

PUBLIC DISCLOSURE

August 20, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The St. Henry Bank
231 East Main Street
Saint Henry, Ohio 45883

RSSD # 568126

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.

TABLE OF CONTENTS

Institution's CRA Rating	1
Scope of Evaluation	1
Description of Institution	3
Description of Assessment Area	4
Conclusions with Respect to Performance Criteria	9
Fair Lending or Other Illegal Credit Practices Review	16
Appendix A: Assessment Area Map	17
Appendix B: Demographics Tables	18
Appendix C: Lending Tables	22
Appendix D: Glossary of Terms	27

INSTITUTION'S CRA RATING: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors and criteria contribution to this rating include:

- The loan-to-deposit ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs;
- A majority of loans and other lending-related activities are inside the assessment area;
- The geographic distribution of loans reflects a reasonable dispersion throughout the assessment area;
- The distribution of loans to borrowers reflects a reasonable penetration among individuals of different income levels (including low- and moderate-income);
- The distribution of loans to businesses reflects a reasonable penetration among businesses of different revenue sizes given the demographics of the assessment area;
- The distribution of loans to farms reflects a reasonable penetration among farms of different revenue sizes given the demographics of the assessment area and;
- There were no CRA-related complaints filed against St. Henry since the prior CRA evaluation.
- St. Henry's community development performance demonstrates an adequate responsiveness to the community development needs of the assessment area, considering the bank's capacity and the need and availability of such opportunities in the bank's assessment area.

The prior CRA evaluation conducted July 21, 2014, resulted in a "Satisfactory" performance rating.

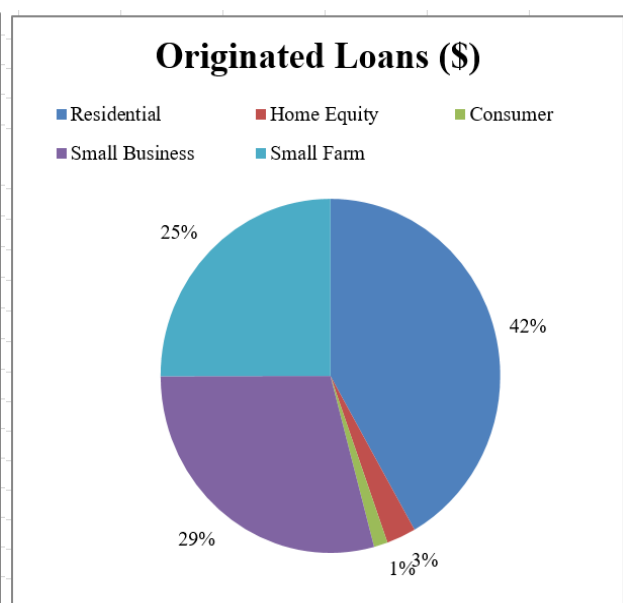
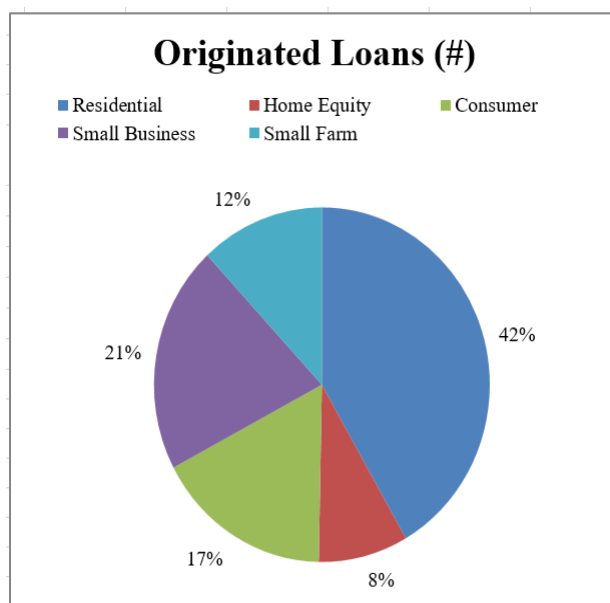
SCOPE OF EVALUATION

The St. Henry Bank, Saint Henry, Ohio (St. Henry) Community Reinvestment Act (CRA) performance was evaluated using the interagency intermediate small bank procedures under Regulation BB.

St. Henry's CRA performance was evaluated based on loans originated from January 1, 2014 to December 31, 2017. The loan products evaluated included residential, home equity, consumer, small business, and small farm loans. Consumer loans are comprised of motor vehicle and other consumer loans.

The following table and charts illustrate the volume and distribution of loans originated within St. Henry's assessment area during the evaluation period.

Loan Type	Number of Loans	Dollar Amount of Loans (000s)
Residential	425	68,351
Home Equity	88	4,576
Consumer	173	2,136
Small Business	212	47,660
Small Farm	122	40,978
Total	1,020	163,701



Based on total loan volume by number and dollar amount and the composition of the loan portfolio, residential loans received the most weight in this evaluation followed by small business, small farm, home equity, motor vehicle, and other consumer loans.

Since St. Henry’s assessment area has no low- or moderate-income census tracts, geographic distribution did not receive much weight; however, the distribution of loans made in middle- and upper-income tracts was evaluated and reflected a reasonable distribution throughout the assessment area. Therefore, only borrower distribution is discussed in subsequent sections of this evaluation.

Community development loans and qualified investments funded from July 21, 2014 to December 31, 2017, along with community development services performed during the evaluation period were reviewed as part of the Community Development test.

The size and financial condition of St. Henry, lending opportunities within the assessment area, and competition with other institutions were also considered in the bank’s performance context.

DESCRIPTION OF INSTITUTION

St. Henry is an independently owned community bank in Saint Henry, Ohio. As of December 31, 2017, St. Henry reported \$319.1 million in total assets, an increase of 20.9% since the previous CRA evaluation primarily attributed to an increase in deposits.

St. Henry's main office is in Saint Henry, Ohio in Mercer County. St. Henry operates three branch offices and three full-service ATMs throughout the assessment area. St. Henry is a full-service retail bank offering deposit accounts, residential mortgage loans, and consumer, commercial, and agricultural loans. Since the previous evaluation, St. Henry has not opened or closed any branch office(s) or ATM(s).

As of December 31, 2017, St. Henry's net loans and leases represent 67.2% of total assets. The following table and charts illustrate the volume and distribution of loans originated in St. Henry's assessment area during the evaluation period.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2017		12/31/2016		12/31/2015	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	9,281	4.3%	5,752	3.0%	4,819	3.2%
Secured by One- to Four- Family Dwellings	47,579	22.2%	45,967	24.0%	41,434	27.3%
Other Real Estate: Farmland	86,293	40.3%	68,216	35.6%	42,851	28.2%
Other Real Estate: Multifamily	8,578	4.0%	7,263	3.8%	5,717	3.8%
Other Real Estate: Nonfarm nonresidential	36,289	16.9%	38,090	19.9%	35,739	23.5%
Commercial and Industrial	17,505	8.2%	16,240	8.5%	12,451	8.2%
Loans to Individuals	2,644	1.2%	3,073	1.6%	3,055	2.0%
Agricultural Loans	6,220	2.9%	7,122	3.7%	5,780	3.8%
<i>Total</i>	<i>\$214,389</i>	<i>100.00%</i>	<i>\$191,723</i>	<i>100.00%</i>	<i>\$151,846</i>	<i>100.00%</i>

* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.

St. Henry's investment portfolio as of December 31, 2017, was \$78.3 million or 24.5% of total assets. Investments in U.S. Treasuries and Agencies account for 63.3%, municipal securities comprise 31.9%, and all other investments comprise the remaining 4.8% of total investments.

There are no legal or financial constraints preventing St. Henry from meeting the credit needs of its assessment area consistent with its asset size, business strategy, resources, and local economy.

DESCRIPTION OF NON-METROPOLITAN OHIO ASSESSMENT AREA

St. Henry's delineated CRA assessment area is comprised of one assessment area in Ohio consisting of the entirety of Mercer County and portions of Auglaize, Darke, and Shelby counties. Mercer and Auglaize counties are in Non-metropolitan Ohio. Darke and Shelby counties are in the Dayton, Ohio Metropolitan Statistical Area (MSA); however, since St. Henry does not operate branches in these counties and for purposes of this evaluation, these counties are included in the non-metropolitan assessment area. St. Henry's assessment area consists of 18 (seven middle-income and 11 upper-income) census tracts and has no designated distressed or underserved middle-income tracts. St. Henry's main office and two branch offices are in upper-income census tracts.

Mercer County is a predominantly agricultural area. Celina is the largest city and the county seat. In 2015, the county had an estimated population of 40,863, according to the U.S. Census Bureau. The assessment area consists of the entirety of Mercer County and includes eight (three middle-income and five are upper-income) census tracts.

Auglaize County is east of Mercer County and is also an agricultural area. Wapakoneta is the largest city and the county seat but is not part of St. Henry's assessment area. In 2015 the county had an estimated population of 45,873 according to the U.S. Census Bureau. St. Henry's assessment area includes a portion of Auglaize County consisting of six (three middle-income and three upper-income) census tracts.

Darke County is south of Mercer County and is also an agricultural area. Greenville is the largest city and the county seat but is not part of St. Henry's assessment area. In 2015 the county had an estimated population of 52,356, according to the U.S. Census Bureau. St. Henry's assessment area includes a portion of Darke County consisting of one middle-income census tract.

Shelby County is southeast of Mercer County and is also an agricultural area. Sidney is the largest city and the county seat but is not part of St. Henry's assessment area. In 2015 the county had an estimated population of 49,067 according to the U.S. Census Bureau. St. Henry's assessment area includes a portion of Shelby County consisting of three upper-income census tracts.

As of June 30, 2017, the Federal Deposit Insurance Corporation (FDIC) reported 23 insured financial institutions operating in the assessment area. The FDIC's market share report indicates that St. Henry is ranked ninth, holding 5.5% of the market share of deposits.¹ The following table illustrates the deposit market share for the top 10 financial institutions in the counties.

¹ <http://www2.fdic.gov/sod/sodMarketBank.asp>

#	Financial Institution	Deposit Market Share
1	U.S. Bank National Association	10.7%
2	The Peoples Bank Co.	9.8%
3	JPMorgan Chase Bank, National Association	9.6%
4	First Financial Bank	9.2%
5	The Park National Bank	8.6%
6	Minster Bank	8.6%
7	Greenville National Bank	7.6%
8	First National Bank in New Breman	5.8%
9	The St. Henry Bank	5.5%
10	Fifth Third Bank	4.5%

Community Contacts

Two community contact interviews were conducted to provide additional information on the credit needs and context to demographic and economic characteristics of the local community. The first community contact was with a community action partnership organization that serves low-income individuals and families in Auglaize and Mercer counties. According to the contact, both counties are farming communities with a relatively high percentage of elderly population residing in Mercer County. In addition, according to the contact, the population in Auglaize County is younger and more family oriented. While income levels are higher in Mercer County, low- and moderate-income families are prevalent and require various forms of assistance. The contact stated there are opportunities for banks to offer financial assistance to promote home ownership and to help lower-income individuals with utility, rental, and emergency housing expenses.

The second contact was with a non-profit organization that provides a multitude of community services including, but not limited to, housing assistance, financial counseling, emergency food and shelter, home repairs, and weatherization in Shelby County. The contact stated there is a concern that lower-income individuals and families do not have sufficient access to credit from area banks to meet short-term, emergency expenses. This lack of credit is forcing lower-income individuals to make use of pay day lenders and incur very high interest rates and fees for access to emergency funds. The contact has witnessed many individuals lose their jobs because they did not have enough money to pay for needed car repairs and, as a result, were unable to reliably get to and from work. While this organization previously offered a savings-match program through a regional bank to assist families in building their savings accounts for these types of emergencies, when the bank was acquired by a larger financial institution, the acquiring bank discontinued the savings-match program. According to the contact, there are opportunities for area banks to provide more financial literacy training in low-income communities.

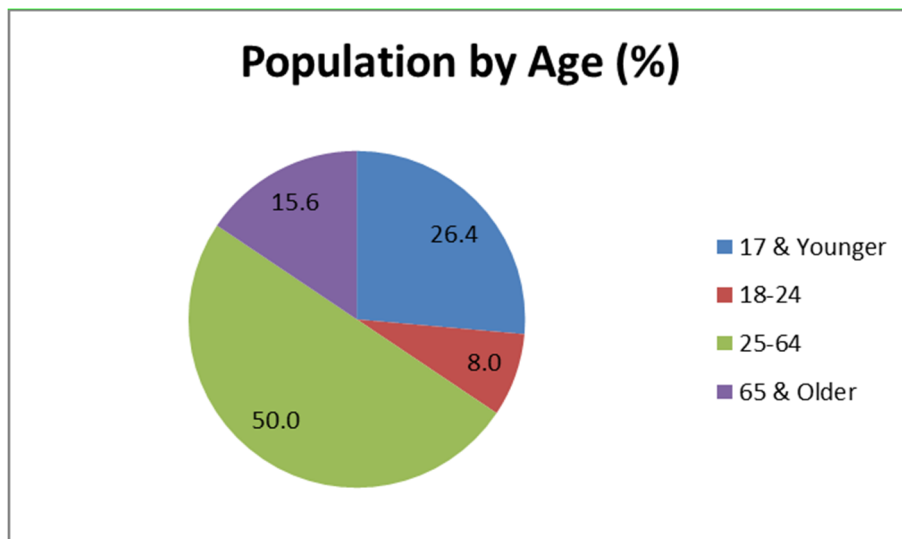
Population Characteristics

According to the 2010 U.S. Census Bureau, the total population in St. Henry's assessment area was 79,003 with 29.4% of individuals residing in middle-, and 70.7% residing in upper-income census tracts. The following table shows the 2010 and estimated 2017 population of the counties in the assessment area and the estimated population change.

County	2010 Population	2017 Population	Population Percent Change
Auglaize	45,949	45,778	-0.4%
Darke	52,959	51,536	-2.7%
Mercer	40,814	40,873	0.1%
Shelby	49,423	48,759	-1.3%
Total	189,145	186,946	-1.2%

During this period, the overall the population in these counties decreased slightly with Darke County experiencing the greatest decrease in population, and the population in Mercer and Auglaize counties remaining fairly stable.

Additionally, 73.6% of the population is 18 years of age or older, the legal age to enter into a contract. Further, 15.6% of the population in the assessment area is age 65 and over which is slightly greater than Ohio’s at 15.1%. In particular, the population age 65 and over in Darke, Auglaize, and Mercer counties is 18.0%, 16.5%, and 16.4%, respectively, or substantially greater than Ohio’s. Older populations typically represent a smaller working-age population and impact economic activity. The table below provides a more detailed breakdown of the population by age.



Income Characteristics

According to 2015 U.S. Census, the median family income in the assessment area was \$68,424, which is above Ohio’s median family income of \$62,817. As shown in the table below, the median family income for Non-metropolitan Ohio increased to \$57,600 in 2017 but was still lower than the median family income in St. Henry’s assessment area.

**Borrower Income Levels
Ohio State Non-Metro**

HUD Estimated Median Family Income		Low			Moderate			Middle			Upper		
		0	-	49.99%	50%	-	79.99%	80%	-	119.99%	120%	-	& above
2014	\$55,700	0	-	\$27,849	\$27,850	-	\$44,559	\$44,560	-	\$66,839	\$66,840	-	& above
2015	\$56,900	0	-	\$28,449	\$28,450	-	\$45,519	\$45,520	-	\$68,279	\$68,280	-	& above
2016	\$55,400	0	-	\$27,699	\$27,700	-	\$44,319	\$44,320	-	\$66,479	\$66,480	-	& above
2017	\$57,600	0	-	\$28,799	\$28,800	-	\$46,079	\$46,080	-	\$69,119	\$69,120	-	& above

The assessment area contains 30,158 households with 21,204, (70.3%) designated as families. Low- and moderate-income families represent 11.9% and 15.0% of all families in this assessment area with (5.1%) of families below the poverty level compared to Ohio’s rate of 11.5%.

Per the November 2017 data from the U.S. Census Bureau’s Small Area Income and Poverty Estimates (SAIPE), household poverty rates for all counties in the assessment area were: ²

County	2014 Poverty Rate	2015 Poverty Rate	2014 - 2015 % Change	2016 Poverty Rate	2015 - 2016 % Change
Auglaize	8.3%	8.7%	4.8%	9.2%	5.7%
Darke	12.2%	9.6%	-21.3%	10.7%	11.5%
Mercer	8.9%	7.8%	-12.4%	8.2%	5.1%
Shelby	10.7%	8.9%	-16.8%	9.4%	5.6%
Ohio	15.8%	14.8%	-6.3%	14.5%	-2.0%
United States	15.5%	14.7%	-5.2%	14.0%	-4.8%

As shown in the table above, Darke County’s poverty rate of 10.7% was the highest in the assessment area, but below Ohio’s and the nation’s poverty rates in 2016 of 14.5% and 14.0%.

Although this area’s poverty rates are lower than those for state and national rates, low- and moderate-income people in this area could still experience difficulty obtaining loans due to insufficient financial resources as indicated by a community contact.

Labor, Employment and Economic Characteristics

According to the Ohio Office of Policy Research and Strategic Planning, the largest industries by average employment are manufacturing; trade, transportation and utilities; and education and health services. The following table identifies the employment sectors and major employers in St. Henry’s assessment area, but is not limited to those indicated.³

² <https://www.census.gov/did/www/saipe/>

³ http://www.development.ohio.gov/reports/reports_countytrends_map.htm

County	Primary Employment Sectors	Major Employers
Auglaize	Manufacturing, Trade, Transportation and Utilities, Education and Health Services, Local Government and Leisure and Hospitality	American Trim, Crown Equipment Corp, Danone Group/Dannon Co, JTD Health Systems, Hitachi Metals/AAP St Mary's Corp, Nidec Minster, Setex Inc, St Mary's City Schools, ContiTech/Veyance Technologies, Wapakoneta City Schools
Darke	Manufacturing, Trade, Transportation and Utilities, Education and Health Services, Local Government and Leisure and Hospitality	Brethren Retirement Community, Dick Lavy Trucking, FRAM Group Operations LLC, Greenville City Schools, Midmark Corp, Greenville Technology/Moriroku Co, Wal-Mart Stores, Inc, Wayne HealthCare, Whirlpool Corp/Kitchen Aid
Mercer	Manufacturing, Trade, Transportation and Utilities, Local Government, Education and Health Services and Leisure and Hospitality	Celina Aluminum Precision Technology, Celina City Schools, Cooper Farms Inc, Crown Equipment Corp, Fort Recovery Industries Inc, J&M Manufacturing Co, Mercer Health, Pax Machine Works, Reynolds & Reynolds Co, Taylor Communications, Visions/Awardcraft
Shelby	Manufacturing, Trade, Transportation and Utilities, Local Government, Professional and Business Services and Education and Health Services	Airstream, American Trim, Cargill, Emerson Climate Technologies, Freshway Foods, Honda Motor Co Ltd, NK Parts Inds/Nippon Kondo Unyu, Plastipak Packaging Inc, Ross Casting and Innovation, Shelby County Government, Sidney City Schools, Wal-Mart Stores Inc, Wilson Memorial Hospital

The following table shows the 2014 through 2017 average annual unemployment rates for Auglaize, Darke, Mercer and Shelby counties along with Ohio and the nation.

Unemployment Rates
Assessment Area: St. Henry Bank

Area	Years - Annualized			
	2014	2015	2016	2017
Auglaize Co.	3.7 (R)	3.6 (R)	3.9 (R)	3.3 (R)
Darke Co.	4.5 (R)	4.0 (R)	4.3 (R)	4.1 (R)
Mercer Co.	3.1 (R)	3.1 (R)	3.3 (R)	2.8 (R)
Shelby Co.	4.3 (R)	4.2 (R)	4.0 (R)	3.8 (R)
Ohio	4.9 (D)	4.7 (D)	5.0 (D)	4.5 (D)
National	5.4	4.8	4.5	3.9

Not Seasonally Adjusted

Data extracted on July 3, 2018

D: Reflects revised population controls and model reestimation

R: Data were subject to revision on April 20, 2018

The unemployment rate in all four counties in the assessment area was below Ohio's each year. The unemployment rate in all four counties and Ohio declined overall since 2014, a trend that reflects the national unemployment rate.

Housing Characteristics

There were 32,907 housing units in the assessment area based on the 2010 U.S. Census. In the assessment area, 70.7% of the units were owner-occupied, 20.9% were rental units, 5.1% were mobile homes, and 8.4% were vacant. The owner-occupancy rate is greater than Ohio's rate of 59.1%. Additionally, 34.0% of total housing units in the assessment area are in middle- and 66.0% in upper-income census tracts. These numbers indicate that the demand for home mortgage lending appears to be greater in upper-income tracts compared to middle-income tracts.

According to the 2010 U.S. Census Data, the median age of housing stock in the assessment area was 50 years with 27.4% built before 1950. In comparison, the median statewide age is 48 years.

The oldest housing stock was in Darke County with a median age of 57 years, while housing stock in Mercer and Shelby counties had a median age of 43 years. Therefore, it appears there may be opportunities for home improvement and rehabilitation loans to low- and moderate-income borrowers.

The median housing value in the assessment area is \$136,197, with an affordability ratio of 40.2%. The higher the affordability ratio, the more affordable a home is considered. The housing affordability ratio is calculated by dividing the median household income by the median housing value. Overall, housing stock in the assessment area is slightly more affordable than Ohio's at 38.1%. Further, based on the 2017 median family income for the assessment area of \$57,600, approximately 33.8% of the homes valued up to \$105,568 in the assessment area would be considered affordable for low- income individuals and 64.2% valued up to \$168,910 would be considered affordable for moderate-income individuals. These percentages were calculated assuming a housing expense ratio equal to 28.0% of gross income for a 4.0%, fixed, 30-year loan.

According to Sperling's Best Places⁴, the median cost of a home in Mercer County was \$119,000, which represents an appreciation of 2.1% in the past 10 years. Compared to the rest of the country, Mercer's cost of living is 16.1% lower than the national average. In Auglaize County, the median home cost is \$114,000 and appreciated 3.9% in the past 10 years, while Darke County's median home cost is \$96,000 and depreciated 8.7% during this time. Finally, the median home cost in Shelby County is \$122,100, with an appreciation of 4.0% in the past 10 years.

The median gross rent in the Non-metropolitan Ohio was \$662, with 37.6% of the rents greater than \$700 a month, according to the 2010 Census Bureau. Overall, the median gross rent in the assessment area was substantially lower than Ohio's at \$730 and over 51.4% of rents greater than \$700 a month. In addition, 35.7% of rental units in the assessment area have renters with rent costs greater than 30.0% of their income, which may make it more difficult for potential homebuyers to save enough money toward a down payment for a home.

See Appendix B for tables that further illustrate the demographics of St. Henry's assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Lending Test

St. Henry's performance under the lending test is satisfactory. The loan to deposit ratio is reasonable. The bank made a majority of its loans inside its assessment area. The geographic and borrower distribution of lending is reasonable.

Loan-to-Deposit Ratio

A financial institution's loan-to-deposit ratio compares the institution's aggregate loan balances outstanding to its total deposits outstanding. The ratio is a measure of an institution's lending volume relative to its capacity to lend and is derived by adding the quarterly loan-to-deposit ratios and dividing the total by the number of quarters.

⁴ <http://bestplaces.net>

The following table shows St. Henry quarterly loan-to-deposit ratios for 16 quarters since the previous evaluation, along with the average loan-to-deposit for the same period.

Saint Henry Bank					
As of Date	ST HENRY BK	OSGOOD ST BK	GREENVILLE NB	FIRST NB IN NEW BREMEN	CUSTOM PEER
March 31, 2018	85.94	82.50	88.65	51.33	74.16
December 31, 2017	83.98	82.50	89.73	51.04	74.42
September 30, 2017	83.18	80.64	89.25	50.51	73.47
June 30, 2017	83.02	72.95	88.83	52.07	71.28
March 31, 2017	84.42	73.98	83.92	49.74	69.21
December 31, 2016	72.98	71.90	85.43	48.20	68.51
September 30, 2016	72.93	67.58	83.38	50.62	67.19
June 30, 2016	68.98	66.96	83.13	49.33	66.47
March 31, 2016	64.33	61.99	79.74	52.24	64.66
December 31, 2015	57.20	61.72	81.30	50.88	64.63
September 30, 2015	55.43	58.78	80.15	50.74	63.22
June 30, 2015	61.19	61.48	79.28	50.51	63.76
March 31, 2015	61.64	64.12	78.98	49.95	64.35
December 31, 2014	62.49	64.17	79.96	49.84	64.66
September 30, 2014	61.27	59.28	79.77	50.97	63.34
June 30, 2014	60.32	56.23	79.62	50.41	62.09
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation	69.96	67.92	83.20	47.37	66.16

St. Henry’s loan-to-deposit ratio is reasonable given its size, financial condition, and assessment area credit needs. St. Henry averaged nearly 70.0% over the past 16 quarters, which is above the custom peer group average ratio of 66.2%.⁵ St. Henry’s loan-to-deposit ratio has steadily increased from a low of 55.4% in September of 2015 to 85.9% as of March 31, 2018. Total deposits increased \$31.5 million over the 16 quarter timeframe while loans increased \$84.5 million.

Lending in the Assessment Area

St. Henry’s residential mortgage, consumer, small business, and small farm loans were analyzed to determine the volume of lending inside and outside the assessment area. The following table shows the distribution of loans made inside and outside the assessment area

Loan Type - Description	Inside				Outside				Total			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
HE - Home Equity	88	89.8	4,576	93.5	10	10.2	318	6.5	98	100	4,894	100
MV - Motor Vehicle	111	86	1,382	83.9	18	14	265	16.1	129	100	1,647	100
RL - Residential Loans	425	82.5	68,351	81.1	90	17.5	15,871	18.8	515	100	84,223	100
XX - Other Consumer Loans	62	84.9	754	73.6	11	15.1	271	26.4	73	100	1,025	100
Total Consumer related	686	84.2	75,063	81.8	129	15.8	16,725	18.2	815	100	91,789	100
SB - Small Business	212	73.9	47,660	64.4	75	26.1	26,299	35.6	287	100	73,959	100
Total Small Bus. related	212	73.9	47,660	64.4	75	26.1	26,299	35.6	287	100	73,959	100
SF - Small Farm	122	61.6	40,978	47.5	76	38.4	45,272	52.5	198	100	86,250	100
Total Small Farm related	122	61.6	40,978	47.5	76	38.4	45,272	52.5	198	100	86,250	100
TOTAL LOANS	1,020	78.5	163,702	65	280	21.5	88,296	35	1,300	100	251,998	100

As the table indicates, a majority, 78.5% by volume and 65.0% by dollar amount, of St. Henry’s loans were made inside its delineated assessment area. Additionally, St. Henry purchased participations in a few larger commercial loans made outside the assessment area.

⁵ National peer group consists of all commercial banks having assets between \$100 and \$300 million in nonmetropolitan areas with three or more full service offices.

Borrower Distribution of Lending

Overall, St. Henry's lending to borrowers of different income levels and lending to businesses and farms of different revenue sizes is reasonable. The borrower distribution of consumer lending is excellent for motor vehicle and other consumer loans. The borrower distribution for residential, small business, and small farm lending is reasonable. However, the borrower distribution for home equity lending is poor.

In addition, St. Henry made 15 loans through the Federal Home Loan Bank of Cincinnati during the evaluation period that helped 15 low- and moderate-income borrowers qualify to buy a home. These loans typically have a positive impact on providing for the credit needs of the community.

Residential Mortgage Lending

St. Henry's residential mortgage lending performance was compared to the income levels of families in the assessment area (proxy) for the combined years of 2014 through 2016 and 2017.

St. Henry made 10 residential mortgage loans totaling \$967,000 to low-income borrowers in 2014 through 2016. This represents 3.3% of residential mortgage loans by volume, which was significantly below the percentage of low-income families at 12.2%. Given that St. Henry's performance was significantly below the proxy, the borrower distribution of residential mortgage lending to low-income borrowers is poor.

St. Henry made 27 residential mortgage loans totaling \$2.5 million to moderate-income borrowers in 2014 through 2016. This represents 8.8% of residential mortgage loans by volume or significantly below the percentage of moderate-income families at 16.1%. Given that St. Henry's performance was below the proxy, the borrower distribution of residential mortgage lending to moderate-income borrowers is reasonable.

St. Henry made 65 residential mortgage loans to middle-income borrowers, which was slightly below the proxy, and made 197 loans to upper-income borrowers, which was above the proxy during 2014 through 2016.

St. Henry made four residential mortgage loans totaling \$307,000 to low-income borrowers in 2017. This is 3.4% of residential mortgage loans by volume or well below the percentage of low-income families at 11.9%. Given that St. Henry's performance was well below the proxy, the borrower distribution of residential mortgage lending to low-income borrowers is poor for 2017.

St. Henry made 12 residential mortgage loans totaling \$1.5 million to moderate-income borrowers in 2017. This is 10.3% of residential mortgage loans by volume or below the percentage of low-income families at 15.0%. Given that St. Henry's performance was below the proxy, the borrower distribution of residential mortgage lending to moderate-income borrowers is reasonable for 2017.

St. Henry made 30 residential mortgage loans to middle-income borrowers and 70 residential mortgage loans to upper-income borrowers or slightly above the respective proxies for 2017.

Considering that 35.7% of rental units in the assessment area have renters with rent costs greater than 30% of income, potential homebuyers may be unable to save enough money toward a down payment for a home. Overall, residential lending to borrowers of different income levels was generally at or below proxy; therefore, borrower distribution of residential mortgage lending is reasonable.

Small Business Lending

Small businesses are defined as those with gross revenues of less than or equal to \$1 million. St. Henry originated 211 small business loans totaling \$47.7 million during the evaluation period.

St. Henry made 116 small business loans totaling \$30.6 million by dollar amount in 2014 through 2016. St. Henry originated 82.1% of small business loans to businesses with revenues of \$1 million or less. St. Henry's performance was slightly below the percentage of total businesses of 87.0%. Further, during the evaluation period, St. Henry originated an adequate percentage of small dollar loans (45.3%) up to \$100,000, indicating a willingness to lend in smaller amounts typically requested by small businesses. Therefore, St. Henry's performance relative to the distribution of small business loans to businesses of different sizes is reasonable.

St. Henry made 95 small business loans totaling \$17.1 million by dollar amount in 2017. St. Henry originated 75.8% of small business loans to businesses with revenues of \$1 million or less. St. Henry's performance was slightly below the percentage of total businesses of 87.0%. Further, during the evaluation period, St. Henry originated an adequate percentage of small dollar loans (66.3%) up to \$100,000, indicating a willingness to lend in smaller amounts typically requested by small businesses. Therefore, St. Henry's performance relative to the distribution of small business loans to businesses of different sizes is reasonable.

Overall, small business lending was generally slightly below the percentage of total businesses; therefore, small business lending is reasonable.

Small Farm Lending

Small farms are defined as those with gross revenues of less than or equal to \$1 million. St. Henry originated 122 small farm loans totaling \$41.0 million during the evaluation period.

St. Henry made 63 small farm loans totaling \$22.1 million by dollar amount in 2014 through 2016. St. Henry originated 87.3% of small farm loans to farms with revenues of \$1 million or less. St. Henry's performance was slightly below the percentage of farms of 99.1%. Further, during the evaluation period, St. Henry originated an adequate percentage of small dollar farm loans (28.6%) up to \$100,000, indicating a willingness to lend in smaller amounts typically requested by smaller farms. Therefore, St. Henry's performance relative to the distribution of small farm loans to farms of different sizes is reasonable.

St. Henry made 59 small business loans totaling \$18.9 million by dollar amount in 2017. St. Henry was able to originate 93.2% of small farm loans to farms with revenues of \$1 million or less. St. Henry's performance was slightly below the percentage of total businesses of 99.1%. Further,

during the evaluation period, St. Henry was able to originate an adequate percentage of small dollar loans (49.2%) up to \$100,000, indicating a willingness to lend in smaller amounts typically requested by smaller farms. Therefore, considering St. Henry's performance relative to the distribution of small farm loans to farms of different sizes is considered reasonable.

Overall, small farm lending was generally slightly below the percentage of total small farms; therefore, small business lending is considered reasonable.

Consumer Lending (Motor Vehicle)

St. Henry's motor vehicle lending performance was compared to percentage of households by income in the assessment area (proxy) for the combined years of 2014 through 2016 and 2017.

St. Henry made 16 motor vehicle loans to low-income borrowers totaling \$142,000 in years 2014 through 2016. This represents 23.9% of motor vehicle loans by volume, which was above the percentage of low-income households at 16.2%. Given that St. Henry's performance was above the proxy, the borrower distribution of motor vehicle lending to low-income borrowers is considered excellent for 2014 through 2016.

St. Henry made 23 motor vehicle loans totaling \$331,000 to moderate-income borrowers in years 2014 through 2016. This represents 34.3% of motor vehicle loans by volume, which was significantly above the percentage of moderate-income households at 14.5%. Given that St. Henry's performance was significantly above the proxy, the borrower distribution of motor vehicle lending to moderate-income borrowers is considered excellent for 2014 through 2016.

St. Henry originated 14 motor vehicle loans to middle- income borrowers or slightly above the proxy, and 12 motor vehicle loans to upper-income borrowers, which was well below the proxy during 2014 through 2016.

St. Henry made ten motor vehicle loans totaling \$112,000 to low-income borrowers in 2017. This represents 22.7% of motor vehicle loans by volume or above the percentage of low-income households at 16.8%. Given that St. Henry's performance was above the proxy, the borrower distribution of motor vehicle lending to low-income borrowers is excellent for 2017.

St. Henry made 20 motor vehicle loans totaling \$205,000 to moderate-income borrowers in 2017. This represents 45.5% of motor vehicle loans by volume, which was significantly above the percentage of moderate-income households at 14.9%. Given that St. Henry's performance was significantly above the proxy, the borrower distribution of motor vehicle lending to moderate-income borrowers is excellent for 2017.

St. Henry originated seven motor vehicle loans to middle- income borrowers or slightly below the proxy, and six motor vehicle loans to upper-income borrowers, which was well below the proxy during 2017.

Overall, motor vehicle lending to borrowers of different income levels was generally above the proxy; therefore, borrower distribution of motor vehicle lending is excellent.

Home Equity Lending

St. Henry home equity lending performance was compared to the income levels of families in the assessment area (proxy) for 2014 through 2016 and 2017.

St. Henry made no home equity loans to low-income borrowers in 2014 through 2016. This was significantly below the percentage of low-income families at 12.2%. Given that St. Henry's performance was significantly below the proxy, the borrower distribution of home equity lending to low-income borrowers is poor for 2014 through 2016.

St. Henry made three home equity loans totaling \$90,000 to moderate-income borrowers in 2014 through 2016. This represents 4.7% of home equity loans by volume or well below the percentage of moderate-income families at 16.1%. Given that St. Henry's performance was well below the proxy, the borrower distribution of home equity lending to moderate-income borrowers is poor for 2014 through 2016.

St. Henry originated 10 home equity loans to middle-income borrowers which was slightly below the proxy, and 50 home equity loans to upper-income borrowers or above the proxy for 2014 through 2016.

St. Henry made no home equity loans to low-income borrowers in year 2017. This was significantly below the percentage of low-income families at 11.9%. Given that St. Henry's performance was significantly below the proxy, the borrower distribution of home equity lending to low-income borrowers is poor for 2017.

St. Henry made two home equity loans totaling \$70,000 to moderate-income borrowers in 2017. This represents 8.3% of home equity loans by volume or below the percentage of moderate-income families at 15.0%. Given that St. Henry's performance was below the proxy, the borrower distribution of home equity lending to moderate-income borrowers is reasonable for 2017.

St. Henry originated four home equity loans to middle-income borrowers or slightly below the proxy, and 18 home equity loans to upper-income borrowers or above the proxy for 2017.

Home equity lending opportunities may be limited for low- and moderate-income individuals since 71.1% of owner-occupied units are in upper-income geographies; however, home equity lending to borrowers of different income levels was generally below the proxy. Therefore, borrower distribution of home equity lending is poor.

Consumer Lending (Other Consumer)

St. Henry's other consumer lending performance was compared to percentage of households by income in the assessment area (proxy) for the combined years of 2014 through 2016 and 2017.

St. Henry made three other consumer loans to low-income borrowers totaling \$47,000 in 2014 through 2016. This represents 11.1% of other consumer loans by volume, which was below the percentage of low-income households at 16.2%. Given that St. Henry's performance was below

the proxy, the borrower distribution of other consumer lending to low-income borrowers is reasonable for 2014 through 2016.

St. Henry made 11 other consumer loans totaling \$200,000 to moderate-income borrowers in 2014 through 2016. This represents 40.7% of other consumer loans by volume, which was significantly above the percentage of moderate-income households at 14.5%. Given that St. Henry's performance was significantly above the proxy, the borrower distribution of other consumer lending to moderate-income borrowers is excellent for 2014 through 2016.

St. Henry originated five other consumer loans to middle- income borrowers, which was slightly below the proxy, and seven other consumer lending to upper-income borrowers, which was below the proxy during 2014 through 2016.

St. Henry made nine other consumer loans totaling \$69,000 to low-income borrowers in 2017. This is 25.7% of other consumer loans by volume, which was well above the percentage of low-income households at 16.8%. Given that St. Henry's performance was well above the proxy, the borrower distribution of other consumer lending to low-income borrowers is excellent for 2017.

St. Henry made 10 other consumer loans totaling \$71,000 to moderate-income borrowers in 2017. This represents 28.6% of other consumer loans by volume or significantly above the percentage of moderate-income households at 14.9%. Given that St. Henry's performance was significantly above the proxy, the borrower distribution of other consumer lending to moderate-income borrowers is excellent for 2017.

St. Henry originated 10 other consumer loans to middle- income borrowers which was well above the proxy, and five other consumer loans to upper-income borrowers, which was well below the proxy during 2017.

Overall, other consumer lending to borrowers of different income levels was generally above the proxy; therefore, borrower distribution of other consumer lending is excellent.

Response to Consumer Complaints

No CRA related complaints were filed against St. Henry during the evaluation period.

Community Development Test

St. Henry is rated satisfactory under the community development test. Community development performance demonstrates an adequate responsiveness to the community development needs of its assessment area through community development lending, qualified investments, and community development services, as appropriate, considering St. Henry's capacity and the need and availability of such opportunities in the assessment area.

Community Development Lending

St. Henry originated 12 community development loans that benefited the assessment area during the evaluation period totaling \$2.5 million, supporting affordable housing, community services and economic development.

Qualified Investments

St. Henry had no qualifying community development investments, however, St. Henry made 10 qualified donations totaling \$9,000 to support three organizations that provide community services targeted to low- and moderate-income individuals and economic development.

Community Development Services

St. Henry's management and staff provided 340 hours of financial expertise through their involvement with 27 community development organizations and by providing financial education through a partnership with a local school with a majority of its students eligible for the free- or reduced-price lunch program.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified during this evaluation period.

**APPENDIX B
DEMOGRAPHICS TABLES**

Combined Demographics Report

Assessment Area(s): 2014 Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	2,668	12.2	
Moderate-income	0	0.0	0	0.0	0	0.0	3,520	16.1	
Middle-income	9	50.0	11,129	50.8	857	7.7	5,001	22.8	
Upper-income	9	50.0	10,769	49.2	438	4.1	10,709	48.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0	
Total Assessment Area	18	100.0	21,898	100.0	1,295	5.9	21,898	100	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	17,202	12,155	50.0	70.7	3,519	20.5	1,528	8.9	
Upper-income	15,854	12,172	50.0	76.8	2,181	13.8	1,501	9.5	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	33,056	24,327	100.0	73.6	5,700	17.2	3,029	9.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low-income	0	0	0.0	0	0.0	0	0	0.0	
Moderate-income	0	0	0.0	0	0.0	0	0	0.0	
Middle-income	1,832	1,632	54.0	54.4	135	49.8	65	55.6	
Upper-income	1,558	1,370	46.0	45.6	136	50.2	52	44.4	
Unknown-income	0	0	0.0	0.0	0	0	0	0.0	
Total Assessment Area	3,390	3,002	100.0	100.0	271	100	117	100.0	
	Percentage of Total Businesses:			88.6		8.0		3.5	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	467	466	47.0	47.2	1	20.0	0	0.0	
Upper-income	526	522	53.0	52.8	4	80.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	993	988	100.0	100.0	5	100.0	0	0.0	
	Percentage of Total Farms:			99.5		0.5		0.0	

2014 FFIEC Census Data and 2014 D&B Information

Combined Demographics Report

Assessment Area(s): 2015 Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,668	12.2
Moderate-income	0	0	0	0	0	0	3,520	16.1
Middle-income	9	50	11,129	50.8	857	7.7	5,001	22.8
Upper-income	9	50	10,769	49.2	438	4.1	10,709	48.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	18	100.0	21,898	100.0	1,295	5.9	21,898	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	17,202	12,155	50	70.7	3,519	20.5	1,528	8.9
Upper-income	15,854	12,172	50	76.8	2,181	13.8	1,501	9.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	33,056	24,327	100.0	73.6	5,700	17.2	3,029	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,868	53.4	1,691	54	158	49.2	19	40.4
Upper-income	1,629	46.6	1,438	46	163	50.8	28	59.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,497	100.0	3,129	100.0	321	100.0	47	100.0
Percentage of Total Businesses:			89.5		9.2		1.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	421	47.1	420	47.2	1	20	0	0
Upper-income	473	52.9	469	52.8	4	80	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	894	100.0	889	100.0	5	100.0	0	0.0
Percentage of Total Farms:			99.4		0.6		0.0	

2015 FFIEC Census Data and 2015 D&B Information

Combined Demographics Report

Assessment Area(s): 2016 Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,668	12.2
Moderate-income	0	0	0	0	0	0	3,520	16.1
Middle-income	9	50	11,129	50.8	857	7.7	5,001	22.8
Upper-income	9	50	10,769	49.2	438	4.1	10,709	48.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	18	100.0	21,898	100.0	1,295	5.9	21,898	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	17,202	12,155	50	70.7	3,519	20.5	1,528	8.9
Upper-income	15,854	12,172	50	76.8	2,181	13.8	1,501	9.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	33,056	24,327	100.0	73.6	5,700	17.2	3,029	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,700	53.6	1,506	54.6	170	47.6	24	42.1
Upper-income	1,473	46.4	1,253	45.4	187	52.4	33	57.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,173	100.0	2,759	100.0	357	100.0	57	100.0
Percentage of Total Businesses:				87		11.3		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	359	46.8	356	46.8	3	42.9	0	0
Upper-income	408	53.2	404	53.2	4	57.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	767	100.0	760	100.0	7	100.0	0	0
Percentage of Total Farms:				99.1		0.9		0

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area(s): 2017 Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,519	11.9
Moderate-income	0	0	0	0	0	0	3,190	15
Middle-income	7	38.9	6,280	29.6	575	9.2	4,524	21.3
Upper-income	11	61.1	14,924	70.4	505	3.4	10,971	51.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	18	100.0	21,204	100.0	1,080	5.1	21,204	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	11,194	6,716	28.9	60	2,609	23.3	1,869	16.7
Upper-income	21,713	16,556	71.1	76.2	4,277	19.7	880	4.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	32,907	23,272	100.0	70.7	6,886	20.9	2,749	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	898	28.3	782	28.3	92	25.8	24	42.1
Upper-income	2,275	71.7	1,977	71.7	265	74.2	33	57.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,173	100.0	2,759	100.0	357	100.0	57	100.0
Percentage of Total Businesses:				87.0		11.3		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	193	25.2	191	25.1	2	28.6	0	0
Upper-income	574	74.8	569	74.9	5	71.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	767	100.0	760	100.0	7	100.0	0	0
Percentage of Total Farms:				99.1		0.9		0

2017 FFIEC Census Data and 2016 D&B Information

**APPENDIX C
LENDING TABLES**

Consumer Loan Distribution Table

Exam: The St Henry Bank 2018

Assessment Area/Group :2014 Nonmetropolitan Ohio

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	Home Equity							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Low/Moderate Total	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Middle	6	40.00%	300	36.10%	2	13.30%	105	12.70%
Upper	9	60.00%	530	63.90%	13	86.70%	725	87.30%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	15	100.00%	830	100.00%	15	100.00%	830	100.00%
	Motor Vehicle							
Low	0	0.00%	0	0.00%	3	30.00%	30	19.40%
Moderate	0	0.00%	0	0.00%	4	40.00%	65	43.00%
Low/Moderate Total	0	0.00%	0	0.00%	7	70.00%	95	62.40%
Middle	0	0.00%	0	0.00%	1	10.00%	9	6.00%
Upper	10	100.00%	152	100.00%	2	20.00%	48	31.60%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	10	100.00%	152	100.00%	10	100.00%	152	100.00%
	Other Consumer Loans							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	1	25.00%	20	25.00%
Low/Moderate Total	0	0.00%	0	0.00%	1	25.00%	20	25.00%
Middle	1	25.00%	18	22.60%	1	25.00%	26	32.00%
Upper	3	75.00%	62	77.40%	2	50.00%	34	43.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	4	100.00%	80	100.00%	4	100.00%	80	100.00%
	Residential Loans							
Low	0	0.00%	0	0.00%	3	5.60%	451	5.70%
Moderate	0	0.00%	0	0.00%	6	11.10%	541	6.90%
Low/Moderate Total	0	0.00%	0	0.00%	9	16.70%	992	12.60%
Middle	10	18.50%	1,127	14.30%	14	25.90%	1,634	20.80%
Upper	44	81.50%	6,734	85.70%	29	53.70%	4,872	62.00%
Unknown	0	0.00%	0	0.00%	2	3.70%	363	4.60%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	54	100.00%	7,861	100.00%	54	100.00%	7,861	100.00%
	Consumer Loan Totals							
Low	0	0.00%	0	0.00%	6	7.20%	481	5.40%
Moderate	0	0.00%	0	0.00%	11	13.30%	627	7.00%
Low/Moderate Total	0	0.00%	0	0.00%	17	20.50%	1,107	12.40%
Middle	17	20.50%	1,445	16.20%	18	21.70%	1,774	19.90%
Upper	66	79.50%	7,478	83.80%	46	55.40%	5,679	63.60%
Unknown	0	0.00%	0	0.00%	2	2.40%	363	4.10%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	83	100.00%	8,923	100.00%	83	100.00%	8,924	100.00%

Consumer Loan Distribution Table

Exam: The St Henry Bank 2018

Assessment Area/Group : 2015 Nonmetropolitan Ohio

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	1	4.80%	30	3.30%
Low/Moderate Total	0	0.00%	0	0.00%	1	4.80%	30	3.30%
Middle	1	4.80%	35	3.80%	2	9.50%	75	8.10%
Upper	20	95.20%	887	96.20%	17	81.00%	767	83.20%
Unknown	0	0.00%	0	0.00%	1	4.80%	50	5.40%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	21	100.00%	922	100.00%	21	100.00%	922	100.00%
	Motor Vehicle							
Low	0	0.00%	0	0.00%	4	17.40%	35	10.80%
Moderate	0	0.00%	0	0.00%	8	34.80%	131	40.40%
Low/Moderate Total	0	0.00%	0	0.00%	12	52.20%	166	51.20%
Middle	6	26.10%	80	24.80%	8	34.80%	115	35.40%
Upper	17	73.90%	243	75.20%	2	8.70%	35	10.70%
Unknown	0	0.00%	0	0.00%	1	4.30%	9	2.80%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	23	100.00%	324	100.00%	23	100.00%	324	100.00%
	Other Consumer Loans							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	2	33.30%	100	55.70%
Low/Moderate Total	0	0.00%	0	0.00%	2	33.30%	100	55.70%
Middle	2	33.30%	100	55.70%	0	0.00%	0	0.00%
Upper	4	66.70%	80	44.30%	4	66.70%	80	44.30%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	6	100.00%	180	100.00%	6	100.00%	180	100.00%
	Residential Loans							
Low	0	0.00%	0	0.00%	5	4.30%	374	2.20%
Moderate	0	0.00%	0	0.00%	9	7.80%	620	3.70%
Low/Moderate Total	0	0.00%	0	0.00%	14	12.20%	995	5.90%
Middle	27	23.50%	3,485	20.80%	21	18.30%	2,797	16.70%
Upper	88	76.50%	13,241	79.20%	77	67.00%	12,653	75.60%
Unknown	0	0.00%	0	0.00%	3	2.60%	281	1.70%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	115	100.00%	16,726	100.00%	115	100.00%	16,726	100.00%
	Consumer Loan Totals							
Low	0	0.00%	0	0.00%	9	5.50%	409	2.30%
Moderate	0	0.00%	0	0.00%	20	12.10%	881	4.90%
Low/Moderate Total	0	0.00%	0	0.00%	29	17.60%	1,290	7.10%
Middle	36	21.80%	3,700	20.40%	31	18.80%	2,987	16.50%
Upper	129	78.20%	14,451	79.60%	100	60.60%	13,535	74.60%
Unknown	0	0.00%	0	0.00%	5	3.00%	340	1.90%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	165	100.00%	18,152	100.00%	165	100.00%	18,152	100.00%

Consumer Loan Distribution Table

Exam: The St Henry Bank 2018

Assessment Area/Group : 2016 Non metropolitan Ohio

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	2	7.10%	60	3.70%
Low/Moderate Total	0	0.00%	0	0.00%	2	7.10%	60	3.70%
Middle	5	17.90%	166	10.10%	6	21.40%	300	18.30%
Upper	23	82.10%	1,475	89.90%	20	71.40%	1,281	78.10%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	28	100.00%	1,641	100.00%	28	100.00%	1,641	100.00%
					Motor Vehicle			
Low	0	0.00%	0	0.00%	9	26.50%	77	18.40%
Moderate	0	0.00%	0	0.00%	11	32.40%	135	32.20%
Low/Moderate Total	0	0.00%	0	0.00%	20	58.80%	213	50.60%
Middle	9	26.50%	177	42.20%	5	14.70%	54	12.80%
Upper	25	73.50%	243	57.80%	8	23.50%	148	35.10%
Unknown	0	0.00%	0	0.00%	1	2.90%	6	1.50%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	34	100.00%	420	100.00%	34	100.00%	420	100.00%
					Other Consumer Loans			
Low	0	0.00%	0	0.00%	3	17.60%	47	22.80%
Moderate	0	0.00%	0	0.00%	8	47.10%	80	39.10%
Low/Moderate Total	0	0.00%	0	0.00%	11	64.70%	127	61.80%
Middle	4	23.50%	61	29.60%	4	23.50%	42	20.60%
Upper	13	76.50%	144	70.40%	1	5.90%	22	10.50%
Unknown	0	0.00%	0	0.00%	1	5.90%	15	7.10%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	17	100.00%	205	100.00%	17	100.00%	205	100.00%
					Residential Loans			
Low	0	0.00%	0	0.00%	2	1.40%	142	0.60%
Moderate	0	0.00%	0	0.00%	12	8.60%	1,319	5.80%
Low/Moderate Total	0	0.00%	0	0.00%	14	10.10%	1,461	6.40%
Middle	41	29.50%	7,080	31.00%	30	21.60%	4,085	17.90%
Upper	98	70.50%	15,726	69.00%	91	65.50%	16,709	73.30%
Unknown	0	0.00%	0	0.00%	4	2.90%	552	2.40%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	139	100.00%	22,806	100.00%	139	100.00%	22,806	100.00%
					Consumer Loan Totals			
Low	0	0.00%	0	0.00%	14	6.40%	266	1.10%
Moderate	0	0.00%	0	0.00%	33	15.10%	1,594	6.40%
Low/Moderate Total	0	0.00%	0	0.00%	47	21.60%	1,861	7.40%
Middle	59	27.10%	7,484	29.80%	45	20.60%	4,481	17.90%
Upper	159	72.90%	17,589	70.20%	120	55.00%	18,159	72.40%
Unknown	0	0.00%	0	0.00%	6	2.80%	572	2.30%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	218	100.00%	25,073	100.00%	218	100.00%	25,073	100.00%

Consumer Loan Distribution Table

Exam: The St Henry Bank 2018

Assessment Area/Group : 2017 Nonmetropolitan Ohio

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	Home Equity							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	2	8.30%	70	5.90%
Low/Moderate Total	0	0.00%	0	0.00%	2	8.30%	70	5.90%
Middle	5	20.80%	208	17.60%	4	16.70%	175	14.80%
Upper	19	79.20%	975	82.40%	18	75.00%	938	79.30%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	24	100.00%	1,183	100.00%	24	100.00%	1,183	100.00%
	Motor Vehicle							
Low	0	0.00%	0	0.00%	10	22.70%	112	23.00%
Moderate	0	0.00%	0	0.00%	20	45.50%	205	42.20%
Low/Moderate Total	0	0.00%	0	0.00%	30	68.20%	317	65.20%
Middle	2	4.50%	14	2.90%	7	15.90%	70	14.50%
Upper	42	95.50%	472	97.10%	6	13.60%	94	19.30%
Unknown	0	0.00%	0	0.00%	1	2.30%	5	1.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	44	100.00%	486	100.00%	44	100.00%	486	100.00%
	Other Consumer Loans							
Low	0	0.00%	0	0.00%	9	25.70%	69	24.00%
Moderate	0	0.00%	0	0.00%	10	28.60%	71	24.50%
Low/Moderate Total	0	0.00%	0	0.00%	19	54.30%	140	48.50%
Middle	3	8.60%	15	5.30%	10	28.60%	94	32.40%
Upper	32	91.40%	274	94.70%	5	14.30%	45	15.70%
Unknown	0	0.00%	0	0.00%	1	2.90%	10	3.50%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	35	100.00%	289	100.00%	35	100.00%	289	100.00%
	Residential Loans							
Low	0	0.00%	0	0.00%	4	3.40%	307	1.50%
Moderate	0	0.00%	0	0.00%	12	10.30%	1,538	7.30%
Low/Moderate Total	0	0.00%	0	0.00%	16	13.70%	1,845	8.80%
Middle	9	7.70%	1,195	5.70%	30	25.60%	3,977	19.00%
Upper	108	92.30%	19,762	94.30%	70	59.80%	14,946	71.30%
Unknown	0	0.00%	0	0.00%	1	0.90%	190	0.90%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	117	100.00%	20,957	100.00%	117	100.00%	20,957	100.00%
	Consumer Loan Totals							
Low	0	0.00%	0	0.00%	23	10.50%	488	2.10%
Moderate	0	0.00%	0	0.00%	44	20.00%	1,884	8.20%
Low/Moderate Total	0	0.00%	0	0.00%	67	30.50%	2,372	10.40%
Middle	19	8.60%	1,433	6.30%	51	23.20%	4,316	18.80%
Upper	201	91.40%	21,483	93.70%	99	45.00%	16,023	69.90%
Unknown	0	0.00%	0	0.00%	3	1.40%	205	0.90%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	220	100.00%	22,915	100.00%	220	100.00%	22,915	100.00%

CRA Loan Distribution Table

Exam: The St Henry Bank 2018

Assessment Area/Group: All Assessment Areas 2014 - 2016

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Low/Moderate Total	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Middle	37	31.60%	6,464	21.10%	20	31.70%	6,121	27.70%	0	0.00%	0	0.00%
Upper	80	68.40%	24,113	78.90%	43	68.30%	15,979	72.30%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	117	100.00%	30,577	100.00%	63	100.00%	22,099	100.00%	0	0.00%	0	0.00%
	By Revenue											
Total \$1 Million or Less	96	82.10%	18,431	60.30%	55	87.30%	16,346	74.00%	0	0.00%	0	0.00%
Over \$1 Million	21	17.90%	12,146	39.70%	8	12.70%	5,753	26.00%	0	0.00%	0	0.00%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	117	100.00%	30,577	100.00%	63	100.00%	22,099	100.00%	0	0.00%	0	0.00%
	By Loan Size											
\$100,000 or less	53	45.30%	2,752	9.00%	18	28.60%	617	2.80%	0	0.00%	0	0.00%
\$100,001 - \$250,000	26	22.20%	4,280	14.00%	17	27.00%	2,941	13.30%	0	0.00%	0	0.00%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	34	29.10%	16,322	53.40%	11	17.50%	4,030	18.20%	0	0.00%	0	0.00%
Over \$1 Million (Bus)-\$500k (Farm)	4	3.40%	7,224	23.60%	17	27.00%	14,511	65.70%	0	0.00%	0	0.00%
Total	117	100.00%	30,577	100.00%	63	100.00%	22,099	100.00%	0	0.00%	0	0.00%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	47	49.00%	2,390	13.00%	18	32.70%	617	3.80%	0	0.00%	0	0.00%
\$100,001 - \$250,000	22	22.90%	3,615	19.60%	16	29.10%	2,741	16.80%	0	0.00%	0	0.00%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	28.10%	12,427	67.40%	10	18.20%	3,638	22.30%	0	0.00%	0	0.00%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.00%	0	0.00%	11	20.00%	9,350	57.20%	0	0.00%	0	0.00%
Total	96	100.00%	18,431	100.00%	55	100.00%	16,346	100.00%	0	0.00%	0	0.00%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: The St Henry Bank 2018

Assessment Area/Group: 2017 Nonmetropolitan Ohio

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Low/Moderate Total	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Middle	9	9.50%	841	4.90%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Upper	86	90.50%	16,241	95.10%	59	100.00%	18,879	100.00%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	95	100.00%	17,083	100.00%	59	100.00%	18,879	100.00%	0	0.00%	0	0.00%
	By Revenue											
Total \$1 Million or Less	72	75.80%	8,491	49.70%	55	93.20%	14,494	76.80%	0	0.00%	0	0.00%
Over \$1 Million	23	24.20%	8,592	50.30%	4	6.80%	4,385	23.20%	0	0.00%	0	0.00%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	95	100.00%	17,083	100.00%	59	100.00%	18,879	100.00%	0	0.00%	0	0.00%
	By Loan Size											
\$100,000 or less	63	66.30%	3,423	20.00%	29	49.20%	1,115	5.90%	0	0.00%	0	0.00%
\$100,001 - \$250,000	18	18.90%	2,855	16.70%	7	11.90%	1,292	6.80%	0	0.00%	0	0.00%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	11.60%	5,522	32.30%	9	15.30%	3,256	17.20%	0	0.00%	0	0.00%
Over \$1 Million (Bus)-\$500k (Farm)	3	3.20%	5,283	30.90%	14	23.70%	13,217	70.00%	0	0.00%	0	0.00%
Total	95	100.00%	17,083	100.00%	59	100.00%	18,879	100.00%	0	0.00%	0	0.00%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	53	73.60%	2,832	33.40%	29	52.70%	1,115	7.70%	0	0.00%	0	0.00%
\$100,001 - \$250,000	12	16.70%	1,780	21.00%	7	12.70%	1,292	8.90%	0	0.00%	0	0.00%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	8.30%	2,379	28.00%	9	16.40%	3,256	22.50%	0	0.00%	0	0.00%
Over \$1 Million (Bus)-\$500k (Farm)	1	1.40%	1,500	17.70%	10	18.20%	8,832	60.90%	0	0.00%	0	0.00%
Total	72	100.00%	8,491	100.00%	55	100.00%	14,494	100.00%	0	0.00%	0	0.00%

*Information based on 2015 ACS data

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other

family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests 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 under the Lending, Investment, and Service Tests 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. An 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. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an 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 evaluation. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

Rated area: A rated area is a state or 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) and the Thrift Financial Reporting (TFR) 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 Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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.