

# **PUBLIC DISCLOSURE**

March 23, 2020

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Peoples Bank  
138 Putnam Street  
Marietta, Ohio 41501

RSSD #577128

Federal Reserve Bank of Cleveland  
P.O. Box 6387  
Cleveland, Ohio 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 the 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 CRA RATING**

***INSTITUTION’S CRA RATING: Outstanding***

**PERFORMANCE TEST RATINGS**

The following table indicates the performance level of Peoples Bank, Marietta, Ohio (Peoples) with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	PEOPLES BANK - PERFORMANCE TESTS		
	Lending Test *	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

\* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

**SUMMARY OF MAJOR FACTORS SUPPORTING THE RATINGS**

The major factors supporting the ratings include:

- A good responsiveness to credit needs;
- A high percentage of loans made in the bank’s assessment area;
- A good distribution of loans among borrowers of different income levels and businesses of different revenue sizes;
- A good geographic distribution of loans throughout the assessment area;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses;
- A leader in making of community development loans;
- Makes extensive use of flexible lending practices in serving the assessment area’s credit needs;
- An excellent level of qualified community development investments and grants;
- Often in a leadership position in providing community development investments and grants;
- Retail delivery systems that are readily accessible to geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- A leader in providing community development services.

## DESCRIPTION OF INSTITUTION

### Overview

Peoples is a full-service bank and is a wholly-owned subsidiary of Peoples Bancorp, a diversified financial holding company. Both companies are headquartered in Marietta, Ohio. As of December 31, 2019, Peoples reported total assets of \$4.4 billion and total deposits of \$3.3 billion. Loans represented approximately 66.2% of Peoples' total assets. Peoples accounted for 99.9% of the holding company's consolidated assets.

During the evaluation period, Peoples expanded its operations and credit markets as a result of two acquisitions. Effective April 13, 2019, Peoples acquired First Commonwealth Bank of Prestonsburg, Inc. (First Commonwealth), headquartered in Prestonsburg, Kentucky with nine branch offices. Consequently, Peoples' CRA delineated footprint expanded to include a portion of the Lexington-Fayette KY MSA, consisting of the entirety of Scott County and the entireties of Floyd, Johnson, Magoffin, Martin, and Pike counties in Nonmetropolitan Kentucky. Due to the acquisition, Peoples now operates one branch office in the Lexington-Fayette KY MSA and eight branch offices in Nonmetropolitan Kentucky. Effective April 13, 2018, Peoples acquired American Savings Bank (ASB), a federal savings bank headquartered in Portsmouth, Ohio with seven branch offices and two loan production offices generally located around Cincinnati, Ohio. As a result of this acquisition, the entirety of Hamilton County was added to Peoples' delineated assessment area in the Cincinnati OH-KY-IN MSA and the entireties of Pike and Scioto counties were added to Peoples' delineated assessment area in Nonmetropolitan Ohio. During this evaluation period, Peoples exited the Dayton, Ohio market. Peoples had operated one branch office in the Dayton MSA until its closure effective December 14, 2017.

### Subsidiaries

Peoples Investment Company, a subsidiary of the holding company, is organized primarily for investing, holding, and managing securities for long-term investment purposes, including, but not limited to, low-income housing tax credits.

Peoples Bank Foundation, Inc., a non-profit entity for charitable purposes, offers grants and donations to support local organizations and programs that help low- and moderate-income individuals, families, and communities within Peoples' CRA footprint. The foundation is primarily focused on serving community needs in the areas of human services, arts and culture, youth and education, and economic development.

These subsidiaries increase Peoples' capacity to reinvest in the community through qualified investments and donations. There are no other subsidiaries that provide mortgage lending or investment qualified CRA activities.

### Business Lines

Peoples provides traditional banking services to business and retail clients through the following lines of business:

- **Personal Banking** – includes various demand deposit (checking), savings, money market

accounts; certificates of deposit; debit and automated teller machine cards; credit cards for individuals; real estate mortgage loans; home equity lines of credit; indirect and personal consumer loans; and overdraft privilege;

- ***Business Banking*** – includes business checking and savings accounts, certificates of deposit, credit cards, merchant credit card transaction processing services, commercial real estate loans, revolving lines of credit, and United States Department of Agriculture (USDA) and Small Business Administration (SBA) funding;
- ***Investment Services (under Bancorp)*** – includes brokerage services, full-service trust and investment services, and custom-tailored fiduciary services such as wealth planning, portfolio management, trust and estate, retirement plan services, business investment, and employee benefit plans, and asset management and administrative services; and,
- ***Peoples Insurance Agency, LLC (under Bancorp)*** – offers life, health, and property and casualty insurance products

### **Assessment Areas**

The following summarizes Peoples' assessment areas evaluated as part of this CRA performance evaluation:

#### ***Multistate***

- Huntington-Ashland WV-KY-OH Metropolitan Statistical Area (MSA) #26580, consisting of Cabell County in West Virginia; Boyd and Greenup counties in Kentucky; and Lawrence County in Ohio (excluding Lincoln, Putnam, and Wayne counties in West Virginia)

#### ***Ohio***

- Akron OH MSA #10420, consisting of Summit County (excluding Portage County)
- Cincinnati OH-KY-IN MSA #17140, consisting of Brown, Clermont, Hamilton, and Warren counties in Ohio (excluding Butler County, Ohio; Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton counties in Kentucky; and Dearborn, Ohio, and Union counties in Indiana)
- Cleveland-Elyria OH MSA #17460, consisting of Cuyahoga County and portions of Lake and Geauga counties (excluding Lorain and Medina counties)
- Columbus OH MSA #18140, consisting of Fairfield, Hocking, Licking, and Perry counties (excluding Delaware, Franklin, Madison, Morrow, Pickaway, and Union counties)
- Dayton OH MSA #19380, consisting of Montgomery County (excluding Greene and Miami counties)
- Nonmetropolitan Ohio, consisting of Athens, Clinton, Coshocton, Gallia, Guernsey, Highland, Jackson, Knox, Meigs, Morgan, Muskingum, Noble, Pike, Scioto, Tuscarawas, Vinton, and Washington counties

#### ***West Virginia***

- Nonmetropolitan West Virginia, consisting of Mason, Tyler, and Wetzel counties

- Parkersburg-Vienna WV MSA #37620, consisting of Wood County (excluding Wirt County)

Due to the limited time between the First Commonwealth acquisition on April 13, 2019 and the HMDA and CRA lending cut-off date of June 30, 2019, there were not enough loans to conduct a meaningful analysis of these products. There were only 19 loans in the five counties in Nonmetropolitan Kentucky and no loans in Scott County in the Lexington-Fayette MSA. Because HMDA- and CRA-reportable loans could not be analyzed, this Reserve Bank decided not to include the new assessment areas in this evaluation. However, community development activities conducted in these assessment areas between April 13, 2019 and December 31, 2019 were considered at the institution level, since Peoples did not operate in Kentucky prior to the acquisition. HMDA- and CRA-reportable loans were evaluated as of July 1, 2019 and community development activities as of January 1, 2020 for these new assessment areas in the subsequent CRA performance evaluation.

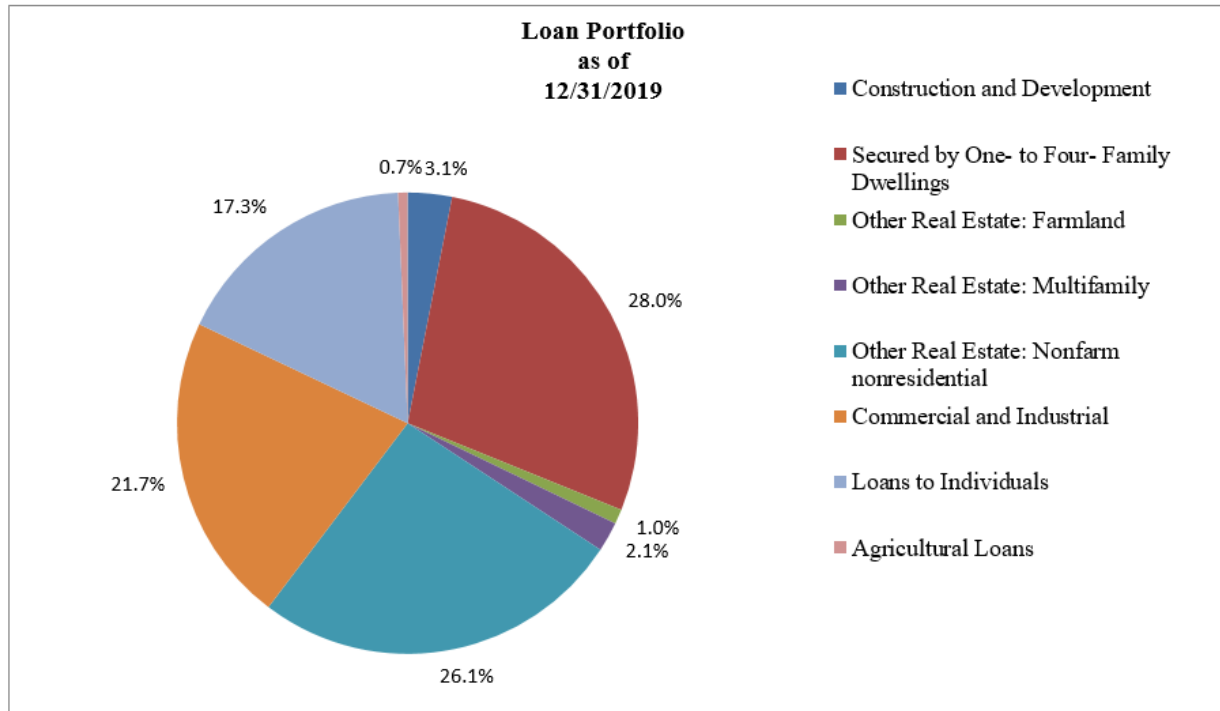
### **Financial Overview**

Peoples offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents and businesses in its assessment areas. Consumer loan products include auto loans, personal lines of credit, installment loans, home equity loans, real estate mortgage loans, and credit cards. Peoples also offers construction lending and commercial loan products, including loans and lines of credit, business credit cards, and USDA and SBA loans.

The following charts display Peoples' loan portfolio composition as of December 31, 2019.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2019		12/31/2018		12/31/2017	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	88,518	3.1%	135,603	5.0%	115,437	4.9%
Secured by One- to Four- Family Dwellings	800,679	28.0%	761,246	28.1%	601,291	25.6%
Other Real Estate: Farmland	29,370	1.0%	30,262	1.1%	19,911	0.8%
Other Real Estate: Multifamily	59,572	2.1%	97,592	3.6%	89,951	3.8%
Other Real Estate: Nonfarm nonresidential	744,296	26.1%	659,815	24.3%	650,786	27.7%
Commercial and Industrial	621,109	21.7%	524,038	19.3%	442,829	18.9%
Loans to Individuals	493,718	17.3%	480,670	17.7%	408,876	17.4%
Agricultural Loans	18,819	0.7%	22,453	0.8%	19,869	0.8%
<i>Total</i>	<i>\$2,856,081</i>	<i>100.00%</i>	<i>\$2,711,679</i>	<i>100.00%</i>	<i>\$2,348,950</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.



Peoples’ investment portfolio as of December 31, 2019, was \$1.0 billion, which represented 23.9% of total assets. Investments in U.S. treasury and agency securities accounted for 78.8% of investments, while municipal securities comprised 11.3% of investments. The remaining 9.9% of total investments consisted of all other securities.

No known legal impediments exist that would restrain Peoples from meeting the credit needs of its assessment areas.

**Previous Public Evaluation**

Peoples’ performance was evaluated using the CRA procedures for large banks. Peoples received a “Satisfactory” rating as a result of the February 27, 2017 CRA Performance Evaluation. The lending test was rated “High Satisfactory,” the investment test was rated “Outstanding,” and the service test was rated “High Satisfactory.”

**SCOPE OF EVALUATION**

For the purpose of this evaluation, Peoples has nine delineated CRA assessment areas in Ohio, West Virginia, and Kentucky. Peoples is a full-service interstate bank; therefore, the scope of this evaluation includes a full-scope review of at least one assessment area in each state where Peoples has branches. Each assessment area was reviewed for lending, investment, and service performance utilizing either full- or limited-scope examination procedures. Four assessment areas were chosen for full-scope review, including the multistate metropolitan area. Criteria used to select full-scope assessment areas include the volume of Home Mortgage Disclosure Act (HMDA)



reportable and CRA small business lending by number of loans and dollar amount as a percentage of overall and statewide lending activity, deposit market share, number of branches, percentage of deposits, percentage of low- and moderate-income geographies, volume of community development activity, and other non-financial considerations. Full-scope assessment areas represent the most active markets in each state based on these criteria. Where comparable activity was noted, full-scope assessment areas were considered that were not selected at the previous examination.

The following assessment areas received full-scope reviews:

- **Multistate:** Huntington-Ashland WV-KY-OH MSA (Huntington-Ashland)
- **Ohio:** Nonmetropolitan Ohio and Cincinnati OH-KY-IN MSA (Cincinnati)
- **West Virginia:** Parkersburg-Vienna WV MSA (Parkersburg-Vienna)

Limited-scope reviews were completed for the remaining assessment areas.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in the assessment area, unless otherwise noted. Nonmetropolitan Ohio received the most weight in this evaluation because it is Peoples' primary market and has the most branches and the largest concentrations of lending, deposit, and community development activities. The Cincinnati MSA received the second-highest weight because it has the next-largest concentration of lending and deposits and a significant percentage of low- and moderate-income tracts. The Parkersburg-Vienna MSA received the third-highest weight due to its overall percentage of lending and branches and a significant percentage of low- and moderate-income tracts. The Huntington-Ashland multistate MSA received the fourth-highest weight.

### **Evaluation Period and Products Reviewed**

This evaluation includes an analysis of HMDA- and CRA-reportable loans originated from August 1, 2016 through June 30, 2019. The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 amended HMDA to add new data points. These changes were effective on January 1, 2018 and included the reporting of home equity lines of credit for certain institutions, the addition of new loan purposes, and changes to the definitions of some existing fields. Due to the breadth of these changes, HMDA-reportable loans originated or purchased on or after January 1, 2018 are separated from loans made before that date. HMDA-reportable home purchase, refinance, home-improvement, and CRA-reportable small business loans are the major lending products reviewed in this evaluation. Because there were at least 500 originated open-end lines of credit secured by a lien on a dwelling in the two prior calendar years, Peoples was required to report home equity lines of credit (HELOCs) for HMDA purposes in 2018. Due to this change, the volume of HMDA-reportable originated and/or purchased loans increased by 110.0% from 2017 to 2018, with HELOCs being responsible for 71.0% of the total increase. These lines of credit are included in home purchase, refinance, and home improvement loans. While the total number of home improvement loans more than doubled from 2017 to 2018, the number of closed-end home improvement loans declined by 67.0%. While the growth was due to the inclusion of HELOCs, the decrease in closed-end home improvement loans was likely driven by differences in

how multi-purpose loans are classified. Many HMDA-reportable loans with both a home improvement and refinance purpose are now reported as refinance loans when they would have been reported as home improvement loans under the prior rules. Lastly, due to the acquisition of ASB, Peoples experienced a significant increase (60.0%) in the number of closed-end conventional home purchase loans from 2017 to 2018. ASB had a much larger mortgage loan portfolio relative to its size. ASB, with assets of \$288.2 million as of December 31, 2017, had 794 HMDA-reportable originated or purchased loans, while Peoples, with assets of \$3.6 billion as of December 31, 2017, had 871 HMDA-reportable originated or purchased loans.

HMDA-reportable multi-family loans and other purpose loans<sup>1</sup> were not considered in this evaluation due to low lending volumes. Peoples did not make any loans with the ‘Not Applicable’ purpose,<sup>2</sup> so these loans were not evaluated. Due to limited volumes, home purchase, refinance, and home improvement HMDA-reportable loans products were combined, except in Nonmetropolitan Ohio, the Cincinnati MSA, and the Parkersburg-Vienna MSA. In Nonmetropolitan Ohio, home purchase, refinance, and home improvement loans were evaluated separately each year. In the Cincinnati MSA, home purchase, refinance, and home improvement loans were combined in 2016 and 2017 and evaluated separately in 2018. In 2019, home purchase and refinance loans in the Cincinnati MSA were evaluated separately, but not considered, due to limited volume. In the Parkersburg-Vienna MSA, home purchase and refinance loans were evaluated separately each year and home improvement loans were not considered. There were only enough CRA-reportable small farm loans to conduct meaningful analyses in Nonmetropolitan Ohio and the Cincinnati MSA. Lastly, other types of consumer loans that can be reported optionally were not included in this evaluation.

Community development loans and investments funded between February 28, 2017 and December 31, 2019 were reviewed as part of the lending and investment tests, respectively. Investments with community development as a primary purpose that were funded during a prior evaluation period, but still outstanding as of December 31, 2019, were also considered. Community development services provided between February 28, 2017 and December 31, 2019 were reviewed as part of the service test evaluation. A summary of the scope of the evaluation is in Appendix A.

### ***Evaluation Analysis***

Peoples is an interstate bank with operations in Ohio, West Virginia, and Kentucky. With assets of \$1.252 billion or more for both of the prior two calendar years, Peoples meets the CRA asset-size criteria for large banks and therefore is evaluated under CRA procedures for large banks. In addition, Peoples is subject to HMDA and submits CRA loan data to the Federal Reserve Board of Governors annually. As part of ongoing supervision of the bank, examiners tested the accuracy of Peoples’ HMDA and CRA loan data. Examiners also reviewed the appropriateness of community development activities provided for consideration in this evaluation. This included testing of community development loans, investments, and services for accuracy and determining whether these activities qualified as community development, as defined in the CRA regulation. It was determined that the data reported publicly and the additional data provided for this evaluation was accurate.

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<sup>1</sup> 2018 HMDA Changes – new loan category: “Other Purpose”

<sup>2</sup> 2018 HMDA Changes – new loan category: “Not Applicable”

This evaluation of Peoples' lending record in individual assessment areas includes the use of and comparison to demographic characteristics. The primary sources for demographic data are the U.S. Census Bureau and Dun & Bradstreet.<sup>3</sup> Demographic characteristics of a particular assessment area are useful in analyzing a financial institution's lending record, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small business loan demand, self-reported data on revenue size and geographic location from business entities is collected and published by Dun & Bradstreet. However, the demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The data, along with housing and economic conditions information, is used to establish performance context and evaluate Peoples accordingly.

Loans are evaluated to determine the lending activity inside and outside Peoples' assessment areas. In addition, loans inside the assessment area are evaluated based on the geographic and borrower income distribution for each assessment area. The geographic distribution of HMDA loans is assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geography type. Small business loans are compared to the percentage of small businesses in each geographic income category.

The distribution of HMDA-reportable loans by borrower income is assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) with the percentage of families in each income category. The distribution of small business loans by borrower income is assessed by comparing the percentage of loans made to businesses in each revenue category (less than or comparable to \$1 million and greater than \$1 million) to the percentage of total businesses in each revenue category.

Peoples' lending performance also was compared to the performance of aggregate lenders in 2016, 2017, and 2018.<sup>4</sup> Aggregate lenders include all lenders required to report HMDA- and CRA-reportable small business lending data in the respective assessment areas. Lending market share is discussed to provide context of Peoples' rank in the respective areas. For retail services, Peoples' branch distribution analysis was conducted using data as of June 30, 2019.

Community development activities were reviewed to determine whether they have community development as a primary purpose and meet the geographic requirements of the CRA. The eligibility of a loan, investment, or service is based on demographic information available to Peoples at the time the community development activity was undertaken. Qualified community development activities were analyzed quantitatively and qualitatively to better understand the volume of activity impacting a particular assessment area, the innovativeness of those activities, and the responsiveness to local community development and credit needs. When appropriate, peer comparisons were conducted using annualized metrics to gauge the relative performance of the institution in a particular assessment area.

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<sup>3</sup> Demographic data: includes 2010 U.S. Census Bureau, 2015 ACS, and Dun & Bradstreet data, and the most current census data available. American Community Survey (ACS) data is part of the U.S. Census Bureau's Decennial Census Program and is designed to provide more current demographic, social, economic, and housing estimates throughout the decade. <https://dataferrett.census.gov/AboutDatasets/ACS.html>

<sup>4</sup> As of the start of this evaluation 2019 aggregate lender data was unavailable

To better understand assessment area community development and credit needs, several sources were used, including publicly accessible data, information submitted by Peoples, and plans describing the community development environment in local markets. Eight community contact interviews were conducted with representatives from affordable housing, economic development, community, and social services operating within Peoples' market areas. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the assessment area. Information obtained from these interviews helped establish a context for the communities in which Peoples operates and gather information on its performance.

Community contacts identified affordable housing as a critical need, followed by supportive services for struggling individuals and families impacted by the opioid crisis, high poverty, high unemployment, workforce development, access to small dollar loans for small businesses, and financial education training. Lastly, contacts identified several opportunities for bank participation in qualified CRA activities. More detailed information obtained from individual community contacts is included in the Description of the Institution's Operations section for each full-scope assessment area.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

Peoples' overall CRA performance is rated "Outstanding." Details are provided below, including facts, data, and analyses used to form conclusions regarding the lending, investment, and service test performance ratings. Peoples' CRA program includes a compliance committee that monitors and discusses CRA activities to assist the bank in focusing on meeting the credit, service, and community development needs of its assessment areas. Peoples' CRA program includes strategies to augment community development activities across Peoples' delineated footprint and foster collaborative relationships with community partners to develop products and services that are responsive to credit needs in the community.

### **Lending Test**

Peoples' performance under the lending test is rated "Outstanding." The lending test is rated Outstanding in Ohio, High Satisfactory in West Virginia, and Outstanding in the Huntington-Ashland multistate MSA.

Overall, the penetration of loans among borrowers of different income levels and to businesses and farms of different sizes is good. The geographic distribution of loans is good, with moderate gaps in lending. Peoples is a leader in making community development loans and makes extensive use of flexible lending practices in serving credit needs within its delineated CRA footprint. Finally, Peoples exhibits an excellent responsiveness to the credit needs of low-income individuals and geographies and very small businesses, which is commensurate with deposit activity.

While Peoples' lending distribution by borrower income and geography is referenced throughout this evaluation, detailed information about HMDA- and CRA-reportable small business and small farm loans can be found in Appendices D and E for the full-scope assessment areas, respectively. In some assessment areas and product discussions, specific data from these tables is quoted to

support relevant points; otherwise, general references are made about performance and the reader should refer to the appendices for specific data.

### ***Lending Activity***

Peoples' lending levels reflect a good responsiveness to the credit needs across its assessment areas when considering its strategic objectives, economic conditions, and competitive factors. Lending activity is excellent in the Huntington-Ashland MSA, adequate in the Cleveland-Elyria MSA, and good in the remaining seven assessment areas. No substantial concentration of loans was identified in excluded counties located in metropolitan areas within Peoples' delineated footprint and no conspicuous gaps in lending activity by income category were identified.

As shown in the following table, Peoples originated more HMDA-related loans by number and dollar amount than small business- and small farm-related loans; as a result, HMDA-related lending typically had a greater impact on lending ratings. Detailed information about lending activity can be found in the multi-state and state sections of this evaluation.

### ***Assessment Area Concentration***

The following table shows the number and percentage of loans located inside and outside of Peoples' assessment areas by loan type. As indicated below, Peoples originated a high percentage of the total loans by volume (83.7%) and by dollar amount (73.2%) to borrowers and businesses in its assessment areas.

#### **Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Loan Data	7	100.0	\$2,846	100.0	0	0.0	\$0	0.0
<b>Total Consumer related</b>	<b>7</b>	<b>100.0</b>	<b>\$2,846</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>\$0</b>	<b>0.0</b>
Home Improvement	429	94.1	\$17,963	89.7	27	5.9	\$2,052	10.3
Home Purchase - Conventional	889	79.4	\$121,386	71.2	230	20.6	\$49,112	28.8
Home Purchase - FHA	66	72.5	\$8,020	59.1	25	27.5	\$5,551	40.9
Home Purchase - VA	8	34.8	\$1,926	29.1	15	65.2	\$4,682	70.9
Multi-Family Housing	5	50.0	\$3,067	23.4	5	50.0	\$10,064	76.6
Other Purpose Closed-End	57	91.9	\$3,412	92.1	5	8.1	\$291	7.9
Other Purpose LOC	155	96.3	\$6,628	97.1	6	3.7	\$195	2.9
Refinancing	747	92.5	\$72,337	89.6	61	7.5	\$8,421	10.4
<b>Total HMDA related</b>	<b>2,356</b>	<b>86.3</b>	<b>\$234,739</b>	<b>74.5</b>	<b>374</b>	<b>13.7</b>	<b>\$80,367</b>	<b>25.5</b>
Small Business	1,024	78.7	\$188,911	71.4	277	21.3	\$75,744	28.6
<b>Total Small Bus. related</b>	<b>1,024</b>	<b>78.7</b>	<b>\$188,911</b>	<b>71.4</b>	<b>277</b>	<b>21.3</b>	<b>\$75,744</b>	<b>28.6</b>
Small Farm	127	78.4	\$15,493	73.7	35	21.6	\$5,527	26.3
<b>Total Small Farm related</b>	<b>127</b>	<b>78.4</b>	<b>\$15,493</b>	<b>73.7</b>	<b>35</b>	<b>21.6</b>	<b>\$5,527</b>	<b>26.3</b>
<b>TOTAL LOANS</b>	<b>3,514</b>	<b>83.7</b>	<b>\$441,989</b>	<b>73.2</b>	<b>686</b>	<b>16.3</b>	<b>\$161,638</b>	<b>26.8</b>

Note: Affiliate loans not included

Peoples originated 86.3% of HMDA-related loans by volume and 74.5% by dollar amount, 78.7% of small business loans by volume and 71.4% by dollar amount, and 78.4% of small farm loans by

volume and 73.7% by dollar amount to borrowers and businesses and farms in its assessment areas. This indicates Peoples’ willingness to originate loans that meet the credit needs of its delineated assessment areas.

***Distribution of Lending by Borrower Income, Business Revenue Size, and Geography***

The overall distribution of loans among borrowers of different income levels and to businesses and farms of different sizes is good. HMDA-reportable lending to borrowers of different income levels is good in all nine assessment areas. CRA-reportable lending to businesses of different sizes is adequate in the Huntington-Ashland, Akron, Columbus, and Dayton MSAs and good in the remaining five assessment areas. Lending to farms of different sizes is good in Nonmetropolitan Ohio and the Cincinnati MSA.

The overall geographic distribution of loans reflects a good penetration throughout the assessment areas. The geographic distribution of HMDA-reportable loans is excellent in the Huntington-Ashland MSA, adequate in the Dayton MSA, and good in the remaining seven assessment areas. The geographic distribution of small business loans is excellent in the Akron MSA and good in the remaining eight assessment areas. The geographic distribution of small farm loans is good in Nonmetropolitan Ohio and the Cincinnati MSA.

Peoples exhibits an excellent responsiveness to credit needs of low-income individuals and geographies and very small businesses in Ohio and the Huntington-Ashland multistate assessment area. Peoples exhibits an excellent responsiveness in Nonmetropolitan Ohio, a good responsiveness in the Akron and Cleveland-Elyria MSAs, and an adequate responsiveness in the Cincinnati, Columbus, and Dayton metropolitan areas. Peoples exhibits a good responsiveness to credit needs of low-income individuals and geographies and very small businesses in West Virginia.

HMDA-reportable and small business lending analyses in each assessment area are discussed in detail later in this evaluation.

***Community Development Loans***

Overall, Peoples is a leader in making community development loans during the evaluation period. Since the previous evaluation, Peoples originated or renewed 65 community development loans totaling approximately \$98.1 million. The following table reflects the total number community development loans by purpose, number, and dollar amount.

<b>Purpose of CD Loan</b>	<b>#</b>	<b>\$</b>
Revitalization & Stabilization	18	\$47,254,375
Community Services	33	\$32,145,413
Economic Development	10	\$13,829,000
Affordable Housing	4	\$4,841,000
<b>Total</b>	<b>65</b>	<b>\$98,069,788</b>
<i>*totals include CD loans made at the statewide and institutional levels</i>		

The largest concentration of community development loans was made in Ohio totaling \$72.9 million. Peoples made 43 community development loans, accounting for 74.3% by dollar amount of total community development lending. Peoples is a leader in making community development loans in Ohio. Peoples is a leader in making community development loans in the Nonmetropolitan Ohio and the Cleveland-Elyria MSA. Peoples makes an adequate level of community development loans in the Cincinnati and Columbus metropolitan areas. Peoples made no community development loans in the Akron or Dayton MSAs.

Peoples made 16 community development loans in the Huntington-Ashland MSA totaling \$23.2 million, accounting for 23.6% by dollar amount of total community development lending. As a result, Peoples is a leader in making community development loans in the Huntington-Ashland assessment area. Peoples made five community development loans in West Virginia totaling \$1.7 million, accounting for 1.7% of total community development lending. Peoples made a low level of community development loans in West Virginia, the Parkersburg-Vienna MSA, and Nonmetropolitan West Virginia.

The community development loans originated or renewed during the evaluation period were for a variety of purposes, including the revitalization/stabilization of targeted low- and moderate-income census tracts or other qualified geographies, community services targeted to low- and moderate-income individuals, the promotion of economic development by financing small businesses that resulted in permanent job creation and/or retention, and affordable housing for low- and moderate-income individuals.

Community contacts stressed the critical need for affordable housing, home improvements, and drug treatment and other social services targeted to lower-income individuals and families as a result of the opioid crisis. These loans addressed these needs and exhibit an excellent responsiveness to credit needs of lower income individuals and geographies across Peoples' assessment areas, particularly in Ohio and the Huntington-Ashland MSA.

Consideration was given to several qualified community development loans that benefited the broader statewide or regional area that includes Peoples' assessment areas in Ohio and West Virginia. Refer to the respective Conclusions with Respect to Performance Tests sections of this evaluation for more details.

Lastly, since Peoples was responsive to the credit and community development needs in its assessment areas, consideration was given to a community development loan serving a broader regional area. This loan, totaling \$300,000, supports a comprehensive healthcare center (located in a distressed middle-income area in Floyd County, Kentucky) that provides substance abuse treatment and counseling primarily to low-income individuals.

More information on individual community development loans can be found in the full-scope assessment area sections of this evaluation.

### *Flexible Lending Practices*<sup>5</sup>

Peoples makes extensive use of flexible lending practices in serving credit needs of borrowers in low- and moderate-income geographies and to low- and moderate-income borrowers throughout its assessment area. These programs primarily are designed to assist first-time homebuyers with needed down payment or closing costs.

- ***Dreams2Keys – In-House Homeownership Loan Program:*** This in-house loan program helps make homeownership more affordable by reducing out-of-pocket expenses for low- and moderate-income borrowers. In this program, qualified borrowers are able to borrow up to 100.0% of the home's purchase price. There are no private mortgage insurance requirements or origination fees. There are flexible financing terms, available escrow for property repairs, acceptance of alternate credit references, and fixed rates for up to 30 years. Eligibility is based upon property location (in low- or moderate-income tract) or household income (cannot exceed 80.0% of the Department of Housing and Urban Development's (HUD) median family income (MFI)). Homeownership counseling from an accredited homeownership counseling agency is required to be completed prior to loan closing. Peoples originated 64 Dreams2Keys loans totaling approximately \$4.6 million, with 32.8% of these loans made in low- or moderate-income geographies and 87.5% to low- or moderate-income borrowers.
- ***Fannie Mae HomeReady Fixed Rate Loan Program:*** This program provides down payment assistance to low- and moderate-income individuals and allows qualified borrowers to buy a home with as little as 3.0% down payment and more flexible qualification requirements. Down payment and closing costs may come from gift funds, grants, and community second mortgages (where and when available). Peoples originated 127 HomeReady loans totaling approximately \$11.7 million, with 40.2% of these loans made in low- or moderate-income geographies and 75.6% to low- or moderate-income borrowers.
- ***Federal Housing Administration (FHA)/U.S. Department of Veterans Affairs (VA) -Insured Loan programs:*** These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments. Peoples originated nine loans through these programs totaling approximately \$1.2 million, with 11.1% of the originated loans were made in low- or moderate-income geographies and 66.7% to low- or moderate-income borrowers.
- ***Small Business Administration (SBA) 7(a) Loan Program:*** Peoples is an active SBA lender offering the 7(a) program, the SBA's most common loan program. This loan program offers funds to start-ups and existing small businesses with access to capital and with more flexible repayment terms than conventional commercial financing for multiple purposes. Peoples is an approved preferred lender under the SBA Preferred Lending Program (PLP). This allows small businesses in Peoples' footprint to receive quicker turnaround on applications submitted for SBA loan assistance. The designation as a PLP gives Peoples special authorization to

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<sup>5</sup> Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank's performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria.



internally underwrite and approve SBA business loans. During the evaluation period, Peoples originated 68 SBA 7(a) loans totaling \$24.6 million in its delineated CRA footprint.

- U.S. Department of Agriculture/Rural Housing Service (USDA):** This loan program is designed to assist low- and moderate-income individuals in purchasing affordable housing in rural areas. Funds can be used to build, repair, renovate, or relocate a home or to purchase and prepare sites, including providing water and sewage facilities. There are no down payment or mortgage insurance requirements. Peoples originated 68 USDA loans totaling approximately \$6.7 million and 26.5% of these loans were made in low- or moderate-income geographies and 60.3% were made to low- or moderate-income borrowers.

Use of these products in serving low- and moderate-income individuals and in low- and moderate-income areas was considered when there was sufficient volume. Several community contacts noted affordable housing as a significant need across Peoples’ CRA footprint. Use of these products enhanced Peoples’ overall lending test performance.

More information on individual flexible lending programs can be found in the full-scope assessment area sections of this evaluation.

**Investment Test**

Peoples’ performance under the investment test is rated “Outstanding.” The investment test is rated “Outstanding” in Ohio, “Low Satisfactory” in West Virginia, and “Low Satisfactory” in the Huntington-Ashland multistate MSA.

Peoples holds 23 qualified community development investments totaling \$27.4 million. During this evaluation period, Peoples obtained six new investments totaling approximately \$13.2 million (48.2%) and from prior periods, Peoples holds 17 outstanding investments with a current book value of approximately \$14.2 million (51.8%). The following table reflects the total number of qualified community development investments by purpose, number, and dollar amount:

<b>Purpose of CD Investment</b>	<b>#</b>	<b>\$</b>
Affordable Housing	18	\$23,554,310
Community Services	5	\$3,861,510
<b>Total</b>	<b>23</b>	<b>\$27,415,820</b>
<i>*totals include investments made at the statewide and institutional levels</i>		

The majority of Peoples’ qualified investments by dollar and number support affordable housing initiatives through Low-Income Housing Tax Credits (LIHTCs), mortgage-backed securities, and housing development bonds, respectively. Completed tax credit housing projects provide valuable affordable housing units and wraparound services and/or amenities for veterans, the elderly, and low- to moderate-income families and individuals. The remaining qualified investments were municipal school bonds that provide needed capital to schools/universities serving majority low- and moderate-income student bodies. Community contacts stressed the critical need for affordable housing and services for low- and moderate-income individuals. Overall, these qualified investments exhibit an excellent responsiveness to credit and community development needs across Peoples’ assessment areas.

Qualified investments also included donations totaling \$1.1 million. Community development grants and charitable contributions are primarily made through Peoples Foundation, a charitable trust funded by Peoples Bank to provide funding for community development and other charitable purposes throughout Peoples’ assessment areas. Peoples partners with a wide array of organizations and non-profits to fund outreach activities, affordable housing, educational programs, and initiatives aimed at responding to community needs, improving the financial stability of individuals and families, and revitalizing underserved communities. The following table reflects the total number community development donations by purpose, number, and dollar amount:

<b>Purpose of CD Donation</b>	<b>#</b>	<b>\$</b>
Community Services	262	\$859,918
Affordable Housing	40	\$133,380
Revitalization/Stabilization	13	\$58,472
Economic Development	14	\$55,000
<b>Total*</b>	<b>329</b>	<b>\$1,106,770</b>
<i>*totals include donations made at the statewide and institution levels</i>		

The largest percentage of qualified investments and donations by dollar amount was made in Ohio. Peoples made qualified investments and donations totaling approximately \$17.6 million, which represents 61.7% of total investments by dollar amount. Peoples made qualified investments and donations totaling approximately \$2.1 million in West Virginia, which represent 7.3% of total investments by dollar amount. Peoples made qualified investments and donations in the Huntington-Ashland multistate totaling \$162,287, which represents 0.5% of total investments by dollar amount. The remaining \$8.7 million in qualified investments and donations, which represents 30.5% of total investments by dollar amount, benefited a boarder regional area at the institution level.

Peoples made an excellent level of qualified community development investments in Ohio. Peoples made an excellent level of qualified investments and contributions in the Cleveland-Elyria, Akron and Dayton metropolitan areas, an adequate level in Nonmetropolitan Ohio and the Dayton MSA, and a poor level in the Cincinnati MSA. Peoples made an adequate level of qualified community development investments in West Virginia. Peoples made a poor level of investments and contributions in the Parkersburg-Vienna MSA and Nonmetropolitan West Virginia. Peoples made an adequate level of qualified investments and contributions in the Huntington-Ashland multistate assessment area. Overall, Peoples made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, and was often in a leadership position.

Consideration was given to several qualified community development investments and donations that benefited a broader statewide area in Ohio and West Virginia. Refer to the respective Conclusions with Respect to Performance Tests sections for more details.

Because Peoples was considered responsive to credit and community development needs, consideration was given to six qualified investments and several donations that benefited a broader regional area. These institution-level investments totaled approximately \$8.7 million and consisted of five current period investments totaling \$8.2 million and one prior period investment

totaling \$474,500. The first current period investment is a LIHTC, totaling \$5.0 million that supports affordable housing initiatives in Ohio, Kentucky, West Virginia, Pennsylvania, and Tennessee. The four remaining current period investments totaling \$3.2 million are municipal school bonds that provide needed capital to schools in Kentucky serving a majority of low- and moderate-income student bodies. The prior period investment is a LIHTC with a current book value of approximately \$474,500 that supports affordable housing initiatives throughout Virginia.

There were also 34 donations totaling \$84,664 that benefited a broader regional area. These institution-level donations assisted multiple organizations across the Appalachian region of Ohio, West Virginia, and Kentucky that support low- and moderate-income individuals, affordable housing, economic development, and disaster relief. In particular, the largest donation totaling \$23,047 helped a national nonprofit organization provide a multitude of wraparound services to low- and moderate-income individuals and families across Kentucky and West Virginia. Another larger-dollar donation totaling \$5,200 helped the American Red Cross provide assistance to displaced flood victims in Houston, Texas, which was designated as a major disaster area by the federal government in 2017 in the aftermath of Hurricane Harvey.

Community contacts indicated the critical need for affordable housing and opportunities for financial institutions to provide access to capital to small businesses, workforce development, financial literacy training, and social services targeted to low- and moderate-income individuals, particularly those impacted by the opioid crisis. The majority of qualified community development investments and contributions addressed these needs. As a result, Peoples' qualified community development investments exhibit an excellent responsiveness to credit and community development needs.

More information detailing specific investments and contributions can be found in the full-scope assessment area sections of this evaluation.

### **Service Test**

Peoples' performance under the service test is rated "Outstanding." The service test is rated "Outstanding" in Ohio, "High Satisfactory" in West Virginia, and "High Satisfactory" in the Huntington-Ashland multistate MSA.

### ***Retail Services***

For this evaluation period, Peoples has 71 branches and 73 ATMs (76.7% full-service). Since the previous evaluation, Peoples acquired seven branches in April 2018 due to the acquisition of ASB, consisting of four branches in Nonmetropolitan Ohio, two branches in the Cincinnati MSA, and one branch in the Huntington-Ashland MSA. Peoples also closed eight branches. In Nonmetropolitan Ohio, Peoples closed two branches with full-service ATMs in moderate-income tracts and one branch with a full-service ATM in a middle-income tract in 2017. In the Huntington-Ashland MSA, Peoples closed a branch without an ATM in a moderate-income tract in 2017. In Nonmetropolitan West Virginia, Peoples closed a branch with a full-service ATM in a middle-income tract in 2017 and two in-store branches in middle-income tracts in 2019. Lastly, Peoples closed its branch with a full-service ATM in an upper-income tract when it exited the Dayton,

Ohio market effective December 14, 2017. Overall, Peoples’ record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

Peoples also has seven loan production offices (LPOs). Peoples has an LPO in the Akron MSA in a low-income tract, an LPO in the Columbus MSA in an upper-income tract, and an LPO in Charleston, West Virginia (outside its delineated CRA footprint) in a middle-income tract. Peoples opened the Huntington LPO in a low-income tract in the Huntington-Ashland MSA on June 1, 2018 and opened the North Canton LPO in a middle-income tract in Stark County, Ohio (outside its delineated CRA footprint) on July 1, 2019. Peoples also acquired two LPOs in upper-income tracts in the Cincinnati MSA due to the acquisition of ASB. The LPOs in Columbus and Charleston originate commercial loans, while the remaining LPOs originate mortgage loans. Lastly, Peoples operated a LPO in New Philadelphia in a middle-income tract in Nonmetropolitan Ohio until it closed effective May 23, 2017.

Peoples acquired nine branches in Kentucky, consisting of one branch in the Lexington-Fayette MSA and eight branches in the Nonmetropolitan Kentucky assessment area due to the acquisition of First Commonwealth in April 2019. Retail services for these new assessment areas in Kentucky will be evaluated in the subsequent CRA performance evaluation.

Overall, retail delivery systems are readily accessible to Peoples’ geographies and individuals of different income levels. Over 40.0% of Peoples’ branches serve low- and moderate-income geographies. Delivery systems are considered readily accessible in Nonmetropolitan Ohio, the Columbus MSA, the Parkersburg-Vienna MSA, and the Huntington-Ashland MSA. Delivery systems are considered accessible in the Cincinnati MSA, Akron MSA, and Nonmetropolitan West Virginia and unreasonably accessible in the Cleveland-Elyria and Dayton metropolitan areas. The geographic distribution of Peoples’ branches and ATMs as of June 30, 2019, is shown in the following table.

Geographic Distribution of Branches and ATMs

Exam: Peoples Bank 2020

Analysis Year: 2019

Assessment Group(s): Entire Bank

Tract Income Levels	BRANCHES							ATMS								DEMOGRAPHICS*							
	Total Branches		Opened**	Closed***	Drive-Through	Extended Hours	Weekend Hours	Total ATMS		Full Service				Cash Only				Census Tracts		Households	Total Businesses		
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%		
Low	<b>Total</b>	<b>4</b>	<b>5.6%</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>4.1%</b>	<b>3</b>	<b>5.4%</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	194	15.1%	9.7%	7.6%		
	DTP	0		0	0	0		Stand Alone	0		0	0	0	0		0	0						
	LS	0		0	0																		
Moderate	<b>Total</b>	<b>25</b>	<b>35.2%</b>	<b>1</b>	<b>3</b>	<b>19</b>	<b>12</b>	<b>21</b>	<b>32.9%</b>	<b>24</b>	<b>37.4%</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>17.6%</b>	<b>0</b>	<b>0</b>	315	24.5%	22.5%	19.1%		
	DTP	0		0	0	0		Stand Alone	3		0	0	0	3		0	0						
	LS	0		0	0																		
Middle	<b>Total</b>	<b>31</b>	<b>43.7%</b>	<b>1</b>	<b>4</b>	<b>29</b>	<b>28</b>	<b>28</b>	<b>50.7%</b>	<b>24</b>	<b>42.9%</b>	<b>1</b>	<b>2</b>	<b>13</b>	<b>76.5%</b>	<b>1</b>	<b>2</b>	487	37.9%	42.8%	38.7%		
	DTP	0		0	0	0		Stand Alone	8		0	0	0	8		0	0						
	LS	0		0	0																		
Upper	<b>Total</b>	<b>10</b>	<b>14.1%</b>	<b>3</b>	<b>1</b>	<b>9</b>	<b>4</b>	<b>5</b>	<b>11.0%</b>	<b>7</b>	<b>12.5%</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>5.9%</b>	<b>0</b>	<b>0</b>	270	21.0%	24.5%	33.9%		
	DTP	0		0	0	0		Stand Alone	1		0	0	0	1		0	0						
	LS	0		0	0																		
Unknown	<b>Total</b>	<b>1</b>	<b>1.4%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1.3%</b>	<b>1</b>	<b>1.8%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	18	1.4%	0.4%	0.8%		
	DTP	0		0	0	0		Stand Alone	0		0	0	0	0		0	0						
	LS	0		0	0																		
<b>Totals</b>	<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>7</b>	<b>8</b>	<b>60</b>	<b>47</b>	<b>58</b>	<b>100.0%</b>	<b>73</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>3</b>	<b>5</b>	<b>17</b>	<b>100.0%</b>	<b>1</b>	<b>2</b>	1284	100.0%	100.0%	100.0%
	DTP	0		0	0	0		Stand Alone	12		0	0	0	12		0	0						
	LS	0		0	0																		

DTP - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2015 census data  
\*\*Acquired branches  
\*\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals

Banking services do not vary or inconvenience any portion of Peoples' assessment areas. Banking centers are generally open six days a week and provide lobby services full days Monday through Thursday (8:30 a.m. to 4:30 p.m.) and Friday (9:00 a.m. to 6:00 p.m.) and half-days on Saturday (8:30 a.m. – noon). Drive-through facilities are generally open Monday through Thursday (8:30 a.m. to 5:00 p.m.) and Friday (8:30 a.m. to 6:00 p.m.). Additionally, 47 of Peoples' offices offer extended hours and 58 offices have weekend hours.

Peoples uses alternative delivery systems to supplement its branch and ATM networks. Alternative delivery systems primarily consist of the bank's web site ([www.peoplesbancorp.com](http://www.peoplesbancorp.com)) and mobile banking applications that allow for standard online banking capabilities (mobile app, security alerts/notifications, bill pay, deposits, Zelle© person-to-person pay, Apple Pay, and Samsung Pay). According to senior management, Peoples has seen an upward trend in use of digital banking in the last year,<sup>6</sup> especially in mobile banking and person-to-person pay. Consumer and business mobile banking usage increased by 25.0% and 72.0%, respectively, and consumer and business mobile deposits usage increased by 17.0% and 134.0%, respectively. Person-to-person pay via Zelle© increased 639.0% in the last year. Lastly, online consumer banking usage increased by 6.0%, while business online banking usage decreased by 4.0% in the last year. Peoples also offers 24-hour telephone banking that provides customers with deposit and loan account information and funds transfer and loan payment capabilities. The website, mobile banking, and telephone banking services are available to all bank customers regardless of location or income.

### *Community Development Services*

Peoples is a leader in providing community development services with at least 75 employees providing 1,200 community development services and at least 2,607 hours of service and supporting 505 different organizations during the evaluation period.

Peoples is a leader in providing community development services in Nonmetropolitan Ohio, the Cleveland-Elyria MSA, and the Akron MSA. Peoples provides a relatively high level of community development services in the Cincinnati MSA, the Huntington-Ashland MSA, and the Columbus MSA. Peoples provides an adequate level of community development services in the Parkersburg-Vienna MSA and a limited level in Nonmetropolitan West Virginia. Lastly, Peoples provides few, if any, community development services in the Dayton MSA; however, Peoples exited this market in 2017.

The following tables show the number of qualified community development services provided by community development purpose and number of hours when available. Peoples' employees had extensive involvement with organizations and activities that promote or facilitate community services targeted to low- and moderate-income individuals, economic development for small businesses, affordable housing to low- and moderate-income individuals, and revitalization/stabilization in low- and moderate-income areas. The majority of qualified community development services provided (85.8%) supported financial literacy training to low- and moderate-income students.

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<sup>6</sup> March 2019 – March 2020

Purpose of CD Service	# Hours	# Services
Community Services	1,481	75
Economic Development	688	28
Affordable Housing	321	75
Revitalization & Stabilization	117	5
<b>Total</b>	<b>2,607</b>	<b>173</b>

Community Services – Financial Literacy Training	# Services
How to Do Your Banking	689
Saving with Mandy and Randy	318
Ely Chapman	20
<b>Total</b>	<b>1,027</b>
<i># hours not available</i>	

Community contacts indicated the critical need for affordable housing and opportunities for financial institutions to provide access to capital to small businesses, workforce development, financial literacy training, and social services targeted to low- and moderate-income individuals, particularly those impacted by the opioid crisis. The majority of community development services provided by Peoples’ employees addressed these needs. As a result, community development services are considered to be responsive to available service opportunities.

Consideration was given to community development services that benefited a broader statewide or regional area in Ohio. Refer to the Conclusions with Respect to Performance Tests section for more details. Finally, because Peoples was considered responsive overall to the credit and community development needs, consideration was given to 11 community development services that benefited a broader regional area in Kentucky and West Virginia. Six employees gave 235 hours to nine organizations that support affordable housing, services to low- and moderate-income individuals, or economic development. These employees served as either board members or promoted Peoples’ Dreams2Keys and Fannie Mae HomeReady flexible lending products.

Peoples paid \$192,015 in interest above the market rate on 542 Interest On Lawyer Trust Accounts (IOLTA) accounts from 2017 through 2019. IOLTAs have been used to fund civil legal aid for Ohioans who cannot afford an attorney. In this way, civil legal aid ensures fairness in the justice system regardless of how much money a person has.

IOLTA Accounts		
Year	# of Accounts	Interest Earned Per Year at Rate Assigned
2017	160	\$27,677
2018	184	\$88,334
2019	198	\$76,004
<b>Total</b>	<b>542</b>	<b>\$192,015</b>

Peoples’ directors, officers, and staff provided their financial expertise to the community by engaging in activities that promoted or facilitated affordable housing, services for low- and moderate-income individuals, economic development, and revitalization of low- and moderate-income areas.

The variety of community development services, the impact and responsiveness to community

development needs in various individual assessment areas, and the number of organizations and individuals that benefited were the primary factors supporting the overall rating.

Community development services included, but were not limited to:

*Financial Literacy Education*

Peoples offers the following financial workshops:

- ***Cenmark, Inc. – How to do Your Banking*** is designed to teach young adults in high school classrooms basic money management skills, including how to access and manage credit responsibly, online and mobile banking, identity theft, and protecting your personal information. The curriculum components provided to each school include student workbooks, online video, and teacher’s guides. Peoples supports teachers as guest presenters upon request. Peoples’ employees participated in 689 sessions during the evaluation period.
- ***Cenmark, Inc. – Savings with Mandy and Randy*** is designed to teach primary school students practical skills, habits, and values necessary to save and handle money responsibly. The curriculum is designed to be easily integrated into the core curriculum that primary teachers cover and addresses students’ competency in mathematics, economics, civics, and language arts. Peoples’ employees participated in 338 sessions during the evaluation period.
- ***Ely Chapman Educational Foundation (ECEP)*** is a non-profit organization providing academically oriented, hands-on learning and mentoring to youth in the mid-Ohio Valley. Peoples’ employees assist students with financial learning activities through this program.

*Board and Committee Memberships*

Peoples’ officers and managers provided financial expertise through their involvement with community development organizations throughout the assessment areas by serving as board directors, loan committee members, or treasurers.

*Technical Assistance*

Peoples’ employees provided technical assistance to community development and non-profit organizations. Technical assistance included fund raising, accounting and bookkeeping, applying for government grants, volunteer income tax assistance, and reviewing loan application requests.

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

While management has implemented policies, procedures, training programs, and internal assessments, a substantive violation of Section (5) of the Federal Trade Commission Act involving unfair and deceptive practices was identified in the concurrent Consumer Compliance examination. The violation did not cause the CRA rating to be adjusted. While the violation was not self-identified, bank management was proactive in taking corrective action to address the violation.

## MULTI-STATE METROPOLITAN AREA

*(Full-scope Review)*

### **CRA RATING for Huntington-Ashland WV-KY-OH MSA #26580: Satisfactory**

<b>The lending test is rated:</b>	<b>Outstanding</b>
<b>The investment test is rated:</b>	<b>Low Satisfactory</b>
<b>The service test is rated:</b>	<b>High Satisfactory</b>

The major factors supporting this rating include:

- An excellent responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and adequate distribution to businesses of different revenue sizes;
- An excellent geographic distribution of loans throughout the assessment area;
- A good record of serving the credit needs of low-income individuals and areas and very small businesses;
- A leader in making community development loans;
- Makes use of flexible lending practices in serving assessment area's credit needs;
- An adequate level of qualified community development investments and grants;
- Rarely in a leadership position in providing community development investments and grants;
- Retail delivery systems are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- A relatively high level of community development services.

### **SCOPE OF EVALUATION**

A full-scope review was conducted for the Huntington-Ashland multistate assessment area. The time period and products evaluated for this assessment area are consistent with the scope discussed in the Institution section of this report.

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN HUNTINGTON-ASHLAND WV-KY-OH MSA #26580**

The Huntington-Ashland WV-KY-OH MSA (Huntington-Ashland) consists of Cabell County in West Virginia, Boyd and Greenup counties in Kentucky, and Lawrence County in Ohio. Peoples' delineated assessment area excludes Lincoln, Putnam, and Wayne counties in West Virginia. Due to changes in MFI levels resulting from changes in U.S. Census data, this assessment area was



comprised of the following tracts for this evaluation:

Tract Income Level	2016	2017/2018	2019
	Number of Tracts	Number of Tracts	Number of Tracts
Low	5	6	6
Moderate	18	13	13
Middle	33	36	35
Upper	11	11	12
Unknown	0	1	1
<b>Total</b>	<b>67</b>	<b>67</b>	<b>67</b>

The assessment area gained one low-income census tract and three middle-income census tracts and lost five moderate-income census tracts between 2016 and 2017. The assessment area lost one middle-income census tract and gained one upper-income census tract and one unknown-income census tract between 2018 and 2019.

As of June 30, 2019, Peoples ranked 11<sup>th</sup> out of 21 institutions with 3.6% of the deposit market share in this delineated CRA assessment area.<sup>7</sup> City National Bank of West Virginia had the largest deposit market share with 16.7%, followed by WesBanco Bank, Inc.; JPMorgan Chase Bank, National Association; Huntington Federal Savings Bank; and Branch Banking and Trust Company with 10.1%, 9.1%, 9.0%, and 9.0%, respectively. Also, Peoples ranked 14<sup>th</sup> out of 27 institutions with 2.5% of the deposit market share in the entire multistate MSA. Deposits in this assessment area accounted for 4.8% of Peoples' total deposits. While this was the fourth-highest percentage of deposits within Peoples' CRA footprint, there is significant competition from a number of large national banks in this market.

From August 1, 2016 through June 30, 2019 Peoples originated 188 HMDA-reportable loans totaling \$16.7 million. This represents 5.0% by volume and 4.2% by dollar amount of total HMDA loans originated during the evaluation period. Peoples originated 138 CRA-reportable loans totaling \$28.0 million. This represents 7.3% by volume and 7.9% by dollar amount of total CRA loans originated during the evaluation period. These are the fourth-largest HMDA and CRA markets for loans originated during the evaluation period.

Peoples ranked 18<sup>th</sup> among 177 HMDA reporters in the MSA in 2018. The top five HMDA lenders in the assessment area were City National Bank of West Virginia, Quicken Loans, Members Choice Credit Union, Huntington Federal Savings Bank, and Wolfe Financial. Peoples ranked 14<sup>th</sup> of 63 CRA reporters in the MSA in 2018. The top five CRA lenders in the assessment area were American Express National Bank; JPMorgan Chase Bank, National Association; Synchrony Bank; Branch Banking and Trust Company; and PNC Bank, National Association. These lenders tend to be issuers of credit cards and their CRA loans primarily consist of commercial credit card accounts.

<sup>7</sup> Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report: <https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2>

## **Community Contacts**

Interviews were conducted with two community contacts to provide additional information regarding the assessment area. The first contact was with an economic development organization that is focused on promoting and advancing the business prosperity and economic welfare in the area. The organization helps existing companies retain and expand their businesses and works to attract new businesses to the area. Partnerships with regional and state economic development agencies help this organization to provide access to training and resources for the area's small businesses. According to the contact, area unemployment remains high, resulting in residents having to commute over an hour to Charleston or Huntington or leave the area altogether for higher-paying employment. Additionally, despite the number of local universities in the area, the area's working-age population tends not to have college degrees. The contact also stated that while there is a need for workforce development and access to small dollar loans, the area is facing a multitude of challenges due to the detrimental effects of the opioid epidemic.

The second contact was with a community development agency that provides a wide range of services targeted toward low- and moderate-income individuals and families in the Huntington-Ashland area. Programs include homecare for the low-income elderly, regional transportation for Medicaid patients, economic development grants, workforce development, and aging and disability services for low-income individuals and families. The agency works with low-income seniors to help keep them in their homes, rather than long-term care facilities. While remaining at home provides many benefits, it can also lead to financial stress, as these homes are generally older and in need of maintenance. The community has been highly impacted by the opioid epidemic and the repercussions of addiction extend beyond the addicted individuals, affecting child welfare, caregiving, public safety, criminal justice, housing, and the economy. The contact stated the area also been severely impacted by the shift from American steel to foreign steel; as such, the agency has a workforce development program that provides re-employment services and programs to displaced steel workers. The agency also has a revolving loan fund program that offers low-interest loans to area start-up and existing businesses. These funds are used in the event that full financing cannot be obtained from a bank or to fill credit gaps between the bank's participation and the borrower's cash-contribution. The contact stated there are opportunities for area banks to work more closely with the University of Kentucky's Small Business Development Center (SBDC). Working with the SBDC would help entrepreneurs establish a rapport with bankers and provide them additional opportunities to achieve better business results.

## **Population Characteristics**

According to 2015 U.S. Census data, the population in the assessment area was 244,045, of which 6.5% live in low-income tracts and 11.5% live in moderate-income tracts. In addition, 78.8% of the population was 18 years of age or older, which is the legal age to enter into a contract. The population of those age 65 and over was 16.6% in Cabell County compared to 17.3% in West Virginia, 17.5% in Boyd County and 18.5% in Greenup County compared to 14.4% in Kentucky, and 17.1% in Lawrence County compared to 15.1% in Ohio. The larger senior population may indicate the assessment area likely has a smaller working- and consumer-age population and reduced economic activity. The following table shows the population change in the assessment area; overall, the population decreased by 2.4% during this time period.

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2018 Population	Percent Change Between 2015 and 2018
Cabell County, West Virginia	96,319	96,824	0.5%	96,943	0.1%
Boyd County, Kentucky	49,542	48,917	-1.3%	47,240	-3.4%
Greenup County, Kentucky	36,910	36,477	-1.2%	35,268	-3.3%
Lawrence County, Ohio	62,450	61,827	-1.0%	59,866	-3.2%
<b>Total Population</b>	<b>245,221</b>	<b>244,045</b>	<b>-0.5%</b>	<b>239,317</b>	<b>-1.9%</b>
<b>West Virginia</b>	<b>1,852,994</b>	<b>1,851,420</b>	<b>-0.1%</b>	<b>1,805,832</b>	<b>-2.5%</b>
<b>Kentucky</b>	<b>4,339,367</b>	<b>4,397,353</b>	<b>1.3%</b>	<b>4,468,402</b>	<b>1.6%</b>
<b>Ohio</b>	<b>11,536,504</b>	<b>11,575,977</b>	<b>0.3%</b>	<b>11,689,442</b>	<b>1.0%</b>

Huntington, West Virginia (Cabell County) is the most populous city in this assessment area with 46,048 residents and its population decreased 6.4% between 2010 and 2018. Ashland, Kentucky (Boyd County) is the second-most populous city with 20,382 residents and its population decreased by 6.0% between 2010 and 2018. Flatwoods, Kentucky, the largest city in Greenup County, has 7,082 residents and its population decreased by 4.6% between 2010 and 2018. Ironton, Ohio (Lawrence County), the third-most populous city in this assessment area, has 10,635 residents and its population decreased by 4.4% between 2010 and 2018.<sup>8</sup>

### Income Characteristics

The 2015 MFI (\$54,745) in the assessment area was greater than West Virginia’s MFI (\$52,866), less than Kentucky’s MFI (\$55,367), and less than Ohio’s MFI (\$62,817). The assessment area’s MFI decreased by 3.8% from 2015 to 2016. As shown below, MFI decreased by 3.3% from 2016 to 2017, but increased by 3.2% from 2017 to 2018 and increased again by 3.2% from 2018 to 2019.

**Borrower Income Levels**  
Huntington-Ashland, WV-KY-OH MSA

FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0	49.99%	50%	79.99%	80%	119.99%	120%	& above
2016	\$56,900		0	\$28,449	\$28,450	\$45,519	\$45,520	\$68,279	\$68,280	& above
2017	\$55,100	-3.3%	0	\$27,549	\$27,550	\$44,079	\$44,080	\$66,119	\$66,120	& above
2018	\$56,900	3.2%	0	\$28,449	\$28,450	\$45,519	\$45,520	\$68,279	\$68,280	& above
2019	\$58,800	3.2%	0	\$29,399	\$29,400	\$47,039	\$47,040	\$70,559	\$70,560	& above

The counties in this assessment area are located in rural Appalachia and have poverty rates ranging from 26.1% in Cabell County to 16.0% in Greenup County from 2015 to 2017. In addition, Cabell County, West Virginia and Boyd County, Kentucky had poverty rates greater than 20.0%. Greenup County was the only rural Appalachian county in this assessment area with poverty rates below the state average during this period. Area poverty rates shown below illustrate a concerning trend of poverty and economic stagnations amount rural residents in Appalachian West Virginia, Kentucky, and Ohio.

<sup>1</sup> U.S. Census Bureau QuickFacts:

<https://www.census.gov/quickfacts/fact/table/irontoncityohio,flatwoodscitykentucky,ashlandcitykentucky,huntingtoncitywestvirginia,US/PST045219>

<b>Poverty Rates</b>			
<b>Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580</b>			
<b>Area</b>	<b>Years</b>		
	<b>2016</b>	<b>2017</b>	<b>2018</b>
Cabell County, West Virginia	21.9	26.1	19.3
Boyd County, Kentucky	18.2	20.1	18.3
Greenup County, Kentucky	17.4	16.0	16.6
Lawrence County, Ohio	17.9	19.5	18.8
<b>West Virginia</b>	<b>17.9</b>	<b>18.5</b>	<b>17.4</b>
<b>Kentucky</b>	<b>18.2</b>	<b>17.1</b>	<b>16.7</b>
<b>Ohio</b>	<b>14.5</b>	<b>13.9</b>	<b>13.8</b>
<b>National</b>	<b>14.0</b>	<b>13.4</b>	<b>13.1</b>

According to 2015 U.S. Census data, 20.4% of the 97,104 households in this assessment area are below the poverty level, 2.9% are receiving public assistance, and 13.8% have rent costs greater than 30.0% of their monthly income.

### **Housing Characteristics**

According to the 2015 U.S. Census data, there are 111,826 housing units and 62,452 families in the assessment area. From an income perspective, 7.9% of the housing units and 5.3% of families are in the assessment area’s low-income tracts, while 12.3% of the housing units and 10.4% of families in the assessment area are in moderate-income tracts. In addition, 27.9% of the housing units in low-income tracts are owner-occupied, 52.4% are rental, and 19.6% are vacant, while 46.2% of housing units in moderate-income tracts are owner-occupied, 37.4% are rental, and 16.5% are vacant. Therefore, based on the low number of families and housing units and the high percentage of rental/vacant units, there appears to be limited credit-related opportunities for Peoples to make residential real estate-type loans in low- and moderate-income tracts and provide various aspects of affordable housing, particularly in low-income tracts.

The 2015 U.S. Census data shows the median age of housing stock was 50 years old and 25.1% of assessment area’s 111,826 housing units are at least 65 years old (built before 1950), which indicates there are opportunities to make home improvement loans. A community contact also expressed the need for maintenance of older housing stock typically located in lower-income neighborhoods. The median housing value in the assessment area was \$103,812 with an affordability ratio of 39.8. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. Median housing values increased between 2010 and 2015, with the greatest increase in housing value occurring in Cabell County. During this same time period, housing became less affordable in Cabell and Greenup counties, most likely because the MFI did not keep pace with home price growth. During this same time period, housing became slightly more affordable in Boyd and Lawrence counties and median gross rents increased across the assessment area, particularly in Boyd and Lawrence counties. The following table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the assessment area.

<b>Housing Costs Change</b>								
County	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Cabell County, West Virginia	\$97,500	\$112,800	15.7%	35.4	34.0	\$590	\$653	10.7%
Boyd County, Kentucky	\$93,200	\$99,700	7.0%	41.6	42.5	\$533	\$625	17.3%
Greenup County, Kentucky	\$88,400	\$97,700	10.5%	47.9	46.4	\$550	\$629	14.4%
Lawrence County, Ohio	\$92,300	\$98,900	7.2%	39.5	43.4	\$556	\$652	17.3%
<b>West Virginia</b>	<b>\$94,500</b>	<b>\$103,800</b>	<b>9.8%</b>	<b>40.6</b>	<b>40.2</b>	<b>\$549</b>	<b>\$643</b>	<b>17.1%</b>
<b>Kentucky</b>	<b>\$116,800</b>	<b>\$123,200</b>	<b>5.5%</b>	<b>35.6</b>	<b>35.5</b>	<b>\$601</b>	<b>\$675</b>	<b>12.3%</b>
<b>Ohio</b>	<b>\$136,400</b>	<b>\$129,900</b>	<b>-4.8%</b>	<b>34.7</b>	<b>38.1</b>	<b>\$678</b>	<b>\$730</b>	<b>7.7%</b>

According to 2015 U.S. Census data, 35.6% of renters in the assessment area have rent costs more than \$700/month and nearly 43.9% of units for rent (30,624) have renters who are considered to be cost-burdened or have rent costs greater than 30.0% of their monthly income. Increasing rental costs may make it more difficult for potential first-time homebuyers to save enough to make a sufficient down payment in the rising interest rate environment.

Building permits are a leading indicator of future activity in the construction sector. The following table presents building permits across the assessment area did not reflect statewide and national trends between 2016 and 2018.

<b>Building Permits</b>					
Area	2016	2017	Percent Change between 2016 and 2017	2018	Percent Change between 2017 and 2018
Cabell County, West Virginia	93	96	3.2%	99	3.1%
Boyd County, Kentucky	0	4	N/A	4	0.0%
Greenup County, Kentucky	15	15	0.0%	17	13.3%
Lawrence County, Ohio	12	15	25.0%	9	-40.0%
<b>Huntington-Ashland, WV-KY-OH MSA</b>	<b>250</b>	<b>264</b>	<b>5.6%</b>	<b>260</b>	<b>-1.5%</b>
<b>West Virginia</b>	<b>2,544</b>	<b>2,719</b>	<b>6.9%</b>	<b>2,887</b>	<b>6.2%</b>
<b>Kentucky</b>	<b>12,714</b>	<b>12,630</b>	<b>-0.7%</b>	<b>13,826</b>	<b>9.5%</b>
<b>Ohio</b>	<b>22,816</b>	<b>23,917</b>	<b>4.8%</b>	<b>24,221</b>	<b>1.3%</b>
<b>United States</b>	<b>1,206,642</b>	<b>1,281,977</b>	<b>6.2%</b>	<b>1,328,827</b>	<b>3.7%</b>

However, the overall decrease in the number of permits could indicate a decreasing demand for home purchase loans during the evaluation period.

### **Labor, Employment, and Economic Characteristics**

The Appalachian region covers all of West Virginia and parts of 12 other states, including Kentucky and Ohio. Employment has traditionally relied on mining and manufacturing, but tourism is steadily gaining in popularity due to the scenic landscapes and forests. Historically, Appalachia has battled poverty, unemployment, stagnant industry, and lower educational attainment and wages. While progress has been made to narrow those gaps, significant divisions remain between Appalachia and the rest of the nation. The Appalachian Regional Commission

(ARC),<sup>9</sup> a federal-state partnership dedicated to promoting economic development and addressing quality of life issues for Appalachian residents, releases annual listings of each Appalachian county’s economic health from best to worst. Every county is designated as either attainment, competitive, transitional, at-risk, or distressed. The ARC bases its classifications on several economic indicators, including poverty rates, per capita market income, and three-year average of unemployment rates.

All of the counties in this assessment area are rural Appalachian counties and appear to be experiencing economic stagnation and higher levels of unemployment and poverty than the national rates.

County Economic Status in the Appalachian Region, FY 2020		
Area	Economic Status	Distressed Areas
Cabell County, West Virginia	Transitional	12
Boyd County, Kentucky	At-Risk	5
Greenup County, Kentucky	At-Risk	0
Lawrence County, Ohio	At-Risk	1
<i>Source: Appalachian Regional Commission</i>		

As indicated in *The Opioid Epidemic and Its Effects: A Perspective on What We Know from the Federal Reserve Bank of Cleveland*,<sup>10</sup> recent research suggests that counties that have higher levels of opioid prescriptions have substantially lower prime-age labor force participation rates and reduced labor market activity, which ultimately impacts economic growth potential of a local area. In addition, the Centers of Disease Control and Prevention identified 220 counties in 26 states as vulnerable to high rates of different types of addiction-related health issues as a result of the opioid epidemic.<sup>11</sup> The three counties in this assessment area, Cabell, Boyd, and Greenup, respectively, are considered to be vulnerable and are particularly susceptible to reduced labor market activity and stunted economic growth potential.

According to Dun & Bradstreet, the majority of businesses (89.0%) in the assessment area have revenue under \$1 million. There are approximately 128,667 paid employees in this assessment area who are working in either the private sector or government, according to Regional Economic Analysis Project (REAP) for West Virginia and Kentucky and Ohio Development Services Agency. By percentage of employees, the largest job category in the assessment area is construction, followed by trade/transportation/utilities, local government, education and health services, and leisure/hospitality sectors, respectively. The following table illustrates the average unemployment rates related to this assessment area.

<sup>9</sup> Appalachian Regional Commission (ARC) – County Economic Status and Distressed Areas by State, FY 2020:

[https://www.arc.gov/appalachian\\_region/CountyEconomicStatusandDistressedAreasinAppalachia.asp](https://www.arc.gov/appalachian_region/CountyEconomicStatusandDistressedAreasinAppalachia.asp)

<sup>10</sup>Cleveland Fed: <https://www.clevelandfed.org/newsroom-and-events/publications/community-development-briefs/db-20180531-the-opioid-epidemic.aspx>

<sup>11</sup> Centers for Disease Control and Prevention: <https://www.cdc.gov/pwids/vulnerable-counties-data.html>

<b>Unemployment Rates</b>			
<b>Assessment Area: Huntington-Ashland, WV-KY-OH MSA #26580</b>			
<b>Area</b>	<b>Years - Annualized</b>		
	2016	2017	2018
Cabell County, West Virginia	4.8	4.5	4.7
Boyd County, Kentucky	5.0	7.2	5.9
Greenup County, Kentucky	8.7	7.7	6.6
Lawrence County, Ohio	6.5	5.9	5.6
<b>Huntington-Ashland, WV-KY-OH MSA</b>	<b>6.3</b>	<b>5.7</b>	<b>5.5</b>
<b>West Virginia</b>	<b>6.1</b>	<b>5.2</b>	<b>5.2</b>
<b>Kentucky</b>	<b>5.1</b>	<b>4.9</b>	<b>4.3</b>
<b>Ohio</b>	<b>5.0</b>	<b>5.0</b>	<b>4.5</b>
<b>National</b>	<b>4.9</b>	<b>4.4</b>	<b>3.9</b>
<i>Not Seasonally Adjusted</i>			

Unemployment rates in Cabell County, West Virginia were significantly lower than unemployment rates in the MSA and West Virginia in 2016, 2017, and 2018. However, unemployment rates in Cabell County were slightly lower than the national unemployment rate in 2016, slightly higher in 2017, and significantly higher in 2018.

Unemployment rates in Boyd and Greenup counties in Kentucky were generally higher than unemployment rates in the MSA and Kentucky in 2017 and 2018, except in Boyd County in 2016. Boyd and Greenup counties' unemployment rates were slightly higher than the national unemployment rate in 2016, but significantly higher in 2017 and 2018.

Unemployment rates in Lawrence County, Ohio were slightly higher than the unemployment rate in the MSA and significantly higher than unemployment rates in Ohio and the nation in 2016, 2017, and 2018.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN  
HUNTINGTON-ASHLAND WV-KY-OH MSA #26580**

**Lending Test**

Peoples' performance relative to the lending test in the Huntington-Ashland MSA is rated "Outstanding."

Peoples' lending activity demonstrates an excellent responsiveness to the credit needs of the community. Peoples is a leader in making community development loans in this assessment area. Peoples has a good distribution among borrowers of different income levels and an adequate distribution to businesses of different revenue sizes and an excellent geographic distribution of loans; however, there was a significant level of lending gaps. Peoples makes use of flexible lending practices in serving credit needs in this assessment area. Lastly, Peoples exhibits a good record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Greatest consideration was given to the evaluation of HMDA lending, followed by small business lending, based on the overall volume of loans. HMDA-reportable loan products were combined in order to conduct a meaningful analysis. Small farm lending was not considered. Details of Peoples' residential mortgage and small business lending and information regarding peer lending is in Appendices D, E, and F.

### ***Lending Activity***

Lending levels reflect an excellent responsiveness to the credit needs in the assessment area. Peoples originated 188 HMDA loans and 138 CRA loans and had a significant level of lending gaps in this assessment area during the evaluation period. The percentage of Peoples' lending in the Huntington-Ashland MSA is 5.5%, which is greater than the percentage of total deposits at 4.8%. Lastly, no substantial concentration of loans was identified in excluded counties within this MSA.

### ***Distribution by Borrower Income and Revenue Size of the Business***

Borrower distribution among borrowers of different income levels is good for HMDA lending and adequate for businesses of different sizes.

#### ***HMDA Lending***

Peoples made 24 HMDA loans totaling \$2.3 million in 2019. Also, Peoples originated three (12.5%) HMDA loans totaling \$611,000 (26.2%) to borrowers with unknown-income designations.

Peoples made five (20.8%) HMDA loans totaling \$178,000 (7.6%) to low-income borrowers, which was slightly below the percentage of families at 23.0% by volume and well below by dollar amount. Given Peoples' performance compared to proxy, the borrower distribution of HMDA loans to low-income borrowers is good.

Peoples made five (20.8%) HMDA loans totaling \$373,000 (16.0%) to moderate-income borrowers, which exceeded the percentage of families at 15.9%. Given Peoples' strong performance compared to proxy, the borrower distribution of HMDA loans to moderate-income borrowers is excellent.

Peoples made four HMDA loans totaling \$209,000 to middle-income borrowers. This represents 16.7% of HMDA loans by volume and 8.9% by dollar amount compared to the percentage of families at 20.1%.

Peoples made seven HMDA loans totaling \$963,000 to upper-income borrowers. This represents 29.2% of HMDA loans by volume and 41.3% by dollar amount compared to the percentage of families at 41.0%.



Peoples made 64 HMDA loans totaling \$5.2 million in 2018. Peoples made nine (14.1%) HMDA loans totaling \$375,000 (7.3%) to low-income borrowers, which was below the percentage of families at 23.2% by volume and well below by dollar amount. However, the percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 7.7% and 4.1%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of HMDA loans to low-income borrowers is good. High rates of poverty likely limit the ability of low-income borrowers to easily access loans. This level of origination supports that performance is good to these borrowers.

Peoples made 25 (39.1%) HMDA loans totaling \$1.4 million (27.7%) to moderate-income borrowers, which substantially exceeded the percentage of families at 16.1%. The percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 16.9% and 11.5%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to moderate-income borrowers is excellent. Considering the high rates of poverty, this level of origination supports that performance is excellent to these borrowers.

Peoples made 12 HMDA loans totaling \$815,000 to middle-income borrowers. This represents 18.8% of HMDA loans by volume and 15.8% by dollar amount compared to the percentage of families at 20.1%. The 2018 aggregate of all lenders made 23.3% by volume and 20.1% by dollar amount to middle-income borrowers.

Peoples made 18 HMDA loans totaling \$2.5 million to upper-income borrowers. This represents 28.1% of HMDA loans by volume and 49.2% by dollar amount compared to the percentage of families at 40.6%. The 2018 aggregate of all lenders made 40.8% by volume and 52.5% by dollar amount to upper-income borrowers.

Peoples made 40 HMDA loans totaling \$3.9 million in 2017. Peoples made six (15.0%) HMDA loans totaling \$301,000 (7.8%) to low-income borrowers, which was below the percentage of families at 23.2%. The percentage of loans by volume and dollar amount substantially exceeded the 2017 aggregate of all lenders at 6.4% and 3.1%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of HMDA loans to moderate-income borrowers is good.

Peoples made 12 (30.0%) HMDA loans totaling \$992,000 (25.7%) to moderate-income borrowers, which substantially exceeded the percentage of families at 16.1%. The percentage of loans by volume and dollar amount also substantially exceeded the 2017 aggregate of all lenders at 17.6% and 11.8%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to moderate-income borrowers is excellent.

Peoples made eight HMDA loans totaling \$576,000 to middle-income borrowers. This represents 20.0% of HMDA loans by volume and 14.9% by dollar amount compared to the percentage of families at 20.1%. The 2017 aggregate of all lenders made 21.6% by volume and 18.8% by dollar amount to middle-income borrowers.

Peoples made 14 HMDA loans totaling \$2.0 million to upper-income borrowers. This represents 35.0% by volume and 51.7% by dollar amount, which was slightly below the percentage of families at 40.6% by volume and exceeded proxy by dollar amount. The 2017 aggregate of all lenders made 40.4% by volume and 52.2% by dollar amount to upper-income borrowers.

Peoples made 45 HMDA loans totaling \$4.7 million in 2016. Also, Peoples originated three (6.7%) HMDA loans totaling \$322,000 (6.8%) to borrowers with unknown-income designations, compared to the aggregate of all lenders that made 16.5% by volume and 17.0% by dollar amount.

Peoples made five (11.1%) HMDA loans totaling \$303,000 (6.4%) to low-income borrowers, which was below the percentage of families at 22.1%. The percentage of loans by volume and dollar amount substantially exceeded the 2016 aggregate of all lenders at 7.4% and 3.6%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of HMDA loans to low-income borrowers is good, especially with the high levels of poverty that could limit Peoples' opportunity to make loans to low-income borrowers.

Peoples made 11 (24.4%) HMDA loans totaling \$886,000 (18.8%) to moderate-income borrowers, which exceeded the percentage of families at 18.4%. The percentage of loans by volume and dollar amount substantially exceeded the 2016 aggregate of all lenders at 17.1% and 11.7%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to moderate-income borrowers is excellent, especially with the high levels of poverty that could likely impact an individual's ability to obtain a mortgage loan.

Peoples made ten HMDA loans totaling \$1.1 million to middle-income borrowers. This represents 22.2% of HMDA loans by volume and 24.3% by dollar amount compared to the percentage of families at 20.4%. The 2016 aggregate of all lenders made 22.3% by volume and 19.2% by dollar amount to middle-income borrowers.

Peoples made 16 (35.6%) HMDA loans totaling \$2.1 million to upper-income borrowers. This represents 35.6% by volume and 43.6% by dollar amount compared to the percentage of families at 39.1%. The 2016 aggregate of all lenders made 36.6% by volume and 48.5% by dollar amount to upper-income borrowers.

Overall, Peoples' HMDA performance was slightly below the percentage of families and generally exceeded the aggregate of all lenders; therefore, borrower distribution of HMDA lending is good. Peoples was able to make loans to borrowers of all income levels, despite the area's challenging economic conditions that likely reduced the number of individuals able to pay a mortgage loan.

### *Small Business Lending*

Peoples made 29 small business loans totaling \$8.2 million to businesses of different sizes in 2019, and ten (34.5%) of these loans totaling \$1.7 million (20.2%) were made to businesses with revenues of \$1.0 million or less. This was well below the percentage of small businesses in the assessment area at 89.0% by volume and dollar amount. Therefore, the distribution of small business loans to businesses of different sizes is poor.

In 2019, Peoples made a good percentage of small dollar loans (48.3%) in amounts of \$100,000 or less. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 49 small business loans totaling \$8.9 million to businesses of different sizes in 2018, and 17 (34.7%) of these loans totaling \$1.1 million (12.4%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 88.9%. The percentage of loans by volume and dollar amount was also below the 2018 aggregate of all lenders at 44.5% and 40.0%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is adequate, considering Peoples' performance relative to the aggregate of all lenders.

In 2018, Peoples made an adequate percentage of small dollar loans (57.1%) in amounts of \$100,000 or less compared to 91.7% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 32 small business loans totaling \$8.1 million to businesses of different sizes in 2017 and eight (25.0%) of these loans totaling \$1.2 million (15.0%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 87.6%. The percentage of loans by volume and dollar amount was also below the 2017 aggregate of all lenders at 91.5% and 34.8%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is adequate, considering Peoples' performance relative to the aggregate of all lenders.

In 2017, Peoples made an adequate percentage of small dollar loans (43.8%) in amounts of \$100,000 or less compared to 91.5% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 28 small business loans totaling \$2.9 million to businesses of different sizes in 2016, and 15 (53.6%) of these loans totaling \$474,000 (16.6%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 88.9%. The percentage of loans by volume exceeded the 2016 aggregate of all lenders at 42.5%, but was well below the aggregate of all lenders by dollar amount at 45.2%. Therefore, the distribution of small business loans to businesses of different sizes is good, considering Peoples' performance relative to proxy and the aggregate of all lenders.

In 2016, Peoples made a good percentage of small dollar loans (78.6%) in amounts of \$100,000 or less compared to 90.8% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Overall, Peoples' small business lending performance was below the percentage of small businesses and the aggregate of all lenders by volume and dollar amount. However, community contacts indicated a need for access to small dollar loans for new and existing businesses and the

need for entrepreneurs and bankers to establish rapport in order to achieve better business results. Peoples displayed a consistent willingness to make small dollar loans. Therefore, borrower distribution of small business lending is adequate.

***Geographic Distribution of Loans***

Peoples’ overall distribution of lending among geographies is excellent. HMDA lending is excellent and small business lending is good. The following gaps in lending were noted in the assessment area.

Tract Income Level	Percentage of Lending Penetration			
	2016	2017	2018	2019
Low	40.0%	33.3%	83.3%	50.0%
Moderate	44.4%	53.8%	61.5%	30.8%
Middle	63.6%	61.1%	63.9%	48.6%
Upper	63.6%	54.5%	81.8%	41.7%
Unknown	N/A	0.0%	0.0%	0.0%
<b>Total</b>	<b>56.7%</b>	<b>55.2%</b>	<b>67.2%</b>	<b>43.3%</b>

Overall, lending gaps are significant. Gaps were highest in low-income tracts in 2016 and 2017, as Peoples did not penetrate a majority of low-income tracts during 2016, 2017, and 2019. However, Peoples penetrated a majority of moderate-income tracts in 2017 and 2018. Peoples made loans in more than 50.0% of the tracts during 2016, 2017, and 2018. Lastly, there are only six low-income tracts that have owner-occupancy rates slightly over 25.0% and rental/vacancy rates around 72.0%. Moderate-income tracts have owner-occupancy rates less than 50.0% and rental/vacancy rates around 54.0%. These factors likely impacted Peoples’ ability to lend in these areas.

***HMDA Lending***

Peoples made 24 HMDA loans totaling \$2.3 million in 2019. Peoples made no HMDA loans in low-income tracts, which is below the percentage of owner-occupied units in these tracts at 3.7%. Given Peoples’ performance compared to proxy, the geographic distribution of HMDA loans in low-income tracts is poor. The demand for home purchase loans in these tracts is likely negatively impacted by the relatively low-owner occupancy rate of 27.9%.

Peoples made two (8.3%) HMDA loans totaling \$352,000 (15.1%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 9.5% by volume and substantially exceeded proxy by dollar amount. Given Peoples’ performance compared to proxy, the geographic distribution of HMDA loans in moderate-income tracts is good.

Peoples made 19 HMDA loans totaling \$1.9 million in middle-income tracts. This represents 79.2% of HMDA loans by volume and 79.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.0%.

Peoples made three HMDA loans totaling \$127,000 in upper-income tracts. This represents 12.5% of HMDA loans by volume and 5.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 20.7%.

Peoples made 64 HMDA loans totaling \$5.2 million in 2018. Peoples made four (6.3%) HMDA loans totaling \$181,000 (3.5%) in low-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 3.7% by volume and was slightly below by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 3.1% and 2.2%, respectively. Given Peoples' strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in low-income tracts is excellent, especially considering the relatively low-owner occupancy rate. This supports that performance is excellent in these tracts.

Peoples made four (6.3%) HMDA loans totaling \$218,000 (4.2%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 9.5%. The percentage of loans by volume and dollar amount was slightly below the 2018 aggregate of all lenders at 7.4% and 5.4%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in moderate-income tracts is good.

Peoples made 41 HMDA loans totaling \$3.7 million in middle-income tracts. This represents 64.1% of HMDA loans by volume and 72.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.8%. The 2018 aggregate of all lenders made 67.4% by volume and 68.1% by dollar amount in middle-income tracts.

Peoples made 15 HMDA loans totaling \$1.0 million in upper-income tracts. This represents 23.4% of HMDA loans by volume and 20.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 18.9%. The 2018 aggregate of all lenders made 21.9% by volume and 23.9% by dollar amount in upper-income tracts.

Peoples made 40 HMDA loans totaling \$3.9 million in 2017. Peoples made two (5.0%) HMDA loans totaling \$117,000 (3.0%) in low-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 3.7% by volume and was slightly below proxy by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2017 aggregate of all lenders at 3.2% and 2.5%, respectively. Given Peoples' strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of HMDA loans in low-income tracts is excellent.

Peoples made five (12.5%) HMDA loans totaling \$245,000 (6.3%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 9.5% by volume and was below proxy by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2017 aggregate of all lenders at 7.2% and 5.0%, respectively. Given Peoples' strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in moderate-income tracts is excellent.

Peoples made 25 HMDA loans totaling \$2.8 million in middle-income tracts. This represents 62.5% of HMDA loans by volume and 72.5% by dollar amount compared to the percentage of

owner-occupied units in these tracts at 67.8%. The 2017 aggregate of all lenders made 68.5% by volume and 69.4% by dollar amount in middle-income tracts.

Peoples made eight HMDA loans totaling \$702,000 in upper-income tracts. This represents 20.0% of HMDA loans by volume and 18.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 18.9%. The 2017 aggregate of all lenders made 21.0% by volume and 23.1% by dollar amount in upper-income tracts.

Peoples made 45 HMDA loans totaling \$4.7 million in 2016. Peoples made no HMDA loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 1.9%. The percentage of loans by volume and dollar amount was well below the 2016 aggregate of all lenders at 1.0% and 0.5%, respectively. Given Peoples' performance compared to the low percentage of HMDA loans made by proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in low-income tracts is poor.

Peoples made six (13.3%) HMDA loans totaling \$563,000 (11.9%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 14.5%. The percentage of loans by volume and dollar amount exceeded the 2016 aggregate of all lenders at 11.3% and 8.4%, respectively. Given Peoples' strong performance compared to the aggregate of all lenders, the geographic distribution of HMDA loans in moderate-income tracts is excellent, especially considering the relatively low-owner occupancy rate. This supports that performance is excellent in these tracts.

Peoples made 28 HMDA loans totaling \$3.2 million in middle-income tracts. This represents 62.2% by volume and 67.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 62.5%. The 2016 aggregate of all lenders made 63.1% by volume and 63.9% by dollar amount in middle-income tracts.

Peoples made 11 HMDA loans totaling \$959,000 in upper-income tracts. This represents 24.4% of HMDA loans by volume and 20.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 21.1%. The 2016 aggregate of all lenders made 24.5% by volume and 27.1% by dollar amount in upper-income tracts.

Overall, Peoples' HMDA lending performance was slightly below proxy and generally exceeded the aggregate of all lenders; therefore, the geographic distribution of HMDA lending is excellent. Given the limited credit-related opportunities to make residential real estate-type loans in low- and moderate-income tracts and based on the low number of families and housing units and the high percentage of rental/vacant units, this supports that performance is excellent.

### *Small Business Lending*

Peoples made 29 small business loans totaling \$8.2 million in 2019. Peoples made four (13.8%) loans totaling \$833,000 (10.2%) in low-income tracts, which exceeded the percentage of businesses in these tracts at 12.0% by volume and was slightly below by dollar amount. Given Peoples' performance compared to proxy, the geographic distribution of small business loans in low-income tracts is excellent.

Peoples made four (13.8%) loans in moderate-income tracts totaling \$580,000 (7.1%), which was slightly below the percentage of businesses in these tracts at 17.0% by volume and well below by dollar amount. Given Peoples' performance compared to proxy, the geographic distribution of small business loans in moderate-income tracts is good.

Peoples made 19 loans in middle-income tracts totaling \$6.5 million. This represents 65.5% of small business loans by volume and 79.5% by dollar amount compared to the percentage of businesses in these tracts at 54.3%.

Peoples made two loans in upper-income tracts totaling \$260,000. This represents 6.9% of small business loans by volume and 3.2% by dollar amount compared to the percentage of businesses in these tracts at 16.1%.

Peoples made 49 small business loans totaling \$8.9 million in 2018. Peoples made seven (14.3%) loans in low-income tracts totaling \$1.4 million (15.2%), which exceeded the percentage of businesses in these tracts at 11.8%. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 13.2% and 13.9%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

Peoples made nine (18.4%) loans in moderate-income tracts totaling \$1.5 million (17.2%), which exceeded the percentage of businesses in these tracts at 16.7%. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 14.7% and 15.2%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 29 loans in middle-income tracts totaling \$4.7 million. This represents 59.2% of small business loans by volume and 52.3% by dollar amount compared to the percentage of businesses in these tracts at 54.9%. The 2018 aggregate of all lenders made 54.4% by volume and 57.0% by dollar amount in middle-income tracts.

Peoples made four loans in upper-income tracts totaling \$1.4 million. This represents 8.2% of small business loans by volume and 15.3% by dollar amount compared to the percentage of businesses in these tracts at 16.0%. The 2018 aggregate of all lenders made 15.1% by volume and 12.0% by dollar amount in upper-income tracts.

Peoples made 32 small business loans totaling \$8.0 million in 2017. Peoples made four (12.5%) loans in low-income tracts totaling \$684,000 (8.5%), which was comparable to the percentage of businesses in these tracts at 12.4% by volume and was below by dollar amount. The percentage of loans exceeded the 2017 aggregate of all lenders by volume at 11.0% and was below aggregate by dollar amount at 11.0%. Given Peoples' strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

Peoples made three (9.4%) loans in moderate-income tracts totaling \$940,000 (11.7%), which was below the percentage of businesses in these tracts at 16.2%. The percentage of loans was below

the 2017 aggregate of all lenders at 14.3% and 16.5%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is adequate.

Peoples made 24 loans in middle-income tracts totaling \$6.4 million. This represents 75.0% of small business loans by volume and 78.9% by dollar amount compared to the percentage of businesses in these tracts at 54.7%. The 2017 aggregate of all lenders made 55.7% by volume and 58.9% by dollar amount in middle-income tracts.

Peoples made one loan in upper-income tracts totaling \$74,000. This represents 3.1% of small business loans by volume and 0.9% by dollar amount compared to the percentage of businesses in these tracts at 16.3%. The 2017 aggregate of all lenders made 16.5% by volume and 12.9% by dollar amount in upper-income tracts.

Peoples made 28 small business loans totaling \$2.9 million in 2016. Peoples made four (14.3%) loans in low-income tracts totaling \$317,000 (11.1%), which substantially exceeded the percentage of businesses in these tracts at 9.1%. The percentage of loans substantially exceeded the 2016 aggregate of all lenders by volume and dollar amount at 7.7% and 8.5%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

Peoples made nine (32.1%) loans in moderate-income tracts totaling \$558,000 (19.6%), which substantially exceeded the percentage of businesses in these tracts at 23.5% by volume and was slightly below by dollar amount. The percentage of loans substantially exceeded the 2016 aggregate of all lenders at 21.6% by volume and was below at 26.9% by dollar amount. Given Peoples' strong performance compared to proxy and the aggregate of all lenders by volume, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 13 loans in middle-income tracts totaling \$1.9 million. This represents 46.4% of small business loans by volume and 67.3% by dollar amount compared to the percentage of businesses in these tracts at 46.2%. The 2016 aggregate of all lenders made 47.8% by volume and 42.9% by dollar amount in middle-income tracts.

Peoples made two loans in upper-income tracts totaling \$58,000. This represents 7.1% of small business loans by volume and 2.0% by dollar amount compared to the percentage of businesses in these tracts at 21.2%. The 2016 aggregate of all lenders made 22.9% by volume and 21.8% by dollar amount in upper-income tracts.

Overall, Peoples' performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of small business lending is good.

#### *Community Development Loans*

Peoples originated or renewed 16 community development loans totaling approximately \$23.2 million during the evaluation period, as shown in the following table.



Purpose of CD Loan	#	\$
Revitalization & Stabilization	6	\$13,300,000
Community Services	8	\$8,633,436
Economic Development	2	\$1,250,000
<b>Total</b>	<b>16</b>	<b>\$23,183,436</b>

Community development lending represents 23.6% of Peoples total community development loans by dollar amount compared to 4.8% of total deposits and 5.5% of total loans in this assessment area. This ranks as Peoples’ second-highest percentage of community development lending by dollar amount during the evaluation period. Peoples is a leader in making community development loans in the Huntington-Ashland assessment area.

The community development loans were made for a variety of purposes:

- To purchase and renovate a vacant building located in a low-income urban center. This loan permits a non-profit organization to merge all of its existing properties and make this location its new corporate headquarters, bringing employment opportunities to the area. In addition, the organization provides a multitude of wraparound services to developmentally disabled low- and moderate-income individuals;
- To provide a working capital to a building contractor to help complete redevelopment/expansion projects of a public high school and a hospital located in moderate-income areas. These projects also received funding through grants from West Virginia;
- To provide working capital to several non-profits that provide a multitude of wrap around services for low- and moderate-income children and adults (e.g., emergency food service, mental health and substance abuse treatment, and counseling);
- To provide working capital to a construction company to complete infrastructure improvements to a highway bypass that will provide low- and moderate-income individuals with improved access to a regional hospital that primarily services low- and moderate-income patients;
- To provide working capital to a healthcare provider who provides medical care to underserved individuals, including the homeless. Healthcare services include eye and dental care, mental health and substance abuse counseling, outreach, life skills, employment programs, transportation, temporary housing, and access to personal hygiene amenities; and,
- To provide financing to a small business to help retain up to 18 permanent jobs with the goal of adding 40 new jobs for low- and moderate-income individuals.

These loans resulted in improved outcomes for low- and moderate-income individuals and families and helped to provide needed services or stabilize the economy. Community contacts stressed the critical need for drug treatment and other social services targeted to lower-income individuals and families as a result of the opioid crisis and workforce development. Therefore, the community

development loans made the Huntington-Ashland assessment area exhibit an excellent responsiveness to credit needs of lower income individuals and areas and small businesses.

***Flexible Lending Programs***

Peoples originated 18 loans in three government-guaranteed loan programs totaling \$637,893 in this assessment area during the evaluation period. These flexible lending products were combined in order to conduct a meaningful analysis. The following tables show the percentage by volume and dollar amount of the combined flexible lending programs and the distribution of lending within the assessment area by census tract and borrower income.

<b>Geographic Distribution of Flexible Loan Programs</b>												
	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)
All Flexible Loan Programs	11.1%	7.8%	3.7%	22.2%	17.9%	9.5%	55.6%	63.7%	67.8%	11.1%	10.7%	18.9%

Peoples originated two loans in low-income tracts and four loans in moderate-income tracts. The percentage of loans in these geographies exceeded the percentage of owner-occupied units by volume and dollar amount.

<b>Borrower Distribution of Flexible Loan Programs</b>												
	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)
All Flexible Loan Programs	44.4%	33.0%	23.2%	50.0%	60.0%	16.1%	5.6%	7.0%	20.1%	0.0%	0.0%	40.6%

Peoples originated eight loans to low-income borrowers and nine loans to moderate-income borrowers. The percentage of loans to low- and moderate-income borrowers exceeded the percentage of families by volume and dollar amount.

Peoples was able to assist low- and moderate-income borrowers purchase homes and borrowers purchasing properties in low- and moderate-income areas, through the use of these down-payment assistance programs.

Peoples originated three SBA 7(a) loans totaling \$3.5 million, representing 14.2% of SBA lending by dollar amount. These loans provide funds to start-ups and existing small businesses with access to capital with more flexible repayment terms than conventional commercial financing for multiple purposes.

Peoples makes use of flexible lending practices in serving the credit needs of the Huntington-Ashland assessment area. These programs are designed to improve affordable housing for low- and moderate-income individuals and provide small businesses with access to capital to help existing companies retain and expand their businesses or attract new small businesses to the area.

A community contact expressed the need for small businesses owners to establish a rapport with local banks in order to gain better access to loan funds. Also, during the evaluation period housing and rental rates became less affordable underscoring the growing need for access to more affordable housing across the assessment area. Therefore, the qualitative impact of these programs on low- and moderate-income borrowers and geographies and small businesses enhanced Peoples' overall lending test performance.

### **Investment Test**

Peoples' performance relative to the investment test in the Huntington-Ashland MSA is rated "Low Satisfactory."

Peoples holds one prior period investment with a current book value of approximately \$118,137. This investment supports affordable housing facilitated by use of a mortgage backed securities loan pool. Community contacts stressed the critical need for affordable housing.

Peoples also made 25 donations totaling \$44,150. Donations in the Huntington-Ashland MSA were mostly smaller-dollar and supported initiatives aimed at providing services targeted to low- and moderate-income individuals and families. Donations supported mentoring, homeless shelter, employment assistance, transportation, linkages and referrals to medical, mental health, and substance abuse services, food pantries, and schools serving majority low- and moderate-income student bodies. Community contacts stressed the critical need for wraparound social services targeted to lower-income individuals and families as a result of the opioid crisis, affordable housing, and workforce development. As a result, Peoples exhibits an adequate responsiveness to credit and community development needs in this assessment area.

Overall, Peoples made 0.5% of its total qualified community development investments and donations in the Huntington-Ashland MSA, which was significantly below the percentage of total deposits at 4.8%, total loans at 5.5%, and the total percentage of branch offices at 8.5%. However, considering the level of qualified investments along with the responsiveness to credit and community development needs, Peoples made an adequate level of qualified community development investments in the Huntington-Ashland assessment area, particularly those not routinely provided by private investors, rarely in a leadership position.

### **Service Test**

Peoples' performance relative to the services test in the Huntington-Ashland MSA is rated "High Satisfactory." Retail services are readily accessible and Peoples provides a relatively high level of community development services.

#### ***Retail Services***

Since the previous evaluation, Peoples closed a branch without an ATM in a moderate-income tract in 2017 and acquired a branch without an ATM in a moderate-income tract in 2018 due to the acquisition of ASB. In June 2018 Peoples opened the Huntington LPO in a low-income tract. This LPO originates mortgage loans. Overall, Peoples' record of opening and closing offices has

not adversely affected the accessibility of its delivery systems, in low- or moderate-income geographies and to low- and moderate-income households. Peoples' delivery services are readily accessible to Peoples' geographies and individuals of different income levels in its assessment area. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or to low- and moderate-income households and are consistent with the services and hours discussed in the Institution assessment.

Peoples has five branch offices with full-service ATMs, one branch without an ATM, and no cash-only ATMs in the Huntington-Ashland multistate assessment area. The branches provide drive-through and extended and/or weekend hours of service. Peoples' branch offices in this assessment area represent 8.5% of its branch offices.

The following table illustrates the percentage of branch offices in low-, moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and businesses in those tracts as of June 30, 2019 based on 2015 U.S. Census data. The geographic distribution of branches was the same in 2016 based on 2010 U.S. Census data.

**Geographic Distribution of Branches**

Exam: Peoples Bank 2020

Analysis Year: 2019

2019 Multi-state Huntington-Ashland MSA #26580

Tract Income Levels	BRANCHES							DEMOGRAPHICS				
	Total Branches		Opened	Closed*	Drive Thru	Extended Hours	Weekend Hours	Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	%	%	
Low	<b>Total</b>	<b>1</b>	<b>16.7%</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>9.0%</b>	<b>7.3%</b>	<b>12.0%</b>
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	<b>Total</b>	<b>2</b>	<b>33.3%</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>13</b>	<b>19.4%</b>	<b>11.8%</b>	<b>17.0%</b>
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	<b>Total</b>	<b>2</b>	<b>33.3%</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>35</b>	<b>52.2%</b>	<b>61.6%</b>	<b>54.3%</b>
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	<b>Total</b>	<b>1</b>	<b>16.7%</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>12</b>	<b>17.9%</b>	<b>18.8%</b>	<b>16.1%</b>
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1.5%</b>	<b>0.5%</b>	<b>0.5%</b>
	DTO	0		0	0	0						
	LS	0		0	0							
<i>Totals</i>	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>5</b>	<b>6</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
LPOs not included in totals.

The distribution of branches exceeded the percentage of low- and moderate-income census tracts, the percentage of households, and the percentage of total businesses in these tracts. Therefore, branch distribution in low- and moderate-income tracts is excellent.

**Community Development Services**

Peoples provides a relatively high level of community development services in this assessment area. During the evaluation period, at least three employees provided 54 services totaling at least 24 hours of community development services to 28 different organizations that provide a multitude of services throughout the assessment area.

This represents 4.5% of all community development services and 7.5% of total reported service hours, compared to the percentage of total deposits at 4.8% and branch offices at 8.5%. In addition, the available community development service hours in this assessment area equate to 0.1 ANP.<sup>12</sup>

Community Services			Affordable Housing		
# Services	# Hours	# Orgs	# Services	# Hours	# Orgs
5	14	2	8	10	6

Financial Literacy Education*			
How to Do Your Banking		Saving with Mandy and Randy	
# Services	# Orgs	# Services	# Orgs
28	15	13	5
<i>*Number of employees and hours not available</i>			

Employees provided financial and technical expertise in multiple community organizations that offer services to low- and moderate-income individuals and families; and promote affordable housing, community and economic development, and area revitalization and stabilization. Community development services include 24 hours providing technical expertise. Hours providing financial literacy education were not available.

The majority of services provided supports financial literacy training to low- and moderate-income children. Employees also provided financial expertise to organizations that promote economic and workforce development across the community. These services address needs expressed by community contacts. As a result, these community development services are considered to be responsive to low- and moderate-income areas and individuals and available service opportunities in the Huntington-Ashland assessment area.

<sup>12</sup> Annualized Persons (ANP): Number CD qualified service hours divided by 2,000 work hours in a year

## STATE OF OHIO

### **CRA RATING for State of Ohio:<sup>13</sup> Outstanding**

**The lending test is rated: Outstanding**

**The investment test is rated: Outstanding**

**The service test is rated: Outstanding**

The major factors supporting this rating include:

- A good responsiveness to credit needs;
- A good geographic distribution of loans throughout the assessment area;
- A good distribution of loans among borrowers of different income levels and to businesses and farms of different revenue sizes;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses;
- A leader in making community development loans;
- Makes extensive use of flexible lending practices in serving the assessment area's credit needs;
- An excellent level of qualified community development investments and grants;
- Often in a leadership position in providing community development investments and grants;
- Retail delivery systems are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers has improved the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- A leader in providing community development services.

## SCOPE OF EVALUATION

Full-scope reviews were conducted for Nonmetropolitan Ohio and the Cincinnati MSA. The time period and products evaluated for these assessment areas are consistent with the scope discussed in the Institution section of this report.

Nonmetropolitan Ohio received greater weight in determining the CRA rating for the state, since it had the largest lending volumes and number of banking centers and ranked first in the institution's share of lending, deposits, and branches during the evaluation period. The Cincinnati assessment area ranked second in Peoples' share of lending, deposits, and branches during the evaluation period.

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<sup>13</sup> For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF OHIO

Lending activity accounted for 81.8% of the Peoples' total lending activity and deposits accounted for 85.3% of Peoples' total deposits. HMDA-reportable lending in Ohio represented 79.2% of the Peoples' total HMDA lending and CRA-reportable lending represented 84.6% of Peoples' total CRA lending. As of June 30, 2019, Peoples ranked 11<sup>th</sup> among 216 insured institutions and has a deposit market share of 0.7% in Ohio.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OHIO

### Lending Test

Peoples' performance under the lending test in Ohio is rated "Outstanding."

### *Lending Activity*

Peoples originated 2,963 HMDA loans totaling \$323.4 million and 1,609 small business loans totaling \$300.2 million during the evaluation period in Ohio.

Peoples' lending activity reflects a good responsiveness to the credit needs across its assessment area in Ohio taking into consideration economic conditions and competitive factors. Lending activity is adequate in the Cleveland-Elyria MSA and good in the remaining five assessment areas. No substantial concentration of loans was identified in excluded counties located in metropolitan areas within Peoples' delineated footprint.

### *Borrower-Income, Business Revenue Size, and Geography*

The overall distribution of loans among borrowers of different income levels and to businesses and farms of different sizes in Ohio is good. HMDA-reportable lending to borrowers of different income levels is good in all six assessment areas. CRA-reportable lending to businesses and farms of different sizes is good in Nonmetropolitan Ohio, the Cincinnati MSA, and the Cleveland-Elyria MSA and adequate in the remaining three assessment areas.

The overall geographic distribution of loans reflects a good penetration in Ohio. The geographic distribution of HMDA-reportable loans is adequate in the Dayton MSA and good in the remaining five assessment areas. The geographic distribution of small business loans is good in all six assessment areas and the geographic distribution of small farm loans is good in Nonmetropolitan Ohio and the Cincinnati MSA.

A detailed analysis for the borrower-income distribution and geographic distribution is provided with the analysis for each assessment area.

**Community Development Loans**

Peoples originated 35 community development loans totaling \$32.9 million (33.6%) in its delineated assessment areas in Ohio and was considered to be responsive to the credit and opportunities for community development lending across these assessment areas. Therefore, consideration was given to eight qualified community development loans that benefited the broader statewide area. These loans were originated or renewed during the evaluation period and total approximately \$40.0 million.

Purpose of CD Loan	#	\$
Revitalization/Stabilization	2	\$27,591,000
Economic Development	3	\$7,095,000
Community Services	3	\$5,300,000
<b>Total</b>	<b>8</b>	<b>\$39,986,000</b>

These community development loans represent 40.8% by dollar amount of Peoples’ total community development lending, compared to 85.3% of total deposits and 81.8% of total loans in Ohio. This ranks as Peoples’ highest percentage of community development lending by dollar amount during the evaluation period.

These community development loans were made for a variety of purposes:

- SBA 504 loan to help a small business construct a day care center in Hamilton County.<sup>14</sup> The day care center will provide permanent employment opportunities in a moderate-income area.
- To acquire land and construct a warehouse in an industrial park in Wayne County. The city has a designated plan to encourage economic development and permanent job creation.
- To construct a new assisted living complex in a moderate-income area in Franklin County.
- To construct a multi-purpose commercial facility in Franklin County which includes restaurants and other retail space. The restaurants and other retailers will provide permanent employment opportunities in a low-income area.
- To provide working capital to a medical facility that provides free screenings and colonoscopies to uninsured low- and moderate-income individuals in the Dayton area.<sup>15</sup>
- To construct a second-story addition on school located in a moderate-income area in Franklin County that primarily serves low- and moderate-income students.

Overall, Peoples made 43 community development loans totaling \$72.9 million in Ohio, representing 74.3% by dollar amount of total community development lending. As a result, Peoples is a leader in making community development loans in Ohio. At the assessment area level, the majority of Peoples’ community development lending by dollar amount occurred in

<sup>14</sup> Hamilton County was not in Peoples’ delineated assessment area when this loan was originated in 2017

<sup>15</sup> Peoples originated this community development loan after exiting the Dayton market



Nonmetropolitan Ohio and the Cleveland-Elyria MSA. Peoples is a leader in making community development loans in these assessment areas. Peoples makes an adequate level of community development loans in the Cincinnati MSA and the Columbus MSA, but made no community development loans in either the Akron or Dayton metropolitan areas.

The community development loans originated or renewed during the evaluation period were for a variety of purposes, including the revitalization/stabilization of targeted low- and moderate-income census tracts or other qualified geographies, community services targeted to low- and moderate-income individuals, the promotion of economic development by financing small businesses that resulted in permanent job creation and/or retention, and affordable housing for low- and moderate-income individuals. Community development loans originated in Ohio improved outcomes for low- and moderate-income individuals and families and helped to provide needed services or stabilize the economy. Community contacts stressed the need for social services targeted to lower-income individuals and families and high poverty and unemployment levels in Appalachian Ohio, which support the need for funding initiatives that promote economic development and workforce development. Therefore, the community development loans made in Ohio exhibit an excellent responsiveness to credit needs of lower income individuals and geographies and small businesses.

### ***Flexible Lending***

Overall, Peoples makes extensive use of flexible lending practices within its delineated CRA footprint in Ohio. Peoples makes extensive use of flexible lending practices in Nonmetropolitan Ohio and makes use of flexible lending practices in the Cincinnati MSA. Peoples originated mortgage loans under several government-guaranteed loan programs. These loans tend to assist low- and moderate-income borrowers purchase homes through the use of these down-payment assistance programs. Peoples also originated several SBA 7(a) loans that provide small businesses with access to capital with more flexible repayment terms.

### **Investment Test**

Peoples' performance under the investment test in Ohio is rated "Outstanding."

Peoples holds 11 prior period investments with a current book value of approximately \$6.6 million in its delineated assessment areas in Ohio that primarily support affordable housing initiatives primarily through mortgage-backed securities. Peoples also made 236 donations totaling \$937,210. Peoples partners with a wide array of organizations and non-profits in its delineated assessment areas to fund outreach activities, affordable housing, educational programs, and initiatives aimed at responding to community needs, improving the financial stability of individuals and families, and revitalizing underserved communities.

Peoples made several qualified community development investments that benefited a broader statewide area. These investments supported affordable housing initiatives across Ohio. These activities have a purpose, mandate, or function that includes serving the geographies located within Peoples' assessment areas in Ohio. These statewide qualified community development investments total approximately \$10.0 million and consist of one current period investment

totaling \$5.0 million and two prior period investments totaling \$5.0 million. The current period investment is a LIHTC that supports affordable housing initiatives across Ohio, including, but not limited to, assessment areas within Peoples' delineated CRA footprint. The prior period investments consist of a LIHTC and a state housing finance bond that also supports affordable housing initiatives across the state, including, but not limited to, assessment areas within Peoples' delineated CRA footprint in Ohio.

There were also 25 donations totaling \$84,720 that benefited a broader regional area in Ohio. These donations assisted multiple organizations across southeast and central Ohio and support affordable housing and low- and moderate-income individuals. The largest donations of \$30,000 and \$20,000 helped two housing agencies provide affordable housing in multiple counties throughout southeast Ohio and in Franklin County. Another donation of \$10,000 helped a health foundation provide mammography screenings to low- and moderate-income women without adequate access to health insurance.

Qualified community development investments and donations made at the statewide level total approximately \$10.1 million and represent 35.4% of Peoples' total community development investments compared to 85.3% of total deposits and 81.8% of total loans in Ohio. These statewide investments rank as Peoples' highest percentage of qualified community development investments by dollar amount made during the evaluation period.

The majority of Peoples' qualified community development investments and donations were made in Ohio. Peoples made 14 investments and 261 donations totaling approximately \$17.7 million in Ohio which represents 61.7% of total investments by dollar amount. At the assessment area level, Peoples made an excellent level of qualified investments and contributions in the Cleveland-Elyria, Akron, and Dayton metropolitan areas; an adequate level in Nonmetropolitan Ohio and the Columbus MSA; and a poor level in the Cincinnati MSA. Overall, Peoples made an excellent level of qualified community development investments and contributions in Ohio, particularly those not routinely provided by private investors, and was often in a leadership position.

Community contacts indicated the critical need for affordable housing and social services targeted to low- and moderate-income individuals. The majority of qualified community development investments and contributions addressed these needs. As a result, Peoples qualified community development investments exhibit an excellent responsiveness to credit and community development needs in Ohio.

Additional information regarding performance under the investment test is provided in the respective analyses for each assessment area.

### **Service Test**

Peoples' performance under the service test in Ohio is rated "Outstanding." Retail services are readily accessible and Peoples is a leader in providing community development services.

For details regarding the institution's performance in the individual assessment areas, refer to the respective assessment area's "Service Test" section in this report.

### *Retail Services*

For this evaluation period, Peoples has 57 branches and 59 ATMs (78.0% full-service) in Ohio. Since the previous evaluation, Peoples acquired seven branches in April 2018 due to the acquisition of ASB, consisting of four branches in Nonmetropolitan Ohio, two branches in the Cincinnati MSA, and one branch in the Huntington-Ashland MSA. Peoples also closed two branches with full-service ATMs in moderate-income tracts and one branch with a full-service ATM in a middle-income tract in 2017 in Nonmetropolitan Ohio. Lastly, Peoples closed its branch with a full-service ATM in an upper-income tract when it exited the Dayton, Ohio market effective December 14, 2017. Overall, Peoples' record of opening and closing branches has not adversely affected the accessibility of its delivery systems in Ohio.

Peoples also has five LPOs in Ohio. Peoples has an LPO in the Akron MSA in a low-income tract and an LPO in the Columbus MSA in an upper-income tract. Peoples opened the North Canton LPO in a middle-income tract in Stark County, Ohio (outside its delineated CRA footprint) on July 1, 2019. Peoples also acquired two LPOs in upper-income tracts in the Cincinnati MSA due to the acquisition of ASB. The LPO in Columbus originates commercial loans, while the remaining LPOs originate mortgage loans. Lastly, Peoples operated a LPO in New Philadelphia in a middle-income tract in Nonmetropolitan Ohio until it closed effective May 23, 2017.

Retail delivery systems are readily accessible to Peoples' geographies and individuals of different income levels in Ohio. Over 43.0% of Peoples' branches serve low- and moderate-income geographies in Ohio. Delivery systems are readily accessible in Nonmetropolitan Ohio and the Columbus MSA. Delivery systems are accessible in the Cincinnati and Akron metropolitan areas and unreasonably accessible in the Cleveland-Elyria MSA and Dayton MSA.

Banking services do not vary or inconvenience any portion of Peoples' assessment areas in Ohio. Banking centers are generally open six days a week and provide lobby or drive-through services full days Monday through Thursday (8:00 a.m. to 5:00 p.m.) and Friday (8:00 am to 6:00 pm) and half days on Saturday (8:30 a.m. – noon). Thirty-four offices in Ohio offer extended hours until 6:00 pm during the week and 47 offices have weekend hours.

Peoples uses alternative delivery systems to supplement its branch and ATM networks; website, mobile banking, and telephone banking services are available to all bank customers regardless of location or income.

### *Community Development Services*

Peoples is a leader in providing community development services in Ohio. During the evaluation period, at least 76 employees provided 1,064 community development services totaling at least 2,244 hours of community development services to 377 different organizations that provide a multitude of services throughout the assessment area. This represents 88.7% of all community development services and 81.0% of total reported service hours, compared to the percentage of total deposits at 85.3% and the percentage of branch offices at 80.3% in Ohio. Community development service hours provided in Ohio equate to 1.03 ANP. Peoples is a leader in providing community development services in Ohio. At the assessment area level, Peoples is a leader in

providing community development services to Nonmetropolitan Ohio, the Cleveland-Elyria MSA, and the Akron MSA. Peoples provides a relatively high level of community development services in the Cincinnati and Columbus metropolitan areas, but provides few, if any, in the Dayton MSA.

Peoples' directors, officers, and staff provided their financial expertise to the community by engaging in activities that promoted or facilitated affordable housing and services for low- and moderate-income individuals, economic development, and revitalization of low- and moderate-income areas.

Because Peoples was considered responsive to the credit and community development needs in Ohio, consideration was given to several community development services that benefited regional areas in Ohio (primarily counties in southeastern Ohio and Franklin County). At least ten employees provided 62 community development services totaling at least 193 hours of community development services to 54 different organizations. These employees served as either board members, promoted Peoples' Dreams2Keys, or provided technical assistance including, but not limited to, fund raising, credit counseling, and reviewing financials for a revolving loan fund. The majority of services provided (75.0%) were considered financial literacy training.

Community contacts indicated the critical need for affordable housing and opportunities for financial institutions to provide access to capital to small businesses, workforce development, and social services targeted to low- and moderate-income individuals, particularly those impacted by the opioid crisis. The majority of community development services provided by Peoples employees addressed these needs. As a result, community development services are considered to be responsive to available service opportunities in Ohio.

**NONMETROPOLITAN AREA**  
*(Full-scope Review)*

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

Nonmetropolitan Ohio consists of the entireties of Athens, Clinton, Coshocton, Gallia, Guemsey, Highland, Jackson, Knox, Meigs, Morgan, Muskingum, Noble, Pike, Scioto, Tuscarawas, Vinton, and Washington counties in Ohio. Pike and Scioto counties were added to the assessment area as of January 1, 2018 due to the acquisition of ASB. Due to changes in MFI levels resulting from changes in U.S. Census data, this assessment area was comprised of the following tracts for this evaluation:

Tract Income Level	2016	2017	2018	2019
	Number of Tracts	Number of Tracts	Number of Tracts	Number of Tracts
Low	3	3	4	4
Moderate	44	39	49	43
Middle	93	95	108	113
Upper	11	12	14	15
Unknown	0	2	2	2
<b>Total</b>	<b>151</b>	<b>151</b>	<b>177</b>	<b>177</b>

Between 2016 and 2017, the assessment area lost five moderate-income census tracts and gained two middle-income census tracts, one upper-income census tract, and two unknown-income census tracts. There was no change to the number of low-income census tracts. As a result of the ABS acquisition, the assessment area increased by 16 census tracts between 2017 and 2018, consisting of a gain of one low-income census tract, ten moderate-income census tracts, 13 middle-income census tracts, and two upper-income census tracts. There was no change to the number of unknown-income census tracts. Between 2018 and 2019, the assessment area lost six moderate-income census tracts and gained five middle-income census tracts and one upper-income tract. There was no change to the number of low- and unknown-income census tracts.

There were 22 middle-income census tracts (23.7%) in 2016, 24 middle-income census tracts (25.3%) in 2017, 45 middle-income census tracts (41.7%) in 2018, and 48 middle-income census tracts (42.5%) in 2019 that were designated as distressed due to poverty and/or unemployment or remote rural underserved tracts. The designations by county are shown in the following table.

Distressed and Underserved Middle Income Tracts												
Area	Distressed Middle Income Tracts (Poverty)				Distressed Middle Income Tracts (Unemployment)				Underserved Tracts (Remote Rural)			
	2016	2017	2018	2019	2016	2017	2018	2019	2016	2017	2018	2019
	Athens County	8	7	7	7							
Coshocton County							6	6				
Gallia County	6	4	4				4	5				
Jackson County	2	5				5	5	6				
Meigs County	2	4	4		2	4	4	4				
Morgan County				2		2	2	2				
Noble County						2	2	2	3	2	2	2
Pike County*			4	4			4	4				
Scioto County*			9	9			9	9				
Vinton County	1		2				2	3				

*\*Pike and Scioto counties added to assessment area in 2018*

As of June 30, 2019, Peoples ranked second out of 52 institutions with 14.1% of the deposit market share in this assessment area. National Cooperative Bank National Association had the largest deposit market share with 16.0%. The Park National Bank; The Huntington National Bank; JPMorgan Chase Bank, National Association; and The Ohio Valley Bank Company comprise the remaining top six financial institutions with 9.3%, 6.2%, 6.0%, and 4.7%, respectively, of the deposit market share. Deposits in this assessment area accounted for 62.6% of Peoples’ total deposits. This was the highest percentage of deposits within Peoples’ CRA footprint; as such, Peoples has a significant presence in this market.

From August 1, 2016 through June 30, 2019, Peoples originated 2,122 HMDA-reportable loans, 920 CRA-reportable small business loans, and 154 CRA-reportable small farm loans, which represents 56.7%, 48.4%, and 59.9%, respectively of these loan types originated during the evaluation period. These are the largest HMDA and CRA markets for loans originated during the evaluation period.

Peoples ranked third among 383 HMDA reporters in Nonmetropolitan Ohio in 2018. The top two HMDA lenders in the assessment area were The Huntington National Bank and The Park National Bank. Peoples ranked ninth of 91 CRA reporters in Nonmetropolitan Ohio in 2018. The top five CRA lenders in the assessment area were Chase Bank USA, US Bank National Association, American Express National Bank, Synchrony Bank, and PNC Bank National Association. These lenders tend to be issuers of credit cards and their CRA loans primarily consist of commercial credit card accounts.

**Community Contacts**

Interviews with three community contacts were made as part of this evaluation to provide additional information regarding the credit needs and to provide context to demographic and economic conditions of the local community. The first contact was with a representative from a non-profit agency focused on coordinating community services targeted to low- and moderate-income individuals and families, who stated that even though the economy is good, there are still people in need of emergency assistance for food and clothing, financial support, access to medical care (i.e., free immunizations including for Amish children attending public schools and other preventive care), mental health and substance abuse counseling, and adult literacy training.

Although area unemployment is low, the contact indicated there is still a need for manual-skill jobs and associated workforce development programs. There is also a need for financial literacy training in the schools to help children develop good financial habits. The contact is a retired dairy farmer and confirmed that the area has experienced a significant decline in the number of dairy farms due to low milk prices and cropland that has been converted to urban uses.

The second contact was with a representative from a community action organization serving portions of southeastern Appalachian Ohio, who stated the organization's main priority is to help alleviate poverty. The organization offers numerous programs including, but not limited to, affordable housing, home energy and emergency assistance, home weatherization, non-emergency transportation, community housing improvement program, family home visiting support for pregnant women/new parents, and tutoring services for school-aged children. While economic conditions have improved in rural Appalachian Ohio, widespread poverty continues to exist. The contact stated this area has a high percentage of residents who are unbanked or underbanked and prefer to rely on riskier alternatives like check cashing and payday lenders that are perceived by residents as being more convenient and approachable than a traditional bank. The contact indicated banks tend to have costs and fees that lower-income individuals find difficult to avoid. The contact said there is a need for financial institutions to offer transparency, lower costs, and personalized service to low-income individuals in order to encourage them into the financial mainstream and create financial stability for themselves. The contact stated local banks are involved in the community.

The third contact was with a representative from a community action agency serving southern Appalachian Ohio, stated the agency offers several programs targeted to low- and moderate-income individuals and families, such as Head Start; home energy assistance; housing assistance; foreclosure mitigation; and transportation assistance for seniors, the disabled, and other individuals in rural areas. The contact stated food deserts are a growing problem in rural America and food is scarce for many individuals and families in this area. The area has a low population density, a large population of senior citizens, and a high percentage of residents living below the poverty line. When the only local grocery store closed, those without a vehicle lost access to fresh, nutritious food. Even when a small grocery store opened after months of community efforts, many residents live more than 20 miles away from the new store; rural areas are considered food deserts when there are no grocery stores within a ten-mile drive. The contact stated there is a need for banks and community leaders to support healthy food education and financing initiatives. However, the contact noted local banks are actively involved in the community.

### **Population Characteristics**

According to 2015 U.S. Census data, the population in the assessment area was 763,414, of which 2.1% live in low-income tracts and 23.7% live in moderate-income tracts. In addition, 77.7% of the population was 18 years of age or older, which is the legal age to enter into a contract. The population of those age 65 and over was 16.3% in the assessment area compared to 15.1% in Ohio. The larger senior population may indicate the assessment area likely has a smaller working- and consumer-age population and reduced economic activity.

According to the Ohio Development Services Agency,<sup>16</sup> between 2010 and 2018, only Athens and Knox counties experienced increases in population, while the population in Clinton and Muskingum counties remained fairly stable. The remaining counties experienced declines in population, shrinking by 5.3% in Scioto County to 0.4% in Tuscarawas County between 2010 and 2018. The following table shows the population change in the assessment area; overall, the population decreased by 1.3% during this time period.

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2018 Population	Percent Change Between 2015 and 2018
Athens County	64,757	64,974	0.3%	65,818	1.3%
Clinton County	42,040	41,892	-0.4%	42,057	0.4%
Coshocton County	36,901	36,724	-0.5%	36,629	-0.3%
Gallia County	30,934	30,565	-1.2%	29,979	-1.9%
Guernsey County	40,087	39,626	-1.1%	39,022	-1.5%
Highland County	43,589	43,170	-1.0%	43,058	-0.3%
Jackson County	33,225	32,854	-1.1%	32,384	-1.4%
Knox County	60,921	61,004	0.1%	61,893	1.5%
Meigs County	23,770	23,473	-1.2%	23,106	-1.6%
Morgan County	15,054	14,913	-0.9%	14,604	-2.1%
Muskingum County	86,074	86,016	-0.1%	86,183	0.2%
Noble County	14,645	14,508	-0.9%	14,354	-1.1%
Pike County	28,709	28,396	-1.1%	28,067	-1.2%
Scioto County	79,499	78,017	-1.9%	75,502	-3.2%
Tuscarawas County	92,582	92,697	0.1%	92,176	-0.6%
Vinton County	13,435	13,234	-1.5%	13,139	-0.7%
Washington County	61,778	61,351	-0.7%	60,155	-1.9%
<b>Total Population</b>	<b>768,000</b>	<b>763,414</b>	<b>-0.6%</b>	<b>758,126</b>	<b>-0.7%</b>
<b>Ohio</b>	<b>11,536,504</b>	<b>11,575,977</b>	<b>0.3%</b>	<b>11,689,442</b>	<b>1.0%</b>

The largest cities in Nonmetropolitan Ohio are Zanesville, Athens, Portsmouth, New Philadelphia, and Mount Vernon, respectively. Between 2010 and 2018, only Athens, New Philadelphia, and Portsmouth experienced population growth. The remaining municipalities experienced population losses, shrinking by 3.5% in Marietta and Middleport to 0.5% in Zainsville. The following table shows the population change in the assessment area’s major municipalities during this time period.

<sup>16</sup> Ohio Development Services Agency – County Trends:  
[https://www.development.ohio.gov/reports/reports\\_countytrends\\_map.htm](https://www.development.ohio.gov/reports/reports_countytrends_map.htm)



Population Change in Major Municipalities				
Municipality	County	2010 Population	2018 Population	Percent Change Between 2010 and 2018
Athens city	Athens County	23,832	24,688	3.5%
Wilmington city	Clinton County	12,520	12,401	-1.0%
Coshocton city	Coshocton County	11,216	11,054	-1.5%
Green township	Gallia County	5,625	5,453	-3.2%
Cambridge city	Guernsey County	10,635	10,360	-2.7%
Hillsboro city	Highland County	6,605	6,527	-1.2%
Jackson city	Jackson County	6,397	6,242	-2.5%
Mount Vernon city	Knox County	16,990	16,701	-1.7%
Middleport village	Meigs County	2,530	2,444	-3.5%
McConnelsville village	Morgan County	1,784	1,762	-1.2%
Zanesville city	Muskingum County	25,487	25,364	-0.5%
Olive township	Noble County	4,099	4,069	-0.7%
Waverly village	Pike County	4,406	4,270	-3.2%
Portsmouth city	Scioto County	20,226	20,340	0.6%
New Philadelphia city	Tuscarawas County	17,288	17,417	0.7%
Richland township	Vinton County	1,748	1,713	-2.0%
Marietta city	Washington County	14,085	13,604	-3.5%

According to *Amish America*,<sup>17</sup> Ohio has a large Amish community in eastern Ohio. While the Amish community is not centered in Peoples’ CRA footprint in Nonmetropolitan Ohio, a significant number of Amish are located in Tuscarawas and Coshocton counties and, to a lesser extent, in Knox County. Farming has declined due to population growth and land scarcity; as a result, only a minority of Amish remain in dairy farming and crop cultivation. Consequently, small business ownership is popular among the Amish, consisting of furniture and handicrafts shops, restaurants, manufacturers, and homebuilders, etc. From a banking perspective, the Amish tend to favor smaller local banks for their deposit and lending needs. Overall, the Amish population does not represent a significant portion of Peoples’ credit market and should not impact Peoples’ ability to originate loans and provide other banking products and services in this assessment area.

### **Income Characteristics**

The 2015 MFI (\$52,190) in the assessment area was less than Ohio’s MFI (\$62,817). The assessment area’s MFI increased by 5.8% from 2015 to 2016. As shown below, the MFI increased by 3.8% from 2016 to 2017 and by 6.2% from 2017 to 2018, but decreased slightly by 0.7% from 2018 to 2019.

<sup>17</sup> Amish America: <https://amishamerica.com/ohio-amish/>

**Borrower Income Levels  
Ohio State Nonmetropolitan**

FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0 -	49.99%	50% -	79.99%	80% -	119.99%	120% -	& above
2016	\$55,400		0 -	\$27,699	\$27,700 -	\$44,319	\$44,320 -	\$66,479	\$66,480 -	& above
2017	\$57,600	3.8%	0 -	\$28,799	\$28,800 -	\$46,079	\$46,080 -	\$69,119	\$69,120 -	& above
2018	\$61,400	6.2%	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

Rural Appalachian counties had the highest poverty rates, ranging from 30.7% in Athens County to 12.3% in Tuscarawas County between 2016 to 2018. In addition, Athens, Scioto, Gallia, Vinton, and Meigs counties had poverty rates greater than 20.0%. Clinton and Knox counties, the only counties not within the Appalachian region, had poverty rates below the state average in the three-year period, and Tuscarawas County was the only rural Appalachian county with poverty rates below the state average. Area poverty rates shown below illustrate a concerning trend of poverty and economic stagnations among rural residents in Appalachian Ohio.

Poverty Rates			
Assessment Area: Non-metropolitan Ohio			
Area	Years		
	2016	2017	2018
Athens County	28.8	28.8	30.7
Clinton County	13.4	13.0	11.8
Coshocton County	12.7	15.7	15.4
Gallia County	20.6	19.0	22.1
Guernsey County	18.6	18.2	18.8
Highland County	19.8	16.8	15.4
Jackson County	18.1	17.9	16.8
Knox County	12.7	10.7	13.8
Meigs County	21.1	19.9	17.8
Morgan County	18.7	20.5	17.0
Muskingum County	14.8	14.8	16.6
Noble County	15.1	16.2	18.1
Pike County	20.5	20.0	20.5
Scioto County	22.1	21.4	22.6
Tuscarawas County	12.7	12.8	12.3
Vinton County	20.8	19.8	19.0
Washington County	13.7	14.6	15.9
<b>Ohio</b>	<b>14.5</b>	<b>13.9</b>	<b>13.8</b>
<b>National</b>	<b>14.0</b>	<b>13.4</b>	<b>13.1</b>

According to 2015 U.S. Census data, 18.8% of the 294,476 households in this assessment area are below the poverty level, 3.2% are receiving public assistance, and 13.4% have rent costs greater than 30.0% of their monthly income.

## Housing Characteristics

According to the 2015 U.S. Census data, there are 336,626 housing units and 195,209 families in the assessment area. From an income perspective, 1.6% of the housing units and 1.0% of families are in the assessment area's low-income tracts, while 22.0% of the housing units and 20.0% of families in the assessment area are in moderate-income tracts. In addition, 30.1% of the housing units in low-income tracts are owner-occupied, 50.8% are rental, and 19.0% are vacant, while 50.7% of housing units in moderate-income tracts are owner-occupied, 35.2% are rental, and 14.1% are vacant. Therefore, based on the low number of families and housing units and the high percentage of rental/vacant units, there appear to be limited credit-related opportunities for Peoples to make home purchase loans in low-income tracts and provide various aspects of affordable housing, particularly in low-income tracts.

The 2015 U.S. Census data shows the median age of housing stock was 49 years old, and 28.9% of the assessment area's 336,626 housing units are at least 65 years old (built before 1950), which indicates there are opportunities to make home improvement loans. The median housing value in the assessment area was \$104,672 with an affordability ratio of 39.5. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. As indicated in the following table, between 2010 and 2015, median housing values increased in less than half the counties in the assessment area. The greatest increase in median housing values occurred in Guernsey and Meigs counties and the greatest decrease occurred in Vinton and Clinton counties. During this same time period, housing became more affordable across the assessment area, most likely because of the overall decrease in housing values and/or MFI keeping pace with home prices. Overall, median gross rents increased across the assessment area, particularly in Noble, Guernsey, and Jackson counties. The following table reflects housing characteristics from the U.S. Census data between 2010 and 2015 in the assessment area.

Area	Housing Costs Change							
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Athens County	\$114,100	\$117,700	3.2%	27.7	28.8	\$657	\$705	7.3%
Clinton County	\$125,600	\$120,000	-4.5%	36.8	39.0	\$640	\$707	10.5%
Coshocton County	\$94,800	\$96,500	1.8%	41.6	43.2	\$514	\$565	9.9%
Gallia County	\$98,100	\$94,900	-3.3%	38.1	39.3	\$523	\$601	14.9%
Guernsey County	\$90,800	\$95,600	5.3%	41.4	42.8	\$510	\$595	16.7%
Highland County	\$106,200	\$103,500	-2.5%	37.5	38.5	\$607	\$643	5.9%
Jackson County	\$88,600	\$91,200	2.9%	38.4	43.3	\$549	\$637	16.0%
Knox County	\$134,700	\$132,500	-1.6%	33.9	36.6	\$643	\$699	8.7%
Meigs County	\$80,700	\$84,900	5.2%	41.4	44.5	\$498	\$541	8.6%
Morgan County	\$86,000	\$88,300	2.7%	40.7	42.0	\$510	\$549	7.6%
Muskingum County	\$111,100	\$108,600	-2.3%	35.6	37.9	\$567	\$641	13.1%
Noble County	\$88,600	\$87,100	-1.7%	44.6	47.9	\$503	\$595	18.3%
Pike County	\$96,400	\$95,000	-1.5%	37.3	42.4	\$615	\$665	8.1%
Scioto County	\$85,000	\$90,200	6.1%	38.6	39.8	\$520	\$550	5.8%
Tuscarawas County	\$110,900	\$111,100	0.2%	37.9	40.8	\$590	\$674	14.2%
Vinton County	\$87,300	\$81,000	-7.2%	39.2	50.2	\$535	\$600	12.1%
Washington County	\$110,800	\$110,700	-0.1%	37.6	39.3	\$554	\$600	8.3%
<b>Ohio</b>	<b>\$136,400</b>	<b>\$129,900</b>	<b>-4.8%</b>	<b>34.7</b>	<b>38.1</b>	<b>\$678</b>	<b>\$730</b>	<b>7.7%</b>

According to 2015 U.S. Census data, 35.5% of renters in the assessment area have rent costs more than \$700 a month and nearly 44.5% of units for rent (88,527) have renters who are considered to be cost-burdened or have rent costs greater than 30.0% of their monthly income. Increasing rental costs may make it more difficult for potential first-time homebuyers to save enough to make a sufficient down payment in the rising interest rate environment.

Building permits are a leading indicator of future activity in the construction sector. As indicated in the following table, building permits across the assessment area did not reflect statewide and national trends between 2016 and 2018.

Building Permits					
Area	2016	2017	Percent Change between 2016 and 2017	2018	Percent Change between 2017 and 2018
Athens County	22	26	18.2%	6	-76.9%
Clinton County	48	47	-2.1%	54	14.9%
Coshocton County	3	3	0.0%	9	200.0%
Gallia County	6	5	-16.7%	7	40.0%
Guernsey County	34	35	2.9%	39	11.4%
Highland County	6	12	100.0%	12	0.0%
Jackson County	69	62	-10.1%	62	0.0%
Knox County	148	132	-10.8%	133	0.8%
Meigs County	14	14	0.0%	10	-28.6%
Morgan County	36	36	0.0%	30	-16.7%
Muskingum County	32	64	100.0%	33	-48.4%
Noble County	25	27	8.0%	22	-18.5%
Pike County	58	89	53.4%	66	-25.8%
Scioto County	163	4	-97.5%	4	0.0%
Tuscarawas County	67	90	34.3%	66	-26.7%
Vinton County	0	0	0.0%	0	0.0%
Washington County	15	15	0.0%	13	-13.3%
<b>Ohio</b>	<b>22,816</b>	<b>23,917</b>	<b>4.8%</b>	<b>24,221</b>	<b>1.3%</b>
<b>United States</b>	<b>1,206,642</b>	<b>1,281,977</b>	<b>6.2%</b>	<b>1,328,827</b>	<b>3.7%</b>

However, the overall decrease in the number of permits could indicate a decreasing demand for home purchase loans during the evaluation period.

### **Labor, Employment, and Economic Characteristics**

According to ARC,<sup>18</sup> the following counties in the assessment area are designated as either transitional, at-risk, or distressed based on several economic indicators, including poverty rates, per capita market income, and unemployment rates. As indicated in the following table, rural Appalachian counties in the assessment area continue to experience economic stagnation and higher levels of unemployment and poverty.

While rural Appalachian counties in this assessment area appear to be making improvements in economic status, these counties are still experiencing economic stagnation and higher levels of unemployment and poverty, particularly in Scioto and Guernsey counties.

<sup>18</sup> Appalachian Regional Commission (ARC) – County Economic Status and Distressed Areas by State, FY 2020: [https://www.arc.gov/appalachian\\_region/CountyEconomicStatusandDistressedAreasinAppalachia.asp](https://www.arc.gov/appalachian_region/CountyEconomicStatusandDistressedAreasinAppalachia.asp)

County Economic Status in the Appalachian Region, FY 2020		
Area	Economic Status	Distressed Areas
Athens County	Distressed	0
Coshocton County	At-Risk	1
Gallia County	At-Risk	1
Guernsey County	At-Risk	4
Highland County	At-Risk	2
Jackson County	At-Risk	2
Meigs County	Distressed	0
Morgan County	At-Risk	2
Muskingum County	Transitional	4
Noble County	At-Risk	0
Pike County	At-Risk	0
Scioto County	At-Risk	8
Tuscarawas County	Transitional	2
Vinton County	At-Risk	1
Washington County	Transitional	1
<i>Source: Appalachian Regional Commission</i>		

According to the Centers of Disease Control and Prevention,<sup>19</sup> the following nine counties in this assessment area are vulnerable to high rates of different types of illnesses as a result of the opioid epidemic: Pike, Jackson, Meigs, Scioto, Vinton, Gallia, Athens, Clinton, and Highland, respectively. As a result, these counties are particularly susceptible to reduced labor market activity and stunted economic growth potential.

According to Dun & Bradstreet, the majority of businesses (89.0%) in the assessment area have revenue under \$1.0 million. There are approximately 309,200 paid employees in this assessment area who are working in either the private sector or government, according to the Ohio Development Services Agency. By percentage of employees, the largest job category in the assessment area is trade/transportation/utilities, followed by education and health services, manufacturing, local government, and leisure/hospitality sectors, respectively.

The following table illustrates the average unemployment rates related to this assessment area.

<sup>19</sup> Centers for Disease Control and Prevention: <https://www.cdc.gov/pwid/vulnerable-counties-data.html>

Unemployment Rates			
Assessment Area: Non-metropolitan Ohio			
Area	Years - Annualized		
	2016	2017	2018
Athens County	6.4	6.0	5.8
Clinton County	5.8	5.5	5.3
Coshocton County	7.1	6.8	6.2
Gallia County	6.8	6.6	6.1
Guernsey County	7.1	6.0	5.5
Highland County	6.3	5.9	5.5
Jackson County	7.9	7.1	6.6
Knox County	4.6	4.5	4.3
Meigs County	8.5	8.1	7.3
Morgan County	8.3	6.7	6.0
Muskingum County	6.0	5.6	5.3
Noble County	8.7	7.2	6.7
Pike County	7.5	6.9	6.5
Scioto County	7.7	7.0	6.8
Tuscarawas County	5.8	5.0	4.6
Vinton County	7.1	6.8	6.2
Washington County	7.0	6.2	5.6
<b>Ohio</b>	<b>5.0</b>	<b>5.0</b>	<b>4.5</b>
<b>National</b>	<b>4.9</b>	<b>4.4</b>	<b>3.9</b>

*Not Seasonally Adjusted*

Unemployment rates across the assessment area ranged from 8.7% in Noble County to 4.3% in Knox County between 2016 and 2018. Noble County had the highest unemployment rate in 2016 and Meigs County had the highest unemployment rates in 2017 and 2018. Knox County had the lowest unemployment rates in 2016, 2017, and 2018. Other than Knox County and Tuscarawas County in 2017, unemployment rates across the assessment area were higher than the state and national unemployment rates. Appalachian counties tend to have a less diverse economy compared to the nation as a whole, because there are typically fewer employment alternatives outside of coal mining and manufacturing.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN OHIO

#### Lending Test

Peoples' performance under the lending test in this assessment area is good. Peoples' lending activity demonstrates a good responsiveness to the credit needs of the community. Peoples is a leader in making community development loans in this assessment area. Peoples has a good distribution among borrowers of different income levels and to businesses of different revenue sizes, and a good geographic distribution of loans; however, there was a moderate level of lending gaps. Peoples makes extensive use of flexible lending practices in serving credit needs in this assessment area. Lastly, Peoples exhibits an excellent record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Greatest consideration was given to the evaluation of HMDA lending (home purchase, refinance, and home improvement, respectively) followed by small business and small farm lending based on the overall volume of loans. Details of Peoples' residential mortgage and small business/small farm lending and information regarding peer lending is in Appendices D, E and F.

### ***Lending Activity***

Lending levels reflect a good responsiveness to the credit needs in the assessment area. Peoples originated 2,122 HMDA loans and 1,074 CRA loans and had a moderate level of lending gaps in this assessment area during the evaluation period. The percentage of Peoples' lending in Nonmetropolitan Ohio is 54.2%, while the percentage of total deposits is greater at 62.6%.

The number of HMDA-reportable home purchase, refinance, and home improvement loans increased 69.3% in this assessment area from 2017 to 2018 due to the inclusion of HELOCs and areas added due to the American Savings merger. HELOCs represented 314 (40.7%) of the 772 HMDA-reportable loans in 2018 and 65 loans were originated in Pike and Scioto counties, which were added to this assessment area because of the merger. This increased volume did not negatively impact Peoples' performance.

### ***Distribution by Borrower Income and Revenue Size of the Business***

Peoples' distribution by borrower income is good for home purchases, refinances, and home improvement loans. The distribution by revenue size of businesses and farms of different sizes is good.

#### ***Home Purchase Lending***

Peoples made 166 home purchase loans totaling \$17.7 million in 2019. Also, Peoples originated four (2.4%) home purchase loans totaling \$361,000 (2.0%) to borrowers with unknown-income designations.

Peoples made 16 (9.6%) home purchase loans totaling \$925,000 (5.2%) to low-income borrowers, which was well below the percentage of families at 23.8%. Compared to proxy, the borrower distribution of home purchase loans to low-income borrowers is poor.

Peoples made 52 (31.3%) home purchase loans totaling \$4.5 million (25.5%) to moderate-income borrowers, which substantially exceeded the percentage of families at 18.1%. Given Peoples' strong performance compared to proxy, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Peoples made 42 home purchase loans totaling \$4.2 million to middle-income borrowers. This represents 25.3% of home purchase loans by volume and 23.7% by dollar amount compared to the percentage of families at 21.0%.

Peoples made 52 home purchase loans totaling \$7.7 million to upper-income borrowers. This represents 31.3% of home purchase loans by volume and 43.5% by dollar amount compared to the percentage of families at 37.1%.

Peoples made 305 home purchase loans totaling \$34.6 million in 2018. Also, Peoples originated eight (2.6%) home purchase loans totaling \$1.2 million (3.4%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 14.6% by volume and 13.5% by dollar amount.

Peoples made 27 (8.9%) home purchase loans totaling \$1.8 million (5.2%) to low-income borrowers, which was well below the percentage of families at 24.0% by volume and significantly below by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 7.8% and 4.4%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good. High rates of poverty likely limit the ability of low-income borrowers to easily access loans. This level of origination supports that performance in good to these borrowers.

Peoples made 99 (32.5%) home purchase loans totaling \$9.3 million (26.9%) to moderate-income borrowers, which substantially exceeded the percentage of families at 18.3%. The percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 23.9% and 18.2%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Peoples made 70 home purchase loans totaling \$7.9 million to middle-income borrowers. This represents 23.0% of home purchase loans by volume and 22.7% by dollar amount compared to the percentage of families at 21.0%. The 2018 aggregate of all lenders made 24.5% by volume and 23.6% by dollar amount to middle-income borrowers.

Peoples made 101 home purchase loans totaling \$14.4 million to upper-income borrowers. This represents 33.1% of home purchase loans by volume and 41.7% by dollar amount compared to the percentage of families at 36.7%. The 2018 aggregate of all lenders made 29.2% by volume and 40.3% by dollar amount to upper-income borrowers.

Peoples made 249 home purchase loans totaling \$27.1 million in 2017. Also, Peoples originated 14 (5.6%) home purchase loans totaling \$1.3 million (4.7%) to borrowers with unknown-income designations, compared to the aggregate of all lenders that made 16.4% by volume and 14.7% by dollar amount.

Peoples made 18 (7.2%) home purchase loans totaling \$1.2 million (4.5%) to low-income borrowers, which was well below the percentage of families at 23.2% by volume and significantly below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2017 aggregate of all lenders at 6.7% and 3.5%, respectively. Compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good,



especially with the high rates of poverty, this level of origination supports that performance is good to these borrowers.

Peoples made 71 (28.5%) home purchase loans totaling \$6.0 million (22.1%) to moderate-income borrowers, which substantially exceeded the percentage of families at 18.6%. The percentage of loans by volume and dollar amount exceeded the 2017 aggregate of all lenders at 22.6% and 16.6%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Peoples made 74 home purchase loans totaling \$8.0 million to middle-income borrowers. This represents 29.7% of home purchase loans by volume and 29.7% by dollar amount compared to the percentage of families at 21.4%. The 2017 aggregate of all lenders made 24.0% by volume and 23.0% by dollar amount to middle-income borrowers.

Peoples made 72 home purchase loans totaling \$10.5 million to upper-income borrowers. This represents 28.9% of home purchase loans by volume and 38.9% by dollar amount compared to the percentage of families at 36.8%. The 2017 aggregate of all lenders made 30.3% by volume and 42.1% by dollar amount to upper-income borrowers.

Peoples made 167 home purchase loans totaling \$18.5 million in 2016. Also, Peoples originated four (2.4%) home purchase loans totaling \$343,000 (1.9%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 16.5% by volume and 15.2% by dollar amount.

Peoples made 15 (9.0%) home purchase loans totaling \$845,000 (4.6%) to low-income borrowers, which was well below the percentage of families at 22.8% by volume and dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2016 aggregate of all lenders at 6.4% and 4.4%, respectively. Compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good, especially with the high levels of poverty that limit Peoples' opportunity to make loans to low-income borrowers.

Peoples made 50 (29.9%) home purchase loans totaling \$4.1 million (22.2%) to moderate-income borrowers, which substantially exceeded the percentage of families at 18.9%. The percentage of loans by volume and dollar amount substantially exceeded the 2016 aggregate of all lenders at 22.7% and 16.9%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Peoples made 34 home purchase loans totaling \$3.6 million to middle-income borrowers. This represents 20.4% of home purchase loans by volume and 19.4% by dollar amount compared to the percentage of families at 21.6%. The 2016 aggregate of all lenders made 23.0% by volume and 22.1% by dollar amount to middle-income borrowers.

Peoples made 64 home purchase loans totaling \$9.6 million to upper-income borrowers. This represents 38.3% of home purchase loans by volume and 52.0% by dollar amount compared to the

percentage of families at 36.7%. The 2016 aggregate of all lenders made 31.3% by volume and 42.4% by dollar amount to upper-income borrowers.

Overall, Peoples' home purchase lending performance varied compared to proxy and generally exceeded the aggregate of all lenders; therefore, borrower distribution of home purchase lending is good.

### *Refinance Lending*

Peoples made 158 refinance loans totaling \$14.0 million in 2019. Also, Peoples originated four (2.5%) refinance loans totaling \$339,000 (2.4%) to borrowers with unknown-income designations.

Peoples made 14 (8.9%) refinance loans totaling \$1.0 million (7.3%) to low-income borrowers, which was well below the percentage of families at 23.8%. Compared to proxy, the borrower distribution of refinance loans to low-income borrowers is poor.

Peoples made 32 (20.3%) refinance loans totaling \$2.2 million (15.6%) to moderate-income borrowers, which exceeded by volume and was slightly below by dollar amount to the percentage of families at 18.1%. Compared to proxy, the borrower distribution of refinance loans to low-income borrowers is excellent.

Peoples made 33 refinance loans totaling \$2.0 million to middle-income borrowers. This represents 20.9% by volume and 14.3% by dollar amount compared to the percentage of families at 21.0%.

Peoples made 75 refinance loans totaling \$8.4 million to upper-income borrowers. This represents 47.5% by volume and 60.3% by dollar amount compared to the percentage of families at 37.1%.

Peoples made 294 refinance loans totaling \$27.2 million in 2018. Also, Peoples originated 13 (4.4%) refinance loans totaling \$1.2 million (4.3%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 8.4% by volume and 9.6% by dollar amount.

Peoples made 40 (13.6%) refinance loans totaling \$1.9 million (7.2%) to low-income borrowers, which was below the percentage of families at 24.0% by volume and well below by dollar amount. However, the percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 10.3% and 6.2%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is excellent, especially with the high levels of poverty that could limit Peoples' opportunity to make loans to low-income borrowers.

Peoples made 64 (21.8%) refinance loans totaling \$4.7 million (17.2%) to moderate-income borrowers, which exceeded the percentage of families at 18.3% by volume and was slightly below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 21.3% and 16.1%, respectively. Given Peoples' strong performance

compared to proxy and the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is excellent, especially considering the high levels of poverty.

Peoples made 68 refinance loans totaling \$6.0 million to middle-income borrowers. This represents 23.1% of refinance loans by volume and 22.0% by dollar amount compared to the percentage of families at 21.0%. The 2018 aggregate of all lenders made 23.4% by volume and 21.6% by dollar amount to middle-income borrowers.

Peoples made 109 refinance loans totaling \$13.4 million to upper-income borrowers. This represents 37.1% of refinance loans by volume and 49.3% by dollar amount, which exceeded the percentage of families at 36.7%. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 36.5% and 46.6%, respectively.

Peoples made 144 refinance loans totaling \$21.8 million in 2017. Also, Peoples originated seven (4.9%) refinance loans totaling \$6.0 million (27.5%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 17.2% by volume and 20.7% by dollar amount.

Peoples made nine (6.3%) refinance loans totaling \$459,000 (2.1%) to low-income borrowers, which was below the percentage of families at 23.2% by volume and well below by dollar amount. The percentage of loans by volume was slightly below the 2017 aggregate of all lenders at 6.6% and below by dollar amount at 3.6%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is good.

Peoples made 20 (13.9%) refinance loans totaling \$1.5 million (6.8%) to moderate-income borrowers, which was below the percentage of families at 18.6% by volume and well below by dollar amount. The percentage of loans by volume was slightly below the 2017 aggregate of all lenders at 17.6% and below by dollar amount at 12.3%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is good.

Peoples made 42 (29.2%) refinance loans totaling \$4.2 million (19.3%) to middle-income borrowers, compared to the percentage of families at 21.4%. The 2017 aggregate of all lenders made 22.9% by volume and 20.0% by dollar amount to middle-income borrowers.

Peoples made 66 refinance loans totaling \$9.6 million to upper-income borrowers. This represents 45.8% of refinance loans by volume and 44.2% by dollar amount compared to the percentage of families at 36.8%. The 2017 aggregate of all lenders made 35.7% by volume and 43.4% by dollar amount to upper-income borrowers.

Peoples made 135 refinance loans totaling \$16.2 million in 2016. Also, Peoples originated five (3.7%) refinance loans totaling \$1.3 million (8.2%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 21.4% by volume and 24.9% by dollar amount.

Peoples made six (4.4%) refinance loans totaling \$484,000 (3.0%) to low-income borrowers, which was significantly below the percentage of families at 22.8% by volume and dollar amount. The percentage of loans by volume and dollar amount was slightly below the 2016 aggregate of all lenders at 5.5% and 3.1%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is adequate.

Peoples made 29 (21.5%) refinance loans totaling \$2.3 million (14.3%) to moderate-income borrowers, which exceeded the percentage of families at 18.9% by volume and was slightly below by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2016 aggregate of all lenders at 15.0% and 9.8%, respectively. Given Peoples' performance compared to the aggregate of all lenders and strong performance compared to proxy, the borrower distribution of refinance loans to moderate-income borrowers is excellent.

Peoples made 36 (26.7%) refinance loans totaling \$3.4 million (21.3%) to middle-income borrowers, compared to the percentage of families at 21.6%. The 2016 aggregate of all lenders made 20.9% by volume and 17.5% by dollar amount to middle-income borrowers.

Peoples made 59 refinance loans totaling \$8.6 million to upper-income borrowers. This represents 43.7% of refinance loans by volume and 53.2% by dollar amount compared to the percentage of families at 36.7%. The 2016 aggregate of all lenders made 37.3% by volume and 44.7% by dollar amount to upper-income borrowers.

Overall, Peoples' home refinance lending performance varied compared to the percentage of families and aggregate of all lenders; therefore, borrower distribution of home refinance lending is good.

#### *Home Improvement Lending*

Peoples made 92 home improvement loans totaling \$3.6 million in 2019. Also, Peoples originated two (2.2%) home improvement loans totaling \$154,000 (4.3%) to borrowers with unknown-income designations.

Peoples made ten (10.9%) home improvement loans totaling \$222,000 (6.3%) to low-income borrowers, which was well below the percentage of families at 23.8% by volume and dollar amount. Given Peoples' performance compared to proxy, the borrower distribution of home improvement loans to low-income borrowers is poor.

Peoples made 17 (18.5%) home improvement loans totaling \$498,000 (14.0%) to moderate-income borrowers, which exceeded the percentage of families at 18.1% by volume and was slightly below by dollar amount. Given Peoples' strong performance compared to proxy by volume, the borrower distribution of home improvement loans to moderate-income borrowers is excellent.

Peoples made 19 home improvement loans totaling \$755,000 to middle-income borrowers. This represents 20.7% of home improvement loans by volume and 21.2% by dollar amount compared to the percentage of families at 21.0%.

Peoples made 44 home improvement loans totaling \$1.9 million to upper-income borrowers. This represents 47.8% of home improvement loans by volume and 54.2% by dollar amount compared to the percentage of families at 37.1%.

Peoples made 173 home improvement loans totaling \$6.9 million in 2018. Also, Peoples originated two (1.2%) home improvement loans totaling \$80,000 (1.2%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 2.9% by volume and 3.9% by dollar amount.

Peoples made 18 (10.4%) home improvement loans totaling \$525,000 (7.6%) to low-income borrowers, which was well below the percentage of families at 24.0% by volume and dollar amount. However, the percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 9.1% and 6.7%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is good, especially with the high levels of poverty that could limit Peoples' opportunity to make loans to low-income borrowers.

Peoples made 39 (22.5%) home improvement loans totaling \$1.4 million (20.0%) to moderate-income borrowers, which exceeded the percentage of families at 18.3% by volume and dollar amount. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 19.7% and 17.9%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is excellent.

Peoples made 47 home improvement loans totaling \$1.9 million to middle-income borrowers. This represents 27.2% of home improvement loans by volume and 27.7% by dollar amount compared to the percentage of families at 21.0%. The 2018 aggregate of all lenders made 23.8% by volume and 23.0% by dollar amount to middle-income borrowers.

Peoples made 67 home improvement loans totaling \$3.0 million to upper-income borrowers. This represents 38.7% of home improvement loans by volume and 43.6% by dollar amount compared to the percentage of families at 36.7%. The 2018 aggregate of all lenders made 44.6% by volume and 48.6% by dollar amount to upper-income borrowers.

Peoples made 63 home improvement loans totaling \$5.6 million in 2017. Also, Peoples originated one (1.6%) home improvement loan totaling \$85,000 (1.5%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 3.5% by volume and 3.3% by dollar amount.

Peoples made five (7.9%) home improvement loans totaling \$389,000 (6.9%) to low-income borrowers, which was well below the percentage of families at 23.2% by volume and dollar amount. The percentage of loans by volume was slightly below the 2017 aggregate of all lenders at 8.7% and substantially exceeded by dollar amount at 3.4%. Given Peoples' strong performance compared to proxy by volume and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is good. As high rates of poverty likely limit the

ability of low-income borrowers to easily access loans, this level of originations supports that performance is good to these borrowers.

Peoples made 13 (20.6%) home improvement loans totaling \$1.0 million (18.3%) to moderate-income borrowers, which exceeded the percentage of families at 18.6% by volume and was slightly below by dollar amount. The percentage of loans by volume was slightly below the 2017 aggregate of all lenders at 21.0% and exceeded by dollar amount at 14.0%. Given Peoples' strong performance compared to proxy by volume and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is excellent.

Peoples made 15 home improvement loans totaling \$1.2 million to middle-income borrowers. This represents 23.8% of home improvement loans by volume and 21.0% by dollar amount compared to the percentage of families at 21.4%. The 2017 aggregate of all lenders made 24.7% by volume and 22.7% by dollar amount to middle-income borrowers.

Peoples made 29 home improvement loans totaling \$2.9 million to upper-income borrowers. This represents 46.0% of home improvement loans by volume and 52.3% by dollar amount compared to the percentage of families at 36.8%. The 2018 aggregate of all lenders made 42.1% by volume and 56.6% by dollar amount to upper-income borrowers.

Peoples made 45 home improvement loans totaling \$4.4 million in 2016. Peoples also originated one (2.2%) home improvement loan totaling \$45,000 (1.0%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 5.2% by volume and 5.6% by dollar amount.

Peoples made one (2.2%) home improvement loan totaling \$24,000 (0.5%) to low-income borrowers, which was significantly below the percentage of families at 22.8% by volume and dollar amount. The percentage of loans by volume and dollar amount was below the 2016 aggregate of all lenders at 9.2% and 3.1%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is poor.

Peoples made 14 (31.1%) home improvement loans totaling \$887,000 (19.9%) to moderate-income borrowers, which substantially exceeded the percentage of families at 18.9% by volume and exceeded proxy by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2016 aggregate of all lenders at 18.8% and 11.6%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is excellent.

Peoples made 12 home improvement loans totaling \$1.1 million to middle-income borrowers. This represents 26.7% of home improvement loans by volume and 24.1% by dollar amount compared to the percentage of families at 21.6%. The 2016 aggregate of all lenders made 23.0% by volume and 20.7% by dollar amount to middle-income borrowers.

Peoples made 17 home improvement loans totaling \$2.4 million to upper-income borrowers. This represents 37.8% of home improvement loans by volume and 54.4% by dollar amount compared

to the percentage of families at 36.7%. The 2016 aggregate of all lenders made 43.8% by volume and 59.1% by dollar amount to upper-income borrowers.

Overall, Peoples' home improvement lending performance varied compared to the percentage of families and aggregate of all lenders; therefore, borrower distribution of home improvement lending is good. A community contact indicated the need for home improvement loans. There is also a high percentage of aged housing units in the area. Therefore, Peoples is being responsive to the need for providing home improvement loans, especially to low- and moderate income borrowers.

### *Small Business Lending*

Peoples made 192 small business loans totaling \$29.1 million to businesses of different sizes in 2019, and 122 (63.5%) of these loans totaling \$12.5 million (43.1%) were made to businesses with revenues of \$1.0 million or less. This was below the percentage of small businesses in the assessment area at 89.8%. Therefore, the distribution of small business loans to businesses of different sizes is adequate.

In 2019, Peoples made an adequate percentage of small dollar loans (64.1%) in amounts of \$100,000 or less. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 317 small business loans totaling \$46.1 million to businesses of different sizes in 2018, and 182 (57.4%) of these loans totaling \$15.9 million (34.5%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 89.4%. The percentage of loans by volume exceeded the 2018 aggregate of all lenders at 45.6% and was comparable by dollar amount at 34.9%. Therefore, the distribution of small business loans to businesses of different sizes is good, considering Peoples' performance relative to the aggregate of all lenders.

In 2018, Peoples made a good percentage of small dollar loans (66.9%) in amounts of \$100,000 or less compared to 93.1% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 262 small business loans totaling \$39.4 million to businesses of different sizes in 2017, and 137 (52.3%) of these loans totaling \$10.3 million (26.2%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 88.4%. The percentage of loans by volume exceeded the 2017 aggregate of all lenders at 48.6% and was slightly below by dollar amount at 33.6%. Therefore, the distribution of small business loans to businesses of different sizes is good, considering Peoples' performance relative to the aggregate of all lenders.

In 2017, Peoples made a good percentage of small dollar loans (64.9%) in amounts of \$100,000 or less compared to 92.8% of small dollar loans made by the aggregate of all lenders. This

indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 149 small business loans totaling \$20.9 million to businesses of different sizes in 2016, and 87 (58.4%) of these loans totaling \$7.7 million (36.8%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 89.6%. The percentage of loans by volume exceeded the 2016 aggregate of all lenders at 46.2% and was slightly below by dollar amount at 30.3%. Therefore, the distribution of small business loans to businesses of different sizes is good, considering Peoples' performance relative to the aggregate of all lenders.

In 2016, Peoples made an adequate percentage of small dollar loans (65.8%) in amounts of \$100,000 or less compared to 92.7% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Overall, Peoples' small business lending performance was typically below the percentage of small businesses and slightly below the aggregate of all lenders; however, Peoples displayed a consistent willingness to make small dollar loans; therefore, borrower distribution of small business lending is good.

#### *Small Farm Lending*

Peoples made 17 small farm loans totaling \$1.8 million to farms of different sizes in 2019 and 14 (82.4%) of these loans totaling \$1.5 million (83.6%) were made to farms with revenues of \$1.0 million or less. This was slightly below the percentage of small farms in the assessment area at 99.2%; therefore, the distribution of small farm loans to farms of different sizes is good.

In 2019, Peoples made an adequate percentage of small dollar loans (47.1%) in amounts of \$100,000 or less. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

Peoples made 57 small farm loans totaling \$5.3 million to farms of different sizes in 2018 and 50 (87.7%) of these loans totaling \$3.8 million (72.0%) were made to farms with revenues of \$1 million or less. This was slightly below the percentage of small farms in the assessment area at 99.0%. The percentage of loans by volume and dollar amount significantly exceeded the 2018 aggregate of all lenders at 50.8% and 59.8%, respectively. Therefore, the distribution of small farm loans to farms of different sizes is excellent, considering Peoples' performance relative to the aggregate of all lenders.

In 2018 Peoples made a good percentage of small dollar loans (66.7%) in amounts of \$100,000 or less compared to 89.3% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.



Peoples made 58 small farm loans totaling \$5.7 million to farms of different sizes in 2017, and 53 (91.4%) of these loans totaling \$4.5 million (79.2%) were made to farms with revenues of \$1 million or less. This was slightly below the percentage of small farms in the assessment area at 99.3%. The percentage of loans by volume and dollar amount exceeded the 2017 aggregate of all lenders at 57.0% and 74.3%, respectively. Therefore, the distribution of small farm loans to farms of different sizes is excellent considering Peoples’ strong performance relative to the aggregate of all lenders.

In 2017, Peoples made an adequate percentage of small dollar loans (62.1%) in amounts of \$100,000 or less compared to 85.1% of small dollar loans made by the aggregate of all lenders. This indicates Peoples’ willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

Peoples made 22 small farm loans totaling \$2.2 million to farms of different sizes in 2016, and 18 (81.8%) of these loans totaling \$1.3 million (59.1%) were made to farms with revenues of \$1 million or less. This was slightly below the percentage of small farms in the assessment area at 99.4%. The percentage of loans by volume exceeded the 2016 aggregate of all lenders at 61.5% and was slightly below by dollar amount at 69.2%. Therefore, the distribution of small farm loans to farms of different sizes is good, considering Peoples’ performance relative to the aggregate of all lenders.

In 2016, Peoples made a good percentage of small dollar loans (63.6%) in amounts of \$100,000 or less compared to 85.8% of small dollar loans made by the aggregate of all lenders. This indicates Peoples’ willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

Overall, Peoples’ small farm lending performance was generally below the percentage of farms and exceeded the aggregate of all lenders by volume and dollar amount. Peoples also displayed a consistent willingness to make small dollar loans; therefore, borrower distribution of small farm lending is good.

***Geographic Distribution of Loans***

Peoples’ geographic distribution of home purchase, refinance, home improvement, small business, and small farm loans reflects a good penetration throughout the assessment area. The following gaps in lending were noted in the assessment area.

Tract Income Level	Percentage of Lending Penetration			
	2016	2017	2018	2019
Low	33.3%	66.7%	75.0%	75.0%
Moderate	72.7%	84.6%	85.7%	79.1%
Middle	80.6%	84.2%	89.8%	77.0%
Upper	72.7%	83.3%	85.7%	73.3%
Unknown	0.0%	100.0%	50.0%	100.0%
<b>Total</b>	<b>76.8%</b>	<b>84.1%</b>	<b>87.6%</b>	<b>77.4%</b>

Overall, lending gaps are moderate. Gaps were highest in low-income tracts. Peoples did not

penetrate a majority of low-income tracts in 2016, but penetrated a majority of moderate-income tracts in 2016, 2017, 2018, and 2019.

### *Home Purchase Lending*

Peoples made 166 home purchase loans totaling \$17.7 million in 2019. Peoples made two (1.2%) home purchase loans totaling \$69,000 (0.4%) in low-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 0.8% by volume and was below by dollar amount. Given Peoples' strong performance compared to proxy by volume, the geographic distribution of home purchase loans in low-income tracts is excellent.

Peoples made 31 (18.7%) home purchase loans totaling \$2.9 million (16.1%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 18.3% by volume and slightly below by dollar amount. Given Peoples' performance compared to proxy, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

Peoples made 113 home purchase loans totaling \$12.5 million in middle-income tracts. This represents 68.1% of home purchase loans by volume and 70.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 71.7%.

Peoples made 20 home purchase loans totaling \$2.3 million in upper-income tracts. This represents 12.0% of home purchase loans by volume and 12.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 9.2%.

Peoples made 305 home purchase loans totaling \$34.6 million in 2018. Peoples made one (0.3%) home purchase loans totaling \$182,000 (0.5%) in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 0.8% by volume and below by dollar amount. The percentage of loans by volume was slightly below the 2018 aggregate of all lenders at 0.4% and substantially exceeded by dollar amount at 0.2%. Compared to proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in low-income geographies is good, especially considering the relatively low owner-occupancy rate in these tracts.

Peoples made 73 (23.9%) home purchase loans totaling \$6.9 million (19.8%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 20.8% by volume and was slightly below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 20.8% and 16.8%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

Peoples made 196 home purchase loans totaling \$23.3 million in middle-income tracts. This represents 64.3% of home purchase loans by volume and 67.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 69.7%. The 2018 aggregate of all lenders made 67.9% by volume and 69.6% by dollar amount in middle-income tracts.

Peoples made 35 home purchase loans totaling \$4.3 million in upper-income tracts. This represents 11.5% of home purchase loans by dollar amount and 12.3% by dollar amount compared to the

percentage of owner-occupied units in these tracts at 8.6%. The 2018 aggregate of all lenders made 10.8% by volume and 13.3% by dollar amount in upper-income tracts.

Peoples made 249 home purchase loans totaling \$27.1 million in 2017. Peoples made one (0.4%) home purchase loans totaling \$130,000 (0.5%) in unknown-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 0.1% by volume and dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2017 aggregate of all lenders at 0.1% and 0.1%, respectively.

Peoples made one (0.4%) home purchase loans totaling \$39,000 (0.1%) in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 0.8% by volume and significantly below by dollar amount. The percentage of loans by volume was below the 2017 aggregate of all lenders at 0.6% and well below by dollar amount at 0.4%. Compared to proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in low-income geographies is adequate.

Peoples made 54 (21.7%) home purchase loans totaling \$4.5 million (16.8%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 19.2% by volume and was slightly below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2017 aggregate of all lenders at 19.0% and 15.2%, respectively. Given Peoples' strong performance compared to proxy by volume and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

Peoples made 161 home purchase loans totaling \$18.1 million in middle-income tracts. This represents 64.7% of home purchase loans by volume and 66.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 71.8%. The 2017 aggregate of all lenders made 70.5% by volume and 72.1% by dollar amount in middle-income tracts.

Peoples made 32 home purchase loans totaling \$4.3 million in upper-income tracts. This represents 12.9% of home purchase loans by volume and 15.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 8.1%. The 2017 aggregate of all lenders made 9.8% by volume and 12.3% by dollar amount in upper-income tracts.

Peoples made 167 home purchase loans totaling \$18.5 million in 2016. Peoples made no home purchase loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 0.4% by volume and dollar amount. This was well below the 2016 aggregate of all lenders by volume and dollar amount at 0.4% and 0.2%, respectively. Compared to proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in low-income geographies is poor.

Peoples made 33 (19.8%) home purchase loans totaling \$2.7 million (14.9%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 24.5% by volume and was below by dollar amount. The percentage of loans by volume and dollar amount was slightly below the 2016 aggregate of all lenders at 23.7% and 19.0%, respectively. Given Peoples' performance compared to proxy and the 2016 aggregate of all lenders, the geographic

distribution of home purchase loans in moderate-income tracts is good, especially considering the lower owner-occupancy rate.

Peoples made 109 home purchase loans totaling \$12.6 million in middle-income tracts. This represents 65.3% by volume and 68.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.9%. The 2016 aggregate of all lenders made 63.8% by volume and 65.8% by dollar amount in middle-income tracts.

Peoples made 25 home purchase loans totaling \$3.1 million in upper-income tracts. This represents 15.0% of home purchase loans by volume and 16.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 8.2%. The 2016 aggregate of all lenders made 12.1% by volume and 15.0% by dollar amount in upper-income tracts.

Overall, Peoples' home purchase lending performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of home purchase lending is good.

### *Refinance Lending*

Peoples made 158 refinance loans totaling \$14.0 million in 2019. Peoples made two (1.3%) refinance loans totaling \$88,000 (0.6%) in low-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 0.8% by volume and was slightly below by dollar amount. Given Peoples' strong performance compared to proxy by volume, the geographic distribution of refinance loans in low-income tracts is excellent.

Peoples made 25 (15.8%) refinance loans totaling \$2.0 million (14.5%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 18.3% by volume and dollar amount. Given Peoples' performance compared to proxy, the geographic distribution of refinance loans in moderate-income tracts is good.

Peoples made 108 refinance loans totaling \$9.7 million in middle-income tracts. This represents 68.4% by volume and 69.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 71.7%.

Peoples made 23 refinance loans totaling \$2.1 million in upper-income tracts. This represents 14.6% by volume and 15.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 9.2%.

Peoples made 294 refinance loans totaling \$27.2 million in 2018. Peoples made three (1.0%) refinance loans totaling \$114,000 (0.4%) in low-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 0.8% by volume and was below by dollar amount. The percentage of loans substantially exceeded the 2018 aggregate of all lenders by volume and dollar amount at 0.3% and 0.2%, respectively. Compared to proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is excellent.

Peoples made 58 (19.7%) refinance loans totaling \$5.4 million (20.0%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 20.8%. The

percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 18.1% and 14.7%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is good.

Peoples made 203 refinance loans totaling \$18.8 million in middle-income tracts. This represents 69.0% by volume and 69.0% by dollar amount compared to the percentage of owner-occupied units in these tracts at 69.7%. The 2018 aggregate of all lenders made 70.5% by volume and 72.6% by dollar amount in middle-income tracts.

Peoples made 30 refinance loans totaling \$2.9 million in upper-income tracts. This represents 10.2% by volume and 10.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 8.6%. The 2018 aggregate of all lenders made 10.9% by volume and 12.2% by dollar amount in upper-income tracts.

Peoples made 144 refinance loans totaling \$21.8 million in 2017. Peoples made no refinance loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 0.8%. This was also well below the 2017 aggregate of all lenders by volume and dollar amount at 0.5% and 0.2%, respectively. Compared to proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is poor.

Peoples made 30 (20.8%) refinance loans totaling \$2.7 million (12.2%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 19.2% by volume and was below by dollar amount. The percentage of loans by volume exceeded the 2017 aggregate of all lenders at 17.1% and was slightly below by dollar amount at 13.6%. Given Peoples' strong performance compared to proxy and the aggregate of all lenders by volume, the geographic distribution of refinance loans in moderate-income tracts is excellent.

Peoples made 101 refinance loans totaling \$12.6 million in middle-income tracts. This represents 70.1% by volume and 57.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 71.8%. The 2017 aggregate of all lender made 72.5% by volume and 72.4% by dollar amount in middle-income tracts.

Peoples made 13 refinance loans totaling \$6.6 million in upper-income tracts. This represents 9.0% of refinance loans by volume and 30.0% by dollar amount compared to the percentage of owner-occupied units in these tracts at 8.1%. The 2017 aggregate of all lenders made 9.7% by volume and 12.3% by dollar amount in upper-income tracts.

Peoples made 135 refinance loans totaling \$16.2 million in 2016. Peoples made no refinance loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 0.4% by volume and dollar amount. This was well below the 2016 aggregate of all lenders by volume and dollar amount at 0.4% and 0.4%, respectively. Compared to proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is poor.

Peoples made 41 (30.4%) refinance loans totaling \$5.8 million (35.9%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 24.5% by volume and dollar amount. The percentage of loans by volume and dollar amount exceeded the 2016 aggregate

of all lenders at 20.4% and 16.9%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is excellent.

Peoples made 84 refinance loans totaling \$9.1 million in middle-income tracts. This represents 62.2% by volume and 56.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.9%. The 2016 aggregate of all lenders made 66.5% by volume and 67.6% by dollar amount in middle-income tracts.

Peoples made ten refinance loans totaling \$1.3 million in upper-income tracts. This represents 7.4% of refinance loans by volume and 7.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 8.2%. The 2016 aggregate of all lenders made 12.8% by volume and 15.1% by dollar amount in upper-income tracts.

Overall Peoples' refinance lending performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of refinance lending is good.

#### *Home Improvement Lending*

Peoples made 92 home improvement loans totaling \$3.6 million in 2019. Peoples made no home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 0.8% by volume and dollar amount. Given Peoples' performance compared to proxy, the geographic distribution of home improvement loans in low-income tracts is poor.

Peoples made 19 (20.7%) home improvement loans totaling \$790,000 (22.2%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 18.3% by volume and dollar amount. Given Peoples' strong performance compared to proxy, the geographic distribution of home improvement loans in moderate-income tracts is excellent.

Peoples made 66 home improvement loans totaling \$2.6 million in middle-income tracts. This represents 71.7% by volume and 71.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 71.7% in middle-income tracts.

Peoples made seven home improvement loans totaling \$215,000 in upper-income tracts. This represents 7.6% by volume and 6.0% by dollar amount compared to the percentage of owner-occupied units in these tracts at 9.2% in upper-income tracts.

Peoples made 173 home improvement loans totaling \$6.9 million in 2018. Peoples made no home improvement loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 0.8%. This was also well below the 2018 aggregate of all lenders by volume and dollar amount at 0.6% and 0.8%, respectively. Compared to proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is poor.

Peoples made 29 (16.8%) home improvement loans totaling \$1.1 million (16.3%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 20.8%. The percentage of loans by volume and dollar amount was slightly below the 2018

aggregate of all lenders at 19.1% and 17.5%, respectively. Given Peoples' performance compared to the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is good.

Peoples made 125 home improvement loans totaling \$5.1 million in middle-income tracts. This represents 72.3% by volume and 73.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 69.7%. The 2018 aggregate of all lenders made 68.4% by volume and 68.8% by dollar amount in middle-income tracts.

Peoples made 19 home improvement loans totaling \$722,000 in upper-income tracts. This represents 11.0% of home improvement loans by volume and 10.4% by loan amount compared to the percentage of owner-occupied units in these tracts at 8.6%. The 2018 aggregate of all lenders made 11.8% by volume and 12.9% by dollar amount in upper-income tracts.

Peoples made 63 home improvement loans totaling \$5.6 million in 2017. Peoples made no home improvement loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 0.8%. This was also well below the 2018 aggregate of all lenders by volume and dollar amount at 0.6% and 0.1%, respectively. Compared to proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is poor.

Peoples made 12 (19.0%) home improvement loans totaling \$1.1 million (19.5%) in moderate-income tracts, which was comparable to the percentage of owner-occupied units in these tracts at 19.2% by volume and exceeded by dollar amount. The percentage of loans by volume was slightly below the 2017 aggregate of all lenders at 20.9% and exceeded by dollar amount at 17.8%. Given Peoples' strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is excellent.

Peoples made 48 home improvement loans totaling \$4.1 million in middle-income tracts. This represents 76.2% by volume and 73.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 71.8%. The 2017 aggregate of all lenders made 70.7% by volume and 72.5% by dollar amount in middle-income tracts.

Peoples made three home improvement loans totaling \$414,000 in upper-income tracts. This represents 4.8% by volume and 7.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 8.1%. The 2017 aggregate of all lenders made 7.8% by volume and 9.6% by dollar amount in upper-income tracts.

Peoples made no home improvement loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 0.4%. This was also well below the 2016 aggregate of all lenders by volume and dollar amount at 0.3% and 0.1%, respectively. Compared to proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is poor.

Peoples made eight (17.8%) home improvement loans totaling \$640,000 (14.4%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 24.5%. The percentage of loans by volume and dollar amount was slightly below the 2016 aggregate of all lenders at 23.5% and 17.7%, respectively. Given Peoples' performance compared to the

aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is good.

Peoples made 30 home improvement loans totaling \$3.2 million in middle-income tracts. This represents 66.7% by volume and 72.1% by dollar amount compared to the percentage of owner-occupied units in these tracts. The 2016 aggregate of all lenders made 66.2% by volume and 67.8% by dollar amount in middle-income tracts.

Peoples made seven home improvement loans totaling \$601,000 in upper-income tracts. This represents 15.6% of home improvement loans by volume and 13.5% by loan amount compared to the percentage of owner-occupied units in these tracts at 8.2%. The 2016 aggregate of all lenders made 9.7% and 14.4% by dollar amount in upper-income tracts.

Overall, Peoples' home improvement lending performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of home improvement lending is good. Given the need for home improvement loans as indicated by a community contact and the high percentage of aged housing units in the area, Peoples is responsive to the need for originating home improvement loans, especially in moderate-income areas.

#### *Small Business Lending*

Peoples made 192 small business loans totaling \$29.1 million in 2019. Peoples made three (1.6%) loans totaling \$55,000 (0.2%) in unknown-income tracts, which exceeded the percentage of businesses in these tracts at 1.1% by volume and was well below by dollar amount.

Peoples made four (2.1%) loans totaling \$1.3 million (4.4%) in low-income tracts, which was slightly below the percentage of businesses in these tracts at 2.2% by volume and exceeded by dollar amount. Given Peoples' performance compared to proxy, the geographic distribution of small business loans in low-income tracts is good.

Peoples made 53 (27.6%) loans in moderate-income tracts totaling \$8.5 million (29.2%), which substantially exceeded the percentage of businesses in these tracts at 23.2%. Given Peoples' strong performance compared to proxy, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 113 loans in middle-income tracts totaling \$15.9 million. This represents 58.9% by volume and 54.8% by dollar amount compared to the percentage of businesses in these tracts at 63.9%.

Peoples made 19 loans in upper-income tracts totaling \$3.3 million. This represents 9.9% of small business loans by volume and 11.4% by dollar amount compared to the percentage of businesses in these tracts at 9.6%.

Peoples made 317 small business loans totaling \$46.1 million in 2018. Peoples made three (0.9%) loans totaling \$61,000 (0.1%) in unknown-income tracts, which was slightly below the percentage of businesses in these tracts at 1.1% by volume and was well below by dollar amount. The



percentage of loans exceeded the 2018 aggregate of all lenders by volume at 0.7% and was well below by dollar amount at 0.3%.

Peoples made six (1.9%) loans in low-income tracts totaling \$1.3 million (2.9%), which was slightly below the percentage of businesses in these tracts at 2.1% by volume and exceeded by dollar amount. The percentage of loans was slightly below the 2018 aggregate of all lenders by volume at 2.0% and exceeded the aggregate of all lenders by dollar amount at 1.9%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is good.

Peoples made 92 (29.0%) loans in moderate-income tracts totaling \$10.6 million (23.0%), which exceeded the percentage of businesses in these tracts at 25.7% by volume and was slightly below by dollar amount. The percentage of loans exceeded the 2018 aggregate of all lenders by volume at 23.5% and was slightly below by dollar amount at 26.2%. Given Peoples' strong performance compared to proxy and the aggregate of all lenders by volume, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 166 loans in middle-income tracts totaling \$24.5 million. This represents 52.4% of small business loans by volume and 53.3% by dollar amount compared to the percentage of businesses in these tracts at 61.8%. The 2018 aggregate of all lenders made 60.7% by volume and 58.3% by dollar amount in middle-income tracts.

Peoples made 50 loans in upper-income tracts totaling \$9.6 million. This represents 15.8% of small business loans by volume and 20.7% by dollar amount compared to the percentage of businesses in these tracts at 9.3%. The 2018 aggregate of all lenders made 11.6% by volume and 12.8% by dollar amount in upper-income tracts.

Peoples made 262 small business loans totaling \$39.4 million in 2017. Peoples made four (1.5%) loan in unknown-income tracts totaling \$963,000 (2.4%), which exceeded the percentage of businesses in these tracts at 1.2%. The percentage of loans exceeded the 2017 aggregate of all lenders by volume and dollar amount at 0.8% and 0.9%, respectively.

Peoples made one (0.4%) loan in low-income tracts totaling \$750,000 (1.9%), which was well below the percentage of businesses in these tracts at 1.0% by volume and exceeded by dollar amount. The percentage of loans was well below the 2017 aggregate of all lenders by volume at 0.9% and exceeded by dollar amount at 1.0%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is adequate.

Peoples made 82 (31.3%) loans in moderate-income tracts totaling \$10.1 million (25.8%), which exceeded the percentage of businesses in these tracts at 25.0% by volume and dollar amount. The percentage of loans substantially exceeded the 2017 aggregate of all lenders at 23.4% and 23.8%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 137 loans in middle-income tracts totaling \$16.5 million. This represents 52.3% of small business loans by volume and 42.0% by dollar amount compared to the percentage of businesses in these tracts at 64.1%. The 2017 aggregate of all lenders made 62.7% by volume and 59.9% by dollar amount in middle-income tracts.

Peoples made 38 small business loans in upper-income tracts totaling \$11.0 million. This represents 14.5% of small business loans by volume and 27.9% by dollar amount compared to the percentage of businesses in these tracts at 8.7%. The 2017 aggregate of all lenders made 10.7% by volume and 13.7% by dollar amount in upper-income tracts.

Peoples made 149 small business loans totaling \$20.9 million in 2016. Peoples made one (0.7%) loan in low-income tracts totaling \$175,000 (0.8%), which was below the percentage of businesses in these tracts at 1.1% by volume and was slightly below by dollar amount. The percentage of loans was slightly below the 2017 aggregate of all lenders by volume at 0.9% and exceeded by dollar amount at 0.7%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is good.

Peoples made 51 (34.2%) small business loans in moderate-income tracts totaling \$5.7 million (27.5%), which exceeded the percentage of businesses in these tracts at 26.7% by volume and dollar amount. The percentage of loans exceeded the 2016 aggregate of all lenders by volume and dollar amount at 23.2% and 24.7%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 83 loans in middle-income tracts totaling \$12.2 million. This represents 55.7% of small business loans by volume and 58.3% by dollar amount compared to the percentage of businesses in these tracts at 64.2%. The 2016 aggregate of all lenders made 67.4% by volume and 65.7% by dollar amount in middle-income tracts.

Peoples made 14 loans in upper-income tracts totaling \$2.8 million. This represents 9.4% of small business loans by volume and 13.3% by dollar amount compared to the percentage of businesses in these tracts at 8.0%. The 2016 aggregate of all lenders made 8.4% by volume and 0.7% by dollar amount in upper-income tracts.

Overall, Peoples' performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of small business lending is good.

### *Small Farm Lending*

Peoples made 17 small farm loans totaling \$1.8 million in 2019. Peoples made no small farm loans in low-income tracts, which was well below the percentage of farms in these tracts at 0.2%. Given Peoples' performance compared to proxy, the geographic distribution of small farm loans in low-income tracts is poor.

Peoples made no small farm loans in moderate-income tracts, which was significantly below the percentage of farms in these tracts at 10.5%. Given Peoples' performance compared to proxy, the geographic distribution of small farm loans in moderate-income tracts is very poor.

Peoples made 12 loans in middle-income tracts totaling \$1.4 million. This represents 70.6% of small farm loans by volume and 75.1% by dollar amount compared to the percentage of farms in these tracts at 79.8%.

Peoples made five loans in upper-income tracts totaling \$455,000. This represents 29.4% of small farm loans by volume and 24.9% by dollar amount compared to the percentage of farms in these tracts at 9.5%.

Peoples made 57 small farm loans totaling \$5.3 million in 2018. Peoples made no small farm loans in low-income tracts, which was well below the percentage of farms in these tracts at 0.2%. However, the 2018 aggregate of all lenders only made 0.2% by volume and 0.0% by dollar amount. Therefore, given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small farm loans in low-income tracts is adequate.

Peoples made seven (12.3%) loans in moderate-income tracts totaling \$1.2 million (22.5%), which was slightly below the percentage of small farms in these tracts at 12.5% by volume and exceeded by dollar amount. The percentage of loans substantially exceeded the 2018 aggregate of all lenders by volume and dollar amount at 8.5% and 12.8%, respectively. Given Peoples' strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small farm loans in moderate-income tracts is excellent.

Peoples made 30 loans in middle-income tracts totaling \$2.3 million. This represents 52.6% of small farm loans by volume and 44.2% by dollar amount compared to the percentage of farms in these tracts at 79.0%. The 2018 aggregate of all lenders made 79.1% by volume and 74.9% by dollar amount in middle-income tracts.

Peoples made 20 loans in upper-income tracts totaling \$1.8 million. This represents 35.1% of small farm loans by volume and 33.4% by dollar amount compared to the percentage of farms in these tracts at 8.3%. The 2018 aggregate of all lenders made 10.5% by volume and 11.8% by dollar amount in upper-income tracts.

Peoples made 58 small farm loans totaling \$5.7 million in 2017. Peoples made no small farm loans in low-income tracts, which was well below the percentage of farms in these tracts at 0.1%. However, the 2017 aggregate of all lenders only made 0.2% by volume and 0.1% by dollar amount. Therefore, given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small farm loans in low-income tracts is adequate.

Peoples made five (8.6%) loans in moderate-income tracts totaling \$530,000 (9.4%), which was slightly below the percentage of farms in these tracts at 10.9% by volume and dollar amount. The percentage of loans by volume and dollar amount exceeded the 2017 aggregate of all lenders at 7.8% and 4.9%, respectively. Given Peoples' performance compared to proxy and strong

performance compared to the aggregate of all lenders, the geographic distribution of small farm loans in moderate-income tracts is excellent.

Peoples made 34 loans in middle-income tracts totaling \$3.2 million. This represents 58.6% of small farm loans by volume and 56.7% by dollar amount compared to the percentage of farms in these tracts at 80.9%. The 2017 aggregate of all lenders made 80.7% by volume and 82.2% by dollar amount in middle-income tracts.

Peoples made 19 small farm loans in upper-income tracts totaling \$1.9 million. This represents 32.8% of small farm loans by volume and 33.9% by dollar amount compared to the percentage of farms in these tracts at 8.0%. The 2017 aggregate of all lenders made 10.3% by volume and 12.7% by dollar amount in upper-income tracts.

Peoples made 22 small farm loans totaling \$2.2 million in 2016. Peoples made no small farm loans in low-income tracts, which was well below the percentage of farms in these tracts at 0.1%. However, the 2016 aggregate of all lenders also made no small farm loans in these three low income tracts. Given Peoples' performance compared to proxy and the aggregate of all lenders and the apparent limited opportunities to make farm loans, the geographic distribution of small farm loans in low-income tracts is adequate.

Peoples made no small farm loans in moderate-income tracts, which was substantially below the percentage of farms in these tracts at 15.1% by volume and dollar amount. The percentage of loans was substantially below the 2016 aggregate of all lenders at 8.6% by volume and 8.0% by dollar amount. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small farm loans in moderate-income tracts is very poor.

Peoples made 15 loans in middle-income tracts totaling \$1.3 million. This represents 68.2% of small farm loans by volume and 58.6% by dollar amount compared to the percentage of farms in these tracts at 76.8%. The 2016 aggregate of all lenders made 79.9% by volume and 76.1% by dollar amount in middle-income tracts.

Peoples made seven loans in upper-income tracts totaling \$910,000. This represents 31.8% of small farm loans by volume and 41.4% by dollar amount compared to the percentage of farms in these tracts at 8.1%. The 2016 aggregate of all lenders made 11.5% by volume and 15.9% by dollar amount in upper-income tracts.

Overall, Peoples' performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of small farm lending is good.

#### *Community Development Loans*

Peoples originated or renewed 23 community development loans totaling approximately \$12.7 million during the evaluation period, as shown in the following table.

Purpose of CD Loan	#	\$
Community Services	12	\$7,761,976
Revitalization/Stabilization	6	\$1,768,875
Economic Development	3	\$1,619,000
Affordable Housing	2	\$1,515,000
<b>Total</b>	<b>23</b>	<b>\$12,664,851</b>

Community development lending represents 12.9% of Peoples’ total community development loans by dollar amount compared to 62.6% of total deposits and 54.2% of total loans in this assessment area. This ranks as Peoples’ third-highest percentage of community development lending by dollar amount during the evaluation period; however, this ranks as Peoples’ highest percentage of community development lending by volume (35.4%). In this assessment area, Peoples ranks second out of 52 institutions with 14.1% of the deposit market share. Peoples was able to respond to the opportunities for community development lending and is a leader in making community development loans in Nonmetropolitan Ohio.

The community development loans were made for a variety of purposes:

- To refinance two affordable housing projects providing 96 units of affordable housing for low- and moderate-income individuals.
- To help repurpose two sites for new businesses or possible industrial parks to help with job retention, business expansion, and attracting new businesses into the area. One of these sites will be home to a new cryptocurrency firm leading to 100 new jobs and \$100 million in technological infrastructure opening in distressed middle-income area.
- To renovate an existing building donated by Peoples to help a non-profit providing philanthropic resources within Appalachian Ohio to relocate its headquarters to a distressed middle-income area.
- To provide working capital to several non-profits that provide a multitude of wrap around services for low- and moderate-income children and adults (e.g., neglected children, seniors, transitional housing and life skills training, and substance abuse counseling).
- To renovate an unused blighted downtown building in a moderate income area into a police department and consolidated administrative offices.
- To construct a new fieldhouse for a school located in a distressed middle income area and primarily serves low- and moderate-income students.
- To provide working capital to a counseling center located in a moderate-income community that primarily serves low- and moderate-income people.

These loans resulted in improved outcomes for low- and moderate-income individuals and families and helped to provide needed services or stabilize the economy. Community contacts stressed the critical need for affordable housing, drug treatment, and other social services targeted to lower-

income individuals and families as a result of the opioid crisis. Therefore, the community development loans made Nonmetropolitan Ohio exhibit an excellent responsiveness to credit needs of lower-income individuals and lower-income and distressed geographies.

***Flexible Lending Programs***

Peoples originated 184 loans in three government-guaranteed loan programs totaling \$16.5 million in this assessment area during the evaluation period. Peoples made 42 Dreams2Keys loans totaling \$3.3 million, 87 HomeReady loans totaling \$8.0 million, and 54 USDA Rural Development loans totaling \$5.1 million. The following tables show the percentage by volume and dollar amount of the flexible lending programs and the distribution of lending within the assessment area by census tract and borrower income.

Geographic Distribution of Flexible Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)
Dreams2keys	2.4%	1.1%	0.8%	26.2%	26.4%	20.8%	66.7%	68.4%	69.7%	4.8%	4.1%	8.6%
HomeReady Fixed Rate	0.0%	0.0%	0.8%	40.2%	38.9%	20.8%	51.7%	52.3%	69.7%	8.0%	8.8%	8.6%
USDA Rural Development	0.0%	0.0%	0.8%	29.6%	23.4%	20.8%	57.4%	62.8%	69.7%	13.0%	13.8%	8.6%
<b>Totals</b>	<b>0.5%</b>	<b>0.2%</b>	<b>0.8%</b>	<b>33.9%</b>	<b>31.5%</b>	<b>20.8%</b>	<b>56.8%</b>	<b>58.8%</b>	<b>69.7%</b>	<b>8.7%</b>	<b>9.5%</b>	<b>8.6%</b>

Peoples originated one Dreams2Keys loan in low-income tracts and 11 loans in moderate-income tracts. The percentage of these loans in low- and moderate-income geographies exceeded the percentage of owner-occupied units by volume and dollar amount.

Peoples originated 35 HomeReady loans in moderate-income tracts. The percentage of these loans exceeded the percentage of owner-occupied units by volume and dollar amount.

Peoples originated 16 USDA Rural Development loans in moderate-income tracts. The percentage of these loans exceeded the percentage of owner-occupied units by volume and dollar amount.

Borrower Distribution of Flexible Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)
Dreams2keys	28.6%	15.8%	24.0%	54.8%	59.6%	18.3%	9.5%	13.6%	21.0%	7.1%	11.0%	36.7%
HomeReady Fixed Rate	17.2%	15.2%	24.0%	51.7%	47.8%	18.3%	24.1%	26.0%	21.0%	6.9%	11.0%	36.7%
USDA Rural Development	11.1%	6.6%	24.0%	48.1%	43.9%	18.3%	38.9%	46.9%	21.0%	1.9%	2.6%	36.7%
<b>Totals</b>	<b>18.0%</b>	<b>12.6%</b>	<b>24.0%</b>	<b>51.4%</b>	<b>48.9%</b>	<b>18.3%</b>	<b>25.1%</b>	<b>30.1%</b>	<b>21.0%</b>	<b>5.5%</b>	<b>8.4%</b>	<b>36.7%</b>

Peoples originated 12 Dreams2Keys loans to low-income borrowers and 23 loans to moderate-income borrowers. The percentage of these loans to low-income borrowers exceeded the percentage of families by volume and was below by dollar amount. The percentage of loans to moderate-income borrowers exceeded the percentage of families by volume and dollar amount.

Peoples originated 15 HomeReady loans to low-income borrowers and 45 loans to moderate-income borrowers. The percentage of these loans to low-income borrowers was below the

percentage of families by volume and dollar amount. The percentage of loans to moderate-income borrowers exceeded the percentage of families by volume and dollar amount.

Peoples originated six USDA Rural Development loans to low-income borrowers and 26 loans to moderate-income borrowers. The percentage of these loans to low-income borrowers was below the percentage of families by volume and dollar amount. The percentage of these loans to moderate-income borrowers exceeded the percentage of families by volume and dollar amount.

Peoples was able to assist low- and moderate-income borrowers purchase homes and borrowers purchasing properties in low- and moderate-income areas through the use of these down payment assistance programs.

Peoples originated 21 SBA 7(a) loans totaling \$5.1 million, representing 20.7% of SBA lending by dollar amount. These loans provide funds to start-ups and existing small businesses with access to capital with more flexible repayment terms than conventional commercial financing for multiple purposes.

Peoples makes extensive use of flexible lending practices in serving the credit needs of Nonmetropolitan Ohio. These programs are designed to improve affordable housing for low- and moderate-income individuals and provide small businesses with access to capital to help existing companies retain and expand their businesses or attract new small businesses to the area. As community contacts noted affordable housing as a significant need in this area, the qualitative impact of these programs on low- and moderate-income borrowers and geographies and small businesses enhanced Peoples' overall lending test performance.

**Investment Test**

Peoples holds four qualified prior period investments with a current book value of approximately \$2.2 million. The following table reflects the total number of qualified community development investments by purpose, number, and dollar amount.

<b>Purpose of CD Investment</b>	<b>#</b>	<b>\$</b>
Affordable Housing	3	\$1,504,165
Community Services	1	\$671,511
<b>Total</b>	<b>4</b>	<b>\$2,175,676</b>

The community services investment was a municipal school bond that provided needed capital to a school serving a majority student body eligible for the free- and reduced-lunch program. The remaining three investments supported affordable housing facilitated by use of mortgage-backed securities loan pools. Community contacts stressed the critical need for affordable housing and wraparound social services targeted to low- and moderate-income individuals and families.

Peoples also made 145 donations totaling \$626,334. Donations in Nonmetropolitan Ohio supported a wide array of organizations and non-profits to fund outreach activities, affordable housing, educational programs, and initiatives aimed at responding to community needs, improving the financial stability of individuals and families, and revitalizing underserved

communities. The following table reflects the total number community development donations by purpose, number, and dollar amount.

<b>Purpose of CD Donation</b>	<b>#</b>	<b>\$</b>
Community Services	119	\$485,499
Revitalization/Stabilization	9	\$47,305
Affordable Housing	8	\$47,030
Economic Development	9	\$46,500
<b>Total</b>	<b>145</b>	<b>\$626,334</b>

In particular, a \$120,000 grant was made to capital growth fund to help provide project financing to small businesses in rural Appalachian Ohio and a \$100,000 donation was made to assist a local hospital with construction of a new cancer center that primarily services low- and moderate-income individuals. As community contacts stressed the critical need for affordable housing, home improvements, drug treatment, and other social services targeted to lower-income individuals and families as a result of the opioid crisis, Peoples exhibits a good responsiveness to credit and community development needs in this assessment area.

Nearly 10.0% of total qualified community development investments and donations are in Nonmetropolitan Ohio compared to the percentage of total deposits at 62.6%, total loans at 54.2% and the total percentage of branch offices at 45.1%. This is Peoples’ third-highest percentage of qualified community development investment activity by dollar amount. However, during this evaluation period, Peoples did not make any new community development investments in this assessment area. Considering the level of qualified investments along with the responsiveness to credit and community development needs, Peoples makes an adequate level of qualified community development investments in Nonmetropolitan Ohio, particularly those not routinely provided by private investors, rarely in a leadership position.

**Service Test**

Retail services are readily accessible and changes in branch locations improved the accessibility of its delivery systems. Peoples is a leader in providing community development services.

***Retail Services***

Since the previous evaluation, Peoples closed two branches with full-service ATMs in moderate-income tracts and one branch with a full-service ATM in a middle-income tract in 2017. Peoples acquired four branches due to the acquisition of ASB, consisting of two branches and one stand-alone full-service ATM in low-income tracts, one branch and a stand-alone full-service ATM in a middle-income tract, and one branch and a stand-alone full-service ATM in an upper-income tract due to the acquisition of ASB. Therefore, Peoples’ record of opening and closing offices improved the accessibility of its delivery systems, particularly in low-income geographies and to low- and moderate-income households. Peoples’ delivery services are readily accessible to Peoples’ geographies and individuals of different income levels in its assessment area. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including moderate-income geographies or to low- and moderate-income households, and are consistent with the services and hours discussed in the Institution assessment. Lastly, Peoples



operated an LPO in New Philadelphia in a middle-income tract until it closed effective May 23, 2017.

Peoples had 32 branch offices in Nonmetropolitan Ohio. There are 24 branches with full-service ATMs, eight branches without ATMs, and 12 cash-only ATMs. Additionally, 24 branches provide drive-through services, 22 branches provide extended hours, and 28 provide weekend hours of service. Peoples' branch offices in this assessment area represent 45.1% of its branch offices.

The following table illustrates the percentage of branch offices in low-, moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and businesses in those tracts in 2019, based on 2015 U.S. Census data. Peoples had one branch office in low-income, ten in moderate-income, 16 in middle-income, and one in upper-income census tracts in 2016, based on 2010 U.S. Census data.

### Geographic Distribution of Branches

Exam: Peoples Bank 2020

Analysis Year: 2019

2019 OH Nonmetropolitan

Tract Income Level	BRANCHES							DEMOGRAPHICS				
	Total Branches		Opened	Closed*	Drive Thru	Extended Hours	Weekend Hours	Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	%	%	
Low	Total	2	6.3%	2	0	1	1	1	4	2.3%	1.4%	2.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	14	43.8%	0	2	10	9	12	43	24.3%	21.6%	23.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	13	40.5%	1	1	11	11	13	113	63.8%	67.7%	64.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	2	6.3%	1	0	2	1	1	15	8.5%	8.6%	9.7%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	1	3.1%	0	0	0	0	1	2	1.1%	0.7%	1.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Totals	Total	32	100.0%	4	3	24	22	28	177	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

\*Closed branches are only included in the "Closed" column and are not included in any other totals

LPOs not included in totals.

The distribution of branches exceeded the percentage of low- and moderate-income census tracts, percentage of households, and total businesses in these tracts. Therefore, branch distribution in low- and moderate-income tracts is excellent.

**Community Development Services**

Peoples is a leader in providing community development services in this assessment area. During the evaluation period, at least 53 employees provided 344 services totaling at least 1,127 hours community development services to 173 different organizations that provide a multitude of services throughout the assessment area.

This represents 28.7% of all community development services and 50.3% of total reported service hours. This ranks as Peoples’ second-highest percentage of community development services by total reported service hours which is greater than the percentage of total deposits at 62.6% and the branch offices at 45.1%. In addition, the available community development service hours in this assessment area equate to 0.56 ANP.

Affordable Housing			Services to LMI			Economic Development			Revitalization/Stabilization		
# Services	# Hours	# Orgs	# Services	# Hours	# Orgs	# Services	# Hours	# Orgs	# Services	# Hours	# Orgs
41	79	31	28	603	20	13	328	10	5	117	5

Financial Literacy Education*					
How to Do Your Banking		Saving with Mandy and Randy		Ely Chapman	
# Services	# Orgs	# Services	# Orgs	# Services	# Orgs
170	69	67	34	20	4

*\*Number of employees and hours not available*

Employees provided financial expertise through leadership positions in multiple community organizations that offer services to low- and moderate-income individuals and families and promote affordable housing, community and economic development, and area revitalization and stabilization. Community development services include 274 hours serving on boards and committees and 853 hours providing technical expertise. Hours providing financial literacy education were not available.

Community contacts stressed the critical need for affordable housing and home improvements, and drug treatment and a multitude of wraparound social services targeted to lower-income individuals and families as a result of the opioid crisis and high poverty rates. Community contacts also expressed the need for financial literacy training for low- and moderate-income children and adults. The majority of community development services addressed these needs. Employees provided technical expertise, including, but not limited to, fund raising for organizations that provide a multitude of wraparound social services and various aspects of affordable housing. The majority of services provided supports financial literacy training to low- and moderate-income children and financial workshops for small businesses. As a result, these community development services are considered to be responsive to low- and moderate-income areas and individuals and available service opportunities in the Nonmetropolitan Ohio assessment area.

**METROPOLITAN AREA**  
*(Full-scope Review)*

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE  
CINCINNATI OH-KY-IN MSA #17140**

The Cincinnati OH-KY-IN MSA (Cincinnati MSA) consists of Brown, Clermont, Hamilton, and Warren counties in Ohio. Peoples’ delineated assessment area excludes Butler County in Ohio; Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton counties in Kentucky; and Dearborn, Ohio, and Union counties in Indiana. Hamilton County was added to the delineated assessment area as of January 1, 2018 as a result of the acquisition of American Savings Bank. Due to changes in MFI levels resulting from changes in U.S. Census data, this assessment area was comprised of the following tracts for this evaluation:

Tract Income Level	2016	2017	2018	2019
	Number of Tracts	Number of Tracts	Number of Tracts	Number of Tracts
Low	0	0	43	41
Moderate	13	17	76	73
Middle	45	39	100	101
Upper	23	24	80	84
Unknown	1	2	5	5
<b>Total</b>	<b>82</b>	<b>82</b>	<b>304</b>	<b>304</b>

Between 2016 and 2017, the assessment area gained four moderate-income census tracts, lost six middle-income census tracts, gained one upper-income census tract, and gained one unknown-income census tract. Between 2017 and 2018, the assessment area increased by 222 census tracts as a result of the acquisition consisting of a gain of 43 low-income census tracts, 59 moderate-income census tracts, 61 middle-income census tracts, 56 upper-income census tracts, and three unknown-income census tracts. Between 2018 and 2019, the assessment area lost two low-income census tracts, lost three moderate-income census tracts, gained one middle-income census tract, and gained four upper-income tracts. There was no change to the number of unknown-income census tracts.

As of June 30, 2019, Peoples ranked 13<sup>th</sup> out of 47 institutions with 0.3% of the deposit market share in this delineated CRA assessment area. U.S. Bank National Association had the largest deposit market share with 57.4%, followed by Fifth Third Bank National Association, PNC Bank National Association, The Huntington Bank, and First Financial Bank with 26.9%, 4.7%, 2.1%, and 1.8%, respectively. Peoples ranked 14<sup>th</sup> out of 62 institutions with 0.3% of the deposit market share in the entire MSA. Deposits in this assessment area accounted for 13.5% of Peoples’ total deposits. While this was the second-highest percentage of deposits within Peoples’ CRA footprint, this is a competitive market with significant competition from a number of large national banks. Peoples has a small presence in this market.

From August 1, 2016 through June 30, 2019, Peoples originated 525 HMDA-reportable loans, 268 CRA-reportable small business loans, and 83 CRA-reportable small farm loans, which represents 14.0%, 14.1%, and 32.3%, respectively of these loan types originated during the evaluation period. These are the second-largest HMDA and CRA markets for loans originated during the evaluation

period.

Peoples ranked 31<sup>st</sup> among 476 HMDA reporters in the MSA in 2018. The top five HMDA lenders in the assessment area were Union Bank, U.S. Bank National Association, The Huntington National Bank, Wells Fargo Bank National Association, and Fifth Third Bank National Association. Peoples ranked 22<sup>nd</sup> of 118 CRA reporters in the MSA in 2018. The top five CRA lenders in the assessment area were American Express National Bank, U.S. Bank National Association, PNC Bank National Association, Chase Bank USA National Association, and CitiBank National Association. These lenders tend to be issuers of credit cards and their CRA loans primarily consist of commercial credit card accounts.

### **Community Contacts**

Interviews with two community contacts were conducted as part of this evaluation to provide additional information regarding the credit needs and to help give context to demographic and economic conditions of the local community. The first contact, a representative from an economic development agency, stated there is a lack of support to small business owners from large banks and that most assistance comes from smaller community banks and credit unions. The contact indicated more access to capital is needed to help fund community development projects. Typically, rehabilitation of dilapidated housing stock and commercial buildings is cost-prohibitive and a major cost of revitalizing an area. The contact stated that while local banks are involved in the community, there is still a need for them to provide more funding and lower interest rates to support community development projects and provide small business owners with small dollar working capital loans needed to retain or expand their businesses.

The second contact, a representative from an affordable housing agency, explained while the neighborhood is experiencing revitalization, the area is also undergoing gentrification. As a result, affordable housing is a significant need in the community, as the area's Section 8 housing choice voucher program has over 1,000 families needing assistance with wait lists as long as two or three years. The housing choice voucher program is the federal government's major program for assisting very low-income families to afford decent housing in the private market. The contact stated that there appears to be little incentive for landlords to offer affordable rates when they are able to get market rates in higher-rent areas. The contact stated there is a need for banks to provide credit counseling to low- and moderate-income individuals. These individuals need a chance to build their credit scores and gain access to checking accounts and credit cards and realize there is an alternative to payday lenders. Another need for lower income individuals is reliable transportation. While the area has regional transit, it does not serve all areas of the county. As smaller banks are acquired by large financial institutions, branches located in lower-income communities may be closed or relocated. As a result, it can be challenging for people in these communities to go to a bank branch that may no longer be as accessible to public transportation. The contact stated there is a need for financial institutions to maintain a branch presence in lower-income communities, because communities with banks tend to stimulate more local economic development and homeownership in their communities.

### Population Characteristics

According to 2015 U.S. Census data, the population in the assessment area was 1,268,642, of which 8.8% live in low-income tracts and 20.3% live in moderate-income tracts. In addition, 76.0% of the population was 18 years of age or older, the legal age to enter into a contract. The population of those age 65 and over was 13.6% in the assessment area compared to 15.1% in Ohio, with Brown County having the largest percentage of residents age 65 and over at 16.1% and Warren County having the smallest percentage at 12.4%. The following table shows the population change in the assessment area; overall, the population increased by 3.2% during this time period.

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2018 Population	Percent Change Between 2015 and 2019
Brown County	44,846	44,247	-1.3%	43,602	-1.5%
Clermont County	197,363	200,285	1.5%	205,466	2.6%
Hamilton County	802,374	804,194	0.2%	816,684	1.6%
Warren County	212,693	219,916	3.4%	232,173	5.6%
<b>Total Population</b>	<b>1,257,276</b>	<b>1,268,642</b>	<b>0.9%</b>	<b>1,297,925</b>	<b>2.3%</b>
<b>Ohio</b>	<b>11,536,504</b>	<b>11,575,977</b>	<b>0.3%</b>	<b>11,689,442</b>	<b>1.0%</b>

According to the Ohio Development Services Agency,<sup>20</sup> Cincinnati, Ohio (Hamilton County) is the most populous city in this assessment area with 302,605 residents and its population increased 1.9% between 2010 and 2018. Also, Cincinnati is the third-largest city in Ohio and the 65<sup>th</sup> largest city in the U.S. in 2018.<sup>21</sup> Mason, Ohio is the most populous city in Warren County with 33,586 residents, and its population increased by 8.9% between 2010 and 2018. Milford, Ohio is the largest city in Clermont County with 6,860 residents and its population increased by 2.4% between 2010 and 2018. Lastly, the village of Georgetown, Ohio is the largest municipality in Brown County with 4,280 residents and its population decreased by 1.2% between 2010 and 2018.

### Income Characteristics

The 2015 MFI (\$70,584) in the assessment area was greater than Ohio's MFI (\$62,817). The assessment area's MFI decreased by 2.6% from 2015 to 2016. As shown below, MFI increased by 6.5% from 2016 to 2017 and increased by 4.4% from 2017 to 2018, but decreased by 0.4% from 2018 to 2019.

**Borrower Income Levels**  
Cincinnati, OH-KY-IN MSA

FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2016	\$68,800		0	- \$34,399	\$34,400	- \$55,039	\$55,040	- \$82,559	\$82,560	- & above
2017	\$73,600	6.5%	0	- \$36,799	\$36,800	- \$58,879	\$58,880	- \$88,319	\$88,320	- & above
2018	\$77,000	4.4%	0	- \$38,499	\$38,500	- \$61,599	\$61,600	- \$92,399	\$92,400	- & above
2019	\$76,700	-0.4%	0	- \$38,349	\$38,350	- \$61,359	\$61,360	- \$92,039	\$92,040	- & above

Between 2016 and 2017, the poverty rates slightly increased in Brown and Hamilton counties and

<sup>20</sup> Ohio Development Services Agency: [https://www.development.ohio.gov/reports/reports\\_countytrends\\_map.htm](https://www.development.ohio.gov/reports/reports_countytrends_map.htm)

<sup>21</sup> Biggest U.S. Cities: <https://www.biggestuscities.com/>

decreased in Clermont and Warren counties. Between 2017 and 2018, poverty rates significantly decreased in Brown County. Rates also decreased in Clermont and Hamilton counties, but increased in Warren County. Overall, poverty rates were higher in Brown and Hamilton counties compared to Ohio and the national rates during this period.

Poverty Rates			
Assessment Area: Cincinnati, OH-KY-IN MSA #17140			
Area	Years		
	2016	2017	2018
Brown County, Ohio	16.7	16.9	11.8
Clermont County, Ohio	10.6	8.7	8.2
Hamilton County, Ohio	16.0	16.2	15.4
Warren County Ohio	5.4	4.7	5.2
<b>Ohio</b>	<b>14.5</b>	<b>13.9</b>	<b>13.8</b>
<b>National</b>	<b>14.0</b>	<b>13.4</b>	<b>13.1</b>

According to 2015 U.S. Census data, 14.5% of the 501,481 households in this assessment area are below the poverty level, 3.0% are receiving public assistance, and 16.5% have rent costs greater than 30.0% of their monthly income.

**Housing Characteristics**

According to the 2015 U.S. Census data, there are 561,065 housing units and 318,255 families in the assessment area. From an income perspective, 11.0% of the housing units and 7.5% of families are in the assessment area’s low-income tracts, while 21.7% of the housing units and 18.7% of families in the assessment area are in moderate-income tracts. In addition, 19.2% of the housing units in low- income tracts are owner-occupied, 56.7% are rental, and 24.1% are vacant, while 44.9% of housing units in moderate-income tracts are owner-occupied, 42.5% are rental, and 12.6% are vacant. Therefore, based on the lower number families and housing units and the high percentage of rental/vacant units, there appear to be limited credit-related opportunities for Peoples to make home purchase loans in low- and moderate-income tracts and provide various aspects of affordable housing, particularly in low-income tracts.

The 2015 U.S. Census data shows the median age of housing stock was 53 years old and 25.9% of assessment area’s 561,065 housing units are at least 65 years old (built before 1950), indicating there are opportunities to make home improvement loans. The median housing value in the assessment area was \$152,993 with an affordability ratio of 35.7. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. As indicated in the following table, median housing values decreased between 2010 and 2015, with the greatest decrease in housing value occurring in Brown County. During this same time period, housing became more affordable most likely because housing values fell and MFI increased. Conversely, median gross rents increased across the assessment area, particularly in Clermont and Hamilton counties. The following table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the assessment area.

Housing Costs Change								
County	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Brown County, Ohio	\$124,100	\$113,800	-8.3%	37.0	40.0	\$624	\$649	4.0%
Clermont County, Ohio	\$162,000	\$155,500	-4.0%	36.1	39.1	\$698	\$764	9.5%
Hamilton County, Ohio	\$148,200	\$142,000	-4.2%	32.6	34.5	\$652	\$709	8.7%
Warren County, Ohio	\$194,700	\$190,900	-2.0%	36.6	39.0	\$890	\$923	3.7%
<b>Ohio</b>	<b>\$136,400</b>	<b>\$129,900</b>	<b>-4.8%</b>	<b>34.7</b>	<b>38.1</b>	<b>\$678</b>	<b>\$730</b>	<b>7.7%</b>

According to 2015 U.S. Census data, 52.0% of renters in the assessment area have rent costs more than \$700 a month and nearly 45.9% of units for rent (180,073) have renters who are considered to be cost-burdened or have rent costs greater than 30.0% of their monthly income. Increasing rental costs may make it more difficult for potential first-time homebuyers to save enough to make a sufficient down payment in the rising interest rate environment.

Building permits are a leading indicator of future activity in the construction sector. As indicated in the following table, building permits across the assessment area did not reflect statewide and national trends between 2016 and 2018. The number of building permits in the assessment area significantly outpaced Ohio and the nation between 2016 and 2017 and lagged behind between 2017 and 2018.

Building Permits					
Area	2016	2017	Percent Change between 2016 and 2017	2018	Percent Change between 2017 and 2018
Brown County, Ohio	70	71	1.4%	92	29.6%
Clermont County, Ohio	488	952	95.1%	579	-39.2%
Hamilton County, Ohio	1,340	1,618	20.7%	1,473	-9.0%
Warren County Ohio	1,287	1,539	19.6%	1,472	-4.4%
<b>Cincinnati, OH-KY-IN MSA</b>	<b>5,867</b>	<b>6,465</b>	<b>10.2%</b>	<b>6,076</b>	<b>-6.0%</b>
<b>Ohio</b>	<b>22,816</b>	<b>23,917</b>	<b>4.8%</b>	<b>24,221</b>	<b>1.3%</b>
<b>United States</b>	<b>1,206,642</b>	<b>1,281,977</b>	<b>6.2%</b>	<b>1,328,827</b>	<b>3.7%</b>

However, the overall increase in the number of permits could indicate an increasing demand for home purchase loans during the evaluation period.

### **Labor, Employment, and Economic Characteristics**

According to ARC,<sup>22</sup> the economic status designations for Brown and Clermont counties for fiscal year 2020 are transitional and competitive, respectively, with no distressed areas based on poverty rates, per capita market income, and unemployment rates. Therefore, these rural Appalachian counties appear to be making improvements in economic status.

<sup>22</sup> Appalachian Regional Commission (ARC) – County Economic Status and Distressed Areas by State, FY 2020: [https://www.arc.gov/appalachian\\_region/CountyEconomicStatusandDistressedAreasinAppalachia.asp](https://www.arc.gov/appalachian_region/CountyEconomicStatusandDistressedAreasinAppalachia.asp)

According to the Centers of Disease Control and Prevention,<sup>23</sup> Brown County is vulnerable to high rates of different types of illnesses as a result of the opioid epidemic. As a result, Brown County may be particularly susceptible to reduced labor market activity and stunted economic growth potential.

According to Dun & Bradstreet, the majority of businesses (89.4%) in the assessment area have revenue under \$1 million. There are approximately 627,200 paid employees in this assessment area who are working in either the private sector or government, according to the Ohio Development Services Agency. By percentage of employees, the largest job category in the assessment area is professional and business, followed by education and health services, trade/transportation/utilities, leisure/hospitality, and manufacturing sectors, respectively.

The following table illustrates the average unemployment rates related to this assessment area.

Unemployment Rates			
Assessment Area: Cincinnati, OH-KY-IN MSA #17140			
Area	Years - Annualized		
	2016	2017	2018
Brown County, Ohio	5.8	5.7	5.4
Clermont County, Ohio	4.4	4.4	4.1
Hamilton County, Ohio	4.4	4.4	4.1
Warren County Ohio	4.2	4.1	3.9
<b>Cincinnati, OH-KY-IN MSA</b>	<b>4.4</b>	<b>4.3</b>	<b>4.0</b>
<b>Ohio</b>	<b>5.0</b>	<b>5.0</b>	<b>4.5</b>
<b>National</b>	<b>4.9</b>	<b>4.4</b>	<b>3.9</b>
<i>Not Seasonally Adjusted</i>			

Unemployment rates across the assessment area were lower than Ohio’s unemployment rate during this time period, except in Brown County. Unemployment rates in Clermont and Hamilton counties were higher than the national unemployment rate in 2018 and higher all three years in Brown County.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN  
CINCINNATI OH-KY-IN MSA #17140**

**Lending Test**

Peoples’ performance under the lending test in this assessment area is good. Peoples’ lending activity demonstrates a good responsiveness to the credit needs of the community. Peoples makes an adequate level of community development loans in this assessment area. Peoples has a good distribution among borrowers of different income levels and to businesses of different revenue sizes and a good geographic distribution of loans; however, there was a significant level of lending gaps. Peoples makes use of flexible lending practices in serving credit needs in this assessment

<sup>23</sup> Centers for Disease Control and Prevention: <https://www.cdc.gov/pwld/vulnerable-counties-data.html>



area. Lastly, Peoples exhibits an adequate record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Greatest consideration was given to the evaluation of HMDA lending (home purchase, refinance, and home improvement), followed by small business and small farm lending based on the overall volume of loans. HMDA-reportable loan products were combined in 2016 and 2017 in order to conduct a meaningful analysis and evaluated separately in 2018. In 2019, home purchase and refinance loans were evaluated separately and home improvement lending was not considered. Details of Peoples' residential mortgage and small business/small farm lending and information regarding peer lending is in Appendices D, E and F.

### ***Lending Activity***

Lending levels reflect a good responsiveness to the credit needs in the assessment area. Peoples originated 525 HMDA loans and 351 CRA loans and had a significant level of lending gaps in this assessment area during the evaluation period. The percentage of Peoples' lending in the Cincinnati MSA is 14.8%, while the percentage of total deposits is greater at 13.5%. Lastly, no substantial concentration of loans was identified in excluded counties within this MSA.

The number of HMDA-reportable home purchase, refinance, and home improvement loans increased 470.6% in this assessment area from 2017 to 2018 due to areas added by the American Savings merger and the inclusion of HELOCs. Hamilton County, which was added to this assessment area because of the American Savings merger, accounted for 94 (32.3%) of the 291 loans originated in 2018 and HELOCs represented 67 (23.0%) of the loans. This increased volume did not negatively impact Peoples' performance.

### ***Distribution by Borrower Income and Revenue Size of the Business***

Peoples' distribution by borrower income overall is good for residential mortgages. Specifically, the borrower distribution for HMDA and home improvement loans is excellent, while the borrower distribution for home purchase and refinance loans is good. The distribution by revenue size of businesses and small farms is good.

### ***Home Purchase Lending***

Peoples made 79 home purchase loans totaling \$16.7 million in 2019. Also, Peoples originated one (1.3%) home purchase loan totaling \$55,000 (0.3%) to borrowers with unknown-income designations.

Peoples made five (6.3%) home purchase loans totaling \$523,000 (3.1%) to low-income borrowers, which was well below the percentage of families at 22.8%. Compared to proxy, the borrower distribution of HMDA loans to low-income borrowers is poor.

Peoples made 23 (29.1%) home purchase loans totaling \$3.2 million (19.1%) to moderate-income borrowers, which substantially exceeded the percentage of families at 15.8%. Given Peoples' strong performance compared to proxy, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Peoples made 15 home purchase loans totaling \$2.8 million to middle-income borrowers. This represents 19.0% of home purchase loans by volume and 16.8% by dollar amount compared to the percentage of families at 19.3%.

Peoples made 35 home purchase loans totaling \$10.1 million to upper-income borrowers. This represents 44.3% of home purchase loans by volume and 60.6% by dollar amount compared to the percentage of families at 42.1%.

Peoples made 194 home purchase loans totaling \$31.8 million in 2018. Also, Peoples originated five (2.6%) home purchase loans totaling \$696,000 (2.2%) to borrowers with unknown-income designations, compared to the aggregate of all lenders that made 13.8% by volume and 18.5% by dollar amount.

Peoples made 14 (7.2%) home purchase loans totaling \$1.3 million (4.0%) to low-income borrowers, which was below the percentage of families at 23.0%. The percentage of loans by volume and dollar amount was slightly below the 2018 aggregate of all lenders at 9.1% and 4.7%, respectively. Compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is adequate.

Peoples made 52 (26.8%) home purchase loans totaling \$6.0 million (18.9%) to moderate-income borrowers, which substantially exceeded the percentage of families at 16.0%. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 21.2% and 14.4%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Peoples made 52 home purchase loans totaling \$9.1 million to middle-income borrowers. This represents 26.8% of home purchase loans by volume and 28.7% by dollar amount compared to the percentage of families at 19.3%. The 2018 aggregate of all lenders made 19.9% by volume and 17.8% by dollar amount to middle-income borrowers.

Peoples made 71 home purchase loans totaling \$14.7 million to upper-income borrowers. This represents 36.6% of home purchase loans by volume and 46.1% by dollar amount compared to the percentage of families at 41.7%. The 2018 aggregate of all lenders made 36.0% by volume and 51.3% by dollar amount to upper-income borrowers.

Overall, Peoples' home purchase lending performance varied compared to the percentage of families and generally exceeded the aggregate of all lenders; therefore, borrower distribution of home purchase lending is good.

### *Refinance Lending*

Peoples made 38 refinance loans totaling \$5.9 million in 2019. Also, Peoples originated three (7.9%) refinance loans totaling \$209,000 (3.6%) to borrowers with unknown-income designations.

Peoples made three (7.9%) refinance loans totaling \$198,000 (3.4%) to low-income borrowers, which was below the percentage of families at 22.8%. Compared to proxy, the borrower distribution of refinance loans to low-income borrowers is poor.

Peoples made five (13.2%) refinance loans totaling \$635,000 (10.8%) to moderate-income borrowers, which was slightly below by volume and below by dollar amount to the percentage of families at 15.8%. Compared to proxy, the borrower distribution of refinance loans to low-income borrowers is good.

Peoples made eight refinance loans totaling \$1.1 million to middle-income borrowers. This represents 21.1% by volume and 18.1% by dollar amount compared to the percentage of families at 19.3%.

Peoples made 19 refinance loans totaling \$3.8 million to upper-income borrowers. This represents 50.0% by volume and 64.2% by dollar amount compared to the percentage of families at 42.1%.

Peoples made 59 refinance loans totaling \$7.2 million in 2018. Also, Peoples originated three (5.1%) refinance loans totaling \$423,000 (5.9%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 9.4% by volume and 9.7% by dollar amount.

Peoples made 13 (22.0%) refinance loans totaling \$760,000 (10.6%) to low-income borrowers, which was slightly below the percentage of families at 23.0% by volume and well below by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 10.4% and 5.4%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is excellent.

Peoples made ten (16.9%) refinance loans totaling \$904,000 (12.6%) to moderate-income borrowers, which exceeded the percentage of families at 16.0% by volume and was slightly below by dollar amount. The percentage of loans by volume was slightly below the 2018 aggregate of all lenders at 18.2%, and the percentage of loans by dollar amount exceeded the 2018 aggregate of all lenders at 12.3%. Given Peoples' performance compared to the aggregate of all lenders and strong performance compared to proxy, the borrower distribution of refinance loans to moderate-income borrowers is excellent.

Peoples made 15 refinance loans totaling \$1.6 million to middle-income borrowers. This represents 25.4% of refinance loans by volume and 21.9% by dollar amount compared to the percentage of families at 19.3%. The 2018 aggregate of all lenders made 21.8% by volume and 18.1% by dollar amount to middle-income borrowers.

Peoples made 18 refinance loans totaling \$3.5 million to upper-income borrowers. This represents 30.5% of refinance loans by volume and 48.9% by dollar amount compared to the percentage of families at 41.7%. The 2018 aggregate of all lenders made 40.2% by volume and 54.5% by dollar amount to upper-income borrowers.

Overall, Peoples' home refinance lending performance varied compared to the percentage of families and aggregate of all lenders; therefore, borrower distribution of home refinance lending is good.

### *HMDA Lending*

Peoples made 51 HMDA loans totaling \$5.5 million in 2017. Also, Peoples originated two (3.9%) HMDA loans totaling \$284,000 (5.1%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 15.1% by volume and 14.3% by dollar amount.

Peoples made 11 (21.6%) HMDA loans totaling \$697,000 (12.6%) to low-income borrowers, which exceeded the percentage of families at 17.0% by volume and was below by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2017 aggregate of all lenders at 6.9% and 3.3%, respectively. Given Peoples' strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to low-income borrowers is excellent.

Peoples made 18 (35.3%) HMDA loans totaling \$2.0 million (36.2%) to moderate-income borrowers, which substantially exceeded the percentage of families at 16.1%. The percentage of loans by volume and dollar amount substantially exceeded the 2017 aggregate of all lenders at 17.3% and 11.7%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to moderate-income borrowers is excellent.

Peoples made seven HMDA loans totaling \$799,000 to middle-income borrowers. This represents 13.7% of HMDA loans by volume and 14.4% by dollar amount compared to the percentage of families at 21.5%. The 2017 aggregate of all lenders made 21.8% by volume and 19.2% by dollar amount to middle-income borrowers.

Peoples made 13 HMDA loans totaling \$1.8 million to upper-income borrowers. This represents 25.5% by volume and 31.7% by dollar amount compared to the percentage of families at 45.5%. The 2017 aggregate of all lenders made 38.8% by volume and 51.4% by dollar amount to upper-income borrowers.

Peoples made 25 HMDA loans totaling \$3.5 million in 2016. Also, Peoples originated two (8.0%) HMDA loans totaling \$533,000 (15.3%) to borrowers with unknown-income designations, compared to the aggregate of all lenders that made 16.7% by volume and 15.2% by dollar amount.

Peoples made four (16.0%) HMDA loans totaling \$361,000 (10.4%) to low-income borrowers, which was slightly below the percentage of families at 17.0% by volume and below by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2016 aggregate of all lenders at 5.7% and 2.7%, respectively. Given Peoples' performance compared

to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of HMDA loans to low-income borrowers is excellent.

Peoples made six (24.0%) HMDA loans totaling \$509,000 (14.6%) to moderate-income borrowers, which substantially exceeded the percentage of families at 16.7% by volume and slightly below by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2016 aggregate of all lenders at 15.4% and 10.0%, respectively. Given Peoples' strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to moderate-income borrowers is excellent.

Peoples made seven HMDA loans totaling \$854,000 to middle-income borrowers. This represents 28.0% of HMDA loans by volume and 24.5% by dollar amount compared to the percentage of families at 21.9%. The 2016 aggregate of all lenders made 19.0% by volume and 16.0% by dollar amount to middle-income borrowers.

Peoples made six (24.0%) HMDA loans totaling \$1.2 million (35.5%) to upper-income borrowers. This represents 24.0% by volume and 35.5% by dollar amount compared to the percentage of families at 44.3%. The 2016 aggregate of all lenders made 43.2% by volume and 56.1% by dollar amount to upper-income borrowers. .

Overall, Peoples' HMDA lending performance was generally strong compared to the percentage of families and aggregate of all lenders; therefore, borrower distribution of HMDA lending is excellent.

### *Home Improvement Lending*

Peoples made 38 home improvement loans totaling \$1.9 million in 2018. Also, Peoples originated two (5.3%) home improvement loans totaling \$200,000 (10.5%) to borrowers with unknown-income designations, compared to the aggregate of all lenders that made 4.0% by volume and 6.3% by dollar amount.

Peoples made four (10.5%) home improvement loans totaling \$128,000 (6.7%) to low-income borrowers, which was well below the percentage of families at 23.0% by volume and dollar amount. However, the percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 9.8% and 4.6%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is good.

Peoples made nine (23.7%) home improvement loans totaling \$440,000 (23.1%) to moderate-income borrowers, which substantially exceeded the percentage of families at 16.0% by volume and dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 18.2% and 12.5%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is excellent.

Peoples made 11 home improvement loans totaling \$439,000 to middle-income borrowers. This represents 28.9% of home improvement loans by volume and 23.0% by dollar amount compared

to the percentage of families at 19.3%. The 2018 aggregate of all lenders made 20.4% by volume and 16.1% by dollar amount to middle-income borrowers.

Peoples made 12 home improvement loans totaling \$700,000 to upper-income borrowers. This represents 31.6% of home improvement loans by volume and 36.7% by dollar amount compared to the percentage of families at 41.7%. The 2018 aggregate of all lenders made 47.6% by volume and 60.5% by dollar amount to upper-income borrowers.

While Peoples' home improvement lending performance varied compared to the percentage of families, generally, performance substantially exceeded the aggregate of all lenders; therefore, borrower distribution of home improvement lending is excellent. A community contact indicated there is a need to rehabilitate dilapidated housing stock. There is also a high percentage of aged housing units in the area. Therefore, Peoples is being responsive to the need for providing home improvement loans, especially to low- and moderate income borrowers.

#### *Small Business Lending*

Peoples made 58 small business loans totaling \$8.3 million to businesses of different sizes in 2019 and 31 (53.4%) of these loans totaling \$2.5 million (30.1%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 89.4%. Therefore, the distribution of small business loans to businesses of different sizes is adequate.

In 2019, Peoples made an adequate percentage of small dollar loans (53.4%) in amounts of \$100,000 or less. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 105 small business loans totaling \$20.3 million to businesses of different sizes in 2018, and 51 (48.6%) of these loans totaling \$6.5 million (31.7%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 88.8%. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 47.6% and 25.3%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is good, considering Peoples' performance relative to the aggregate of all lenders.

In 2018, Peoples made an adequate percentage of small dollar loans (53.3%) in amounts of \$100,000 or less compared to 90.9% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 65 small business loans totaling \$10.9 million to businesses of different sizes in 2017 and 32 (49.2%) of these loans totaling \$1.8 million (16.5%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 90.0%. The percentage of loans by volume was slightly below the 2017 aggregate of all lenders at 52.1% and below by dollar amount at 26.1%. Therefore, the

distribution of small business loans to businesses of different sizes is good, considering Peoples' performance relative to the aggregate of all lenders.

In 2017, Peoples made an adequate percentage of small dollar loans (58.5%) in amounts of \$100,000 or less compared to 91.2% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 40 small business loans totaling \$9.9 million to businesses of different sizes in 2016, and 17 (42.5%) of these loans totaling \$2.5 million (24.8%) were made to businesses with revenues of \$1 million or less. This was well below the percentage of small businesses in the assessment area at 91.2%. The percentage of loans by volume and dollar amount was slightly below the 2016 aggregate of all lenders at 47.6% and 30.3%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is adequate, considering Peoples' performance relative to the aggregate of all lenders.

In 2016, Peoples made an adequate percentage of small dollar loans (50.0%) in amounts of \$100,000 or less compared to 91.7% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Overall, Peoples' small business lending performance was typically below the percentage of small businesses and slightly below the aggregate of all lenders by volume and dollar amount. Peoples also displayed a consistent willingness to make small dollar loans. Therefore, borrower distribution of small business lending is good.

### *Small Farm Lending*

Peoples made 14 small farm loans totaling \$1.9 million to farms of different sizes in 2019 and 13 (92.9%) of these loans totaling \$1.6 million (85.4%) were made to farms with revenues of \$1 million or less. This was slightly below the percentage of small farms in the assessment area at 97.9%. Therefore, the distribution of small farm loans to farms of different sizes is good.

In 2019, Peoples made an adequate percentage of small dollar loans (50.0%) in amounts of \$100,000 or less. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

Peoples made 28 small farm loans totaling \$5.3 million to farms of different sizes in 2018 and 20 (71.4%) of these loans totaling \$3.4 million (64.0%) were made to farms with revenues of \$1 million or less. This was below the percentage of small farms in the assessment area at 97.9%. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 59.8% and 57.8%, respectively. Therefore, the distribution of small farm loans to farms of different sizes is excellent, considering Peoples' performance relative to the aggregate of all lenders.

In 2018, Peoples made an adequate percentage of small dollar loans (46.4%) in amounts of \$100,000 or less compared to 84.4% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

Peoples made 31 small farm loans totaling \$5.5 million to farms of different sizes in 2017 and 29 (93.5%) of these loans totaling \$4.8 million (86.4%) were made to farms with revenues of \$1 million or less. This was slightly below the percentage of small farms in the assessment area at 99.3%. The percentage of loans by volume and dollar amount exceeded the 2017 aggregate of all lenders at 56.8% and 80.0%, respectively. Therefore, the distribution of small farm loans to farms of different sizes is excellent, considering Peoples' performance relative to the aggregate of all lenders.

In 2017, Peoples made an adequate percentage of small dollar loans (51.6%) in amounts of \$100,000 or less compared to 84.9% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

Peoples made ten small farm loans totaling \$1.4 million to farms of different sizes in 2016 and seven (70.0%) of these loans totaling \$842,000 (60.5%) were made to farms with revenues of \$1 million or less. This was below the percentage of small farms in the assessment area at 99.6%. The percentage of loans by volume exceeded the 2016 aggregate of all lenders at 59.6% and was slightly below by dollar amount at 72.2%. Therefore, the distribution of small farm loans to farms of different sizes is good, considering Peoples' performance relative to the aggregate of all lenders.

In 2016, Peoples made an adequate percentage of small dollar loans (60.0%) in amounts of \$100,000 or less compared to 86.0% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

Overall, Peoples' small farm lending performance was generally below the percentage of farms and exceeded the aggregate of all lenders by volume and dollar amount. Also, Peoples displayed a consistent willingness to make small dollar loans. Therefore, borrower distribution of small farm lending is good.

### ***Geographic Distribution of Loans***

Peoples' geographic distribution of home purchase loans is adequate, while the geographic distribution of refinance, HMDA, home improvement, small business, and small farm loans reflects a good penetration throughout the assessment area. The following gaps in lending were noted in the assessment area.



Tract Income Level	Percentage of Lending Penetration			
	2016	2017	2018	2019
Low	N/A	N/A	9.3%	2.4%
Moderate	23.1%	52.9%	35.5%	19.2%
Middle	46.7%	59.0%	56.0%	47.5%
Upper	52.2%	54.2%	56.3%	46.4%
Unknown	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>43.9%</b>	<b>54.9%</b>	<b>43.4%</b>	<b>33.6%</b>

Overall, lending gaps are significant. Gaps were highest in low-income tracts. Peoples did not penetrate a majority of low-income tracts in 2018 and 2019, but made loans in a majority of moderate-income tracts in 2017. Peoples made loans in more than 50.0% of the tracts in 2017.

### *Home Purchase Lending*

Peoples made 79 home purchase loans totaling \$16.7 million in 2019. Peoples made no home purchase loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 3.7%. Given Peoples' performance compared to proxy, the geographic distribution of home purchase loans in low-income tracts is poor.

Peoples made seven (8.9%) home purchase loans totaling \$1.0 million (6.1%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.0% by volume and well below by dollar amount. Given Peoples' performance compared to proxy, the geographic distribution of home purchase loans in moderate-income tracts is adequate.

Peoples made 36 home purchase loans totaling \$6.4 million in middle-income tracts. This represents 45.6% by volume and 38.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.5%.

Peoples made 36 home purchase loans totaling \$9.3 million in upper-income tracts. This represents 45.6% of home purchase loans by volume and 55.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 40.7%.

Peoples made 194 home purchase loans totaling \$31.8 million in 2018. Peoples made three (1.5%) home purchase loans totaling \$190,000 (0.6%) in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 4.0% by volume and substantially below by dollar amount. The percentage of loans by volume and dollar amount was below the 2018 aggregate of all lenders at 2.8% and 1.9%, respectively. Compared to proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in low-income geographies is adequate.

Peoples made 29 (14.9%) home purchase loans totaling \$3.7 million (11.5%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 18.0% by volume and below by dollar amount. The percentage of loans by volume was slightly below the 2018 aggregate of all lenders at 16.8% and by dollar amount exceeded the aggregate of all lenders at 11.1%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is good.

Peoples made 92 (47.4%) home purchase loans totaling \$13.7 million (43.1%) in middle-income tracts. This represents 47.4% by volume and 43.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 39.7%. The 2018 aggregate of all lenders made 41.0% by volume and 36.2% by dollar amount in middle-income tracts.

Peoples made 70 home purchase loans totaling \$14.2 million in upper-income tracts. This represents 36.1% of HMDA loans by dollar amount and 44.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.2%. The 2018 aggregate of all lenders made 39.3% by volume and 50.6% by dollar amount in upper-income tracts.

Overall, Peoples' home purchase lending performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of home purchase lending is adequate.

### *Refinance Lending*

Peoples made 38 refinance loans totaling \$5.9 million in 2019. Peoples made no refinance loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 3.7%. Given Peoples' performance compared to proxy, the geographic distribution of refinance loans in low-income tracts is poor.

Peoples made nine (23.7%) refinance loans totaling \$802,000 (13.7%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 17.0% by volume and was slightly below by dollar amount. Given Peoples' performance compared to proxy, the geographic distribution of refinance loans in moderate-income tracts is excellent.

Peoples made 15 (39.5%) refinance loans totaling \$2.0 million (34.4%) in middle-income tracts. This represents 39.5% by volume and 34.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.5%.

Peoples made 14 (36.8%) refinance loans totaling \$3.0 million (51.9%) in upper-income tracts. This represents 36.8% by volume and 51.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 40.7%.

Peoples made 59 refinance loans totaling \$7.2 million in 2018. Peoples made no refinance loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 4.0%. This was also well below the 2018 aggregate of all lenders by volume and dollar amount at 2.9% and 1.9%, respectively. Compared to proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is poor.

Peoples made 17 (28.8%) refinance loans totaling \$1.3 million (17.8%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 18.0% by volume and was comparable by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 14.4% and 10.0%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is excellent.

Peoples made 29 (49.2%) refinance loans totaling \$3.2 million (44.2%) in middle-income tracts. This represents 49.2% by volume and 44.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 39.7%. The 2018 aggregate of all lenders made 38.7% by volume and 32.4% by dollar amount in middle-income tracts.

Peoples made 13 refinance loans totaling \$2.7 million in upper-income tracts. This represents 22.0% of refinance loans by volume and 38.0% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.2%. The 2018 aggregate of all lenders made 44.0% by volume and 55.5% by dollar amount in upper-income tracts.

Overall, Peoples' refinance lending performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of refinance lending is good.

#### *HMDA Lending*

Peoples made 51 HMDA loans totaling \$5.5 million in 2017. Peoples made 15 (29.4%) HMDA loans totaling \$1.2 million (22.4%) in moderate-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 14.4%. The percentage of loans by volume and dollar amount substantially exceeded the 2017 aggregate of all lenders at 11.5% and 8.1%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in moderate-income tracts is excellent.

Peoples made 27 (52.9%) HMDA loans totaling \$2.7 million (49.3%) in middle-income tracts. This represents 52.9% by volume and 49.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 46.4%. The 2017 aggregate of all lenders made 44.3% by volume and 38.6% by dollar amount in middle-income tracts.

Peoples made nine HMDA loans totaling \$1.6 million in upper-income tracts. This represents 17.6% of HMDA loans by volume and 28.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 39.2%. The 2017 aggregate of all lenders made 44.2% by volume and 53.3% by dollar amount in upper-income tracts.

Peoples made 25 HMDA loans totaling \$3.5 million in 2016. Peoples made two (8.0%) HMDA loans totaling \$203,000 (5.8%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 9.3% by volume and below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2016 aggregate of all lenders at 7.2% and 4.9%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in moderate-income tracts is good.

Peoples made 20 HMDA loans totaling \$2.6 million in middle-income tracts. This represents 80.0% of HMDA loans by volume and 75.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 54.0%. The 2016 aggregate of all lenders made 46.9% by volume and 39.2% by dollar amount in middle-income tracts.

Peoples made three HMDA loans totaling \$654,000 in upper-income tracts. This represents 12.0% of HMDA loans by volume and 18.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 36.6%. The 2016 aggregate of all lenders made 45.9% by volume and 55.9% by dollar amount in upper-income tracts.

Overall, Peoples' HMDA lending performance was generally good compared to proxy and strong compared to the aggregate of all lenders; therefore, the geographic distribution of HMDA lending is good.

### *Home Improvement Lending*

Peoples made 38 home improvement loans totaling \$1.9 million in 2018. Peoples made no home improvement loans in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 4.0%. This was also well below the 2018 aggregate of all lenders by volume and dollar amount at 5.4% and 2.5%, respectively. Compared to proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is poor.

Peoples made 15 (39.5%) home improvement loans totaling \$603,000 (31.6%) in moderate-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 18.0%. The percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 15.7% and 9.3%, respectively. Given Peoples' consistently strong performance compared to the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is excellent.

Peoples made 14 home improvement loans totaling \$643,000 in middle-income tracts. This represents 36.8% of home improvement loans by volume and 33.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 39.7%. The 2018 aggregate of all lenders made 34.8% by volume and 31.9% by dollar amount in middle-income tracts.

Peoples made nine home improvement loans totaling \$661,000 in upper-income tracts. This represents 23.7% of home improvement loans by volume 34.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.2%. The 2018 aggregate of all lenders made 44.0% by volume and 56.2% dollar amount in upper-income tracts.

Overall, Peoples' home improvement lending performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of home improvement lending is good. A community contact indicated there is a need to rehabilitate dilapidated housing stock. There is also a high percentage of aged housing units in the area. Therefore, Peoples is being responsive to the need for originating home improvement loans, particularly in moderate-income areas.

### *Small Business Lending*

Peoples made one (1.7%) loan totaling \$225,000 (2.7%) in low-income tracts, which was well below the percentage of businesses in these tracts at 5.9%. Given Peoples' performance compared to proxy, the geographic distribution of small business loans in low-income tracts is poor.

Peoples made 19 (32.8%) loans in moderate-income tracts totaling \$2.2 million (26.1%), which substantially exceeded the percentage of businesses in these tracts at 19.3%. Given Peoples' strong performance compared to proxy, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 26 (44.8%) loans in middle-income tracts totaling \$4.0 million (48.0%). This represents 44.8% of small business loans by volume and 48.0% by dollar amount compared to the percentage of businesses in these tracts at 32.1%.

Peoples made 12 loans in upper-income tracts totaling \$1.9 million. This represents 20.7% of small business loans by volume and 23.1% by dollar amount compared to the percentage of businesses in these tracts at 41.9%.

Peoples made 105 small business loans totaling \$20.4 million in 2018. Peoples made one (1.0%) loan in low-income tracts totaling \$225,000 (1.1%), which was well below the percentage of businesses in these tracts at 6.0%. The percentage of loans was well below the 2018 aggregate of all lenders by volume and dollar amount at 5.8% and 6.2%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is poor.

Peoples made 27 (25.7%) loans in moderate-income tracts totaling \$6.2 million (30.3%), which exceeded the percentage of businesses in these tracts at 20.2%. The percentage of loans exceeded the 2018 aggregate of all lenders by volume and dollar amount at 19.7% and 18.8%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 46 loans in middle-income tracts totaling \$8.4 million. This represents 43.8% of small business loans by volume and 41.0% by dollar amount compared to the percentage of businesses in these tracts at 32.6%. The 2018 aggregate of all lenders made 30.5% by volume and 29.4% by dollar amount in middle-income tracts.

Peoples made 31 loans in upper-income tracts totaling \$5.6 million. This represents 29.5% of small business loans by volume and 27.6% by dollar amount compared to the percentage of businesses in these tracts at 40.3%. The 2018 aggregate of all lenders made 42.6% by volume and 44.2% by dollar amount in upper-income tracts.

Peoples made 65 small business loans totaling \$10.9 million in 2017. Peoples made 13 (20.0%) loans in moderate-income tracts totaling \$1.4 million (12.6%), which exceeded the percentage of businesses in these tracts at 15.1% by volume and was slightly below by dollar amount. The percentage of loans substantially exceeded the 2017 aggregate of all lenders at 12.0% and 9.4%, respectively. Given Peoples' strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 31 loans in middle-income tracts totaling \$4.7 million. This represents 47.7% of small business loans by volume and 43.4% by dollar amount compared to the percentage of

businesses in these tracts at 45.0%. The 2017 aggregate of all lenders made 42.3% by volume and 38.7% by dollar amount in middle-income tracts.

Peoples made 21 small business loans in upper-income tracts totaling \$4.8 million. This represents 32.3% of small business loans by volume and 44.1% by dollar amount compared to the percentage of businesses in these tracts at 39.9%. The 2017 aggregate of all lenders made 45.1% by volume and 51.7% by dollar amount in upper-income tracts.

Peoples made 40 small business loans totaling \$9.9 million in 2016. Peoples made two (5.0%) small business loans in moderate-income tracts totaling \$875,000 (8.8%), which was well below the percentage of businesses in these tracts at 10.7% by volume and slightly below by dollar amount. The percentage of loans was below the 2016 aggregate of all lenders at 8.6% by volume and slightly below by dollar amount at 10.9%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is adequate.

Peoples made 17 loans in middle-income tracts totaling \$2.0 million. This represents 42.5% of small business loans by volume and 20.5% by dollar amount compared to the percentage of businesses in these tracts at 51.0%. The 2016 aggregate of all lenders made 44.2% by volume and 40.1% by dollar amount in middle-income tracts.

Peoples made 21 loans in upper-income tracts totaling \$7.0 million. This represents 52.5% of small business loans by volume and 70.7% by dollar amount compared to the percentage of businesses in these tracts at 38.3%. The 2016 aggregate of all lenders made 47.3% by volume and 49.0% by dollar amount in upper-income tracts.

Overall, Peoples' performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of small business lending is good.

#### *Small Farm Lending*

Peoples made 14 small farm loans totaling \$1.9 million in 2019. Peoples made no small farm loans in low-income tracts, which was well below the percentage of farms in these tracts at 1.8%. Given Peoples' performance compared to proxy, the geographic distribution of small farm loans in low-income tracts is poor.

Peoples made seven (50.0%) loans in moderate-income tracts totaling \$992,000 (51.6%), which substantially exceeded the percentage of farms in these tracts at 22.0%. Given Peoples' strong performance compared to proxy, the geographic distribution of small farm loans in moderate-income tracts is excellent.

Peoples made six loans in middle-income tracts totaling \$730,000. This represents 42.9% by volume and 38.0% by dollar amount compared to the percentage of farms in these tracts at 44.6%.

Peoples made one loan in upper-income tracts totaling \$200,000. This represents 7.1% of small farm loans by volume and 10.4% by dollar amount compared to the percentage of farms in these tracts at 31.3%.

Peoples made 28 small farm loans totaling \$5.3 million in 2018. Peoples made no small farm loans in low-income tracts, which was well below the percentage of farms in these tracts at 2.0%. The 2018 aggregate of all lenders only made 0.6% by volume and less than 0.1% by dollar amount. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small farm loans in low-income tracts is adequate.

Peoples made 16 (57.1%) loans in moderate-income tracts totaling \$3.6 million (67.4%), which substantially exceeded the percentage of small farms in these tracts at 23.1%. The percentage of loans substantially exceeded the 2018 aggregate of all lenders by volume and dollar amount at 24.6% and 36.1%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small farm loans in moderate-income tracts is excellent.

Peoples made 11 loans in middle-income tracts totaling \$1.6 million. This represents 39.3% of small farm loans by volume and 29.5% by dollar amount compared to the percentage of farms in these tracts at 47.7%. The 2018 aggregate of all lenders made 50.3% by volume and 51.4% by dollar amount in middle-income tracts.

Peoples made one loan in upper-income tracts totaling \$165,000. This represents 3.6% of small farm loans by volume and 3.1% by dollar amount compared to the percentage of farms in these tracts at 26.9%. The 2018 aggregate of all lenders made 24.6% by volume and 12.5% by dollar amount in upper-income tracts.

Peoples made 31 small farm loans totaling \$5.5 million in 2017. Peoples made 19 (61.3%) loans in moderate-income tracts totaling \$3.3 million (60.7%), which exceeded the percentage of farms in these tracts at 29.2% by volume and dollar amount. The percentage of loans exceeded the 2017 aggregate of all lenders at 32.2% and 43.6%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small farm loans in moderate-income tracts is excellent.

Peoples made 11 loans in middle-income tracts totaling \$2.0 million. This represents 35.5% of small farm loans by volume and 36.3% by dollar amount compared to the percentage of farms in these tracts at 55.6%. The 2017 aggregate of all lenders made 53.4% by volume and 46.6% by dollar amount in middle-income tracts.

Peoples made one small farm loan in upper-income tracts totaling \$165,000. This represents 3.2% of small farm loans by volume and 3.0% by dollar amount compared to the percentage of farms in these tracts at 15.2%. The 2017 aggregate of all lenders made 14.4% by volume and 9.8% by dollar amount in upper-income tracts.

Peoples made 10 small farm loans totaling \$1.4 million in 2016. Peoples made no small farm loans in moderate-income tracts, which was substantially below the percentage of farms in these

tracts at 9.2% by volume and dollar amount. The percentage of loans was substantially below the 2016 aggregate of all lenders at 6.6% by volume and 1.8% by dollar amount. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small farm loans in moderate-income tracts is very poor.

Peoples made eight loans in middle-income tracts totaling \$1.3 million. This represents 80.0% of small farm loans by volume and 92.8% by dollar amount compared to the percentage of farms in these tracts at 71.9%. The 2016 aggregate of all lenders made 70.6% by volume and 82.0% by dollar amount in middle-income tracts.

Peoples made two loans in upper-income tracts totaling \$100,000. This represents 20.0% of small farm loans by volume and 7.2% by dollar amount compared to the percentage of farms in these tracts at 18.9%. The 2016 aggregate of all lenders made 22.8% by volume and 16.1% by dollar amount in upper-income tracts.

Overall, Peoples' performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of small farm lending is good.

*Community Development Loans*

Peoples originated or renewed three community development loans totaling approximately \$6.3 million during the evaluation period, as shown in the following table.

Purpose of CD Loan	#	\$
Economic Development	1	\$2,300,000
Community Services	2	\$3,990,000
<b>Total</b>	<b>3</b>	<b>\$6,290,000</b>

Community development lending represents 6.4% of Peoples' total community development loans by dollar amount compared to 13.5% of total deposits and 14.8% of total loans in this assessment area. This ranks as Peoples' fourth-highest percentage of community development lending by dollar amount during the evaluation period. There is significant competition for community development loans and a number of large national banks in this market; Peoples ranks 13<sup>th</sup> out of 47 institutions with 0.3% of the deposit market share. Therefore, Peoples makes an adequate level community development loans in the Cincinnati assessment area.

The economic development loan was an SBA 504 loan that helped a small business construct a day care center and create 40 new jobs for low- and moderate-income individuals. The two community services loans provided working capital to the day care center that primarily serves low- and moderate-income children.

*Flexible Lending Programs*

Peoples originated 18 loans in three government-guaranteed loan programs totaling \$1.2 million in this assessment area during the evaluation period. The flexible lending products were combined in order to conduct a meaningful analysis. The following tables show the percentage by volume



and dollar amount of the combined flexible lending programs and the distribution of lending within the assessment area by census tract and borrower income.

Geographic Distribution of Flexible Loan Programs												
	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)
All Flexible Mortgage Loan Programs	2.8%	1.2%	4.0%	41.7%	34.7%	18.0%	50.0%	58.1%	39.7%	5.6%	6.0%	38.2%

Peoples originated one loan in low-income tracts and 15 loans in moderate-income tracts. The percentage of these loans in low-income geographies was below the percentage of owner-occupied units by volume and dollar amount. The percentage of these loans in moderate-income geographies exceeded the percentage of owner-occupied units by volume and dollar amount.

Borrower Distribution of Flexible Loan Programs												
	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)
All Flexible Mortgage Loan Programs	36.1%	24.4%	23.0%	52.8%	60.4%	16.0%	8.3%	11.0%	19.3%	2.8%	4.2%	41.7%

Peoples originated 13 loans to low-income borrowers and 19 loans to moderate-income borrowers. The percentage of these loans to low- and moderate-income borrowers exceeded the percentage of families by volume and dollar amount.

Peoples was able to assist low- and moderate-income borrowers purchase homes and borrowers purchasing properties in low- and moderate-income areas through the use of these down-payment assistance programs.

Peoples originated 21 SBA 7(a) loans totaling \$7.2 million, representing 29.2% of SBA lending by dollar amount. These loans provide funds to start-ups and existing small businesses with access to capital with more flexible repayment terms than conventional commercial financing for multiple purposes.

Therefore, Peoples makes use of flexible lending practices in serving the credit needs of the Cincinnati MSA. These programs are designed to improve affordable housing for low- and moderate-income individuals and provide small businesses with access to capital to help existing companies retain and expand their businesses or attract new small businesses to the area. Further, community contacts noted affordable housing as a significant need in this area. Therefore, the qualitative impact of these programs on low- and moderate-income borrowers and geographies and small businesses enhanced Peoples' overall lending test performance.

### **Investment Test**

Peoples holds one prior period investment with a current book value of approximately \$560,379. This investment supports affordable housing facilitated by use of a mortgage-backed securities loan pool, as community contacts stressed the critical need for affordable housing.

Peoples also made 26 donations totaling \$138,380. Donations in the Cincinnati MSA supported a wide array of organizations and non-profits to fund outreach activities, affordable housing, educational programs, and initiatives aimed at responding to community needs. A \$75,000 donation was made to a college foundation that helps support academic programs targeted toward low- and moderate-income students. Community contacts stressed the critical need for affordable housing and wraparound social services targeted to the lower-income individuals and families these donations support. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donation	#	\$
Community Services	22	\$132,600
Affordable Housing	4	\$5,780
<b>Total</b>	<b>26</b>	<b>\$138,380</b>

Overall, Peoples made 2.5% of its total qualified community development investments in the Cincinnati assessment, which is less than the percentage of total deposits at 13.5%, total loans at 14.8%, and the total percentage of branch offices at 21.1%. This is Peoples' ninth-highest percentage of qualified community development investment activity. Therefore, Peoples exhibits a poor responsiveness to credit and community development needs in the Cincinnati assessment area.

**Service Test**

Peoples' retail services are accessible and Peoples provides an relatively high level of community development services.

***Retail Services***

Peoples acquired two branches without ATMs in upper-income tracts due to the acquisition of ASB. Peoples has not closed any branches or full-service ATMs since the previous evaluation. Peoples also acquired two LPOs in upper-income tracts that originate mortgage loans. Peoples' record of opening and closing offices has not adversely affected the accessibility of its delivery systems, in low- or moderate-income geographies and to low- and moderate-income households. Peoples' delivery services are accessible to portions of its geographies and individuals of different income levels. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including moderate-income geographies or to low- and moderate-income households, and are consistent with the services and hours discussed in the Institution assessment.

Peoples has 15 branch offices in the Cincinnati assessment area. There are 13 branches with full-service ATMs and two branches without ATMs. These branches provide drive-through and extended and/or weekend hours of service. Peoples' branch offices in this assessment area represent 21.1% of its branch offices.

The following table illustrates the percentage of branch offices in low-, moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the

percentage of households and businesses in those tracts in 2019, based on 2015 U.S. Census data. Peoples had no branch offices in low-income, three in moderate-income, nine in middle-income, and one in upper-income census tracts in 2016, based on 2010 U.S. Census data.

**Geographic Distribution of Branches**

Exam: Peoples Bank 2020

Analysis Year: 2019

2019 OH Cincinnati MSA #17140

Tract Income Levels	BRANCHES							DEMOGRAPHICS				
	Total Branches		Opened	Closed*	Drive Thru	Extended Hours	Weekend Hours	Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	41	13.5%	9.3%	5.7%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	5	33.3%	0	0	4	0	5	73	24.0%	21.2%	19.2%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	6	40.0%	0	0	6	6	5	101	33.2%	36.2%	32.3%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	4	26.7%	2	0	4	2	3	84	27.6%	33.0%	41.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	5	1.6%	0.2%	0.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Totals	Total	15	100.0%	2	0	14	8	13	304	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only  
 LS - Limited Service  
 Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
 \*Closed branches are only included in the "Closed" columns and are not included in any other totals  
 LPOs not included in totals.

The distribution of branches in moderate-income census tracts exceeded the percentage of census tracts, households, and total businesses in these tracts. Peoples has no branches in low-income tracts. Therefore, branch distribution in moderate-income tracts is considered excellent and the branch distribution in low-income tracts is considered poor.

**Community Development Services**

Peoples provides a relatively high level of community development services in this assessment area. During the evaluation period, at least 10 employees provided 67 services totaling at least 796 hours community development services to 35 different organizations that provide a multitude of services throughout the assessment area. This represents 5.6% of all community development service and 11.0% of total reported service hours, which is less than the percentage of total deposits at 13.5% and the percentage of branch offices at 21.1%. In addition, the community development service hours provided in this assessment area equate to 0.40 ANP.

Community Services			Economic Development			Affordable Housing		
# Services	# Hours	# Orgs	# Services	# Hours	# Orgs	# Services	# Hours	# Orgs
11	578	7	5	206	5	3	12	3

Financial Literacy Education*			
How to Do Your Banking		Saving with Mandy and Randy	
# Services	# Orgs	# Services	# Orgs
26	12	22	8
<i>*Number of employees and hours not available</i>			

Employees provided financial expertise through leadership positions in multiple community organizations that offer services to low- and moderate-income individuals and families and promote affordable housing, community and economic development. Community development services include 396 hours serving on boards and committees and 400 hours providing technical expertise. Hours providing financial literacy education were not available.

Community contacts stressed the critical need for affordable housing and a multitude of wraparound social services targeted to lower-income individuals and families. Community contacts also expressed the need for financial literacy training for low- and moderate-income children and adults. The majority of community development services addressed these needs. Employees provided technical expertise, including, but not limited to, fund raising for organizations, serving on boards for organizations that provide a multitude of wraparound social services, and various aspects of affordable housing. The majority of services provided supports financial literacy training to low- and moderate-income children and a few financial workshops for small businesses. As a result, these community development services are considered to be responsive to low- and moderate-income areas and individuals and available service opportunities in the Cincinnati assessment area.

**METROPOLITAN AREAS**  
*(Limited-scope Review)*

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

- **Akron OH MSA #10420**
  - As of December 31, 2019, Peoples operated four branches in the assessment area, representing 7.0% of its branches in Ohio.
  - As of June 30, 2019, Peoples had \$84.5 million in deposits in this assessment area, representing a market share of 0.7% and 3.1% of its statewide deposits.
- **Cleveland-Elyria OH MSA #17460**
  - As of December 31, 2019, Peoples operated one branches in the assessment area, representing 1.8% of its branches in Ohio.
  - As of June 30, 2019, Peoples had \$104.3 million in deposits in this assessment area, representing a market share of 0.1% and 3.9% of it statewide deposits.
- **Columbus, OH MSA #18140**
  - As of December 31, 2019, Peoples operated five branches in the assessment area, representing 8.8% of its branches in Ohio.
  - As of June 30, 2019, Peoples had \$101.5 million in deposits in this assessment area, representing a market share of 1.8% and 3.8% of it statewide deposits.
- **Dayton, OH MSA #19380**
  - Peoples operated one branch in the assessment area which closed on December 14, 2017, at which time Peoples exited this market.
  - As of June 30, 2017, Peoples had \$9.5 million in deposits in this assessment area, representing a market share of 0.8% and less than 1.0% of it statewide deposits.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO**

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with Peoples’ performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G, H, and I for information regarding these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Akron OH MSA	Below	Consistent	Below
Cleveland-Elyria OH MSA	Below	Consistent	Consistent
Columbus OH MSA	Below	Below	Below
Dayton OH MSA	Below	Consistent	Below

For the lending test, Peoples received an “Outstanding” rating in Ohio. Performance in these limited-scope assessment area was below Peoples’ performance for the state. Lending levels reflect a good responsiveness to credit needs in the Akron, Columbus, and Dayton assessment areas and an adequate responsiveness in the Cleveland-Elyria MSA. The borrower distribution is good for HMDA loans and the distribution of businesses of different revenue sizes. The geographic distribution of loans is good, with a significant level of lending gaps in the Columbus MSA and substantial levels of lending gaps in the Akron, Cleveland-Elyria, and Dayton

assessment areas. Peoples exhibits a good record of serving low-income individuals and geographies and very small businesses in the Akron, Columbus, and Dayton assessment areas and an adequate record in the Cleveland-Elyria MSA. Lastly, Peoples is a leader in making community development loans in the Cleveland-Elyria MSA and makes an adequate level of community development loans in the Columbus MSA and makes few, if any community development loans in the Akron and Dayton assessment areas.

For the investment test, Peoples received an “Outstanding” rating in Ohio. Investment activity in the Akron, Cleveland-Elyria, and Dayton assessment areas is consistent with Peoples’ performance for the state, but below performance for the state in the Columbus MSA. The weaker performance was primarily due to a lower level of qualified investments and contributions relative to Peoples’ operational presence in the assessment area.

For the service test, Peoples received an “Outstanding” rating in Ohio. Performance in was below Peoples’ performance for the state in the Akron, Columbus, and Dayton assessment areas and consistent in the Cleveland-Elyria MSA. Retail services were readily accessible in the Cleveland-Elyria MSA, accessible in the Akron MSA, and unreasonably inaccessible to portion of the Cleveland-Elyria and Dayton assessment areas. Peoples was a leader in providing community development services in the Akron MSA and Cleveland-Elyria MSA. Peoples provides a relatively high level of community development services in the Columbus MSA and provides few, if any community development services in the Dayton MSA. The weaker performance was primarily due to providing a lower level of community development services relative to Peoples’ operational presence in the assessment area.

The performance in the limited-scope assessment areas did not change the overall state rating.

## STATE OF WEST VIRGINIA

### **CRA RATING for State of West Virginia:<sup>24</sup> Satisfactory**

**The lending test is rated: High Satisfactory**

**The investment test is rated: Low Satisfactory**

**The service test is rated: High Satisfactory**

The major factors supporting this rating include:

- A good responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and businesses of different revenue sizes;
- A good geographic distribution of loans throughout the assessment area;
- A good record of serving the credit needs of low-income individuals and areas and very small businesses;
- Makes a low level of community development loans;
- Makes use of flexible lending practices in serving assessment area's credit needs;
- Makes an adequate level of qualified community development investments and grants;
- Rarely in a leadership position in providing community development investments and grants;
- Retail delivery systems that are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- An adequate level of providing community development services.

## SCOPE OF EVALUATION

A full-scope review was conducted for the Parkersburg-Vienna MSA and a limited-scope review was conducted for Nonmetropolitan West Virginia. The time period and products evaluated for these assessment areas are consistent with the scope discussed in the Institution section of this report.

The Parkersburg-Vienna MSA received greater weight in determining the CRA rating for the state, since it had the largest lending volumes and number of banking centers and ranked third in the institution's share of lending, fourth in percentage of branches, and fifth in percentage of deposits

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<sup>24</sup> For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

during the evaluation period. Nonmetropolitan West Virginia ranked eighth in Peoples' share of lending, third in percentage of deposits, and seventh in percentage of branches during the evaluation period.

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF WEST VIRGINIA**

Lending activity accounted for 12.6% of the Peoples' total lending activity and deposits accounted for 9.8% of the Peoples' total deposits. HMDA-reportable lending in West Virginia represented 15.8% of Peoples' total HMDA lending and CRA-reportable lending represented 8.1% of Peoples' total CRA lending. As of June 30, 2019, Peoples ranked 16<sup>th</sup> among 71 insured institutions and has a deposit market share of 1.0% in West Virginia.

### **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF WEST VIRGINIA**

#### **Lending Test**

Peoples' performance under the lending test in West Virginia is rated "High Satisfactory."

#### ***Lending Activity***

Peoples originated 590 HMDA loans totaling \$59.8 million and 154 small business loans totaling \$23.9 million during the evaluation period in West Virginia.

Peoples' lending activity reflects a good responsiveness to the credit needs across its assessment area in West Virginia, taking into consideration economic conditions and competitive factors. Lending activity is good the Parkersburg-Vienna MSA and Nonmetropolitan West Virginia. No substantial concentration of loans was identified in excluded counties within Peoples' delineated footprint in the Parkersburg-Vienna MSA.

#### ***Borrower-Income, Business Revenue Size, and Geography***

The overall distribution of loans among borrowers of different income levels and to businesses of different sizes in West Virginia is good. HMDA-reportable lending to borrowers of different income levels and to businesses of different sizes is good in the Parkersburg-Vienna MSA and Nonmetropolitan West Virginia.

The overall geographic distribution of loans reflects a good penetration in West Virginia. The geographic distribution of HMDA-reportable and small business loans is good in the Parkersburg-Vienna MSA and Nonmetropolitan West Virginia.

A detailed analysis for the borrower-income distribution and geographic distribution is provided with the analysis for each assessment area.



### ***Community Development Loans***

Peoples made two community development loans totaling \$75,000 in the Parkersburg-Vienna MSA and two community development loans totaling \$60,000 in Nonmetropolitan West Virginia and was considered responsive to the credit and community development needs and opportunities in its delineated assessment areas in West Virginia. Therefore, consideration was given to a community development loan totaling \$1.6 million that benefited a broader statewide area. The loan provided financing to an Economically Disadvantaged Women-Owned Small Business (EDWOSB) that enabled the business to acquire a competitor and gain a greater market share. This small business specializes in maintenance and care of airport runways and traffic control services primarily located distressed rural areas across the state. This loan helps to exhibit an adequate record of serving the credit needs of a small business.

These five community development loans totaling approximately \$1.7 million account for 1.7% of Peoples' total community development lending by dollar amount during the evaluation period. This is less than the percentage of total deposits at 9.8% and total loans at 12.6%; therefore, Peoples makes a low level of community development loans in West Virginia.

Peoples' community development lending by dollar amount in the Parkersburg-Vienna MSA and Nonmetropolitan West Virginia represents less than 0.2% of total community development lending; therefore, Peoples makes a low level of community development loans in these assessment areas.

### ***Flexible Lending***

Overall, Peoples makes use of flexible lending practices within its delineated CRA footprint in West Virginia. Peoples originated mortgage loans under several government-guaranteed loan programs. These loans tend to assist low- and moderate-income borrowers purchase homes through the use of these down-payment assistance programs. Peoples also originated several SBA 7(a) loans that provide small businesses with access to capital with more flexible repayment terms.

### **Investment Test**

Peoples' performance under the investment test in West Virginia is rated "Low Satisfactory."

Peoples made several donations totaling \$26,200 in the Parkersburg-Vienna MSA and \$14,046 in Nonmetropolitan West Virginia. These donations primarily assisted organizations and non-profits provide affordable housing support and wraparound services to low- and moderate-income individuals and families.

Peoples also had two prior period community development investments with a current book value of approximately \$2.0 million and made three donations totaling \$1,500. The qualified prior period investments are housing development bonds that raise money for affordable housing development throughout West Virginia. The three donations supported two non-profit organizations that provide wraparound services to low- and moderate-income individuals and families across West Virginia.

Overall, Peoples made 7.3% of its total qualified community development investments in West Virginia, which is less than the percentage of total deposits at 9.8%, total loans at 12.6%, and total percentage of branch offices at 14.1%. Therefore, Peoples has an adequate level of qualified community investments and contributions in West Virginia, particularly those not routinely provided by private investors, rarely in a leadership position and exhibits an adequate responsiveness to credit and community development needs.

Additional information regarding performance under the investment test is provided in the respective analyses.

### **Service Test**

Peoples' performance under the service test in West Virginia is rated "High Satisfactory." Retail services are readily accessible and Peoples provides an adequate level of community development services.

For details regarding the institution's performance in the individual assessment areas, refer to the respective assessment area's "Service Test" section in this report.

### ***Retail Services***

Since the previous evaluation, Peoples has not opened any new branches in West Virginia. Peoples closed a branch with a full-service ATM in a middle-income tract in 2017 and two in-store branches in middle-income tracts in 2019 in Nonmetropolitan West Virginia; there are no low- or moderate-income geographies in this assessment area. Therefore, Peoples' record of opening and closing branches has not adversely affected the accessibility of its delivery systems. For this evaluation period, Peoples has eight branches, six full-service ATMs, and two cash-only ATMs in West Virginia, representing 11.3% of Peoples' total branch offices.

Overall retail delivery systems are readily accessible to Peoples' geographies and individuals of different income levels in West Virginia. Nearly 13.0% of Peoples' branches serve low- and moderate-income geographies in West Virginia. Delivery systems are readily accessible in the Parkersburg-Vienna MSA and accessible in Nonmetropolitan West Virginia.

Banking services do not vary or inconvenience any portion of Peoples' assessment areas in West Virginia. Banking centers are generally open six days a week and provide lobby or drive-through services full days Monday through Thursday (8:00 a.m. to 5:00 p.m.) and Friday (8:00 am to 6:00 pm) and half days on Saturday (8:30 a.m. – noon). All eight offices in West Virginia offer extended hours until 6:00 pm during the week and have weekend hours. The in-store branch office in Parkersburg is open Monday through Friday (9:00 a.m. to 7:00 p.m.) and on Saturday (9:00 am to 5:00 pm) and on Sunday (noon – 5:00 p.m.).

Peoples uses alternative delivery systems to supplement its branch and ATM networks; the website, mobile banking, and telephone banking services are available to all bank customers regardless of location or income.

### *Community Development Services*

Peoples provides an adequate level of community development services in West Virginia. During the evaluation period, at least eight employees provided 71 services totaling at least 105 hours of community development services to 37 different organizations that provide a multitude of services in West Virginia. This represents 5.9% of all community development services and 5.2% of total reported service hours, which is less than the percentage of total deposits at 9.8% and the percentage of branch offices at 11.3%. In addition, the available community development service hours in West Virginia equate to 0.04 ANP. Peoples provides an adequate level of community development services in the Parkersburg-Vienna MSA and a limited level of community development services in Nonmetropolitan West Virginia.

Peoples' directors, officers, and staff provided their financial expertise to the community by engaging in activities that promoted or facilitated services for low- and moderate-income individuals, financial literacy education, affordable housing, and economic development.

**METROPOLITAN AREA**  
*(Full-scope Review)*

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN  
PARKERSBURG-VIENNA WV #37620**

The Parkersburg-Vienna WV MSA (Parkersburg-Vienna) consists of Wood County in West Virginia. Peoples’ delineated assessment area excludes Wirt County. Due to changes in MFI levels resulting from U.S. Census data changes, this assessment area was comprised of the following tracts for this evaluation:

Tract Income Level	2016	2017/2018/2019
	Number of Tracts	Number of Tracts
Low	0	0
Moderate	5	5
Middle	17	15
Upper	4	6
Unknown	0	0
<b>Total</b>	<b>26</b>	<b>26</b>

The assessment area lost two middle-income census tracts and gained two upper-income census tracts between 2016 and 2017. There were no changes to the number of low-, moderate- or unknown-income census tracts.

As of June 30, 2019, Peoples ranked seventh out of 11 institutions with 7.1% of the deposit market share in this assessment area. United Bank had the largest deposit market share with 33.2%, followed by WesBanco Bank, Branch Banking and Trust Company, Community Bank of Parkersburg, Williamstown Bank, and The Huntington National Bank with 14.6%, 13.8%, 11.2%, 8.3%, and 8.1%, respectively. Also, Peoples ranked seventh out of 12 institutions with 6.9% of the deposit market share in the entire MSA. Deposits in this assessment area accounted for 3.7% of Peoples’ total deposits. This was the fifth-highest percentage of deposits within Peoples’ CRA footprint.

From August 1, 2016 through June 30, 2019, Peoples originated 490 HMDA-reportable loans and 112 CRA-reportable small business loans, which represents 13.1% and 5.9%, respectively of these loan types originated during the evaluation period. These are the third-largest HMDA and sixth-largest CRA markets for loans originated during the evaluation period.

Peoples ranked first among 113 HMDA reporters in the MSA in 2018, followed by Community Bank of Parkersburg, The Huntington National Bank, Quicken Loans, and Wesbanco Bank. Peoples ranked 11<sup>th</sup> of 47 CRA reporters in the MSA in 2018. The top five CRA lenders in the assessment area were United Bank, American Express National Association, Branch Banking & Trust Company, Synchrony Bank, and Citibank National Association. These lenders tend to be issuers of credit cards and their CRA loans primarily consist of commercial credit card accounts.

## **Community Contacts**

An interview was conducted with a community contact to provide additional information regarding the assessment area. The contact was with a public charity foundation focused on generating a permanent base of grant making capital that can be used on projects to improve the quality of life and address immediate needs in the community. According to the contact, Parkersburg's economy has multiple challenges. While the area has major employers that pay a livable wage and offer decent health and retirement benefits, most employment opportunities are service and hospitality jobs that tend to be part-time and do not pay a livable wage or offer benefits. The average income for these jobs ranges from \$25,000 to \$30,000 a year. The Parkersburg area suffers from systemic poverty and has the underlying issues and barriers associated with persistent poverty, such as lack of access to jobs that pay a livable wage, decent healthcare, reliable transportation, healthy food, education, and adequate housing. There is a need for a multitude of services to help low-income residents, especially hunger relief and emergency housing assistance. The contact said that Parkersburg's economy has been adversely impacted by the opioid epidemic, as the area has a high percentage of displaced workers due to the effects of widespread opioid use and addiction. The contact indicated Parkersburg has a high rate of homeownership, but the homes in low-income areas are in poor condition; as such, there is a need for home improvement-type loans. Housing prices in Parkersburg are either low or high; there is not much housing available in the moderate price range (\$200,000 - \$350,000). The median price of homes in Parkersburg tends to range from \$90,700 to \$119,000, below the national average. There has been minimal new construction in the area for the last several years; any new construction tends to be senior living apartments. Rents for these apartments is about \$1,400 per month for a three-bedroom unit. For older units, the average rent is about \$700 per month. Individuals who can afford the higher rental and mortgage rates tend to be retired professionals. In downtown Parkersburg, there is a significant number of old, dilapidated buildings. Several private investors wanted to invest, but could not attract commercial or residential tenants willing to pay higher rental rates to justify the costs of investing in these properties. The lack of amenities in the downtown area also hampers the ability to attract businesses and residents. The contact said area banks are involved in the community, as the foundation benefited from a CRA-qualified in-kind donation; for the past 20 years, a local bank provided the foundation with office space. This same bank also provided funding to help the foundation construct its headquarters in 2010.<sup>25</sup>

## **Population Characteristics**

According to 2015 U.S. Census data, the population in the assessment area was 86,559, of which 10.1% live in moderate-income tracts. In addition, 78.6% of the population was 18 years of age or older, the legal age to enter into a contract. The population of those age 65 and over was 18.1% in Wood County compared to 17.3% in West Virginia. The larger senior population may indicate the assessment area likely has a smaller working- and consumer-age population and reduced economic activity. The following table shows the population change in the assessment area;

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<sup>25</sup> The community contact also indicated the COVID-19 pandemic is having a significant negative impact on the community, such as increases in unemployment and food insecurity, the strain on the social safety net, and the exacerbation of the existing opioid crisis. Since this evaluation period ended prior to the pandemic, these conditions were not considered in this performance evaluation but will likely be important performance context factors in the next CRA performance evaluation.

overall, the population decreased by 2.5% during this time period.

Area	Population Change				
	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2018 Population	Percent Change Between 2015 and 2019
Wood County	86,956	86,559	-0.5%	84,203	-2.7%
<b>West Virginia</b>	<b>1,852,994</b>	<b>1,851,420</b>	<b>-0.1%</b>	<b>1,805,832</b>	<b>-2.5%</b>

Parkersburg is the most populous city in Wood County with 29,675 residents and its population decreased 5.2% between 2010 and 2018.<sup>26</sup> Also, Parkersburg is the fourth-largest city in West Virginia.<sup>27</sup>

### Income Characteristics

The 2015 MFI (\$52,576) in the assessment area was greater than West Virginia’s MFI (\$52,866). The assessment area’s MFI decreased by 3.3% from 2015 to 2016. As shown below, the MFI significantly increased by 10.7% from 2016 to 2017; however, the MFI decreased by 6.5% from 2017 to 2018 and significantly increased again by 12.3% from 2018 to 2019.

**Borrower Income Levels**  
Parkersburg-Vienna, WV MSA

FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0 -	49.99%	50% -	79.99%	80% -	119.99%	120% -	& above
2016	\$50,900		0 -	\$25,449	\$25,450 -	\$40,719	\$40,720 -	\$61,079	\$61,080 -	& above
2017	\$57,000	10.7%	0 -	\$28,499	\$28,500 -	\$45,599	\$45,600 -	\$68,399	\$68,400 -	& above
2018	\$53,500	-6.5%	0 -	\$26,749	\$26,750 -	\$42,799	\$42,800 -	\$64,199	\$64,200 -	& above
2019	\$61,000	12.3%	0 -	\$30,499	\$30,500 -	\$48,799	\$48,800 -	\$73,199	\$73,200 -	& above

While poverty rates were lower in Wood County than in West Virginia between 2016 and 2018, poverty rates in Wood County and West Virginia were significantly higher than national rates during this period.

Poverty Rates			
Assessment Area: Parkersburg-Vienna, WV #37620			
Area	Years		
	2016	2017	2018
Wood County	17.2	18.2	15.0
West Virginia	17.9	18.5	17.4
National	14.0	13.4	13.1

<sup>1</sup> U.S. Census Bureau QuickFacts:

<https://www.census.gov/quickfacts/fact/table/irontoncityohio.flatwoodscitykentucky.ashlandcitykentucky.huntingtoncitywestvirginia.US/PST045219>

<sup>27</sup> Biggest U.S. Cities by Population – West Virginia: <https://www.biggestuscities.com/wv>

According to 2015 U.S. Census data, 16.7% of the 36,192 households in this assessment area are below the poverty level, 3.1% are receiving public assistance, and 12.9% have rent costs greater than 30.0% of their monthly income.

### **Housing Characteristics**

According to the 2015 U.S. Census data, there are 40,265 housing units and 23,325 families in the assessment area. From an income perspective, 11.1% of the housing units and 9.0% of families in the assessment area are in moderate-income tracts. In addition, 49.0% of housing units in moderate-income tracts are owner-occupied, 35.0% are rental, and 16.0% are vacant. Therefore, based on the limited number of moderate-income tracts, a lower number of families and housing units, and a higher percentage of rental/vacant units, there appears to be limited credit-related opportunities for Peoples to make home purchase loans in moderate-income tracts and provide various aspects of affordable housing.

The 2015 U.S. Census data shows the median age of housing stock was 53 years old and 22.9% of assessment area’s 40,265 housing units are at least 65 years old (built before 1950), which indicates there are opportunities to make home improvement loans. The median housing value in the assessment area was \$107,013 with an affordability ratio of 39.0. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. As indicated in the following table, median housing values increased between 2010 and 2015, while housing became less affordable most likely because MFI did not keep pace with home price growth and median gross rents increased. The following table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the assessment area.

County	Housing Costs Change							Percent Change
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		
	2010	2015				2010	2015	
Wood County, West Virginia	\$102,524	\$107,013	4.4%	41.1	39.1	\$569	\$622	9.3%
<b>West Virginia</b>	<b>\$94,500</b>	<b>\$103,800</b>	<b>9.8%</b>	<b>40.6</b>	<b>40.2</b>	<b>\$549</b>	<b>\$643</b>	<b>17.1%</b>

According to 2015 U.S. Census data, 33.3% of renters in the assessment area have rent costs more than \$700 a month and nearly 45.0% of units for rent (10,401) have renters who are considered to be cost-burdened or have rent costs greater than 30.0% of their monthly income. Increasing rental costs may make it more difficult for potential first-time homebuyers to save enough to make a sufficient down payment in the rising interest rate environment.

Building permits are a leading indicator of future activity in the construction sector. As indicated in the following table, building permits in Wood County did not reflect statewide and national trends between 2016 and 2018.

Building Permits					
Area	2016	2017	Percent Change between 2016 and 2017	2018	Percent Change between 2017 and 2018
Wood County	125	125	0.0%	116	-7.2%
Parkersburg-Vienna, WV MSA	132	133	0.8%	125	-6.0%
West Virginia	2,544	2,719	6.9%	2,887	6.2%
United States	1,206,642	1,281,977	6.2%	1,328,827	3.7%

However, the overall decrease in the number of permits could indicate a decreasing demand for home purchase loans during this evaluation period.

### **Labor, Employment, and Economic Characteristics**

According to a statewide study evaluating economic trends conducted by the West Virginia University at Parkersburg, the Parkersburg region is equipped for economic development through the natural gas industry, but still needs to diversify its economy. Parkersburg’s economy has lost around 2,500 jobs from 2015 to 2017 from the natural gas industry and retail sectors. West Virginia ranks last in the nation in adults that want to work. This gap is a major economic concern that could be due to lower education levels, lacking job skills, aging population, health issues, and drug abuse. According to the study, West Virginia needs to address the opioid drug epidemic, improve education, labor force participation, and the health of the population. In Parkersburg, employment in natural resource development, construction, and professional and business services is expected to grow. Researchers consider technical college training to be key for many of the jobs that could be coming to the region. Parkersburg has a good regulatory environment, tax environment, and infrastructure, but needs to ensure businesses of all sizes the region can provide healthy, educated, drug-free workers.<sup>28</sup>

According to ARC,<sup>29</sup> the economic status designation for Wood County for fiscal year 2020 is transitional, with six distressed areas based on poverty rates, per capita market income, and unemployment rates. Therefore, this rural Appalachian county appears to be making improvements in economic status, but is still experiencing economic stagnation and higher levels of unemployment and poverty.

According to Dun & Bradstreet, the majority of businesses (90.1%) in the assessment area have revenue under \$1 million. There are approximately 45,943 paid employees in this assessment area who are working in the private sector or government, according to Regional Economic Analysis Project (REAP) for West Virginia. By percentage of employees, the largest job category in the assessment area is education and health services, followed by trade/transportation/utilities, leisure/hospitality, local government, and manufacturing sectors, respectively.

The following table illustrates the average unemployment rates related to this assessment area.

<sup>28</sup> Dunlap, Brett. (2018, April 26). West Virginia University students report on Parkersburg area’s economy. *The Parkersburg News and Sentinel*. Retrieved from <https://www.newsandsentinel.com/news/business/2018/04/west-virginia-university-students-report-on-parkersburg-areas-economy/>

<sup>29</sup> Appalachian Regional Commission (ARC) – County Economic Status and Distressed Areas by State, FY 2020: [https://www.arc.gov/appalachian\\_region/CountyEconomicStatusandDistressedAreasinAppalachia.asp](https://www.arc.gov/appalachian_region/CountyEconomicStatusandDistressedAreasinAppalachia.asp)



Unemployment Rates			
Assessment Area: Parkersburg-Vienna, WV #37620			
Area	Years - Annualized		
	2016	2017	2018
Wood County	5.7	5.5	5.5
Parkersburg-Vienna, WV MSA	5.9	5.6	5.6
West Virginia	6.1	5.2	5.2
National	4.9	4.4	3.9
<i>Not Seasonally Adjusted</i>			

Unemployment rates in Wood County, West Virginia were lower than the MSA in 2016, 2017, and 2018 and higher than West Virginia in 2017 and 2018. However, unemployment rates in the assessment area and West Virginia were significantly higher than the national unemployment rates during this time period.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN  
PARKERSBURG-VIENNA WV MSA # 37620**

**Lending Test**

Peoples’ performance under the lending test in this assessment area is good. Peoples’ lending activity demonstrates a good responsiveness to the credit needs of the community. Peoples makes a low level of community development loans in this assessment area and has a good distribution among borrowers of different income levels and to businesses of different revenue sizes. Peoples has a good geographic distribution of loans with a limited level of lending gaps. Peoples makes use of flexible lending practices in serving credit needs in this assessment area. Lastly, Peoples exhibits a good record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Greatest consideration was given to the evaluation of HMDA lending (home purchase and refinance), followed by small business based on the overall volume of loans. Home improvement and small farm lending were not considered. Details of Peoples’ residential mortgage and small business lending and information regarding peer lending is in Appendices D, E and F.

***Lending Activity***

Lending levels reflect a good responsiveness to the credit needs in the assessment area. Peoples originated 490 HMDA loans and 114 CRA loans and had a limited level of lending gaps in this assessment area. The percentage of Peoples’ lending in the Parkersburg-Vienna MSA is 10.2%, while the percentage of total deposits is less than at 3.7%. Lastly, no substantial concentration of loans was identified in excluded counties within this MSA.

***Distribution by Borrower Income and Revenue Size of the Business***

Peoples' distribution among borrowers of different income levels is good for home purchase and refinance lending, and good for businesses of different sizes.

### *Home Purchase Lending*

Peoples made 41 home purchase loans totaling \$5.8 million in 2019. Also, Peoples originated two (4.9%) home purchase loans totaling \$267,000 (4.6%) to borrowers with unknown-income designations.

Peoples made no home purchase loans to low-income borrowers. This was significantly below the percentage of families at 20.5%. Compared to proxy, the borrower distribution of HMDA loans to low-income borrowers is very poor.

Peoples made nine (22.0%) home purchase loans totaling \$1.0 million (17.5%) to moderate-income borrowers, which exceeded the percentage of families at 17.1%. Given Peoples' strong performance compared to proxy, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Peoples made 15 home purchase loans totaling \$1.7 million to middle-income borrowers. This represents 36.6% of home purchase loans by volume and 29.9% by dollar amount compared to the percentage of families at 20.3%.

Peoples made 15 home purchase loans totaling \$2.8 million to upper-income borrowers. This represents 36.6% of home purchase loans by volume and 48.0% by dollar amount compared to the percentage of families at 42.1%.

Peoples made 75 home purchase loans totaling \$10.2 million in 2018. Also, Peoples originated three (4.0%) home purchase loans totaling \$675,000 (6.6%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 8.1% by volume and 8.7% by dollar amount.

Peoples made four (5.3%) home purchase loans totaling \$262,000 (2.6%) to low-income borrowers, which was well below the percentage of families at 20.5% by volume and significantly below by dollar amount. The percentage of loans by volume was below the 2018 aggregate of all lenders at 7.1% and slightly below by dollar amount at 3.4%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is adequate.

Peoples made ten (13.3%) home purchase loans totaling \$888,000 (8.7%) to moderate-income borrowers, which was slightly below the percentage of families at 17.1% by volume and below by dollar amount. The percentage of loans by volume and dollar amount was slightly below the 2018 aggregate of all lenders at 17.1% and 11.2%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is good.

Peoples made 17 (22.7%) home purchase loans totaling \$2.0 million (19.6%) to middle-income borrowers. This represents 22.7% by volume and 19.6% by dollar amount compared to the percentage of families at 20.3%. The 1018 aggregate of all lenders made 24.8% by volume and 21.0% by dollar amount to middle-income borrowers.

Peoples made 41 (54.7%) home purchase loans totaling \$6.4 million (62.6%) to upper-income borrowers. This represents 54.7% by volume and 62.6% by dollar amount compared to the percentage of families at 42.1%. The 2018 aggregate of all lenders made 42.9% by volume and 55.8% by dollar amount to upper-income borrowers.

Peoples made 68 home purchase loans totaling \$8.8 million in 2017. Also, Peoples originated five (7.4%) home purchase loans totaling \$1.2 million (14.2%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 9.1% by volume and 11.6% by dollar amount.

Peoples made eight (11.8%) home purchase loans totaling \$448,000 (5.1%) to low-income borrowers, which was below the percentage of families at 20.5% by volume and significantly below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2017 aggregate of all lenders at 8.6% and 4.5%, respectively. Compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good, especially considering the high levels of poverty that could limit Peoples' opportunity to make loans to low-income borrowers. This level of origination supports that performance is good to these borrowers.

Peoples made 20 (29.4%) home purchase loans totaling \$2.1 million (24.0%) to moderate-income borrowers, which substantially exceeded the percentage of families at 17.1% by volume and dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2017 aggregate of all lenders at 22.1% and 16.1%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Peoples made 21 home purchase loans totaling \$2.8 million to middle-income borrowers. This represents 30.9% by volume and 31.8% by dollar amount compared to the percentage of families at 20.3%. The 2017 aggregate of all lenders made 22.0% by volume and 18.5% by dollar amount to middle-income borrowers.

Peoples made 14 home purchase loans totaling \$2.2 million to upper-income borrowers. This represents 20.6% by volume and 24.8% by dollar amount compared to the percentage of families at 42.1%. The 2017 aggregate of all lenders made 38.2% by volume and 49.2% by dollar amount to upper-income borrowers.

Peoples made 53 home purchase loans totaling \$6.5 million in 2016. Also, Peoples originated four (7.5%) home purchase loans totaling \$387,000 (5.9%) to borrowers with unknown-income designations, compared to the aggregate of all lenders that made 13.6% by volume and 12.8% by dollar amount.

Peoples made two (3.8%) home purchase loans totaling \$96,000 (1.5%) to low-income borrowers, which was significantly below the percentage of families at 20.5%. The percentage of loans by volume was slightly below the 2016 aggregate of all lenders at 4.7% and below by dollar amount at 2.4%. Compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is adequate, especially considering the high rates of poverty.

Peoples made seven (13.2%) home purchase loans totaling \$496,000 (7.6%) to moderate-income borrowers, which was slightly below the percentage of families at 16.5% by volume and well below by dollar amount. The percentage of loans by volume was slightly below the 2016 aggregate of all lenders at 16.9% and below by dollar amount at 11.4%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is good.

Peoples made 20 (37.7%) home purchase loans totaling \$2.2 million (33.7%) to middle-income borrowers. This represents 37.7% by volume and 33.7% by dollar amount compared to the percentage of families at 23.4%. The 2016 aggregate of all lenders made 24.0% by volume and 21.7% by dollar amount to middle-income borrowers.

Peoples made 20 home purchase loans totaling \$3.4 million to upper-income borrowers. This represents 37.7% by volume and 51.4% by dollar amount compared to the percentage of families at 39.6%. The 2018 aggregate of all lenders at 40.8% by volume and 51.7% by dollar amount to upper-income borrowers.

Overall, Peoples' home purchase lending performance varied compared to the proxy and the aggregate of all lenders by volume and dollar amount. Therefore, borrower distribution of home purchase lending is good.

### *Refinance Lending*

Peoples made 19 refinance loans totaling \$1.8 million in 2019. Peoples made two (10.5%) refinance loans totaling \$79,000 (4.4%) to low-income borrowers, which was below the percentage of families at 22.8% by volume and significantly below by dollar amount. Given Peoples' performance compared to proxy, the borrower distribution of refinance loans to low-income borrowers is adequate.

Peoples made five refinance loans totaling \$367,000 to moderate-income borrowers. This represents 26.3% of refinance loans by volume and 20.6% by dollar amount, which substantially exceeded the percentage of families at 17.1%. Given Peoples' performance compared to proxy, the borrower distribution of refinance loans to moderate-income borrowers is excellent.

Peoples made four refinance loans totaling \$226,000 to middle-income borrowers. This represents 21.1% by volume and 12.7% by dollar amount compared to the percentage of families at 20.3% amount.

Peoples made eight refinance loans totaling \$1.1 million to upper-income borrowers. This represents 42.1% by volume and 62.4% by dollar amount compared to the percentage of families at 42.1%.

Peoples made 62 refinance loans totaling \$4.6 million in 2018. Also, Peoples originated three (4.8%) refinance loans totaling \$175,000 (3.8%) to borrowers with unknown-income designations, compared to the aggregate of all lenders that made 7.6% by volume and 10.6% by dollar amount.

Peoples made seven (11.3%) refinance loans totaling \$411,000 (9.0%) to low-income borrowers, which was below the percentage of families at 20.5% by volume and well below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 9.7% and 5.3%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is good.

Peoples made nine (14.5%) refinance loans totaling \$692,000 (15.2%) to moderate-income borrowers, which was slightly below the percentage of families at 17.1%. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 14.1% and 11.1%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is excellent. Considering the high rates of poverty, this level of origination supports that performance is excellent to these borrowers.

Peoples made 19 refinance loans totaling \$1.2 million to middle-income borrowers. This represents 30.6% of refinance loans by volume and 25.9% by dollar amount compared to the percentage of families at 20.3%. The 2018 aggregate of all lenders made 21.7% by volume and 16.3% by dollar amount to middle-income borrowers.

Peoples made 24 refinance loans totaling \$2.1 million to upper-income borrowers. This represents 38.7% of refinance loans by volume and 46.1% by dollar amount compared to the percentage of families at 42.1%. The 2018 aggregate of all lenders made 46.9% by volume and 56.6% by dollar amount to upper-income borrowers.

Peoples made 38 refinance loans totaling \$5.5 million in 2017. Also, Peoples originated one (2.6%) refinance loan totaling \$166,000 (3.0%) to borrowers with unknown-income designations compared to the aggregate of all lenders that made 16.1% by volume and 22.5% by dollar amount.

Peoples made five (13.2%) refinance loans totaling \$277,000 (5.0%) to low-income borrowers, which was below the percentage of families at 20.5% by volume and significantly below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2017 aggregate of all lenders at 9.1% and 4.5%, respectively. Compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is good.

Peoples made six (15.8%) refinance loans totaling \$431,000 (7.8%) to moderate-income borrowers, which was slightly below the percentage of families at 17.1% by volume and well

below by dollar amount. The percentage of loans by volume exceeded the 2017 aggregate of all lenders at 12.8%, and was slightly below at 8.6%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is good.

Peoples made two (5.3%) refinance loans totaling \$186,000 (3.4%) to middle-income borrowers. This represents 5.3% by volume and 3.4% by dollar amount compared to the percentage of families at 20.3%. The 2017 aggregate of all lenders made 22.4% by volume and 17.7% by dollar amount to middle-income borrowers.

Peoples made 24 refinance loans totaling \$4.5 million to upper-income borrowers. This represents 63.2% of refinance loans by volume and 80.9% by dollar amount compared to the percentage of families at 42.1%. The 2017 aggregate of all lenders made 39.5% by volume and 46.8% by dollar amount to upper-income borrowers.

Peoples made 40 refinance loans totaling \$4.2 million in 2016. Also, Peoples originated one (2.5%) refinance loan totaling \$166,000 (4.0%) to borrowers with unknown-income designations, compared to the aggregate of all lenders that made 18.6% by volume and 31.4% by dollar amount.

Peoples made one (2.5%) refinance loan totaling \$84,000 (2.0%) to low-income borrowers, which was significantly below the percentage of families at 20.6%. The percentage of loans by volume was well below the 2016 aggregate of all lenders at 5.4% and slightly below by dollar amount at 2.6%. Compared to proxy and the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is poor.

Peoples made four (10.0%) refinance loans totaling \$315,000 (7.6%) to moderate-income borrowers, which was below the percentage of families at 16.5% by volume and well below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2016 aggregate of all lenders at 9.2% and 5.3%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is good.

Peoples made 11 refinance loans totaling \$713,000 to middle-income borrowers. This represents 27.5% of refinance loans by volume and 17.1% by dollar amount compared to the percentage of families at 23.4%. The 2016 aggregate of all lenders made 21.0% by volume and 13.9% dollar amount to middle-income borrowers.

Peoples made 23 refinance loans totaling \$2.9 million to upper-income borrowers. This represents 57.5% of refinance loans by volume and 69.3% by dollar amount which exceeded the percentage of families at 39.6%. The percentage of loans by volume and dollar amount exceeded the 2016 aggregate of all lenders at 45.8% and 46.8%, respectively.

Overall, Peoples' refinance lending performance mostly varied compared the proxy and generally exceeded compared to the aggregate of all lenders. Therefore, borrower distribution of refinance lending is good.

### *Small Business Lending*

Peoples made 16 small business loans totaling \$3.2 million to businesses of different sizes in 2019, and ten (62.5%) of these loans totaling \$943,000 (29.7%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 90.1% by volume and well below by dollar amount. Therefore, the distribution of small business loans to businesses of different sizes is adequate.

In 2019, Peoples made an adequate percentage of small dollar loans (62.5%) in amounts of \$100,000 or less. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 42 small business loans totaling \$7.6 million to businesses of different sizes in 2018, and 23 (54.8%) of these loans totaling \$2.1 million (27.9%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 88.8% by volume and well below by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the 2018 aggregate of all lenders at 38.2% and 17.2%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is excellent, considering Peoples' strong performance relative to the aggregate of all lenders.

In 2018, Peoples made an adequate percentage of small dollar loans (57.1%) in amounts of \$100,000 or less compared to 84.1% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 32 small business loans totaling \$6.1 million to businesses of different sizes in 2017, and 17 (53.1%) of these loans totaling \$1.6 million (26.5%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 88.3% by volume and well below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2017 aggregate of all lenders at 37.6% and 22.8%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is good, considering Peoples' strong performance relative to the aggregate of all lenders.

In 2017, Peoples made an adequate percentage of small dollar loans (56.3%) in amounts of \$100,000 or less compared to 88.3% of small dollar loans made by the aggregate of all lenders. This indicates Peoples' willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Peoples made 22 small business loans totaling \$3.2 million to businesses of different sizes in 2016, and 13 (59.1%) of these loans totaling \$1.0 million (32.6%) were made to businesses with revenues of \$1 million or less. This was below the percentage of small businesses in the assessment area at 90.1% by volume and well below by dollar amount. The percentage of loans by volume was exceeded the 2016 aggregate of all lenders at 43.8% and was slightly below by dollar amount at 40.3%. Therefore, the distribution of small business loans to businesses of different sizes is good, considering Peoples' performance relative to the aggregate of all lenders.

In 2016, Peoples made a good percentage of small dollar loans (68.2%) in amounts of \$100,000 or less compared to 85.5% of small dollar loans made by the aggregate of all lenders. This indicates Peoples’ willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Overall Peoples’ small business lending performance was below the percentage of small businesses and exceeded the aggregate of all lenders by volume and dollar amount. Also, Peoples’ displayed a consistent willingness to make small dollar loans. Therefore, borrower distribution of small business lending is good.

***Geographic Distribution of Loans***

Peoples’ geographic distribution of home purchase, refinance, and small business loans reflects a good penetration throughout the assessment area. The following gaps in lending were noted in the assessment area.

Tract Income Level	Percentage of Lending Penetration			
	2016	2017	2018	2019
Moderate	60.0%	60.0%	100.0%	60.0%
Middle	100.0%	100.0%	100.0%	93.3%
Upper	100.0%	100.0%	100.0%	100.0%
<b>Total</b>	<b>92.3%</b>	<b>92.3%</b>	<b>100.0%</b>	<b>88.5%</b>

Overall, lending gaps are limited. Gaps were highest in moderate-income tracts during 2016, 2017, and 2019; however, Peoples penetrated a majority of moderate-income tracts during this time period.

***Home Purchase Lending***

Peoples made 41 home purchase loans totaling \$5.8 million in 2019. Peoples made one (2.4%) home purchase loan totaling \$80,000 (1.4%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 8.5% by volume and significantly below by dollar amount. Given Peoples’ performance compared to proxy, the geographic distribution of home purchase loans in moderate-income tracts is poor.

Peoples made 29 (70.7%) home purchase loans totaling \$4.3 million (73.3%) in middle-income tracts. This represents 70.7% by volume and 73.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.4%.

Peoples made 11 home purchase loans totaling \$1.5 million in upper-income tracts. This represents 26.8% of home purchase loans by volume and 25.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 24.2%.

Peoples made 75 home purchase loans totaling \$10.2 million in 2018. Peoples made six (8.0%) home purchase loans totaling \$278,000 (2.7%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 8.5% by volume and significantly



below by dollar amount. The percentage of loans by volume exceeded the 2018 aggregate of all lenders at 6.7% and was below by dollar amount at 3.7%. Given Peoples' performance compared to proxy and strong performance compared to the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is excellent, considering the relatively low owner-occupancy rates in these tracts. This supports that performance is excellent in these tracts.

Peoples made 38 home purchase loans totaling \$5.2 million in middle-income tracts. This represents 50.7% of home purchase loans by volume and 50.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.4%. The 2018 aggregate of all lenders made 64.1% by volume and 63.3% by dollar amount in middle-income tracts.

Peoples made 31 home purchase loans totaling \$4.8 million in upper-income tracts. This represents 41.3% of home purchase loans by volume and 46.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 24.2%. The 2018 aggregate of all lenders made 29.2% by volume and 33.1% by dollar amount in upper-income tracts.

Peoples made 68 home purchase loans totaling \$8.8 million in 2017. Peoples made two (2.9%) home purchase loans totaling \$85,000 (1.0%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 8.5% by volume and significantly below by dollar amount. The percentage of loans by volume and dollar amount was well below the 2018 aggregate of all lenders at 6.0% and 3.2%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is poor.

Peoples made 50 (73.5%) home purchase loans totaling \$6.5 million (74.6%) in middle-income tracts. This represents 73.5% of home purchase loans by volume and 74.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.4%. The 2017 aggregate of all lenders made 64.6% by volume and 63.0% by dollar amount in middle-income tracts.

Peoples made 16 (23.5%) home purchase loans totaling \$2.1 million (24.4%) in upper-income tracts. This represents 23.5% of home purchase loans by volume and 24.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 24.2%. The 2017 aggregate of all lenders made 29.5% by volume and 33.8% by dollar amount in upper-income tracts.

Peoples made 53 home purchase loans totaling \$6.5 million in 2016. Peoples made four (7.5%) home purchase loans totaling \$406,000 (6.2%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 12.5% by volume and well below by dollar amount. The percentage of loans by volume was below the 2018 aggregate of all lenders at 10.6% and slightly below by dollar amount at 6.8%. Given Peoples' performance compared to the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is adequate.

Peoples made 35 (66.0%) home purchase loans totaling \$4.4 million (66.4%) in middle-income tracts. This represents 66.0% of home purchase loans by volume and 66.4% by dollar amount

compared to the percentage of owner-occupied units in these tracts at 72.8%. The 2018 aggregate of all lenders at 69.6% by volume and 61.0% by dollar amount in middle-income tracts. Peoples made 14 home purchase loans totaling \$1.8 million in upper-income tracts. This represents 26.4% of home purchase loans by volume and 27.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 14.7%. The 2018 aggregate of all lenders made 19.8% by volume and 22.2% by dollar amount in upper-income tracts.

Overall, Peoples' home purchase lending performance generally varied compared to proxy and the aggregate of all lenders by volume and dollar amount. Therefore, geographic distribution of home purchase lending is good.

### *Refinance Lending*

Peoples made 19 refinance loans totaling \$1.8 million in 2019. Peoples made one (5.3%) refinance loan totaling \$59,000 (3.3%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 8.5% by volume and well below by dollar amount. Given Peoples' performance compared to proxy, the geographic distribution of refinance loans in moderate-income tracts is adequate.

Peoples made 12 refinance loans totaling \$782,000 in middle-income tracts. This represents 63.2% by volume and 43.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.4%.

Peoples made six refinance loans totaling \$941,000 in upper-income tracts. This represents 31.6% by volume and 52.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 24.2%.

Peoples made 62 refinance loans totaling \$4.6 million in 2018. Peoples made five (8.1%) refinance loans totaling \$193,000 (4.2%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 8.5% by volume and well below by dollar amount. The percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 5.4% and 3.4%, respectively. Given Peoples' performance compared to proxy and strong performance compared to the 2018 aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is excellent.

Peoples made 34 (54.8%) refinance loans totaling \$2.6 million (57.2%) in middle-income tracts. This represents 54.8% of refinance loans by dollar amount and 57.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.4%. The 2018 aggregate of all lenders made 66.4% by volume and 65.4% by dollar amount in middle-income tracts.

Peoples made 23 refinance loans totaling \$1.8 million in upper-income tracts. This represents 37.1% of refinance loans by dollar amount and 38.6% by volume, compared to the percentage of owner-occupied units in these tracts at 24.2%. The 2018 aggregate of all lenders made 37.1% by volume and 38.6% by dollar amount in upper-income tracts.

Peoples made 38 refinance loans totaling \$5.5 million in 2017. Peoples made two (5.3%) refinance loans totaling \$96,000 (1.7%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 8.5% by volume and significantly below by dollar amount. The percentage of loans by volume was slightly below the 2017 aggregate of all lenders at 6.4% and well below by dollar amount at 3.8%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is good.

Peoples made 28 refinance loans totaling \$3.8 million in middle-income tracts. This represents 73.7% of refinance loans by volume and 68.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.4%. The 2017 aggregate of all lenders made 70.4% by volume and 68.7% by dollar amount in middle-income tracts.

Peoples made eight (21.1%) refinance loans totaling \$1.6 million (29.7%) in upper-income tracts. This represents 21.1% of refinance loans by volume and 29.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 24.2%. The 2017 aggregate of all lenders made 23.2% by volume and 27.6% by dollar amount in upper-income tracts.

Peoples made 40 refinance loans totaling \$4.2 million in 2016. Peoples made five (12.5%) refinance loans totaling \$225,000 (5.4%) in moderate-income tracts, which was comparable to the percentage of owner-occupied units in these tracts at 12.5% by volume and well below by dollar amount. The percentage of loans by volume exceeded the 2016 aggregate of all lenders at 10.0% and slightly below by dollar amount at 3.4%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is good.

Peoples made 28 (70.0%) refinance loans totaling \$2.9 million (70.3%) in middle-income tracts. This represents 70.0% of refinance loans by volume and 70.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 72.8%. The 2016 aggregate of all lenders made 73.2% by volume and 77.6% by dollar amount in middle-income tracts.

Peoples made seven refinance loans totaling \$1.0 million in upper-income tracts. This represents 17.5% of refinance loans by volume and 24.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 14.7%. The 2016 aggregate of all lenders made 16.7% by volume and 16.0% by dollar amount in upper-income tracts.

Overall, Peoples' refinance lending performance varied compared to proxy and the aggregate of all lenders by volume and dollar amount. Therefore, geographic distribution of refinance lending is good.

### *Small Business Lending*

Peoples made 16 small business loans totaling \$3.2 million in 2019. Peoples made two (12.5%) loans in moderate-income tracts totaling \$948,000 (29.9%), which exceeded the percentage of businesses in these tracts at 11.4%. Given Peoples' performance compared to proxy, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 14 (87.5%) loans in middle-income tracts totaling \$2.2 million (70.1%). This represents 87.5% by volume and 70.1% by dollar amount compared to the percentage of businesses in these tracts at 69.3%. Peoples made no loans in upper-income tracts compared to the percentage of businesses in these tracts at 19.3%.

Peoples made 42 small business loans totaling \$7.6 million in 2018. Peoples made seven (16.7%) loans in moderate-income tracts totaling \$1.5 million (19.6%), which substantially exceeded the percentage of businesses in these tracts at 11.3%. The percentage of loans substantially exceeded the 2018 aggregate of all lenders by volume and dollar amount at 9.4% and 7.6%, respectively. Given Peoples' consistently strong performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

Peoples made 32 loans in middle-income tracts totaling \$6.0 million. This represents 76.2% of small business loans by volume and 78.8% by dollar amount compared to the percentage of businesses in these tracts at 69.1%. The 2018 aggregate of all lenders made 71.6% by volume and 64.3% by dollar amount in middle-income tracts.

Peoples made three loans in upper-income tracts totaling \$125,000. This represents 7.1% of small business loans by volume and 1.6% by dollar amount compared to the percentage of businesses in these tracts at 19.6%. The 2018 aggregate of all lenders made 18.4% by volume and 28.0% by dollar amount in upper-income tracts.

Peoples made 32 small business loans totaling \$6.1 million in 2017. Peoples made no loans in moderate-income tracts, which was significantly below the percentage of businesses in these tracts at 12.4%. This was also significantly below 2017 aggregate of all lenders by volume and dollar amount at 8.0% and 9.3%, respectively. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is very poor.

Peoples made 30 loans in middle-income tracts totaling \$5.5 million. This represents 93.8% of small business loans by volume and 90.1% by dollar amount compared to the percentage of businesses in these tracts at 69.2%. The 2017 aggregate of all lenders made 79.2% by volume and 82.2% by dollar amount in middle-income tracts.

Peoples made two small business loans in upper-income tracts totaling \$600,000. This represents 6.3% of small business loans by volume and 9.9% by dollar amount compared to the percentage of businesses in these tracts at 18.5%. The 2017 aggregate of all lenders made 11.2% by volume and 8.1% by dollar amount in upper-income tracts.

Peoples made 22 small business loans totaling \$3.2 million in 2016. Peoples made two (9.1%) small business loans in moderate-income tracts totaling \$100,000 (3.1%), which was well below the percentage of businesses in these tracts at 25.1% by volume and significantly below by dollar amount. The percentage of loans was well below the 2016 aggregate of all lenders at 31.4% by volume and was significantly below by dollar amount at 43.5%. Given Peoples' performance compared to proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is poor.

Peoples made 18 loans in middle-income tracts totaling \$3.0 million. This represents 81.8% of small business loans by volume and 92.3% by dollar amount compared to the percentage of businesses in these tracts at 63.1%. The 2016 aggregate of all lenders made 58.6% by volume and 51.3% by dollar amount in middle-income tracts.

Peoples made two loans in upper-income tracts totaling \$145,000. This represents 9.1% of small business loans by volume and 4.5% by dollar amount compared to the percentage of businesses in these tracts at 11.8%. The 2016 aggregate of all lenders made 10.0% by volume and 5.2% by dollar amount in upper-income tracts.

Overall, Peoples' performance varied compared to proxy and the aggregate of all lenders; therefore, the geographic distribution of small business lending is good.

*Community Development Loans*

Peoples originated or renewed two community development loans totaling approximately \$75,000 million during the evaluation period, as shown in the following table.

Purpose of CD Loan	#	\$
Revitalization/Stabilization	1	\$50,000
Community Services	1	\$25,000
<b>Total</b>	<b>2</b>	<b>\$75,000</b>

Community development lending represents 0.1% of Peoples' total community development loans by dollar amount compared to 3.7% of total deposits and 10.2% of total loans in this assessment area. This ranks as Peoples' ninth-highest percentage of community development lending by dollar amount during the evaluation period. Peoples ranks seventh out of 11 institutions with 7.1% of the deposit market share. As such, Peoples makes a low level community development loans in the Parkersburg-Vienna assessment area.

One community development loan provided working capital to a small business located in a moderate-income area, allowing it to expand its wellness and counseling services and hire six new therapists. The remaining community development loan provided working capital to a crisis prevention center that primarily provides a multitude of wraparound services, including free transportation for family visits, to low- and moderate-income children who are victims of abuse. All services are provided free of charge to clients. This loan is considered to be responsive to serving the credit needs of low-income individuals due to the high levels of poverty and unemployment in this assessment area.

*Flexible Lending Practices*

Peoples originated 18 loans in three government-guaranteed loan programs totaling \$1.2 million in this assessment area during the evaluation period. The flexible lending products were combined in order to conduct a meaningful analysis. The following tables show the percentage by volume and dollar amount of the combined flexible lending programs and the distribution of lending within the assessment area by census tract and borrower income.

Geographic Distribution of Flexible Loan Programs									
	Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)	% - #	\$ - %	O/O % (2018)
All Flexible Mortgage Loan Programs	11.1%	7.5%	8.5%	50.0%	43.0%	67.4%	38.9%	49.5%	24.2%

Peoples originated two loans in moderate-income tracts. The percentage of these loans in moderate-income geographies exceeded the percentage of owner-occupied units by volume and was below by dollar amount.

Borrower Distribution of Flexible Loan Programs												
	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)	% - #	\$ - %	Families % (2018)
All Flexible Mortgage Loan Programs	22.2%	12.2%	20.5%	44.4%	41.6%	17.1%	27.8%	36.6%	20.3%	5.6%	9.7%	42.1%

Peoples originated four loans to low-income borrowers and eight loans to moderate-income borrowers. The percentage of these loans to low-income borrowers exceeded the percentage of families by volume and was below by dollar amount. The percentage of these loans to moderate-income borrowers exceeded the percentage of families by volume and dollar amount.

Peoples was able to assist low- and moderate-income borrowers purchase homes and borrowers purchasing properties in low- and moderate-income areas through the use of these down-payment assistance programs.

Peoples originated three SBA 7(a) loans totaling \$363,000, representing 1.5% of SBA lending by dollar amount. These loans provide funds to start-ups and existing small businesses with access to capital with more flexible repayment terms than conventional commercial financing for multiple purposes.

Therefore, Peoples makes use of flexible lending practices in serving the credit needs of the Parkersburg-Vienna MSA. These programs are designed to improve affordable housing for low- and moderate-income individuals and provide small businesses with access to capital to help existing companies retain and expand their businesses or attract new small businesses to the area. The qualitative impact of these programs on low- and moderate-income borrowers and geographies and small businesses enhanced Peoples' overall lending test performance.

**Investment Test**

Peoples made 19 donations totaling \$26,200 that assisted organizations and non-profits provide affordable housing support; wraparound services to low- and moderate-income individuals and families, including, but not limited to, access and provision of food supplies and downtown revitalization. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donation	#	\$
Community Services	14	\$21,200
Revitalization/Stabilization	1	\$2,500
Affordable Housing	1	\$2,500
<b>Total</b>	<b>19</b>	<b>\$26,200</b>

Only 0.1% of Peoples’ total qualified community development contributions were made in this assessment area, which is significantly less than the percentage of total deposits at 3.7%, total loans at 10.2%, and total percentage of branch offices at 7.1%. Therefore, Peoples has a poor level of qualified community development investments in Parkersburg-Vienna assessment area.

**Service Test**

Retail services are readily accessible and Peoples provides an adequate level of community development services.

***Retail Services***

Peoples has not opened any offices since the previous evaluation and closed a branch with a full-service ATM in a middle income tract in 2017 and closed two in-store branches in middle-income tracts in 2019. However, Peoples’ record of opening and closing offices has not adversely affected the accessibility of its delivery systems in moderate-income geographies and to low- and moderate-income households. Peoples’ delivery services are readily accessible to portions of Peoples’ geographies and individuals of different income levels. Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including moderate-income geographies or to low- and moderate-income households, and are consistent with the services and hours discussed in the Institution assessment.

Peoples has five branch offices, consisting of four branches with full-service ATMs and one in-store branch with a cash-only ATM. These branches provide drive-through services and extended and/or weekend hours of service. Peoples’ branch offices in this assessment area represent 7.1% of its branch offices.

The following table illustrates the percentage of branch offices in moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and businesses in those tracts in 2019, based on 2015 U.S. Census data. The geographic distribution of branches was the same in 2016, based on 2010 U.S. Census data.

**Geographic Distribution of Branches**

Exam: Peoples Bank 2020

Analysis Year: 2019

2019 WV Parkersburg-Vienna MSA #37620

Tract Income Levels	BRANCHES							DEMOGRAPHICS				
	Total Branches		Opened	Closed*	Drive Thru	Extended Hours	Weekend Hours	Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	1	20.0%	0	0	1	1	1	5	19.2%	10.4%	11.3%
	DTO	0		0	0	0			5	19.2%	10.4%	11.3%
	LS	0		0	0							
Middle	Total	4	80.0%	0	3	3	4	4	15	57.7%	68.6%	69.1%
	DTO	0		0	0	0			15	57.7%	68.6%	69.1%
	LS	0		0	0							
Upper	Total	0	0.0%	0	0	0	0	0	6	23.1%	21.1%	19.6%
	DTO	0		0	0	0			6	23.1%	21.1%	19.6%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
<i>Totals</i>	Total	5	100.0%	0	3	4	5	5	26	100.0%	100.0%	100.0%
	DTO	0		0	0	0			26	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only  
 LS - Limited Service  
 Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
 \*Closed branches are only included in the "Closed" columns and are not included in any other totals  
 LPOs not included in totals.

The branch distribution exceeded the percentage of moderate-income census tracts, households, and total businesses in these tracts. Therefore, branch distribution in moderate-income tracts is excellent.

**Community Development Services**

Peoples provides an adequate level of community development services in this assessment area. During the evaluation period, at least five employees provided 47 services totaling at least 89 hours community development services to 25 different organizations that provide a multitude of services throughout the assessment area.

This represents 3.9% of all community development services and 2.9% of total reported service hours, which is comparable to the percentage of total deposits at 3.7% and less than the percentage of branch offices at 7.1%. In addition, the community development service hours provided in this assessment area equate to 0.05 ANP.

Community Services			Affordable Housing			Economic Development		
# Services	# Hours	# Orgs	# Services	# Hours	# Orgs	# Services	# Hours	# Orgs
2	4	2	2	76	2	1	9	1



<b>Financial Literacy Education*</b>			
<b>How to Do Your Banking</b>		<b>Saving with Mandy and Randy</b>	
<b># Services</b>	<b># Orgs</b>	<b># Services</b>	<b># Orgs</b>
26	13	16	7

*\*Number of employees and hours not available*

Employees provided financial expertise through leadership positions in multiple community organizations that offer services to low- and moderate-income individuals and families and promote affordable housing and community and economic development. Community development services include 86 hours serving on boards and committees and three hours providing technical expertise. Based on the number of services, employees primarily provided financial literacy training to low- and moderate-income children.

**NONMETROPOLITAN AREA**  
*(Limited-scope Review)*

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN WEST VIRGINIA**

- **Nonmetropolitan West Virginia**
  - As of December 31, 2019, Peoples operated four branches in the assessment area, representing 37.5% of its branches in West Virginia.
  - As of June 30, 2019, Peoples had \$193.0 million in deposits in this assessment area, representing a market share of 22.3% and 62.3% of its statewide deposits.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WEST VIRGINIA**

Through the use of available facts and data, including performance and demographic information, the assessment area’s performance was evaluated and compared with Peoples’ performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G, H, and I for information regarding these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Nonmetropolitan West Virginia	Consistent	Below	Below

For the lending test, Peoples received a “High Satisfactory” rating in West Virginia. Performance in this limited-scope assessment area was consistent with Peoples’ performance for the state. Lending levels reflect a good responsiveness to credit needs. The borrower and geographic distribution of loans is good with a limited level of lending gaps. Peoples exhibits a good record of serving the credit needs of low-income individuals and geographies and very small businesses. Lastly, Peoples makes a low level of community development loans in Nonmetropolitan West Virginia.

For the investment test, Peoples received a “Low Satisfactory” rating in West Virginia. Investment activity in Nonmetropolitan West Virginia was below Peoples’ performance for the state. The weaker performance was primarily due to a lower level of qualified investments and contributions relative to Peoples’ operational presence in the assessment area.

For the service test, Peoples received a “High Satisfactory” rating in West Virginia. Performance in Nonmetropolitan West Virginia was below Peoples’ performance for the state. Retail services are accessible in the assessment area’s five middle-income geographies. Peoples provides a limited level of services; the weaker performance was primarily due to providing a lower level of community development services relative to Peoples’ operational presence in the assessment area.

The performance in the limited-scope assessment area did not change the overall state rating.

**APPENDIX A**

**SCOPE OF EVALUATION**

<b>TIME PERIOD REVIEWED</b>	HMDA Loans: August 1, 2016– June 30, 2019  Small Business (CRA) Loans: August 1, 2016– June 30, 2019  Community Development Loans, Investments Services: February 28, 2017 – December 31, 2019	
<b>FINANCIAL INSTITUTION</b> Peoples Bank / Marietta, Ohio		<b>PRODUCTS REVIEWED</b> HMDA / CRA Reportable
<b>AFFILIATE(S)</b> Peoples Investment Company Peoples Bank Foundation, Inc.	<b>AFFILIATE RELATIONSHIP</b> Bancorp subsidiary Bank subsidiary	<b>PRODUCTS REVIEWED</b> LIHTC Grants and charitable donations

<b>ASSESSMENT AREA</b>	<b>TYPE OF REVIEW</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
<b>MULTISTATE</b> <ul style="list-style-type: none"> <li>Huntington-Ashland WV-KY-OH MSA</li> </ul>	Full-Scope Review	None	None
<b>STATE OF OHIO</b> <ul style="list-style-type: none"> <li>Nonmetropolitan Ohio</li> <li>Cincinnati OH-KY-IN MSA</li> <li>Akron OH MSA</li> <li>Cleveland-Elyria OH MSA</li> <li>Columbus OH MSA</li> <li>Dayton OH MSA</li> </ul>	Full-Scope Review Full-Scope Review Limited-Scope Review Limited-Scope Review Limited-Scope Review Limited-Scope Review	None	None
<b>STATE OF WEST VIRGINIA</b> <ul style="list-style-type: none"> <li>Parkersburg-Vienna MSA</li> <li>Nonmetropolitan West Virginia</li> </ul>	Full-Scope Review Limited-Scope Review	None	None

**APPENDIX B**

**SUMMARY OF MULTISTATE METROPOLITAN AREA AND STATE RATINGS**

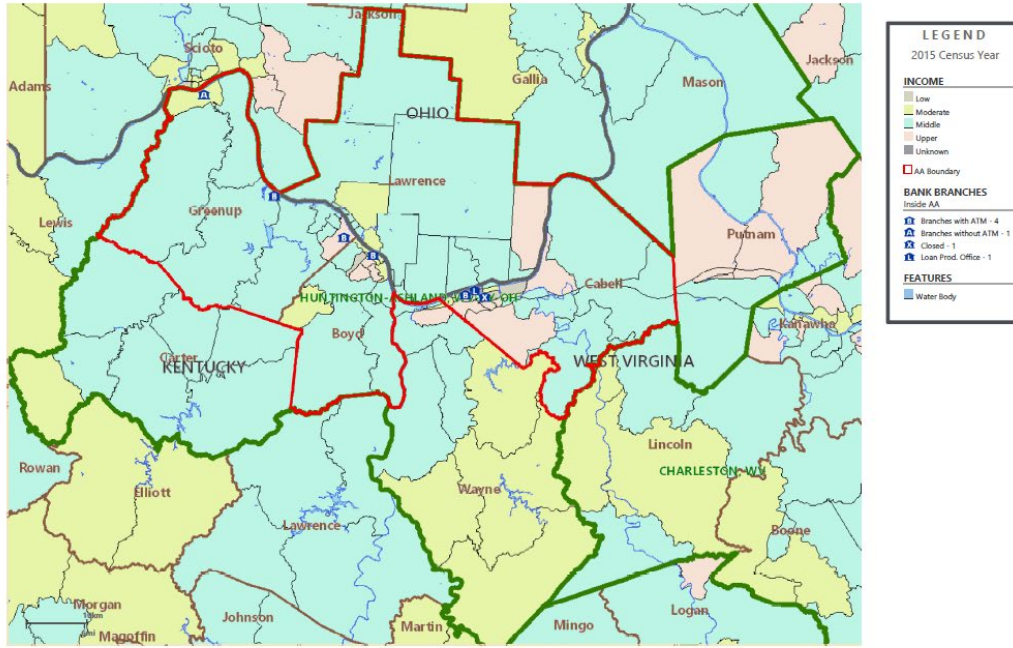
<b>Ratings</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall Ratings</b>
Institution	Outstanding	Outstanding	Outstanding	Outstanding
<b>Multistate Rating</b>				
Huntington-Ashland WV-KY-OH MSA	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory
<b>State Ratings</b>				
Ohio	Outstanding	Outstanding	Outstanding	Outstanding
West Virginia	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

### APPENDIX C

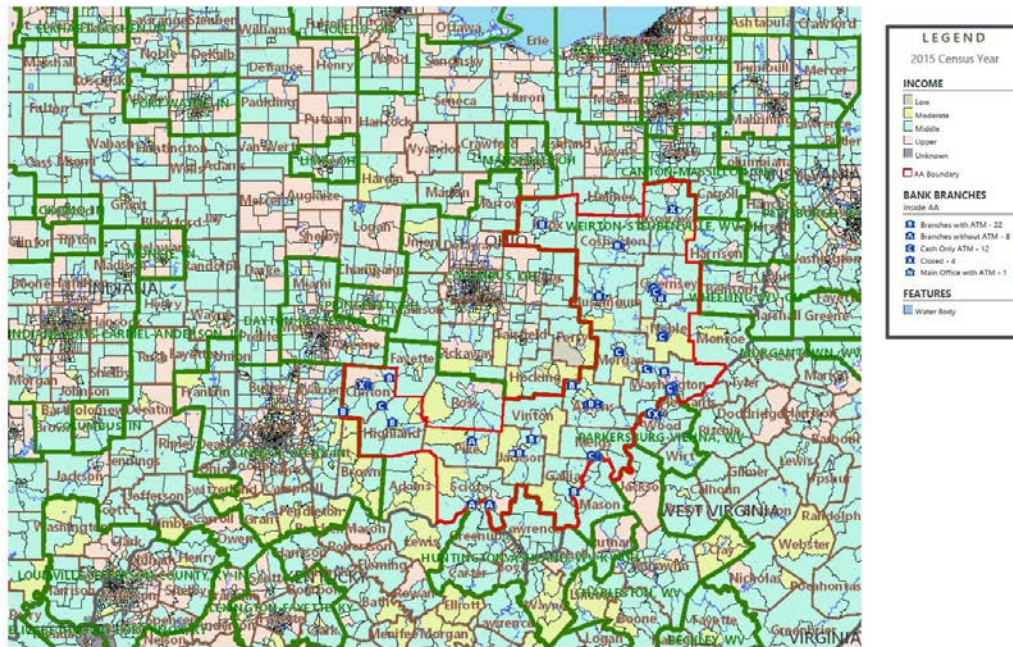
### ASSESSMENT AREA MAPS

#### Full-Scope Assessment Area Maps

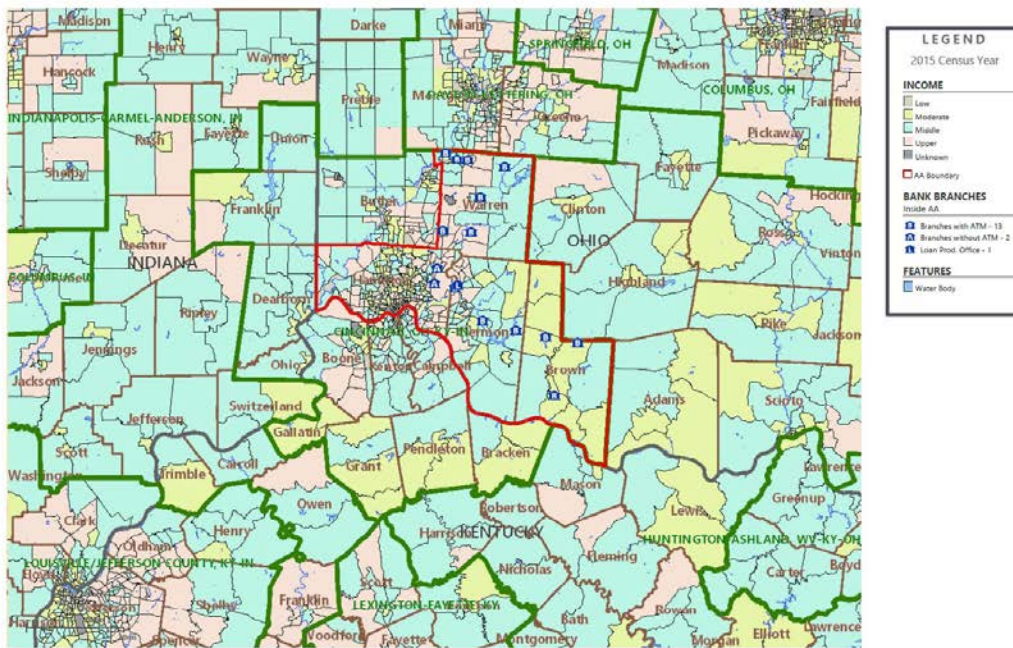
Assessment Area: 2019 Multi-State Huntington-Ashland MSA #26580



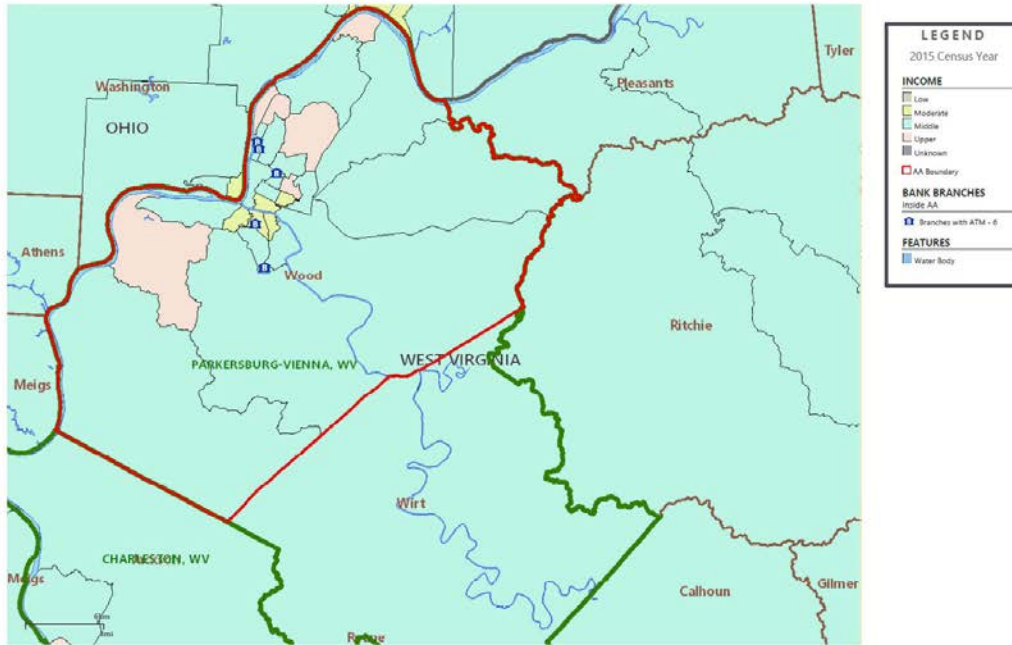
Assessment Area: 2019 OH Non-metropolitan



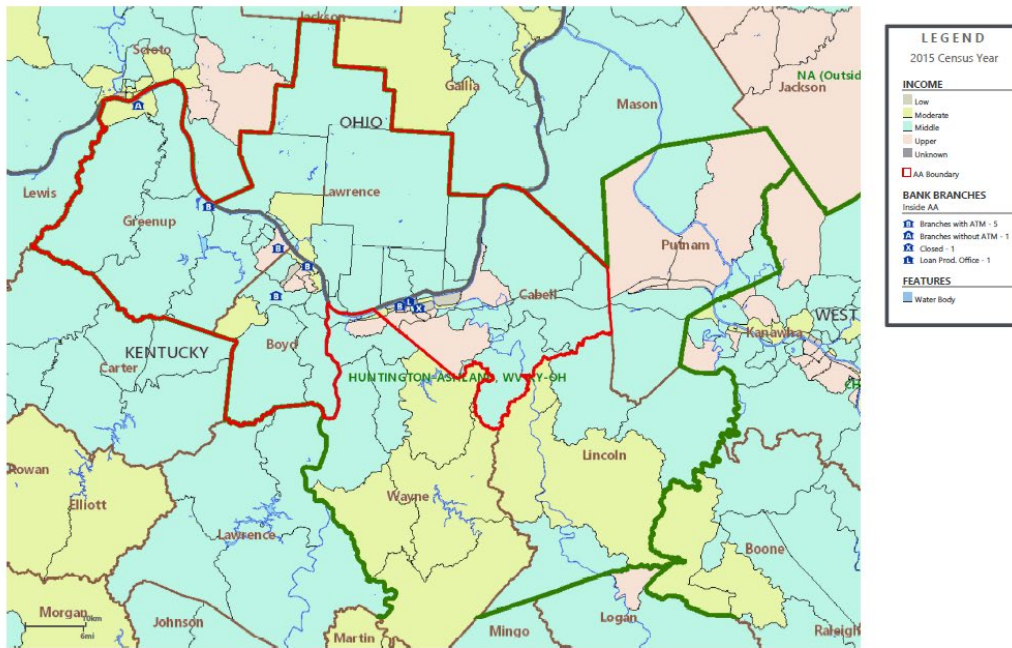
Assessment Area: 2019 OH Cincinnati MSA #17140



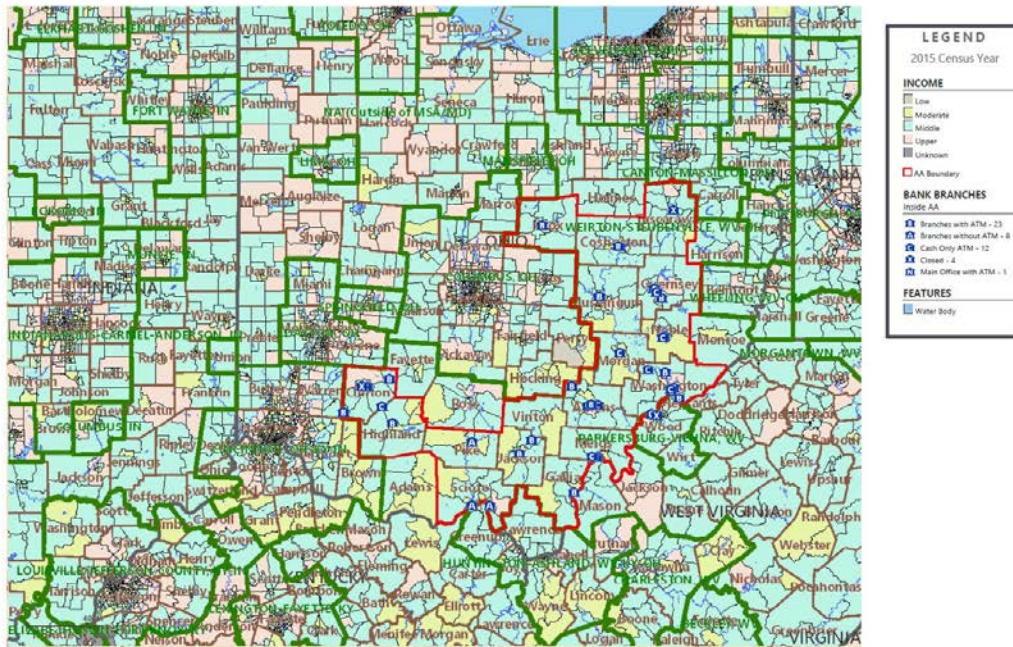
Assessment Area: 2019 WV Parkersburg-Vienna MSA #37620



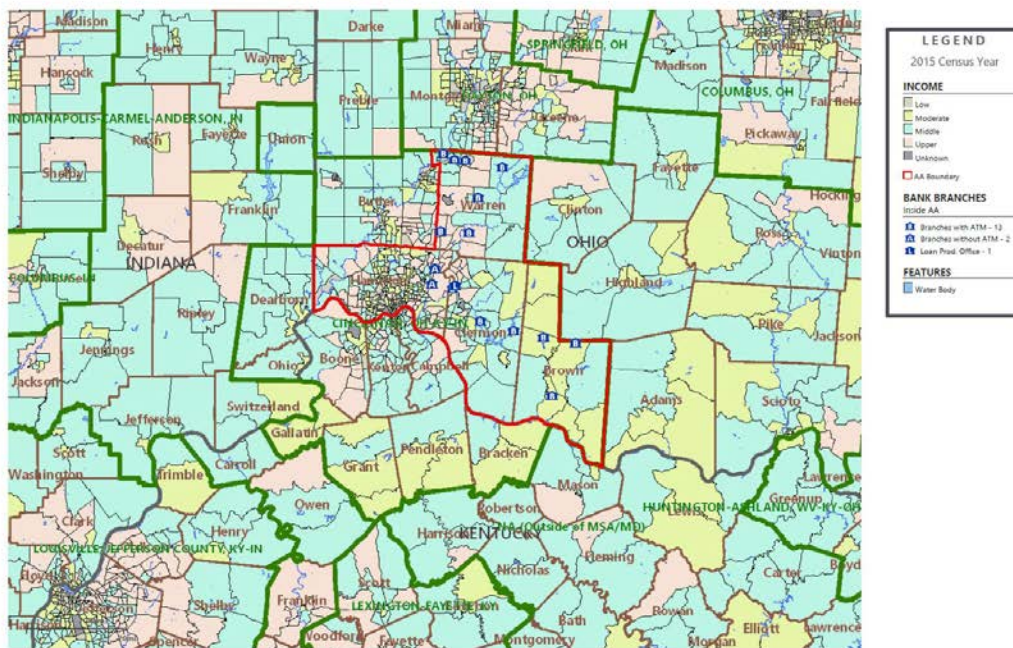
Assessment Area: 2018 Multi-State Huntington-Ashland MSA #26580



Assessment Area: 2018 OH Non-metropolitan

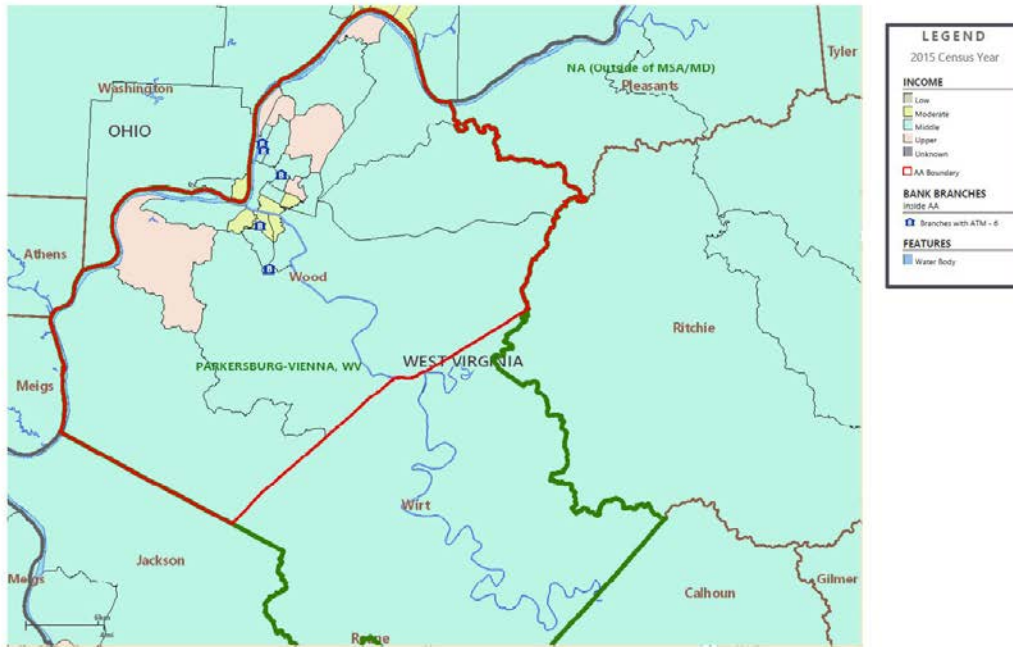


Assessment Area: 2018 OH Cincinnati MSA #17140

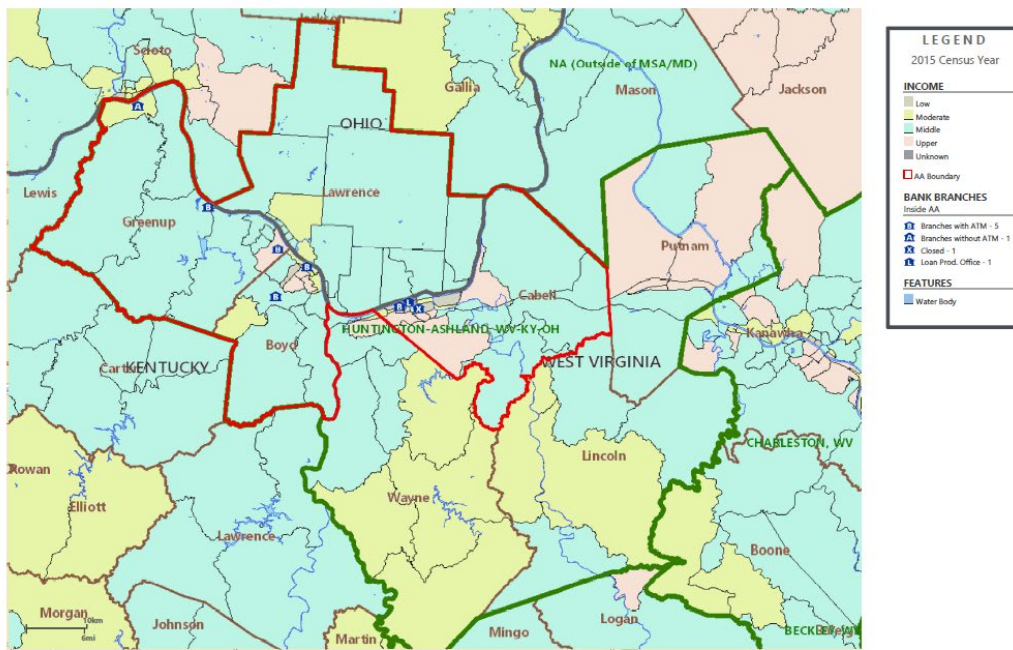




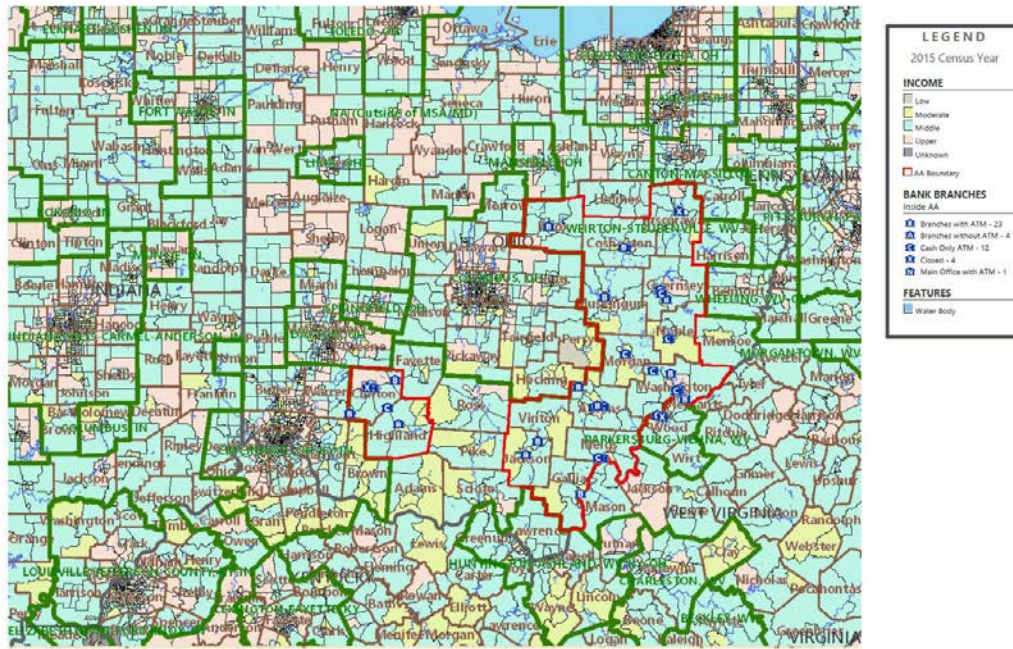
Assessment Area: 2018 WV Parkersburg-Vienna MSA #37620



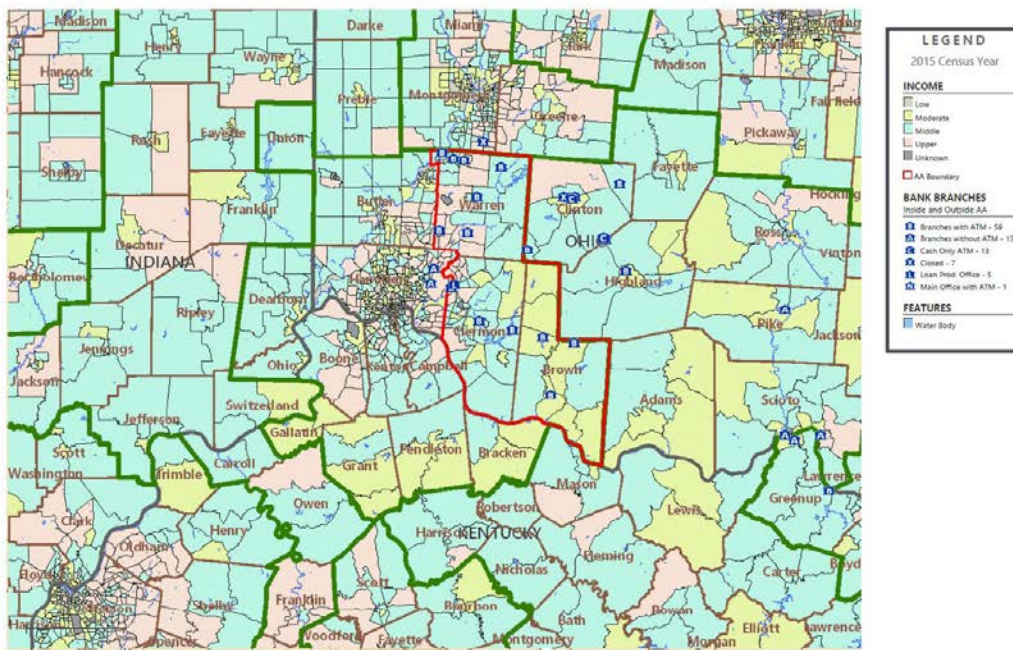
Assessment Area: 2017 Multi-State Huntington-Ashland MSA #26580



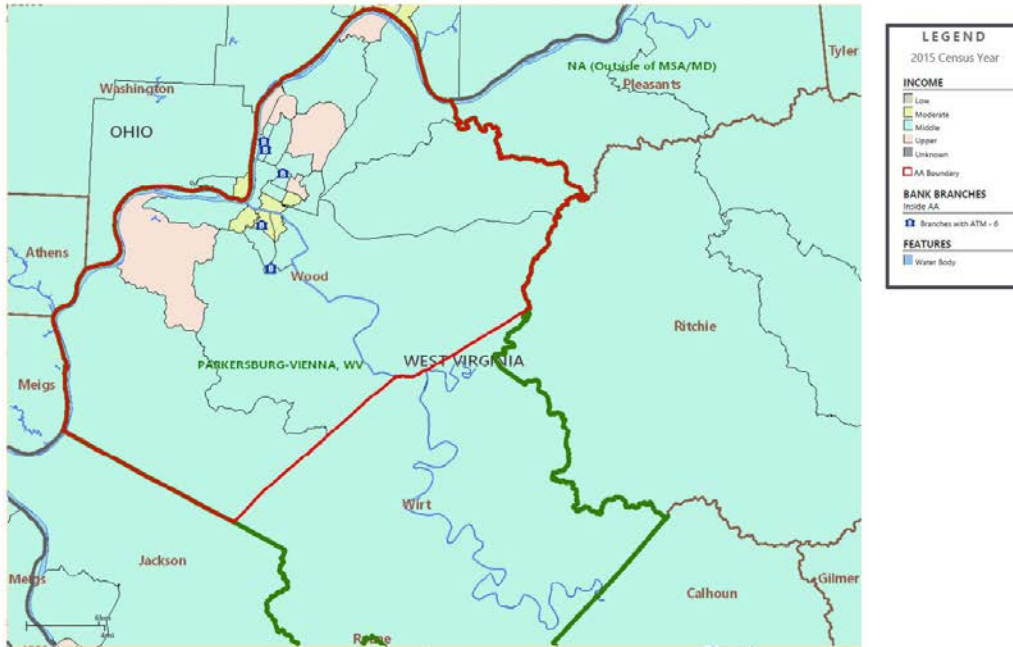
Assessment Area: 2017 OH Non-metropolitan



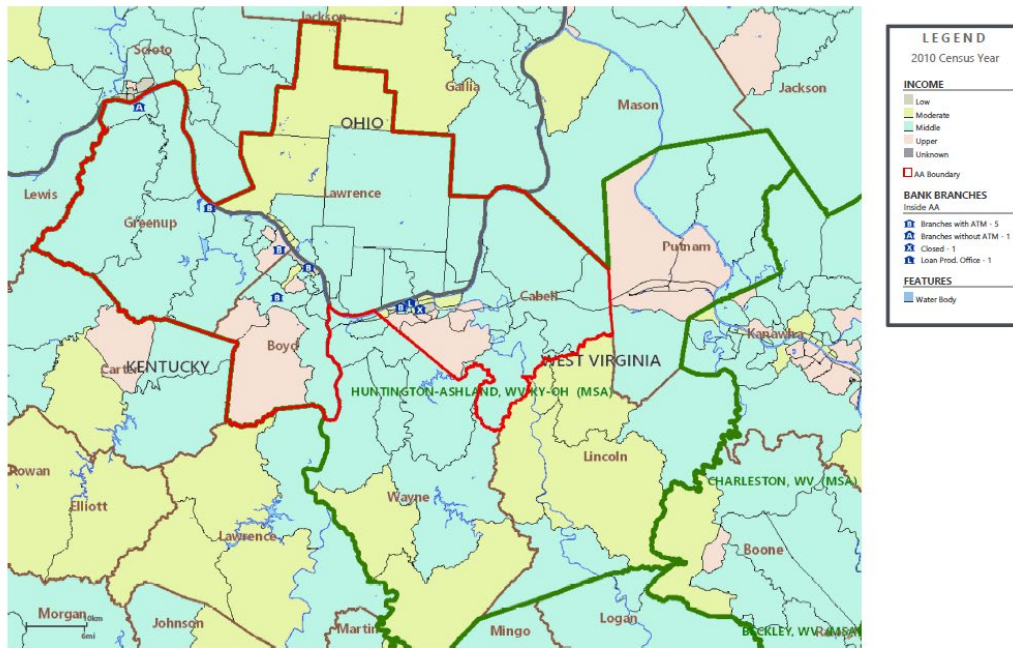
Assessment Area: 2017 OH Cincinnati MSA #17140



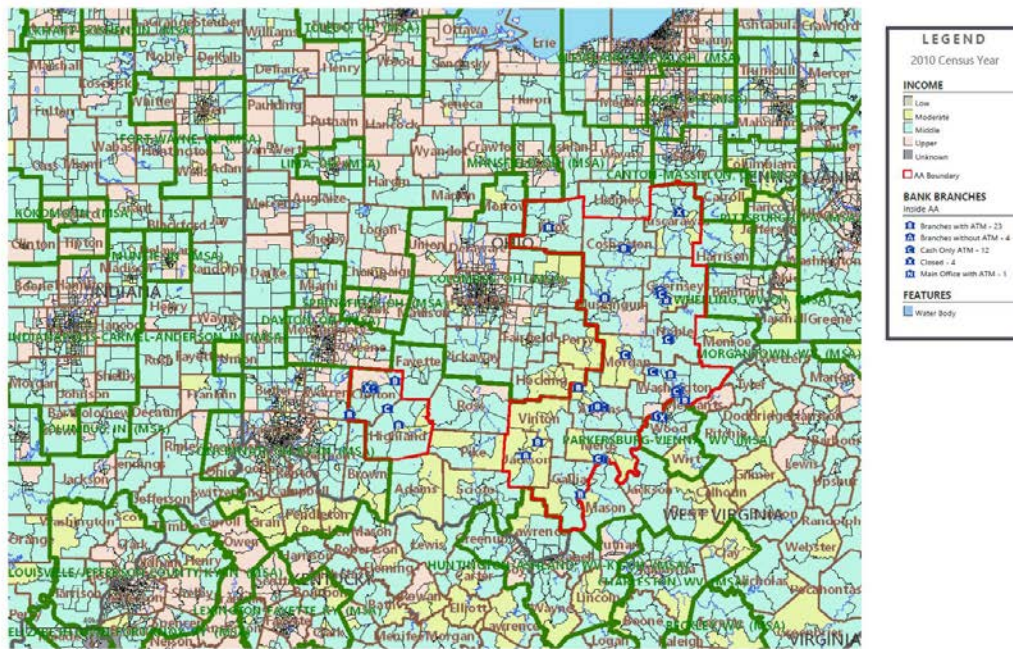
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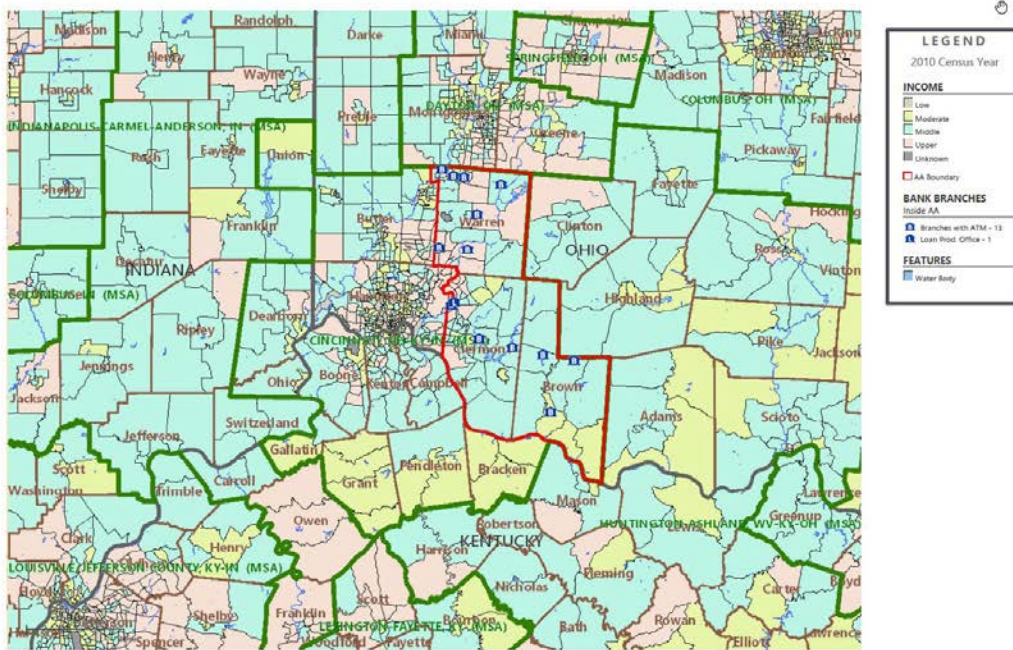
Assessment Area: 2016 Multi-State Huntington-Ashland MSA #26580



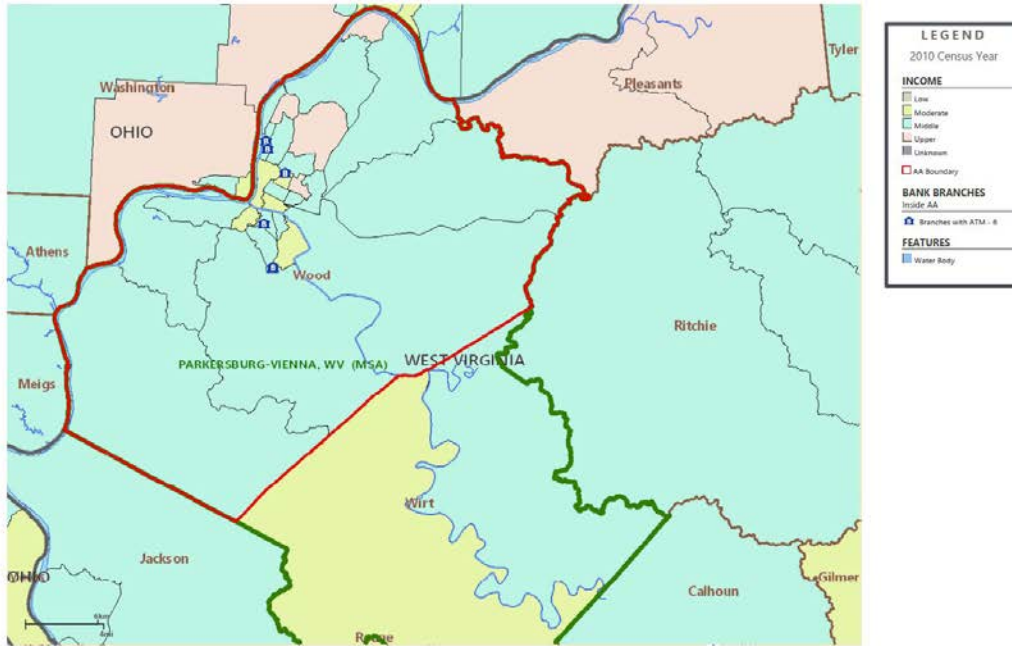
Assessment Area: 2016 OH Non-metropolitan



Assessment Area: 2016 OH Cincinnati MSA #17140

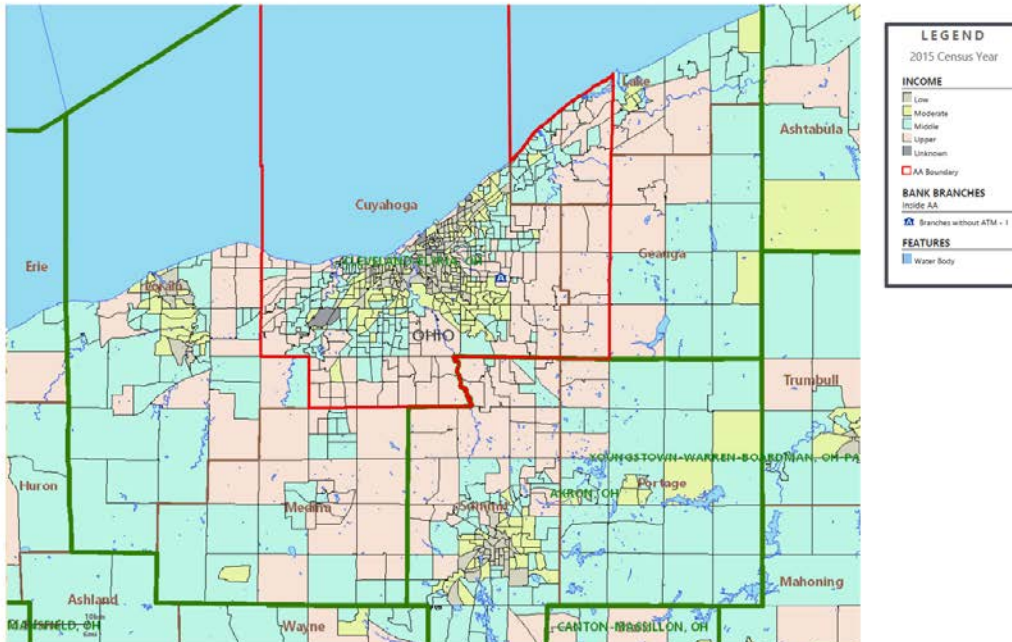


Assessment Area: 2016 WV Parkersburg-Vienna MSA #37620

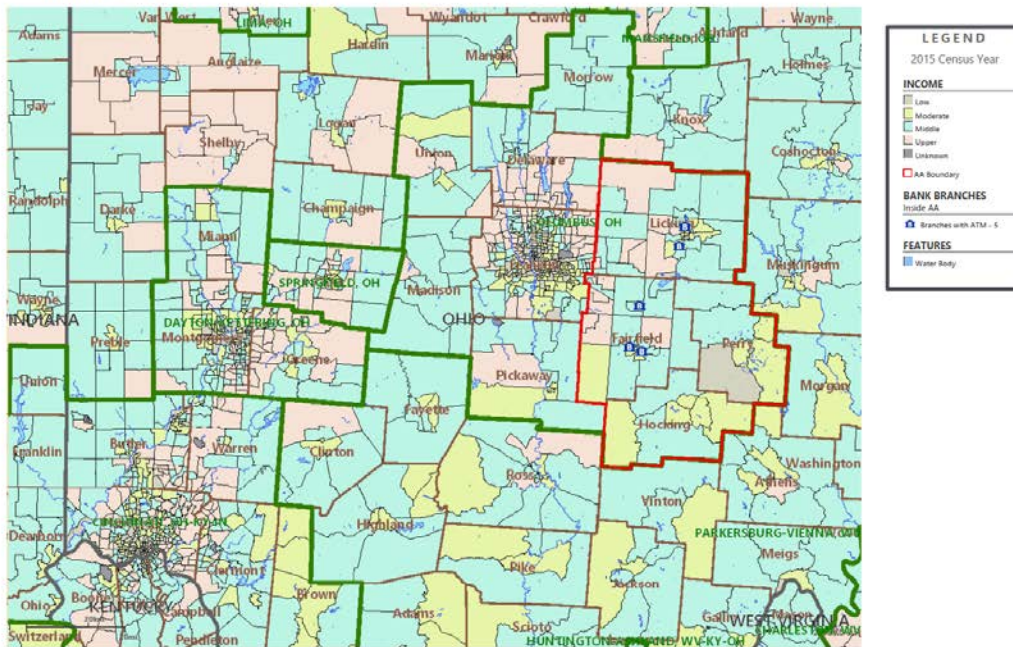


Limited-Scope Assessment Area Maps

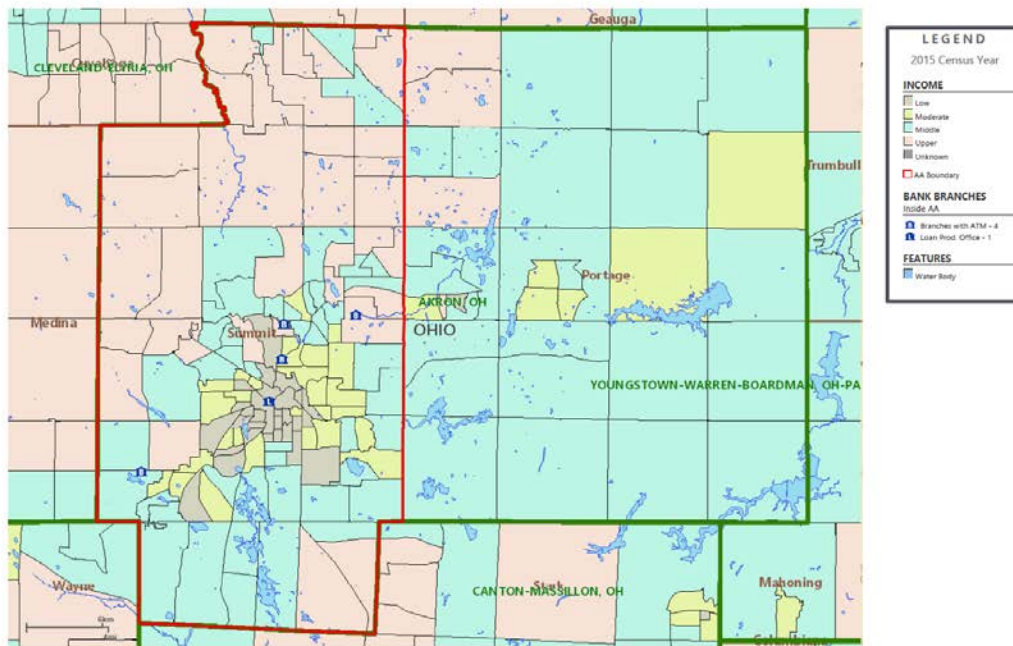
Assessment Area: 2019 OH Cleveland-Elyria MSA #17460



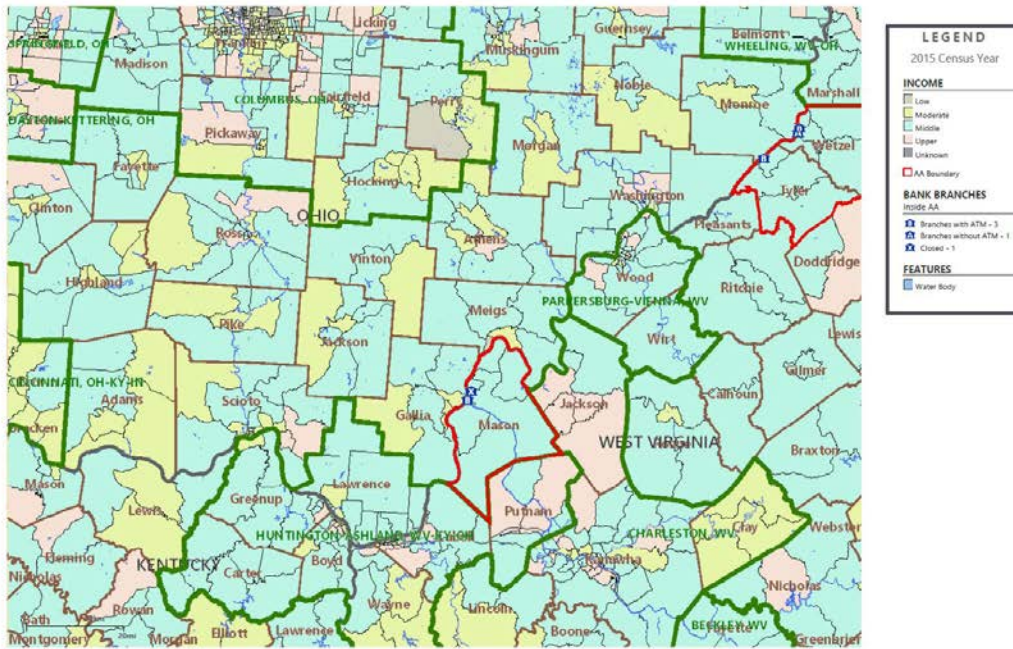
Assessment Area: 2019 OH Columbus MSA #18140



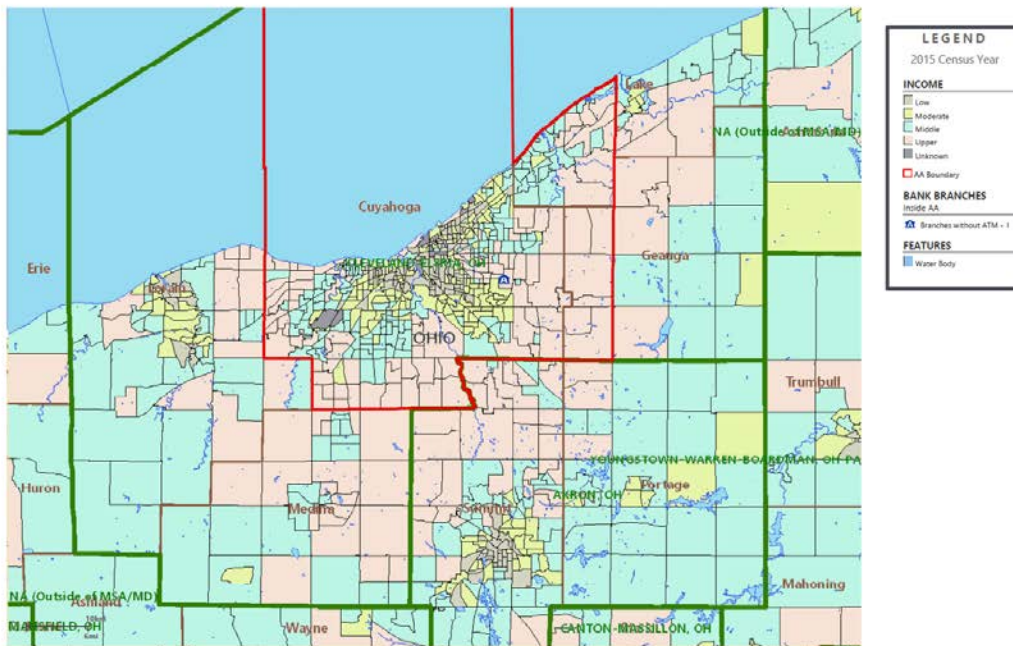
Assessment Area: 2019 OH Akron MSA #10420



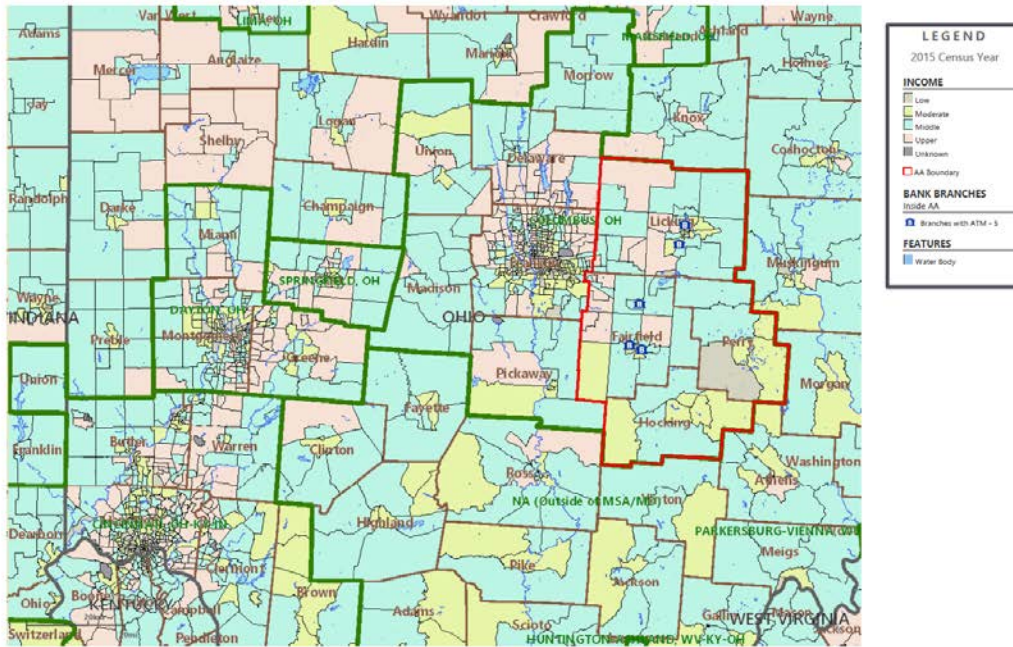
Assessment Area: 2019 WV Non-metropolitan



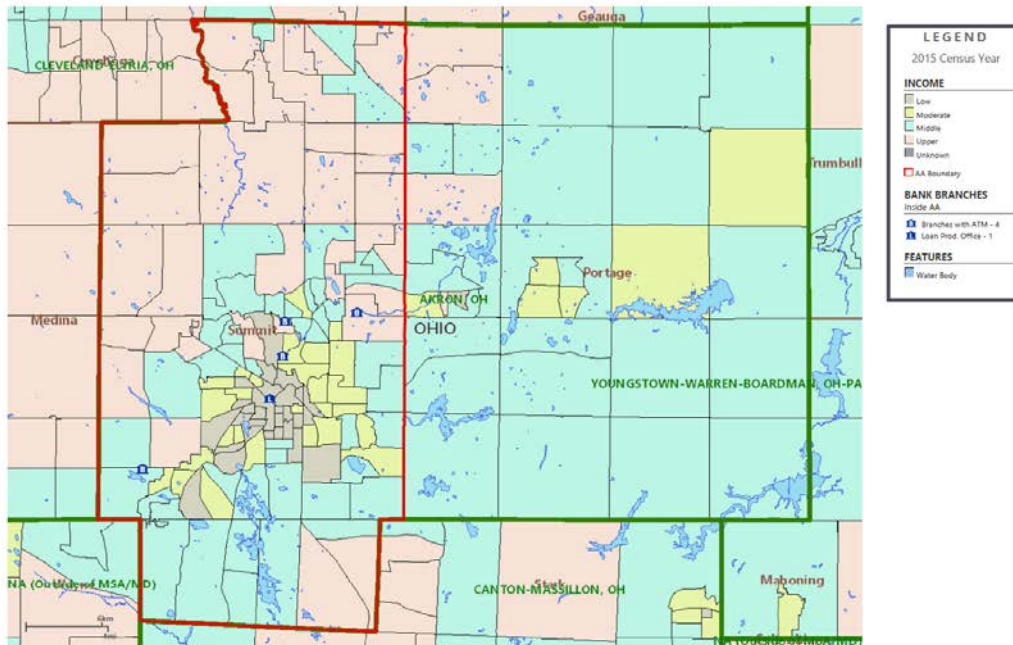
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Assessment Area: 2018 OH Columbus MSA #18140

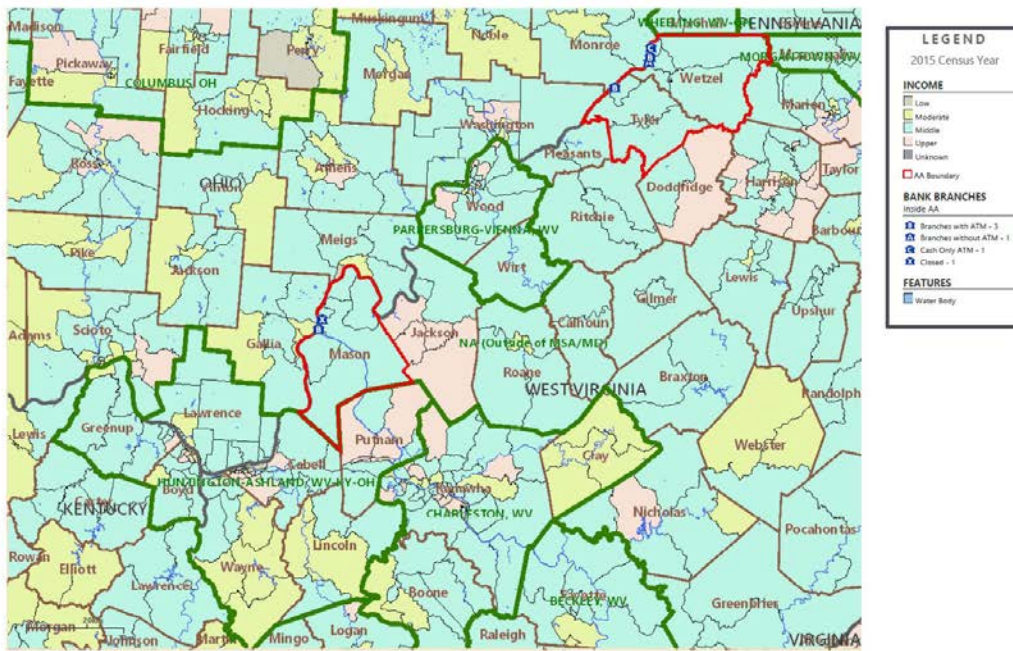


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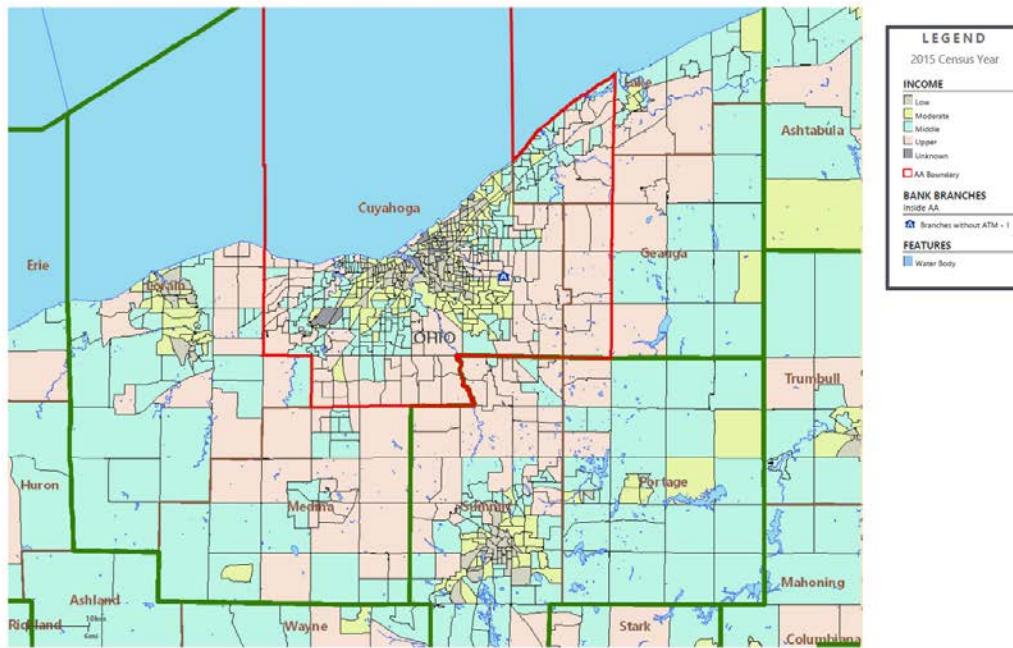




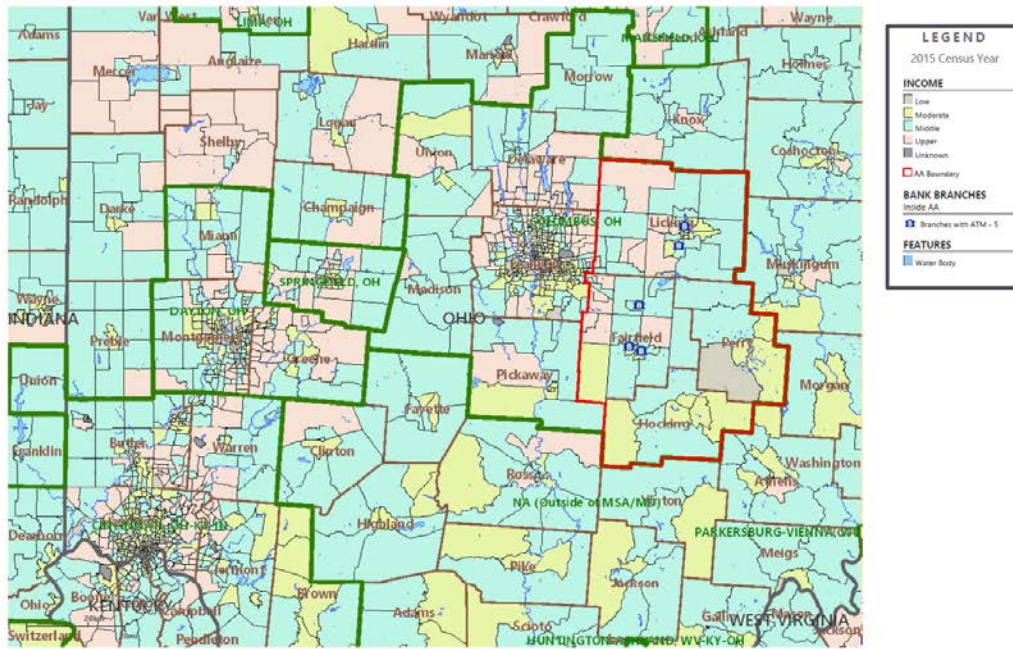
Assessment Area: 2018 WV Non-metropolitan



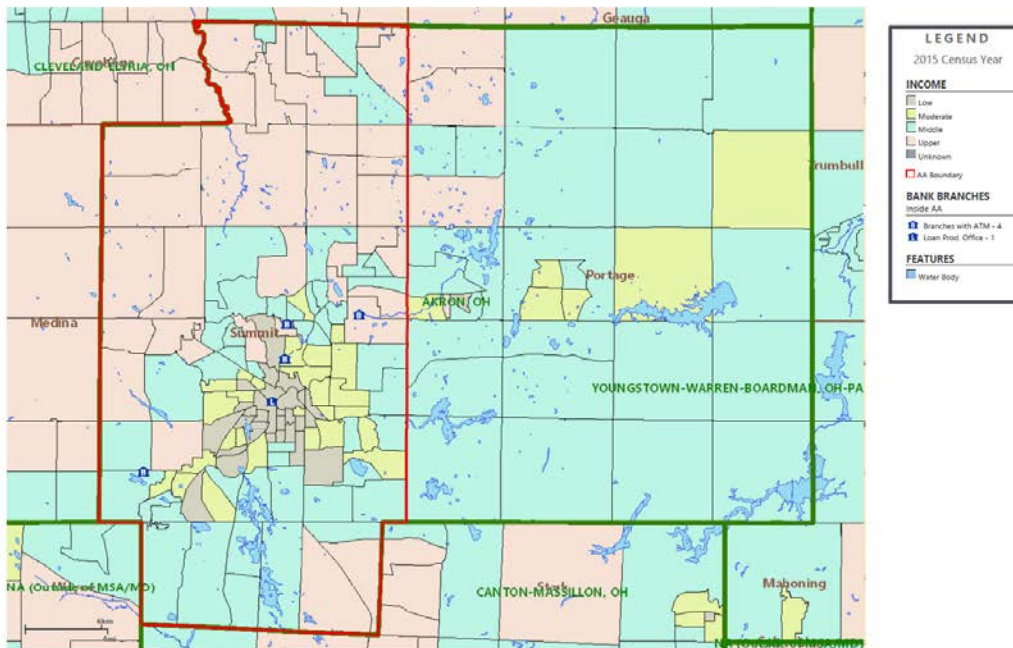
Assessment Area: 2017 OH Cleveland-Elyria MSA #17460



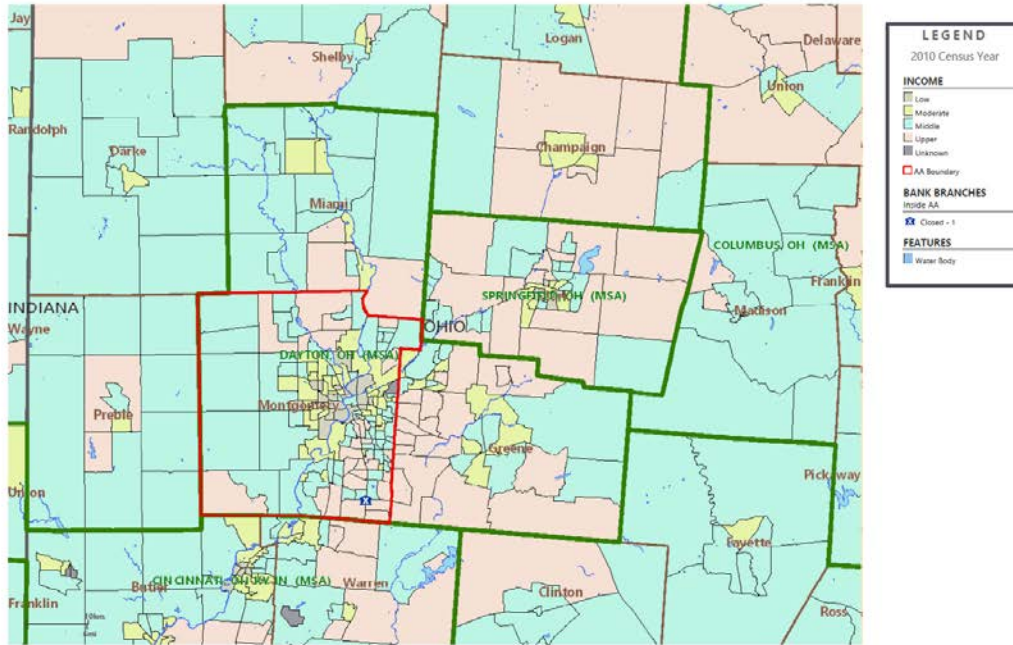
Assessment Area: 2017 OH Columbus MSA #18140



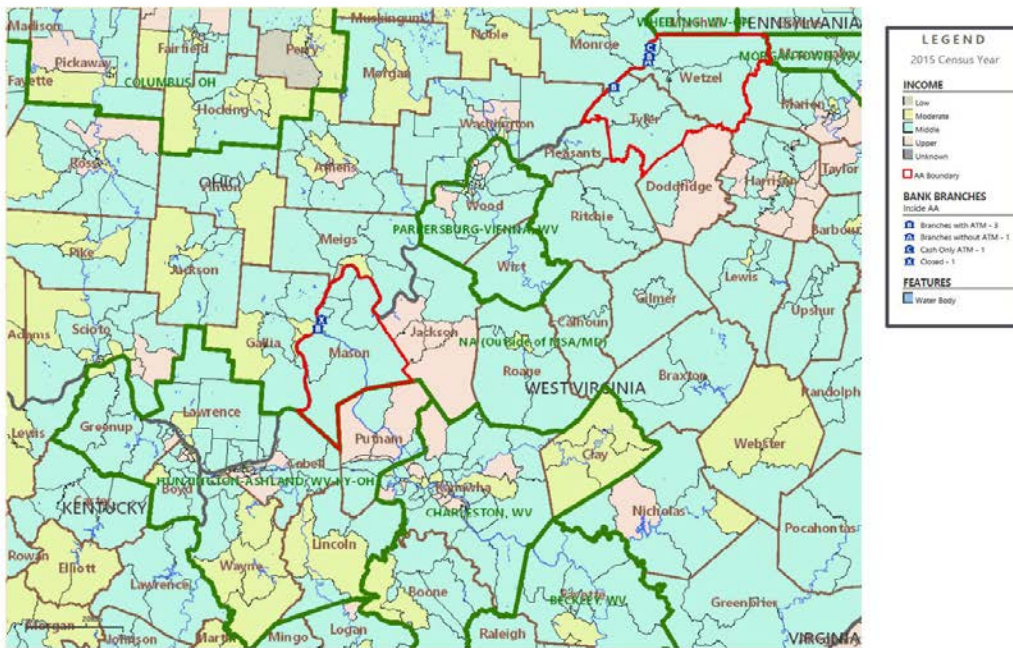
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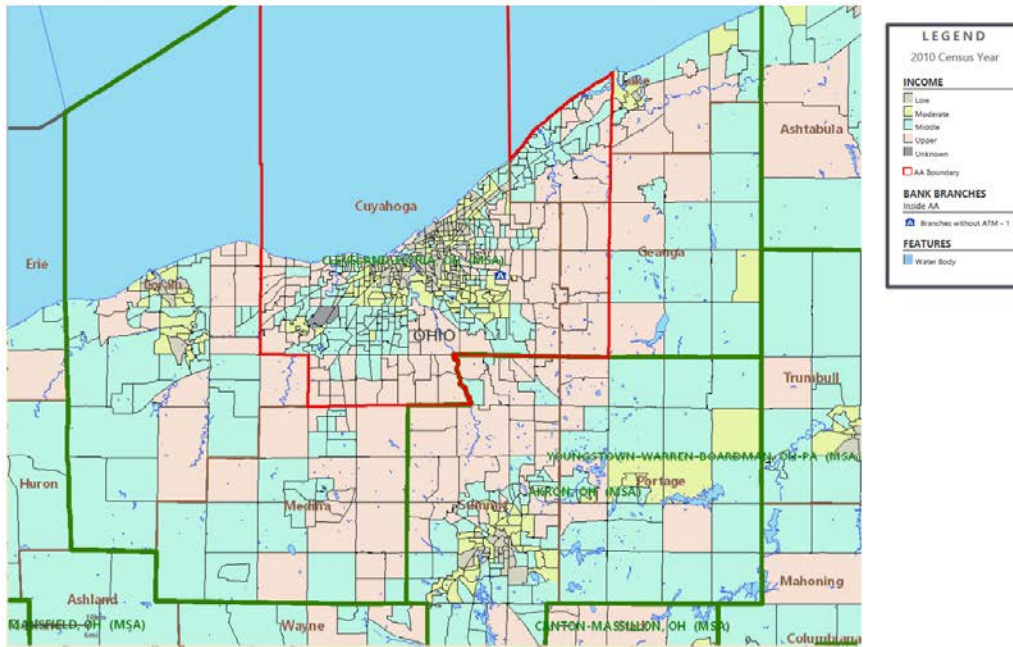
Assessment Area: 2017 OH Dayton MSA #19380



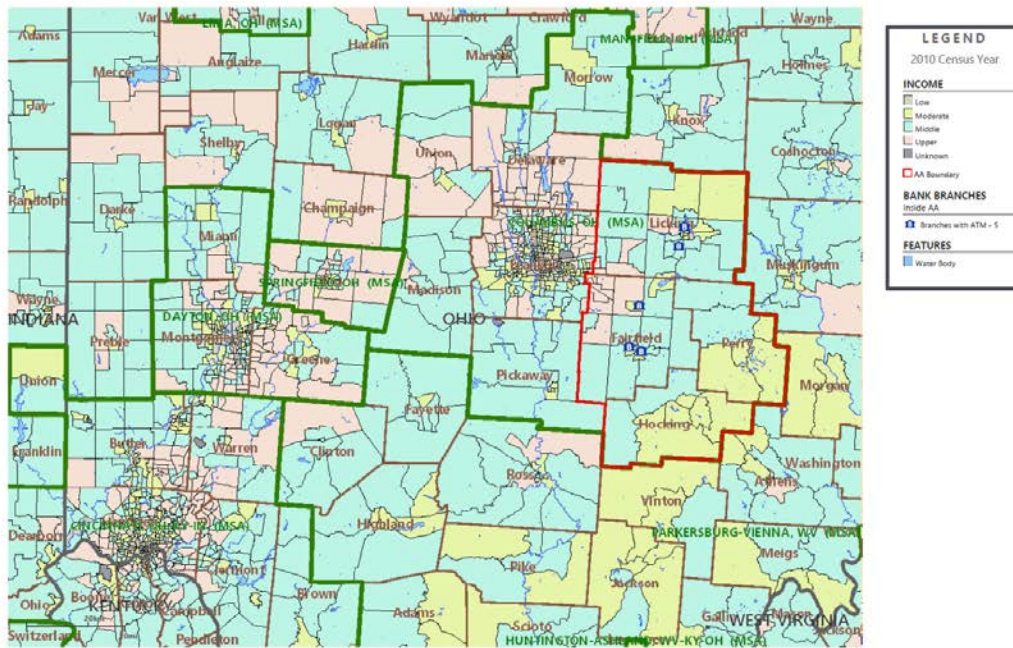
Assessment Area: 2017 WV Non-metropolitan



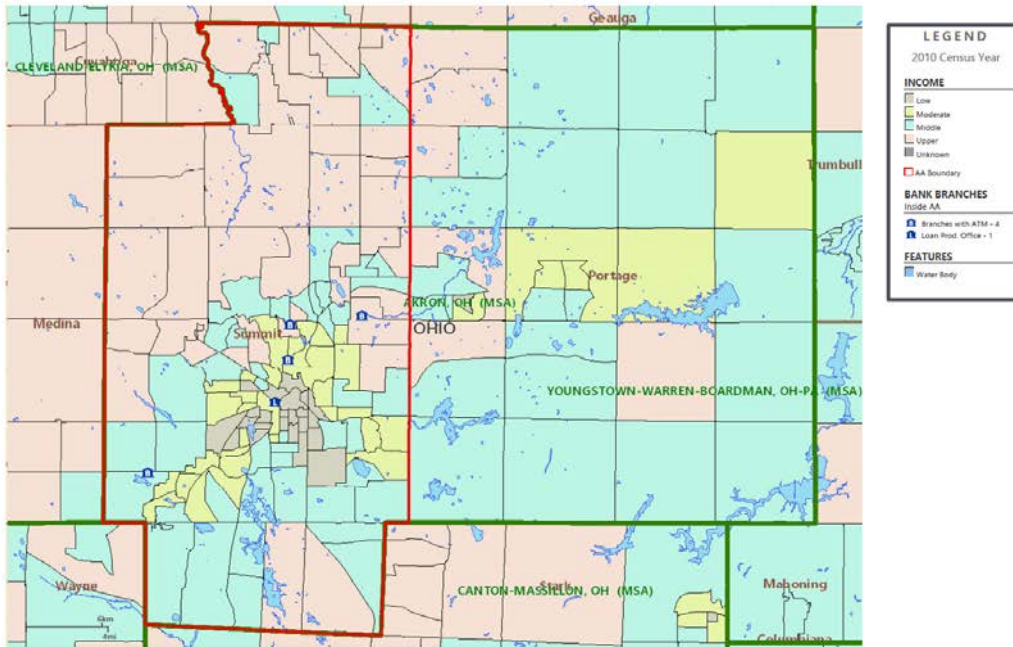
Assessment Area: 2016 OH Cleveland-Elyria MSA #17460



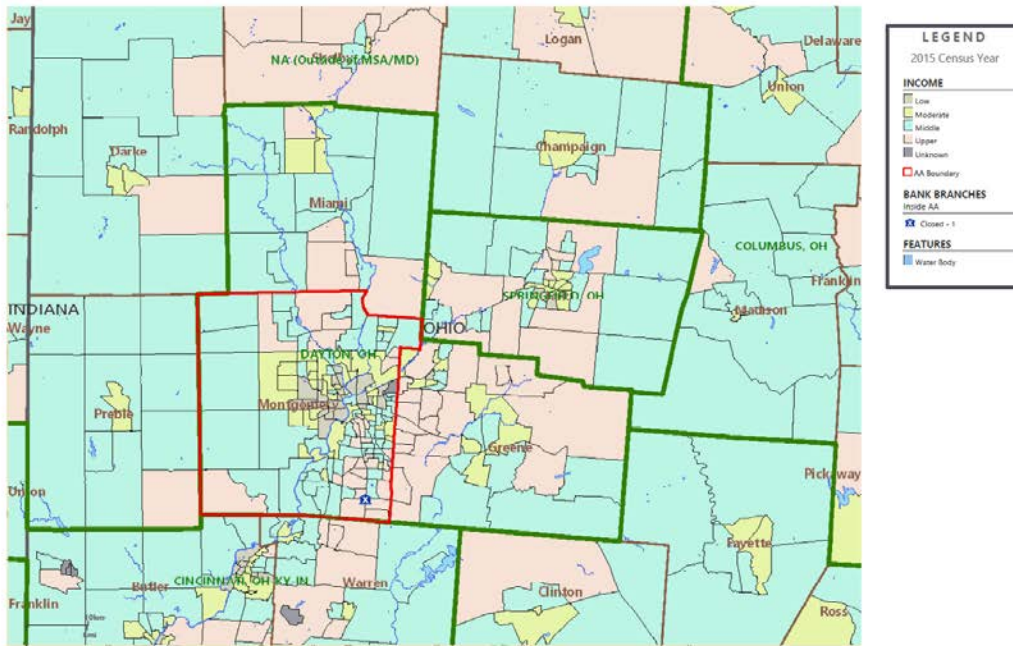
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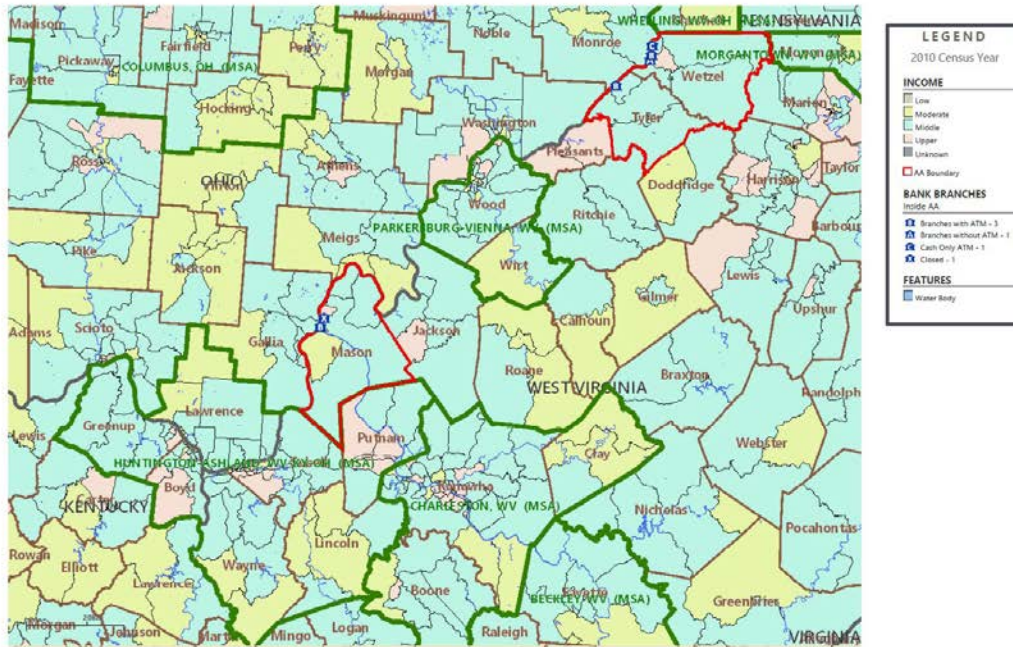
Assessment Area: 2016 OH Akron MSA #10420



Assessment Area: 2016 OH Dayton MSA #19380



Assessment Area: 2016 WV Non-metropolitan



**APPENDIX D**  
**FULL SCOPE LENDING TABLES**

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group : 2019 Multi-State Huntington-Ashland MSA #26580

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	10.0%	45	4.4%
Moderate	1	10.0%	290	28.3%	4	40.0%	311	30.4%
Low/Moderate Total	1	10.0%	290	28.3%	5	50.0%	355	34.8%
Middle	7	70.0%	680	66.3%	2	20.0%	132	12.8%
Upper	2	20.0%	53	5.2%	2	20.0%	245	24.0%
Unknown	0	0.0%	0	0.0%	1	10.0%	290	28.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,022	100.0%	10	100.0%	1,022	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	3	27.3%	125	13.6%
Moderate	1	9.1%	62	6.7%	1	9.1%	62	6.7%
Low/Moderate Total	1	9.1%	62	6.7%	4	36.4%	187	20.3%
Middle	9	81.8%	785	85.3%	2	18.2%	76	8.3%
Upper	1	9.1%	74	8.0%	3	27.3%	337	36.6%
Unknown	0	0.0%	0	0.0%	2	18.2%	322	34.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	922	100.0%	11	100.0%	922	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	33.3%	8	2.1%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	8	2.1%
Middle	3	100.0%	389	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	2	66.7%	381	97.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	389	100.0%	3	100.0%	389	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	43	63.0%	1	50.0%	43	63.0%
Low/Moderate Total	1	50.0%	43	63.0%	1	50.0%	43	63.0%
Middle	1	50.0%	25	37.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	25	37.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	68	100.0%	2	100.0%	68	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	30	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	30	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	100.0%	30	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	30	100.0%	1	100.0%	30	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group : 2019 Multi-State Huntington-Ashland MSA #26580

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
					HMDA Totals			
Low	0	0.0%	0	0.0%	5	18.5%	178	7.3%
Moderate	4	14.8%	424	17.5%	6	22.2%	415	17.1%
Low/Moderate Total	4	14.8%	424	17.5%	11	40.7%	593	24.4%
Middle	20	74.1%	1,880	77.3%	5	18.5%	239	9.8%
Upper	3	11.1%	127	5.2%	8	29.6%	988	40.7%
Unknown	0	0.0%	0	0.0%	3	11.1%	611	25.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	2,431	100.0%	27	100.0%	2,431	100.0%

\*Information based on 2013 ACS data



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Non-metropolitan

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	2	1.2%	69	0.4%	16	9.6%	925	5.2%
Moderate	31	18.7%	2,854	16.1%	52	31.3%	4,506	25.5%
Low/Moderate Total	33	19.9%	2,923	16.5%	68	41.0%	5,431	30.7%
Middle	113	68.1%	12,493	70.8%	45	25.3%	4,199	23.7%
Upper	20	12.0%	2,272	12.8%	52	31.3%	7,697	43.5%
Unknown	0	0.0%	0	0.0%	4	2.4%	361	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	166	100.0%	17,688	100.0%	166	100.0%	17,688	100.0%
<b>Refinance</b>								
Low	2	1.3%	88	0.6%	14	8.9%	1,025	7.3%
Moderate	25	15.8%	2,035	14.5%	32	20.3%	2,188	15.6%
Low/Moderate Total	27	17.1%	2,122	15.2%	46	29.1%	3,213	23.0%
Middle	108	68.4%	9,748	69.7%	35	20.9%	2,004	14.3%
Upper	23	14.6%	2,117	15.1%	75	47.5%	8,431	60.3%
Unknown	0	0.0%	0	0.0%	4	2.5%	339	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	158	100.0%	13,987	100.0%	158	100.0%	13,987	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	10	10.9%	222	6.2%
Moderate	19	20.7%	790	22.2%	17	18.5%	498	14.0%
Low/Moderate Total	19	20.7%	790	22.2%	27	29.3%	720	20.2%
Middle	66	71.7%	2,554	71.8%	19	20.7%	755	21.2%
Upper	7	7.6%	215	6.0%	44	47.8%	1,929	54.2%
Unknown	0	0.0%	0	0.0%	2	2.2%	154	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	92	100.0%	3,559	100.0%	92	100.0%	3,559	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	500	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	500	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	500	100.0%	1	100.0%	500	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	5	20.8%	151	13.7%
Moderate	4	16.7%	180	16.4%	8	33.3%	327	29.7%
Low/Moderate Total	4	16.7%	180	16.4%	13	54.2%	478	43.5%
Middle	15	62.5%	651	59.3%	4	16.7%	186	16.9%
Upper	5	20.8%	268	24.4%	6	25.0%	405	36.9%
Unknown	0	0.0%	0	0.0%	1	4.2%	30	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	1,099	100.0%	24	100.0%	1,099	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	2	16.7%	41	6.5%
Moderate	2	16.7%	52	8.4%	1	8.3%	44	7.0%
Low/Moderate Total	2	16.7%	52	8.4%	3	25.0%	84	13.5%
Middle	10	83.3%	570	91.8%	4	33.3%	200	32.2%
Upper	0	0.0%	0	0.0%	3	25.0%	134	21.5%
Unknown	0	0.0%	0	0.0%	2	16.7%	204	32.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	622	100.0%	12	100.0%	622	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
					HMDA Totals			
Low	4	0.9%	157	0.4%	47	10.4%	2,364	6.3%
Moderate	81	17.9%	5,910	15.8%	110	24.3%	7,562	20.2%
Low/Moderate Total	85	18.8%	6,067	16.2%	157	34.7%	9,926	26.5%
Middle	313	69.1%	26,516	70.8%	102	22.5%	7,344	19.6%
Upper	55	12.1%	4,871	13.0%	180	39.7%	18,596	49.7%
Unknown	0	0.0%	0	0.0%	14	3.1%	1,588	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	453	100.0%	37,454	100.0%	453	100.0%	37,454	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Cincinnati MSA #17140

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	5	6.3%	523	3.1%
Moderate	7	8.9%	1,012	6.1%	23	29.1%	3,188	19.1%
Low/Moderate Total	7	8.9%	1,012	6.1%	28	35.4%	3,711	22.2%
Middle	36	45.6%	6,355	38.1%	15	19.0%	2,807	16.8%
Upper	36	45.6%	9,330	55.9%	35	44.3%	10,124	60.6%
Unknown	0	0.0%	0	0.0%	1	1.3%	55	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	79	100.0%	16,697	100.0%	79	100.0%	16,697	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	3	7.9%	198	3.4%
Moderate	9	23.7%	802	13.7%	5	13.2%	635	10.8%
Low/Moderate Total	9	23.7%	802	13.7%	8	21.1%	833	14.2%
Middle	15	39.5%	2,017	34.4%	8	21.1%	1,060	18.1%
Upper	14	36.8%	3,045	51.9%	19	50.0%	3,763	64.2%
Unknown	0	0.0%	0	0.0%	3	7.9%	209	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	5,865	100.0%	38	100.0%	5,865	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	6.3%	30	3.4%
Moderate	6	37.5%	268	30.4%	5	31.3%	233	26.4%
Low/Moderate Total	6	37.5%	268	30.4%	6	37.5%	263	29.8%
Middle	6	37.5%	385	43.5%	5	31.3%	240	27.2%
Upper	4	25.0%	231	26.1%	4	25.0%	256	28.9%
Unknown	0	0.0%	0	0.0%	1	6.3%	125	14.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	884	100.0%	16	100.0%	884	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	25.0%	10	2.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	10	2.0%
Middle	2	50.0%	70	14.0%	0	0.0%	0	0.0%
Upper	2	50.0%	430	86.0%	3	75.0%	490	98.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	500	100.0%	4	100.0%	500	100.0%
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Loan Purpose Not Applicable</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	9	6.6%	751	3.1%
Moderate	22	16.1%	2,083	8.7%	34	24.8%	4,066	17.0%
Low/Moderate Total	22	16.1%	2,083	8.7%	43	31.4%	4,817	20.1%
Middle	39	43.1%	8,827	36.9%	28	20.4%	4,107	17.2%
Upper	56	40.9%	13,036	54.4%	61	44.5%	14,632	61.1%
Unknown	0	0.0%	0	0.0%	5	3.6%	389	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	137	100.0%	23,945	100.0%	137	100.0%	23,945	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 WV Parkersburg-Vienna MSA #37620

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	2.4%	80	1.4%	9	22.0%	1,017	17.5%
Low/Moderate Total	1	2.4%	80	1.4%	9	22.0%	1,017	17.5%
Middle	29	70.7%	4,261	73.3%	15	36.8%	1,738	29.9%
Upper	11	26.8%	1,473	25.3%	15	36.6%	2,794	48.0%
Unknown	0	0.0%	0	0.0%	2	4.9%	267	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	41	100.0%	5,814	100.0%	41	100.0%	5,814	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	10.5%	79	4.4%
Moderate	1	5.3%	59	3.3%	5	26.3%	367	20.6%
Low/Moderate Total	1	5.3%	59	3.3%	7	36.8%	445	23.0%
Middle	12	63.2%	782	43.9%	4	21.1%	226	12.7%
Upper	6	31.6%	941	52.8%	8	42.1%	1,110	62.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	1,781	100.0%	19	100.0%	1,781	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	7.7%	30	7.3%	2	15.4%	80	19.6%
Low/Moderate Total	1	7.7%	30	7.3%	2	15.4%	80	19.6%
Middle	7	53.8%	227	55.4%	2	13.4%	30	13.2%
Upper	5	38.5%	152	37.2%	8	61.5%	259	63.3%
Unknown	0	0.0%	0	0.0%	1	7.7%	20	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	409	100.0%	13	100.0%	409	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	392	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	392	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	392	100.0%	1	100.0%	392	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	135	100.0%	2	66.7%	60	44.4%
Upper	0	0.0%	0	0.0%	1	33.3%	75	55.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	135	100.0%	3	100.0%	135	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	16.7%	30	14.4%
Low/Moderate Total	0	0.0%	0	0.0%	1	16.7%	30	14.4%
Middle	4	66.7%	153	74.8%	2	33.3%	41	20.0%
Upper	2	33.3%	52	25.4%	3	50.0%	134	65.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	205	100.0%	6	100.0%	205	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 WV Parkersburg-Vienna MSA #37620

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	2	2.4%	79	0.9%
Moderate	3	3.6%	168	1.9%	17	20.5%	1,493	17.1%
Low/Moderate Total	3	3.6%	168	1.9%	19	22.9%	1,571	18.0%
Middle	36	67.5%	5,949	68.1%	25	30.1%	2,114	24.2%
Upper	24	28.9%	2,618	30.0%	35	42.2%	4,371	50.0%
Unknown	0	0.0%	0	0.0%	4	4.8%	679	7.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	83	100.0%	8,735	100.0%	83	100.0%	8,735	100.0%

\*Information based on 2013 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2018 Multi-State Huntington Ashland MSA #26580

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	3	11.5%	166	5.9%	4	15.4%	198	7.0%
Moderate	1	3.8%	54	1.9%	11	42.3%	808	28.7%
Low/Moderate Total	4	15.4%	220	7.8%	15	57.7%	1,006	35.7%
Middle	17	65.4%	1,977	70.3%	5	19.2%	463	16.5%
Upper	5	19.2%	617	21.9%	6	23.1%	1,345	47.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	2,814	100.0%	26	100.0%	2,814	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	3	12.0%	142	7.2%
Moderate	1	4.0%	134	6.8%	8	32.0%	422	21.5%
Low/Moderate Total	1	4.0%	134	6.8%	11	44.0%	564	28.7%
Middle	17	68.0%	1,478	75.3%	4	16.0%	262	13.4%
Upper	7	28.0%	350	17.8%	10	40.0%	1,136	57.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	1,962	100.0%	25	100.0%	1,962	100.0%
<b>Home Improvement</b>								
Low	1	7.7%	15	4.0%	2	15.4%	35	9.4%
Moderate	2	15.4%	30	8.0%	6	46.2%	198	53.1%
Low/Moderate Total	3	23.1%	45	12.1%	8	61.5%	233	62.5%
Middle	7	53.8%	259	69.4%	3	23.1%	90	24.1%
Upper	3	23.1%	69	18.5%	2	15.4%	50	13.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	373	100.0%	13	100.0%	373	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	5	41.7%	80	13.8%
Low/Moderate Total	0	0.0%	0	0.0%	5	41.7%	80	13.8%
Middle	9	75.0%	541	93.1%	3	25.0%	83	14.3%
Upper	3	25.0%	40	6.9%	4	33.3%	418	71.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	581	100.0%	12	100.0%	581	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2018 Multi-State Huntington Ashland MSA #26680

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	4	5.3%	181	3.2%	9	11.8%	375	6.5%
Moderate	4	5.3%	218	3.8%	30	39.5%	1,508	26.3%
Low/Moderate Total	8	10.5%	399	7.0%	39	51.3%	1,883	32.9%
Middle	30	65.8%	4,255	74.3%	15	19.7%	898	15.7%
Upper	18	23.7%	1,076	18.8%	22	28.9%	2,949	51.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	76	100.0%	5,730	100.0%	76	100.0%	5,730	100.0%

\*Information based on 2013 ACS data



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Non-metropolitan

Income Categories	HMDA				HMDA			
	#	By Tract Income %	\$(000s)	%	#	By Borrower Income %	\$(000s)	%
<b>Home Purchase</b>								
Low	1	0.3%	182	0.5%	27	8.9%	1,802	5.2%
Moderate	73	23.9%	6,862	19.8%	99	32.5%	9,313	26.9%
Low/Moderate Total	74	24.3%	7,044	20.4%	126	41.5%	11,115	32.1%
Middle	196	64.3%	23,278	67.3%	70	23.0%	7,851	22.7%
Upper	35	11.5%	4,271	12.3%	101	33.1%	14,434	41.7%
Unknown	0	0.0%	0	0.0%	8	2.6%	1,193	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	305	100.0%	34,593	100.0%	305	100.0%	34,593	100.0%
<b>Refinance</b>								
Low	3	1.0%	114	0.4%	40	13.6%	1,945	7.2%
Moderate	58	19.7%	5,439	20.0%	64	21.8%	4,665	17.2%
Low/Moderate Total	61	20.7%	5,553	20.4%	104	35.4%	6,610	24.3%
Middle	203	69.0%	18,757	69.0%	68	23.1%	5,987	22.0%
Upper	30	10.2%	2,855	10.5%	109	37.1%	13,398	49.3%
Unknown	0	0.0%	0	0.0%	13	4.4%	1,170	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	294	100.0%	27,165	100.0%	294	100.0%	27,165	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	18	10.4%	525	7.6%
Moderate	29	16.8%	1,128	16.3%	39	22.5%	1,387	20.0%
Low/Moderate Total	29	16.8%	1,128	16.3%	57	32.9%	1,912	27.6%
Middle	125	72.3%	5,084	73.3%	47	27.2%	1,920	27.7%
Upper	19	11.0%	722	10.4%	67	38.7%	3,022	43.6%
Unknown	0	0.0%	0	0.0%	2	1.2%	80	1.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	173	100.0%	6,934	100.0%	173	100.0%	6,934	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	1,575	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	1,575	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	1,575	100.0%	1	100.0%	1,575	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	12	18.5%	285	10.6%
Moderate	10	15.4%	401	14.9%	13	20.0%	504	18.8%
Low/Moderate Total	10	15.4%	401	14.9%	25	38.5%	789	29.4%
Middle	51	78.5%	2,171	80.8%	16	24.6%	841	31.3%
Upper	4	6.2%	114	4.2%	24	36.9%	1,056	39.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	2,686	100.0%	65	100.0%	2,686	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	2	8.3%	41	3.9%
Moderate	6	25.0%	282	26.9%	6	25.0%	227	21.7%
Low/Moderate Total	6	25.0%	282	26.9%	8	33.3%	268	25.6%
Middle	15	62.5%	575	54.9%	8	33.3%	364	34.7%
Upper	3	12.5%	191	18.2%	7	29.2%	318	30.3%
Unknown	0	0.0%	0	0.0%	1	4.2%	98	9.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	1,048	100.0%	24	100.0%	1,048	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2018 OHNon-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	4	0.5%	206	0.4%	99	11.5%	4,598	6.2%
Moderate	176	20.4%	14,112	19.1%	221	25.6%	16,096	21.8%
Low/Moderate Total	180	20.9%	14,408	19.5%	320	37.1%	20,694	28.0%
Middle	591	68.6%	51,440	69.5%	209	24.2%	16,963	22.9%
Upper	91	10.6%	8,153	11.0%	308	35.7%	32,228	43.6%
Unknown	0	0.0%	0	0.0%	25	2.9%	4,116	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	862	100.0%	74,001	100.0%	862	100.0%	74,001	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	3	1.5%	190	0.6%	14	7.2%	1,279	4.0%
Moderate	29	14.9%	3,651	11.5%	52	26.8%	6,017	18.9%
Low/Moderate Total	32	16.5%	3,841	12.1%	66	34.0%	7,296	23.0%
Middle	92	47.4%	13,690	43.1%	52	26.8%	9,114	28.7%
Upper	70	36.1%	14,233	44.8%	71	36.6%	14,658	46.1%
Unknown	0	0.0%	0	0.0%	5	2.6%	696	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	194	100.0%	31,764	100.0%	194	100.0%	31,764	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	13	22.0%	760	10.6%
Moderate	17	28.8%	1,277	17.8%	10	16.9%	904	12.6%
Low/Moderate Total	17	28.8%	1,277	17.8%	23	39.0%	1,664	23.2%
Middle	29	49.2%	3,162	44.2%	15	25.4%	1,568	21.9%
Upper	13	22.0%	2,720	38.0%	18	30.5%	3,504	48.9%
Unknown	0	0.0%	0	0.0%	3	5.1%	423	5.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	59	100.0%	7,159	100.0%	59	100.0%	7,159	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	4	10.5%	128	6.7%
Moderate	15	39.5%	603	31.6%	9	23.7%	440	23.1%
Low/Moderate Total	15	39.5%	603	31.6%	13	34.2%	568	29.8%
Middle	14	36.8%	643	33.7%	11	28.9%	439	23.0%
Upper	9	23.7%	661	34.7%	12	31.6%	700	36.7%
Unknown	0	0.0%	0	0.0%	2	5.3%	200	10.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	1,907	100.0%	38	100.0%	1,907	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	3	17.6%	82	11.6%
Moderate	9	52.9%	333	47.0%	4	23.5%	280	39.5%
Low/Moderate Total	9	52.9%	333	47.0%	7	41.2%	362	51.1%
Middle	6	35.3%	329	46.5%	5	29.4%	161	22.7%
Upper	2	11.8%	46	6.5%	2	11.8%	94	13.3%
Unknown	0	0.0%	0	0.0%	3	17.6%	91	12.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	708	100.0%	17	100.0%	708	100.0%
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	4	100.0%	306	100.0%	2	50.0%	203	66.3%
Upper	0	0.0%	0	0.0%	2	50.0%	103	33.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	306	100.0%	4	100.0%	306	100.0%
	<b>Loan Purpose Not Applicable</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	3	1.0%	190	0.5%	34	10.9%	2,249	5.4%
Moderate	70	22.4%	5,864	14.0%	75	24.0%	7,641	18.3%
Low/Moderate Total	73	23.4%	6,054	14.5%	109	34.9%	9,890	23.8%
Middle	145	46.5%	18,130	43.3%	85	27.2%	11,485	27.4%
Upper	94	30.1%	17,660	42.2%	105	33.7%	19,059	45.5%
Unknown	0	0.0%	0	0.0%	13	4.2%	1,410	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	312	100.0%	41,844	100.0%	312	100.0%	41,844	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2018 WV Parkersburg-Vienna MSA #37620

Income Categories	HMDA				HMDA			
	By Tract Income		%		By Borrower Income		%	
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	4	5.3%	262	2.6%
Moderate	6	8.0%	278	2.7%	10	13.3%	888	8.7%
Low/Moderate Total	6	8.0%	278	2.7%	14	18.7%	1,150	11.2%
Middle	38	50.7%	5,213	50.9%	17	22.7%	2,008	19.6%
Upper	31	41.3%	4,750	46.4%	41	54.7%	6,408	62.6%
Unknown	0	0.0%	0	0.0%	3	4.0%	675	6.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	75	100.0%	10,241	100.0%	75	100.0%	10,241	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	7	11.3%	411	9.0%
Moderate	5	8.1%	193	4.2%	9	14.5%	692	15.2%
Low/Moderate Total	5	8.1%	193	4.2%	16	25.8%	1,103	24.2%
Middle	34	54.8%	2,609	57.2%	19	30.6%	1,181	25.9%
Upper	23	37.1%	1,759	38.6%	24	38.7%	2,102	46.1%
Unknown	0	0.0%	0	0.0%	3	4.8%	175	3.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	62	100.0%	4,561	100.0%	62	100.0%	4,561	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	3.8%	72	7.2%
Moderate	1	3.8%	13	1.3%	2	7.7%	43	4.3%
Low/Moderate Total	1	3.8%	13	1.3%	3	11.5%	115	11.5%
Middle	18	69.2%	726	72.8%	7	26.9%	220	22.1%
Upper	7	26.9%	258	25.9%	16	61.5%	662	66.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	997	100.0%	26	100.0%	997	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	9.1%	28	9.5%
Moderate	2	18.2%	43	14.6%	3	27.3%	58	19.7%
Low/Moderate Total	2	18.2%	43	14.6%	4	36.4%	86	29.2%
Middle	4	36.4%	94	31.9%	5	45.5%	130	44.1%
Upper	5	45.5%	158	53.6%	2	18.2%	79	26.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	295	100.0%	11	100.0%	295	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	25.0%	56	16.2%
Moderate	0	0.0%	0	0.0%	2	50.0%	254	73.6%
Low/Moderate Total	0	0.0%	0	0.0%	3	75.0%	310	89.9%
Middle	4	100.0%	345	100.0%	1	25.0%	35	10.1%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	345	100.0%	4	100.0%	345	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2018 WV Parkersburg-Vienna MSA #37620

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	14	7.9%	829	5.0%
Moderate	14	7.9%	527	3.2%	26	14.6%	1,935	11.8%
Low/Moderate Total	14	7.9%	527	3.2%	40	22.5%	2,764	16.8%
Middle	98	55.1%	8,987	54.7%	49	27.5%	3,574	21.7%
Upper	66	37.1%	6,925	42.1%	83	46.6%	9,251	56.3%
Unknown	0	0.0%	0	0.0%	6	3.4%	850	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	178	100.0%	16,439	100.0%	178	100.0%	16,439	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 Multi-State Huntington-Ashland MSA #26580

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	2	8.0%	117	4.6%	3	12.0%	156	6.1%
Moderate	5	20.0%	245	9.7%	10	40.0%	686	27.0%
Low/Moderate Total	7	28.0%	362	14.3%	13	52.0%	842	33.3%
Middle	14	56.0%	1,742	68.6%	5	20.0%	392	15.4%
Upper	4	16.0%	434	17.1%	7	28.0%	1,304	51.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,538	100.0%	25	100.0%	2,538	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	2	28.6%	110	16.5%
Moderate	0	0.0%	0	0.0%	1	14.3%	185	27.7%
Low/Moderate Total	0	0.0%	0	0.0%	3	42.9%	295	44.2%
Middle	5	71.4%	558	83.5%	1	14.3%	49	7.3%
Upper	2	28.6%	110	16.5%	3	42.9%	324	48.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	668	100.0%	7	100.0%	668	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	12.5%	35	5.3%
Moderate	0	0.0%	0	0.0%	1	12.5%	121	18.3%
Low/Moderate Total	0	0.0%	0	0.0%	2	25.0%	156	23.6%
Middle	6	75.0%	502	76.1%	2	25.0%	135	20.5%
Upper	2	25.0%	158	23.9%	4	50.0%	369	55.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	660	100.0%	8	100.0%	660	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	2	5.0%	117	3.0%	6	15.0%	301	7.8%
Moderate	5	12.5%	245	6.3%	12	30.0%	992	25.7%
Low/Moderate Total	7	17.5%	362	9.4%	18	45.0%	1,293	33.4%
Middle	25	62.5%	2,802	72.5%	8	20.0%	576	14.9%
Upper	8	20.0%	702	18.2%	14	35.0%	1,997	51.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	3,866	100.0%	40	100.0%	3,866	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	0.4%	39	0.1%	18	7.2%	1,230	4.5%
Moderate	54	21.7%	4,540	16.8%	71	28.5%	5,990	22.1%
Low/Moderate Total	55	22.1%	4,579	16.9%	89	35.7%	7,220	26.7%
Middle	161	64.7%	18,107	66.8%	74	29.7%	8,047	29.7%
Upper	32	12.9%	4,274	15.8%	72	28.9%	10,548	38.9%
Unknown	1	0.4%	130	0.5%	14	5.6%	1,275	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>249</b>	<b>100.0%</b>	<b>27,090</b>	<b>100.0%</b>	<b>249</b>	<b>100.0%</b>	<b>27,090</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	9	6.3%	459	2.1%
Moderate	30	20.8%	2,672	12.2%	20	13.9%	1,494	6.8%
Low/Moderate Total	30	20.8%	2,672	12.2%	29	20.1%	1,953	8.9%
Middle	101	70.1%	12,598	57.7%	42	29.2%	4,214	19.3%
Upper	13	9.0%	6,552	30.0%	66	45.8%	9,647	44.2%
Unknown	0	0.0%	0	0.0%	7	4.9%	6,008	27.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>144</b>	<b>100.0%</b>	<b>21,822</b>	<b>100.0%</b>	<b>144</b>	<b>100.0%</b>	<b>21,822</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	5	7.9%	389	6.9%
Moderate	12	19.0%	1,099	19.5%	13	20.6%	1,033	18.3%
Low/Moderate Total	12	19.0%	1,099	19.5%	18	28.6%	1,422	25.2%
Middle	48	76.2%	4,125	73.2%	15	23.8%	1,183	21.0%
Upper	3	4.8%	414	7.3%	29	46.0%	2,948	52.3%
Unknown	0	0.0%	0	0.0%	1	1.6%	85	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>5,638</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>5,638</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	343	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	100.0%	343	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	343	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>343</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>343</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	1	0.2%	39	0.1%	32	7.0%	2,078	3.8%
Moderate	98	21.4%	8,654	15.8%	104	22.7%	8,517	15.5%
Low/Moderate Total	99	21.6%	8,693	15.8%	136	29.7%	10,595	19.3%
Middle	310	67.7%	34,830	63.5%	131	28.6%	13,444	24.5%
Upper	48	10.5%	11,240	20.5%	167	36.5%	23,143	42.2%
Unknown	1	0.2%	130	0.2%	24	5.2%	7,711	14.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>458</b>	<b>100.0%</b>	<b>54,893</b>	<b>100.0%</b>	<b>458</b>	<b>100.0%</b>	<b>54,893</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	7	21.2%	414	11.4%
Moderate	7	21.2%	529	14.5%	12	36.4%	1,230	33.8%
Low/Moderate Total	7	21.2%	529	14.5%	19	57.6%	1,644	45.1%
Middle	20	60.6%	2,029	55.7%	5	15.2%	592	16.2%
Upper	6	18.2%	1,086	29.8%	9	27.3%	1,408	38.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	33	100.0%	3,644	100.0%	33	100.0%	3,644	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	16.7%	178	12.0%
Moderate	5	41.7%	573	38.7%	5	41.7%	644	43.5%
Low/Moderate Total	5	41.7%	573	38.7%	7	58.3%	822	55.5%
Middle	5	41.7%	544	36.7%	2	16.7%	207	14.0%
Upper	2	16.7%	365	24.6%	1	8.3%	169	11.4%
Unknown	0	0.0%	0	0.0%	2	16.7%	284	19.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,482	100.0%	12	100.0%	1,482	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	33.3%	105	25.9%
Moderate	3	50.0%	137	33.7%	1	16.7%	127	31.3%
Low/Moderate Total	3	50.0%	137	33.7%	3	50.0%	232	57.1%
Middle	2	33.3%	152	37.4%	0	0.0%	0	0.0%
Upper	1	16.7%	117	28.8%	3	50.0%	174	42.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	406	100.0%	6	100.0%	406	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	11	21.6%	697	12.6%
Moderate	15	29.4%	1,239	22.4%	18	35.3%	2,001	36.2%
Low/Moderate Total	15	29.4%	1,239	22.4%	29	56.9%	2,698	48.8%
Middle	27	52.9%	2,725	49.3%	7	13.7%	799	14.4%
Upper	9	17.6%	1,568	28.3%	13	25.5%	1,751	31.7%
Unknown	0	0.0%	0	0.0%	2	3.9%	284	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	5,532	100.0%	51	100.0%	5,532	100.0%

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 WV Parkersburg-Vienna MSA #37620

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	8	11.8%	448	5.1%
Moderate	2	2.9%	85	1.0%	20	29.4%	2,107	24.0%
Low/Moderate Total	2	2.9%	85	1.0%	28	41.2%	2,555	29.2%
Middle	50	73.5%	6,340	74.8%	21	30.9%	2,787	31.8%
Upper	16	23.5%	2,136	24.4%	14	20.6%	2,174	24.8%
Unknown	0	0.0%	0	0.0%	5	7.4%	1,245	14.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	68	100.0%	8,761	100.0%	68	100.0%	8,761	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	5	13.2%	277	5.0%
Moderate	2	5.3%	96	1.7%	6	15.8%	431	7.8%
Low/Moderate Total	2	5.3%	96	1.7%	11	28.9%	708	12.8%
Middle	28	73.7%	3,804	88.8%	2	5.3%	186	3.4%
Upper	8	21.1%	1,645	29.7%	24	63.2%	4,485	80.9%
Unknown	0	0.0%	0	0.0%	1	2.6%	166	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	5,545	100.0%	38	100.0%	5,545	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	5.6%	74	5.8%
Moderate	0	0.0%	0	0.0%	5	27.8%	330	25.9%
Low/Moderate Total	0	0.0%	0	0.0%	6	33.3%	404	31.7%
Middle	12	66.7%	812	63.7%	4	22.2%	249	19.5%
Upper	6	33.3%	462	36.3%	7	38.9%	584	45.8%
Unknown	0	0.0%	0	0.0%	1	5.6%	37	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	1,274	100.0%	18	100.0%	1,274	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	14	11.3%	799	5.1%
Moderate	4	3.2%	181	1.2%	31	25.0%	2,868	18.4%
Low/Moderate Total	4	3.2%	181	1.2%	45	36.3%	3,667	23.5%
Middle	90	73.6%	11,156	71.6%	27	21.8%	3,222	20.7%
Upper	30	24.2%	4,243	27.2%	45	36.3%	7,243	46.5%
Unknown	0	0.0%	0	0.0%	7	5.6%	1,448	9.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	124	100.0%	15,580	100.0%	124	100.0%	15,580	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 Multi-State Huntington-Ashland MSA #26580

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	2	12.5%	160	9.6%
Moderate	3	18.8%	241	14.5%	5	31.3%	393	23.6%
Low/Moderate Total	3	18.8%	241	14.5%	7	43.8%	553	33.2%
Middle	9	56.3%	974	58.4%	3	18.8%	369	22.1%
Upper	4	25.0%	452	27.1%	4	25.0%	556	33.4%
Unknown	0	0.0%	0	0.0%	2	12.5%	189	11.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	1,667	100.0%	16	100.0%	1,667	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	16.7%	259	17.3%	2	16.7%	111	7.4%
Low/Moderate Total	2	16.7%	259	17.3%	2	16.7%	111	7.4%
Middle	8	66.7%	1,069	71.3%	3	25.0%	428	28.6%
Upper	2	16.7%	171	11.4%	6	50.0%	827	55.2%
Unknown	0	0.0%	0	0.0%	1	8.3%	133	8.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,499	100.0%	12	100.0%	1,499	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	3	17.6%	143	9.2%
Moderate	1	5.9%	63	4.1%	4	23.5%	382	24.7%
Low/Moderate Total	1	5.9%	63	4.1%	7	41.2%	525	33.9%
Middle	11	64.7%	1,148	74.2%	4	23.5%	348	22.5%
Upper	5	29.4%	336	21.7%	6	35.3%	674	43.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,547	100.0%	17	100.0%	1,547	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	5	11.1%	303	6.4%
Moderate	6	13.3%	563	11.9%	11	24.4%	886	18.8%
Low/Moderate Total	6	13.3%	563	11.9%	16	35.6%	1,189	25.2%
Middle	28	62.2%	3,191	67.7%	10	22.2%	1,145	24.3%
Upper	11	24.4%	959	20.3%	16	35.6%	2,057	43.6%
Unknown	0	0.0%	0	0.0%	3	6.7%	322	6.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	45	100.0%	4,713	100.0%	45	100.0%	4,713	100.0%

\*Information based on 2010 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	15	9.0%	845	4.6%
Moderate	33	19.8%	2,743	14.9%	50	29.9%	4,094	22.2%
Low/Moderate Total	33	19.8%	2,743	14.9%	65	38.9%	4,939	26.8%
Middle	109	65.3%	12,597	68.2%	34	20.4%	3,581	19.4%
Upper	25	15.0%	3,122	16.9%	64	38.3%	9,599	52.0%
Unknown	0	0.0%	0	0.0%	4	2.4%	343	1.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	167	100.0%	18,462	100.0%	167	100.0%	18,462	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	6	4.4%	484	3.0%
Moderate	41	30.4%	5,799	35.9%	29	21.5%	2,311	14.3%
Low/Moderate Total	41	30.4%	5,799	35.9%	35	25.9%	2,795	17.3%
Middle	84	62.2%	9,091	56.3%	36	26.7%	3,440	21.3%
Upper	10	7.4%	1,269	7.9%	59	43.7%	8,595	53.2%
Unknown	0	0.0%	0	0.0%	5	3.7%	1,329	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	135	100.0%	16,159	100.0%	135	100.0%	16,159	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	2.2%	24	0.5%
Moderate	8	17.8%	640	14.4%	14	31.1%	887	19.9%
Low/Moderate Total	8	17.8%	640	14.4%	15	33.3%	911	20.5%
Middle	30	66.7%	3,208	72.1%	12	26.7%	1,071	24.1%
Upper	7	15.6%	601	13.5%	17	37.8%	2,422	54.4%
Unknown	0	0.0%	0	0.0%	1	2.2%	45	1.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	45	100.0%	4,449	100.0%	45	100.0%	4,449	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	880	90.7%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	880	90.7%	0	0.0%	0	0.0%
Middle	1	50.0%	90	9.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	970	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	970	100.0%	2	100.0%	970	100.0%
	<b>HMDA Totals:</b>							
Low	0	0.0%	0	0.0%	22	6.3%	1,353	3.4%
Moderate	83	23.8%	10,062	25.1%	93	26.6%	7,292	18.2%
Low/Moderate Total	83	23.8%	10,062	25.1%	115	33.0%	8,645	21.6%
Middle	224	64.2%	24,986	62.4%	82	23.5%	8,092	20.2%
Upper	42	12.0%	4,992	12.5%	140	40.1%	20,616	51.5%
Unknown	0	0.0%	0	0.0%	12	3.4%	2,687	6.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	349	100.0%	40,040	100.0%	349	100.0%	40,040	100.0%

\*Information based on 2010 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	2	15.4%	138	7.5%
Moderate	1	7.7%	87	4.7%	4	30.8%	338	18.4%
Low/Moderate Total	1	7.7%	87	4.7%	6	46.2%	476	25.9%
Middle	10	76.9%	1,182	64.4%	4	30.8%	612	33.3%
Upper	2	15.4%	567	30.9%	2	15.4%	331	18.0%
Unknown	0	0.0%	0	0.0%	1	7.7%	417	22.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,836	100.0%	13	100.0%	1,836	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	2	20.0%	223	14.7%
Moderate	1	10.0%	116	7.6%	2	20.0%	171	11.2%
Low/Moderate Total	1	10.0%	116	7.6%	4	40.0%	394	25.9%
Middle	8	80.0%	1,318	86.7%	1	10.0%	112	7.4%
Upper	1	10.0%	87	5.7%	4	40.0%	899	59.1%
Unknown	0	0.0%	0	0.0%	1	10.0%	116	7.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,521	100.0%	10	100.0%	1,521	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	130	100.0%	2	100.0%	130	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	130	100.0%	2	100.0%	130	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	4	16.0%	361	10.4%
Moderate	2	8.0%	203	5.8%	6	24.0%	509	14.6%
Low/Moderate Total	2	8.0%	203	5.8%	10	40.0%	870	24.9%
Middle	20	80.0%	2,630	75.4%	7	28.0%	854	24.5%
Upper	3	12.0%	654	18.8%	6	24.0%	1,230	35.3%
Unknown	0	0.0%	0	0.0%	2	8.0%	533	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	3,487	100.0%	25	100.0%	3,487	100.0%

\*Information based on 2010 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 WV Parkersburg-Vienna MSA #37620

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	2	3.8%	96	1.5%
Moderate	4	7.5%	406	6.2%	7	13.2%	496	7.6%
Low/Moderate Total	4	7.5%	406	6.2%	9	17.0%	592	9.0%
Middle	35	66.0%	4,351	66.4%	20	37.7%	2,206	33.7%
Upper	14	26.4%	1,792	27.4%	20	37.7%	3,364	51.4%
Unknown	0	0.0%	0	0.0%	4	7.5%	387	5.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	53	100.0%	6,549	100.0%	53	100.0%	6,549	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	2.5%	84	2.0%
Moderate	5	12.5%	225	5.4%	4	10.0%	315	7.6%
Low/Moderate Total	5	12.5%	225	5.4%	5	12.5%	399	9.6%
Middle	28	70.0%	2,930	70.3%	11	27.5%	713	17.1%
Upper	7	17.5%	1,010	24.2%	23	57.5%	2,887	69.3%
Unknown	0	0.0%	0	0.0%	1	2.5%	166	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	4,165	100.0%	40	100.0%	4,165	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	8.3%	13	1.0%	3	25.0%	216	16.6%
Low/Moderate Total	1	8.3%	13	1.0%	3	25.0%	216	16.6%
Middle	10	83.3%	1,088	83.8%	1	8.3%	65	5.0%
Upper	1	8.3%	200	15.4%	7	58.3%	890	68.4%
Unknown	0	0.0%	0	0.0%	1	8.3%	130	10.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,301	100.0%	12	100.0%	1,301	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	3	2.9%	180	1.5%
Moderate	10	9.5%	644	5.4%	14	13.3%	1,027	8.5%
Low/Moderate Total	10	9.5%	644	5.4%	17	16.2%	1,207	10.0%
Middle	73	69.5%	8,369	69.7%	32	30.5%	2,984	24.8%
Upper	22	21.0%	3,002	25.0%	50	47.6%	7,141	59.4%
Unknown	0	0.0%	0	0.0%	6	5.7%	683	5.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	12,015	100.0%	105	100.0%	12,015	100.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	4	2.1%	1,293	4.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	53	27.6%	8,499	29.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	57	29.7%	9,792	33.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	113	58.9%	15,943	54.8%	12	70.0%	1,370	75.1%	0	0.0%	0	0.0%
Upper	19	9.9%	3,327	11.4%	5	29.4%	455	24.9%	0	0.0%	0	0.0%
Unknown	3	1.6%	55	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	122	63.5%	12,546	43.1%	14	82.4%	1,526	83.6%	0	0.0%	0	0.0%
Over \$1 Million	66	34.4%	16,007	55.0%	1	5.9%	79	4.3%	0	0.0%	0	0.0%
Not Known	4	2.1%	564	1.9%	2	11.8%	220	12.1%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	123	64.1%	5,424	18.6%	8	47.1%	265	14.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	33	17.2%	5,930	20.4%	8	47.1%	1,260	69.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	36	18.8%	17,763	61.0%	1	5.9%	300	16.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	92	75.4%	3,812	30.4%	6	42.9%	141	9.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	16	13.1%	2,979	23.7%	7	50.0%	1,085	71.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	11.5%	5,755	45.9%	1	7.1%	300	19.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	122	100.0%	12,546	100.0%	14	100.0%	1,526	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	1	1.7%	225	2.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	19	32.8%	2,172	26.1%	7	50.0%	992	51.6%	0	0.0%	0	0.0%
Low/Moderate Total	20	34.5%	2,397	28.9%	7	50.0%	992	51.6%	0	0.0%	0	0.0%
Middle	26	44.8%	3,988	48.0%	6	42.9%	730	38.0%	0	0.0%	0	0.0%
Upper	12	20.7%	1,923	23.1%	1	7.1%	200	10.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	31	53.4%	2,497	30.1%	13	92.9%	1,641	85.4%	0	0.0%	0	0.0%
Over \$1 Million	25	43.1%	5,417	65.2%	1	7.1%	281	14.6%	0	0.0%	0	0.0%
Not Known	2	3.4%	394	4.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	31	53.4%	1,210	14.6%	7	50.0%	316	16.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	14	24.1%	2,225	26.8%	4	28.6%	665	34.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	22.4%	4,873	58.7%	3	21.4%	941	49.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	25	80.6%	925	37.0%	7	53.8%	316	19.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	9.7%	416	16.7%	4	30.8%	665	40.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	9.7%	1,156	46.3%	2	15.4%	660	40.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	31	100.0%	2,497	100.0%	13	100.0%	1,641	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	12.5%	948	29.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	12.5%	948	29.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	14	87.5%	2,225	70.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	3,173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	10	62.5%	943	29.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	6	37.5%	2,230	70.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	3,173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	10	62.5%	368	11.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	12.5%	255	8.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	25.0%	2,550	80.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	3,173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	9	90.0%	288	28.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	10.0%	675	71.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	943	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 Multi-State Huntington Ashland MSA #26580

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	7	14.3%	1,356	15.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	18.4%	1,530	17.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	16	32.7%	2,886	32.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	29	59.2%	4,662	52.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	4	8.2%	1,366	15.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	8,914	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	17	34.7%	1,107	12.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	30	61.2%	7,652	85.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	4.1%	155	1.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	8,914	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	28	57.1%	1,402	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	16.3%	1,523	17.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	26.5%	5,989	67.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	8,914	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	14	82.4%	549	49.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	17.6%	558	50.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,107	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on Test data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	6	1.9%	1,321	2.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	92	29.0%	10,594	23.0%	7	12.3%	1,185	22.5%	0	0.0%	0	0.0%
Low/Moderate Total	98	30.9%	11,915	25.9%	7	12.3%	1,185	22.5%	0	0.0%	0	0.0%
Middle	166	52.4%	24,526	53.3%	30	52.0%	2,320	44.2%	0	0.0%	0	0.0%
Upper	50	15.8%	9,554	20.7%	20	35.1%	1,757	33.4%	0	0.0%	0	0.0%
Unknown	3	0.9%	61	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	182	57.4%	15,899	34.5%	50	87.7%	3,793	72.0%	0	0.0%	0	0.0%
Over \$1 Million	130	41.0%	29,543	64.1%	6	10.5%	1,455	27.6%	0	0.0%	0	0.0%
Not Known	5	1.6%	614	1.3%	1	1.8%	20	0.4%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	212	66.9%	9,751	21.2%	38	66.7%	1,587	30.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	45	14.2%	8,028	17.4%	15	26.3%	2,361	44.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	60	18.9%	28,277	61.4%	4	7.0%	1,320	25.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	146	46.0%	5,695	12.4%	36	63.2%	1,467	27.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	6.3%	3,587	7.8%	13	22.8%	2,026	38.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	5.0%	6,617	14.4%	1	1.8%	300	5.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	182	57.4%	15,899	34.5%	50	87.7%	3,793	72.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	1.0%	225	1.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	27	25.7%	6,158	30.3%	16	57.1%	3,597	67.4%	0	0.0%	0	0.0%
Low/Moderate Total	28	26.7%	6,383	31.4%	16	57.1%	3,597	67.4%	0	0.0%	0	0.0%
Middle	46	43.8%	8,349	41.0%	11	39.3%	1,575	29.5%	0	0.0%	0	0.0%
Upper	31	29.5%	5,621	27.6%	1	3.6%	165	3.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	51	48.6%	6,459	31.7%	20	71.4%	3,415	64.0%	0	0.0%	0	0.0%
Over \$1 Million	54	51.4%	13,894	68.3%	6	21.4%	1,787	33.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	2	7.1%	135	2.5%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	56	53.3%	2,723	13.4%	13	46.4%	670	12.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	19.0%	3,667	18.0%	7	25.0%	1,393	26.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	29	27.6%	13,963	68.6%	8	28.6%	3,274	61.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	38	36.1%	1,664	8.2%	9	32.1%	442	8.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	5.7%	1,195	5.9%	6	21.4%	1,143	21.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	6.7%	3,600	17.7%	5	17.9%	1,830	34.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	48.6%	6,459	31.7%	20	71.4%	3,415	64.0%	0	0.0%	0	0.0%



CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	16.7%	1,488	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	16.7%	1,488	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	32	76.2%	3,987	78.8%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Upper	3	7.1%	125	1.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,600	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	23	54.8%	2,123	27.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	19	45.2%	5,477	72.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,600	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	24	57.1%	1,326	17.4%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	10	23.8%	1,530	20.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	19.0%	4,744	62.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,600	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	17	73.9%	837	39.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	21.7%	730	34.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	4.3%	556	26.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	2,123	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 Multi-State Huntington-Athland MSA #26580

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income											
Low	4	12.5%	684	8.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	9.4%	940	11.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	21.9%	1,624	20.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	24	75.0%	6,350	78.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	3.1%	74	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,048	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	8	25.0%	1,206	15.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	24	75.0%	6,842	85.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,048	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	14	43.8%	789	9.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	25.0%	1,339	16.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	31.3%	5,920	73.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,048	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	5	62.5%	224	18.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	25.0%	232	19.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	12.5%	750	62.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,206	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	0.4%	750	1.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	82	31.3%	10,144	25.8%	5	8.6%	530	9.4%	0	0.0%	0	0.0%
Low/Moderate Total	83	31.7%	10,894	27.7%	5	8.6%	530	9.4%	0	0.0%	0	0.0%
Middle	137	52.3%	10,518	42.0%	34	58.0%	3,200	58.7%	0	0.0%	0	0.0%
Upper	38	14.5%	10,987	27.9%	19	32.8%	1,917	33.9%	0	0.0%	0	0.0%
Unknown	4	1.5%	963	2.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	137	52.3%	10,309	26.2%	53	91.4%	4,477	79.2%	0	0.0%	0	0.0%
Over \$1 Million	121	46.2%	28,192	71.6%	5	8.6%	1,175	20.8%	0	0.0%	0	0.0%
Not Known	4	1.5%	861	2.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	170	64.9%	6,982	17.7%	36	62.1%	1,329	23.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	47	17.9%	7,242	18.4%	18	31.0%	2,987	52.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	45	17.2%	25,138	63.9%	4	6.9%	1,336	23.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	110	80.3%	3,904	37.9%	35	60.0%	1,229	27.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	14.6%	2,881	27.9%	16	30.2%	2,662	59.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	5.1%	3,524	34.2%	2	3.8%	586	13.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	137	100.0%	10,309	100.0%	53	100.0%	4,477	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	20.0%	1,379	12.6%	19	61.3%	3,341	60.7%	0	0.0%	0	0.0%
Low/Moderate Total	13	20.0%	1,379	12.6%	19	61.3%	3,341	60.7%	0	0.0%	0	0.0%
Middle	31	47.7%	4,741	43.3%	11	35.3%	2,001	36.3%	0	0.0%	0	0.0%
Upper	21	32.3%	4,829	44.1%	1	3.2%	165	3.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	32	49.2%	1,806	16.5%	29	93.5%	4,757	86.4%	0	0.0%	0	0.0%
Over \$1 Million	32	49.2%	8,714	79.6%	2	6.5%	750	13.6%	0	0.0%	0	0.0%
Not Known	1	1.5%	429	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	38	58.5%	1,599	14.6%	16	51.6%	966	17.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	13.8%	1,397	12.8%	7	22.6%	1,440	26.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	27.7%	7,953	72.6%	8	25.8%	3,101	56.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	29	90.6%	1,050	58.1%	16	55.2%	966	20.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	6.3%	356	19.7%	6	20.7%	1,190	25.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	3.1%	400	22.1%	7	24.1%	2,601	54.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	1,806	100.0%	29	100.0%	4,757	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	30	93.8%	3,461	90.1%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Upper	2	6.3%	600	9.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,061	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	17	53.1%	1,604	26.5%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Over \$1 Million	15	46.9%	4,457	73.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,061	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	18	56.3%	698	11.5%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	25.0%	1,520	25.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	18.8%	3,843	63.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,061	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	12	70.6%	531	33.1%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	23.5%	723	45.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	5.9%	350	21.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,604	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 Multi-State Huntington-Ashland MSA #26580

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	4	14.3%	317	11.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	32.1%	558	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	13	46.4%	875	30.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	13	46.4%	1,921	67.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	7.1%	58	2.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,834	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	15	53.6%	474	16.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	13	46.4%	2,380	83.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,834	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	22	78.6%	757	26.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	7.1%	400	14.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	14.3%	1,697	59.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,834	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	14	93.3%	324	68.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	6.7%	150	31.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	474	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Non-metropolitan

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	1	0.7%	175	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	51	34.2%	5,742	27.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	52	34.9%	5,917	28.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	83	55.7%	12,155	58.3%	15	68.2%	1,289	58.0%	0	0.0%	0	0.0%
Upper	14	9.4%	2,782	13.3%	7	31.8%	910	41.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	20,834	100.0%	22	100.0%	2,199	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	87	58.4%	7,666	36.8%	18	81.8%	1,299	59.1%	0	0.0%	0	0.0%
Over \$1 Million	60	40.3%	13,123	62.9%	4	18.2%	900	40.9%	0	0.0%	0	0.0%
Not Known	2	1.3%	65	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	20,834	100.0%	22	100.0%	2,199	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	98	65.8%	4,207	20.2%	14	63.6%	457	20.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	21	14.1%	3,526	16.9%	7	31.8%	1,292	58.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	30	20.1%	13,121	62.9%	1	4.5%	450	20.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	20,834	100.0%	22	100.0%	2,199	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	66	75.9%	2,445	31.9%	13	72.2%	357	27.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	12	13.8%	1,926	25.1%	5	27.8%	942	72.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	10.3%	3,295	43.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	7,666	100.0%	18	100.0%	1,299	100.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Cincinnati MSA #17140

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	5.0%	875	8.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	5.0%	875	8.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	17	42.5%	2,031	20.5%	8	80.0%	1,292	92.8%	0	0.0%	0	0.0%
Upper	21	52.5%	7,015	70.7%	2	20.0%	100	7.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	9,921	100.0%	10	100.0%	1,392	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	17	42.5%	2,458	24.8%	7	70.0%	842	60.5%	0	0.0%	0	0.0%
Over \$1 Million	23	57.5%	7,463	75.2%	3	30.0%	550	39.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	9,921	100.0%	10	100.0%	1,392	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	20	50.0%	981	9.9%	6	60.0%	286	20.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	15.0%	1,206	12.2%	3	30.0%	695	49.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	35.0%	7,734	78.0%	1	10.0%	411	29.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	9,921	100.0%	10	100.0%	1,392	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	13	76.5%	452	18.4%	5	71.4%	236	28.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	11.8%	421	17.1%	1	14.3%	195	23.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	11.8%	1,585	64.5%	1	14.3%	411	48.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	2,458	100.0%	7	100.0%	842	100.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	9.1%	100	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	9.1%	100	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	18	81.8%	2,951	92.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	9.1%	145	4.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	13	59.1%	1,042	32.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	9	40.9%	2,154	67.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	15	68.2%	741	23.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	13.6%	445	13.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	18.2%	2,010	62.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	11	84.6%	502	48.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	7.7%	120	11.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	7.7%	420	40.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,042	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

APPENDIX E

DEMOGRAPHICS TABLES

Combined Demographics Report

Assessment Area(s): 2019 Multi-State Huntington-Ashland MSA #26580

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	9.0	3,310	5.3	1,462	44.2	14,362	23.0
Moderate-income	13	19.4	6,508	10.4	1,630	25.0	9,946	15.9
Middle-income	35	52.2	41,065	65.8	5,140	12.5	12,526	20.1
Upper-income	12	17.9	11,494	18.4	812	7.1	25,618	41.0
Unknown-income	1	1.5	75	0.1	44	58.7	0	0.0
<b>Total Assessment Area</b>	<b>67</b>	<b>100.0</b>	<b>62,452</b>	<b>100.0</b>	<b>9,088</b>	<b>14.6</b>	<b>62,452</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	#	%	#	%	
Low-income	8,784	2,455	3.7	27.9	4,603	52.4	1,726	19.6
Moderate-income	13,703	6,327	9.5	46.2	5,120	37.4	2,256	16.5
Middle-income	68,371	43,901	66.0	64.2	15,907	23.3	8,563	12.5
Upper-income	20,382	13,780	20.7	67.6	4,502	22.1	2,100	10.3
Unknown-income	586	17	0.0	2.9	492	84.0	77	13.1
<b>Total Assessment Area</b>	<b>111,826</b>	<b>66,480</b>	<b>100.0</b>	<b>59.4</b>	<b>30,624</b>	<b>27.4</b>	<b>14,722</b>	<b>13.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low-income	933	12.0	802	11.6	121	16.5	10	8.6
Moderate-income	1,314	17.0	1,123	16.3	180	24.6	11	9.5
Middle-income	4,207	54.3	3,800	55.1	331	45.2	76	65.5
Upper-income	1,249	16.1	1,138	16.5	93	12.7	18	15.5
Unknown-income	41	0.5	33	0.5	7	1.0	1	0.9
<b>Total Assessment Area</b>	<b>7,744</b>	<b>100.0</b>	<b>6,896</b>	<b>100.0</b>	<b>732</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>89.0</b>		<b>9.5</b>		<b>1.5</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low-income	3	2.0	3	2.0	0	0.0	0	0.0
Moderate-income	8	5.3	8	5.3	0	0.0	0	0.0
Middle-income	123	80.9	122	80.8	1	100.0	0	0.0
Upper-income	18	11.8	18	11.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>152</b>	<b>100.0</b>	<b>151</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	<b>Percentage of Total Farms:</b>			<b>99.3</b>		<b>.7</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 OH Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	1,933	1.0	694	35.9	46,522	23.8
Moderate-income	43	24.3	39,130	20.0	9,309	23.8	35,343	18.1
Middle-income	113	63.8	136,755	70.1	17,086	12.5	40,955	21.0
Upper-income	15	8.5	17,114	8.8	1,334	7.8	72,389	37.1
Unknown-income	2	1.1	277	0.1	143	51.6	0	0.0
<b>Total Assessment Area</b>	<b>177</b>	<b>100.0</b>	<b>195,209</b>	<b>100.0</b>	<b>28,566</b>	<b>14.6</b>	<b>195,209</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,224	1,575	0.8	30.1	2,655	50.8	994	19.0
Moderate-income	74,144	37,616	18.3	50.7	26,070	35.2	10,458	14.1
Middle-income	227,330	147,759	71.7	65.0	51,535	22.7	28,036	12.3
Upper-income	27,629	18,848	9.2	68.2	6,413	23.2	2,368	8.6
Unknown-income	2,299	151	0.1	6.6	1,854	80.6	294	12.8
<b>Total Assessment Area</b>	<b>336,626</b>	<b>205,949</b>	<b>100.0</b>	<b>61.2</b>	<b>88,527</b>	<b>26.3</b>	<b>42,150</b>	<b>12.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	563	2.2	489	2.1	61	2.9	13	2.4
Moderate-income	6,038	23.2	5,322	22.8	602	28.5	114	20.7
Middle-income	16,625	63.9	14,990	64.2	1,254	59.5	381	69.0
Upper-income	2,501	9.6	2,289	9.8	172	8.2	40	7.2
Unknown-income	299	1.1	275	1.2	20	0.9	4	0.7
<b>Total Assessment Area</b>	<b>26,026</b>	<b>100.0</b>	<b>23,365</b>	<b>100.0</b>	<b>2,109</b>	<b>100.0</b>	<b>552</b>	<b>100.0</b>
Percentage of Total Businesses:			89.8		8.1		2.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	4	0.2	4	0.2	0	0.0	0	0.0
Moderate-income	186	10.5	186	10.6	0	0.0	0	0.0
Middle-income	1,418	79.8	1,406	79.8	9	81.8	3	100.0
Upper-income	168	9.5	166	9.4	2	18.2	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,777</b>	<b>100.0</b>	<b>1,763</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
Percentage of Total Farms:			99.2		.6		.2	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 OH Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	41	13.5	23,863	7.5	10,551	44.2	72,468	22.8	
Moderate-income	73	24.0	59,664	18.7	10,291	17.2	50,319	15.8	
Middle-income	101	33.2	116,765	36.7	9,406	8.1	61,372	19.3	
Upper-income	84	27.6	117,430	36.9	3,882	3.3	134,096	42.1	
Unknown-income	5	1.6	533	0.2	271	50.8	0	0.0	
<b>Total Assessment Area</b>	<b>304</b>	<b>100.0</b>	<b>318,255</b>	<b>100.0</b>	<b>34,401</b>	<b>10.8</b>	<b>318,255</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	61,695	11,829	3.7	19.2	34,988	56.7	14,878	24.1	
Moderate-income	121,637	54,646	17.0	44.9	51,684	42.5	15,307	12.6	
Middle-income	199,380	123,732	38.5	62.1	57,739	29.0	17,909	9.0	
Upper-income	176,595	130,896	40.7	74.1	34,717	19.7	10,982	6.2	
Unknown-income	1,758	305	0.1	17.3	945	53.8	508	28.9	
<b>Total Assessment Area</b>	<b>561,065</b>	<b>321,408</b>	<b>100.0</b>	<b>57.3</b>	<b>180,073</b>	<b>32.1</b>	<b>59,584</b>	<b>10.6</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	3,306	5.9	2,912	5.8	370	6.8	24	4.2	
Moderate-income	10,908	19.3	9,580	19.0	1,247	22.9	81	14.3	
Middle-income	18,113	32.1	16,353	32.4	1,584	29.1	176	31.0	
Upper-income	23,646	41.9	21,263	42.1	2,100	38.6	283	49.9	
Unknown-income	515	0.9	378	0.7	134	2.5	3	0.5	
<b>Total Assessment Area</b>	<b>56,488</b>	<b>100.0</b>	<b>50,486</b>	<b>100.0</b>	<b>5,435</b>	<b>100.0</b>	<b>567</b>	<b>100.0</b>	
		Percentage of Total Businesses:		89.4		9.6		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	12	1.8	11	1.7	1	9.1	0	0.0	
Moderate-income	148	22.0	146	22.2	1	9.1	1	33.3	
Middle-income	300	44.6	294	44.7	4	36.4	2	66.7	
Upper-income	210	31.3	205	31.2	5	45.5	0	0.0	
Unknown-income	2	0.3	2	0.3	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>672</b>	<b>100.0</b>	<b>658</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	
		Percentage of Total Farms:		97.9		1.6		.4	

2019 FFIEC Census Data and 2019 D&B Information



### Combined Demographics Report

Assessment Area(s): 2019 WV Parkersburg-Vienna MSA #37620

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	4,781	20.5
Moderate-income	5	19.2	2,099	9.0	524	25.0	3,997	17.1
Middle-income	15	57.7	15,993	68.6	2,196	13.7	4,732	20.3
Upper-income	6	23.1	5,233	22.4	329	6.3	9,815	42.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>26</b>	<b>100.0</b>	<b>23,325</b>	<b>100.0</b>	<b>3,049</b>	<b>13.1</b>	<b>23,325</b>	<b>100.0</b>
	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	4,461	2,186	8.5	49.0	1,561	35.0	714	16.0
Middle-income	27,667	17,374	67.4	62.8	7,446	26.9	2,847	10.3
Upper-income	8,137	6,231	24.2	76.6	1,394	17.1	512	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>40,265</b>	<b>25,791</b>	<b>100.0</b>	<b>64.1</b>	<b>10,401</b>	<b>25.8</b>	<b>4,073</b>	<b>10.1</b>
	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	0.0
Moderate-income	319	11.4	281	11.1	38	15.0	0	0.0
Middle-income	1,945	69.3	1,746	69.1	182	71.9	17	68.0
Upper-income	542	19.3	501	19.8	33	13.0	8	32.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,806</b>	<b>100.0</b>	<b>2,528</b>	<b>100.0</b>	<b>253</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>
Percentage of Total Businesses:			90.1		9.0		.9	
	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
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	35	85.4	35	85.4	0	0.0	0	0.0
Upper-income	6	14.6	6	14.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>41</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			100.0		.0		.0	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 Multi-State Huntington Ashland MSA #26580

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	9.0	3,310	5.3	1,462	44.2	14,511	23.2
Moderate-income	13	19.4	6,508	10.4	1,630	25.0	10,032	16.1
Middle-income	36	53.7	41,973	67.2	5,203	12.4	12,574	20.1
Upper-income	11	16.4	10,586	17.0	749	7.1	25,335	40.6
Unknown-income	1	1.5	75	0.1	44	58.7	0	0.0
<b>Total Assessment Area</b>	<b>67</b>	<b>100.0</b>	<b>62,452</b>	<b>100.0</b>	<b>9,088</b>	<b>14.6</b>	<b>62,452</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,784	2,455	3.7	27.9	4,603	52.4	1,726	19.6
Moderate-income	13,703	6,327	9.5	46.2	5,120	37.4	2,256	16.5
Middle-income	69,963	45,099	67.8	64.5	16,021	22.9	8,843	12.6
Upper-income	18,790	12,582	18.9	67.0	4,388	23.4	1,820	9.7
Unknown-income	586	17	0.0	2.9	492	84.0	77	13.1
<b>Total Assessment Area</b>	<b>111,826</b>	<b>66,480</b>	<b>100.0</b>	<b>59.4</b>	<b>30,624</b>	<b>27.4</b>	<b>14,722</b>	<b>13.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	954	11.8	812	11.3	129	17.2	13	9.0
Moderate-income	1,351	16.7	1,158	16.1	179	23.9	14	9.7
Middle-income	4,435	54.9	3,997	55.7	341	45.5	97	66.9
Upper-income	1,293	16.0	1,181	16.5	92	12.3	20	13.8
Unknown-income	38	0.5	29	0.4	8	1.1	1	0.7
<b>Total Assessment Area</b>	<b>8,071</b>	<b>100.0</b>	<b>7,177</b>	<b>100.0</b>	<b>749</b>	<b>100.0</b>	<b>145</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>88.9</b>		<b>9.3</b>		<b>1.8</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	1.3	2	1.3	0	0.0	0	0.0
Moderate-income	8	5.2	8	5.2	0	0.0	0	0.0
Middle-income	131	84.5	130	84.4	1	100.0	0	0.0
Upper-income	14	9.0	14	9.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>155</b>	<b>100.0</b>	<b>154</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>99.4</b>		<b>.6</b>		<b>.0</b>	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	1,933	1.0	694	35.9	46,946	24.0
Moderate-income	49	27.7	44,212	22.6	10,168	23.0	35,639	18.3
Middle-income	108	61.0	132,706	68.0	16,345	12.3	41,049	21.0
Upper-income	14	7.9	16,081	8.2	1,216	7.6	71,575	36.7
Unknown-income	2	1.1	277	0.1	143	51.6	0	0.0
<b>Total Assessment Area</b>	<b>177</b>	<b>100.0</b>	<b>195,209</b>	<b>100.0</b>	<b>28,566</b>	<b>14.6</b>	<b>195,209</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	5,224	1,575	0.8	30.1	2,655	50.8	994	19.0
Moderate-income	83,361	42,777	20.8	51.3	28,799	34.5	11,785	14.1
Middle-income	219,639	143,642	69.7	65.4	49,154	22.4	26,843	12.2
Upper-income	26,103	17,804	8.6	68.2	6,065	23.2	2,234	8.6
Unknown-income	2,299	151	0.1	6.6	1,854	80.6	294	12.8
<b>Total Assessment Area</b>	<b>336,626</b>	<b>205,949</b>	<b>100.0</b>	<b>61.2</b>	<b>88,527</b>	<b>26.3</b>	<b>42,150</b>	<b>12.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	553	2.1	477	2.0	59	2.7	17	2.5
Moderate-income	6,850	25.7	6,014	25.3	667	31.1	169	25.0
Middle-income	16,443	61.8	14,763	62.1	1,237	57.6	443	65.4
Upper-income	2,463	9.3	2,257	9.5	163	7.6	43	6.4
Unknown-income	297	1.1	271	1.1	21	1.0	5	0.7
<b>Total Assessment Area</b>	<b>26,606</b>	<b>100.0</b>	<b>23,782</b>	<b>100.0</b>	<b>2,147</b>	<b>100.0</b>	<b>677</b>	<b>100.0</b>
	Percentage of Total Businesses:			89.4		8.1		2.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	4	0.2	4	0.2	0	0.0	0	0.0
Moderate-income	232	12.5	229	12.5	2	15.4	1	20.0
Middle-income	1,464	79.0	1,450	79.0	10	76.9	4	80.0
Upper-income	153	8.3	152	8.3	1	7.7	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,854</b>	<b>100.0</b>	<b>1,836</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
	Percentage of Total Farms:			99.0		.7		.3

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	43	14.1	25,082	7.9	10,861	43.3	73,218	23.0	
Moderate-income	76	25.0	63,443	19.9	10,612	16.7	50,792	16.0	
Middle-income	100	32.9	118,891	37.4	9,039	7.6	61,518	19.3	
Upper-income	80	26.3	110,306	34.7	3,618	3.3	132,727	41.7	
Unknown-income	5	1.6	533	0.2	271	50.8	0	0.0	
<b>Total Assessment Area</b>	<b>304</b>	<b>100.0</b>	<b>318,255</b>	<b>100.0</b>	<b>34,401</b>	<b>10.8</b>	<b>318,255</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	63,588	12,935	4.0	20.3	35,604	56.0	15,049	23.7	
Moderate-income	130,329	57,766	18.0	44.3	56,392	43.3	16,171	12.4	
Middle-income	199,100	127,721	39.7	64.1	53,812	27.0	17,567	8.8	
Upper-income	166,290	122,681	38.2	73.8	33,320	20.0	10,289	6.2	
Unknown-income	1,758	305	0.1	17.3	945	53.8	508	28.9	
<b>Total Assessment Area</b>	<b>561,065</b>	<b>321,408</b>	<b>100.0</b>	<b>57.3</b>	<b>180,073</b>	<b>32.1</b>	<b>59,584</b>	<b>10.6</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	3,380	6.0	2,936	5.9	406	7.3	38	5.5	
Moderate-income	11,296	20.2	9,849	19.8	1,338	24.1	109	15.7	
Middle-income	18,228	32.6	16,447	33.1	1,556	28.0	225	32.3	
Upper-income	22,582	40.3	20,143	40.5	2,122	38.2	317	45.5	
Unknown-income	511	0.9	374	0.8	130	2.3	7	1.0	
<b>Total Assessment Area</b>	<b>55,997</b>	<b>100.0</b>	<b>49,749</b>	<b>100.0</b>	<b>5,552</b>	<b>100.0</b>	<b>696</b>	<b>100.0</b>	
		Percentage of Total Businesses:		88.8		9.9		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	13	2.0	11	1.7	1	9.1	1	33.3	
Moderate-income	154	23.1	153	23.5	1	9.1	0	0.0	
Middle-income	318	47.7	311	47.7	5	45.5	2	66.7	
Upper-income	179	26.9	175	26.8	4	36.4	0	0.0	
Unknown-income	2	0.3	2	0.3	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>666</b>	<b>100.0</b>	<b>652</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	
		Percentage of Total Farms:		97.9		1.7		.5	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 WV Parkersburg-Vienna MSA #37620

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	4,781	20.5
Moderate-income	5	19.2	2,099	9.0	524	25.0	3,997	17.1
Middle-income	15	57.7	15,993	68.6	2,196	13.7	4,732	20.3
Upper-income	6	23.1	5,233	22.4	329	6.3	9,815	42.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>26</b>	<b>100.0</b>	<b>23,325</b>	<b>100.0</b>	<b>3,049</b>	<b>13.1</b>	<b>23,325</b>	<b>100.0</b>
	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	4,461	2,186	8.5	49.0	1,561	35.0	714	16.0
Middle-income	27,667	17,374	67.4	62.8	7,446	26.9	2,847	10.3
Upper-income	8,137	6,231	24.2	76.6	1,394	17.1	512	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>40,265</b>	<b>25,791</b>	<b>100.0</b>	<b>64.1</b>	<b>10,401</b>	<b>25.8</b>	<b>4,073</b>	<b>10.1</b>
	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	0.0
Moderate-income	325	11.3	287	11.1	38	14.7	0	0.0
Middle-income	1,986	69.1	1,779	68.8	186	72.1	21	72.4
Upper-income	562	19.6	520	20.1	34	13.2	8	27.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,873</b>	<b>100.0</b>	<b>2,586</b>	<b>100.0</b>	<b>258</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>
Percentage of Total Businesses:			90.0		9.0		1.0	
	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
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	37	86.0	37	86.0	0	0.0	0	0.0
Upper-income	6	14.0	6	14.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>43</b>	<b>100.0</b>	<b>43</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			100.0		.0		.0	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 Multi-State Huntington-Ashland MSA #26580

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	9.0	3,310	5.3	1,462	44.2	14,511	23.2
Moderate-income	13	19.4	6,508	10.4	1,630	25.0	10,032	16.1
Middle-income	36	53.7	41,973	67.2	5,203	12.4	12,574	20.1
Upper-income	11	16.4	10,586	17.0	749	7.1	25,335	40.6
Unknown-income	1	1.5	75	0.1	44	58.7	0	0.0
<b>Total Assessment Area</b>	<b>67</b>	<b>100.0</b>	<b>62,452</b>	<b>100.0</b>	<b>9,088</b>	<b>14.6</b>	<b>62,452</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,784	2,455	3.7	27.9	4,603	52.4	1,726	19.6
Moderate-income	13,703	6,327	9.5	46.2	5,120	37.4	2,256	16.5
Middle-income	69,963	45,099	67.8	64.5	16,021	22.9	8,843	12.6
Upper-income	18,790	12,582	18.9	67.0	4,388	23.4	1,820	9.7
Unknown-income	586	17	0.0	2.9	492	84.0	77	13.1
<b>Total Assessment Area</b>	<b>111,826</b>	<b>66,480</b>	<b>100.0</b>	<b>59.4</b>	<b>30,624</b>	<b>27.4</b>	<b>14,722</b>	<b>13.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	906	12.4	754	11.8	137	18.0	15	10.7
Moderate-income	1,181	16.2	995	15.6	173	22.8	13	9.3
Middle-income	3,978	54.7	3,541	55.5	340	44.7	97	69.3
Upper-income	1,185	16.3	1,068	16.7	104	13.7	13	9.3
Unknown-income	28	0.4	20	0.3	6	0.8	2	1.4
<b>Total Assessment Area</b>	<b>7,278</b>	<b>100.0</b>	<b>6,378</b>	<b>100.0</b>	<b>760</b>	<b>100.0</b>	<b>140</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			87.6		10.4		1.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1	0.6	1	0.6	0	0.0	0	0.0
Moderate-income	9	5.7	9	5.7	0	0.0	0	0.0
Middle-income	139	88.0	138	87.9	1	100.0	0	0.0
Upper-income	9	5.7	9	5.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>158</b>	<b>100.0</b>	<b>157</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			99.4		.6		.0	

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 OH Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	2.0	1,777	1.0	623	35.1	39,263	23.2
Moderate-income	39	25.8	35,480	21.0	7,919	22.3	31,480	18.6
Middle-income	95	62.9	118,632	70.1	14,002	11.8	36,288	21.4
Upper-income	12	7.9	13,112	7.7	932	7.1	62,247	36.8
Unknown-income	2	1.3	277	0.2	143	51.6	0	0.0
<b>Total Assessment Area</b>	<b>151</b>	<b>100.0</b>	<b>169,278</b>	<b>100.0</b>	<b>23,619</b>	<b>14.0</b>	<b>169,278</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,161	1,461	0.8	35.1	1,867	44.9	833	20.0
Moderate-income	67,142	34,224	19.2	51.0	23,442	34.9	9,476	14.1
Middle-income	195,065	127,828	71.8	65.5	43,416	22.3	23,821	12.2
Upper-income	21,345	14,477	8.1	67.8	5,116	24.0	1,752	8.2
Unknown-income	2,299	151	0.1	6.6	1,854	80.6	294	12.8
<b>Total Assessment Area</b>	<b>290,012</b>	<b>178,141</b>	<b>100.0</b>	<b>61.4</b>	<b>75,695</b>	<b>26.1</b>	<b>36,176</b>	<b>12.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	207	1.0	172	0.9	28	1.5	7	1.3
Moderate-income	5,189	25.0	4,503	24.5	564	30.0	122	22.9
Middle-income	13,316	64.1	11,823	64.4	1,123	59.6	370	69.5
Upper-income	1,805	8.7	1,629	8.9	148	7.9	28	5.3
Unknown-income	249	1.2	224	1.2	20	1.1	5	0.9
<b>Total Assessment Area</b>	<b>20,766</b>	<b>100.0</b>	<b>18,351</b>	<b>100.0</b>	<b>1,883</b>	<b>100.0</b>	<b>532</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			88.4		9.1		2.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.1	2	0.1	0	0.0	0	0.0
Moderate-income	178	10.9	177	11.0	1	8.3	0	0.0
Middle-income	1,317	80.9	1,307	80.9	10	83.3	0	0.0
Upper-income	131	8.0	130	8.0	1	8.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,628</b>	<b>100.0</b>	<b>1,616</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			99.3		.7		.0	

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 OH Cincinnati MSA #17140

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	21,091	17.0
Moderate-income	17	20.7	20,113	16.2	2,833	14.1	19,985	16.1
Middle-income	39	47.6	56,776	45.7	3,801	6.7	26,665	21.5
Upper-income	24	29.3	47,309	38.1	1,073	2.3	56,467	45.5
Unknown-income	2	2.4	10	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>82</b>	<b>100.0</b>	<b>124,208</b>	<b>100.0</b>	<b>7,707</b>	<b>6.2</b>	<b>124,208</b>	<b>100.0</b>
	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	
Moderate-income	34,160	18,429	14.4	53.9	11,792	34.5	3,939	11.5
Middle-income	86,230	59,531	46.4	69.0	19,991	23.2	6,708	7.8
Upper-income	63,534	50,257	39.2	79.1	9,828	15.5	3,449	5.4
Unknown-income	15	7	0.0	46.7	8	53.3	0	0.0
<b>Total Assessment Area</b>	<b>183,939</b>	<b>128,224</b>	<b>100.0</b>	<b>69.7</b>	<b>41,619</b>	<b>22.6</b>	<b>14,096</b>	<b>7.7</b>
	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	0.0
Moderate-income	2,183	15.1	1,947	15.0	202	15.8	34	20.0
Middle-income	6,500	45.0	5,847	45.0	568	44.5	85	50.0
Upper-income	5,762	39.9	5,207	40.0	505	39.6	50	29.4
Unknown-income	5	0.0	3	0.0	1	0.1	1	0.6
<b>Total Assessment Area</b>	<b>14,450</b>	<b>100.0</b>	<b>13,004</b>	<b>100.0</b>	<b>1,276</b>	<b>100.0</b>	<b>170</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			90.0		8.8		1.2	
	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
Moderate-income	119	29.2	119	29.4	0	0.0	0	0.0
Middle-income	227	55.6	226	55.8	1	33.3	0	0.0
Upper-income	62	15.2	60	14.8	2	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>408</b>	<b>100.0</b>	<b>405</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			99.3		.7		.0	

2017 FFIEC Census Data and 2017 D&B Information



### Combined Demographics Report

Assessment Area(s): 2017 WV Parkersburg-Vienna MSA #37620

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	4,781	20.5
Moderate-income	5	19.2	2,099	9.0	524	25.0	3,997	17.1
Middle-income	15	57.7	15,993	68.6	2,196	13.7	4,732	20.3
Upper-income	6	23.1	5,233	22.4	329	6.3	9,815	42.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>26</b>	<b>100.0</b>	<b>23,325</b>	<b>100.0</b>	<b>3,049</b>	<b>13.1</b>	<b>23,325</b>	<b>100.0</b>
	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	4,461	2,186	8.5	49.0	1,561	35.0	714	16.0
Middle-income	27,667	17,374	67.4	62.8	7,446	26.9	2,847	10.3
Upper-income	8,137	6,231	24.2	76.6	1,394	17.1	512	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>40,265</b>	<b>25,791</b>	<b>100.0</b>	<b>64.1</b>	<b>10,401</b>	<b>25.8</b>	<b>4,073</b>	<b>10.1</b>
	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	0.0
Moderate-income	312	12.4	267	12.0	44	16.5	1	3.6
Middle-income	1,745	69.2	1,545	69.3	182	68.4	18	64.3
Upper-income	466	18.5	417	18.7	40	15.0	9	32.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,523</b>	<b>100.0</b>	<b>2,229</b>	<b>100.0</b>	<b>266</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>88.3</b>		<b>10.5</b>		<b>1.1</b>	
	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
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	29	85.3	29	85.3	0	0.0	0	0.0
Upper-income	5	14.7	5	14.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>34</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>100.0</b>		<b>.0</b>		<b>.0</b>	

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 Multi-State Huntington-Ashland MSA #26580

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	5	7.5	1,856	2.9	710	38.3	14,287	22.1	
Moderate-income	18	26.9	10,401	16.1	2,649	25.5	11,880	18.4	
Middle-income	33	49.3	39,604	61.2	4,888	12.3	13,214	20.4	
Upper-income	11	16.4	12,811	19.8	918	7.2	25,291	39.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>67</b>	<b>100.0</b>	<b>64,672</b>	<b>100.0</b>	<b>9,165</b>	<b>14.2</b>	<b>64,672</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	5,623	1,293	1.9	23.0	3,112	55.3	1,218	21.7	
Moderate-income	21,937	10,002	14.5	45.6	8,829	40.2	3,106	14.2	
Middle-income	63,789	43,239	62.5	67.8	13,684	21.5	6,866	10.8	
Upper-income	20,767	14,601	21.1	70.3	4,351	21.0	1,815	8.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>112,116</b>	<b>69,135</b>	<b>100.0</b>	<b>61.7</b>	<b>29,976</b>	<b>26.7</b>	<b>13,005</b>	<b>11.6</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	744	9.1	616	8.4	118	15.3	10	7.1	
Moderate-income	1,932	23.5	1,660	22.7	237	30.7	35	25.0	
Middle-income	3,796	46.2	3,442	47.1	270	35.0	84	60.0	
Upper-income	1,746	21.2	1,589	21.7	146	18.9	11	7.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>8,218</b>	<b>100.0</b>	<b>7,307</b>	<b>100.0</b>	<b>771</b>	<b>100.0</b>	<b>140</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			<b>88.9</b>		<b>9.4</b>		<b>1.7</b>		
	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	
Moderate-income	14	7.7	14	7.7	0	0.0	0	0.0	
Middle-income	141	77.5	140	77.3	1	100.0	0	0.0	
Upper-income	27	14.8	27	14.9	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>182</b>	<b>100.0</b>	<b>181</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>			<b>99.5</b>		<b>.5</b>		<b>.0</b>		

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area(s): 2016 OH Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	2.0	1,067	0.6	419	39.3	39,288	22.8
Moderate-income	44	29.1	43,960	25.5	8,322	18.9	32,697	18.9
Middle-income	93	61.6	114,261	66.2	12,296	10.8	37,250	21.6
Upper-income	11	7.3	13,296	7.7	779	5.9	63,349	36.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>151</b>	<b>100.0</b>	<b>172,584</b>	<b>100.0</b>	<b>21,816</b>	<b>12.6</b>	<b>172,584</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,438	734	0.4	21.3	2,135	62.1	569	16.6
Moderate-income	80,542	45,202	24.5	56.1	24,268	30.1	11,072	13.7
Middle-income	184,316	123,515	66.9	67.0	40,572	22.0	20,229	11.0
Upper-income	21,604	15,176	8.2	70.2	4,111	19.0	2,317	10.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>289,900</b>	<b>184,627</b>	<b>100.0</b>	<b>63.7</b>	<b>71,086</b>	<b>24.5</b>	<b>34,187</b>	<b>11.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	248	1.1	223	1.1	22	1.2	3	0.6
Moderate-income	6,196	26.7	5,466	26.3	580	30.9	150	28.0
Middle-income	14,877	64.2	13,375	64.4	1,145	61.0	357	66.7
Upper-income	1,863	8.0	1,708	8.2	130	6.9	25	4.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>23,184</b>	<b>100.0</b>	<b>20,772</b>	<b>100.0</b>	<b>1,877</b>	<b>100.0</b>	<b>535</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			89.6		8.1		2.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1	0.1	0	0.0	1	9.1	0	0.0
Moderate-income	281	15.1	279	15.1	2	18.2	0	0.0
Middle-income	1,430	76.8	1,424	76.9	6	54.5	0	0.0
Upper-income	150	8.1	148	8.0	2	18.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,862</b>	<b>100.0</b>	<b>1,851</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			99.4		.6		.0	

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Restricted-FR

Assessment Area(s): 2016 OH Cincinnati MSA #17140

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	20,810	17.0
Moderate-income	13	15.9	13,681	11.2	2,383	17.4	20,395	16.7
Middle-income	45	54.9	65,392	53.6	4,147	6.3	26,773	21.9
Upper-income	23	28.0	43,004	35.2	877	2.0	54,107	44.3
Unknown-income	1	1.2	8	0.0	8	100.0	0	0.0
<b>Total Assessment Area</b>	<b>82</b>	<b>100.0</b>	<b>122,085</b>	<b>100.0</b>	<b>7,415</b>	<b>6.1</b>	<b>122,085</b>	<b>100.0</b>
	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	22,444	11,979	9.3	53.4	7,770	34.6	2,695	12.0
Middle-income	97,943	69,296	54.0	70.8	19,907	20.3	8,740	8.9
Upper-income	57,216	46,950	36.6	82.1	7,136	12.5	3,130	5.5
Unknown-income	30	0	0.0	0.0	30	100.0	0	0.0
<b>Total Assessment Area</b>	<b>177,633</b>	<b>128,225</b>	<b>100.0</b>	<b>72.2</b>	<b>34,843</b>	<b>19.6</b>	<b>14,565</b>	<b>8.2</b>
	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	0.0
Moderate-income	1,751	10.7	1,522	10.2	206	16.3	23	13.0
Middle-income	8,322	51.0	7,648	51.4	578	45.7	96	54.2
Upper-income	6,247	38.3	5,707	38.4	482	38.1	58	32.8
Unknown-income	3	0.0	3	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>16,323</b>	<b>100.0</b>	<b>14,880</b>	<b>100.0</b>	<b>1,266</b>	<b>100.0</b>	<b>177</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			91.2		7.8		1.1	
	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
Moderate-income	45	9.2	45	9.2	0	0.0	0	0.0
Middle-income	353	71.9	352	72.0	1	50.0	0	0.0
Upper-income	93	18.9	92	18.8	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>491</b>	<b>100.0</b>	<b>489</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			99.6		.4		.0	

2016 FFIEC Census Data and 2016 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 WV Parkersburg-Vienna MSA #37620

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	4,927	20.6
Moderate-income	5	19.2	3,346	14.0	983	29.4	3,944	16.5
Middle-income	17	65.4	17,308	72.3	1,684	9.7	5,596	23.4
Upper-income	4	15.4	3,280	13.7	282	8.6	9,467	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>26</b>	<b>100.0</b>	<b>23,934</b>	<b>100.0</b>	<b>2,949</b>	<b>12.3</b>	<b>23,934</b>	<b>100.0</b>
	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	6,670	3,330	12.5	49.9	2,526	37.9	814	12.2
Middle-income	28,277	19,340	72.8	68.4	6,147	21.7	2,790	9.9
Upper-income	5,322	3,905	14.7	73.4	974	18.3	443	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>40,269</b>	<b>26,575</b>	<b>100.0</b>	<b>66.0</b>	<b>9,647</b>	<b>24.0</b>	<b>4,047</b>	<b>10.0</b>
	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	0.0
Moderate-income	742	25.1	644	24.2	90	34.2	8	28.6
Middle-income	1,864	63.1	1,699	63.8	148	56.3	17	60.7
Upper-income	347	11.8	319	12.0	25	9.5	3	10.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,953</b>	<b>100.0</b>	<b>2,662</b>	<b>100.0</b>	<b>263</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			90.1		8.9		.9	
	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
Moderate-income	2	5.3	2	5.3	0	0.0	0	0.0
Middle-income	35	92.1	35	92.1	0	0.0	0	0.0
Upper-income	1	2.6	1	2.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>38</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			100.0		.0		.0	

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F

FULL SCOPE PEER TABLES

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 Multi-State Huntington Ashland MSA #26580

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	83	3.1%	7,885	2.2%	203	7.5%	14,081	3.8%
Moderate	206	7.6%	19,615	5.4%	500	18.4%	45,724	12.5%
<i>Low/Moderate Total</i>	<i>289</i>	<i>10.8%</i>	<i>27,500</i>	<i>7.5%</i>	<i>703</i>	<i>25.9%</i>	<i>59,805</i>	<i>16.3%</i>
Middle	1,799	66.3%	248,871	68.0%	652	24.0%	77,943	21.3%
Upper	623	22.9%	89,211	24.4%	977	36.0%	183,082	50.0%
Unknown	4	0.1%	626	0.2%	383	14.1%	45,378	12.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,715</b>	<b>100.0%</b>	<b>366,208</b>	<b>100.0%</b>	<b>2,715</b>	<b>100.0%</b>	<b>366,208</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	57	3.4%	5,282	2.5%	135	8.0%	9,260	4.4%
Moderate	126	7.4%	11,285	5.4%	251	14.8%	20,188	9.7%
<i>Low/Moderate Total</i>	<i>183</i>	<i>10.8%</i>	<i>16,567</i>	<i>7.9%</i>	<i>386</i>	<i>22.7%</i>	<i>29,448</i>	<i>14.1%</i>
Middle	1,173	69.1%	143,728	68.7%	384	22.6%	38,586	18.5%
Upper	333	19.6%	47,321	22.6%	785	46.2%	118,105	56.5%
Unknown	9	0.5%	1,510	0.7%	143	8.4%	22,987	11.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,698</b>	<b>100.0%</b>	<b>209,126</b>	<b>100.0%</b>	<b>1,698</b>	<b>100.0%</b>	<b>209,126</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	6	1.7%	213	1.1%	28	7.8%	1,019	5.1%
Moderate	23	6.4%	1,284	6.4%	55	15.3%	2,366	11.0%
<i>Low/Moderate Total</i>	<i>29</i>	<i>8.1%</i>	<i>1,497</i>	<i>7.5%</i>	<i>83</i>	<i>23.1%</i>	<i>3,385</i>	<i>17.0%</i>
Middle	244	67.8%	12,712	63.8%	76	21.1%	3,270	16.4%
Upper	87	24.2%	5,711	28.7%	186	51.7%	11,539	57.0%
Unknown	0	0.0%	0	0.0%	15	4.2%	1,726	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>360</b>	<b>100.0%</b>	<b>19,920</b>	<b>100.0%</b>	<b>360</b>	<b>100.0%</b>	<b>19,920</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	6	12.5%	5,306	18.3%	0	0.0%	0	0.0%
Moderate	5	10.4%	4,510	15.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>11</i>	<i>22.9%</i>	<i>9,816</i>	<i>33.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	22	45.8%	8,742	30.1%	1	2.1%	219	0.8%
Upper	9	18.8%	5,687	19.6%	7	14.6%	1,743	6.0%
Unknown	6	12.5%	4,775	16.5%	40	83.3%	27,058	93.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>48</b>	<b>100.0%</b>	<b>29,020</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>29,020</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	2	1.1%	85	0.8%	11	5.8%	674	6.7%
Moderate	12	6.3%	438	4.2%	41	21.6%	1,694	16.8%
<i>Low/Moderate Total</i>	<i>14</i>	<i>7.4%</i>	<i>523</i>	<i>5.1%</i>	<i>52</i>	<i>27.4%</i>	<i>2,368</i>	<i>23.4%</i>
Middle	125	65.8%	7,143	70.7%	40	21.1%	1,616	16.0%
Upper	51	26.8%	2,447	24.2%	97	51.1%	6,046	59.8%
Unknown	0	0.0%	0	0.0%	1	0.5%	73	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>190</b>	<b>100.0%</b>	<b>10,103</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>	<b>10,103</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	3	2.9%	202	3.0%	20	19.0%	1,085	16.2%
Moderate	8	7.6%	353	5.3%	22	21.0%	1,196	17.9%

<i>Low/Moderate Total</i>	77	10.3%	335	8.3%	42	40.0%	2,287	34.1%
Middle	75	71.4%	4,758	71.2%	23	21.0%	1,312	19.6%
Upper	19	18.1%	1,373	20.5%	37	35.2%	2,898	43.3%
Unknown	0	0.0%	0	0.0%	3	2.9%	195	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	105	100.0%	6,686	100.0%	105	100.0%	6,686	100.0%
<b>NA Purpose</b>								
Low	4	3.1%	258	2.2%	0	0.0%	0	0.0%
Moderate	19	14.7%	1,091	9.2%	3	2.3%	148	1.2%
<i>Low/Moderate Total</i>	23	17.8%	1,349	11.3%	3	2.3%	148	1.2%
Middle	88	68.2%	8,941	75.0%	6	4.7%	686	5.3%
Upper	18	14.0%	1,628	13.7%	2	1.6%	318	2.7%
Unknown	0	0.0%	0	0.0%	118	91.5%	10,756	90.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	129	100.0%	11,918	100.0%	129	100.0%	11,918	100.0%
<b>HMDA Totals</b>								
Low	161	3.1%	19,231	2.9%	397	7.6%	26,119	4.0%
Moderate	399	7.6%	38,566	5.9%	872	16.6%	71,316	10.9%
<i>Low/Moderate Total</i>	560	10.7%	57,797	8.8%	1,269	24.2%	97,435	14.9%
Middle	3,526	67.2%	434,895	66.6%	1,182	22.5%	123,642	18.9%
Upper	1,140	21.7%	153,378	23.5%	2,091	39.9%	323,731	49.6%
Unknown	19	0.4%	6,911	1.1%	703	13.4%	108,173	16.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5,245	100.0%	652,981	100.0%	5,245	100.0%	652,981	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 OH Non-metropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	31	0.4 %	1,950	0.2 %	625	7.8 %	46,938	4.4 %
Moderate	1,672	20.8 %	178,649	16.8 %	1,922	23.9 %	193,344	18.2 %
<i>Low/Moderate Total</i>	<i>1,703</i>	<i>21.2 %</i>	<i>180,599</i>	<i>17.0 %</i>	<i>2,547</i>	<i>31.7 %</i>	<i>240,282</i>	<i>22.6 %</i>
Middle	5,452	67.9 %	741,042	69.6 %	1,965	24.5 %	251,787	23.6 %
Upper	871	10.8 %	142,029	13.3 %	2,346	29.2 %	429,009	40.3 %
Unknown	7	0.1 %	1,163	0.1 %	1,175	14.6 %	143,755	13.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>8,033</b>	<b>100.0 %</b>	<b>1,064,833</b>	<b>100.0 %</b>	<b>8,033</b>	<b>100.0 %</b>	<b>1,064,833</b>	<b>100.0 %</b>
	<b>Refinance</b>							
Low	14	0.3 %	942	0.2 %	437	10.3 %	30,283	6.2 %
Moderate	764	18.1 %	72,416	14.7 %	899	21.3 %	79,116	16.1 %
<i>Low/Moderate Total</i>	<i>778</i>	<i>18.4 %</i>	<i>73,358</i>	<i>14.9 %</i>	<i>1,336</i>	<i>31.6 %</i>	<i>109,399</i>	<i>22.2 %</i>
Middle	2,979	70.5 %	357,333	72.6 %	990	23.4 %	106,327	21.6 %
Upper	461	10.9 %	60,110	12.2 %	1,543	36.5 %	229,041	46.6 %
Unknown	6	0.1 %	1,208	0.2 %	355	8.4 %	47,242	9.6 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>4,224</b>	<b>100.0 %</b>	<b>492,009</b>	<b>100.0 %</b>	<b>4,224</b>	<b>100.0 %</b>	<b>492,009</b>	<b>100.0 %</b>
	<b>Home Improvement</b>							
Low	7	0.6 %	526	0.8 %	104	9.1 %	4,125	6.7 %
Moderate	220	19.1 %	10,833	17.5 %	226	19.7 %	11,086	17.9 %
<i>Low/Moderate Total</i>	<i>227</i>	<i>19.8 %</i>	<i>11,359</i>	<i>18.3 %</i>	<i>330</i>	<i>28.7 %</i>	<i>15,211</i>	<i>24.6 %</i>
Middle	786	68.4 %	42,610	68.8 %	273	23.8 %	14,237	23.0 %
Upper	136	11.8 %	7,982	12.9 %	513	44.6 %	30,110	48.6 %
Unknown	0	0.0 %	0	0.0 %	33	2.9 %	2,393	3.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>1,149</b>	<b>100.0 %</b>	<b>61,951</b>	<b>100.0 %</b>	<b>1,149</b>	<b>100.0 %</b>	<b>61,951</b>	<b>100.0 %</b>
	<b>Multi-Family</b>							
Low	2	4.2 %	1,717	2.7 %	1	2.1 %	62	0.1 %
Moderate	16	33.3 %	40,653	63.1 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Total</i>	<i>18</i>	<i>37.5 %</i>	<i>42,370</i>	<i>65.7 %</i>	<i>1</i>	<i>2.1 %</i>	<i>62</i>	<i>0.1 %</i>
Middle	27	56.3 %	10,305	16.0 %	2	4.2 %	391	0.6 %
Upper	2	4.2 %	9,773	15.2 %	2	4.2 %	504	0.8 %
Unknown	1	2.1 %	2,000	3.1 %	43	89.6 %	63,491	98.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>48</b>	<b>100.0 %</b>	<b>64,448</b>	<b>100.0 %</b>	<b>48</b>	<b>100.0 %</b>	<b>64,448</b>	<b>100.0 %</b>
	<b>Other Purpose LOC</b>							
Low	3	0.4 %	121	0.3 %	81	10.9 %	3,390	7.8 %
Moderate	110	14.8 %	5,523	12.8 %	122	16.4 %	6,039	14.0 %
<i>Low/Moderate Total</i>	<i>113</i>	<i>15.2 %</i>	<i>5,644</i>	<i>13.1 %</i>	<i>203</i>	<i>27.3 %</i>	<i>9,429</i>	<i>21.8 %</i>
Middle	535	72.0 %	32,090	74.2 %	196	26.4 %	11,999	27.8 %
Upper	95	12.8 %	5,491	12.7 %	332	44.7 %	21,050	48.7 %
Unknown	0	0.0 %	0	0.0 %	12	1.6 %	747	1.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>743</b>	<b>100.0 %</b>	<b>43,225</b>	<b>100.0 %</b>	<b>743</b>	<b>100.0 %</b>	<b>43,225</b>	<b>100.0 %</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	1	0.3 %	42	0.2 %	41	12.9 %	1,888	8.9 %
Moderate	70	22.0 %	3,875	18.3 %	78	24.5 %	4,378	20.7 %



<i>Low/Moderate Total</i>	71	22.3 %	3,917	18.5 %	119	37.4 %	6,266	29.6 %
Middle	210	66.0 %	14,310	67.7 %	78	24.5 %	4,751	22.5 %
Upper	36	11.3 %	2,883	13.6 %	109	34.3 %	9,010	42.6 %
Unknown	1	0.3 %	28	0.1 %	12	3.8 %	1,111	5.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>318</b>	<b>100.0 %</b>	<b>21,138</b>	<b>100.0 %</b>	<b>318</b>	<b>100.0 %</b>	<b>21,138</b>	<b>100.0 %</b>
<b>NA Purpose</b>								
Low	1	0.3 %	114	0.5 %	3	1.0 %	270	1.1 %
Moderate	72	23.4 %	4,497	17.9 %	4	1.3 %	148	0.6 %
<i>Low/Moderate Total</i>	<b>73</b>	<b>23.7 %</b>	<b>4,611</b>	<b>18.3 %</b>	<b>7</b>	<b>2.3 %</b>	<b>418</b>	<b>1.7 %</b>
Middle	208	67.5 %	18,119	72.1 %	4	1.3 %	508	2.0 %
Upper	27	8.8 %	2,414	9.6 %	6	1.9 %	627	2.5 %
Unknown	0	0.0 %	0	0.0 %	291	94.5 %	23,591	93.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>308</b>	<b>100.0 %</b>	<b>25,144</b>	<b>100.0 %</b>	<b>308</b>	<b>100.0 %</b>	<b>25,144</b>	<b>100.0 %</b>
<b>HMDA Totals</b>								
Low	59	0.4 %	5,412	0.3 %	1,292	8.7 %	86,956	4.9 %
Moderate	2,924	19.7 %	316,446	17.9 %	3,251	21.9 %	294,111	16.6 %
<i>Low/Moderate Total</i>	<b>2,983</b>	<b>20.1 %</b>	<b>321,858</b>	<b>18.2 %</b>	<b>4,543</b>	<b>30.6 %</b>	<b>381,067</b>	<b>21.5 %</b>
Middle	10,197	68.8 %	1,215,809	68.6 %	3,508	23.7 %	390,000	22.0 %
Upper	1,628	11.0 %	230,682	13.0 %	4,851	32.7 %	719,351	40.6 %
Unknown	15	0.1 %	4,399	0.2 %	1,921	13.0 %	282,330	15.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>14,823</b>	<b>100.0 %</b>	<b>1,772,748</b>	<b>100.0 %</b>	<b>14,823</b>	<b>100.0 %</b>	<b>1,772,748</b>	<b>100.0 %</b>

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 OH Cincinnati MSA #17140

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	723	2.8 %	99,322	1.9 %	2,357	9.1 %	240,303	4.7 %
Moderate	4,329	16.8 %	572,661	11.1 %	5,463	21.2 %	742,581	14.4 %
<i>Low/Moderate Total</i>	<i>5,052</i>	<i>19.6 %</i>	<i>671,983</i>	<i>13.1 %</i>	<i>7,820</i>	<i>30.3 %</i>	<i>982,884</i>	<i>19.1 %</i>
Middle	10,589	41.0 %	1,864,184	36.2 %	5,131	19.9 %	916,303	17.8 %
Upper	10,137	39.3 %	2,605,777	50.6 %	9,287	36.0 %	2,639,230	51.3 %
Unknown	26	0.1 %	6,158	0.1 %	3,566	13.8 %	609,685	11.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>25,804</b>	<b>100.0 %</b>	<b>5,148,102</b>	<b>100.0 %</b>	<b>25,804</b>	<b>100.0 %</b>	<b>5,148,102</b>	<b>100.0 %</b>
	<b>Refinance</b>							
Low	305	2.9 %	33,016	1.9 %	1,107	10.4 %	91,578	5.4 %
Moderate	1,528	14.4 %	169,820	10.0 %	1,927	18.2 %	208,434	12.3 %
<i>Low/Moderate Total</i>	<i>1,833</i>	<i>17.3 %</i>	<i>202,836</i>	<i>12.0 %</i>	<i>3,034</i>	<i>28.6 %</i>	<i>300,012</i>	<i>17.7 %</i>
Middle	4,110	38.7 %	549,165	32.4 %	2,318	21.8 %	306,350	18.1 %
Upper	4,668	44.0 %	940,951	55.5 %	4,269	40.2 %	923,677	54.5 %
Unknown	5	0.0 %	1,167	0.1 %	995	9.4 %	164,080	9.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>10,616</b>	<b>100.0 %</b>	<b>1,694,119</b>	<b>100.0 %</b>	<b>10,616</b>	<b>100.0 %</b>	<b>1,694,119</b>	<b>100.0 %</b>
	<b>Home Improvement</b>							
Low	180	5.4 %	5,230	2.5 %	325	9.8 %	9,402	4.6 %
Moderate	522	15.7 %	19,213	9.3 %	606	18.2 %	25,830	12.5 %
<i>Low/Moderate Total</i>	<i>702</i>	<i>21.1 %</i>	<i>24,443</i>	<i>11.9 %</i>	<i>931</i>	<i>28.0 %</i>	<i>35,232</i>	<i>17.1 %</i>
Middle	1,155	34.8 %	65,728	31.9 %	676	20.4 %	33,153	16.1 %
Upper	1,461	44.0 %	115,840	56.2 %	1,581	47.6 %	124,703	60.5 %
Unknown	3	0.1 %	79	0.0 %	133	4.0 %	13,002	6.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>3,321</b>	<b>100.0 %</b>	<b>206,090</b>	<b>100.0 %</b>	<b>3,321</b>	<b>100.0 %</b>	<b>206,090</b>	<b>100.0 %</b>
	<b>Multi-Family</b>							
Low	47	17.8 %	61,494	9.5 %	0	0.0 %	0	0.0 %
Moderate	89	33.7 %	128,728	19.9 %	1	0.4 %	200	0.0 %
<i>Low/Moderate Total</i>	<i>136</i>	<i>51.5 %</i>	<i>190,222</i>	<i>29.5 %</i>	<i>1</i>	<i>0.4 %</i>	<i>200</i>	<i>0.0 %</i>
Middle	78	29.5 %	224,733	34.8 %	0	0.0 %	0	0.0 %
Upper	47	17.8 %	224,440	34.8 %	6	2.3 %	2,744	0.4 %
Unknown	3	1.1 %	6,462	1.0 %	257	97.3 %	642,913	99.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>264</b>	<b>100.0 %</b>	<b>645,857</b>	<b>100.0 %</b>	<b>264</b>	<b>100.0 %</b>	<b>645,857</b>	<b>100.0 %</b>
	<b>Other Purpose LOC</b>							
Low	42	2.0 %	2,281	1.4 %	174	8.3 %	7,961	4.9 %
Moderate	211	10.0 %	11,084	6.8 %	322	15.3 %	16,565	10.1 %
<i>Low/Moderate Total</i>	<i>253</i>	<i>12.0 %</i>	<i>13,365</i>	<i>8.2 %</i>	<i>496</i>	<i>23.6 %</i>	<i>24,526</i>	<i>15.0 %</i>
Middle	734	34.9 %	46,691	28.5 %	451	21.4 %	26,965	16.5 %
Upper	1,114	53.0 %	103,291	63.1 %	1,095	52.1 %	107,939	66.0 %
Unknown	2	0.1 %	254	0.2 %	61	2.9 %	4,171	2.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>2,103</b>	<b>100.0 %</b>	<b>163,601</b>	<b>100.0 %</b>	<b>2,103</b>	<b>100.0 %</b>	<b>163,601</b>	<b>100.0 %</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	25	4.0 %	2,107	2.9 %	64	10.2 %	3,539	4.8 %
Moderate	95	15.1 %	9,554	13.0 %	112	17.8 %	7,150	9.7 %

<i>Low/Moderate Total</i>	120	19.0%	11,661	15.9%	176	27.9%	10,689	14.6%
Middle	227	36.0%	18,518	25.3%	129	20.5%	15,658	21.4%
Upper	282	44.8%	43,140	58.8%	303	48.1%	43,776	59.7%
Unknown	1	0.2%	15	0.0%	22	3.5%	3,211	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>630</b>	<b>100.0%</b>	<b>73,334</b>	<b>100.0%</b>	<b>630</b>	<b>100.0%</b>	<b>73,334</b>	<b>100.0%</b>
<b>NA Purpose</b>								
Low	78	6.9%	6,706	4.9%	40	3.5%	2,655	1.9%
Moderate	292	25.7%	25,545	18.5%	16	1.4%	1,488	1.1%
<i>Low/Moderate Total</i>	<i>370</i>	<i>32.6%</i>	<i>32,251</i>	<i>23.4%</i>	<i>56</i>	<i>4.9%</i>	<i>4,143</i>	<i>3.0%</i>
Middle	423	37.3%	46,006	33.4%	15	1.3%	938	0.7%
Upper	341	30.1%	59,457	43.2%	14	1.2%	1,659	1.2%
Unknown	0	0.0%	0	0.0%	1,049	92.5%	130,974	95.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,134</b>	<b>100.0%</b>	<b>137,714</b>	<b>100.0%</b>	<b>1,134</b>	<b>100.0%</b>	<b>137,714</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	1,400	3.2%	210,156	2.6%	4,067	9.3%	355,438	4.4%
Moderate	7,066	16.1%	936,605	11.6%	8,447	19.3%	1,002,248	12.4%
<i>Low/Moderate Total</i>	<i>8,466</i>	<i>19.3%</i>	<i>1,146,761</i>	<i>14.2%</i>	<i>12,514</i>	<i>28.5%</i>	<i>1,357,686</i>	<i>16.8%</i>
Middle	17,316	39.5%	2,815,025	34.9%	8,720	19.9%	1,299,367	16.1%
Upper	18,050	41.1%	4,092,896	50.7%	16,555	37.7%	3,843,728	47.6%
Unknown	40	0.1%	14,135	0.2%	6,083	13.9%	1,568,036	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>43,872</b>	<b>100.0%</b>	<b>8,068,817</b>	<b>100.0%</b>	<b>43,872</b>	<b>100.0%</b>	<b>8,068,817</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 WV Parkersburg-Vienna MSA #37620

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	66	7.1%	4,344	3.4%
Moderate	62	6.7%	4,721	3.7%	158	17.1%	14,473	11.2%
<i>Low/Moderate Total</i>	62	6.7%	4,721	3.7%	224	24.2%	18,817	14.6%
Middle	592	64.1%	81,827	63.3%	229	24.8%	27,147	21.0%
Upper	270	29.2%	42,753	33.1%	396	42.9%	72,143	55.8%
Unknown	0	0.0%	0	0.0%	75	8.1%	11,194	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>924</b>	<b>100.0%</b>	<b>129,301</b>	<b>100.0%</b>	<b>924</b>	<b>100.0%</b>	<b>129,301</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	48	9.7%	3,020	5.3%
Moderate	27	5.4%	1,912	3.4%	70	14.1%	6,329	11.1%
<i>Low/Moderate Total</i>	27	5.4%	1,912	3.4%	118	23.7%	9,349	16.4%
Middle	330	66.4%	37,295	65.4%	108	21.7%	9,307	16.3%
Upper	140	28.2%	17,793	31.2%	233	46.9%	32,290	56.6%
Unknown	0	0.0%	0	0.0%	38	7.6%	6,054	10.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>497</b>	<b>100.0%</b>	<b>57,000</b>	<b>100.0%</b>	<b>497</b>	<b>100.0%</b>	<b>57,000</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	4	4.0%	168	3.2%
Moderate	5	5.0%	166	3.2%	14	14.0%	645	12.3%
<i>Low/Moderate Total</i>	5	5.0%	166	3.2%	18	18.0%	813	15.5%
Middle	67	67.0%	3,530	67.3%	26	26.0%	1,043	19.9%
Upper	28	28.0%	1,547	29.5%	54	54.0%	3,183	60.7%
Unknown	0	0.0%	0	0.0%	2	2.0%	204	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>100</b>	<b>100.0%</b>	<b>5,243</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>5,243</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	7	63.6%	10,011	65.6%	0	0.0%	0	0.0%
Upper	4	36.4%	5,249	34.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	11	100.0%	15,260	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>15,260</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>15,260</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	6	6.7%	261	4.5%
Moderate	7	7.9%	258	4.5%	19	21.3%	843	14.6%
<i>Low/Moderate Total</i>	7	7.9%	258	4.5%	25	28.1%	1,104	19.1%
Middle	60	67.4%	3,975	68.9%	26	29.2%	1,663	28.8%
Upper	22	24.7%	1,533	26.6%	38	42.7%	2,999	52.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>89</b>	<b>100.0%</b>	<b>5,766</b>	<b>100.0%</b>	<b>89</b>	<b>100.0%</b>	<b>5,766</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	4	11.8%	166	6.6%
Moderate	1	2.9%	53	2.1%	7	20.6%	714	28.2%

<i>Low/Moderate Total</i>	1	2.9%	53	2.1%	11	32.4%	880	34.7%
Middle	28	82.4%	2,029	80.1%	10	29.4%	697	27.5%
Upper	5	14.7%	452	17.8%	13	38.2%	957	37.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>2,534</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>2,534</b>	<b>100.0%</b>
<b>NA Purpose</b>								
Low	0	0.0%	0	0.0%	1	4.3%	50	2.6%
Moderate	1	4.3%	50	2.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	4.3%	50	2.6%	1	4.3%	50	2.6%
Middle	17	73.9%	1,497	77.7%	2	8.7%	156	8.1%
Upper	5	21.7%	380	19.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	20	87.0%	1,721	89.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>1,927</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>1,927</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	129	7.7%	8,009	3.7%
Moderate	103	6.1%	7,160	3.3%	268	16.0%	23,004	10.6%
<i>Low/Moderate Total</i>	103	6.1%	7,160	3.3%	397	23.7%	31,013	14.3%
Middle	1,101	65.6%	140,164	64.6%	401	23.9%	40,013	18.4%
Upper	474	28.2%	69,707	32.1%	734	43.7%	111,572	51.4%
Unknown	0	0.0%	0	0.0%	146	8.7%	34,433	15.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,678</b>	<b>100.0%</b>	<b>217,031</b>	<b>100.0%</b>	<b>1,678</b>	<b>100.0%</b>	<b>217,031</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 Multi-State Huntington-Ashland MSA #26580

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	97	3.5%	9,051	2.5%	177	6.3%	11,056	3.1%
Moderate	201	7.2%	17,000	4.8%	524	18.8%	46,658	13.1%
<i>Low/Moderate Total</i>	<i>298</i>	<i>10.7%</i>	<i>26,051</i>	<i>7.3%</i>	<i>701</i>	<i>25.1%</i>	<i>57,714</i>	<i>16.2%</i>
Middle	1,886	67.6%	243,641	68.3%	604	21.6%	69,366	19.5%
Upper	608	21.8%	86,928	24.4%	1,033	37.0%	178,139	50.0%
Unknown	0	0.0%	0	0.0%	454	16.3%	51,401	14.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,792</b>	<b>100.0%</b>	<b>356,620</b>	<b>100.0%</b>	<b>2,792</b>	<b>100.0%</b>	<b>356,620</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	50	2.8%	5,355	2.5%	106	6.0%	6,603	3.1%
Moderate	126	7.1%	10,875	5.1%	245	13.8%	19,582	9.3%
<i>Low/Moderate Total</i>	<i>176</i>	<i>9.9%</i>	<i>16,230</i>	<i>7.7%</i>	<i>351</i>	<i>19.8%</i>	<i>26,185</i>	<i>12.4%</i>
Middle	1,236	69.8%	150,327	71.0%	381	21.5%	36,478	17.2%
Upper	357	20.2%	44,948	21.2%	792	44.7%	116,650	55.1%
Unknown	2	0.1%	117	0.1%	247	13.9%	32,309	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,771</b>	<b>100.0%</b>	<b>211,622</b>	<b>100.0%</b>	<b>1,771</b>	<b>100.0%</b>	<b>211,622</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	15	2.7%	487	1.4%	43	7.7%	799	2.4%
Moderate	41	7.3%	2,020	6.0%	130	23.3%	4,708	13.9%
<i>Low/Moderate Total</i>	<i>56</i>	<i>10.0%</i>	<i>2,507</i>	<i>7.4%</i>	<i>173</i>	<i>31.0%</i>	<i>5,507</i>	<i>16.3%</i>
Middle	388	69.5%	23,675	69.9%	119	21.3%	7,083	20.9%
Upper	111	19.9%	7,436	21.9%	246	44.1%	19,400	57.3%
Unknown	3	0.5%	264	0.8%	20	3.6%	1,892	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>558</b>	<b>100.0%</b>	<b>33,882</b>	<b>100.0%</b>	<b>558</b>	<b>100.0%</b>	<b>33,882</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	7	19.4%	6,040	18.5%	0	0.0%	0	0.0%
Moderate	8	22.2%	3,906	11.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>15</i>	<i>41.7%</i>	<i>9,946</i>	<i>30.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	15	41.7%	19,446	59.4%	0	0.0%	0	0.0%
Upper	4	11.1%	1,823	5.6%	0	0.0%	0	0.0%
Unknown	2	5.6%	1,495	4.6%	36	100.0%	32,710	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>32,710</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>32,710</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	169	3.3%	20,933	3.3%	326	6.3%	18,458	2.9%
Moderate	376	7.3%	33,801	5.3%	899	17.4%	70,948	11.2%
<i>Low/Moderate Total</i>	<i>545</i>	<i>10.6%</i>	<i>54,734</i>	<i>8.6%</i>	<i>1,225</i>	<i>23.8%</i>	<i>89,406</i>	<i>14.1%</i>
Middle	3,525	68.4%	437,089	68.9%	1,104	21.4%	112,927	17.8%
Upper	1,080	20.9%	141,135	22.2%	2,071	40.2%	314,189	49.5%
Unknown	7	0.1%	1,876	0.3%	757	14.7%	118,312	18.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,157</b>	<b>100.0%</b>	<b>634,834</b>	<b>100.0%</b>	<b>5,157</b>	<b>100.0%</b>	<b>634,834</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 OH Non-metropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	42	0.6 %	3,464	0.4 %	483	6.7 %	33,204	3.5 %
Moderate	1,364	19.0 %	141,800	15.2 %	1,618	22.6 %	155,553	16.6 %
<i>Low/Moderate Total</i>	<i>1,406</i>	<i>19.6 %</i>	<i>145,264</i>	<i>15.5 %</i>	<i>2,101</i>	<i>29.3 %</i>	<i>188,757</i>	<i>20.2 %</i>
Middle	5,057	70.5 %	674,217	72.1 %	1,719	24.0 %	215,280	23.0 %
Upper	701	9.8 %	114,983	12.3 %	2,171	30.3 %	393,443	42.1 %
Unknown	6	0.1 %	879	0.1 %	1,179	16.4 %	137,863	14.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>7,170</b>	<b>100.0 %</b>	<b>935,343</b>	<b>100.0 %</b>	<b>7,170</b>	<b>100.0 %</b>	<b>935,343</b>	<b>100.0 %</b>
	<b>Refinance</b>							
Low	16	0.5 %	1,056	0.2 %	223	6.6 %	15,498	3.6 %
Moderate	573	17.1 %	58,246	13.6 %	591	17.6 %	52,716	12.3 %
<i>Low/Moderate Total</i>	<i>589</i>	<i>17.6 %</i>	<i>59,302</i>	<i>15.9 %</i>	<i>814</i>	<i>24.3 %</i>	<i>68,214</i>	<i>16.0 %</i>
Middle	2,430	72.5 %	309,428	72.4 %	768	22.9 %	85,365	20.0 %
Upper	327	9.7 %	52,768	12.3 %	1,196	35.7 %	185,653	43.4 %
Unknown	8	0.2 %	6,157	1.4 %	576	17.2 %	88,423	20.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>3,354</b>	<b>100.0 %</b>	<b>427,655</b>	<b>100.0 %</b>	<b>3,354</b>	<b>100.0 %</b>	<b>427,655</b>	<b>100.0 %</b>
	<b>Home Improvement</b>							
Low	5	0.6 %	56	0.1 %	77	8.7 %	1,952	3.4 %
Moderate	185	20.9 %	10,283	17.8 %	186	21.0 %	8,076	14.0 %
<i>Low/Moderate Total</i>	<i>190</i>	<i>21.5 %</i>	<i>10,339</i>	<i>17.9 %</i>	<i>263</i>	<i>29.8 %</i>	<i>10,028</i>	<i>17.4 %</i>
Middle	625	70.7 %	41,899	72.5 %	218	24.7 %	13,143	22.7 %
Upper	69	7.8 %	5,539	9.6 %	372	42.1 %	32,695	56.6 %
Unknown	0	0.0 %	0	0.0 %	31	3.5 %	1,911	3.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>884</b>	<b>100.0 %</b>	<b>57,777</b>	<b>100.0 %</b>	<b>884</b>	<b>100.0 %</b>	<b>57,777</b>	<b>100.0 %</b>
	<b>Multi-Family</b>							
Low	1	2.9 %	316	0.8 %	0	0.0 %	0	0.0 %
Moderate	14	40.0 %	10,434	26.8 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Total</i>	<i>15</i>	<i>42.9 %</i>	<i>10,750</i>	<i>27.6 %</i>	<i>0</i>	<i>0.0 %</i>	<i>0</i>	<i>0.0 %</i>
Middle	15	42.9 %	21,082	54.1 %	0	0.0 %	0	0.0 %
Upper	2	5.7 %	2,428	6.2 %	0	0.0 %	0	0.0 %
Unknown	3	8.6 %	4,680	12.0 %	35	100.0 %	38,940	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>35</b>	<b>100.0 %</b>	<b>38,940</b>	<b>100.0 %</b>	<b>35</b>	<b>100.0 %</b>	<b>38,940</b>	<b>100.0 %</b>
	<b>HMDA Totals:</b>							
Low	64	0.6 %	4,892	0.3 %	783	6.8 %	50,654	3.5 %
Moderate	2,136	18.7 %	220,763	15.1 %	2,395	20.9 %	216,345	14.8 %
<i>Low/Moderate Total</i>	<i>2,200</i>	<i>19.2 %</i>	<i>225,655</i>	<i>15.5 %</i>	<i>3,178</i>	<i>27.8 %</i>	<i>266,999</i>	<i>18.3 %</i>
Middle	8,127	71.0 %	1,046,626	71.7 %	2,705	23.6 %	313,788	21.5 %
Upper	1,099	9.6 %	175,718	12.0 %	3,739	32.7 %	611,791	41.9 %
Unknown	17	0.1 %	11,716	0.8 %	1,821	15.9 %	267,137	18.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>11,443</b>	<b>100.0 %</b>	<b>1,459,715</b>	<b>100.0 %</b>	<b>11,443</b>	<b>100.0 %</b>	<b>1,459,715</b>	<b>100.0 %</b>

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data  
2017 OH Cincinnati MSA #17140

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0 %	0	0.0 %	776	6.7 %	74,622	3.2 %
Moderate	1,329	11.5 %	189,350	8.1 %	2,057	17.8 %	280,500	12.0 %
<i>Low/Moderate Total</i>	<i>1,329</i>	<i>11.5 %</i>	<i>189,350</i>	<i>8.1 %</i>	<i>2,833</i>	<i>24.5 %</i>	<i>355,122</i>	<i>14.7 %</i>
Middle	5,094	44.1 %	903,997	38.5 %	2,594	22.4 %	473,426	20.2 %
Upper	5,138	44.4 %	1,251,941	53.4 %	4,291	37.1 %	1,187,309	50.6 %
Unknown	1	0.0 %	356	0.0 %	1,844	15.9 %	329,787	14.1 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>11,562</b>	<b>100.0 %</b>	<b>2,345,644</b>	<b>100.0 %</b>	<b>11,562</b>	<b>100.0 %</b>	<b>2,345,644</b>	<b>100.0 %</b>
	<b>Refinance</b>							
Low	0	0.0 %	0	0.0 %	349	7.1 %	31,325	3.7 %
Moderate	550	11.2 %	69,659	8.2 %	804	16.3 %	93,525	11.0 %
<i>Low/Moderate Total</i>	<i>550</i>	<i>11.2 %</i>	<i>69,659</i>	<i>8.2 %</i>	<i>1,153</i>	<i>23.4 %</i>	<i>124,850</i>	<i>14.7 %</i>
Middle	2,187	44.4 %	325,478	38.4 %	987	20.0 %	140,023	16.5 %
Upper	2,186	44.4 %	451,435	53.3 %	2,024	41.1 %	446,195	52.7 %
Unknown	0	0.0 %	0	0.0 %	759	15.4 %	135,504	16.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>4,923</b>	<b>100.0 %</b>	<b>846,572</b>	<b>100.0 %</b>	<b>4,923</b>	<b>100.0 %</b>	<b>846,572</b>	<b>100.0 %</b>
	<b>Home Improvement</b>							
Low	0	0.0 %	0	0.0 %	81	9.0 %	3,628	4.2 %
Moderate	114	12.6 %	7,999	9.3 %	154	17.1 %	8,999	10.4 %
<i>Low/Moderate Total</i>	<i>114</i>	<i>12.6 %</i>	<i>7,999</i>	<i>9.3 %</i>	<i>235</i>	<i>26.1 %</i>	<i>12,627</i>	<i>14.7 %</i>
Middle	425	47.1 %	35,036	40.7 %	208	23.1 %	17,297	20.1 %
Upper	363	40.2 %	43,084	50.0 %	431	47.8 %	53,188	61.8 %
Unknown	0	0.0 %	0	0.0 %	28	3.1 %	3,007	3.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>902</b>	<b>100.0 %</b>	<b>86,119</b>	<b>100.0 %</b>	<b>902</b>	<b>100.0 %</b>	<b>86,119</b>	<b>100.0 %</b>
	<b>Multi-Family</b>							
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	13	44.8 %	38,555	59.7 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Total</i>	<i>13</i>	<i>44.8 %</i>	<i>38,555</i>	<i>59.7 %</i>	<i>0</i>	<i>0.0 %</i>	<i>0</i>	<i>0.0 %</i>
Middle	13	44.8 %	10,517	16.3 %	0	0.0 %	0	0.0 %
Upper	3	10.3 %	15,500	24.0 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	29	100.0 %	64,572	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>29</b>	<b>100.0 %</b>	<b>64,572</b>	<b>100.0 %</b>	<b>29</b>	<b>100.0 %</b>	<b>64,572</b>	<b>100.0 %</b>
	<b>HMDA Totals:</b>							
Low	0	0.0 %	0	0.0 %	1,206	6.9 %	109,575	3.3 %
Moderate	2,006	11.5 %	305,563	9.1 %	3,015	17.3 %	383,024	11.5 %
<i>Low/Moderate Total</i>	<i>2,006</i>	<i>11.5 %</i>	<i>305,563</i>	<i>9.1 %</i>	<i>4,221</i>	<i>24.2 %</i>	<i>492,599</i>	<i>14.7 %</i>
Middle	7,719	44.3 %	1,275,028	38.1 %	3,789	21.8 %	630,746	18.9 %
Upper	7,690	44.2 %	1,761,960	52.7 %	6,746	38.7 %	1,686,692	50.5 %
Unknown	1	0.0 %	356	0.0 %	2,660	15.3 %	532,870	15.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>17,416</b>	<b>100.0 %</b>	<b>3,342,907</b>	<b>100.0 %</b>	<b>17,416</b>	<b>100.0 %</b>	<b>3,342,907</b>	<b>100.0 %</b>



Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data  
2017 WV Parkersburg-Vienna MSA #37620

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	79	8.6%	5,687	4.5%
Moderate	55	6.0%	4,082	3.2%	204	22.1%	20,376	16.1%
<i>Low/Moderate Total</i>	55	6.0%	4,082	3.2%	283	30.7%	26,063	20.6%
Middle	596	64.6%	79,561	63.0%	203	22.0%	23,379	18.5%
Upper	272	29.5%	42,674	33.8%	353	38.2%	62,209	49.2%
Unknown	0	0.0%	0	0.0%	84	9.1%	14,666	11.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>923</b>	<b>100.0%</b>	<b>126,317</b>	<b>100.0%</b>	<b>923</b>	<b>100.0%</b>	<b>126,317</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	44	9.1%	2,829	4.5%
Moderate	31	6.4%	2,388	3.8%	62	12.8%	5,434	8.6%
<i>Low/Moderate Total</i>	31	6.4%	2,388	3.8%	106	21.9%	8,263	13.0%
Middle	340	70.4%	43,577	68.7%	108	22.4%	11,204	17.7%
Upper	112	23.2%	17,499	27.6%	191	39.5%	29,702	46.8%
Unknown	0	0.0%	0	0.0%	78	16.1%	14,295	22.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>483</b>	<b>100.0%</b>	<b>63,464</b>	<b>100.0%</b>	<b>483</b>	<b>100.0%</b>	<b>63,464</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	14	9.0%	318	2.6%
Moderate	7	4.5%	154	1.3%	27	17.4%	1,517	12.4%
<i>Low/Moderate Total</i>	7	4.5%	154	1.3%	41	26.5%	1,835	15.1%
Middle	96	61.9%	6,763	55.5%	32	20.6%	1,876	15.4%
Upper	52	33.5%	5,274	43.3%	73	47.1%	7,771	63.7%
Unknown	0	0.0%	0	0.0%	9	5.8%	709	5.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>155</b>	<b>100.0%</b>	<b>12,191</b>	<b>100.0%</b>	<b>155</b>	<b>100.0%</b>	<b>12,191</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	80	1.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	14.3%	80	1.6%	0	0.0%	0	0.0%
Middle	3	42.9%	3,257	65.4%	0	0.0%	0	0.0%
Upper	3	42.9%	1,641	33.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	4,978	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>4,978</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>4,978</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	137	8.7%	8,834	4.3%
Moderate	94	6.0%	6,704	3.2%	293	18.7%	27,327	13.2%
<i>Low/Moderate Total</i>	94	6.0%	6,704	3.2%	430	27.4%	36,161	17.5%
Middle	1,035	66.0%	133,158	64.3%	343	21.9%	36,459	17.6%
Upper	439	28.0%	67,088	32.4%	617	39.3%	99,682	48.2%
Unknown	0	0.0%	0	0.0%	178	11.4%	34,648	16.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,568</b>	<b>100.0%</b>	<b>206,950</b>	<b>100.0%</b>	<b>1,568</b>	<b>100.0%</b>	<b>206,950</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 Multi-State Huntington-Ashland MSA #26580

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	23	0.8%	1,647	0.5%	206	7.3%	13,608	3.9%
Moderate	307	10.9%	27,417	7.8%	515	18.3%	45,727	13.0%
<i>Low/Moderate Total</i>	<i>330</i>	<i>11.7%</i>	<i>29,064</i>	<i>8.3%</i>	<i>721</i>	<i>25.6%</i>	<i>59,335</i>	<i>16.9%</i>
Middle	1,809	64.3%	229,118	65.1%	638	22.7%	72,839	20.7%
Upper	673	23.9%	93,917	26.7%	907	32.3%	161,219	45.8%
Unknown	0	0.0%	0	0.0%	546	19.4%	58,706	16.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,812</b>	<b>100.0%</b>	<b>352,099</b>	<b>100.0%</b>	<b>2,812</b>	<b>100.0%</b>	<b>352,099</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	17	0.9%	1,103	0.5%	125	6.4%	7,593	3.2%
Moderate	226	11.6%	21,402	9.1%	285	14.7%	22,038	9.4%
<i>Low/Moderate Total</i>	<i>243</i>	<i>12.5%</i>	<i>22,505</i>	<i>9.6%</i>	<i>410</i>	<i>21.1%</i>	<i>29,631</i>	<i>12.6%</i>
Middle	1,221	62.8%	148,294	63.2%	407	20.9%	39,803	17.0%
Upper	481	24.7%	63,877	27.2%	811	41.7%	119,624	51.0%
Unknown	0	0.0%	0	0.0%	317	16.3%	45,618	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,945</b>	<b>100.0%</b>	<b>234,676</b>	<b>100.0%</b>	<b>1,945</b>	<b>100.0%</b>	<b>234,676</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	14	2.2%	567	1.5%	68	10.9%	1,414	3.7%
Moderate	77	12.4%	3,588	9.5%	122	19.6%	5,182	13.7%
<i>Low/Moderate Total</i>	<i>91</i>	<i>14.6%</i>	<i>4,155</i>	<i>11.0%</i>	<i>190</i>	<i>30.5%</i>	<i>6,596</i>	<i>17.4%</i>
Middle	367	58.9%	22,092	58.2%	157	25.2%	7,240	19.1%
Upper	165	26.5%	11,696	30.8%	251	40.3%	22,306	58.8%
Unknown	0	0.0%	0	0.0%	25	4.0%	1,801	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>623</b>	<b>100.0%</b>	<b>37,943</b>	<b>100.0%</b>	<b>623</b>	<b>100.0%</b>	<b>37,943</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	5	12.8%	3,720	11.5%	0	0.0%	0	0.0%
Moderate	15	38.5%	18,217	56.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>20</i>	<i>51.3%</i>	<i>21,937</i>	<i>67.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	15	38.5%	6,649	20.5%	0	0.0%	0	0.0%
Upper	4	10.3%	3,894	12.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	39	100.0%	32,480	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>32,480</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>32,480</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	59	1.1%	7,037	1.1%	399	7.4%	22,615	3.4%
Moderate	625	11.5%	70,624	10.7%	922	17.0%	72,947	11.1%
<i>Low/Moderate Total</i>	<i>684</i>	<i>12.6%</i>	<i>77,661</i>	<i>11.8%</i>	<i>1,321</i>	<i>24.4%</i>	<i>95,562</i>	<i>14.5%</i>
Middle	3,412	63.0%	406,153	61.8%	1,202	22.2%	119,882	18.2%
Upper	1,323	24.4%	173,384	26.4%	1,969	36.3%	303,149	46.1%
Unknown	0	0.0%	0	0.0%	927	17.1%	138,605	21.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,419</b>	<b>100.0%</b>	<b>657,198</b>	<b>100.0%</b>	<b>5,419</b>	<b>100.0%</b>	<b>657,198</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Non-metropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	28	0.4 %	1,801	0.2 %	447	6.4 %	29,920	3.4 %
Moderate	1,662	23.7 %	166,537	19.0 %	1,598	22.7 %	148,246	16.9 %
<i>Low/Moderate Total</i>	<i>1,690</i>	<i>24.1 %</i>	<i>168,338</i>	<i>19.2 %</i>	<i>2,045</i>	<i>29.1 %</i>	<i>178,166</i>	<i>20.3 %</i>
Middle	4,485	63.8 %	576,284	65.8 %	1,618	23.0 %	193,529	22.1 %
Upper	850	12.1 %	131,054	15.0 %	2,202	31.3 %	370,994	42.4 %
Unknown	1	0.0 %	71	0.0 %	1,161	16.5 %	133,058	15.2 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>7,026</b>	<b>100.0 %</b>	<b>875,747</b>	<b>100.0 %</b>	<b>7,026</b>	<b>100.0 %</b>	<b>875,747</b>	<b>100.0 %</b>
	<b>Refinance</b>							
Low	15	0.4 %	2,407	0.4 %	234	5.5 %	16,744	3.1 %
Moderate	871	20.4 %	92,210	16.9 %	639	15.0 %	53,350	9.8 %
<i>Low/Moderate Total</i>	<i>886</i>	<i>20.8 %</i>	<i>94,617</i>	<i>17.3 %</i>	<i>873</i>	<i>20.5 %</i>	<i>70,094</i>	<i>12.8 %</i>
Middle	2,835	66.5 %	368,909	67.6 %	891	20.9 %	95,719	17.5 %
Upper	545	12.8 %	82,190	15.1 %	1,590	37.3 %	243,785	44.7 %
Unknown	0	0.0 %	0	0.0 %	912	21.4 %	136,118	24.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>4,266</b>	<b>100.0 %</b>	<b>545,716</b>	<b>100.0 %</b>	<b>4,266</b>	<b>100.0 %</b>	<b>545,716</b>	<b>100.0 %</b>
	<b>Home Improvement</b>							
Low	3	0.3 %	36	0.1 %	85	9.2 %	2,033	3.1 %
Moderate	218	23.5 %	11,759	17.7 %	174	18.8 %	7,706	11.6 %
<i>Low/Moderate Total</i>	<i>221</i>	<i>23.9 %</i>	<i>11,795</i>	<i>17.7 %</i>	<i>259</i>	<i>28.0 %</i>	<i>9,739</i>	<i>14.6 %</i>
Middle	613	66.2 %	45,120	67.8 %	213	23.0 %	13,757	20.7 %
Upper	90	9.7 %	9,544	14.4 %	406	43.8 %	39,301	59.1 %
Unknown	2	0.2 %	43	0.1 %	48	5.2 %	3,705	5.6 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>926</b>	<b>100.0 %</b>	<b>66,502</b>	<b>100.0 %</b>	<b>926</b>	<b>100.0 %</b>	<b>66,502</b>	<b>100.0 %</b>
	<b>Multi-Family</b>							
Low	1	3.3 %	650	1.4 %	0	0.0 %	0	0.0 %
Moderate	9	30.0 %	6,728	14.3 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Total</i>	<i>10</i>	<i>33.3 %</i>	<i>7,378</i>	<i>15.7 %</i>	<i>0</i>	<i>0.0 %</i>	<i>0</i>	<i>0.0 %</i>
Middle	19	63.3 %	38,906	82.9 %	0	0.0 %	0	0.0 %
Upper	1	3.3 %	650	1.4 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	30	100.0 %	46,934	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>30</b>	<b>100.0 %</b>	<b>46,934</b>	<b>100.0 %</b>	<b>30</b>	<b>100.0 %</b>	<b>46,934</b>	<b>100.0 %</b>
	<b>HMDA Totals:</b>							
Low	47	0.4 %	4,894	0.3 %	766	6.3 %	48,697	3.2 %
Moderate	2,760	22.5 %	277,234	18.1 %	2,411	19.7 %	209,302	13.6 %
<i>Low/Moderate Total</i>	<i>2,807</i>	<i>22.9 %</i>	<i>282,128</i>	<i>18.4 %</i>	<i>3,177</i>	<i>25.9 %</i>	<i>257,999</i>	<i>16.8 %</i>
Middle	7,952	64.9 %	1,029,219	67.1 %	2,722	22.2 %	303,005	19.7 %
Upper	1,486	12.1 %	223,438	14.6 %	4,198	34.3 %	654,080	42.6 %
Unknown	3	0.0 %	114	0.0 %	2,151	17.6 %	319,815	20.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>12,248</b>	<b>100.0 %</b>	<b>1,534,899</b>	<b>100.0 %</b>	<b>12,248</b>	<b>100.0 %</b>	<b>1,534,899</b>	<b>100.0 %</b>

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data  
2016 OH Cincinnati MSA #17140

Selected Year: 2016

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	683	6.4%	62,126	3.0%
Moderate	802	7.5%	105,720	5.2%	1,913	17.9%	243,730	11.9%
<i>Low/Moderate Total</i>	<i>802</i>	<i>7.5%</i>	<i>105,720</i>	<i>5.2%</i>	<i>2,596</i>	<i>24.3%</i>	<i>305,856</i>	<i>15.0%</i>
Middle	5,181	48.6%	829,650	40.7%	2,185	20.5%	368,469	18.1%
Upper	4,687	43.9%	1,105,470	54.2%	4,086	38.3%	1,063,637	52.1%
Unknown	1	0.0%	100	0.0%	1,804	16.9%	302,978	14.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,671</b>	<b>100.0%</b>	<b>2,040,940</b>	<b>100.0%</b>	<b>10,671</b>	<b>100.0%</b>	<b>2,040,940</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	358	4.5%	30,965	2.1%
Moderate	529	6.7%	65,644	4.6%	949	12.0%	104,488	7.2%
<i>Low/Moderate Total</i>	<i>529</i>	<i>6.7%</i>	<i>65,644</i>	<i>4.6%</i>	<i>1,307</i>	<i>16.5%</i>	<i>135,453</i>	<i>9.4%</i>
Middle	3,514	44.4%	535,866	37.2%	1,310	16.5%	186,273	12.9%
Upper	3,873	48.9%	840,412	58.3%	3,882	49.0%	882,965	61.2%
Unknown	0	0.0%	0	0.0%	1,417	17.9%	237,231	16.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,916</b>	<b>100.0%</b>	<b>1,441,922</b>	<b>100.0%</b>	<b>7,916</b>	<b>100.0%</b>	<b>1,441,922</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	61	7.2%	3,012	3.5%
Moderate	63	7.5%	3,833	4.4%	138	16.4%	8,563	9.9%
<i>Low/Moderate Total</i>	<i>63</i>	<i>7.5%</i>	<i>3,833</i>	<i>4.4%</i>	<i>199</i>	<i>23.6%</i>	<i>11,575</i>	<i>13.4%</i>
Middle	415	49.3%	34,108	39.4%	193	22.9%	17,155	19.8%
Upper	364	43.2%	48,541	56.1%	430	51.1%	55,101	63.7%
Unknown	0	0.0%	0	0.0%	20	2.4%	2,651	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>842</b>	<b>100.0%</b>	<b>86,482</b>	<b>100.0%</b>	<b>842</b>	<b>100.0%</b>	<b>86,482</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	21.7%	34,627	25.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>5</i>	<i>21.7%</i>	<i>34,627</i>	<i>25.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	15	65.2%	81,911	60.5%	0	0.0%	0	0.0%
Upper	3	13.0%	18,900	14.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	23	100.0%	135,438	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>135,438</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>135,438</b>	<b>100.0%</b>
	<b>HMDA Totals:</b>							
Low	0	0.0%	0	0.0%	1,102	5.7%	96,103	2.6%
Moderate	1,399	7.2%	209,824	5.7%	3,000	15.4%	356,781	9.6%
<i>Low/Moderate Total</i>	<i>1,399</i>	<i>7.2%</i>	<i>209,824</i>	<i>5.7%</i>	<i>4,102</i>	<i>21.1%</i>	<i>452,884</i>	<i>12.2%</i>
Middle	9,125	46.9%	1,481,535	40.0%	3,688	19.0%	571,897	15.4%
Upper	8,927	45.9%	2,013,323	54.3%	8,398	43.2%	2,001,703	54.0%
Unknown	1	0.0%	100	0.0%	3,264	16.8%	678,298	18.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>19,452</b>	<b>100.0%</b>	<b>3,704,782</b>	<b>100.0%</b>	<b>19,452</b>	<b>100.0%</b>	<b>3,704,782</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data  
2016 WV Parkersburg-Vienna MSA #37620

Selected Year: 2016

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	42	4.7%	2,788	2.4%
Moderate	94	10.6%	8,108	6.8%	150	16.9%	13,500	11.4%
<i>Low/Moderate Total</i>	<i>94</i>	<i>10.6%</i>	<i>8,108</i>	<i>6.8%</i>	<i>192</i>	<i>21.7%</i>	<i>16,288</i>	<i>13.7%</i>
Middle	616	69.6%	84,186	71.0%	212	24.0%	25,786	21.7%
Upper	175	19.8%	26,335	22.2%	361	40.8%	61,342	51.7%
Unknown	0	0.0%	0	0.0%	120	13.6%	15,213	12.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>118,629</b>	<b>100.0%</b>	<b>885</b>	<b>100.0%</b>	<b>118,629</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	33	5.4%	2,148	2.6%
Moderate	61	10.0%	5,441	6.5%	56	9.2%	4,431	5.3%
<i>Low/Moderate Total</i>	<i>61</i>	<i>10.0%</i>	<i>5,441</i>	<i>6.5%</i>	<i>89</i>	<i>14.6%</i>	<i>6,579</i>	<i>7.9%</i>
Middle	446	73.2%	65,328	77.6%	128	21.0%	11,735	13.9%
Upper	102	16.7%	13,444	16.0%	279	45.8%	39,444	46.8%
Unknown	0	0.0%	0	0.0%	113	18.6%	26,455	31.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>609</b>	<b>100.0%</b>	<b>84,213</b>	<b>100.0%</b>	<b>609</b>	<b>100.0%</b>	<b>84,213</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	17	9.3%	301	2.6%
Moderate	21	11.5%	877	7.5%	32	17.5%	1,105	9.4%
<i>Low/Moderate Total</i>	<i>21</i>	<i>11.5%</i>	<i>877</i>	<i>7.5%</i>	<i>49</i>	<i>26.8%</i>	<i>1,406</i>	<i>12.0%</i>
Middle	133	72.7%	9,010	77.0%	33	18.0%	2,015	17.2%
Upper	29	15.8%	1,811	15.5%	93	50.8%	7,372	63.0%
Unknown	0	0.0%	0	0.0%	8	4.4%	905	7.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>183</b>	<b>100.0%</b>	<b>11,698</b>	<b>100.0%</b>	<b>183</b>	<b>100.0%</b>	<b>11,698</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	23.8%	7,535	24.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>5</i>	<i>23.8%</i>	<i>7,535</i>	<i>24.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	12	57.1%	18,750	61.8%	0	0.0%	0	0.0%
Upper	4	19.0%	4,048	13.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	21	100.0%	30,333	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>30,333</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>30,333</b>	<b>100.0%</b>
	<b>HMDA Totals:</b>							
Low	0	0.0%	0	0.0%	92	5.4%	5,237	2.1%
Moderate	181	10.7%	21,961	9.0%	238	14.0%	19,036	7.8%
<i>Low/Moderate Total</i>	<i>181</i>	<i>10.7%</i>	<i>21,961</i>	<i>9.0%</i>	<i>330</i>	<i>19.4%</i>	<i>24,273</i>	<i>9.9%</i>
Middle	1,207	71.1%	177,274	72.4%	373	22.0%	39,536	16.1%
Upper	310	18.3%	45,638	18.6%	733	43.2%	108,158	44.2%
Unknown	0	0.0%	0	0.0%	262	15.4%	72,906	29.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,698</b>	<b>100.0%</b>	<b>244,873</b>	<b>100.0%</b>	<b>1,698</b>	<b>100.0%</b>	<b>244,873</b>	<b>100.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 Multi-State Huntington-Ashland MSA #26580

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	342	13.2%	14,400	13.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	381	14.7%	15,764	15.2%	1	4.3%	5	1.2%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	723	27.9%	30,164	29.1%	1	4.3%	5	1.2%	0	0.0%	0	0.0%
Middle	1,408	54.4%	59,157	57.0%	20	87.0%	375	92.6%	0	0.0%	0	0.0%
Upper	391	15.1%	12,418	12.0%	2	8.7%	25	6.2%	0	0.0%	0	0.0%
Unknown	7	0.3%	1,362	1.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	60	2.3%	683	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,589</b>	<b>100%</b>	<b>103,784</b>	<b>100%</b>	<b>23</b>	<b>100%</b>	<b>405</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	1,151	44.5%	41,489	40.0%	7	30.4%	71	17.5%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	2,374	91.7%	36,112	34.8%	22	95.7%	285	70.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	120	4.6%	20,073	19.3%	1	4.3%	120	29.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	95	3.7%	47,599	45.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,589</b>	<b>100%</b>	<b>103,784</b>	<b>100%</b>	<b>23</b>	<b>100%</b>	<b>405</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 OH Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	162	2.0%	5,388	1.9%	1	0.2%	3	0.0%	0	0.0%	0	0.0%
Moderate	1,872	23.5%	76,160	26.2%	44	8.5%	2,628	12.8%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	2,034	25.5%	81,548	28.0%	45	8.7%	2,631	12.9%	0	0.0%	0	0.0%
Middle	4,842	60.7%	169,734	58.3%	408	79.1%	15,330	74.9%	0	0.0%	0	0.0%
Upper	924	11.6%	37,182	12.8%	54	10.5%	2,421	11.8%	0	0.0%	0	0.0%
Unknown	58	0.7%	987	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	117	1.5%	1,516	0.5%	9	1.7%	75	0.4%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,975</b>	<b>100%</b>	<b>290,967</b>	<b>100%</b>	<b>516</b>	<b>100%</b>	<b>20,457</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,640	45.6%	101,470	34.9%	262	50.8%	12,236	59.8%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	7,421	93.1%	107,962	37.1%	461	89.3%	8,959	43.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	289	3.6%	48,846	16.8%	41	7.9%	6,419	31.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	265	3.3%	134,159	46.1%	14	2.7%	5,079	24.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,975</b>	<b>100%</b>	<b>290,967</b>	<b>100%</b>	<b>516</b>	<b>100%</b>	<b>20,457</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 OH Cincinnati MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	1,438	5.8 %	73,485	6.2 %	1	0.6 %	5	0.0 %	0	0.0 %	0	0.0 %
Moderate	4,874	19.7 %	222,708	18.8 %	44	24.6 %	4,104	36.1 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	6,312	25.5 %	296,193	25.0 %	45	25.1 %	4,109	36.1 %	0	0.0 %	0	0.0 %
Middle	7,538	30.5 %	348,498	29.4 %	90	50.3 %	5,848	51.4 %	0	0.0 %	0	0.0 %
Upper	10,533	42.6 %	522,773	44.2 %	44	24.6 %	1,423	12.5 %	0	0.0 %	0	0.0 %
Unknown	206	0.8 %	14,191	1.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	126	0.5 %	1,919	0.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	<i>24,715</i>	<i>100%</i>	<i>1,183,574</i>	<i>100%</i>	<i>179</i>	<i>100%</i>	<i>11,350</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	11,764	47.6 %	298,974	25.3 %	107	59.8 %	6,577	57.8 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	22,473	90.9 %	334,780	28.3 %	151	84.4 %	2,889	25.4 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	1,035	4.2 %	182,239	15.4 %	13	7.3 %	2,477	21.8 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,207	4.9 %	666,555	56.3 %	15	8.4 %	6,014	52.8 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	<i>24,715</i>	<i>100%</i>	<i>1,183,574</i>	<i>100%</i>	<i>179</i>	<i>100%</i>	<i>11,350</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 WV Parkersburg-Vienna MSA #37620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	110	9.4 %	5,952	7.6 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	110	9.4 %	5,952	7.6 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Middle	840	71.6 %	50,333	64.3 %	8	100.0 %	651	100.0 %	0	0.0 %	0	0.0 %
Upper	216	18.4 %	21,897	28.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	7	0.6 %	143	0.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	<i>1,173</i>	<i>100%</i>	<i>78,325</i>	<i>100%</i>	<i>8</i>	<i>100%</i>	<i>651</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	448	38.2 %	13,443	17.2 %	2	25.0 %	501	77.0 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	987	84.1 %	19,624	25.1 %	7	87.5 %	151	23.2 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	113	9.6 %	19,813	25.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	73	6.2 %	38,888	49.6 %	1	12.5 %	500	76.8 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	<i>1,173</i>	<i>100%</i>	<i>78,325</i>	<i>100%</i>	<i>8</i>	<i>100%</i>	<i>651</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 Multi-State Huntington-Ashland MSA #26580

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	272	11.0%	10,977	11.0%	1	3.8%	30	5.8%	0	0.0%	0	0.0%
Moderate	354	14.3%	16,543	16.5%	4	15.4%	48	9.2%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	626	25.4%	27,520	27.5%	5	19.2%	78	15.0%	0	0.0%	0	0.0%
Middle	1,374	55.7%	58,882	58.9%	14	53.8%	401	77.1%	0	0.0%	0	0.0%
Upper	408	16.5%	12,915	12.9%	6	23.1%	40	7.7%	0	0.0%	0	0.0%
Unknown	2	0.1%	2	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	58	2.4%	648	0.6%	1	3.8%	1	0.2%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,468</b>	<b>100%</b>	<b>99,967</b>	<b>100%</b>	<b>26</b>	<b>100%</b>	<b>520</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Loan Size				By Loan Size				By Loan Size			
Total \$1 Million or Less	1,122	45.5%	36,923	36.9%	19	73.1%	481	92.5%	0	0.0%	0	0.0%
\$100,000 or Less	2,258	91.5%	34,818	34.8%	26	100.0%	520	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	118	4.8%	20,322	20.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	92	3.7%	44,827	44.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,468</b>	<b>100%</b>	<b>99,967</b>	<b>100%</b>	<b>26</b>	<b>100%</b>	<b>520</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 OH Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	59	0.9%	2,352	1.0%	1	0.2%	17	0.1%	0	0.0%	0	0.0%
Moderate	1,510	23.4%	58,475	23.8%	37	7.8%	1,171	4.9%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,569	24.3%	60,827	24.8%	38	8.0%	1,188	5.0%	0	0.0%	0	0.0%
Middle	4,054	62.7%	146,932	59.9%	385	80.7%	19,506	82.2%	0	0.0%	0	0.0%
Upper	694	10.7%	33,604	13.7%	49	10.3%	3,006	12.7%	0	0.0%	0	0.0%
Unknown	53	0.8%	2,134	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	95	1.5%	1,762	0.7%	5	1.0%	38	0.2%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,465</b>	<b>100%</b>	<b>245,259</b>	<b>100%</b>	<b>477</b>	<b>100%</b>	<b>23,738</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Loan Size				By Loan Size				By Loan Size			
Total \$1 Million or Less	3,145	48.6%	82,455	33.6%	272	57.0%	17,645	74.3%	0	0.0%	0	0.0%
\$100,000 or Less	5,999	92.8%	86,526	35.3%	406	85.1%	7,452	31.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	253	3.9%	42,203	17.2%	48	10.1%	8,110	34.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	213	3.3%	116,530	47.5%	23	4.8%	8,176	34.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,465</b>	<b>100%</b>	<b>245,259</b>	<b>100%</b>	<b>477</b>	<b>100%</b>	<b>23,738</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>



Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 OH Cincinnati MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	905	12.0%	33,149	9.4%	47	32.2%	3,569	43.6%	0	0.0%	0	0.0%
Low/Moderate Income	905	12.0%	33,149	9.4%	47	32.2%	3,569	43.6%	0	0.0%	0	0.0%
Middle	3,189	42.3%	136,705	38.7%	78	53.4%	3,812	46.6%	0	0.0%	0	0.0%
Upper	3,403	45.1%	182,579	51.7%	21	14.4%	800	9.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	48	0.6%	596	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,545	100%	353,029	100%	146	100%	8,181	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,932	52.1%	92,159	26.1%	83	56.8%	6,541	80.0%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	6,879	91.2%	101,401	28.7%	124	84.9%	2,435	29.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	298	3.9%	51,244	14.5%	14	9.6%	2,645	32.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	368	4.9%	200,384	56.8%	8	5.5%	3,101	37.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7,545	100%	353,029	100%	146	100%	8,181	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 WV Parkersburg-Vienna MSA #37620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	80	8.0%	5,271	9.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Income	80	8.0%	5,271	9.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	788	79.2%	46,563	82.2%	7	100.0%	647	100.0%	0	0.0%	0	0.0%
Upper	111	11.2%	4,595	8.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	16	1.6%	186	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	995	100%	56,615	100%	7	100%	647	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	374	37.6%	12,896	22.8%	4	57.1%	124	19.2%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	879	88.3%	17,639	31.2%	6	85.7%	147	22.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	59	5.9%	10,573	18.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	57	5.7%	28,403	50.2%	1	14.3%	500	77.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	995	100%	56,615	100%	7	100%	647	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 Multi-State Huntington-Ashland MSA #26580

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	186	7.7%	9,345	8.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	521	21.6%	29,520	26.9%	1	5.0%	200	42.8%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	707	29.3%	38,865	35.4%	1	5.0%	200	42.8%	0	0.0%	0	0.0%
Middle	1,153	47.8%	47,143	42.9%	16	80.0%	354	54.4%	0	0.0%	0	0.0%
Upper	551	22.9%	23,930	21.8%	3	15.0%	13	2.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,411</b>	<b>100%</b>	<b>109,938</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>467</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Loan Size				By Loan Size				By Loan Size			
Total \$1 Million or Less	1,089	45.2%	46,711	42.5%	9	45.0%	207	44.3%	0	0.0%	0	0.0%
\$100,000 or Less	2,189	90.8%	33,399	30.4%	19	95.0%	267	57.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	105	4.4%	18,375	16.7%	1	5.0%	200	42.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	117	4.9%	58,164	52.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,411</b>	<b>100%</b>	<b>109,938</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>467</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	57	0.9%	1,638	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,489	23.2%	61,234	24.7%	41	8.6%	1,955	8.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,546	24.1%	62,872	25.4%	41	8.6%	1,955	8.0%	0	0.0%	0	0.0%
Middle	4,328	67.4%	162,712	65.7%	382	79.9%	18,645	76.1%	0	0.0%	0	0.0%
Upper	538	8.4%	21,882	8.8%	55	11.5%	3,891	15.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	6	0.1%	130	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,418</b>	<b>100%</b>	<b>247,396</b>	<b>100%</b>	<b>478</b>	<b>100%</b>	<b>24,491</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Loan Size				By Loan Size				By Loan Size			
Total \$1 Million or Less	2,962	46.2%	93,037	37.6%	294	61.5%	16,960	69.2%	0	0.0%	0	0.0%
\$100,000 or Less	5,948	92.7%	90,867	36.7%	410	85.8%	9,777	39.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	241	3.8%	39,701	16.0%	48	10.0%	8,034	32.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	229	3.6%	117,028	47.3%	20	4.2%	6,680	27.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,418</b>	<b>100%</b>	<b>247,396</b>	<b>100%</b>	<b>478</b>	<b>100%</b>	<b>24,491</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Cincinnati MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	705	8.6%	38,957	10.9%	9	6.6%	139	1.8%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	703	8.6%	38,957	10.9%	9	6.6%	139	1.8%	0	0.0%	0	0.0%
Middle	3,626	44.2%	143,124	40.1%	96	70.6%	6,202	82.0%	0	0.0%	0	0.0%
Upper	3,879	47.3%	175,112	49.0%	31	22.8%	1,220	16.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8,298</b>	<b>100%</b>	<b>357,193</b>	<b>100%</b>	<b>136</b>	<b>100%</b>	<b>7,561</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,904	47.6%	108,196	30.3%	81	59.6%	5,460	72.2%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	7,528	91.7%	118,345	33.1%	117	86.0%	2,505	33.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	333	4.1%	58,664	16.4%	13	9.6%	2,500	33.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	347	4.2%	180,184	50.4%	6	4.4%	2,556	33.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8,298</b>	<b>100%</b>	<b>357,193</b>	<b>100%</b>	<b>136</b>	<b>100%</b>	<b>7,561</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 WV Parkersburg-Vienna MSA #37620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	314	31.4%	27,963	43.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	314	31.4%	27,963	43.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	586	58.6%	33,025	51.3%	5	100.0%	174	100.0%	0	0.0%	0	0.0%
Upper	100	10.0%	3,347	5.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,000</b>	<b>100%</b>	<b>64,335</b>	<b>100%</b>	<b>5</b>	<b>100%</b>	<b>174</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	438	43.8%	25,916	40.3%	4	80.0%	170	97.7%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	855	85.5%	15,540	24.2%	5	100.0%	174	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	82	8.2%	13,402	20.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	63	6.3%	35,393	55.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,000</b>	<b>100%</b>	<b>64,335</b>	<b>100%</b>	<b>5</b>	<b>100%</b>	<b>174</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

## APPENDIX G

### LIMITED SCOPE LENDING TABLES

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Low/Moderate Total	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Middle	0	0.0%	0	0.0%	1	33.3%	133	43.5%
Upper	2	66.7%	248	81.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	305	100.0%	3	100.0%	305	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Loan Purpose Not Applicable</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	#	By Tract Income			#	By Borrower Income		
		%	\$(000s)	%		%	\$(000s)	%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Low/Moderate Total	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Middle	0	0.0%	0	0.0%	1	33.3%	133	43.5%
Upper	2	66.7%	248	81.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	305	100.0%	3	100.0%	305	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	11.1%	148	10.0%	4	44.4%	539	36.4%
Low/Moderate Total	1	11.1%	148	10.0%	4	44.4%	539	36.4%
Middle	6	66.7%	1,096	74.0%	0	0.0%	0	0.0%
Upper	2	22.2%	238	16.0%	5	55.6%	943	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,482	100.0%	9	100.0%	1,482	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	14.3%	159	20.6%
Moderate	1	14.3%	70	9.0%	2	28.6%	180	23.2%
Low/Moderate Total	1	14.3%	70	9.0%	3	42.9%	339	43.8%
Middle	6	85.7%	704	91.0%	2	28.6%	115	14.9%
Upper	0	0.0%	0	0.0%	2	28.6%	320	41.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	774	100.0%	7	100.0%	774	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	11.1%	85	24.4%
Moderate	1	11.1%	29	8.2%	3	33.3%	99	28.5%
Low/Moderate Total	1	11.1%	29	8.2%	4	44.4%	184	53.0%
Middle	6	66.7%	184	53.0%	3	33.3%	79	22.6%
Upper	2	22.2%	135	38.8%	2	22.2%	85	24.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	348	100.0%	9	100.0%	348	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	2	66.7%	25	42.4%
Moderate	1	33.3%	15	25.4%	0	0.0%	0	0.0%
Low/Moderate Total	1	33.3%	15	25.4%	2	66.7%	25	42.4%
Middle	1	33.3%	34	57.6%	1	33.3%	34	57.6%
Upper	1	33.3%	10	16.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	59	100.0%	3	100.0%	59	100.0%
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Loan Purpose Not Applicable</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Total							
Low	0	0.0%	0	0.0%	4	14.3%	269	10.1%
Moderate	4	14.3%	262	9.8%	9	32.1%	818	30.7%
Low/Moderate Total	4	14.3%	262	9.8%	13	46.4%	1,088	40.8%
Middle	19	67.9%	2,019	75.8%	6	21.4%	238	8.5%
Upper	5	17.9%	383	14.4%	9	32.1%	1,348	50.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,663	100.0%	28	100.0%	2,663	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Altron MSA #10420

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	214	28.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	214	28.5%
Middle	1	33.3%	96	12.8%	0	0.0%	0	0.0%
Upper	2	66.7%	656	87.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	66.7%	538	71.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	752	100.0%	3	100.0%	752	100.0%
<b>Refinance</b>								
Low	1	12.5%	50	4.9%	1	12.5%	50	4.9%
Moderate	0	0.0%	0	0.0%	1	12.5%	150	14.6%
Low/Moderate Total	1	12.5%	50	4.9%	2	25.0%	200	19.5%
Middle	5	62.5%	722	70.2%	3	37.5%	412	40.1%
Upper	2	25.0%	256	24.9%	3	37.5%	416	40.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,028	100.0%	8	100.0%	1,028	100.0%
<b>Home Improvement</b>								
Low	1	20.0%	40	13.2%	0	0.0%	0	0.0%
Moderate	1	20.0%	20	6.6%	2	40.0%	95	31.3%
Low/Moderate Total	2	40.0%	60	19.8%	2	40.0%	95	31.3%
Middle	1	20.0%	30	9.9%	1	20.0%	40	13.2%
Upper	2	40.0%	214	70.4%	2	40.0%	169	55.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	304	100.0%	5	100.0%	304	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	50.0%	18	26.5%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	18	26.5%
Middle	1	50.0%	18	26.5%	1	50.0%	50	73.5%
Upper	1	50.0%	50	73.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	68	100.0%	2	100.0%	68	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
					HMDA Totals			
Low	2	11.1%	90	4.2%	2	11.1%	68	3.2%
Moderate	1	5.6%	20	0.9%	4	22.2%	459	21.3%
Low/Moderate Total	3	16.7%	110	5.1%	6	33.3%	527	24.5%
Middle	8	44.4%	866	40.2%	5	27.8%	502	23.3%
Upper	7	38.9%	1,175	54.6%	5	27.8%	585	27.2%
Unknown	0	0.0%	0	0.0%	2	11.1%	538	25.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,151	100.0%	18	100.0%	2,151	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	213	75.7%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	213	75.7%
Middle	3	100.0%	281	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	68	24.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	281	100.0%	3	100.0%	281	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	33.3%	232	41.1%
Low/Moderate Total	0	0.0%	0	0.0%	3	33.3%	232	41.1%
Middle	9	100.0%	564	100.0%	4	44.4%	255	45.2%
Upper	0	0.0%	0	0.0%	2	22.2%	78	13.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	564	100.0%	9	100.0%	564	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	66.7%	30	63.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	30	63.0%
Middle	3	100.0%	48	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	18	37.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	48	100.0%	3	100.0%	48	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	100.0%	7	100.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	7	100.0%
Middle	1	100.0%	7	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	7	100.0%	1	100.0%	7	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group : 2019 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	3	18.8%	37	4.1%
Moderate	0	0.0%	0	0.0%	5	31.3%	445	49.4%
Low/Moderate Total	0	0.0%	0	0.0%	8	50.0%	482	53.5%
Middle	16	100.0%	900	100.0%	4	25.0%	255	28.3%
Upper	0	0.0%	0	0.0%	4	25.0%	163	18.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	900	100.0%	16	100.0%	900	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	535	70.3%	0	0.0%	0	0.0%
Low/Moderate Total	2	50.0%	535	70.3%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	25.0%	105	13.8%
Upper	2	50.0%	226	29.7%	3	75.0%	656	86.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	761	100.0%	4	100.0%	761	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	4	57.1%	341	31.5%
Low/Moderate Total	0	0.0%	0	0.0%	4	57.1%	341	31.5%
Middle	4	57.1%	730	67.3%	2	28.6%	393	36.3%
Upper	3	42.9%	354	32.7%	1	14.3%	350	32.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	1,084	100.0%	7	100.0%	1,084	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	98	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	98	100.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	98	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	98	100.0%	1	100.0%	98	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	600	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	100.0%	600	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	600	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	600	100.0%	2	100.0%	600	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	123	100.0%	1	100.0%	123	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	123	100.0%	1	100.0%	123	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	26.7%	1,135	42.6%	5	33.3%	439	16.5%
Low/Moderate Total	4	26.7%	1,135	42.6%	5	33.3%	439	16.5%
Middle	4	26.7%	730	27.4%	3	20.0%	498	18.7%
Upper	7	46.7%	801	30.0%	5	33.3%	1,129	42.3%
Unknown	0	0.0%	0	0.0%	2	13.3%	600	22.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	2,666	100.0%	15	100.0%	2,666	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	3	13.6%	601	14.9%	2	9.1%	238	5.9%
Moderate	0	0.0%	0	0.0%	3	13.6%	378	9.4%
Low/Moderate Total	3	13.6%	601	14.9%	5	22.7%	616	15.3%
Middle	13	59.1%	2,101	52.2%	8	36.4%	1,356	33.7%
Upper	6	27.3%	1,324	32.9%	8	36.4%	1,856	46.1%
Unknown	0	0.0%	0	0.0%	1	4.5%	198	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	4,026	100.0%	22	100.0%	4,026	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	33.3%	304	27.6%
Moderate	3	25.0%	207	18.8%	2	16.7%	280	25.4%
Low/Moderate Total	3	25.0%	207	18.8%	6	50.0%	584	53.0%
Middle	8	66.7%	679	61.7%	4	33.3%	286	26.0%
Upper	1	8.3%	215	19.5%	2	16.7%	231	21.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,101	100.0%	12	100.0%	1,101	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	12.5%	45	6.4%
Moderate	2	12.5%	50	7.1%	4	25.0%	275	39.0%
Low/Moderate Total	2	12.5%	50	7.1%	6	37.5%	320	45.3%
Middle	11	68.8%	531	75.2%	5	31.3%	181	25.6%
Upper	3	18.8%	125	17.7%	5	31.3%	205	29.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	706	100.0%	16	100.0%	706	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	20.0%	34	11.6%
Moderate	2	40.0%	64	21.8%	1	20.0%	30	10.2%
Low/Moderate Total	2	40.0%	64	21.8%	2	40.0%	64	21.8%
Middle	3	60.0%	230	78.2%	3	60.0%	230	78.2%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	294	100.0%	5	100.0%	294	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	105	76.6%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	105	76.6%
Middle	3	100.0%	137	100.0%	1	33.3%	16	11.7%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	33.3%	16	11.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	137	100.0%	3	100.0%	137	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	3	5.2%	601	9.6%	9	15.5%	621	9.9%
Moderate	7	12.1%	321	5.1%	11	19.0%	1,068	17.0%
Low/Moderate Total	10	17.2%	922	14.7%	20	34.5%	1,689	27.0%
Middle	38	65.5%	3,678	58.7%	21	36.2%	2,069	33.0%
Upper	10	17.2%	1,664	26.6%	15	25.9%	2,292	36.6%
Unknown	0	0.0%	0	0.0%	2	3.4%	214	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	6,264	100.0%	58	100.0%	6,264	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Alton MSA #10420

Income Categories	HMDA				HMDA			
	#	By Tract Income %	\$(000s)	%	#	By Borrower Income %	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	3	21.4%	259	10.5%
Moderate	2	14.3%	245	10.0%	4	28.6%	380	15.5%
Low/Moderate Total	2	14.3%	245	10.0%	7	50.0%	639	26.0%
Middle	5	35.7%	726	29.6%	0	0.0%	0	0.0%
Upper	7	50.0%	1,485	60.5%	5	35.7%	1,368	55.7%
Unknown	0	0.0%	0	0.0%	2	14.3%	449	18.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	2,456	100.0%	14	100.0%	2,456	100.0%
<b>Refinance</b>								
Low	2	8.7%	64	1.8%	3	13.0%	121	3.5%
Moderate	5	21.7%	392	11.3%	4	17.4%	391	11.2%
Low/Moderate Total	7	30.4%	456	13.1%	7	30.4%	512	14.7%
Middle	7	30.4%	1,158	33.2%	7	30.4%	701	20.1%
Upper	9	39.1%	1,870	53.7%	9	39.1%	2,271	65.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	3,484	100.0%	23	100.0%	3,484	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	18.2%	55	7.5%
Moderate	2	18.2%	55	7.5%	0	0.0%	0	0.0%
Low/Moderate Total	2	18.2%	55	7.5%	2	18.2%	55	7.5%
Middle	5	45.5%	407	55.4%	2	18.2%	55	7.5%
Upper	4	36.4%	273	37.1%	7	63.6%	625	85.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	735	100.0%	11	100.0%	735	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	25	47.2%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	25	47.2%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	50.0%	25	47.2%
Upper	1	50.0%	28	52.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	28	52.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	53	100.0%	2	100.0%	53	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	585	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	585	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	585	100.0%	1	100.0%	585	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Alton MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	2	3.9%	64	0.9%	8	15.7%	435	5.9%
Moderate	10	19.6%	717	9.8%	8	15.7%	771	10.5%
Low/Moderate Total	12	23.5%	781	10.7%	16	31.4%	1,206	16.5%
Middle	18	35.3%	2,876	39.3%	10	19.6%	781	10.7%
Upper	21	41.2%	3,656	50.0%	22	43.1%	4,849	66.3%
Unknown	0	0.0%	0	0.0%	3	5.9%	477	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	7,313	100.0%	51	100.0%	7,313	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	9	100.0%	635	100.0%	4	44.4%	374	58.9%
Upper	0	0.0%	0	0.0%	5	55.6%	261	41.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	635	100.0%	9	100.0%	635	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	6.7%	89	9.9%
Moderate	0	0.0%	0	0.0%	3	20.0%	58	6.4%
Low/Moderate Total	0	0.0%	0	0.0%	4	26.7%	147	16.3%
Middle	15	100.0%	900	100.0%	5	33.3%	166	18.4%
Upper	0	0.0%	0	0.0%	4	26.7%	222	24.7%
Unknown	0	0.0%	0	0.0%	2	13.3%	365	40.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	900	100.0%	15	100.0%	900	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	20.0%	37	13.5%
Moderate	0	0.0%	0	0.0%	1	10.0%	15	5.5%
Low/Moderate Total	0	0.0%	0	0.0%	3	30.0%	52	19.0%
Middle	10	100.0%	274	100.0%	5	50.0%	130	47.4%
Upper	0	0.0%	0	0.0%	2	20.0%	92	33.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	274	100.0%	10	100.0%	274	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	25.0%	15	19.7%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	15	19.7%
Middle	4	100.0%	76	100.0%	2	50.0%	37	48.7%
Upper	0	0.0%	0	0.0%	1	25.0%	24	31.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	76	100.0%	4	100.0%	76	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	11	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	11	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	11	100.0%	1	100.0%	11	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	4	10.3%	141	7.4%
Moderate	0	0.0%	0	0.0%	4	10.3%	73	3.9%
Low/Moderate Total	0	0.0%	0	0.0%	8	20.5%	214	11.3%
Middle	39	100.0%	1,896	100.0%	16	41.0%	707	37.3%
Upper	0	0.0%	0	0.0%	13	33.3%	610	32.2%
Unknown	0	0.0%	0	0.0%	2	5.1%	365	19.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39</b>	<b>100.0%</b>	<b>1,896</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>1,896</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group 2017 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	25.0%	128	13.4%	1	25.0%	128	13.4%
Upper	3	75.0%	827	86.6%	3	75.0%	827	86.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>955</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>955</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	1	20.0%	58	9.5%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	20.0%	58	9.5%	0	0.0%	0	0.0%
Middle	2	40.0%	231	37.7%	1	20.0%	102	16.7%
Upper	2	40.0%	323	52.8%	1	20.0%	101	16.5%
Unknown	0	0.0%	0	0.0%	3	60.0%	409	66.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>612</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>612</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	480	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	480	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Middle	4	40.0%	839	41.0%	2	20.0%	230	11.2%
Upper	5	50.0%	1,150	56.2%	4	40.0%	928	45.3%
Unknown	0	0.0%	0	0.0%	4	40.0%	889	43.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>2,047</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>2,047</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1	5.0%	205	8.1%	4	20.0%	191	7.5%
Moderate	9	45.0%	717	28.2%	0	0.0%	0	0.0%
Low/Moderate Total	10	50.0%	922	36.2%	4	20.0%	191	7.5%
Middle	6	30.0%	945	37.1%	9	45.0%	1,077	42.3%
Upper	4	20.0%	678	26.6%	5	25.0%	903	35.5%
Unknown	0	0.0%	0	0.0%	2	10.0%	374	14.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	2,345	100.0%	20	100.0%	2,345	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	11.1%	112	8.6%
Moderate	1	11.1%	107	8.2%	1	11.1%	152	11.7%
Low/Moderate Total	1	11.1%	107	8.2%	2	22.2%	264	20.3%
Middle	8	88.9%	1,195	91.8%	2	22.2%	210	16.1%
Upper	0	0.0%	0	0.0%	5	55.6%	828	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,302	100.0%	9	100.0%	1,302	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	20.0%	34	9.9%
Moderate	2	40.0%	76	22.1%	1	20.0%	177	51.5%
Low/Moderate Total	2	40.0%	76	22.1%	2	40.0%	211	61.3%
Middle	3	60.0%	268	77.9%	3	60.0%	133	38.7%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	344	100.0%	5	100.0%	344	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	1	2.9%	205	4.9%	6	17.6%	337	8.0%
Moderate	12	35.3%	900	21.5%	2	5.9%	329	7.9%
Low/Moderate Total	13	38.2%	1,105	26.4%	8	23.5%	666	15.9%
Middle	17	50.0%	2,408	57.5%	14	41.2%	1,420	33.9%
Upper	4	11.8%	678	16.2%	10	29.4%	1,731	41.3%
Unknown	0	0.0%	0	0.0%	2	5.9%	374	8.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	4,191	100.0%	34	100.0%	4,191	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1	5.3%	29	1.6%	2	10.5%	89	5.0%
Moderate	4	21.1%	300	16.9%	6	31.6%	562	31.8%
Low/Moderate Total	5	26.3%	329	18.6%	8	42.1%	651	36.8%
Middle	9	47.4%	681	38.5%	7	36.8%	494	27.9%
Upper	5	26.3%	760	42.9%	4	21.1%	625	35.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	1,770	100.0%	19	100.0%	1,770	100.0%
	<b>Refinance</b>							
Low	1	5.6%	156	5.8%	1	5.6%	50	1.9%
Moderate	5	27.8%	431	16.1%	4	22.2%	299	11.1%
Low/Moderate Total	6	33.3%	587	21.9%	5	27.8%	349	13.0%
Middle	5	27.8%	511	19.0%	4	22.2%	429	16.0%
Upper	7	38.9%	1,586	59.1%	8	44.4%	1,781	66.4%
Unknown	0	0.0%	0	0.0%	1	5.6%	125	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,684	100.0%	18	100.0%	2,684	100.0%
	<b>Home Improvement</b>							
Low	1	16.7%	35	6.5%	2	33.3%	217	40.6%
Moderate	0	0.0%	0	0.0%	2	33.3%	137	25.6%
Low/Moderate Total	1	16.7%	35	6.5%	4	66.7%	354	66.2%
Middle	4	66.7%	368	68.8%	0	0.0%	0	0.0%
Upper	1	16.7%	132	24.7%	1	16.7%	49	9.2%
Unknown	0	0.0%	0	0.0%	1	16.7%	132	24.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	535	100.0%	6	100.0%	535	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	3	7.0%	220	4.4%	5	11.6%	356	7.1%
Moderate	9	20.9%	731	14.7%	12	27.9%	998	20.0%
Low/Moderate Total	12	27.8%	951	19.1%	17	39.5%	1,354	27.1%
Middle	18	41.9%	1,560	31.3%	11	25.6%	923	18.5%
Upper	13	30.2%	2,478	49.7%	13	30.2%	2,455	49.2%
Unknown	0	0.0%	0	0.0%	2	4.7%	257	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	4,989	100.0%	43	100.0%	4,989	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Dayton MSA #19380

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	12.5%	68	6.6%
Moderate	1	12.5%	68	6.6%	3	37.5%	328	32.0%
Low/Moderate Total	1	12.5%	68	6.6%	4	50.0%	396	38.6%
Middle	4	50.0%	370	36.1%	1	12.5%	114	11.1%
Upper	3	37.5%	588	57.3%	3	37.5%	516	50.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,026</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,026</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	161	73.9%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	161	73.9%
Middle	2	66.7%	161	73.9%	0	0.0%	0	0.0%
Upper	1	33.3%	57	26.1%	1	33.3%	57	26.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>218</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>218</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	9.1%	68	5.5%
Moderate	1	9.1%	68	5.5%	5	45.5%	489	39.3%
Low/Moderate Total	1	9.1%	68	5.5%	6	54.5%	557	44.8%
Middle	6	54.5%	531	42.7%	1	9.1%	114	9.2%
Upper	4	36.4%	645	51.8%	4	36.4%	573	46.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,244</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,244</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	10	100.0%	1,359	100.0%	5	50.0%	488	35.9%
Upper	0	0.0%	0	0.0%	5	50.0%	871	64.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,359	100.0%	10	100.0%	1,359	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	9.1%	46	4.7%
Moderate	0	0.0%	0	0.0%	1	9.1%	29	3.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	18.2%	75	7.7%
Middle	11	100.0%	975	100.0%	2	18.2%	112	11.5%
Upper	0	0.0%	0	0.0%	6	54.5%	711	72.9%
Unknown	0	0.0%	0	0.0%	1	9.1%	77	7.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	975	100.0%	11	100.0%	975	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	50.0%	52	51.5%
Moderate	0	0.0%	0	0.0%	1	50.0%	49	48.5%
Low/Moderate Total	0	0.0%	0	0.0%	2	100.0%	101	100.0%
Middle	2	100.0%	101	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	101	100.0%	2	100.0%	101	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	2	8.7%	98	4.0%
Moderate	0	0.0%	0	0.0%	2	8.7%	78	3.2%
Low/Moderate Total	0	0.0%	0	0.0%	4	17.4%	176	7.2%
Middle	23	100.0%	2,435	100.0%	7	30.4%	600	24.6%
Upper	0	0.0%	0	0.0%	11	47.8%	1,582	65.0%
Unknown	0	0.0%	0	0.0%	1	4.3%	77	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	2,435	100.0%	23	100.0%	2,435	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	154	31.7%	1	50.0%	154	31.7%
Upper	1	50.0%	332	68.3%	1	50.0%	332	68.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	486	100.0%	2	100.0%	486	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	742	100.0%	2	66.7%	504	67.9%
Unknown	0	0.0%	0	0.0%	1	33.3%	238	32.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	742	100.0%	3	100.0%	742	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	20.0%	154	12.5%	1	20.0%	154	12.5%
Upper	4	80.0%	1,074	87.5%	3	60.0%	836	68.1%
Unknown	0	0.0%	0	0.0%	1	20.0%	238	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	1,228	100.0%	5	100.0%	1,228	100.0%

\*Information based on 2010 ACS data



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	2	40.0%	124	30.5%
Moderate	1	20.0%	89	21.9%	2	40.0%	207	51.0%
Low/Moderate Total	1	20.0%	89	21.9%	4	80.0%	331	81.5%
Middle	4	80.0%	317	78.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	20.0%	75	18.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	406	100.0%	5	100.0%	406	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	836	100.0%	1	33.3%	205	24.5%
Upper	0	0.0%	0	0.0%	2	66.7%	631	75.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	836	100.0%	3	100.0%	836	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	139	84.8%	1	50.0%	25	15.2%
Upper	1	50.0%	25	15.2%	1	50.0%	139	84.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	164	100.0%	2	100.0%	164	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	2	20.0%	124	8.8%
Moderate	1	10.0%	89	6.3%	2	20.0%	207	14.7%
Low/Moderate Total	1	10.0%	89	6.3%	4	40.0%	331	23.5%
Middle	8	80.0%	1,292	91.9%	2	20.0%	230	16.4%
Upper	1	10.0%	25	1.8%	4	40.0%	845	60.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,406	100.0%	10	100.0%	1,406	100.0%

\*Information based on 2010 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	12.5%	18	2.1%	2	25.0%	86	9.8%
Moderate	1	12.5%	129	14.7%	1	12.5%	134	15.3%
Low/Moderate Total	2	25.0%	147	16.8%	3	37.5%	220	25.1%
Middle	5	37.5%	292	33.3%	1	12.5%	90	10.3%
Upper	3	37.5%	438	49.9%	4	50.0%	567	64.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	877	100.0%	8	100.0%	877	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	14.3%	154	10.8%
Moderate	3	21.4%	202	14.2%	2	14.3%	160	11.2%
Low/Moderate Total	3	21.4%	202	14.3%	4	28.6%	314	22.0%
Middle	7	50.0%	746	52.3%	8	57.1%	927	63.0%
Upper	4	28.6%	479	33.6%	1	7.1%	131	9.2%
Unknown	0	0.0%	0	0.0%	1	7.1%	55	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	1,427	100.0%	14	100.0%	1,427	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	2,400	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	2,400	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	2,400	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	2,400	100.0%	1	100.0%	2,400	100.0%
<b>HMDA Totals</b>								
Low	1	4.3%	18	0.4%	4	17.4%	240	5.1%
Moderate	5	21.7%	2,731	58.1%	3	13.0%	294	6.3%
Low/Moderate Total	6	26.1%	2,749	38.4%	7	30.4%	534	11.4%
Middle	10	43.5%	1,038	22.1%	9	39.1%	1,017	21.6%
Upper	7	30.4%	917	19.5%	5	21.7%	698	14.8%
Unknown	0	0.0%	0	0.0%	2	8.7%	2,455	52.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	4,704	100.0%	23	100.0%	4,704	100.0%

\*Information based on 2010 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Dayton MSA #19380

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Low/Moderate Total	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Middle	4	57.1%	650	65.1%	0	0.0%	0	0.0%
Upper	2	28.6%	262	26.3%	3	42.9%	647	64.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	998	100.0%	7	100.0%	998	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Low/Moderate Total	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Middle	4	57.1%	650	65.1%	0	0.0%	0	0.0%
Upper	2	28.6%	262	26.3%	3	42.9%	647	64.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	998	100.0%	7	100.0%	998	100.0%

\*Information based on 2010 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	144	19.8%	1	12.5%	72	9.9%
Low/Moderate Total	1	12.5%	144	19.8%	1	12.5%	72	9.9%
Middle	6	75.0%	497	68.4%	5	62.5%	356	49.0%
Upper	1	12.5%	86	11.8%	2	25.0%	299	41.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>727</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>727</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	28.6%	127	21.2%
Low/Moderate Total	0	0.0%	0	0.0%	2	28.6%	127	21.2%
Middle	3	42.9%	218	36.3%	0	0.0%	0	0.0%
Upper	4	57.1%	382	63.7%	3	42.9%	218	36.3%
Unknown	0	0.0%	0	0.0%	2	28.6%	255	42.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>600</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>600</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	14.3%	88	17.4%
Low/Moderate Total	0	0.0%	0	0.0%	1	14.3%	88	17.4%
Middle	4	57.1%	288	56.8%	2	28.6%	131	25.8%
Upper	3	42.9%	219	43.2%	3	42.9%	170	33.5%
Unknown	0	0.0%	0	0.0%	1	14.3%	118	23.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>507</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>507</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	4.5%	144	7.9%	4	18.2%	287	15.6%
Low/Moderate Total	1	4.5%	144	7.9%	4	18.2%	287	15.6%
Middle	13	59.1%	1,003	54.7%	7	31.8%	487	26.6%
Upper	8	36.4%	687	37.5%	8	36.4%	687	37.5%
Unknown	0	0.0%	0	0.0%	3	13.6%	373	20.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>1,834</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>1,834</b>	<b>100.0%</b>

\*Information based on 2010 ACS data

**Full Scope**

**CRA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Assessment Area/Group: 2019 OH Non-metropolitan												
By Tract Income												
Low	4	2.1%	1,293	4.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	53	27.6%	8,499	29.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	57	29.7%	9,792	33.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	113	58.9%	15,943	54.8%	12	70.0%	1,370	75.1%	0	0.0%	0	0.0%
Upper	19	9.9%	3,327	11.4%	5	29.4%	455	24.9%	0	0.0%	0	0.0%
Unknown	3	1.6%	55	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	122	63.5%	12,546	43.1%	14	82.4%	1,526	83.6%	0	0.0%	0	0.0%
Over \$1 Million	66	34.4%	16,007	55.0%	1	5.9%	79	4.3%	0	0.0%	0	0.0%
Not Known	4	2.1%	564	1.9%	2	11.8%	220	12.1%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	123	64.1%	5,424	18.6%	8	47.1%	265	14.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	33	17.2%	5,930	20.4%	8	47.1%	1,260	69.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	36	18.8%	17,763	61.0%	1	5.9%	300	16.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	92	75.4%	3,812	30.4%	6	42.9%	141	9.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	16	13.1%	2,979	23.7%	7	50.0%	1,085	71.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	11.5%	5,755	45.9%	1	7.1%	300	19.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	122	100.0%	12,546	100.0%	14	100.0%	1,526	100.0%	0	0.0%	0	0.0%

**CRA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Assessment Area/Group: 2019 OH Cincinnati MSA #17140												
By Tract Income												
Low	1	1.7%	225	2.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	19	32.8%	2,172	26.1%	7	50.0%	992	51.6%	0	0.0%	0	0.0%
Low/Moderate Total	20	34.5%	2,397	28.9%	7	50.0%	992	51.6%	0	0.0%	0	0.0%
Middle	20	44.6%	3,968	48.0%	6	42.9%	730	38.0%	0	0.0%	0	0.0%
Upper	12	20.7%	1,923	23.1%	1	7.1%	200	10.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	31	53.4%	2,497	30.1%	13	92.9%	1,641	85.4%	0	0.0%	0	0.0%
Over \$1 Million	25	43.1%	5,417	65.2%	1	7.1%	281	14.6%	0	0.0%	0	0.0%
Not Known	2	3.4%	394	4.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	31	53.4%	1,210	14.6%	7	50.0%	316	16.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	14	24.1%	2,225	26.8%	4	28.6%	665	34.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	22.4%	4,873	58.7%	3	21.4%	941	49.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	25	80.6%	925	37.0%	7	53.8%	316	19.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	9.7%	416	16.7%	4	30.8%	665	40.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	9.7%	1,156	46.3%	2	15.4%	660	40.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	31	100.0%	2,497	100.0%	13	100.0%	1,641	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	12.5%	948	29.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	12.5%	948	29.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	14	87.5%	2,225	70.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	3,173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	10	62.5%	943	29.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	6	37.5%	2,230	70.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	3,173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	10	62.5%	368	11.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	12.5%	255	8.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	25.0%	2,550	80.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	3,173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	9	90.0%	288	28.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	10.0%	675	71.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	943	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 Multi-State Huntington Ashland MSA #26580

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	7	14.3%	1,356	15.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	18.4%	1,530	17.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	16	32.7%	2,886	32.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	29	59.2%	4,662	52.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	4	8.2%	1,366	15.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	8,914	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	17	34.7%	1,107	12.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	30	61.2%	7,652	85.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	4.1%	155	1.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	8,914	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	28	57.1%	1,402	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	16.3%	1,523	17.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	26.5%	5,989	67.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	8,914	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	14	82.4%	549	49.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	17.6%	558	50.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,107	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on Test data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	6	1.9%	1,321	2.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	92	29.0%	10,594	23.0%	7	12.3%	1,185	22.5%	0	0.0%	0	0.0%
Low/Moderate Total	98	30.9%	11,915	25.9%	7	12.3%	1,185	22.5%	0	0.0%	0	0.0%
Middle	166	52.4%	24,526	53.3%	30	52.0%	2,320	44.2%	0	0.0%	0	0.0%
Upper	50	15.8%	9,554	20.7%	20	35.1%	1,757	33.4%	0	0.0%	0	0.0%
Unknown	3	0.9%	61	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	182	57.4%	15,899	34.5%	50	87.7%	3,793	72.0%	0	0.0%	0	0.0%
Over \$1 Million	130	41.0%	29,543	64.1%	6	10.5%	1,455	27.6%	0	0.0%	0	0.0%
Not Known	5	1.6%	614	1.3%	1	1.8%	20	0.4%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	212	66.9%	9,751	21.2%	38	66.7%	1,587	30.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	45	14.2%	8,028	17.4%	15	26.3%	2,361	44.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	60	18.9%	28,277	61.4%	4	7.0%	1,320	25.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	146	80.2%	5,695	35.8%	36	72.0%	1,467	38.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	11.0%	3,587	22.6%	13	26.0%	2,026	53.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	8.8%	6,617	41.6%	1	2.0%	300	7.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	182	100.0%	15,899	100.0%	50	100.0%	3,793	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	1	1.0%	225	1.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	27	25.7%	6,158	30.3%	16	57.1%	3,597	67.4%	0	0.0%	0	0.0%
Low/Moderate Total	28	26.7%	6,383	31.4%	16	57.1%	3,597	67.4%	0	0.0%	0	0.0%
Middle	46	43.8%	8,349	41.0%	11	39.3%	1,575	29.5%	0	0.0%	0	0.0%
Upper	31	29.5%	5,621	27.6%	1	3.6%	165	3.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	51	48.6%	6,459	31.7%	20	71.4%	3,415	64.0%	0	0.0%	0	0.0%
Over \$1 Million	54	51.4%	13,894	68.3%	6	21.4%	1,787	33.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	2	7.1%	135	2.5%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	56	53.3%	2,723	13.4%	13	46.4%	670	12.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	19.0%	3,667	18.0%	7	25.0%	1,393	26.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	29	27.6%	13,963	68.6%	8	28.6%	3,274	61.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	38	74.3%	1,664	25.8%	9	45.0%	442	12.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	11.8%	1,195	18.5%	6	30.0%	1,143	33.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	13.7%	3,600	55.7%	5	25.0%	1,830	53.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	6,459	100.0%	20	100.0%	3,415	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	16.7%	1,488	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	16.7%	1,488	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	32	76.2%	3,987	78.8%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Upper	3	7.1%	125	1.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,600	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	23	54.8%	2,123	27.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	19	45.2%	5,477	72.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,600	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	24	57.1%	1,326	17.4%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	10	23.8%	1,530	20.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	19.0%	4,744	62.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,600	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	17	73.9%	837	39.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	21.7%	730	34.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	4.3%	556	26.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	2,123	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 Multi-State Huntington-Athland MSA #26580

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	4	12.5%	684	8.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	9.4%	940	11.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	21.9%	1,624	20.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	24	75.0%	6,350	78.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	3.1%	74	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,048	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	8	25.0%	1,206	15.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	24	75.0%	6,842	85.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,048	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	14	43.8%	789	9.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	25.0%	1,339	16.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	31.3%	5,920	73.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,048	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	5	62.5%	224	18.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	25.0%	232	19.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	12.5%	750	62.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,206	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data



CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	0.4%	750	1.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	82	31.3%	10,144	25.8%	5	8.6%	530	9.4%	0	0.0%	0	0.0%
Low/Moderate Total	83	31.7%	10,894	27.7%	5	8.6%	530	9.4%	0	0.0%	0	0.0%
Middle	137	52.3%	10,518	42.0%	34	58.0%	3,200	58.7%	0	0.0%	0	0.0%
Upper	38	14.5%	10,987	27.9%	19	32.8%	1,917	33.9%	0	0.0%	0	0.0%
Unknown	4	1.5%	963	2.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	137	52.3%	10,309	26.2%	53	91.4%	4,477	79.2%	0	0.0%	0	0.0%
Over \$1 Million	121	46.2%	28,192	71.6%	5	8.6%	1,175	20.8%	0	0.0%	0	0.0%
Not Known	4	1.5%	861	2.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	170	64.9%	6,982	17.7%	36	62.1%	1,329	23.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	47	17.9%	7,242	18.4%	18	31.0%	2,987	52.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	45	17.2%	25,138	63.9%	4	6.9%	1,336	23.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	110	80.3%	3,904	37.9%	35	60.0%	1,229	27.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	14.6%	2,881	27.9%	16	30.2%	2,662	59.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	5.1%	3,524	34.2%	2	3.8%	586	13.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	137	100.0%	10,309	100.0%	53	100.0%	4,477	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	20.0%	1,379	12.6%	19	61.3%	3,341	60.7%	0	0.0%	0	0.0%
Low/Moderate Total	13	20.0%	1,379	12.6%	19	61.3%	3,341	60.7%	0	0.0%	0	0.0%
Middle	31	47.7%	4,741	43.3%	11	35.3%	2,001	36.3%	0	0.0%	0	0.0%
Upper	21	32.3%	4,829	44.1%	1	3.2%	165	3.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	32	49.2%	1,806	16.5%	29	93.5%	4,757	86.4%	0	0.0%	0	0.0%
Over \$1 Million	32	49.2%	8,714	79.6%	2	6.5%	750	13.6%	0	0.0%	0	0.0%
Not Known	1	1.5%	429	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	38	58.5%	1,599	14.6%	16	51.6%	966	17.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	13.8%	1,397	12.8%	7	22.6%	1,440	26.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	27.7%	7,953	72.6%	8	25.8%	3,101	56.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	29	90.6%	1,050	58.1%	16	55.2%	966	20.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	6.3%	356	19.7%	6	20.7%	1,190	25.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	3.1%	400	22.1%	7	24.1%	2,601	54.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	1,806	100.0%	29	100.0%	4,757	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	30	93.8%	3,461	90.1%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Upper	2	6.3%	600	9.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,061	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	17	53.1%	1,604	26.5%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Over \$1 Million	15	46.9%	4,457	73.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,061	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	18	56.3%	698	11.5%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	25.0%	1,520	25.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	18.8%	3,843	63.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,061	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	12	70.6%	531	33.1%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	23.5%	723	45.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	5.9%	350	21.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,604	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 Multi-State Huntington-Ashland MSA #26580

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income											
Low	4	14.3%	317	11.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	32.1%	558	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	13	46.4%	875	30.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	13	46.4%	1,921	67.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	7.1%	58	2.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,834	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	15	53.6%	474	16.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	13	46.4%	2,380	83.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,834	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	22	78.6%	757	26.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	7.1%	400	14.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	14.3%	1,697	59.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,834	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	14	93.3%	324	68.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	6.7%	150	31.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	474	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Non-metropolitan

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	1	0.7%	175	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	51	34.2%	5,742	27.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	52	34.9%	5,917	28.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	83	55.7%	12,155	58.3%	15	68.2%	1,289	58.0%	0	0.0%	0	0.0%
Upper	14	9.4%	2,782	13.3%	7	31.8%	910	41.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	20,834	100.0%	22	100.0%	2,199	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	87	58.4%	7,666	36.8%	18	81.8%	1,299	59.1%	0	0.0%	0	0.0%
Over \$1 Million	60	40.3%	13,123	62.9%	4	18.2%	900	40.9%	0	0.0%	0	0.0%
Not Known	2	1.3%	65	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	20,834	100.0%	22	100.0%	2,199	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	98	65.8%	4,207	20.2%	14	63.6%	457	20.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	21	14.1%	3,526	16.9%	7	31.8%	1,292	58.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	30	20.1%	13,121	62.9%	1	4.5%	450	20.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	20,834	100.0%	22	100.0%	2,199	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	66	75.9%	2,445	31.9%	13	72.2%	357	27.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	12	13.8%	1,926	25.1%	5	27.8%	942	72.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	10.3%	3,295	43.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	7,666	100.0%	18	100.0%	1,299	100.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Cincinnati MSA #17140

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	5.0%	875	8.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	5.0%	875	8.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	17	42.5%	2,031	20.5%	8	80.0%	1,292	92.8%	0	0.0%	0	0.0%
Upper	21	52.5%	7,015	70.7%	2	20.0%	100	7.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	9,921	100.0%	10	100.0%	1,392	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	17	42.5%	2,458	24.8%	7	70.0%	842	60.5%	0	0.0%	0	0.0%
Over \$1 Million	23	57.5%	7,463	75.2%	3	30.0%	550	39.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	9,921	100.0%	10	100.0%	1,392	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	20	50.0%	981	9.9%	6	60.0%	286	20.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	15.0%	1,206	12.2%	3	30.0%	695	49.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	35.0%	7,734	78.0%	1	10.0%	411	29.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	9,921	100.0%	10	100.0%	1,392	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	13	76.5%	452	18.4%	5	71.4%	236	28.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	11.8%	421	17.1%	1	14.3%	195	23.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	11.8%	1,585	64.5%	1	14.3%	411	48.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	2,458	100.0%	7	100.0%	842	100.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	9.1%	100	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	9.1%	100	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	18	81.8%	2,951	92.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	9.1%	145	4.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	13	59.1%	1,042	32.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	9	40.9%	2,154	67.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	15	68.2%	741	23.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	13.6%	445	13.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	18.2%	2,010	62.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	11	84.6%	502	48.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	7.7%	120	11.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	7.7%	420	40.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,042	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

Limited Scope

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Cleveland-Elyria MSA #17460

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	2	9.1%	150	1.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	13.6%	1,821	20.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	5	22.7%	1,971	22.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	5	22.7%	953	10.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	11	50.0%	4,997	56.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	1	4.5%	950	10.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	8,871	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	5	22.7%	2,371	26.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	17	77.3%	6,500	73.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	8,871	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	5	22.7%	350	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	13.6%	553	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	63.6%	7,968	89.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	8,871	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	1	20.0%	50	2.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	20.0%	250	10.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	60.0%	2,071	87.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	2,371	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2010 OH Columbus MSA #18140

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	7	25.9%	893	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	14.8%	1,031	18.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	11	40.7%	1,924	33.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	13	48.1%	2,351	41.3%	5	83.3%	533	91.4%	0	0.0%	0	0.0%
Upper	3	11.1%	1,420	24.9%	1	16.7%	50	8.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	5,695	100.0%	6	100.0%	583	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	13	48.1%	1,245	21.9%	4	66.7%	343	58.8%	0	0.0%	0	0.0%
Over \$1 Million	14	51.9%	4,450	78.1%	2	33.3%	240	41.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	5,695	100.0%	6	100.0%	583	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	13	48.1%	619	10.9%	4	66.7%	216	37.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	22.2%	1,146	20.1%	2	33.3%	367	63.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	29.6%	3,930	69.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	5,695	100.0%	6	100.0%	583	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	10	76.9%	481	38.6%	3	75.0%	178	51.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	15.4%	364	29.2%	1	25.0%	167	48.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	7.7%	400	32.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,245	100.0%	4	100.0%	343	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Akron MSA #10420

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	27.3%	868	23.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	3	27.3%	868	23.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	27.3%	1,010	26.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	5	45.5%	1,890	50.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	3,768	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	5	45.5%	1,120	29.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	6	54.5%	2,648	70.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	3,768	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	3	27.3%	145	3.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	9.1%	200	5.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	63.6%	3,423	90.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	3,768	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	2	40.0%	45	4.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	20.0%	200	17.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	40.0%	875	78.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	1,120	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 WV Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	7	100.0%	839	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	839	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	3	42.9%	229	27.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	4	57.1%	610	72.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	839	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	4	57.1%	204	24.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	28.6%	235	28.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	14.3%	400	47.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	839	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	2	66.7%	104	45.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	33.3%	125	54.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	229	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Cleveland-Ehria MSA #17460												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	2.4%	108	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	9.5%	1,926	13.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	5	11.9%	2,034	13.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	16	38.1%	4,897	33.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	18	42.9%	5,988	40.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	3	7.1%	1,806	12.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	14,725	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	16	38.1%	5,302	36.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	26	61.9%	9,423	64.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	14,725	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	9	21.4%	566	3.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	19.0%	1,379	9.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	25	59.5%	12,780	86.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	14,725	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	4	25.0%	250	4.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	18.8%	490	9.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	56.3%	4,562	86.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	5,302	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Columbus MSA #18140

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	4	7.1%	554	4.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	10	17.9%	2,132	18.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	14	25.0%	2,686	23.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	38	67.9%	8,364	72.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
Upper	4	7.1%	568	4.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	11,618	100.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	28	50.0%	3,537	30.4%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
Over \$1 Million	28	50.0%	8,081	69.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	11,618	100.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	28	50.0%	1,584	13.6%	2	50.0%	83	18.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	13	23.2%	2,583	22.2%	2	50.0%	375	81.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	15	26.8%	7,451	64.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	11,618	100.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	19	67.9%	923	26.1%	2	50.0%	83	18.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	17.9%	987	27.9%	2	50.0%	375	81.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	14.3%	1,627	46.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	3,537	100.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Akron MSA #10420

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	7	17.9%	2,091	20.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	15.4%	1,547	15.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	13	33.3%	3,638	35.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	15	38.5%	3,943	38.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	11	28.2%	2,754	26.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	10,335	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	12	30.8%	2,061	19.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	25	64.1%	7,924	76.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	5.1%	350	3.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	10,335	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	17	43.6%	993	9.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	20.5%	1,508	14.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	35.9%	7,834	75.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	10,335	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	7	58.3%	323	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	16.7%	285	13.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	25.0%	1,453	70.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	2,061	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 WV Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	12	100.0%	1,369	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,369	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	10	83.3%	1,315	96.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	2	16.7%	54	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,369	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	9	75.0%	290	21.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	16.7%	315	23.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	8.3%	764	55.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,369	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	7	70.0%	236	17.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	20.0%	315	24.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	10.0%	764	58.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,315	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Cleveland-Ehria MSA #17460												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	2	5.6%	543	4.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	5.6%	1,019	7.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	4	11.1%	1,562	11.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	12	33.3%	4,082	30.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	20	55.6%	7,570	57.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	13,214	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	14	38.9%	4,906	37.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	21	58.3%	8,191	62.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	2.8%	117	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	13,214	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	5	13.9%	310	2.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	19.4%	1,403	10.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	24	66.7%	11,501	87.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	13,214	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	3	21.4%	150	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	21.4%	605	12.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	57.1%	4,151	84.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	4,906	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data



CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Columbus MSA #18140

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	2	4.2%	495	4.1%	1	12.5%	100	12.9%	0	0.0%	0	0.0%
Moderate	13	27.1%	1,924	15.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	15	31.3%	2,419	20.0%	1	12.5%	100	12.9%	0	0.0%	0	0.0%
Middle	20	34.2%	8,340	68.9%	7	87.5%	674	87.1%	0	0.0%	0	0.0%
Upper	7	14.6%	1,352	11.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	12,117	100.0%	8	100.0%	774	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	22	45.8%	3,348	27.6%	7	87.5%	474	61.2%	0	0.0%	0	0.0%
Over \$1 Million	26	54.2%	8,769	72.4%	1	12.5%	300	38.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	12,117	100.0%	8	100.0%	774	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	17	35.4%	760	6.3%	6	75.0%	274	35.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	15	31.3%	3,151	26.0%	1	12.5%	200	25.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	33.3%	8,206	67.7%	1	12.5%	300	38.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	12,117	100.0%	8	100.0%	774	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	11	50.0%	328	9.8%	6	85.7%	274	57.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	36.4%	1,660	49.6%	1	14.3%	200	42.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	13.6%	1,360	40.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,348	100.0%	7	100.0%	474	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Akron MSA #10420

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	3	13.0%	449	8.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	21.7%	1,344	24.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	8	34.8%	1,793	32.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	7	30.4%	1,348	28.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	8	34.8%	2,127	38.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	5,468	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	11	47.8%	1,655	30.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	12	52.2%	3,813	69.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	5,468	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	8	34.8%	376	6.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	30.4%	1,413	25.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	34.8%	3,679	67.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	5,468	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	5	45.5%	280	16.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	36.4%	695	42.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	18.2%	680	41.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	1,655	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Dayton MSA #19380												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	2	8.3%	50	1.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	20.8%	537	10.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	29.2%	587	11.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	12	30.0%	3,770	75.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	5	20.8%	663	13.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	5,026	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	7	29.2%	1,193	23.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	16	66.7%	3,733	74.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	4.2%	100	2.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	5,026	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	11	45.8%	465	9.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	12.5%	625	12.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	41.7%	3,936	78.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	5,026	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	5	71.4%	228	19.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	28.6%	965	80.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	1,193	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 WV Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	11	100.0%	591	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	591	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	7	63.6%	136	23.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	3	27.3%	445	75.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	9.1%	10	1.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	591	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	10	90.9%	266	45.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	9.1%	325	55.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	591	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	7	100.0%	136	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	136	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Cleveland-Elyria MSA #17460

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	3	10.0%	715	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	6.7%	1,250	10.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	5	16.7%	1,965	17.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	15	50.0%	6,334	54.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	10	33.3%	3,288	28.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	11,587	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	9	30.0%	3,178	27.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	19	63.3%	8,294	71.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	6.7%	115	1.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	11,587	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	8	26.7%	450	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	13.3%	623	5.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	60.0%	10,514	90.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	11,587	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	4	44.4%	222	7.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	22.2%	360	11.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	33.3%	2,596	81.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	3,178	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Columbus MSA #18140

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	17	39.5%	2,687	29.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	17	39.5%	2,687	29.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	25	58.1%	6,072	67.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	2.3%	250	2.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	9,009	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	20	46.5%	3,083	34.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	22	51.2%	5,676	63.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	2.3%	250	2.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	9,009	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	21	48.8%	1,122	12.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	11	25.6%	2,147	23.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	25.6%	5,740	63.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	9,009	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	13	65.0%	727	23.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	15.0%	576	18.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	20.0%	1,780	57.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	3,083	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Akron MSA #10420

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	44.4%	522	39.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	4	44.4%	522	39.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	22.2%	365	27.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	33.3%	422	32.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,309	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	5	55.6%	540	41.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	4	44.4%	769	58.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,309	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	5	55.6%	210	16.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	11.1%	120	9.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	33.3%	979	74.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,309	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	3	60.0%	70	13.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	20.0%	120	22.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	20.0%	350	64.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	540	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Dayton MSA #19380

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	45.5%	740	29.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	5	45.5%	740	29.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	27.3%	1,020	39.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	27.3%	795	31.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	2,555	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	6	54.5%	1,011	39.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	5	45.5%	1,544	60.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	2,555	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	4	36.4%	192	7.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	36.4%	730	28.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	27.3%	1,633	63.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	2,555	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	3	50.0%	162	16.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	33.3%	349	34.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	16.7%	500	49.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	1,011	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 WV Non-metropolitan

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	16.7%	98	9.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	16.7%	98	9.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	25.0%	283	27.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	7	58.3%	640	62.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,021	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	10	83.3%	748	73.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	2	16.7%	273	26.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,021	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	10	83.3%	281	27.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	8.3%	240	23.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	8.3%	500	49.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,021	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	9	90.0%	248	33.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	10.0%	500	66.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	748	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

**APPENDIX H**  
**LIMITED SCOPE DEMOGRAPHIC TABLES**

**Combined Demographics Report**

Assessment Area(s): 2019 OH Cleveland-Elyria MSA #17460

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	107	21.9	45,824	13.0	19,512	42.6	88,348	25.0	
Moderate-income	123	25.2	77,388	21.9	15,053	19.5	59,642	16.9	
Middle-income	137	28.1	112,833	32.0	7,766	6.9	64,912	18.4	
Upper-income	111	22.7	115,467	32.7	3,454	3.0	140,148	39.7	
Unknown-income	10	2.0	1,538	0.4	663	43.1	0	0.0	
<b>Total Assessment Area</b>	<b>488</b>	<b>100.0</b>	<b>353,050</b>	<b>100.0</b>	<b>46,448</b>	<b>13.2</b>	<b>353,050</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	119,347	29,584	7.9	24.8	59,381	49.8	30,382	25.5	
Moderate-income	177,359	71,850	19.3	40.5	76,577	43.2	28,932	16.3	
Middle-income	212,608	132,766	35.6	62.4	62,775	29.5	17,067	8.0	
Upper-income	181,515	137,847	37.0	75.9	32,225	17.8	11,443	6.3	
Unknown-income	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1	
<b>Total Assessment Area</b>	<b>696,763</b>	<b>372,996</b>	<b>100.0</b>	<b>53.5</b>	<b>234,571</b>	<b>33.7</b>	<b>89,196</b>	<b>12.8</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	7,252	9.8	6,297	9.5	905	12.2	50	9.6	
Moderate-income	13,544	18.2	12,010	18.1	1,462	19.7	72	13.9	
Middle-income	22,536	30.4	20,495	30.9	1,901	25.6	140	27.0	
Upper-income	30,097	40.5	26,870	40.5	2,971	40.0	256	49.3	
Unknown-income	798	1.1	602	0.9	195	2.6	1	0.2	
<b>Total Assessment Area</b>	<b>74,227</b>	<b>100.0</b>	<b>66,274</b>	<b>100.0</b>	<b>7,434</b>	<b>100.0</b>	<b>519</b>	<b>100.0</b>	
		Percentage of Total Businesses:		89.3		10.0		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	24	7.9	22	7.5	1	14.3	1	50.0	
Moderate-income	42	13.8	42	14.2	0	0.0	0	0.0	
Middle-income	73	24.0	71	24.1	1	14.3	1	50.0	
Upper-income	164	53.9	159	53.9	5	71.4	0	0.0	
Unknown-income	1	0.3	1	0.3	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>304</b>	<b>100.0</b>	<b>295</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	
		Percentage of Total Farms:		97.0		2.3		.7	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 OH Columbus MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.8	4,874	4.7	1,229	25.2	23,508	22.8
Moderate-income	21	28.8	22,750	22.1	3,902	17.2	18,650	18.1
Middle-income	33	45.2	50,158	48.7	3,595	7.2	22,401	21.7
Upper-income	14	19.2	25,297	24.5	879	3.5	38,520	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>73</b>	<b>100.0</b>	<b>103,079</b>	<b>100.0</b>	<b>9,605</b>	<b>9.3</b>	<b>103,079</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,134	4,185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate-income	38,982	21,335	20.6	54.7	13,748	35.3	3,899	10.0
Middle-income	76,551	50,791	49.0	66.3	19,352	25.3	6,408	8.4
Upper-income	32,991	27,348	26.4	82.9	4,032	12.2	1,611	4.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>157,658</b>	<b>103,659</b>	<b>100.0</b>	<b>65.7</b>	<b>40,770</b>	<b>25.9</b>	<b>13,229</b>	<b>8.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	871	5.9	794	5.8	65	7.2	12	5.9
Moderate-income	2,992	20.3	2,706	19.8	243	26.8	43	21.3
Middle-income	7,028	47.7	6,521	47.8	409	45.1	98	48.5
Upper-income	3,855	26.1	3,616	26.5	190	20.9	49	24.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>14,746</b>	<b>100.0</b>	<b>13,637</b>	<b>100.0</b>	<b>907</b>	<b>100.0</b>	<b>202</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>92.5</b>		<b>6.2</b>		<b>1.4</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	13	2.1	13	2.1	0	0.0	0	0.0
Moderate-income	97	15.4	93	15.0	3	42.9	1	50.0
Middle-income	375	59.6	371	59.8	4	57.1	0	0.0
Upper-income	144	22.9	143	23.1	0	0.0	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>629</b>	<b>100.0</b>	<b>620</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>98.6</b>		<b>1.1</b>		<b>.3</b>	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 OH Akron MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9	
Moderate-income	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7	
Middle-income	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7	
Upper-income	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>135</b>	<b>100.0</b>	<b>138,178</b>	<b>100.0</b>	<b>14,715</b>	<b>10.6</b>	<b>138,178</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1	
Moderate-income	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2	
Middle-income	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0	
Upper-income	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>245,237</b>	<b>146,424</b>	<b>100.0</b>	<b>59.7</b>	<b>74,478</b>	<b>30.4</b>	<b>24,335</b>	<b>9.9</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	3,242	12.3	2,750	11.6	467	18.2	25	13.2	
Moderate-income	4,042	15.3	3,648	15.4	376	14.7	18	9.5	
Middle-income	8,375	31.7	7,675	32.4	643	25.1	57	30.0	
Upper-income	10,796	40.8	9,633	40.6	1,073	41.9	90	47.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>26,455</b>	<b>100.0</b>	<b>23,706</b>	<b>100.0</b>	<b>2,559</b>	<b>100.0</b>	<b>190</b>	<b>100.0</b>	
Percentage of Total Businesses:			89.6		9.7		.7		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	6	3.4	5	2.9	1	33.3	0	0.0	
Moderate-income	19	10.8	18	10.4	1	33.3	0	0.0	
Middle-income	63	35.8	63	36.4	0	0.0	0	0.0	
Upper-income	88	50.0	87	50.3	1	33.3	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>176</b>	<b>100.0</b>	<b>173</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
Percentage of Total Farms:			98.3		1.7		.0		

2019 FFIEC Census Data and 2019 D&B Information



### Combined Demographics Report

Assessment Area(s): 2019 WV Non-metropolitan

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	3,033	21.8	
Moderate-income	0	0.0	0	0.0	0	0.0	2,451	17.6	
Middle-income	14	100.0	13,925	100.0	2,085	15.0	2,900	20.8	
Upper-income	0	0.0	0	0.0	0	0.0	5,541	39.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>14</b>	<b>100.0</b>	<b>13,925</b>	<b>100.0</b>	<b>2,085</b>	<b>15.0</b>	<b>13,925</b>	<b>100.0</b>	
	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	0.0
Moderate-income	0	0.0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>26,096</b>	<b>16,573</b>	<b>100.0</b>	<b>63.5</b>	<b>4,406</b>	<b>16.9</b>	<b>5,117</b>	<b>19.6</b>	
	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	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	1,087	971	100.0	76	100.0	40	100.0		
Upper-income	0	0	0.0	0	0.0	0	0.0		
Unknown-income	0	0	0.0	0	0.0	0	0.0		
<b>Total Assessment Area</b>	<b>1,087</b>	<b>971</b>	<b>100.0</b>	<b>76</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>		
Percentage of Total Businesses:			89.3		7.0		3.7		
	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	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	75	72	100.0	2	100.0	1	100.0		
Upper-income	0	0	0.0	0	0.0	0	0.0		
Unknown-income	0	0	0.0	0	0.0	0	0.0		
<b>Total Assessment Area</b>	<b>75</b>	<b>72</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>		
Percentage of Total Farms:			96.0		2.7		1.3		

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Cleveland-Elyria MSA #17460

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	107	21.9	45,824	13.0	19,512	42.6	88,348	25.0	
Moderate-income	123	25.2	77,388	21.9	15,053	19.5	59,642	16.9	
Middle-income	137	28.1	112,833	32.0	7,766	6.9	64,912	18.4	
Upper-income	111	22.7	115,467	32.7	3,454	3.0	140,148	39.7	
Unknown-income	10	2.0	1,538	0.4	663	43.1	0	0.0	
<b>Total Assessment Area</b>	<b>488</b>	<b>100.0</b>	<b>353,050</b>	<b>100.0</b>	<b>46,448</b>	<b>13.2</b>	<b>353,050</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	119,347	29,584	7.9	24.8	59,381	49.8	30,382	25.5	
Moderate-income	177,359	71,850	19.3	40.5	76,577	43.2	28,932	16.3	
Middle-income	212,608	132,766	35.6	62.4	62,775	29.5	17,067	8.0	
Upper-income	181,515	137,847	37.0	75.9	32,225	17.8	11,443	6.3	
Unknown-income	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1	
<b>Total Assessment Area</b>	<b>696,763</b>	<b>372,996</b>	<b>100.0</b>	<b>53.5</b>	<b>234,571</b>	<b>33.7</b>	<b>89,196</b>	<b>12.8</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	7,029	9.6	6,027	9.3	935	12.4	67	10.2	
Moderate-income	13,193	18.0	11,588	17.8	1,504	19.9	101	15.3	
Middle-income	22,174	30.3	20,077	30.9	1,918	25.3	179	27.2	
Upper-income	30,022	41.0	26,709	41.1	3,005	39.7	308	46.8	
Unknown-income	765	1.0	556	0.9	206	2.7	3	0.5	
<b>Total Assessment Area</b>	<b>73,183</b>	<b>100.0</b>	<b>64,957</b>	<b>100.0</b>	<b>7,568</b>	<b>100.0</b>	<b>658</b>	<b>100.0</b>	
	Percentage of Total Businesses:			88.8		10.3		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	22	7.7	20	7.3	1	12.5	1	50.0	
Moderate-income	35	12.3	34	12.4	1	12.5	0	0.0	
Middle-income	71	24.9	69	25.1	1	12.5	1	50.0	
Upper-income	156	54.7	151	54.9	5	62.5	0	0.0	
Unknown-income	1	0.4	1	0.4	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>285</b>	<b>100.0</b>	<b>275</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	
	Percentage of Total Farms:			96.5		2.8		.7	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Columbus MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	5	6.8	4,874	4.7	1,229	25.2	23,508	22.8	
Moderate-income	21	28.8	22,750	22.1	3,902	17.2	18,650	18.1	
Middle-income	33	45.2	50,158	48.7	3,595	7.2	22,401	21.7	
Upper-income	14	19.2	25,297	24.5	879	3.5	38,520	37.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>73</b>	<b>100.0</b>	<b>103,079</b>	<b>100.0</b>	<b>9,605</b>	<b>9.3</b>	<b>103,079</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	9,134	4,185	4.0	45.8	3,638	39.8	1,311	14.4	
Moderate-income	38,982	21,335	20.6	54.7	13,748	35.3	3,899	10.0	
Middle-income	76,551	50,791	49.0	66.3	19,352	25.3	6,408	8.4	
Upper-income	32,991	27,348	26.4	82.9	4,032	12.2	1,611	4.9	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>157,658</b>	<b>103,659</b>	<b>100.0</b>	<b>65.7</b>	<b>40,770</b>	<b>25.9</b>	<b>13,229</b>	<b>8.4</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	873	5.9	791	5.8	63	6.9	19	7.5	
Moderate-income	3,075	20.6	2,769	20.2	253	27.8	53	20.9	
Middle-income	7,136	47.9	6,609	48.1	407	44.7	120	47.2	
Upper-income	3,819	25.6	3,570	26.0	187	20.5	62	24.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>14,903</b>	<b>100.0</b>	<b>13,739</b>	<b>100.0</b>	<b>910</b>	<b>100.0</b>	<b>254</b>	<b>100.0</b>	
		Percentage of Total Businesses:		92.2		6.1		1.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	16	2.5	16	2.5	0	0.0	0	0.0	
Moderate-income	99	15.2	95	14.8	3	33.3	1	50.0	
Middle-income	392	60.0	387	60.3	5	55.6	0	0.0	
Upper-income	146	22.4	144	22.4	1	11.1	1	50.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>653</b>	<b>100.0</b>	<b>642</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	
		Percentage of Total Farms:		98.3		1.4		.3	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Akron MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate-income	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle-income	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper-income	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>135</b>	<b>100.0</b>	<b>138,178</b>	<b>100.0</b>	<b>14,715</b>	<b>10.6</b>	<b>138,178</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate-income	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle-income	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper-income	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>245,237</b>	<b>146,424</b>	<b>100.0</b>	<b>59.7</b>	<b>74,478</b>	<b>30.4</b>	<b>24,335</b>	<b>9.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	3,183	12.2	2,659	11.4	484	18.5	40	16.5
Moderate-income	3,960	15.1	3,541	15.2	392	15.0	27	11.2
Middle-income	8,247	31.5	7,551	32.4	630	24.1	66	27.3
Upper-income	10,755	41.1	9,541	41.0	1,105	42.3	109	45.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>26,145</b>	<b>100.0</b>	<b>23,292</b>	<b>100.0</b>	<b>2,611</b>	<b>100.0</b>	<b>242</b>	<b>100.0</b>
Percentage of Total Businesses:			89.1		10.0		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	5	3.0	4	2.5	1	33.3	0	0.0
Moderate-income	19	11.4	18	11.0	1	33.3	0	0.0
Middle-income	61	36.7	61	37.4	0	0.0	0	0.0
Upper-income	81	48.8	80	49.1	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>166</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			98.2		1.8		.0	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 WV Non-metropolitan

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	3,066	22.0
Moderate-income	0	0.0	0	0.0	0	0.0	2,475	17.8
Middle-income	14	100.0	13,925	100.0	2,085	15.0	2,911	20.9
Upper-income	0	0.0	0	0.0	0	0.0	5,473	39.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>14</b>	<b>100.0</b>	<b>13,925</b>	<b>100.0</b>	<b>2,085</b>	<b>15.0</b>	<b>13,925</b>	<b>100.0</b>
	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	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>26,096</b>	<b>16,573</b>	<b>100.0</b>	<b>63.5</b>	<b>4,406</b>	<b>16.9</b>	<b>5,117</b>	<b>19.6</b>
	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	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,102	100.0	976	100.0	82	100.0	44	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,102</b>	<b>100.0</b>	<b>976</b>	<b>100.0</b>	<b>82</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>
Percentage of Total Businesses:			88.6		7.4		4.0	
	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
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	81	100.0	78	100.0	2	100.0	1	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>81</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
Percentage of Total Farms:			96.3		2.5		1.2	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 OH Cleveland-Elyria MSA #17460

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	107	21.9	45,824	13.0	19,512	42.6	88,348	25.0	
Moderate-income	123	25.2	77,388	21.9	15,053	19.5	59,642	16.9	
Middle-income	137	28.1	112,833	32.0	7,766	6.9	64,912	18.4	
Upper-income	111	22.7	115,467	32.7	3,454	3.0	140,148	39.7	
Unknown-income	10	2.0	1,538	0.4	663	43.1	0	0.0	
<b>Total Assessment Area</b>	<b>488</b>	<b>100.0</b>	<b>353,050</b>	<b>100.0</b>	<b>46,448</b>	<b>13.2</b>	<b>353,050</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	119,347	29,584	7.9	24.8	59,381	49.8	30,382	25.5	
Moderate-income	177,359	71,850	19.3	40.5	76,577	43.2	28,932	16.3	
Middle-income	212,608	132,766	35.6	62.4	62,775	29.5	17,067	8.0	
Upper-income	181,515	137,847	37.0	75.9	32,225	17.8	11,443	6.3	
Unknown-income	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1	
<b>Total Assessment Area</b>	<b>696,763</b>	<b>372,996</b>	<b>100.0</b>	<b>53.5</b>	<b>234,571</b>	<b>33.7</b>	<b>89,196</b>	<b>12.8</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	5,721	9.4	4,756	9.0	931	12.4	34	8.6	
Moderate-income	10,587	17.5	8,995	17.1	1,537	20.4	55	14.0	
Middle-income	18,397	30.3	16,407	31.1	1,882	25.0	108	27.4	
Upper-income	25,347	41.8	22,174	42.0	2,978	39.6	195	49.5	
Unknown-income	600	1.0	406	0.8	192	2.6	2	0.5	
<b>Total Assessment Area</b>	<b>60,652</b>	<b>100.0</b>	<b>52,738</b>	<b>100.0</b>	<b>7,520</b>	<b>100.0</b>	<b>394</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			87.0		12.4		.6		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	16	7.6	14	7.0	2	18.2	0	0.0	
Moderate-income	25	11.9	24	12.1	1	9.1	0	0.0	
Middle-income	58	27.6	57	28.6	1	9.1	0	0.0	
Upper-income	111	52.9	104	52.3	7	63.6	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>210</b>	<b>100.0</b>	<b>199</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>			94.8		5.2		.0		

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 OH Columbus MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.8	4,874	4.7	1,229	25.2	23,508	22.8
Moderate-income	21	28.8	22,750	22.1	3,902	17.2	18,650	18.1
Middle-income	33	45.2	50,158	48.7	3,595	7.2	22,401	21.7
Upper-income	14	19.2	25,297	24.5	879	3.5	38,520	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>73</b>	<b>100.0</b>	<b>103,079</b>	<b>100.0</b>	<b>9,605</b>	<b>9.3</b>	<b>103,079</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	9,134	4.185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate-income	38,982	21,335	20.6	54.7	13,748	35.3	3,899	10.0
Middle-income	76,551	50,791	49.0	66.3	19,352	25.3	6,408	8.4
Upper-income	32,991	27,348	26.4	82.9	4,032	12.2	1,611	4.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>157,658</b>	<b>103,659</b>	<b>100.0</b>	<b>65.7</b>	<b>40,770</b>	<b>25.9</b>	<b>13,229</b>	<b>8.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	760	6.0	672	5.8	69	7.7	19	9.0
Moderate-income	2,677	21.1	2,382	20.6	245	27.5	50	23.7
Middle-income	5,947	47.0	5,459	47.2	391	43.9	97	46.0
Upper-income	3,279	25.9	3,048	26.4	186	20.9	45	21.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>12,663</b>	<b>100.0</b>	<b>11,561</b>	<b>100.0</b>	<b>891</b>	<b>100.0</b>	<b>211</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			91.3		7.0		1.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	18	3.0	18	3.0	0	0.0	0	0.0
Moderate-income	102	16.8	99	16.5	3	37.5	0	0.0
Middle-income	368	60.5	364	60.7	4	50.0	0	0.0
Upper-income	120	19.7	119	19.8	1	12.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>608</b>	<b>100.0</b>	<b>600</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			98.7		1.3		.0	

2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area(s): 2017 OH Akron MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9	
Moderate-income	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7	
Middle-income	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7	
Upper-income	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>135</b>	<b>100.0</b>	<b>138,178</b>	<b>100.0</b>	<b>14,715</b>	<b>10.6</b>	<b>138,178</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1	
Moderate-income	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2	
Middle-income	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0	
Upper-income	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>245,237</b>	<b>146,424</b>	<b>100.0</b>	<b>59.7</b>	<b>74,478</b>	<b>30.4</b>	<b>24,335</b>	<b>9.9</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	2,588	11.9	2,068	10.8	498	19.7	22	15.7	
Moderate-income	3,271	15.0	2,876	15.1	381	15.0	14	10.0	
Middle-income	6,967	32.0	6,319	33.1	614	24.2	34	24.3	
Upper-income	8,949	41.1	7,840	41.0	1,039	41.0	70	50.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>21,775</b>	<b>100.0</b>	<b>19,103</b>	<b>100.0</b>	<b>2,532</b>	<b>100.0</b>	<b>140</b>	<b>100.0</b>	
			Percentage of Total Businesses:		87.7		11.6		.6
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	4	3.1	3	2.3	1	50.0	0	0.0	
Moderate-income	16	12.3	15	11.7	1	50.0	0	0.0	
Middle-income	55	42.3	55	43.0	0	0.0	0	0.0	
Upper-income	55	42.3	55	43.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>130</b>	<b>100.0</b>	<b>128</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
			Percentage of Total Farms:		98.5		1.5		.0

2017 FFIEC Census Data and 2017 D&B Information



**Combined Demographics Report**

Assessment Area(s): 2017 OH Dayton MSA #19380

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	24	15.7	15,725	11.7	6,297	40.0	34,181	25.5	
Moderate-income	36	23.5	27,773	20.7	6,211	22.4	23,772	17.8	
Middle-income	63	41.2	62,323	46.6	6,068	9.7	26,236	19.6	
Upper-income	29	19.0	28,051	21.0	843	3.0	49,683	37.1	
Unknown-income	1	0.7	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>153</b>	<b>100.0</b>	<b>133,872</b>	<b>100.0</b>	<b>19,419</b>	<b>14.5</b>	<b>133,872</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	#	%	#	%	#	%
Low-income	39,755	11,514	8.5	29.0	17,567	44.2	10,674	26.8	
Moderate-income	58,532	24,596	18.1	42.0	24,228	41.4	9,708	16.6	
Middle-income	112,515	67,551	49.8	60.0	36,423	32.4	8,541	7.6	
Upper-income	43,613	32,028	23.6	73.4	8,780	20.1	2,805	6.4	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>254,415</b>	<b>135,689</b>	<b>100.0</b>	<b>53.3</b>	<b>86,998</b>	<b>34.2</b>	<b>31,728</b>	<b>12.5</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	1,883	10.2	1,580	9.8	297	13.5	6	4.8	
Moderate-income	3,638	19.8	3,050	19.0	569	25.9	19	15.2	
Middle-income	8,724	47.4	7,666	47.7	984	44.8	74	59.2	
Upper-income	4,156	22.6	3,785	23.5	345	15.7	26	20.8	
Unknown-income	3	0.0	2	0.0	1	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>18,404</b>	<b>100.0</b>	<b>16,083</b>	<b>100.0</b>	<b>2,196</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			87.4		11.9		.7		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	8	3.7	8	3.8	0	0.0	0	0.0	
Moderate-income	13	6.0	13	6.2	0	0.0	0	0.0	
Middle-income	148	68.8	142	67.9	6	100.0	0	0.0	
Upper-income	46	21.4	46	22.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>215</b>	<b>100.0</b>	<b>209</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>			97.2		2.8		.0		

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 WV Non-metropolitan

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	3,066	22.0	
Moderate-income	0	0.0	0	0.0	0	0.0	2,475	17.8	
Middle-income	14	100.0	13,925	100.0	2,085	15.0	2,911	20.9	
Upper-income	0	0.0	0	0.0	0	0.0	5,473	39.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>14</b>	<b>100.0</b>	<b>13,925</b>	<b>100.0</b>	<b>2,085</b>	<b>15.0</b>	<b>13,925</b>	<b>100.0</b>	
	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	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>26,096</b>	<b>16,573</b>	<b>100.0</b>	<b>63.5</b>	<b>4,406</b>	<b>16.9</b>	<b>5,117</b>	<b>19.6</b>	
	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	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	1,020	100.0	886	100.0	79	100.0	55	100.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>1,020</b>	<b>100.0</b>	<b>886</b>	<b>100.0</b>	<b>79</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			86.9		7.7		5.4		
	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	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	79	100.0	77	100.0	2	100.0	0	0.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>79</b>	<b>100.0</b>	<b>77</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
<b>Percentage of Total Farms:</b>			97.5		2.5		.0		

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 OH Cleveland-Elyria MSA #17460

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	95	19.5	44,022	12.0	17,038	38.7	87,546	23.8
Moderate-income	111	22.7	66,575	18.1	11,769	17.7	64,794	17.6
Middle-income	161	33.0	135,364	36.9	9,442	7.0	73,096	19.9
Upper-income	116	23.8	121,215	33.0	3,560	2.9	141,751	38.6
Unknown-income	5	1.0	11	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>488</b>	<b>100.0</b>	<b>367,187</b>	<b>100.0</b>	<b>41,809</b>	<b>11.4</b>	<b>367,187</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	109,828	28,709	7.3	26.1	51,826	47.2	29,293	26.7
Moderate-income	147,721	59,946	15.2	40.6	62,849	42.5	24,926	16.9
Middle-income	254,103	161,301	41.0	63.5	71,605	28.2	21,197	8.3
Upper-income	187,490	143,543	36.5	76.6	31,514	16.8	12,433	6.6
Unknown-income	102	44	0.0	43.1	58	56.9	0	0.0
<b>Total Assessment Area</b>	<b>699,244</b>	<b>393,543</b>	<b>100.0</b>	<b>56.3</b>	<b>217,852</b>	<b>31.2</b>	<b>87,849</b>	<b>12.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,873	8.8	4,893	8.3	946	12.5	34	8.2
Moderate-income	9,064	13.6	7,785	13.3	1,233	16.3	46	11.1
Middle-income	24,492	36.8	21,517	36.7	2,847	37.7	128	30.8
Upper-income	26,918	40.4	24,247	41.4	2,466	32.6	205	49.4
Unknown-income	243	0.4	172	0.3	69	0.9	2	0.5
<b>Total Assessment Area</b>	<b>66,590</b>	<b>100.0</b>	<b>58,614</b>	<b>100.0</b>	<b>7,561</b>	<b>100.0</b>	<b>415</b>	<b>100.0</b>
			Percentage of Total Businesses:		88.0		11.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	15	6.6	13	6.0	2	20.0	0	0.0
Moderate-income	20	8.8	19	8.8	1	10.0	0	0.0
Middle-income	60	26.4	59	27.2	1	10.0	0	0.0
Upper-income	132	58.1	126	58.1	6	60.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>227</b>	<b>100.0</b>	<b>217</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
			Percentage of Total Farms:		95.6		4.4	

2016 FFIEC Census Data and 2016 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 OH Columbus MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.4	791	0.8	232	29.3	21,821	21.3
Moderate-income	26	35.6	30,588	29.9	4,373	14.3	19,875	19.4
Middle-income	32	43.8	47,005	46.0	3,671	7.8	23,308	22.8
Upper-income	14	19.2	23,911	23.4	767	3.2	37,291	36.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>73</b>	<b>100.0</b>	<b>102,295</b>	<b>100.0</b>	<b>9,043</b>	<b>8.8</b>	<b>102,295</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,744	692	0.7	39.7	862	49.4	190	10.9
Moderate-income	51,188	29,752	28.0	58.1	15,752	30.8	5,684	11.1
Middle-income	70,172	49,405	46.6	70.4	15,227	21.7	5,540	7.9
Upper-income	31,483	26,238	24.7	83.3	3,592	11.4	1,653	5.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>154,587</b>	<b>106,087</b>	<b>100.0</b>	<b>68.6</b>	<b>35,433</b>	<b>22.9</b>	<b>13,067</b>	<b>8.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	324	2.3	284	2.2	35	3.9	5	2.4
Moderate-income	3,880	27.6	3,528	27.3	280	31.1	72	34.1
Middle-income	6,205	44.2	5,683	44.0	424	47.1	98	46.4
Upper-income	3,633	25.9	3,435	26.6	162	18.0	36	17.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>14,042</b>	<b>100.0</b>	<b>12,930</b>	<b>100.0</b>	<b>901</b>	<b>100.0</b>	<b>211</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			92.1		6.4		1.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.1	1	0.1	0	0.0	0	0.0
Moderate-income	151	21.7	150	21.8	1	11.1	0	0.0
Middle-income	469	67.4	461	67.1	8	88.9	0	0.0
Upper-income	75	10.8	75	10.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>696</b>	<b>100.0</b>	<b>687</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			98.7		1.3		.0	

2016 FFIEC Census Data and 2016 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 OH Akron MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	23	17.0	12,691	8.9	4,409	34.7	30,425	21.3
Moderate-income	32	23.7	30,348	21.3	5,366	17.7	25,205	17.7
Middle-income	43	31.9	49,072	34.4	3,216	6.6	31,191	21.9
Upper-income	37	27.4	50,445	35.4	1,294	2.6	55,735	39.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>135</b>	<b>100.0</b>	<b>142,556</b>	<b>100.0</b>	<b>14,285</b>	<b>10.0</b>	<b>142,556</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	27,878	9,064	5.8	32.5	14,039	50.4	4,775	17.1
Moderate-income	58,340	31,606	20.4	54.2	20,501	35.1	6,233	10.7
Middle-income	84,054	56,029	36.1	66.7	21,712	25.8	6,313	7.5
Upper-income	74,042	58,347	37.6	78.8	11,824	16.0	3,871	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>244,314</b>	<b>155,046</b>	<b>100.0</b>	<b>63.5</b>	<b>68,076</b>	<b>27.9</b>	<b>21,192</b>	<b>8.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,114	8.9	1,744	8.2	351	13.8	19	12.8
Moderate-income	3,928	16.5	3,402	16.1	509	20.0	17	11.5
Middle-income	7,441	31.2	6,763	32.0	646	25.4	32	21.6
Upper-income	10,346	43.4	9,233	43.7	1,033	40.7	80	54.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>23,829</b>	<b>100.0</b>	<b>21,142</b>	<b>100.0</b>	<b>2,539</b>	<b>100.0</b>	<b>148</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			88.7		10.7		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.7	1	0.7	0	0.0	0	0.0
Moderate-income	22	15.9	20	14.7	2	100.0	0	0.0
Middle-income	47	34.1	47	34.6	0	0.0	0	0.0
Upper-income	68	49.3	68	50.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>138</b>	<b>100.0</b>	<b>136</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			98.6		1.4		.0	

2016 FFIEC Census Data and 2016 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 OH Dayton MSA #19380

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	13.1	13,107	9.5	5,081	38.8	32,391	23.4
Moderate-income	40	26.1	31,581	22.8	5,546	17.6	25,774	18.6
Middle-income	63	41.2	60,526	43.8	4,250	7.0	28,310	20.5
Upper-income	29	19.0	33,118	23.9	1,263	3.8	51,857	37.5
Unknown-income	1	0.7	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>153</b>	<b>100.0</b>	<b>138,332</b>	<b>100.0</b>	<b>16,140</b>	<b>11.7</b>	<b>138,332</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	31,024	9,587	6.6	30.9	13,369	43.1	8,068	26.0
Moderate-income	66,797	30,202	20.9	45.2	26,297	39.4	10,298	15.4
Middle-income	106,200	66,268	45.9	62.4	30,082	28.3	9,850	9.3
Upper-income	50,804	38,232	26.5	75.3	9,623	18.9	2,949	5.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>254,825</b>	<b>144,289</b>	<b>100.0</b>	<b>56.6</b>	<b>79,371</b>	<b>31.1</b>	<b>31,165</b>	<b>12.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,987	9.9	1,659	9.3	322	14.6	6	4.5
Moderate-income	4,139	20.6	3,540	19.9	579	26.2	20	15.0
Middle-income	8,891	44.2	7,956	44.7	864	39.1	71	53.4
Upper-income	5,106	25.4	4,627	26.0	443	20.1	36	27.1
Unknown-income	6	0.0	5	0.0	1	0.0	0	0.0
<b>Total Assessment Area</b>	<b>20,129</b>	<b>100.0</b>	<b>17,787</b>	<b>100.0</b>	<b>2,209</b>	<b>100.0</b>	<b>133</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>88.4</b>		<b>11.0</b>		<b>.7</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	2.5	6	2.5	0	0.0	0	0.0
Moderate-income	14	5.8	14	5.9	0	0.0	0	0.0
Middle-income	161	66.5	155	65.7	6	100.0	0	0.0
Upper-income	61	25.2	61	25.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>242</b>	<b>100.0</b>	<b>236</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.5</b>		<b>2.5</b>		<b>.0</b>	

2016 FFIEC Census Data and 2016 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 WV Non-metropolitan

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	2,951	19.8
Moderate-income	1	7.1	811	5.4	255	31.4	2,627	17.6
Middle-income	11	78.6	12,434	83.4	1,680	13.5	3,043	20.4
Upper-income	2	14.3	1,659	11.1	128	7.7	6,283	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>14</b>	<b>100.0</b>	<b>14,904</b>	<b>100.0</b>	<b>2,063</b>	<b>13.8</b>	<b>14,904</b>	<b>100.0</b>
	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	1,331	880	5.1	66.1	251	18.9	200	15.0
Middle-income	21,810	14,454	84.1	66.3	3,427	15.7	3,929	18.0
Upper-income	2,941	1,857	10.8	63.1	752	25.6	332	11.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>26,082</b>	<b>17,191</b>	<b>100.0</b>	<b>65.9</b>	<b>4,430</b>	<b>17.0</b>	<b>4,461</b>	<b>17.1</b>
	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	0.0
Moderate-income	50	4.3	48	4.7	1	1.2	1	1.8
Middle-income	846	73.4	733	72.1	69	84.1	44	80.0
Upper-income	257	22.3	235	23.1	12	14.6	10	18.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,153</b>	<b>100.0</b>	<b>1,016</b>	<b>100.0</b>	<b>82</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>88.1</b>		<b>7.1</b>		<b>4.8</b>	
	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
Moderate-income	6	7.5	6	7.7	0	0.0	0	0.0
Middle-income	72	90.0	70	89.7	2	100.0	0	0.0
Upper-income	2	2.5	2	2.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>80</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>97.5</b>		<b>2.5</b>		<b>.0</b>	

2016 FFIEC Census Data and 2016 D&B Information

**APPENDIX I**  
**LIMITED SCOPE PEER TABLES**

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Cleveland-Elyria MSA #17460

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Low/Moderate Total	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Middle	0	0.0%	0	0.0%	1	33.3%	133	43.5%
Upper	2	66.7%	248	81.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	305	100.0%	3	100.0%	305	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Loan Purpose Not Applicable</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Low/Moderate Total	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Middle	0	0.0%	0	0.0%	1	33.3%	133	43.5%
Upper	2	66.7%	248	81.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	305	100.0%	3	100.0%	305	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	11.1%	148	10.0%	4	44.4%	539	36.4%
Low/Moderate Total	1	11.1%	148	10.0%	4	44.4%	539	36.4%
Middle	6	66.7%	1,096	74.0%	0	0.0%	0	0.0%
Upper	2	22.2%	238	16.0%	5	55.6%	943	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,482	100.0%	9	100.0%	1,482	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	14.3%	159	20.6%
Moderate	1	14.3%	70	9.0%	2	28.6%	180	23.2%
Low/Moderate Total	1	14.3%	70	9.0%	3	42.9%	339	43.8%
Middle	6	85.7%	704	91.0%	2	28.6%	115	14.9%
Upper	0	0.0%	0	0.0%	2	28.6%	320	41.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	774	100.0%	7	100.0%	774	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	11.1%	85	24.4%
Moderate	1	11.1%	29	8.2%	3	33.3%	99	28.5%
Low/Moderate Total	1	11.1%	29	8.2%	4	44.4%	184	53.0%
Middle	6	66.7%	184	53.0%	3	33.3%	79	22.6%
Upper	2	22.2%	135	38.8%	2	22.2%	85	24.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	348	100.0%	9	100.0%	348	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	2	66.7%	25	42.4%
Moderate	1	33.3%	15	25.4%	0	0.0%	0	0.0%
Low/Moderate Total	1	33.3%	15	25.4%	2	66.7%	25	42.4%
Middle	1	33.3%	34	57.6%	1	33.3%	34	57.6%
Upper	1	33.3%	10	16.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	59	100.0%	3	100.0%	59	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	4	14.3%	269	10.1%
Moderate	4	14.3%	262	9.8%	9	32.1%	818	30.7%
Low/Moderate Total	4	14.3%	262	9.8%	13	46.4%	1,088	40.8%
Middle	19	67.9%	2,019	75.8%	6	21.4%	238	8.5%
Upper	5	17.9%	383	14.4%	9	32.1%	1,348	50.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,663	100.0%	28	100.0%	2,663	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Alton MSA #10420

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	214	28.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	214	28.5%
Middle	1	33.3%	96	12.8%	0	0.0%	0	0.0%
Upper	2	66.7%	656	87.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	66.7%	538	71.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	752	100.0%	3	100.0%	752	100.0%
<b>Refinance</b>								
Low	1	12.5%	50	4.9%	1	12.5%	50	4.9%
Moderate	0	0.0%	0	0.0%	1	12.5%	150	14.6%
Low/Moderate Total	1	12.5%	50	4.9%	2	25.0%	200	19.5%
Middle	5	62.5%	722	70.2%	3	37.5%	412	40.1%
Upper	2	25.0%	256	24.9%	3	37.5%	416	40.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,028	100.0%	8	100.0%	1,028	100.0%
<b>Home Improvement</b>								
Low	1	20.0%	40	13.2%	0	0.0%	0	0.0%
Moderate	1	20.0%	20	6.6%	2	40.0%	95	31.3%
Low/Moderate Total	2	40.0%	60	19.8%	2	40.0%	95	31.3%
Middle	1	20.0%	30	9.9%	1	20.0%	40	13.2%
Upper	2	40.0%	214	70.4%	2	40.0%	169	55.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	304	100.0%	5	100.0%	304	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	50.0%	18	26.5%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	18	26.5%
Middle	1	50.0%	18	26.5%	1	50.0%	50	73.5%
Upper	1	50.0%	50	73.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	68	100.0%	2	100.0%	68	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Akron MSA #10420

Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	2	11.1%	90	4.2%	2	11.1%	68	3.2%
Moderate	1	5.6%	20	0.9%	4	22.2%	459	21.3%
Low/Moderate Total	3	16.7%	110	5.1%	6	33.3%	527	24.5%
Middle	8	44.4%	866	40.2%	5	27.8%	502	23.3%
Upper	7	38.9%	1,175	54.6%	5	27.8%	585	27.2%
Unknown	0	0.0%	0	0.0%	2	11.1%	538	25.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,151	100.0%	18	100.0%	2,151	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	213	75.7%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	213	75.7%
Middle	3	100.0%	281	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	68	24.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	281	100.0%	3	100.0%	281	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	33.3%	232	41.1%
Low/Moderate Total	0	0.0%	0	0.0%	3	33.3%	232	41.1%
Middle	9	100.0%	564	100.0%	4	44.4%	255	45.2%
Upper	0	0.0%	0	0.0%	2	22.2%	78	13.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	564	100.0%	9	100.0%	564	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	66.7%	30	63.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	30	63.0%
Middle	3	100.0%	48	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	18	37.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	48	100.0%	3	100.0%	48	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	100.0%	7	100.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	7	100.0%
Middle	1	100.0%	7	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	7	100.0%	1	100.0%	7	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group : 2019 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	3	18.8%	37	4.1%
Moderate	0	0.0%	0	0.0%	5	31.3%	445	49.4%
Low/Moderate Total	0	0.0%	0	0.0%	8	50.0%	482	53.5%
Middle	16	100.0%	900	100.0%	4	25.0%	255	28.3%
Upper	0	0.0%	0	0.0%	4	25.0%	163	18.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	900	100.0%	16	100.0%	900	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA				HMDA			
	#	By Tract Income %	\$(000s)	%	#	By Borrower Income %	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	535	70.3%	0	0.0%	0	0.0%
Low/Moderate Total	2	50.0%	535	70.3%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	25.0%	105	13.8%
Upper	2	50.0%	226	29.7%	3	75.0%	656	86.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	761	100.0%	4	100.0%	761	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	4	57.1%	341	31.5%
Low/Moderate Total	0	0.0%	0	0.0%	4	57.1%	341	31.5%
Middle	4	57.1%	730	67.3%	2	28.6%	393	36.3%
Upper	3	42.9%	354	32.7%	1	14.3%	350	32.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	1,084	100.0%	7	100.0%	1,084	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	98	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	98	100.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	98	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	98	100.0%	1	100.0%	98	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	600	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	100.0%	600	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	600	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	600	100.0%	2	100.0%	600	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	123	100.0%	1	100.0%	123	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	123	100.0%	1	100.0%	123	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	26.7%	1,135	42.6%	5	33.3%	439	16.5%
Low/Moderate Total	4	26.7%	1,135	42.6%	5	33.3%	439	16.5%
Middle	4	26.7%	730	27.4%	3	20.0%	498	18.7%
Upper	7	46.7%	801	30.0%	5	33.3%	1,129	42.3%
Unknown	0	0.0%	0	0.0%	2	13.3%	600	22.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	2,666	100.0%	15	100.0%	2,666	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	3	13.6%	601	14.9%	2	9.1%	238	5.9%
Moderate	0	0.0%	0	0.0%	3	13.6%	378	9.4%
Low/Moderate Total	3	13.6%	601	14.9%	5	22.7%	616	15.3%
Middle	13	59.1%	2,101	52.2%	8	36.4%	1,356	33.7%
Upper	6	27.3%	1,324	32.9%	8	36.4%	1,856	46.1%
Unknown	0	0.0%	0	0.0%	1	4.5%	198	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	4,026	100.0%	22	100.0%	4,026	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	33.3%	304	27.6%
Moderate	3	25.0%	207	18.8%	2	16.7%	280	25.4%
Low/Moderate Total	3	25.0%	207	18.8%	6	50.0%	584	53.0%
Middle	8	66.7%	679	61.7%	4	33.3%	286	26.0%
Upper	1	8.3%	215	19.5%	2	16.7%	231	21.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,101	100.0%	12	100.0%	1,101	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	12.5%	45	6.4%
Moderate	2	12.5%	50	7.1%	4	25.0%	275	39.0%
Low/Moderate Total	2	12.5%	50	7.1%	6	37.5%	320	45.3%
Middle	11	68.8%	531	75.2%	5	31.3%	181	25.6%
Upper	3	18.8%	125	17.7%	5	31.3%	205	29.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	706	100.0%	16	100.0%	706	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	20.0%	34	11.6%
Moderate	2	40.0%	64	21.8%	1	20.0%	30	10.2%
Low/Moderate Total	2	40.0%	64	21.8%	2	40.0%	64	21.8%
Middle	3	60.0%	230	78.2%	3	60.0%	230	78.2%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	294	100.0%	5	100.0%	294	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	105	76.6%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	105	76.6%
Middle	3	100.0%	137	100.0%	1	33.3%	16	11.7%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	33.3%	16	11.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	137	100.0%	3	100.0%	137	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	3	5.2%	601	9.6%	9	15.5%	621	9.9%
Moderate	7	12.1%	321	5.1%	11	19.0%	1,068	17.0%
Low/Moderate Total	10	17.2%	922	14.7%	20	34.5%	1,689	27.0%
Middle	38	65.5%	3,678	58.7%	21	36.2%	2,069	33.0%
Upper	10	17.2%	1,664	26.6%	15	25.9%	2,292	36.6%
Unknown	0	0.0%	0	0.0%	2	3.4%	214	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	6,264	100.0%	58	100.0%	6,264	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Alron MSA #10420

Income Categories	HMDA				HMDA			
	#	By Tract Income %	\$(000s)	%	#	By Borrower Income %	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	3	21.4%	259	10.5%
Moderate	2	14.3%	245	10.0%	4	28.6%	380	15.5%
Low/Moderate Total	2	14.3%	245	10.0%	7	50.0%	639	26.0%
Middle	5	35.7%	726	29.6%	0	0.0%	0	0.0%
Upper	7	50.0%	1,485	60.5%	5	35.7%	1,368	55.7%
Unknown	0	0.0%	0	0.0%	2	14.3%	449	18.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	2,456	100.0%	14	100.0%	2,456	100.0%
<b>Refinance</b>								
Low	2	8.7%	64	1.8%	3	13.0%	121	3.5%
Moderate	5	21.7%	392	11.3%	4	17.4%	391	11.2%
Low/Moderate Total	7	30.4%	456	13.1%	7	30.4%	512	14.7%
Middle	7	30.4%	1,158	33.2%	7	30.4%	701	20.1%
Upper	9	39.1%	1,870	53.7%	9	39.1%	2,271	65.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	3,484	100.0%	23	100.0%	3,484	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	18.2%	55	7.5%
Moderate	2	18.2%	55	7.5%	0	0.0%	0	0.0%
Low/Moderate Total	2	18.2%	55	7.5%	2	18.2%	55	7.5%
Middle	5	45.5%	407	55.4%	2	18.2%	55	7.5%
Upper	4	36.4%	273	37.1%	7	63.6%	625	85.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	735	100.0%	11	100.0%	735	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	25	47.2%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	25	47.2%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	50.0%	25	47.2%
Upper	1	50.0%	28	52.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	28	52.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	53	100.0%	2	100.0%	53	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	585	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	585	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	585	100.0%	1	100.0%	585	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Alton MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	2	3.9%	64	0.9%	8	15.7%	435	5.9%
Moderate	10	19.6%	717	9.8%	8	15.7%	771	10.5%
Low/Moderate Total	12	23.5%	781	10.7%	16	31.4%	1,206	16.5%
Middle	18	35.3%	2,876	39.3%	10	19.6%	781	10.7%
Upper	21	41.2%	3,656	50.0%	22	43.1%	4,849	66.3%
Unknown	0	0.0%	0	0.0%	3	5.9%	477	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	7,313	100.0%	51	100.0%	7,313	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	9	100.0%	635	100.0%	4	44.4%	374	58.9%
Upper	0	0.0%	0	0.0%	5	55.6%	261	41.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	635	100.0%	9	100.0%	635	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	6.7%	89	9.9%
Moderate	0	0.0%	0	0.0%	3	20.0%	58	6.4%
Low/Moderate Total	0	0.0%	0	0.0%	4	26.7%	147	16.3%
Middle	15	100.0%	900	100.0%	5	33.3%	166	18.4%
Upper	0	0.0%	0	0.0%	4	26.7%	222	24.7%
Unknown	0	0.0%	0	0.0%	2	13.3%	365	40.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	900	100.0%	15	100.0%	900	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	20.0%	37	13.5%
Moderate	0	0.0%	0	0.0%	1	10.0%	15	5.5%
Low/Moderate Total	0	0.0%	0	0.0%	3	30.0%	52	19.0%
Middle	10	100.0%	274	100.0%	5	50.0%	130	47.4%
Upper	0	0.0%	0	0.0%	2	20.0%	92	33.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	274	100.0%	10	100.0%	274	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	25.0%	15	19.7%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	15	19.7%
Middle	4	100.0%	76	100.0%	2	50.0%	37	48.7%
Upper	0	0.0%	0	0.0%	1	25.0%	24	31.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	76	100.0%	4	100.0%	76	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	11	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	11	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	11	100.0%	1	100.0%	11	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	4	10.3%	141	7.4%
Moderate	0	0.0%	0	0.0%	4	10.3%	73	3.9%
Low/Moderate Total	0	0.0%	0	0.0%	8	20.5%	214	11.3%
Middle	39	100.0%	1,896	100.0%	16	41.0%	707	37.3%
Upper	0	0.0%	0	0.0%	13	33.3%	610	32.2%
Unknown	0	0.0%	0	0.0%	2	5.1%	365	19.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	1,896	100.0%	39	100.0%	1,896	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	25.0%	128	13.4%	1	25.0%	128	13.4%
Upper	3	75.0%	827	86.6%	3	75.0%	827	86.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	955	100.0%	4	100.0%	955	100.0%
	<b>Refinance</b>							
Low	1	20.0%	58	9.5%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	20.0%	58	9.5%	0	0.0%	0	0.0%
Middle	2	40.0%	231	37.7%	1	20.0%	102	16.7%
Upper	2	40.0%	323	52.8%	1	20.0%	101	16.5%
Unknown	0	0.0%	0	0.0%	3	60.0%	409	66.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	612	100.0%	5	100.0%	612	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	480	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	480	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	480	100.0%	1	100.0%	480	100.0%
	<b>HMDA Totals</b>							
Low	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Middle	4	40.0%	839	41.0%	2	20.0%	230	11.2%
Upper	5	50.0%	1,150	56.2%	4	40.0%	928	45.3%
Unknown	0	0.0%	0	0.0%	4	40.0%	889	43.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	2,047	100.0%	10	100.0%	2,047	100.0%

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1	5.0%	205	8.1%	4	20.0%	191	7.5%
Moderate	9	45.0%	717	28.2%	0	0.0%	0	0.0%
Low/Moderate Total	10	50.0%	922	36.2%	4	20.0%	191	7.5%
Middle	6	30.0%	945	37.1%	9	45.0%	1,077	42.3%
Upper	4	20.0%	678	26.6%	5	25.0%	903	35.5%
Unknown	0	0.0%	0	0.0%	2	10.0%	374	14.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>2,345</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>2,345</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	11.1%	112	8.6%
Moderate	1	11.1%	107	8.2%	1	11.1%	152	11.7%
Low/Moderate Total	1	11.1%	107	8.2%	2	22.2%	264	20.3%
Middle	8	88.9%	1,195	91.8%	2	22.2%	210	16.1%
Upper	0	0.0%	0	0.0%	5	55.6%	828	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>1,302</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,302</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	20.0%	34	9.9%
Moderate	2	40.0%	76	22.1%	1	20.0%	177	51.5%
Low/Moderate Total	2	40.0%	76	22.1%	2	40.0%	211	61.3%
Middle	3	60.0%	268	77.9%	3	60.0%	133	38.7%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>344</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>344</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	1	2.9%	205	4.9%	6	17.6%	337	8.0%
Moderate	12	35.3%	900	21.5%	2	5.9%	329	7.9%
Low/Moderate Total	13	38.2%	1,105	26.4%	8	23.5%	666	15.9%
Middle	17	50.0%	2,408	57.5%	14	41.2%	1,420	33.9%
Upper	4	11.8%	678	16.2%	10	29.4%	1,731	41.3%
Unknown	0	0.0%	0	0.0%	2	5.9%	374	8.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>4,191</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>4,191</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	5.3%	29	1.6%	2	10.5%	89	5.0%
Moderate	4	21.1%	300	16.9%	6	31.6%	562	31.8%
Low/Moderate Total	5	26.3%	329	18.6%	8	42.1%	651	36.8%
Middle	9	47.4%	681	38.5%	7	36.8%	494	27.9%
Upper	5	26.3%	760	42.9%	4	21.1%	625	35.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>1,770</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>1,770</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	1	5.6%	156	5.8%	1	5.6%	50	1.9%
Moderate	5	27.8%	431	16.1%	4	22.2%	299	11.1%
Low/Moderate Total	6	33.3%	587	21.9%	5	27.8%	349	13.0%
Middle	5	27.8%	511	19.0%	4	22.2%	429	16.0%
Upper	7	38.9%	1,586	59.1%	8	44.4%	1,781	66.4%
Unknown	0	0.0%	0	0.0%	1	5.6%	125	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>2,684</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>2,684</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	1	16.7%	35	6.5%	2	33.3%	217	40.6%
Moderate	0	0.0%	0	0.0%	2	33.3%	137	25.6%
Low/Moderate Total	1	16.7%	35	6.5%	4	66.7%	354	66.2%
Middle	4	66.7%	368	68.8%	0	0.0%	0	0.0%
Upper	1	16.7%	132	24.7%	1	16.7%	49	9.2%
Unknown	0	0.0%	0	0.0%	1	16.7%	132	24.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>535</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>535</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	3	7.0%	220	4.4%	5	11.6%	356	7.1%
Moderate	9	20.9%	731	14.7%	12	27.9%	998	20.0%
Low/Moderate Total	12	27.8%	951	19.1%	17	39.5%	1,354	27.1%
Middle	18	41.9%	1,560	31.3%	11	25.6%	923	18.5%
Upper	13	30.2%	2,478	49.7%	13	30.2%	2,455	49.2%
Unknown	0	0.0%	0	0.0%	2	4.7%	257	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>43</b>	<b>100.0%</b>	<b>4,989</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>4,989</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Dayton MSA #19380

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	12.5%	68	6.6%
Moderate	1	12.5%	68	6.6%	3	37.5%	328	32.0%
Low/Moderate Total	1	12.5%	68	6.6%	4	50.0%	396	38.6%
Middle	4	50.0%	370	36.1%	1	12.5%	114	11.1%
Upper	3	37.5%	588	57.3%	3	37.5%	516	50.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>1,026</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,026</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	161	73.9%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	161	73.9%
Middle	2	66.7%	161	73.9%	0	0.0%	0	0.0%
Upper	1	33.3%	57	26.1%	1	33.3%	57	26.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>218</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>218</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	9.1%	68	5.5%
Moderate	1	9.1%	68	5.5%	5	45.5%	489	39.3%
Low/Moderate Total	1	9.1%	68	5.5%	6	54.5%	557	44.8%
Middle	6	54.5%	531	42.7%	1	9.1%	114	9.2%
Upper	4	36.4%	645	51.8%	4	36.4%	573	46.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>1,244</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>1,244</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	10	100.0%	1,359	100.0%	5	50.0%	488	35.9%
Upper	0	0.0%	0	0.0%	5	50.0%	871	64.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,359	100.0%	10	100.0%	1,359	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	9.1%	46	4.7%
Moderate	0	0.0%	0	0.0%	1	9.1%	29	3.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	18.2%	75	7.7%
Middle	11	100.0%	975	100.0%	2	18.2%	112	11.5%
Upper	0	0.0%	0	0.0%	6	54.5%	711	72.9%
Unknown	0	0.0%	0	0.0%	1	9.1%	77	7.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	975	100.0%	11	100.0%	975	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	1	50.0%	52	51.5%
Moderate	0	0.0%	0	0.0%	1	50.0%	49	48.5%
Low/Moderate Total	0	0.0%	0	0.0%	2	100.0%	101	100.0%
Middle	2	100.0%	101	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	101	100.0%	2	100.0%	101	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	2	8.7%	98	4.0%
Moderate	0	0.0%	0	0.0%	2	8.7%	78	3.2%
Low/Moderate Total	0	0.0%	0	0.0%	4	17.4%	176	7.2%
Middle	23	100.0%	2,435	100.0%	7	30.4%	600	24.6%
Upper	0	0.0%	0	0.0%	11	47.8%	1,582	65.0%
Unknown	0	0.0%	0	0.0%	1	4.3%	77	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	2,435	100.0%	23	100.0%	2,435	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	154	31.7%	1	50.0%	154	31.7%
Upper	1	50.0%	332	68.3%	1	50.0%	332	68.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	486	100.0%	2	100.0%	486	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	742	100.0%	2	66.7%	504	67.9%
Unknown	0	0.0%	0	0.0%	1	33.3%	238	32.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	742	100.0%	3	100.0%	742	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	20.0%	154	12.5%	1	20.0%	154	12.5%
Upper	4	80.0%	1,074	87.5%	3	60.0%	836	68.1%
Unknown	0	0.0%	0	0.0%	1	20.0%	238	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	1,228	100.0%	5	100.0%	1,228	100.0%

\*Information based on 2010 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	2	40.0%	124	30.5%
Moderate	1	20.0%	89	21.9%	2	40.0%	207	51.0%
Low/Moderate Total	1	20.0%	89	21.9%	4	80.0%	331	81.5%
Middle	4	80.0%	317	78.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	20.0%	75	18.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>406</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>406</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	836	100.0%	1	33.3%	205	24.5%
Upper	0	0.0%	0	0.0%	2	66.7%	631	75.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>836</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>836</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	139	84.8%	1	50.0%	25	13.2%
Upper	1	50.0%	25	15.2%	1	50.0%	139	84.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>164</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>164</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	2	20.0%	124	8.8%
Moderate	1	10.0%	89	6.3%	2	20.0%	207	14.7%
Low/Moderate Total	1	10.0%	89	6.3%	4	40.0%	331	23.5%
Middle	8	80.0%	1,292	91.9%	2	20.0%	230	16.4%
Upper	1	10.0%	25	1.8%	4	40.0%	845	60.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1,406</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,406</b>	<b>100.0%</b>

\*Information based on 2010 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	12.5%	18	2.1%	2	25.0%	86	9.8%
Moderate	1	12.5%	129	14.7%	1	12.5%	134	15.3%
Low/Moderate Total	2	25.0%	147	16.8%	3	37.5%	220	25.1%
Middle	5	37.5%	292	33.3%	1	12.5%	90	10.3%
Upper	3	37.5%	438	49.9%	4	50.0%	567	64.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	877	100.0%	8	100.0%	877	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	14.3%	154	10.8%
Moderate	3	21.4%	202	14.2%	2	14.3%	160	11.2%
Low/Moderate Total	3	21.4%	202	14.3%	4	28.6%	314	22.0%
Middle	7	50.0%	746	52.3%	8	57.1%	927	63.0%
Upper	4	28.6%	479	33.6%	1	7.1%	131	9.2%
Unknown	0	0.0%	0	0.0%	1	7.1%	55	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	1,427	100.0%	14	100.0%	1,427	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	2,400	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	2,400	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	2,400	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	2,400	100.0%	1	100.0%	2,400	100.0%
<b>HMDA Totals</b>								
Low	1	4.3%	18	0.4%	4	17.4%	240	5.1%
Moderate	5	21.7%	2,731	58.1%	3	13.0%	294	6.3%
Low/Moderate Total	6	26.1%	2,749	38.4%	7	30.4%	534	11.4%
Middle	10	43.5%	1,038	22.1%	9	39.1%	1,017	21.6%
Upper	7	30.4%	917	19.5%	5	21.7%	698	14.8%
Unknown	0	0.0%	0	0.0%	2	8.7%	2,455	52.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	4,704	100.0%	23	100.0%	4,704	100.0%

\*Information based on 2010 ACS data

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Dayton MSA #19380

Income Categories	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>HMDA</b>								
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Low/Moderate Total	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Middle	4	57.1%	650	65.1%	0	0.0%	0	0.0%
Upper	2	28.6%	262	26.3%	3	42.9%	647	64.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>998</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>998</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Low/Moderate Total	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Middle	4	57.1%	650	65.1%	0	0.0%	0	0.0%
Upper	2	28.6%	262	26.3%	3	42.9%	647	64.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>998</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>998</b>	<b>100.0%</b>

\*Information based on 2010 ACS data



**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	144	19.8%	1	12.5%	72	9.9%
Low/Moderate Total	1	12.5%	144	19.8%	1	12.5%	72	9.9%
Middle	6	75.0%	497	68.4%	5	62.5%	356	49.0%
Upper	1	12.5%	86	11.8%	2	25.0%	299	41.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	727	100.0%	8	100.0%	727	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	28.6%	127	21.2%
Low/Moderate Total	0	0.0%	0	0.0%	2	28.6%	127	21.2%
Middle	3	42.9%	218	36.3%	0	0.0%	0	0.0%
Upper	4	57.1%	382	63.7%	3	42.9%	218	36.3%
Unknown	0	0.0%	0	0.0%	2	28.6%	255	42.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	600	100.0%	7	100.0%	600	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	14.3%	88	17.4%
Low/Moderate Total	0	0.0%	0	0.0%	1	14.3%	88	17.4%
Middle	4	57.1%	288	56.8%	2	28.6%	131	25.8%
Upper	3	42.9%	219	43.2%	3	42.9%	170	33.5%
Unknown	0	0.0%	0	0.0%	1	14.3%	118	23.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	507	100.0%	7	100.0%	507	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	4.5%	144	7.9%	4	18.2%	287	15.6%
Low/Moderate Total	1	4.5%	144	7.9%	4	18.2%	287	15.6%
Middle	13	59.1%	1,003	54.7%	7	31.8%	487	26.6%
Upper	8	36.4%	687	37.5%	8	36.4%	687	37.5%
Unknown	0	0.0%	0	0.0%	3	13.6%	373	20.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	1,834	100.0%	22	100.0%	1,834	100.0%

\*Information based on 2010 ACS data

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 OH Cleveland-Elyria MSA #17460

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,557	8.8 %	120,590	9.7 %	2	2.7 %	7	0.3 %	0	0.0 %	0	0.0 %
Moderate	5,085	17.6 %	237,177	19.1 %	7	9.6 %	320	12.9 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	7,642	26.4 %	357,767	28.8 %	9	12.3 %	327	13.2 %	0	0.0 %	0	0.0 %
Middle	8,223	28.5 %	330,209	26.6 %	22	30.1 %	1,500	60.3 %	0	0.0 %	0	0.0 %
Upper	12,598	43.6 %	531,036	42.8 %	41	56.2 %	651	26.2 %	0	0.0 %	0	0.0 %
Unknown	294	1.0 %	21,195	1.7 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	136	0.5 %	1,773	0.1 %	1	1.4 %	8	0.3 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>28,893</b>	<b>100%</b>	<b>1,241,980</b>	<b>100%</b>	<b>73</b>	<b>100%</b>	<b>2,486</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	13,576	47.0 %	343,166	27.6 %	50	68.5 %	1,734	69.8 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	26,661	92.3 %	397,934	32.0 %	68	93.2 %	1,056	42.5 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	1,074	3.7 %	187,816	15.1 %	3	4.1 %	600	24.1 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,158	4.0 %	656,230	52.8 %	2	2.7 %	830	33.4 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>28,893</b>	<b>100%</b>	<b>1,241,980</b>	<b>100%</b>	<b>73</b>	<b>100%</b>	<b>2,486</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

2018 OH Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	243	4.7 %	9,387	4.7 %	2	1.2 %	8	0.1 %	0	0.0 %	0	0.0 %
Moderate	895	17.4 %	36,977	18.7 %	23	13.9 %	259	4.2 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	1,138	22.1 %	46,364	23.5 %	25	15.1 %	267	4.3 %	0	0.0 %	0	0.0 %
Middle	2,458	47.8 %	102,655	51.9 %	107	64.5 %	3,937	64.0 %	0	0.0 %	0	0.0 %
Upper	1,463	28.4 %	47,732	24.1 %	34	20.5 %	1,946	31.6 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	86	1.7 %	916	0.5 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>5,145</b>	<b>100%</b>	<b>197,667</b>	<b>100%</b>	<b>166</b>	<b>100%</b>	<b>6,150</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,484	48.3 %	69,075	34.9 %	72	43.4 %	3,017	49.1 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	4,802	93.3 %	70,741	35.8 %	146	88.0 %	1,970	32.0 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	168	3.3 %	29,473	14.9 %	16	9.6 %	2,652	43.1 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	175	3.4 %	97,453	49.3 %	4	2.4 %	1,528	24.8 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>5,145</b>	<b>100%</b>	<b>197,667</b>	<b>100%</b>	<b>166</b>	<b>100%</b>	<b>6,150</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 OH Akron MSA #10420

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	1,113	10.9 %	56,246	12.2 %	6	13.3 %	25	1.7 %	0	0.0 %	0	0.0 %
Moderate	1,482	14.5 %	69,254	15.1 %	2	4.4 %	25	1.7 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	2,595	25.4 %	125,500	27.3 %	8	17.8 %	50	3.4 %	0	0.0 %	0	0.0 %
Middle	3,063	30.0 %	117,322	25.5 %	11	24.4 %	377	25.3 %	0	0.0 %	0	0.0 %
Upper	4,427	43.4 %	215,714	46.9 %	26	57.8 %	1,064	71.4 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	117	1.1 %	1,389	0.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	<i>10,202</i>	<i>100%</i>	<i>459,923</i>	<i>100%</i>	<i>45</i>	<i>100%</i>	<i>1,491</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
	By Revenue				By Revenue				By Revenue			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Loan Size				By Loan Size				By Loan Size			
Total \$1 Million or Less	4,445	43.6 %	145,824	31.7 %	32	71.1 %	869	58.3 %	0	0.0 %	0	0.0 %
\$100,000 or Less	9,365	91.8 %	144,248	31.4 %	40	88.9 %	519	34.8 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	383	3.8 %	66,667	14.5 %	4	8.9 %	622	41.7 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	454	4.5 %	249,010	54.1 %	1	2.2 %	350	23.5 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	<i>10,202</i>	<i>100%</i>	<i>459,923</i>	<i>100%</i>	<i>45</i>	<i>100%</i>	<i>1,491</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 WV Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	280	96.9%	11,026	99.5%	26	96.3%	259	97.7%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	9	3.1%	57	0.5%	1	3.7%	6	2.3%	0	0.0%	0	0.0%
Total	289	100%	11,083	100%	27	100%	265	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	131	45.3%	3,284	29.6%	3	11.1%	59	22.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	266	92.0%	3,718	33.5%	27	100.0%	265	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	15	5.2%	2,546	23.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	2.8%	4,819	43.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	289	100%	11,083	100%	27	100%	265	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 OH Cleveland-Elyria MSA #17460

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,387	8.9%	125,183	10.2%	1	2.4%	5	0.3%	0	0.0%	0	0.0%
Moderate	4,627	17.2%	227,153	18.5%	2	4.9%	10	0.7%	0	0.0%	0	0.0%
Low/Moderate Income	7,014	26.1%	352,336	28.7%	3	7.3%	15	1.0%	0	0.0%	0	0.0%
Middle	7,953	29.6%	339,113	27.6%	9	22.0%	126	8.6%	0	0.0%	0	0.0%
Upper	11,565	43.0%	519,206	42.2%	29	70.7%	1,320	90.3%	0	0.0%	0	0.0%
Unknown	270	1.0%	17,388	1.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	109	0.4%	1,626	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26,911	100%	1,229,669	100%	41	100%	1,461	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	13,634	50.7%	345,774	28.1%	32	78.0%	979	67.0%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	24,641	91.6%	379,492	30.9%	38	92.7%	380	26.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,098	4.1%	191,978	15.6%	1	2.4%	220	15.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,172	4.4%	658,199	53.5%	2	4.9%	861	58.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26,911	100%	1,229,669	100%	41	100%	1,461	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Restricted-FR

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

2017 OH Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	257	5.5%	10,117	5.5%	3	2.1%	147	1.8%	0	0.0%	0	0.0%
Moderate	825	17.7%	35,112	19.0%	18	12.4%	188	2.3%	0	0.0%	0	0.0%
Low/Moderate Income	1,082	23.3%	45,229	24.5%	21	14.5%	335	4.2%	0	0.0%	0	0.0%
Middle	2,222	47.8%	88,018	47.7%	97	66.9%	6,144	76.7%	0	0.0%	0	0.0%
Upper	1,288	27.7%	50,555	27.4%	26	17.9%	1,524	19.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	57	1.2%	674	0.4%	1	0.7%	5	0.1%	0	0.0%	0	0.0%
Total	4,649	100%	194,476	100%	145	100%	8,008	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,466	53.0%	72,485	39.3%	79	54.5%	4,265	53.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	4,310	92.7%	68,155	36.9%	121	83.4%	1,984	24.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	178	3.8%	31,168	16.9%	15	10.3%	2,684	33.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	161	3.5%	85,153	46.2%	9	6.2%	3,340	41.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,649	100%	194,476	100%	145	100%	8,008	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 OH Akron MSA #10420

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	999	10.5%	55,568	12.1%	1	3.1%	20	2.7%	0	0.0%	0	0.0%
Moderate	1,324	13.9%	62,065	13.5%	7	21.9%	97	12.9%	0	0.0%	0	0.0%
Low/Moderate Income	2,323	24.4%	117,633	25.7%	8	25.0%	117	15.5%	0	0.0%	0	0.0%
Middle	2,867	30.1%	122,692	26.8%	14	43.8%	408	54.1%	0	0.0%	0	0.0%
Upper	4,234	44.5%	216,387	47.2%	10	31.3%	229	30.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	86	0.9%	1,433	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9,510	100%	458,145	100%	32	100%	754	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	4,478	47.1%	148,104	32.3%	25	78.1%	628	83.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	8,673	91.2%	140,869	30.7%	31	96.9%	642	85.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	384	4.0%	68,677	15.0%	1	3.1%	112	14.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	453	4.8%	248,599	54.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9,510	100%	458,145	100%	32	100%	754	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 OH Dayton MSA #19380

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	766	10.4 %	41,763	11.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	1,456	19.8 %	91,000	24.0 %	3	6.3 %	180	6.8 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	2,222	30.3 %	132,763	35.1 %	3	6.3 %	180	6.8 %	0	0.0 %	0	0.0 %
Middle	3,320	45.2 %	173,690	45.9 %	39	81.3 %	1,964	74.3 %	0	0.0 %	0	0.0 %
Upper	1,756	23.9 %	71,247	18.8 %	6	12.5 %	500	18.9 %	0	0.0 %	0	0.0 %
Unknown	1	0.0 %	4	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	46	0.6 %	709	0.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	7,345	100%	378,413	100%	48	100%	2,644	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,357	45.7 %	94,191	24.9 %	23	47.9 %	1,217	46.0 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	6,621	90.1 %	107,985	28.5 %	41	85.4 %	511	19.3 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	348	4.7 %	61,957	16.4 %	2	4.2 %	375	14.2 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	376	5.1 %	208,493	55.1 %	5	10.4 %	1,758	66.5 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	7,345	100%	378,413	100%	48	100%	2,644	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 WV Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	216	96.4%	6,950	99.4%	15	100.0%	149	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	8	3.6%	43	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>224</b>	<b>100%</b>	<b>6,993</b>	<b>100%</b>	<b>15</b>	<b>100%</b>	<b>149</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	103	46.0%	3,957	56.6%	2	13.3%	19	12.8%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	210	93.8%	2,555	36.5%	15	100.0%	149	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	3.6%	1,328	19.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	2.7%	3,110	44.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>224</b>	<b>100%</b>	<b>6,993</b>	<b>100%</b>	<b>15</b>	<b>100%</b>	<b>149</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Cleveland-Elyria MSA #17460

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,121	7.5%	100,472	8.1%	1	2.3%	5	0.2%	0	0.0%	0	0.0%
Moderate	3,614	12.8%	194,713	15.7%	2	4.7%	5	0.2%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	5,735	20.3%	295,185	23.8%	3	7.0%	10	0.4%	0	0.0%	0	0.0%
Middle	9,957	35.3%	461,665	37.2%	18	41.9%	1,378	52.0%	0	0.0%	0	0.0%
Upper	12,458	44.2%	478,572	38.6%	22	51.2%	1,264	47.7%	0	0.0%	0	0.0%
Unknown	64	0.2%	5,461	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>28,214</b>	<b>100%</b>	<b>1,240,883</b>	<b>100%</b>	<b>43</b>	<b>100%</b>	<b>2,652</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	12,675	44.9%	345,215	27.8%	23	53.5%	1,392	52.5%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	26,047	92.3%	418,883	33.8%	36	83.7%	793	29.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,010	3.6%	176,010	14.2%	4	9.3%	812	30.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,157	4.1%	645,990	52.1%	3	7.0%	1,047	39.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>28,214</b>	<b>100%</b>	<b>1,240,883</b>	<b>100%</b>	<b>43</b>	<b>100%</b>	<b>2,652</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	93	2.0 %	8,592	4.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	1,047	22.2 %	40,765	19.7 %	32	20.0 %	2,827	25.7 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	1,140	24.2 %	49,357	23.9 %	32	20.0 %	2,827	25.7 %	0	0.0 %	0	0.0 %
Middle	2,200	46.7 %	97,791	47.4 %	113	70.6 %	6,731	61.2 %	0	0.0 %	0	0.0 %
Upper	1,362	28.9 %	59,168	28.7 %	15	9.4 %	1,437	13.1 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	4	0.1 %	100	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>4,706</b>	<b>100%</b>	<b>206,416</b>	<b>100%</b>	<b>160</b>	<b>100%</b>	<b>10,995</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,207	46.9 %	81,447	39.5 %	73	45.6 %	6,470	58.8 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	4,325	91.9 %	73,496	35.6 %	125	78.1 %	2,459	22.4 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	200	4.2 %	34,119	16.5 %	20	12.5 %	3,257	29.6 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	181	3.8 %	98,801	47.9 %	15	9.4 %	5,279	48.0 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>4,706</b>	<b>100%</b>	<b>206,416</b>	<b>100%</b>	<b>160</b>	<b>100%</b>	<b>10,995</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Akron MSA #10420

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	661	7.2 %	36,625	8.9 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	1,405	15.3 %	70,353	17.1 %	4	14.3 %	521	28.6 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Income</i>	2,066	22.4 %	106,978	26.1 %	4	14.3 %	521	28.6 %	0	0.0 %	0	0.0 %
Middle	2,820	30.6 %	120,821	29.4 %	11	39.3 %	663	36.4 %	0	0.0 %	0	0.0 %
Upper	4,323	46.9 %	182,731	44.5 %	13	46.4 %	639	35.1 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>9,209</b>	<b>100%</b>	<b>410,530</b>	<b>100%</b>	<b>28</b>	<b>100%</b>	<b>1,823</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,835	41.6 %	117,514	28.6 %	21	75.0 %	1,348	73.9 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	8,448	91.7 %	136,811	33.3 %	23	82.1 %	583	32.0 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	376	4.1 %	65,928	16.1 %	3	10.7 %	640	35.1 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	385	4.2 %	207,791	50.6 %	2	7.1 %	600	32.9 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<b>Total</b>	<b>9,209</b>	<b>100%</b>	<b>410,530</b>	<b>100%</b>	<b>28</b>	<b>100%</b>	<b>1,823</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>



Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Dayton MSA #19380

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	694	9.0%	44,741	10.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,462	18.9%	115,081	25.8%	2	6.3%	189	8.2%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	2,156	27.9%	159,822	35.8%	2	6.3%	189	8.2%	0	0.0%	0	0.0%
Middle	3,222	41.7%	169,183	37.9%	22	68.8%	1,958	85.0%	0	0.0%	0	0.0%
Upper	2,343	30.3%	117,628	26.3%	8	25.0%	157	6.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,721</b>	<b>100%</b>	<b>446,633</b>	<b>100%</b>	<b>32</b>	<b>100%</b>	<b>2,304</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,132	40.6%	111,492	25.0%	15	46.9%	735	31.9%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	6,842	88.6%	115,566	25.9%	26	81.3%	488	21.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	415	5.4%	75,352	16.9%	3	9.4%	656	28.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	464	6.0%	255,715	57.3%	3	9.4%	1,160	50.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,721</b>	<b>100%</b>	<b>446,633</b>	<b>100%</b>	<b>32</b>	<b>100%</b>	<b>2,304</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 WV Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	4.7%	642	5.6%	3	27.3%	68	24.7%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	13	4.7%	642	5.6%	3	27.3%	68	24.7%	0	0.0%	0	0.0%
Middle	187	68.2%	8,474	74.5%	8	72.7%	207	75.3%	0	0.0%	0	0.0%
Upper	56	20.4%	2,168	19.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	18	6.6%	92	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>274</b>	<b>100%</b>	<b>11,376</b>	<b>100%</b>	<b>11</b>	<b>100%</b>	<b>275</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	124	45.3%	3,545	31.2%	3	27.3%	167	60.7%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	253	92.3%	3,529	31.0%	10	90.9%	149	54.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	10	3.6%	1,836	16.1%	1	9.1%	126	45.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	4.0%	6,011	52.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>274</b>	<b>100%</b>	<b>11,376</b>	<b>100%</b>	<b>11</b>	<b>100%</b>	<b>275</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

## APPENDIX J

### GLOSSARY OF TERMS

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of 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 refinancing 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 MFI 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 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 MFI 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 MFI 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 MFI that is more than 120 percent, in the case of a geography.