206	100.0	62.4	67.3
Upper	0	0.0	28.8	0	0.0	35.1	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	206	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	12.9	0	0.0	10.4	10.1
Moderate	0	0.0	9.7	0	0.0	8.4	12.1
Middle	1	100.0	61.3	99	100.0	75.9	58.7
Upper	0	0.0	9.7	0	0.0	3.6	14.8
Unknown	0	0.0	6.5	0	0.0	1.7	4.3
Total	1	100.0	100.0	99	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	1.5	1.0	34	0.3	0.5	3.7
Moderate	1	1.5	4.1	36	0.3	2.0	8.9
Middle	53	80.3	66.3	8,811	73.9	60.7	67.3
Upper	11	16.7	28.5	3,047	25.5	36.7	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	66	100.0	100.0	11,928	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Canton-Massillon, OH MSA #15940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.5	0	0.0	0.2	3.7
Moderate	0	0.0	2.4	0	0.0	1.2	8.9
Middle	0	0.0	64.8	0	0.0	58.6	67.3
Upper	0	0.0	32.4	0	0.0	40.0	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.6	0	0.0	0.8	3.7
Moderate	0	0.0	5.8	0	0.0	3.2	8.9
Middle	3	100.0	60.4	160	100.0	60.1	67.3
Upper	0	0.0	30.2	0	0.0	35.9	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	160	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.8	0	0.0	1.6	3.7
Moderate	0	0.0	11.5	0	0.0	6.9	8.9
Middle	0	0.0	67.9	0	0.0	66.5	67.3
Upper	0	0.0	16.7	0	0.0	25.0	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Canton-Massillon, OH MSA #15940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	1	4.0	1.1	44	0.9	0.6	3.7
Moderate	0	0.0	5.3	0	0.0	2.7	8.9
Middle	18	72.0	68.5	2,453	52.7	63.0	67.3
Upper	6	24.0	25.2	2,157	46.3	33.7	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	25	100.0	100.0	4,654	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Canton-Massillon, OH MSA #15940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	3	11.5	1.2	81	2.6	0.4	3.7
Moderate	3	11.5	6.0	92	2.9	3.0	8.9
Middle	16	61.5	70.2	2,176	69.4	64.1	67.3
Upper	4	15.4	22.5	787	25.1	32.6	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	26	100.0	100.0	3,136	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.1	0	0.0	0.3	3.7
Moderate	0	0.0	4.2	0	0.0	2.0	8.9
Middle	4	100.0	67.9	455	100.0	62.7	67.3
Upper	0	0.0	26.8	0	0.0	35.0	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	455	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.9	0	0.0	0.4	3.7
Moderate	0	0.0	4.2	0	0.0	2.3	8.9
Middle	1	100.0	64.0	57	100.0	63.2	67.3
Upper	0	0.0	30.9	0	0.0	34.0	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	57	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	2.7	0	0.0	22.3	10.1
Moderate	0	0.0	18.9	0	0.0	17.7	12.1
Middle	0	0.0	67.6	0	0.0	29.2	58.7
Upper	0	0.0	10.8	0	0.0	30.8	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	4.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	3	9.1	1.2	81	2.0	1.3	3.7
Moderate	3	9.1	5.3	92	2.3	3.3	8.9
Middle	23	69.7	68.8	3,053	76.1	62.3	67.3
Upper	4	12.1	24.7	787	19.6	33.2	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	33	100.0	100.0	4,013	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans By Income Level of Geography							
Assessment Area: Canton-Massillon, OH MSA #15940							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.4	0	0.0	0.1	3.7
Moderate	0	0.0	2.7	0	0.0	1.4	8.9
Middle	0	0.0	67.0	0	0.0	59.8	67.3
Upper	0	0.0	29.9	0	0.0	38.6	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.8	0	0.0	0.4	3.7
Moderate	0	0.0	10.3	0	0.0	6.0	8.9
Middle	2	100.0	64.3	365	100.0	57.9	67.3
Upper	0	0.0	24.6	0	0.0	35.6	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	365	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.3	0	0.0	2.1	3.7
Moderate	0	0.0	11.7	0	0.0	5.6	8.9
Middle	0	0.0	69.3	0	0.0	74.9	67.3
Upper	0	0.0	13.6	0	0.0	17.4	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 20018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending Tables

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Canton-Massillon, OH MSA #15940					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	13	31.0	3,153	13.0	90.4
Over \$1 Million	18	42.9	20,339	83.9	8.5
Revenue Unknown	11	26.2	758	3.1	1.1
Total	42	100.0	24,251	100.0	100.0
By Loan Size					
\$100,000 or Less	16	38.1	873	3.6	
\$100,001 - \$250,000	8	19.0	1,310	5.4	
\$250,001 - \$1 Million	15	35.7	6,869	28.3	
Total	42	100.0	24,251	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	23.1	112	3.6	
\$100,001 - \$250,000	4	30.8	611	19.4	
\$250,001 - \$1 Million	6	46.2	2,430	77.1	
Total	13	100.0	3,153	100.0	
Source: 2023 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Canton-Massillon, OH MSA #15940					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	9	21.4	8,335	34.4	5.2
Moderate	4	9.5	464	1.9	13.9
Middle	19	45.2	14,083	58.1	50.9
Upper	10	23.8	1,368	5.6	30.0
Unknown	0	0.0	0	0.0	0.0
Total	42	100.0	24,251	100.0	100.0
Source: 2023 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Consumer Lending Tables

Distribution of 2023 Consumer Loans By Borrower Income Level					
Assessment Area: Canton-Massillon, OH MSA #15940					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Low	3	11.5	39	6.1	23.7
Moderate	6	23.1	157	24.3	16.2
Middle	9	23.1	143	22.1	18.3
Upper	8	30.8	260	40.3	41.8
Unknown	3	11.5	47	7.2	3.8
Total	26	100.0	645	100.0	100.0

Source: 2023 FFIEC Census Data
 2016-2020 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Consumer Loans By Income Level of Geography					
Assessment Area: Canton-Massillon, OH MSA #15940					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	6.6
Moderate	1	3.8	47	7.3	15.5
Middle	21	80.8	494	76.6	50.4
Upper	4	15.4	104	16.1	27.6
Unknown	0	0.0	0	0.0	0.0
Total	26	100.0	645	100.0	100.0

Source: 2023 FFIEC Census Data
 2016-2020 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Appendix F – Glossary of Terms

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

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

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

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar

amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on

specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

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

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

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

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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