

PUBLIC DISCLOSURE

January 30, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The State Bank and Trust Company
RSSD #614313

401 Clinton Street
Defiance, Ohio 43512

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 LMI 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 COMMUNITY REINVESTMENT ACT (CRA) RATING:
"SATISFACTORY"**

The following table indicates the performance level of The State Bank and Trust Company with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	SB&T PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors supporting the institution's rating include:

- A good responsiveness to credit needs;
- A high percentage of loans originated in the bank's assessment area (AA);
- A good distribution of loans among borrowers of different income levels and businesses and farms of different sizes;
- An adequate geographic distribution of loans throughout the AA;
- 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 the AA'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 reasonably 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 AAs; and,
- Provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

Overview

The State Bank and Trust Company (SB&T) is a wholly owned subsidiary of SB Financial Group, Inc., a bank holding company. Both companies are headquartered in Defiance, Ohio. As of September 30, 2022, SB&T reports total assets of \$1.3 billion and total deposits of \$1.1 billion, representing a 52.9% increase in total assets and 53.5% increase in total deposits since the previous evaluation. SB&T has no nonbank subsidiaries that provide mortgage lending or investment qualified CRA activities on its behalf.

On June 5, 2020, SB&T acquired The Edon State Bank Company of Edon, Ohio (Edon) and its holding company. Edon was a small one-office bank in Williams County with \$62.0 million in assets as of March 30, 2020. Williams County was in SB&T's delineated CRA footprint before the merger. Activities from this merger will be assessed in this performance evaluation.

Business Lines

SB&T operates with three lines of business. These business units provide traditional banking services to business and retail clients:

- Commercial Banking – includes checking, savings, eServices, treasury solutions; and commercial real estate, manufacturing, commercial, industrial, and Small Business Administration (SBA) loans
- Investments – includes wealth management, retirement plan services, brokerage services, personal trust services, and insurance services
- Retail Banking – includes checking, savings, debit cards, credit cards, eServices; and mortgage, home equity lines, and personal loans

Assessment Areas

The following summarizes SB&T's AAs evaluated as part of this CRA performance evaluation:

Ohio

- Columbus OH Metropolitan Statistical Area (MSA) #18140, consisting of the entireties of Delaware, Franklin, Madison, and Union counties (excluding Fairfield, Hocking, Licking, Morrow, Perry, and Pickaway counties)
- Lima OH MSA #30620, consisting of the entirety of Allan County
- Nonmetropolitan Ohio, consisting of the entireties of Defiance, Hancock, Henry, Paulding, Putnam, Van Wert, and Williams counties and one census tract in Hillsdale County, Michigan. Hillsdale County is contiguous to counties in the Nonmetropolitan Ohio AA. SB&T has no deposit-taking facilities in Hillsdale County.
- Toledo OH MSA #45780, consisting of the entirety of Fulton, Lucas, and Wood counties

(excluding Ottawa County¹) and two census tracts in Lenawee County, Michigan. Lenawee County is not in the MSA but is contiguous to counties in the Toledo AA. SB&T has no deposit-taking facilities in Lenawee County.

Indiana

- Fort Wayne IN MSA #23060, consisting of the entireties of Allen County (excluding Whitley County²) and DeKalb County. DeKalb County is not in the MSA but is contiguous to Allen County. SB&T has no deposit-taking facilities in DeKalb County.

Financial Overview

SB&T 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 AAs. Consumer loan products include auto loans, personal lines of credit, installment loans, home equity loans, mortgage loans, and credit cards. SB&T offers construction lending and commercial loan products, including term loans, bridge loans, lines of credit, business credit cards, and Small Business Administration (SBA) loans. SB&T also offers its customers remote deposit, mobile and online banking services (e.g., Mobile Deposit, BillPay, PopMoney, eStatements, Apple Pay, Google Pay, and Samsung Pay), and identity theft prevention.

The following chart displays SB&T's loan portfolio composition as of December 31, 2022.

Composition of Loan Portfolio as of December 31, 2022		
Loan Type	\$(000)	%
Construction and Land Development	60,670	6.3
Farmland	48,360	5.0
1-4 Family Residential Real Estate	343,126	35.6
Multifamily Residential Real Estate	39,613	4.1
Non-Farm Non-Residential Real Estate	308,815	32.0
Agricultural	16,027	1.7
Commercial and Industrial	114,303	11.8
Consumer	18,619	1.9
Other	15,186	1.6
Gross Loans	964,719	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

SB&T's investment portfolio as of December 31, 2022, was \$257.2 million, representing 19.9% of total assets. U.S. Treasury & Agency securities accounted for 63.0% of investments, while all other

¹ Due to MSA delineation changes Ottawa County became part of the Toledo MSA, effective January 1, 2019.

² Due to MSA delineation changes Whitley County became part of the Fort Wayne MSA, effective January 1, 2019.

securities and interest-bearing bank balances comprised 27.0% and 5.7% of total investments, respectively. The remaining 4.3% of total investments consisted of municipal securities.

No known legal impediments exist that would restrain SB&T from meeting the credit needs of its AAs.

Previous Public Evaluation

SB&T's CRA performance was evaluated using the CRA examination procedures for large banks. SB&T received a "Satisfactory" rating in the January 8, 2018, CRA Performance Evaluation. The lending test was rated "Low Satisfactory", investment test was rated High Satisfactory, and the service test was rated "Low Satisfactory."

SCOPE OF EXAMINATION

For the purpose of this evaluation, SB&T is an interstate bank with five delineated CRA AAs – four AAs in Ohio and one AA in Indiana.

The following AAs received full-scope reviews:

- Nonmetropolitan Ohio
- Columbus OH MSA (Columbus)
- Toledo OH MSA (Toledo)
- Fort Wayne IN MSA (Fort Wayne)

A limited-scope review was completed for the Lima OH MSA (Lima).

Nonmetropolitan Ohio received the most weight in this evaluation because it is SB&T's primary market. It has the most branches and highest market share of deposits, and highest volume of small business and consumer lending. The Columbus AA received the second-highest weight with the highest percentage of LMI tracts and largest concentration of total lending, followed by the Toledo AA and Fort Wayne AA, respectively.

Examination Evaluation Period and Products Reviewed

This evaluation includes an analysis of HMDA-reportable, CRA-reportable, consumer loans, and home equity lines of credit originated from January 1, 2017, through December 31, 2021. 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 they 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.

Home purchase and refinance loans were evaluated separately each year in each AA in Ohio. However, in the Fort Wayne AA, only refinance loans had enough volume to conduct a meaningful analysis in 2020 and 2021 and only home purchase loans in 2018. HMDA loans were combined to conduct a meaningful analysis in 2017 and 2019. Home improvement, multi-family, and other purpose closed-end loans were not considered in this evaluation due to limited volume. Small business loans were evaluated each year, except in the Fort Wayne AA. There was only enough volume to conduct a meaningful analysis in 2020 in the Fort Wayne AA. Small farm loans were evaluated in Nonmetropolitan Ohio, the only AA with enough volume to conduct a meaningful analysis. Other types of consumer loans that can be reported optionally were included in the analysis. Consumer loans consist of motor vehicle, other secured, and other unsecured loans. In the Columbus AA, consumer loans were combined to conduct a meaningful analysis in 2017; due to limited volume consumer loans were not considered in 2018 through 2021. Motor vehicle, other secured, and other unsecured loans were evaluated separately each year in Nonmetropolitan Ohio. In the Toledo AA, there was enough volume to evaluate motor vehicle and other secured loans separately each year. Home equity lines of credit were only evaluated in 2017, because SB&T did not originate enough open-end lines of credit secured by a lien on a dwelling to be required to report home equity lines of credit for HMDA purposes starting in 2018. There was enough volume in 2017 to conduct a meaningful analysis in the Nonmetropolitan Ohio, Columbus, and Toledo AAs.

Based on the total loan volume by number and dollar amounts, HMDA-reportable loans (home purchase and refinance, respectively) received the greatest weight followed by consumer (motor vehicle, other secured, and other unsecured, respectively), small business, and small farm loans, and home equity lines of credit. If lending performance differed between years, more weight was given to 2020 performance, the year with the most loans by volume and dollar amount.

Community development loans and investments funded between January 9, 2018, through January 30, 2023, 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, 2022, were also considered. Lastly, community development services that occurred during the evaluation period were reviewed as part of the service test evaluation.

A summary of the scope of the examination is listed in Appendix A.

Examination Analysis

For the purposes of CRA, SB&T is considered an intermediate small bank; however, SB&T elects to have its CRA performance evaluated using the CRA examination procedures for large banks. As an interstate bank, SB&T is subject to Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act,³ and the scope of this evaluation includes a full-scope evaluation of at

³ Section 109 of the Act prohibits a bank from establishing or acquiring a branch or branches outside its

least one AA in each state where SB&T has deposit-taking facilities. The following criteria was considered in this evaluation: the volume of lending by number of loans and dollar amount as a percentage of overall and statewide lending activity, deposit market share, number of branches, percentage of deposits, percentage of LMI geographies, volume of community development activity, and other non-financial considerations. Where comparable activity was noted, full-scope AAs not selected at the previous examination were considered.

This evaluation of SB&T's lending record in individual AAs includes the utilization of and comparison to demographic characteristics. The primary sources for demographic data are the U.S. Census Bureau and Dun & Bradstreet.⁴ Demographic characteristics of a particular AA 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 demand, self-reported data on revenue size and geographic location from business entities are collected and published by Dun & Bradstreet. 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 SB&T accordingly. Refer to appendices D and F for explicit demographic data.

Loans are evaluated to determine the lending activity inside and outside SB&T's AAs. In addition, loans inside the AA are evaluated based on the geographic and borrower income distribution for each AA. The distribution of HMDA-reportable loans and home equity lines of credit by borrower income is assessed by comparing the percentage of loans originated to borrowers in each income category (low-, moderate-, middle-, and upper-income) with the percentage of families in each income category. The distribution of consumer loans by borrower income is assessed by comparing the percentage of loans originated to borrowers in each income category (low-, moderate-, middle-, and upper-income) with the percentage of households in each income category. The distribution of small business and small farm loans is assessed by comparing the percentage of loans originated to businesses or farms in each revenue category (less than or comparable to \$1.0 million and greater than \$1.0 million) to the percentage of total businesses or total farms in each revenue category.

The geographic distribution of HMDA-reportable loans and home equity lines of credit is assessed by comparing the percentage of loans originated in each income category (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geographic income category. The geographic distribution of consumer loans is assessed by comparing the percentage of loans originated in each income category (low-, moderate-, middle-

home state primarily for the purpose of deposit production.

⁴ Demographic data: Includes American Community Survey (ACS) and Dun & Bradstreet data, plus 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.

, and upper-income) to the percentage of households in each geographic income category. Small business and small farm loans are compared to the percentage of small businesses or small farms within each geographic income category.

Borrower distribution received more weight in this evaluation than geographic distribution given the overall percentage of LMI families being greater than the overall percentage of LMI geographies, unless otherwise stated.

Lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they impacted the outcome of the analyses.

SB&T's lending performance was also compared to the performance of aggregate lenders in 2017, 2018, 2019, 2020, and 2021. Aggregate lenders include all lenders required to report HMDA-reportable and CRA-reportable small business/small farm lending data within the respective AAs. Lending market share is also discussed to give a better understanding of where SB&T ranks within the respective areas. For retail services, SB&T's branch distribution analysis was conducted using data as of June 30, 2022.

Community development activities were reviewed to determine whether they have community development as a primary purpose and meet the geographic requirements of CRA. The eligibility of a loan, investment, or service is based on demographic information available to SB&T at the time the community development activity was undertaken. Qualified community development activities were analyzed from quantitative and qualitative perspectives to better understand the volume of activity impacting a particular AA, 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 AA.

To better understand AA community development and credit needs, several sources were utilized, including publicly accessible data, information submitted by SB&T, and plans describing the community development environment in local markets. Eight community contact interviews were conducted with representatives from affordable housing, realtors' association, economic development, chamber of commerce, and several community and social services organizations operating inside SB&T's AAs. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the AA. Information obtained from these interviews helped establish a context for the communities in which SB&T operates and gather information on its performance.

Community contacts identified lack of affordable housing and rising home and rent prices as the most critical problems across the AAs; followed by lack of reliable childcare and transportation services for LMI individuals to get to work and access basic services, including but not limited to

banking services. Other identified challenges included the need for workforce development training, financial literacy and homebuyer education, and access to investment capital for entrepreneurs. Lastly, the contacts identified several opportunities for bank participation. More detailed information obtained from individual community contacts is included in the "Description of the Institution's Operations" section for each full-scope AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

SB&T's overall CRA performance is rated "Satisfactory." Details are provided below, including facts, data, and analyses used to form conclusions regarding the lending, investment, and service test performance ratings. SB&T's CRA program includes a strategy to focus on meeting the credit and community development needs of its AAs. SB&T continues to work on ways to increase lending penetration across its AAs and strengthen community engagement to help identify unmet community development needs and find potential solutions.

Lending Test

SB&T's lending test performance is rated "High Satisfactory." Lending performance is "High Satisfactory" in Ohio and "Low Satisfactory" in Indiana. The overall penetration of loans among borrowers of different income levels is good; and the distribution to businesses and farms of different sizes is good. The overall geographic distribution of loans is adequate, with moderate gaps in lending. SB&T is a leader in making community development loans. As discussed earlier, SB&T's performance in Nonmetropolitan Ohio had the greatest impact on the overall lending performance.

While SB&T's lending distribution by borrower income and geography is referenced throughout this report, detailed information about HMDA-reportable, consumer-related, and CRA-reportable loans can be found in Appendix E for full-scope and Appendix G for limited-scope AAs, respectively. In some AAs and product discussions, specific numbers are quoted from these tables to support relevant points; otherwise, general references are made about performance, and the reader should refer to the appendices for specific data.

Lending Activity

SB&T's lending activity reflects a good responsiveness to the credit needs of its AAs, taking into consideration its strategic objectives, economic conditions, and competitive factors. During the evaluation period, the majority of loans originated by volume and dollar amount were made in SB&T's delineated AAs; however, concentrations of lending in excluded counties in MSAs within the bank's delineated footprint, specifically Fairfield and Licking counties within the Columbus MSA were identified.

As the data shows in the table below, SB&T originated more HMDA-related loans by number and dollar amount than consumer-, and small business/small farm-related loans; as a result,

HMDA-related lending typically had a greater impact on lending ratings. Overall lending was considered responsive to credit needs in all AAs, commensurate with deposits, and no conspicuous gaps in lending activity by income category were identified. Detailed information about lending activity can be found in each of the state sections of this report.

Assessment Area Concentration

The following tables shows the number and percentage of loans located inside and outside of SB&T's AAs by loan type. As indicated below, SB&T originated a high percentage of the total loans by volume and by dollar amount to borrowers, businesses, and farms located within its AAs in 2017 and 2018 through 2021.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Equity	305	86.4	\$13,147	85.4	48	13.6	\$2,252	14.6
Motor Vehicle	160	93.6	\$2,531	93.3	11	6.4	\$183	6.7
Other - Secured	196	95.1	\$2,580	93.6	10	4.9	\$176	6.4
Other - Unsecured	59	89.4	\$1,112	75.1	7	10.6	\$368	24.9
Total Consumer related	720	90.5	\$19,370	86.7	76	9.5	\$2,979	13.3
Home Improvement	15	83.3	\$2,316	85.8	3	16.7	\$382	14.2
Home Purchase - Conventional	861	77.6	\$165,329	76.8	248	22.4	\$49,985	23.2
Home Purchase - FHA	127	66.1	\$17,277	66.2	65	33.9	\$8,813	33.8
Home Purchase - VA	38	79.2	\$7,266	79.2	10	20.8	\$1,907	20.8
Multi-Family Housing	11	68.8	\$11,367	65.4	5	31.3	\$6,017	34.6
Refinancing	285	81.0	\$47,075	75.3	67	19.0	\$15,465	24.7
Total HMDA related	1,337	77.1	\$250,630	75.2	398	22.9	\$82,569	24.8
Small Bus. - Secured by Real Estate	17	65.4	\$4,600	73.5	9	34.6	\$1,658	26.5
Small Business	178	84.4	\$36,387	82.7	33	15.6	\$7,600	17.3
Total Small Bus. related	195	82.3	\$40,987	81.6	42	17.7	\$9,258	18.4
Small Farm	54	93.1	\$5,976	89.6	4	6.9	\$694	10.4
Total Small Farm related	54	93.1	\$5,976	89.6	4	6.9	\$694	10.4
TOTAL LOANS	2,306	81.6	\$316,963	76.8	520	18.4	\$95,500	23.2

Note: Affiliate loans not included

SB&T originated 81.6% of its total loans by volume and 76.8% by dollar amount to borrowers, businesses, and farms located inside its AAs in 2017.

From 2018 through 2021, SB&T originated 81.0% of its total loans by volume and 77.4% by dollar amount to borrowers, businesses, and farms located inside its AAs.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Motor Vehicle	511	94.8	\$9,797	94.5	28	5.2	\$570	5.5
Other - Secured	521	95.1	\$8,494	90.4	27	4.9	\$904	9.6
Other - Unsecured	259	95.6	\$7,570	93.6	12	4.4	\$520	6.4
Total Consumer related	1,291	95.1	\$25,861	92.8	67	4.9	\$1,994	7.2
Home Improvement	27	77.1	\$2,696	71.5	8	22.9	\$1,077	28.5
Home Purchase - Conventional	3,671	78.4	\$825,773	76.9	1,014	21.6	\$248,750	23.1
Home Purchase - FHA	282	67.6	\$43,977	68.6	135	32.4	\$20,139	31.4
Home Purchase - VA	91	74.6	\$19,780	73.6	31	25.4	\$7,103	26.4
Multi-Family Housing	52	71.2	\$41,582	75.0	21	28.8	\$13,870	25.0
Other Purpose Closed-End	16	76.2	\$1,778	80.2	5	23.8	\$440	19.8
Refinancing	3,146	77.4	\$668,332	75.8	918	22.6	\$213,404	24.2
Total HMDA related	7,285	77.4	\$1,603,918	76.1	2,132	22.6	\$504,783	23.9
Small Bus. - Secured by Real Estate	33	84.6	\$22,066	91.9	6	15.4	\$1,952	8.1
Small Business	1,668	87.9	\$225,980	84.4	230	12.1	\$41,898	15.6
Total Small Bus. related	1,701	87.8	\$248,046	85.0	236	12.2	\$43,850	15.0
Small Farm	215	90.3	\$26,401	87.0	23	9.7	\$3,944	13.0
Total Small Farm related	215	90.3	\$26,401	87.0	23	9.7	\$3,944	13.0
TOTAL LOANS	10,492	81.0	\$1,904,226	77.4	2,458	19.0	\$554,571	22.6

Note: Affiliate loans not included

Specifically, SB&T originated 77.4% of HMDA-related loans by volume and 76.1% by dollar amount, 95.1% of consumer-related loans by volume and 92.8% by dollar amount, 87.8% of small business-related loans by volume and 85.0% by dollar amount, 90.3% of small farm-related loans by volume and 87.0% by dollar amount to borrowers, businesses, and farms located inside its AAs. The increase in small business loans due to the bank's involvement with the Paycheck Protection Program (PPP) loans did not negatively impact AA concentration of small business loans inside the AA.

Distribution of Lending by Borrower Income, Business and Farm Revenue Size, and Geographic Distribution

The distribution of loans is good among borrowers of different income levels and to businesses and farms of different sizes. HMDA-reportable lending to borrowers of different income levels is good in Ohio and adequate in Indiana. Consumer and home equity lending to borrowers of different income levels is excellent and adequate in Ohio, respectively. The distribution of lending to businesses of different revenue sizes is good in Ohio and adequate in Indiana. The distribution of lending to farms of different revenue sizes is good in Nonmetropolitan Ohio.

The overall geographic distribution of loans reflects an adequate penetration throughout the AAs with a moderate level of lending gaps. Geographic distribution of HMDA-reportable lending is

good in Ohio and poor in Indiana. Geographic distribution of consumer and home equity lending is adequate in Ohio. The geographic distribution of small business lending is good in Ohio and poor Indiana. The geographic distribution of small farm lending is adequate in Nonmetropolitan Ohio. A moderate level of lending gaps was identified in Ohio and a substantial level in Indiana.

Between April 13, 2020, through July 9, 2021, SB&T facilitated 1,137 PPP loans totaling \$111.4 million. PPP loans are administered by the Small Business Administration (SBA) as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). PPP loans are designed to help businesses retain workers and staff during the economic hardship resulting from the pandemic.⁵ Of the total PPP loans, 1,040 (91.5%) loans totaling \$102.9 million (92.4%) were made in the bank's AAs (approximately 97.0% of PPP loans were originated in Ohio and 3.0% in Indiana). Consistent with information provided in the May 27, 2020, joint statement on CRA Consideration for Activities in Response to Coronavirus FAQs,⁶ loans, including PPP loans, in amounts of \$1.0 million or less to for-profit businesses or to nonprofit organizations that are secured by nonfarm, non-residential real estate, are reported, and considered as small business loans under the retail lending test. While reported revenue was not available for most PPP loans given the program requirements, SB&T elected to collect revenues for many of its PPP loans. However, the impact of any large percentages of unknown revenues will be considered in this evaluation.

Community Development Loans

SB&T is a leader in making community development loans during the evaluation period. SB&T originated or renewed 32 community development loans totaling approximately \$35.1 million. This volume of community development lending is considered excellent given the size and presence of the institution and community development lending opportunities in its AAs. This represents a substantial increase by volume and dollar amount since the previous evaluation. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Affordable Housing	20	\$15,610,530
Revitalization / Stabilization	7	\$11,459,200
Community Services	5	\$8,072,523
Total	32	\$35,142,253

⁵[FEMA Major Disaster Declarations: In March 2020, each county was designated as a major disaster area due to the COVID-19 pandemic](#)

⁶[May 27 2020 - Frequently Asked Questions \(FAQs\) for Consideration for Activities in Response to the Coronavirus](#)

Totals include loans that benefit broader statewide and regional areas

Twelve affordable housing loans totaling \$10.0 million, financed 143 units of unsubsidized affordable rental housing across the bank's AAs in Ohio. These rentals serve tenants with income at or below 80.0% area median income and charge rents that are low enough that tenants do not have to pay more than 30.0% of their income on housing-related expenses.

Because SB&T has been responsive to community development needs and opportunities, consideration was given to eight affordable housing loans totaling \$5.6 million that benefit broader regional areas in Ohio. These loans financed 130 units of unsubsidized and 98 units of subsidized affordable housing. Community contacts across AAs emphasized all aspects of affordable housing as a critical need.

PPP loans in amounts greater than \$1.0 million may be considered as community development loans if they also have a primary purpose of community development as defined under the CRA. SB&T originated four PPP loans, totaling \$6.1 million in the Lima and Toledo AAs. These loans represent approximately 17.2% of SB&T's total community development lending by dollar amount and are considered responsive to credit needs in LMI geographies during the height of the COVID-19 emergency. SB&T also originated three non-PPP loans totaling \$5.4 million that helped revitalize/stabilize LMI areas in Nonmetropolitan Ohio and the Columbus AA.

Lastly, SB&T originated five community service loans totaling \$8.1 million in the Toledo AA.

All qualified community development loans were made in Ohio, compared to the percentage of total lending at 97.3% and total deposits at 97.3%. SB&T is a leader in making community development loans in Ohio. Community contacts emphasized all aspects of affordable housing as a critical need across AAs and expressed the need for access to capital for small businesses and the impact that PPP loans had on local communities. These loans are responsive to credit needs of low-income individuals and areas and small businesses. SB&T makes few, if any community development loans in Indiana.

More information on individual community development loans can be found in the full-scope AA sections of this report.

*Flexible Lending Practices*⁷

SB&T makes use of flexible lending practices in serving credit needs across its AAs. These programs are primarily designed to assist LMI first-time homebuyers with essential down payment or closing costs or small businesses gain access to capital.

- **SB&T's Community Home Loan Product:** Community Home loans allow LMI borrowers and/or borrowers in LMI areas to buy a home with a minimum credit score of 640, a

⁷ Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria.

maximum loan-to-value (LTV) of 100%, and maximum debt-to-income (DTI) of 35% housing / 45% total. There is no down payment required and no application fee. Homeownership counseling is required. Borrowers must contribute \$500 of their own funds to the transaction and cannot own additional property.

- SB&T's Community Assistance Reinvestment Endowment (C.A.R.E.) Grant: Grant is made in conjunction with a SB&T close-end purchase money first mortgage. LTV must be <80% and total closing costs ≤\$1,500. C.A.R.E. provides up to \$1,500 toward closing costs to qualified LMI borrowers (up to \$60,000 per year).
- Federal Home Loan Bank (FHLB) of Cincinnati Welcome Home Program: This program provides down payment assistance to LMI individuals funded through direct subsidies from member banks. SB&T provided qualified borrowers \$5,000 toward a down payment.
- Fannie Mae Advantage 97%: This program helps to expand access to credit and to support sustainable homeownership by offering 97% LTV financing to help creditworthy home buyers who would otherwise qualify for a mortgage but may not have the resources for a larger down payment. Homebuyers must be 80% of Area Median Income (AMI) in all census tracts; and if borrowers are first-time homebuyers, at least one borrower must complete homebuyer education, regardless of LTV.
- Small Business Administration (SBA) Loan Program(s): The SBA's programs offer funds to start-ups and existing small businesses with access to capital with more flexible repayment terms than conventional commercial financing for multiple purposes. SB&T offers a small business line of credit through its retail banking centers and business banking to meet the credit needs of small businesses. SB&T has experience originating Community Express, 7(a), and 504 SBA loans. During the evaluation period, SB&T originated 55 SBA loans totaling approximately \$35.4 million. Of these loans 69.0% by volume and 77.0% by dollar amount were originated within the bank's AAs (84.0% by volume and 71.0% by dollar amount in Ohio and the remaining in Indiana). SBA loans in amounts of \$1.0 million or less to for-profit businesses are considered as small business loans under the retail lending test.

SB&T participates in Ohio's GrowNOW and Linked Deposit programs available to small business owners and Ohio farmers, respectively. These programs provide reduced rate operating loans for qualified small business borrowers and farmers.

SB&T also offers Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA), and U.S. Department of Agriculture/Rural Housing Service (USDA) loans, these government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments.

In addition to PPP loans in amounts of \$1.0 million or less being considered as small business loans under the retail lending test, PPP loans also received consideration under flexible lending practices. PPP loans are considered particularly responsive if made to small businesses with gross annual revenues of \$1.0 million or less or to businesses in LMI geographies or distressed/

underserved nonmetropolitan middle-income geographies.⁸ The following table reflects the total number PPP loans by AA and LMI tracts, number, and dollar amount:

Flexible Lending Practices - PPP Loans Geographic Distribution								
Assessment Area	Total #	# - %	Total # in LMI Tracts	# - % in AA's LMI Tracts	Total \$	\$ - %	Total \$ in LMI Tracts	\$ - % in AA's LMI Tracts
Nonmetropolitan Ohio	457	43.9%	37	8.1%	\$43,382,836	42.2%	\$2,881,561	6.6%
Columbus MSA	184	17.7%	27	14.7%	\$18,023,149	17.5%	\$4,599,277	25.5%
Toledo MSA	304	29.2%	34	11.2%	\$32,991,867	32.1%	\$5,322,246	16.1%
Lima MSA	67	6.4%	22	32.8%	\$6,293,355	6.1%	\$3,293,330	52.3%
Ohio	1,012	97.3%	120	11.9%	\$100,691,207	97.9%	\$16,096,414	16.0%
Fort Wayne MSA / Indiana	28	2.7%	1	3.6%	\$2,209,906	2.1%	\$35,800	1.6%
Total	1,040	100.0%	121	100.0%	\$102,901,113	100.0%	\$16,132,214	100.0%

Nearly 12.0% of total PPP loans by volume and 16.0% by dollar amount were originated in LMI tracts.

SB&T's use of these programs was evaluated when there was sufficient volume necessary to conduct a meaningful analysis. Community contacts emphasized affordable housing as a critical need and access to capital for small businesses across the AAs. The qualitative impact of these products on LMI individuals and in LMI areas enhanced SB&T's overall lending test performance. SB&T makes use of flexible lending practices in serving AA credit needs in Ohio and limited use in Indiana.

More information on individual flexible lending programs can be found in the full-scope AA sections of this report.

Investment Test

SB&T's performance under the investment test is rated Outstanding. SB&T has an excellent level of qualified community development investments and donations and is often in a leadership position in Ohio and adequate level of qualified community development investments and donations in Indiana.

SB&T has \$11.9 million in qualified community development investments. This represents a significant increase by dollar amount since previous evaluation. The following table reflects the total number of qualified investments by purpose, number, and dollar amount:

⁸ SB&T has no distressed or underserved nonmetropolitan middle-income geographies in its delineated CRA footprint during this evaluation period.

Purpose of CD Investment	#	\$
Economic Development	5	\$7,967,426
Affordable Housing	6	\$2,465,293
Community Services	3	\$1,196,418
Revitalization / Stabilization	1	\$240,617
Total	15	\$11,869,754

SB&T obtained nine new investments worth approximately \$10.1 million, representing 84.9% of total qualified investments. SB&T holds six prior period investments with a current book value of approximately \$1.8 million, representing 15.1% of total investments.

During the evaluation period, SB&T made a new investment totaling \$248,000 in a low-income credit union in Romulus, Michigan. The credit union's activities help to meet the credit needs of its local community. Designated low-income credit unions receive favorable CRA consideration even if the credit union is not serving the bank's delineated AA or broader statewide or regional areas that includes one or more of the institution's AAs.

SB&T also made investments in Small Business Investment Companies (SBIC). SBICs are privately owned, and managed investment firms licensed and regulated by the Small Business Administration (SBA). The SBIC investment program increases access to low-cost capital for start-ups and small businesses across a variety of industries. SB&T invested in three new SBICs totaling \$6.9 million and holds two prior period SBICs with a current book value of approximately \$1.0 million. Proceeds from these qualified investments support economic development across a broader regional area (funds could not be allocated at the AA level) and are considered responsive to credit needs of small businesses.

Other new qualified investments include a Low-Income Housing Tax Credit (LIHTC) that provides equity capital for affordable rental housing developments across a broader statewide area in Ohio totaling \$950,036, and a mortgage-backed security and two municipal school bonds totaling approximately \$2.0 million that benefit Nonmetropolitan Ohio and the Columbus and Toledo AAs.

Qualified prior period investments include three mortgage-backed securities and a municipal bond with a current book value of approximately \$755,860 that finance affordable housing and infrastructure improvements in the Columbus, Toledo, and Fort Wayne AAs.

The low-income credit union and SBIC investments received favorable CRA consideration at the institution level and represent 69.2% of total qualified investments. Approximately 29.6% of qualified investments benefited Ohio, compared to the percentage of total lending at 97.3% and total deposits at 97.3%. Approximately 1.3% of qualified investments benefited Indiana, compared to the percentage of total lending at 2.7% and total deposits at 2.7%. Community contacts expressed the needs for wraparound services to LMI individuals and families, the critical need for affordable housing, and access to low-cost, small dollar credit to attract and retain

businesses. These investments help to address these needs. LIHTC and SBIC investments are considered complex; SB&T makes occasional use of complex investments to support community development initiatives.

Qualified investments also took the form of donations totaling \$350,737. This represents a significant increase by dollar amount since previous evaluation. SB&T partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, affordable housing, and educational programs. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donation	#	\$
Community Services	187	\$266,055
Economic Development	13	\$62,835
Affordable Housing	27	\$15,097
Revitalization / Stabilization	6	\$6,750
Total	233	\$350,737

Approximately 91.5% of SB&T's small dollar donations by dollar amount benefited Ohio and 8.5% benefited Indiana, which is slightly below the percentage of total deposits in Ohio (97.3%) and exceeds the percentage of total deposits in Indiana (2.7%).

Overall, qualified investments and donations exhibit excellent responsiveness to credit and community development needs in Ohio and an adequate responsiveness in Indiana. Community contacts expressed the needs for wraparound services to LMI individuals and families, an overwhelming need for affordable housing, and access to low-cost, small dollar credit to attract and retain small businesses. These qualified investments and donations help to address these needs.

During the evaluation period, SB&T also provided 104 Welcome Home grants totaling \$520,000 and 74 C.A.R.E. grants totaling \$111,000 across its AAs. These grants assist qualified LMI homebuyers with down payment and/or closings costs of a new home. Refer to Flexible Lending Practices in the full-scope AA sections of this report for details.

More information detailing specific investments and contributions can be found in the full-scope AA sections of this report.

Service Test

SB&T's performance under the service test is rated "High Satisfactory." Retail delivery systems are reasonably accessible, and SB&T provides a relatively high level of community development services.

Retail Services

SB&T maintains its main office with a full-service ATM, 17 branches with full-service ATMs, and four branches without ATMs across its AAs. Since the previous evaluation, SB&T acquired a new branch with a full-service ATM and opened two branches with full-service ATMs in Nonmetropolitan Ohio. SB&T relocated a branch with a full-service ATM in the Toledo AA. SB&T has not closed any branches since the previous evaluation. Overall SB&T's record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or LMI individuals.

SB&T maintains four stand-alone ATMs in Nonmetropolitan Ohio. Since the previous evaluation, the bank opened a stand-alone cash-only ATM and closed four stand-alone ATMs in Nonmetropolitan Ohio. SB&T also closed a full-service ATM in the Fort Wayne AA.

SB&T operates five loan production offices (LPOs). Two LPOs are in the bank's AAs, one in Gahanna (Franklin County) in the Columbus AA and one in Toledo (Lucas County) in the Toledo AA. The remaining three LPOs are outside the bank's delineated CRA AAs. There is an LPO in Angola, Indiana (Steuben County) in a middle-income tract in the northeastern portion of the state. The Angola LPO is about 53 miles from Defiance and about 10 miles from the state line. On February 25, 2019, SB&T opened a new LPO in Fishers, Indiana (Hamilton County) in an upper-income tract in the Indianapolis-Carmel-Anderson MSA. Lastly, on July 12, 2022, SB&T relocated an LPO in the same middle-income tract in Lambertville, Michigan (Monroe County) in the Monroe MSA. Since the previous evaluation, SB&T closed two LPOs outside its delineated CRA AAs in upper-income tracts - the LPO in Tiffin, Ohio (Seneca County) on April 1, 2020; and the LPO in Westlake, Ohio (Cuyahoga County) on September 1, 2020.

Overall retail delivery systems are reasonably accessible to SB&T's geographies and individuals of different income levels in Ohio and unreasonably inaccessible to portion of the bank's geographies and individuals of different income levels in Indiana. Only 9.0% of SB&T's branches serve LMI geographies, compared to 36.3% of total LMI tracts across the AAs. Specifically, SB&T has one branch (4.5%) in a low-income tract, compared to 16.0% of total low-income tracts and one branch (4.5%) in a moderate-income tract, compared to 20.3% of total moderate-income tracts. However, the branch in a low-income tract in the Lima AA exceeded demographic comparators in those tracts; and the new branch in a moderate-income tract in Nonmetropolitan Ohio exceeded demographic comparators in those tracts. SB&T has no branches in LMI tracts in the Columbus, Toledo, and Fort Wayne AAs, while 93.8% of total LMI tracts are in these AAs. However, SB&T has minimal market presence with only one branch in each the Columbus, Lima, and Fort Wayne AAs, which are competitive markets served by large national and regional financial institutions.

The geographic distribution of SB&T’s branches as of June 30, 2022, is shown in the table below.

Exam: The State Bank and Trust Company 2023
Assessment Area(s): Entire Institution

Analysis Year: 2021

Tract Income Levels	BRANCHES							ATMS							DEMOGRAPHICS*								
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only			Census Tracts		Households	Total Businesses				
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%		
Low	Total	1	4.8%	0	0	1	0	0	Total	1	4.3%	1	4.8%	0	0	0	0.0%	0	0	113	16.0%	10.3%	9.2%
	DTO	0		0	0	0			Stand Alone	0		0	0	0	0	0	0	0	0				
	LS	0		0	0	0																	
Moderate	Total	1	4.8%	1	0	0	0	0	Total	1	4.3%	1	4.8%	0	0	0	0.0%	0	0	143	20.3%	19.0%	16.2%
	DTO	0		0	0	0			Stand Alone	1		1	4.8%	0	0	0	0.0%	0	0				
	LS	0		0	0	0																	
Middle	Total	16	72.7%	3	1	16	15	15	Total	18	78.3%	16	76.2%	3	2	2	100.0%	1	2	255	36.1%	38.2%	33.5%
	DTO	0		0	0	0			Stand Alone	3		1	76.2%	0	2	2	100.0%	1	2				
	LS	0		0	0	0																	
Upper	Total	4	18.2%	0	0	4	3	1	Total	3	13.0%	3	14.3%	0	1	0	0.0%	0	0	187	26.5%	32.3%	40.2%
	DTO	0		0	0	0			Stand Alone	0		0	0.0%	0	0	0	0.0%	0	0				
	LS	0		0	0	0																	
Unknown	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	1.1%	0.2%	0.9%
	DTO	0		0	0	0			Stand Alone	0		0	0.0%	0	0	0	0.0%	0	0				
	LS	0		0	0	0																	
Totals	Total	22	100.0%	4	1	21	18	16	Total	23	100.0%	21	100.0%	3	3	2	100.0%	1	2	706	100.0%	100.0%	100.0%
	DTO	0		0	0	0			Stand Alone	4		2	100.0%	0	2	2	100.0%	1	2				
	LS	0		0	0	0																	

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

Banking services do not vary in a way that inconveniences any portion of SB&T’s AAs. SB&T’s banking centers are generally open six days a week and provide lobby and/or drive-thru services full days Monday through Friday (9:00 a.m. to 5:00 p.m.) and half days on Saturday (9:00 a.m. – noon). Twenty-one offices offer drive-thru services, 18 offices offer extended hours until 5:30 p.m. Sixteen (16) offices offer weekend hours. While the low-income branch in the Lima AA does not offer extended or weekend hours, it offers drive-thru services and has a full-service ATM. While the moderate-income branch in Nonmetropolitan Ohio does not offer drive-thru services or extended or weekend hours, it has a full-service ATM.

SB&T offers a variety of alternative delivery systems to supplement its branch network. Alternative delivery systems primarily consist of website (yourstatebank) and mobile banking applications that allow for standard online banking capabilities (Mobile Deposit, BillPay, security alerts/notifications, Popmoney, eStatements, Apple Pay, Google Pay, and Samsung).

SB&T has seen an upward trend of nearly 33.0% in digital banking user enrollments from 2019 through 2022, especially in mobile banking and mobile deposits. Enrollments in online banking increased 39.8%, mobile banking increased 36.4%, and Bill Pay increased 15.8%. During this same time, SB&T has also seen an upward trend of 19.0% in the number of electronic transactions. Mobile deposit transactions increased 76.5% and use of mobile and online banking increased 48.7% and 12.6%, respectively.

SB&T also offers 24-hour telephone banking line that provides customers with deposit and loan account information, as well as 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.

In response to the COVID-19 emergency, SB&T retail staff proactively reached out to customers to discuss ways to bank from home and assisting those who did not currently use the bank’s

online or electronic services with help in signing up and accessing their accounts.

SB&T offers a specialized checking account product, FreshStart Checking, for individuals who have been reported to ChexSystems by a financial institution. Consumers are allowed to open this account even if a negative record remains on ChexSystems, if any charged-off balance has been paid in full. The checking account requires \$25 to open along with a \$10 monthly service charge. The account has full access to checking, ATM, and debit card services. After 12 months of maintaining the FreshStart Checking account in good standing, the customer may request to move into a different checking account. Good standing is considered as making a deposit at least once every 30 calendar days to maintain a positive end-of-day balance including the payment of all bank fees and charges. These types of accounts tend to help disenfranchised consumers find safe, affordable bank accounts.

Community Development Services

SB&T provides a relatively high level of community development services throughout its AA, with 3,254 hours of community development services supporting various service activities during the evaluation period.

The following table provides a breakdown of qualified community development services by community development purpose. Employees were involved with organizations and activities that promote or facilitate community services targeted to LMI individuals, economic development by financing small businesses, affordable housing; and to a lesser extent, revitalize/stabilize LMI communities.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours
Community Services	136	65	50	1,708
Economic Development	40	14	14	862
Affordable Housing	30	12	14	557
Revitalization/ Stabilization	5	4	3	127
Total	211	95	81	3,254

SB&T's directors, officers, and staff members provided their financial expertise to the community by engaging in activities that promoted or facilitated services for LMI individuals, economic development, and revitalization and stabilization of LMI areas. Since the previous evaluation, SB&T hired four community development lenders (CD lenders) who focus on community engagement in the Columbus, Lima, Toledo, and Fort Wayne markets. CD lenders represent SB&T at local functions and events, set short- and long-term community development goals, provide financial education and other community development services, and identify opportunities for promoting and acquiring qualified community development activities. Bank management's focused engagement has resulted in an increased number of community

development services being provided and organizations receiving financial expertise since the previous evaluation.

Approximately 94.7% of SB&T's total community development services hours benefited Ohio and 5.3% benefited Indiana, compared to the percentage of total branches at 95.5% in Ohio and 4.5% in Indiana. In addition, community development service hours equate to 1.6 annualized persons (ANP)⁹ with 1.5 ANP in Ohio and 0.1 ANP in Indiana. SB&T provides a relatively high level of community development services in Ohio and Indiana.

Community development services include the following:

Financial Education – SB&T participates in Real Money Real World as part of The Ohio State University (OSU) Extension. SB&T also uses the Federal Deposit Insurance Corporation's (FDIC) Money Smart for Adults program, and American Bankers Association's (ABA) website materials for Teach Children to Save Day (TCSD) and Get Smart About Credit. SB&T uses an in-house developed presentation to provide first-time homebuyer education to perspective LMI homebuyers. The Rock, Brock, and the Savings Shock book presentation is used at TCSD, along with games around saving and counting money. SB&T had to stop offering in-person financial education events in 2020 through 2022 due because of COVID-19 restrictions; however, some financial literacy training was offered via Zoom. SB&T has resumed in-person training events in 2023. While SB&T has not hosted small business or small farm educational events since the pandemic, several lenders have been panelists for a few seminars hosted by other stakeholders. Most financial literacy training is conducted by SB&T's CD lenders; however, multiple staff participate in financial literacy events. In addition, SB&T offers online education tools through its Online Education Center (security, fraud prevention, consumer awareness, etc.) and SBA-related training and information on its social media platforms.

Board and Committee Memberships – SB&T officers, managers, and CD lenders provided financial expertise through their involvement with community development organizations throughout the AAs by serving as executive directors, presidents, board members, loan committee members, or treasurers.

Technical Assistance – SB&T's employees provided technical assistance to community development and nonprofit organizations. Technical assistance included fund raising, volunteer income tax assistance, reviewing loan application requests, and financial literacy curriculum development.

⁹ Annualized Persons (ANP): Number CD qualified service hours divided by 2,000 work hours in a year

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The Federal Reserve Bank of Cleveland conducted a fair lending analysis performed under Regulation B – Equal Credit Opportunity Act and Fair Housing Act requirements. Additionally, the Federal Trade Commission (FTC) Act involving unfair and deceptive practices was conducted concurrently with this CRA evaluation. While no evidence of discriminatory or other illegal credit practices was identified in the most recent consumer compliance examination, a violation of Section (5) of the FTC Act involving unfair and deceptive practices was identified. However, SB&T has policies, procedures, training programs, internal assessments, and other practices in place to help prevent discriminatory or other illegal credit practices. Furthermore, management has committed to take prompt corrective action to address the violation. As such, it was determined that an adjustment to the CRA Performance Evaluation rating was not warranted.

STATE OF OHIO

CRA RATING for State of Ohio:¹⁰ "Satisfactory"

The lending test is rated: "High Satisfactory"

The investment test is rated: "Outstanding"

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 to businesses and farms of different revenue sizes;
- An adequate geographic distribution of loans throughout the AA;
- A good record of serving the credit needs of low-income individuals and areas and very small businesses exhibited;
- A leader in making community development loans;
- Makes use of flexible lending practices in serving the AA'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 reasonably 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 do not vary in a way that inconveniences any portions of the AAs; and,
- Provides a relatively high level of community development services.

SCOPE OF EVALUATION

Full-scope reviews were conducted for Nonmetropolitan Ohio, the Columbus MSA, and the Toledo MSA. The period and products evaluated for these AAs are consistent with the scope discussed in the "Institution" section of this report. A limited-scope review was conducted for the Lima MSA.

¹⁰ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

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 ranks first in the institution's share of lending, deposits, and branches during the evaluation period; followed by the Columbus and Toledo AAs, respectively.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF OHIO

Lending activity accounted for 97.3% of SB&T's total lending and deposits accounted for 97.3% of SB&T's total deposits. HMDA-reportable lending in Ohio represented 97.4% of SB&T's total HMDA lending, CRA-reportable lending represented 96.0% of SB&T's total CRA lending, and consumer lending represented 98.0% of SB&T's total consumer lending. As of June 30, 2022, SB&T ranks 35th among 200 insured institutions and has a deposit market share of 0.2% in Ohio.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OHIO

Lending Test

SB&T's performance under the lending test in Ohio is rated "High Satisfactory."

Lending Activity

In Ohio SB&T originated 8,397 HMDA loans totaling \$1.8 billion, 1,822 small business loans totaling \$276.3 million, 257 small farm loans totaling \$31.0 million, and 1,971 consumer loans totaling \$43.1 million during the evaluation period. SB&T's percentage of total lending in Ohio is 97.3%, which is comparable to the percentage of total deposits at 97.3%.

SB&T's lending activity reflects a good responsiveness to the credit needs across its AAs in Ohio, taking into consideration economic conditions and competitive factors. Lending activity is adequate in Nonmetropolitan Ohio and good in the remaining three AAs. While no substantial concentration of loans was identified in excluded counties in MSAs within the bank's delineated footprint in Ohio, a small concentration of HMDA lending was identified in the Columbus MSA in Licking and Fairfield counties.

Borrower-Income, Business and Farm Revenue Size, and Geographic Distribution

The overall distribution of loans is good among borrowers of different income levels and to businesses and farms of different sizes. The borrower distribution of HMDA-reportable lending is good in all four AAs. The borrower distribution of consumer lending is excellent in Nonmetropolitan Ohio and the Toledo AA, adequate in the Columbus AA and good in the Lima AA. The borrower distribution of home equity lending is good in Nonmetropolitan Ohio, adequate in the Toledo AA, and poor in the Columbus AA. Small business distribution is good

in Nonmetropolitan Ohio and the Columbus AA and adequate in the Toledo and Lima AAs. Small farm distribution is good in Nonmetropolitan Ohio.

The overall geographic distribution of loans reflects an adequate penetration in Ohio, with an overall moderate level of lending gaps. The penetration of HMDA-reportable lending is good in Nonmetropolitan Ohio and the Lima AA and adequate in the Columbus and Toledo AAs. The penetration of consumer lending is adequate in Nonmetropolitan Ohio and poor in the remaining three AAs. The penetration of home equity lending is adequate in Nonmetropolitan Ohio and poor in the Columbus and Toledo AAs. The penetration of small business lending is excellent in Nonmetropolitan Ohio and the Lima AA, adequate in the Columbus AA, and good in the Toledo AA. The penetration of small farm lending is adequate in Nonmetropolitan Ohio. Gaps in lending were limited in Nonmetropolitan Ohio, moderate in the Columbus and Lima AAs, and significant in the Toledo AA.

Lastly, SB&T exhibits a good record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less in Ohio.

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

Community Development Loans

SB&T is a leader in making community development loans in Ohio during the evaluation period. SB&T originated or renewed 32 community development loans totaling approximately \$35.1 million. This volume of community development lending is considered excellent given the size and presence of the institution and community development lending opportunities in its AAs. This represents a substantial increase by volume and dollar amount since the previous evaluation.

SB&T originated 20 affordable housing loans totaling \$15.6 million in Ohio. Twelve of these loans totaling \$10.0 million, financed 140 units of unsubsidized affordable rental housing across the AAs.

Because SB&T has been responsive to community development needs and opportunities in its AAs, consideration was given to eight affordable housing loans totaling \$5.6 million that benefit broader regional areas in Ohio. Six of these loans totaling \$2.8 million, financed 130 units of unsubsidized affordable rental housing in Dayton, Mansfield, and Zanesville. The remaining two loans totaling \$2.8 million, financed 98 units of subsidized affordable housing in Mansfield and Shelby. Community contacts across AAs emphasized all aspects of affordable housing as a critical need.

SB&T originated four PPP loans in amounts greater than \$1.0 million totaling \$6.1 million, to three small businesses and a nonprofit that helped revitalize/stabilize LMI geographies by retaining approximately 665 jobs during the height of the COVID-19 emergency. These loans represent

approximately 17.2% of SB&T's total community development lending by dollar amount and are considered responsive to small businesses in LMI geographies in the Columbus, Lima, and Toledo AAs. The remaining three revitalization/stabilization loans helped two small businesses create 52 full-time manufacturing jobs in a moderate-income area in the Lima AA and retain six jobs at a small business in a low-income area in the Columbus AA.

Lastly, SB&T originated five community service loans totaling \$8.1 million, to a nonprofit, a county committee/nonprofit, and faith-based community development corporation in the Toledo AA that provide a multitude of wraparound services to LMI individuals and families.

All qualified community development lending occurred in Ohio, compared to the percentage of total lending at 97.3% and total deposits at 97.3%. SB&T is a leader in making community development loans in Ohio. Community contacts emphasized all aspects of affordable housing as a critical need across AAs. These loans are responsive to credit needs of low-income individuals and areas and small businesses.

SB&T is a leader in making community development loans in the Toledo and Lima AAs and makes a relatively high level of community development loans in Nonmetropolitan Ohio and the Columbus AA.

Additional information regarding community development loan performance under the lending test is provided in the respective analyses for each AA.

Flexible Lending

Overall, SB&T makes use of flexible lending practices within its AAs in Ohio.

Investment Test

SB&T's performance under the investment test is rated Outstanding. SB&T has an excellent level of qualified community development investments and donations in Ohio and is often in a leadership position.

SB&T has \$3.5 million in qualified community development investments in Ohio. SB&T obtained five new investments worth approximately \$2.9 million, representing 82.7% and holds three prior period investments with a current book value of approximately \$607,463, representing 17.3% of total qualified investments benefiting Ohio.

SB&T obtained a new LIHTC, a new mortgage-backed security, and two new municipal school bonds. SB&T pledged \$950,036 to the LIHTC-qualified Ohio equity fund and funded \$746,402 during the evaluation period. The remaining \$203,634 (1.7%) is unfunded legally binding commitments to the fund. This investment provides equity capital for affordable rental housing developments across a broader statewide area that includes geographies within SB&T's

delineated AAs in Ohio. Other new investments include two municipal school bonds worth approximately \$948,418 that benefit a school in Nonmetropolitan Ohio in Defiance and a school in Columbus where 50.0% or more of students qualify for the free- and reduced-price meals under the National School Lunch Program. The remaining new investment is a mortgage-backed security worth approximately \$1.0 million that finances affordable housing in the Columbus and Toledo AAs.

Qualified prior period investments include two mortgage-backed securities with a current book value of approximately \$366,846 that finances affordable housing in the Columbus and Toledo AAs, and a municipal bond with a current book value of approximately \$240,617 that funds infrastructure improvements in the Toledo AA.

Approximately 29.6% of qualified investments by dollar amount benefited Ohio, compared to the percentage of total lending at 97.3% and total deposits at 97.3%. These investments help to address affordable housing, capital needs of small businesses, and services to LMI individuals, families, and students. Community contacts emphasized all aspects of affordable housing as a critical need across AAs. LIHTC investments are considered complex; SB&T makes occasional use of complex investments to support community development initiatives in Ohio.

Qualified investments also took the form of small dollar donations totaling \$320,926. SB&T partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, affordable housing, and educational programs. Four donations totaling \$10,000, which are part of a four-year commitment at \$2,500 per year, benefited a broader statewide area that includes geographies within SB&T's delineated AAs in Ohio. These donations support a foundation that funds financial literacy programs and higher education scholarships targeted to LMI Ohio students. Approximately 91.5% of SB&T's small dollar donations by dollar amount benefited Ohio.

Overall, qualified investments and donations exhibit excellent responsiveness to credit and community development needs in Ohio. Community contacts expressed the needs for wraparound services to LMI individuals and families, an overwhelming need for affordable housing, and access to low-cost, small dollar credit to attract and retain small businesses. These qualified investments help to address these needs.

SB&T makes a significant level of qualified investments and donations in Nonmetropolitan Ohio and the Columbus AA and an adequate level in the Toledo and Lima AAs.

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

Service Test

SB&T's performance under the service test is rated "High Satisfactory." Retail delivery systems are reasonably accessible, and SB&T provides a relatively high level of community development services.

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

Retail Services

SB&T maintains its main office with a full-service ATM, 17 branches with full-service ATMs, three branches without ATMs,¹¹ and four stand-alone ATMs in Ohio, representing 95.5% of the bank's total branches. Since the previous evaluation, SB&T acquired a new branch with a full-service ATM, opened two new branches with full-service ATMs, and also opened a stand-alone cash-only ATM in Nonmetropolitan Ohio. In the Toledo AA, SB&T relocated a branch with a full-service ATM. Since the previous evaluation, SB&T closed four stand-alone ATMs in Nonmetropolitan Ohio. SB&T's record of opening branches has not adversely affected the accessibility of its delivery systems in Ohio. In Nonmetropolitan Ohio accessibility of delivery systems improved with the opening of a branch in a moderate-income tract. SB&T has not closed any branches in Ohio since the previous evaluation.

SB&T also operates two LPOs in its delineated AA in Ohio - one in Gahanna (Franklin County) in a middle-income tract in the Columbus AA and one in Toledo (Lucas County) in a low-income tract in the Toledo AA. Since the previous evaluation, SB&T closed two LPOs outside its delineated AAs in Ohio. On April 1, 2020, SB&T closed its LPO in Tiffin (Seneca County); and on September 1, 2020, closed its LPO in Westlake (Cuyahoga County). Both LPOs were in upper-income tracts.

Retail delivery systems performance is driven by the distribution of branches in Ohio. Overall retail delivery systems are reasonably accessible to SB&T's geographies and individuals of different income levels. Only 9.5% of SB&T's branches serve LMI geographies, compared to 36.6% of total LMI tracts in Ohio. Specifically, SB&T has one branch (4.8%) in a low-income tract, compared to 16.8% of low-income tracts and one branch (4.8%) in a moderate-income tract, compared to 19.8% of total moderate-income tracts. However, the branch in the low-income tract in the Lima AA and the branch in the moderate-income tract in Nonmetropolitan Ohio exceed demographic comparators in those tracts. The Columbus and Toledo AAs have no branches in LMI tracts, while 92.7% of LMI tracts are in these AAs. SB&T only has one branch in each the Columbus AA and Lima AA and a minimal presence in these competitive markets.

¹¹ Branches without ATMs: two in Nonmetropolitan Ohio in a moderate- and middle-income tracts and one in the Toledo AA in a middle-income tract

Banking services do not vary in a way that inconveniences any portion of SB&T's AAs. Twenty offices offer drive-thru services, 17 offices offer extended hours, and 15 offices offer weekend hours. While the low-income branch in the Lima AA does not offer extended or weekend hours, it offers drive-thru services and has a full-service ATM. While the branch in a moderate-income tract in Nonmetropolitan Ohio does not offer drive-thru services or extended or weekend hours, it has a full-service ATM that is available 24 hours, 7 days a week.

Overall retail delivery systems are reasonably accessible to SB&T's geographies and individuals of different income levels. Delivery systems are accessible in Nonmetropolitan Ohio and the Lima AA and unreasonably inaccessible in the Columbus and Toledo AAs. Banking services do not vary or inconvenience any portion of SB&T's AAs in Ohio.

Community Development Services

SB&T provides a relatively high level of community development services in Ohio, with 3,083 (94.7%) hours of community development services supporting various service activities during the evaluation period. Community development service hours in Ohio equate to 1.5 ANP.

Seventy-four (74) employees were involved with 88 organizations and provided 185 services that promote or facilitate community services targeted to LMI individuals, economic development by financing small businesses and small farms, affordable housing; and to a lesser extent, revitalize/stabilize LMI communities. A community development service benefited a broader statewide area that includes geographies within SB&T's delineated AAs. Five employees provided technical expertise as a participating lender in Ohio's first-time homebuyer program that helps find opportunities for lower-income Ohioans to locate affordable housing.

SB&T's directors, officers, and staff members provided their financial and technical expertise to the community by providing leadership and engaging in activities that promoted or facilitated services for LMI individuals, economic development, affordable housing, and revitalization and stabilization of LMI areas.

SB&T provides a relatively high level of community development services in Nonmetropolitan Ohio, an adequate level in the Columbus and Toledo AAs, and is a leader in providing community development services in the Lima AA.

NONMETROPOLITAN AREA
(Full-scope Review)

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
NONMETROPOLITAN OHIO**

SB&T's delineated footprint in Nonmetropolitan Ohio includes the entireties of Defiance, Hancock, Henry, Paulding, Putnam, Van Wert, and Williams counties in Ohio and a portion Hillsdale County in Michigan.¹² The AA remains unchanged since the previous evaluation. The Office of Management and Budget (OMB) made changes to metropolitan and nonmetropolitan designations; effective January 1, 2019. Due to these changes this AA was comprised of the following census tracts for this evaluation. See Appendix C for AA maps and Appendix D for additional demographic data.

Census Tract Designations		
Assessment Area: Nonmetropolitan Ohio		
Tract Income Level	Number of Tracts	Number of Tracts
	2017 - 2018	2019 - 2021
Moderate	4	4
Middle	39	38
Upper	17	18
Total	60	60

The AA lost one middle- and gained one upper-income census tract in 2019. The AA has no low- or unknown-income tracts. No middle-income tracts were designated by the Federal Financial Institutions Examination Council (FFIEC)¹³ as underserved or distressed during the evaluation period.

As of June 30, 2022, the FDIC summary of deposits report ranks SB&T fourth among 30 institutions in this AA with 8.1% of the deposit market share; compared to the three largest market holders Premier Bank, Fifth Third Bank National Association, and The Huntington National Bank which hold 20.1%, 10.4%, and 10.0%, of the market share, respectively. Deposits in this AA accounted for 58.9% of SB&T's total deposits and ranks as the bank's highest percentage of deposits within its CRA delineated footprint.

¹² Although Hillsdale County is in Michigan, because SB&T has no branches or other deposit-taking facilities in Michigan and the tract is contiguous to Williams County, Ohio; Hillsdale County was included in the Nonmetropolitan Ohio AA. The bank's AA includes one middle-income tract in the southern portion of the Hillsdale County. Performance context information does not include a separate discussion of Hillsdale County since demographics are similar to counties in Nonmetropolitan Ohio.

¹³ FFIEC Distressed and Underserved Tracts - <https://www.ffiec.gov/cra/distressed.htm>

The 2021 HMDA peer market data shows that SB&T ranks fifth among 297 HMDA reporters in the AA having originated 495 loans. The top three HMDA lenders in this market First Federal Bank of the Midwest originated 1,485 loans, The Huntington National Bank originated 1,140 loans, and LoanDepot originated 762 loans. SB&T's ranking among HMDA reporters was fourth in 2020 and third in 2019 2018, and 2017.

SB&T ranks sixth among 75 CRA reporters serving the AA in 2021 having originated 311 loans. The top three CRA reporters in this market Premier Bank originated 831 loans, The Farmers & Merchants State Bank originated 755 loans, and US Bank National Association originated 472 loans. These lenders tend to be issuers of credit cards, and their CRA loans primarily consist of commercial credit card accounts. SB&T's ranking among CRA reporters was third in 2020 and 12th in 2019 2018, and 2017.

Community Contacts

Three community contact interviews were conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a local chamber of commerce. The contact stated there is a limited supply of available housing, particularly affordable housing. Increasing home prices and rents coupled with lack of housing supply makes it increasingly challenging for LMI individuals to find and keep housing and pay for essential goods and services. The contact explained the area is experiencing economic growth from an emerging arts community and an economic development initiative aimed at attracting people from larger neighboring cities to reside and frequent local businesses. The contact also stated the current hybrid work environment is highlighting the digital divide that prevents people from working remotely. Poor internet connection has become a major burden for remote employees, especially those who live in rural parts of the county. Local community leaders are very concerned about the lack of high-speed internet and are working to address the digital divide. The contact stated that banks are actively involved in the local community, mostly through employee volunteerism and participation in community events.

The second interview was with a representative from a community action organization that offers a wide range of services to LMI individuals and families, including but not limited to securing safe and affordable housing, addressing fair housing issues, homeless prevention, and transitional shelter support. The contact stated available housing is currently at a premium and the occupancy rate is around 98.0%. More than half of the workers in the community commute from longer distances due to the lack of reasonably priced housing options near employment locations. The contact indicated that small landlords who collected less in rents, most likely because of the pandemic, are much more likely to sell their properties which could ultimately translate to fewer affordable rental units in the area. To address this situation, the community formed a housing coalition to help address the affordable housing shortage. The contact stated the organization is working to add an additional homeless shelter to increase the community's shelter capacity. While the contact believes local banks are actively engaged in the community,

mostly through donations and volunteerism; there are opportunities for banks to help increase awareness of these issues and do more to mitigate the area's lack of affordable housing.

The third interview was with a representative from a community action association that provides a wide range of services to LMI individuals and families, including but not limited to securing safe and affordable housing, homeless prevention, home weatherization and repair, financial literacy programs, and childcare services. The contact explained that existing affordable housing stock is limited, and new housing is not being constructed. In addition to a shortage of affordable homes, the area also has large number of older homes that are dilapidated and in need of costly repairs and maintenance. It is not uncommon to find lower-income seniors living in unsafe homes in need of costly structural repairs. The contact also highlighted the lack of available childcare and reliable transportation services for LMI individuals to get to work, access basic needs, and/or attend job training and workforce development programs. The contact stated that while public funding is available to help make childcare more affordable (defined as 7.0% of household income) for working LMI families, there is a shortage of available licensed childcare, especially in lower-income neighborhoods. These issues prevent people, especially lower-income individuals, from being fully engaged in the workforce. The contact said local banks are responsive to the credit needs of the community and were particularly responsive to small businesses' needs during the COVID-19 emergency.

Population Characteristics

Population Change			
Assessment Area: Nonmetropolitan Ohio			
Area	2015 Population	2021 Population	Percent Change
Hillsdale County, MI	46,178	45,546	-1.4%
Defiance County, OH	38,669	38,144	-1.4%
Hancock County, OH	75,428	74,656	-1.0%
Henry County, OH	28,015	27,538	-1.7%
Paulding County, OH	19,165	18,871	-1.5%
Putnam County, OH	34,184	34,318	0.4%
Van Wert County, OH	28,576	28,732	0.5%
Williams County, OH	37,386	36,716	-1.8%
Michigan	9,900,571	10,050,811	1.5%
Ohio	11,575,977	11,780,017	1.8%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey U.S. Census 2021 Population and Housing Unit Estimates Tables			

- From 2015 through 2021, the AA experienced a slight loss (1.0%) in population; compared to Ohio with a 1.8% gain in population. Putnam and Van Wert counties also experienced a slight growth in population during this period.
- 76.3% of the AA population was 18 years of age or older, the legal age to enter into a contract.

- 16.3% of the population in the AA was age 65 and over, compared to 15.1% in Ohio.
- AA population is aging and decreasing, resulting in a shrinking working population or lack of labor supply and increasing demand for leisure and healthcare services.
- 7.4% of the AA's population reside in the AA's moderate-income tracts.
- Findlay (Hancock County) is the most populous city in the AA with 40,313 residents, and its population decreased by 2.2% between 2010 and 2020. By comparison Defiance (Defiance County) has 17,066 residents, and its population increased by 3.5%; and Paulding (Paulding County), the least populous municipality in the AA, with 3,555 residents, and its population decreased by 1.4% during the same period.¹⁴

Income Characteristics

Borrower Income Levels														
Assessment Area: Nonmetropolitan Ohio														
FFIEC Estimated Median			Low			Moderate			Middle			Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2017	\$57,600		0	-	\$28,799	\$28,800	-	\$46,079	\$46,080	-	\$69,119	\$69,120	-	& above
2018	\$61,400	6.6	0	-	\$30,699	\$30,700	-	\$49,119	\$49,120	-	\$73,679	\$73,680	-	& above
2019	\$61,000	-0.7	0	-	\$30,499	\$30,500	-	\$48,799	\$48,800	-	\$73,199	\$73,200	-	& above
2020	\$63,400	3.9	0	-	\$31,699	\$31,700	-	\$50,719	\$50,720	-	\$76,079	\$76,080	-	& above
2021	\$64,700	2.1	0	-	\$32,349	\$32,350	-	\$51,759	\$51,760	-	\$77,639	\$77,640	-	& above

Source: 2017-2021 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased by 12.3%.
- According to 2015 U.S. Census data, AA MFI at \$61,773 is 1.0 times lower than Ohio MFI at \$62,817.

Poverty Rates			
Assessment Area: Nonmetropolitan Ohio			
Area	2019	2020	2021
Hillsdale County, MI	15.3	12.6	14.4
Defiance County, OH	8.8	8.5	10.1
Hancock County, OH	9.3	9.3	10.0
Henry County, OH	7.5	8.0	8.9
Paulding County, OH	9.8	9.3	10.3
Putnam County, OH	7.2	6.5	7.1
Van Wert County, OH	8.5	7.4	8.9
Williams County, OH	9.3	10.3	9.0
Michigan	12.9	12.6	13.0
Ohio	13.0	12.6	13.3
United States	12.3	11.9	12.8

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

¹⁴ [County Profiles](#)

- Poverty rates in the AA were about 1.5 times lower than poverty rates across Ohio and 1.4 times the United States in 2019, 2020, and 2021.
- Of the 71,944 families in the AA, 31.9% are designated as LMI with 8.8% living below poverty; compared to 38.9% designated as LMI with 11.5% living below poverty across Ohio.
- Of the 106,005 households in the AA, 11.6% are below the poverty level and 2.0% receive public assistance; compared to 15.0% of households across Ohio that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP) helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

SNAP Benefits	
Assessment Area: Nonmetropolitan Ohio	
Area	2020
Hillsdale County, MI	11.8%
Defiance County, OH	9.6%
Hancock County, OH	7.7%
Henry County, OH	5.4%
Paulding County, OH	9.8%
Putnam County, OH	5.3%
Van Wert County, OH	8.0%
Williams County, OH	9.5%
<i>Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis¹⁵</i>	

¹⁵ [Federal Reserve Economic Data \(FRED\)](#)

Housing Characteristics

Housing Cost Change						
Assessment Area: Nonmetropolitan Ohio						
Area	Median Housing Value			Median Gross Rent		
	2015	2020	Percent Change	2015	2020	Percent Change
Hillsdale County, MI	\$98,700	\$131,800	33.5%	\$654	\$704	7.6%
Defiance County, OH	\$108,900	\$125,100	14.9%	\$664	\$741	11.6%
Hancock County, OH	\$127,100	\$152,600	20.1%	\$679	\$758	11.6%
Henry County, OH	\$111,000	\$130,800	17.8%	\$686	\$738	7.6%
Paulding County, OH	\$91,900	\$102,600	11.6%	\$587	\$706	20.3%
Putnam County, OH	\$138,900	\$154,500	11.2%	\$684	\$718	5.0%
Van Wert County, OH	\$95,800	\$111,000	15.9%	\$635	\$706	11.2%
Williams County, OH	\$95,800	\$108,000	12.7%	\$633	\$693	9.5%
Michigan	\$122,400	\$162,600	32.8%	\$783	\$892	13.9%
Ohio	\$129,900	\$151,400	16.6%	\$730	\$825	13.0%

Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey

- Median housing values across the AA in Ohio increased between 11.2% to 20.1% from 2015 to 2020. Overall, housing became less affordable across the AA most likely because MFI did not always keep pace with home price growth.
- Based on 2015 Census data, the affordability ratio¹⁶ was 44.5 in the AA compared to 38.1 in Ohio. Housing was generally more affordable across the AA than in other parts of Ohio. Van Wert County had the most affordable housing with an affordability ratio at 50.2, and Hancock County had the least affordable housing with an affordability ratio at 40.0.
- Median gross rents across the AA in Ohio increased between 5.0% to 20.3% from 2015 to 2020. The rise in median gross rents indicates the need for more affordable housing. According to 2015 Census data, 38.6% of all renters in the AA have rental costs that are at least 30.0% of their income.
- According to the U.S. Department of Housing and Urban Development's (HUD)'s 2021 Fair Market Rents data, the average rent for a one-bedroom unit was \$561 and \$739 for a two-bedroom unit in Defiance County. Rents rose by 6.2% compared to a 2.1% increase in MFI from 2020 to 2021. While rents are rising, a median two-bedroom rent is still below the national average of \$1,295.¹⁷
- There are 115,494 housing units in the AA, of which 69.3% are owner occupied, 22.4% are rental and 8.2% are vacant. There are more households who own their homes than there are renters. Only 7.8% of total housing units are in moderate-income tracts; 44.7% of the housing units are owner-occupied and 55.3% are either rental or vacant. With 30.7% of

¹⁶The 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.

¹⁷[National Low Income Housing Coalition](#)

housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in moderate-income tracts.

- The median age of housing stock in the AA is 55 years old, and 33.4% of housing units were built prior to 1950. The median age of housing stock in moderate-income tracts is 61 years old. The age of the housing stock across the AA, particularly in moderate-income tracts, demonstrates a potential need for home improvement lending and refinance or home improvement loans to remove lead-based paint that was commonly used on houses and apartments built before 1978.¹⁸

Housing Cost Burden						
Assessment Area: Nonmetropolitan Ohio						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Hillsdale County, MI	64%	29%	19%	62%	37%	35%
Defiance County, OH	68%	21%	13%	72%	25%	33%
Hancock County, OH	60%	23%	15%	70%	20%	31%
Henry County, OH	64%	29%	15%	75%	11%	29%
Paulding County, OH	54%	24%	14%	65%	19%	31%
Putnam County, OH	46%	19%	11%	69%	9%	29%
Van Wert County, OH	66%	23%	14%	76%	18%	35%
Williams County, OH	61%	25%	15%	78%	25%	37%
Assessment Area						
Michigan	66%	33%	19%	76%	43%	44%
Ohio	64%	32%	17%	73%	34%	40%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy

- 60.0% of low-income homeowners and 71.0% of low-income renters are cost burdened, compared to 24.0% of moderate-income homeowners and 21.0% of moderate-income renters.
- About 14.0% of all homeowners and 32.0% of renters across the AA are cost burdened, compared to 17.0% of all homeowners and 40.0% of renters across Ohio.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

¹⁸ [Ohio Department of Health/Know Our Programs/Childhood Lead Poisoning](#)

Building Permits by Number of Units					
Assessment Area: Nonmetropolitan Ohio					
Area	2019	2020	% Change between 2019 and 2020	2021	% Change between 2020 and 2021
Hillsdale County, MI	77	75	-2.6	69	-8.0
Defiance County, OH	43	52	20.9	46	-11.5
Hancock County, OH	181	251	38.7	121	-51.8
Henry County, OH	25	22	-12.0	19	-13.6
Paulding County, OH	40	34	-15.0	29	-14.7
Putnam County, OH	51	51	0.0	47	-7.8
Van Wert County, OH	20	39	95.0	37	-5.1
Williams County, OH	23	30	30.4	31	3.3
Michigan	20,600	19,735	-4.2	21,732	10.1
Ohio	23,047	29,686	28.8	30,418	2.5
United States	1,386,048	1,471,141	6.1	1,736,982	18.1
<i>Source: U.S. Census Bureau Building Permits Survey</i>					

- Building permits are a leading indicator of future activity in the construction sector. As indicated in the table above, building permits in 2019, 2020, and 2021 underwent periods of expansion and contraction. When analyzing the trend of building permits between 2019 and 2021, the volume of permits across the AA, fell well below the percentages in Ohio and the nation during this period.
- The overall decrease in the number of permits could indicate a decreased demand for home purchase loans, particularly in 2021.

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Nonmetropolitan Ohio					
Area	2017	2018	2019	2020	2021
Hillsdale County, MI	4.8%	4.1%	4.3%	9.4%	5.5%
Defiance County, OH	4.8%	4.4%	4.3%	8.2%	4.7%
Hancock County, OH	3.6%	3.4%	3.2%	6.8%	4.1%
Henry County, OH	5.2%	4.9%	4.7%	8.1%	5.2%
Paulding County, OH	4.4%	4.1%	3.9%	7.5%	4.3%
Putnam County, OH	3.5%	3.3%	3.1%	5.6%	3.4%
Van Wert County, OH	3.9%	3.5%	3.3%	7.0%	3.9%
Williams County, OH	4.4%	3.6%	3.3%	7.7%	4.3%
Michigan	4.6%	4.2%	4.1%	10.0%	5.9%
Ohio	5.0%	4.5%	4.2%	8.2%	5.1%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. While the unemployment rates across the AA decreased in 2021 they have not fully rebounded to pre-COVID levels.
- As reported by the Ohio Office of Research:¹⁹
 - Land use across the AA is primarily rural with less than 10.0% available for urban (i.e., residential, commercial, industrial, or recreational) development.
 - The leading industries in the AA are manufacturing, government, retail trade, health care and social services, and accommodation and food services.
- Major employers include but are not limited to General Motors, Mercy Health, ProMedica, Marathon Petroleum Corporation, Whirlpool Corporation, Cooper Tire and Rubber Company, Hearthside Food Solutions, Campbell Soup Supply Company, John Manville Corporation, Nissin Brake Ohio Inc., Eaton, Lowe's Distribution Center, Defiance Metal Products, Kamco Industries, Inc., Kalida Manufacturing, and Alex Products.²⁰
- Marathon Petroleum Corporation (MPC) is a Fortune 500 company located in Findlay, Ohio (Hancock County). MPC operates the country's largest refining system and is also the nation's largest independent refiner.²¹
- Based on 2015 Census data and BroadbandOhio,²² while approximately 84.5% of households in Defiance County have a broadband internet subscription, 81.0% of the populated area and 34.0% of households do not have access to the minimum bandwidth needed for basic internet activity. A Federal Reserve Bank of Cleveland report, *Access to Broadband is Essential for Positive Economic Outcomes*,²³ found that employment rates

¹⁹ [Ohio County Profiles](#)

²⁰ [Regional Growth Partners](#)

²¹ [Fortune 500 Company](#)

²² [BroadbandOhio](#)

²³ [Cleveland Fed](#)

differed markedly for those with and without broadband in both urban and rural counties. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN OHIO

SB&T's performance under the lending test in this AA is good. SB&T's lending activity demonstrates an adequate responsiveness to the credit needs of the community. SB&T has a good distribution among borrowers of different income levels and to businesses and farms of different revenue sizes. SB&T has a good geographic distribution with a limited level of lending gaps. SB&T makes a relatively high level of development loans and makes use of flexible lending practices in this AA. SB&T exhibits a good record of serving the credit needs of low-income individuals and areas and small businesses.

Lending Activity

Lending activity levels reflect an adequate responsiveness to the credit needs within the AA. The percentage of SB&T's lending in Nonmetropolitan Ohio is 34.8%, compared to the percentage of total deposits is 58.9%.

Distribution by Borrower Income and Revenue Size of Businesses and Farms

Borrower distribution received greater weight than geographic distribution in Nonmetropolitan Ohio given the overall percentage of LMI families being greater than the overall percentage of LMI geographies.

SB&T's distribution among borrowers of different income (including LMI) levels is good. The distribution of HMDA-reportable lending is good, consumer lending is excellent, and home equity lines of credit is good. Lastly, SB&T's distribution to businesses and farms of different sizes is good.

HMDA Lending

During the evaluation period, SB&T originated 2,387 HMDA-reportable loans totaling \$362.2 million. Of these loans, 1,427 were home purchase loans totaling \$212.6 million, and 929 were refinance loans totaling 137.4 million. SB&T's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. SB&T's borrower distribution of home purchase and refinance loans is good, considering the percentage of lower-income borrowers that are housing cost burdened. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, SB&T originated 247 home purchase loans totaling \$40.0 million. SB&T originated 11 (4.5%) home purchase loans to borrowers with unknown incomes totaling \$1.7 million (4.2%). By comparison, the aggregate of all lenders originated 12.6% by volume and 11.0% by dollar amount to borrowers with unknown incomes.

SB&T originated 28 (11.3%) home purchase loans to low-income borrowers totaling \$2.4 million (6.1%), which was below the percentage of families at 15.3% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 8.5% by volume and 4.9% by dollar amount. SB&T originated 69 (27.9%) home purchase loans to moderate-income borrowers totaling \$8.1 million (20.2%), which exceeded the percentage of families at 16.6% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 25.1% by volume and 18.4% by dollar amount.

In 2020, SB&T originated 286 home purchase loans totaling \$43.1 million. SB&T originated 10 (3.5%) home purchase loans to borrowers with unknown incomes totaling \$946,000 (2.2%). By comparison, the aggregate of all lenders originated 8.1% by volume and 7.0% by dollar amount to borrowers with unknown incomes.

SB&T originated 27 (9.4%) home purchase loans to low-income borrowers totaling \$2.4 million (5.5%), which was below the percentage of families at 15.3% by volume and was significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 9.0% by volume and 5.2% by dollar amount. SB&T originated 89 (31.1%) home purchase loans to moderate-income borrowers totaling \$10.1 million (23.4%), which exceeded the percentage of families at 16.6% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 27.2% by volume and 20.1% by dollar amount.

In 2019, SB&T originated 324 home purchase loans totaling \$47.9 million. SB&T originated 13 (4.0%) home purchase loans to borrowers with unknown incomes totaling \$1.9 million (3.9%). By comparison, the aggregate of all lenders originated 11.3% by volume and 9.4% by dollar amount to borrowers with unknown incomes.

SB&T originated 31 (9.6%) home purchase loans to low-income borrowers totaling \$2.3 million (4.7%), which was below the percentage of families at 15.5% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 7.8% by volume and 4.4% by dollar amount. SB&T originated 74 (22.8%) home purchase loans to moderate-income borrowers totaling \$7.6 million (15.8%), which exceeded the percentage of families at 16.7% by volume and was slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 25.9% by volume and 18.5% by dollar amount.

In 2018, SB&T originated 324 home purchase loans totaling \$47.9 million. SB&T originated 13 (4.0%) home purchase loans to borrowers with unknown incomes totaling \$1.9 million (3.9%). By comparison, the aggregate of all lenders originated 11.3% by volume and 9.4% by dollar amount to borrowers with unknown incomes.

SB&T originated 31 (9.6%) home purchase loans to low-income borrowers totaling \$2.3 million (4.7%), which was below the percentage of families at 15.5% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 7.8% by volume and 4.4% by dollar amount. SB&T originated 74 (22.8%) home purchase loans to moderate-income borrowers totaling \$7.6 million (15.8%), which exceeded the percentage of families at 16.7% by volume and was slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 25.9% by volume and 18.5% by dollar amount.

In 2017, SB&T originated 279 home purchase loans totaling \$38.9 million. SB&T originated five (1.8%) home purchase loans to borrowers with unknown incomes totaling \$775,000 (2.0%). By comparison, the aggregate of all lenders originated 10.1% by volume and 8.6% by dollar amount to borrowers with unknown incomes.

SB&T originated 27 (9.7%) home purchase loans to low-income borrowers totaling \$1.9 million (4.8%), which was below the percentage of families at 15.5% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 7.2% by volume and 3.8% by dollar amount. SB&T originated 61 (21.9%) home purchase loans to moderate-income borrowers totaling \$5.1 million (13.2%), which exceeded the percentage of families at 16.7% by volume and was slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 25.2% by volume and 17.3% by dollar amount.

Borrower distribution of home purchase loans to low-income borrowers is adequate given SB&T's performance consistently fell below proxy and exceeded the aggregate of all lenders. Borrower distribution to moderate-income borrowers is good given that SB&T's performance exceeded proxy and fell slightly below the aggregate of all lenders.

Refinance Lending

In 2021, SB&T originated 237 refinance loans totaling \$33.3 million. SB&T originated three (1.3%) refinance loans to borrowers with unknown incomes totaling \$533,000 (1.6%). By comparison, the aggregate of all lenders originated 11.9% by volume and 12.9% by dollar amount to borrowers with unknown incomes.

SB&T originated 13 (5.5%) refinance loans to low-income borrowers totaling \$863,000 (2.6%), which was significantly below the percentage of families at 15.3% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 6.0% by volume and 3.3% by dollar amount. SB&T originated 52 (21.9%) refinance loans to moderate-income borrowers totaling \$4.9 million (14.7%), which exceeded the percentage of families at

16.6% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 17.7% by volume and 12.4% by dollar amount.

In 2020, SB&T originated 348 refinance loans totaling \$56.9 million. SB&T originated 13 (3.7%) refinance loans to borrowers with unknown incomes totaling \$1.6 million (2.8%). By comparison, the aggregate of all lenders originated 11.0% by volume and 11.7% by dollar amount to borrowers with unknown incomes.

SB&T originated 12 (3.4%) refinance loans to low-income borrowers totaling \$743,000 (1.3%), which was substantially below the percentage of families at 15.3% by volume and dollar amount and was slightly below the aggregate of all lenders at 3.7% by volume and was below at 1.9% by dollar amount. SB&T originated 43 (12.4%) refinance loans to moderate-income borrowers totaling \$4.4 million (7.8%), which was below the percentage of families at 16.6% by volume and was significantly below by dollar amount and was slightly below the aggregate of all lenders at 14.3% by volume and 9.3% by dollar amount.

In 2019, SB&T originated 156 refinance loans totaling \$26.2 million. SB&T originated seven (4.5%) refinance loans to borrowers with an unknown income totaling \$2.3 million (8.9%). By comparison, the aggregate of all lenders originated 11.4% by volume and 14.0% by dollar amount to borrowers with unknown incomes.

SB&T originated eight (5.1%) refinance loans to low-income borrowers totaling \$412,000 (1.6%), which was significantly below the percentage of families at 15.5% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 5.9% by volume and below at 3.1% by dollar amount. SB&T originated 26 (16.7%) refinance loans to moderate-income borrowers totaling \$2.3 million (8.7%), which was comparable to the percentage of families at 16.7% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 15.6% by volume and was slightly below at 10.2% by dollar amount.

In 2018, SB&T originated 80 refinance loans totaling \$8.8 million. SB&T originated one (1.3%) refinance loan to a borrower with unknown income totaling \$72,000 (0.8%). By comparison, the aggregate of all lenders originated 7.0% by volume and 8.4% by dollar amount to borrowers with unknown incomes.

SB&T originated six (7.5%) refinance loans to low-income borrowers totaling \$286,000 (3.3%), which was significantly below the percentage of families at 15.5% by volume and was substantially below by dollar amount and exceeded the aggregate of all lenders at 7.5% by volume and was slightly below at 4.1% by dollar amount. SB&T originated 21 (26.3%) refinance loans to moderate-income borrowers totaling \$1.7 million (19.8%), which exceeded the percentage of families at 16.7% by volume and dollar amount and the aggregate of all lenders at 21.4% by volume and 15.8% by dollar amount.

In 2017, SB&T originated 108 refinance loans totaling \$12.3 million. SB&T originated four (3.7%) refinance loans to borrowers with unknown incomes totaling \$347,000 (2.8%). By comparison, the aggregate of all lenders originated 10.6% by volume and 10.9% by dollar amount to borrowers with unknown incomes.

SB&T originated 10 (9.3%) refinance loans to low-income borrowers totaling \$529,000 (4.3%), which was below the percentage of families at 15.5% by volume and was significantly below by dollar amount. It exceeded the aggregate of all lenders at 6.0% by volume and 3.1% by dollar amount. SB&T originated 29 (26.9%) refinance loans to moderate-income borrowers totaling \$2.8 million (22.4%), which exceeded the percentage of families at 16.7% by volume and dollar amount and the aggregate of all lenders at 19.8% by volume and 14.2% by dollar amount.

Borrower distribution of refinance loans to low-income borrowers is adequate given that SB&T's performance was significantly below proxy and slightly below the aggregate of all lenders, particularly in 2021 and 2020 the years with the most loans. Borrower distribution to moderate-income borrowers is excellent given that SB&T's performance exceeded proxy and the aggregate of all lenders.

Small Business Lending

During the evaluation period, SB&T originated 776 small business loans to businesses of different sizes totaling \$137.0 million. Of these loans 457 (58.9%) totaling \$43.4 million (31.6%) are PPP loans. Even though SB&T collected revenues for PPP loans, there are 210 (27.1%) loans with unknown gross annual revenues. SB&T's performance was compared to the percentage of businesses (proxy) and the aggregate of all lenders.

In 2021, SB&T originated 263 small business loans to businesses of different sizes totaling \$26.0 million, of which 33.1% were extended to businesses with unknown gross annual revenues. Of the total small business loans, 206 (78.3%) loans totaling \$14.8 million (56.9%) were PPP loans. SB&T originated 149 (56.7%) loans totaling \$11.8 million (45.4%) to businesses with revenues of \$1.0 million or less, which was below the percentage of small businesses at 87.6% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 49.0% by volume and 32.6% by dollar amount. SB&T also originated 198 (75.3%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 88.3%. SB&T's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, SB&T originated 313 small business loans to businesses of different sizes totaling \$38.4 million, of which 75.4% were extended to businesses with unknown revenue. Of the total small business loans, 251 (80.2%) loans totaling \$28.6 million (74.5%) were PPP loans. SB&T originated 51 (16.3%) loans totaling \$7.5 million (19.6%) to businesses with revenue of \$1.0 million or less, which was substantially below the percentage of small businesses at 87.8% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 35.8% by volume

and slightly below at 25.3% by dollar amount. SB&T originated 213 (68.1%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 80.5%. SB&T's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2019, SB&T originated 55 small business loans to businesses of different sizes totaling \$11.4 million, of which no loans were extended to businesses with unknown gross annual revenues. SB&T originated 34 (61.8%) loans totaling \$5.4 million (47.4%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 87.2% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 47.0% by volume and 35.2% by dollar amount. SB&T originated 27 (49.1%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 72.1%. SB&T's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

In 2018, SB&T originated 62 small business loans to businesses of different sizes totaling \$11.9 million, of which no loans were extended to businesses with unknown gross annual revenues. SB&T originated 32 (51.6%) loans totaling \$4.0 million (34.3%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 87.2% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 46.4% by volume and 28.5% by dollar amount. SB&T originated 33 (53.2%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 87.1%. SB&T's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA.

In 2017, SB&T originated 64 small business loans to businesses of different sizes totaling \$9.7 million, of which no loans were extended to businesses with unknown gross annual revenues. SB&T originated 31 (48.4%) loans totaling \$3.3 million (33.5%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 86.3% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 47.5% by volume and 33.2% by dollar amount. SB&T originated 39 (60.9%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 85.7%. SB&T's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

While SB&T's performance in 2021 and 2020 fell below proxy and the aggregate of all lenders, a large percentage of businesses had unknown gross annual revenue which can skew results. However, performance was comparable to proxy and exceeded the aggregate of all lenders in 2019 through 2017. SB&T also exhibits a good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. A community contact acknowledged the responsiveness of local banks to credit needs of small businesses during the COVID-19 emergency. Therefore, the distribution to businesses of different sizes is good.

Consumer Lending

During the evaluation period, SB&T originated 977 consumer loans totaling \$16.3 million. Of these loans, 378 were motor vehicle loans totaling \$6.7 million, 402 were other secured loans totaling \$6.1 million, and 197 were other unsecured loans totaling \$3.5 million. SB&T's performance was compared to the percentage of households by household income (proxy). SB&T's borrower distribution of motor vehicle, other secured, and other unsecured loans is excellent.

Motor Vehicle Lending

In 2021, SB&T originated 53 motor vehicle loans totaling \$1.1 million. SB&T originated two (3.8%) motor vehicle loans totaling \$37,000 (3.3%) to borrowers with unknown-income designations.

SB&T originated eight (15.1%) motor vehicle loans totaling \$142,000 (12.8%) to low-income borrowers which was slightly below the percentage of households at 19.0% by volume and below by dollar amount. SB&T originated 18 (34.0%) motor vehicle loans totaling \$230,000 (20.8%) to moderate-income borrowers which significantly exceeded the percentage of households at 16.7% by volume and exceeded by dollar amount.

In 2020, SB&T originated 63 motor vehicle loans totaling \$1.2 million. SB&T originated four (6.3%) motor vehicle loans totaling \$59,000 (5.0%) to borrowers with unknown-income designations.

SB&T originated 14 (22.2%) motor vehicle loans totaling \$218,000 (18.6%) to low-income borrowers which exceeded the percentage of households at 19.0% by volume and was below by dollar amount. SB&T originated 12 (19.0%) motor vehicle loans totaling \$140,000 (11.9%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and was below by dollar amount.

In 2019, SB&T originated 79 motor vehicle loans totaling \$1.5 million. SB&T originated five (6.3%) motor vehicle loans totaling \$119,000 (7.7%) to borrowers with unknown-income designations.

SB&T originated 16 (20.3%) motor vehicle loans totaling \$137,000 (8.9%) to low-income borrowers which exceeded the percentage of households at 19.0% by volume and was slightly below by dollar amount. SB&T originated 28 (35.4%) totaling \$363,000 (23.5%) motor vehicle loans to moderate-income borrowers which significantly exceeded the percentage of households at 16.7% by volume and dollar amount.

In 2018, SB&T originated 94 motor vehicle loans totaling \$1.6 million. SB&T originated seven (7.4%) motor vehicle loans totaling \$110,000 (6.8%) to borrowers with unknown-income designations.

SB&T originated 20 (21.3%) motor vehicle loans totaling \$201,000 (12.5%) to low-income borrowers which exceeded the percentage of households at 19.1% by volume and was below by dollar amount. SB&T originated 28 (29.8%) motor vehicle loans totaling \$445,000 (27.7%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and by dollar amount.

In 2017, SB&T originated 89 motor vehicle loans totaling \$1.2 million. SB&T originated five (5.6%) motor vehicle loans totaling \$50,000 (4.0%) to borrowers with unknown-income designations.

SB&T originated 13 (14.6%) motor vehicle loans totaling \$156,000 (12.6%) to low-income borrowers which was slightly below the percentage of households at 19.1% by volume and below by dollar amount. SB&T originated 37 (41.6%) motor vehicle loans totaling \$431,000 (34.8%) to moderate-income borrowers which significantly exceeded the percentage of households at 16.7% by volume and dollar amount.

SB&T's performance exceeded proxy during the evaluation period. Access to transportation is essential for improving upward social mobility for lower-income individuals and communities. Also, a community contact stated that reliable transportation, especially for LMI individuals, helps provide access to employment opportunities and other vital services. Considering these factors, borrower distribution of motor vehicle lending to LMI borrowers is excellent.

Other Secured Lending

In 2021, SB&T originated 55 other secured loans totaling \$854,000. SB&T originated 13 (23.6%) other secured loans totaling \$108,000 (12.6%) to low-income borrowers which exceeded the percentage of households at 19.0% by volume and was below by dollar amount. SB&T originated 18 (32.7%) other secured loans totaling \$214,000 (25.1%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and by dollar amount.

In 2020, SB&T originated 73 other secured loans totaling \$1.2 million. SB&T originated nine (12.3%) other secured loans totaling \$163,000 (9.8%) to borrowers with unknown-income designations.

SB&T originated 15 (20.5%) other secured loans totaling \$159,000 (9.5%) to low-income borrowers which exceeded the percentage of households at 19.0% by volume and was below by dollar amount. SB&T originated 19 (26.0%) other secured loans totaling \$269,000 (16.1%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and was comparable by dollar amount.

In 2019, SB&T originated 66 other secured loans totaling \$837,000. SB&T originated three (4.5%) other secured loans totaling \$43,000 (5.1%) to borrowers with unknown-income designations.

SB&T originated 14 (21.2%) other secured loans totaling \$149,000 (17.85) to low-income borrowers which exceeded the percentage of households at 19.0% by volume and was slightly below by dollar amount. SB&T originated 18 (27.3%) other secured loans totaling \$180,000 (21.5%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and dollar amount.

In 2018, SB&T originated 91 other secured loans totaling \$1.3 million. SB&T originated one (1.1%) other secured loan totaling \$21,000 (1.6%) to borrowers with unknown-income designations.

SB&T originated 28 (30.8%) other secured loans totaling \$157,000 (11.7%) to low-income borrowers which exceeded the percentage of households at 19.1% by volume and was below by dollar amount. SB&T originated 26 (28.6%) other secured loans totaling \$288,000 (21.4%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and by dollar amount.

In 2017, SB&T originated 117 other secured loans totaling \$1.4 million. SB&T originated 12 (10.3%) other secured loans totaling \$191,000 (13.5%) to borrowers with unknown-income designations.

SB&T originated 12 (10.3%) other secured loans totaling \$63,000 (4.5%) to low-income borrowers which was below the percentage of households at 19.1% by volume and significantly below by dollar amount. SB&T originated 39 (33.3%) other secured loans totaling \$402,000 (28.5%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and by dollar amount.

Considering SB&T's performance mostly exceeded proxy, especially in 2020 the year with the most loans, borrower distribution of other secured loans to LMI borrowers is excellent.

Other Unsecured Lending

In 2021, SB&T originated 31 other unsecured loans totaling \$847,000. SB&T originated three (9.7%) other unsecured loans to borrowers with unknown-income designations totaling \$11,000 (1.3%).

SB&T originated seven (22.6%) other unsecured loans totaling \$29,000 (3.4%) to low-income borrowers which exceeded the percentage of households at 19.0% by volume and was substantially below by dollar amount. SB&T originated five (16.1%) other unsecured loans totaling \$21,000 (2.5%) to moderate-income borrowers which was slightly below the percentage of households at 16.7% by volume and was substantially below by dollar amount.

In 2020, SB&T originated 32 other unsecured loans totaling \$1.4 million. SB&T originated two (6.3%) other unsecured loans totaling \$11,000 (0.8%) to borrowers with unknown-income designations.

SB&T originated six (18.8%) other unsecured loans totaling \$22,000 (1.6%) to low-income borrowers which was slightly below the percentage of households at 19.0% by volume and substantially below by dollar amount. SB&T originated 11 (34.4%) other unsecured loans totaling \$101,000 (7.2%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and was significantly below by dollar amount.

In 2019, SB&T originated 43 other unsecured loans totaling \$381,000. SB&T originated 16 (37.2%) other unsecured loans totaling \$59,000 (15.5%) to low-income borrowers which exceeded the percentage of households at 19.0% by volume and was slightly below by dollar amount. SB&T originated 14 (32.6%) other unsecured loans totaling \$57,000 (15.0%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and was slightly below by dollar amount.

In 2018, SB&T originated 51 other unsecured loans totaling \$420,000. SB&T originated one (2.0%) other unsecured loan totaling \$3,000 (0.7%) to borrowers with unknown-income designations.

SB&T originated 18 (35.3%) other unsecured loans totaling \$59,000 (14.0%) to low-income borrowers which exceeded the percentage of households at 19.1% by volume and was below by dollar amount. SB&T originated 13 (25.5%) other unsecured loans totaling \$50,000 (11.9%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and was below by dollar amount.

In 2017, SB&T originated 40 other unsecured loans totaling \$407,000. SB&T originated two (5.0%) other unsecured loans totaling \$12,000 (2.9%) to borrowers with unknown-income designations.

SB&T originated 14 (35.0%) other unsecured loans totaling \$43,000 (10.6%) to low-income borrowers which exceeded the percentage of households at 19.1% by volume and was below by dollar amount. SB&T originated 12 (30.0%) other unsecured loans totaling \$45,000 (11.1%) to moderate-income borrowers which exceeded the percentage of households at 16.7% by volume and was below by dollar amount.

Considering small dollar loans give LMI individuals the ability to have access to smaller amounts of money to pay for items/services they could not otherwise afford, and SB&T's performance exceeded proxy, borrower distribution of other unsecured loans to LMI borrowers is excellent.

Small Farm Lending

During the evaluation period, SB&T originated 218 small farm loans to farms of different sizes totaling \$26.5 million. No loans were extended to farms with unknown gross annual revenues. SB&T performance was compared to the percentage of farms (proxy) and the aggregate of all lenders.

In 2021, SB&T originated 48 small farm loans totaling \$6.1 million to farms of different sizes. SB&T originated 42 (87.5%) loans totaling \$4.5 million (72.9%) to farms with revenue of \$1.0 million or less, which was slightly below the percentage of small farms at 98.3% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 63.6% by volume and was comparable at 74.0% by dollar amount. SB&T originated 23 (47.9%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 75.7%. SB&T's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small farms in the AA.

In 2020, SB&T originated 45 small farm loans totaling \$5.1 million to farms of different sizes. SB&T originated 42 (93.3%) loans totaling \$4.7 million (91.2%) to farms with revenues of \$1.0 million or less, which was slightly below the percentage of small farms at 98.4% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 69.1% by volume and 75.2% by dollar amount. SB&T originated 28 (62.2%) small farm loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 70.4%. SB&T's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small farms in the AA.

In 2019, SB&T originated 32 small farm loans totaling \$3.8 million to farms of different sizes. SB&T originated 29 (90.6%) loans totaling \$3.1 million (83.1%) to farms with revenues of \$1.0 million or less, which was slightly below the percentage of small farms at 98.4% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 68.1% by volume and 74.3% by dollar amount. SB&T originated 24 (75.0%) small farm loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 70.8%. SB&T's willingness to lend in smaller amounts exhibits excellent responsiveness to credit needs of small farms in the AA.

In 2018, SB&T originated 47 small farm loans totaling \$6.2 million to farms of different sizes. SB&T originated 40 (85.1%) loans totaling \$5.0 million (79.8%) to farms with revenue of \$1.0 million or less, which was slightly below the percentage of small farms at 98.4% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 68.1% by volume and 74.3% by dollar amount. SB&T originated 23 (48.9%) small farm loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 70.8%. SB&T's willingness to lend in smaller amounts exhibits adequate responsiveness to credit needs of small farms in the AA.

In 2017, SB&T originated 46 small farm loans totaling \$5.3 million to farms of different sizes. SB&T originated 35 (76.1%) loans totaling \$3.7 million (69.9%) to farms with revenue of \$1.0 million or less, which was slightly below the percentage of small businesses at 99.1% by volume and below the percentage of small businesses by dollar amount. Performance exceeded the aggregate of all lenders by volume at 69.1% and was slightly below at 79.1% by dollar amount. SB&T also originated 27 (58.7%) small farm loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 69.0%. SB&T's willingness to lend in smaller amounts exhibits adequate responsiveness to credit needs of small farms in the AA.

While SB&T's performance fell below proxy, it consistently exceeded the aggregate of all lenders. SB&T also exhibits an overall good responsiveness to credit needs of small farms in the AA, since small dollar loans tend to represent amounts typically requested by small farms. Therefore, SB&T's distribution to farms of different sizes is good.

Home Equity Lines of Credit

SB&T originated 94 home equity lines of credit totaling \$2.9 million in 2017. Seven (7.4%) home equity lines of credit totaling \$182,000 (6.2%) were originated to borrowers with unknown incomes. SB&T's performance was compared to the percentage of families (proxy). SB&T's borrower distribution of home equity lines of credit is good.

SB&T originated 10 (10.6%) home equity lines of credit totaling \$272,000 (9.3%) to low-income borrowers, which was below the percentage of families at 15.5% by volume and dollar amount. SB&T originated 18 (19.1%) home equity lines of credit totaling \$425,000 (14.5%) to moderate-income borrowers, which exceeded the percentage of families at 16.7% by volume and was below by dollar amount.

Considering performance relative to proxy, the borrower distribution of home equity lines of credit to low-income borrowers is adequate and excellent to moderate-income borrowers.

Geographic Distribution of Loans

SB&T's overall distribution of lending among geographies is good. HMDA-reportable lending is good, small business lending is excellent, consumer lending is adequate, small farm lending is adequate, and home equity lines of credit is adequate. SB&T has limited lending gaps in Nonmetropolitan Ohio.

Percentage of Lending Penetration					
Tract Income Level	2017	2018	2019	2020	2021
Moderate	100.0%	100.0%	100.0%	100.0%	100.0%
Middle	92.3%	84.6%	86.8%	92.1%	89.5%
Upper	88.2%	88.2%	88.9%	100.0%	94.4%
Total	91.7%	86.7%	88.3%	95.0%	91.7%

SB&T penetrated 100.0% its moderate-income tracts during the evaluation period. There was an overall increase in penetration rates in 2020 and 2021 which can be attributed to the increase of small business loans through the PPP.

HMDA Lending

During the evaluation period, SB&T originated 2,387 HMDA-reportable loans totaling \$362.2 million. Of these loans, 1,427 were home purchase loans totaling \$212.6 million and 929 were refinance loans totaling \$137.4 million. SB&T's performance was compared to the percentage of

owner-occupied units (proxy) and the aggregate of all lenders. SB&T's geographic distribution of home purchase loans is excellent and good for refinance loans, considering the limited number of housing units, lower percentage of owner-occupied units, and higher percentage of rental and vacant units in moderate-income tracts. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, SB&T originated 247 home purchase loans totaling \$40.0 million. SB&T originated 24 (9.7%) home purchase loans in moderate-income tracts totaling \$2.3 million (5.8%), which exceeded the percentage of owner-occupied units in these tracts at 5.0% by volume and dollar amount and exceeded the aggregate of all lenders at 8.4% by volume and 5.8% by dollar amount.

In 2020, SB&T originated 286 home purchase loans totaling \$43.1 million. SB&T originated 17 (5.9%) home purchase loans in moderate-income tracts totaling \$1.9 million (4.4%), which exceeded the percentage of owner-occupied units in these tracts at 5.0% by volume and was slightly below by volume. Performance was slightly below the aggregate of all lenders at 6.4% by volume and 4.4% by dollar amount.

In 2019, SB&T originated 324 home purchase loans totaling \$47.9 million. SB&T originated 19 (5.9%) home purchase loans in moderate-income tracts totaling \$1.9 million (3.9%), which exceeded the percentage of owner-occupied units in these tracts at 5.0% by volume and was slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 7.5% by volume and 5.3% by dollar amount.

In 2018, SB&T originated 324 home purchase loans totaling \$47.9 million. SB&T originated 19 (5.9%) home purchase loans in moderate-income tracts totaling \$1.9 million (3.9%), which exceeded the percentage of owner-occupied units in these tracts at 5.0% by volume and was slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 7.5% by volume and was below at 5.3% by dollar amount.

In 2017, SB&T originated 279 home purchase loans totaling \$38.9 million. SB&T originated 18 (6.5%) home purchase loans in moderate-income tracts totaling \$1.4 million (3.6%), which exceeded the percentage of owner-occupied units in these tracts at 5.0% by volume and was below by dollar amount. It exceeded the aggregate of all lenders at 6.4% by volume and was slightly below at 4.4% by dollar amount.

SB&T's home purchase lending performance mainly exceeded the percentage of owner-occupied units (proxy) and was comparable to the aggregate of all lenders; also in 2020, the year with the most loans, performance was excellent. The geographic distribution of home purchase lending in moderate-income tracts is excellent.

Refinance Lending

In 2021, SB&T originated 237 refinance loans totaling \$33.3 million. SB&T originated eight (3.4%) refinance loans in moderate-income tracts totaling \$609,000 (1.8%), which was below the percentage of owner-occupied units in these tracts at 5.0% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 4.9% by volume and 3.1% by dollar amount.

In 2020, SB&T originated 348 refinance loans totaling \$56.9 million. SB&T originated 14 (4.0%) refinance loans in moderate-income tracts totaling \$3.0 million (2.4%), which was slightly below the percentage of owner-occupied units in these tracts at 5.0% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 3.7% by volume and 2.4% by dollar amount.

In 2019, SB&T originated 156 refinance loans totaling \$26.2 million. SB&T originated eight (5.1%) refinance loans in moderate-income tracts totaling \$1.1 million (4.0%), which exceeded the percentage of owner-occupied units in these tracts at 5.0% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 5.0% by volume and 3.3% by dollar amount.

In 2018, SB&T originated 80 refinance loans totaling \$8.8 million. SB&T originated seven (8.8%) refinance loans in moderate-income tracts totaling \$402,000 (4.6%), which exceeded the percentage of owner-occupied units in these tracts at 5.0% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 6.0% by volume and 4.2% by dollar amount.

In 2017, SB&T originated 108 refinance loans totaling \$12.3 million. SB&T originated three (2.8%) refinance loans in moderate-income tracts totaling \$168,000 (1.4%), which was below the percentage of owner-occupied units in these tracts at 5.0% by volume and was significantly below by dollar amount. Performance was below the aggregate of all lenders at 5.1% by volume and significantly below at 3.5% by dollar amount.

SB&T's refinance lending performance was comparable to the percentage of owner-occupied units (proxy) and exceeded the aggregate of all lenders. Geographic distribution of refinance lending in moderate-income tracts is good.

Small Business Lending

During the evaluation period, SB&T originated 776 small business loans to businesses of different sizes totaling \$104.8 million. SB&T's geographic distribution of small business lending is excellent. SB&T's performance was compared to the percentage of businesses by tract income (proxy) and aggregate of all lenders.

In 2021, SB&T originated 263 small business loans totaling \$26.0 million. SB&T originated 15 (5.7%) small business loans in moderate-income tracts totaling \$2.2 million (8.4%), which was below to the percentage of businesses in these tracts at 8.9% by volume and slightly below by dollar amount. Performance was below the aggregate of all lenders at 7.8% by volume and slightly below at 10.3% by dollar amount.

In 2020, SB&T originated 313 small business loans totaling \$38.4 million. SB&T originated 38 (12.1%) small business loans in moderate-income tracts totaling \$4.4 million (11.4%), which exceeded the percentage of businesses in these tracts at 8.8% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 9.5% by volume and 10.9% by dollar amount.

In 2019, SB&T originated 55 small business loans totaling \$11.4 million. SB&T originated seven (12.7%) small business loans in moderate-income tracts totaling \$895,000 (7.8%), which exceeded the percentage of businesses in these tracts at 8.7% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 8.0% by volume and was slightly below at 8.6% by dollar amount.

In 2018, SB&T originated 62 small business loans totaling \$11.9 million. SB&T originated seven (11.3%) small business loans in moderate-income tracts totaling \$685,000 (6.8%), which exceeded the percentage of businesses in these tracts at 8.7% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 8.0% by volume and was below at 8.6% by dollar amount.

In 2017, SB&T originated 64 small business loans totaling \$9.7 million. SB&T originated seven (10.9%) small business loans in moderate-income tracts totaling \$1.5 million (15.5%), which exceeded the percentage of businesses in these tracts at 8.9% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 8.7% by volume and 10.1% by dollar amount.

SB&T's small business lending performance was comparable or exceeded the percentage of businesses (proxy) and consistently exceeded the aggregate of all lenders. The geographic distribution of small business lending in moderate-income tracts is excellent.

Consumer Lending

During the evaluation period, SB&T originated 977 consumer loans totaling \$16.3 million. Of these loans, 378 were motor vehicle loans totaling \$6.7 million, 402 were other secured loans totaling \$6.1 million, and 197 were other unsecured loans totaling \$3.5 million. SB&T's performance was compared to the percentage of households by tract income (proxy). SB&T's geographic distribution of motor vehicle and other unsecured loans is adequate and good for other secured loans.

Motor Vehicle Lending

In 2021, SB&T originated 53 motor vehicle loans totaling \$1.1 million. SB&T originated two (3.8%) motor vehicle loans totaling \$25,000 (2.3%) in moderate-income tracts, which was significantly below the percentage of households in these tracts at 7.6% by volume and dollar amount.

In 2020, SB&T originated 63 motor vehicle loans totaling \$1.2 million. SB&T originated two (3.2%) motor vehicle loans totaling \$27,000 (2.3%) in moderate-income tracts, which was significantly below the percentage of households in these tracts at 7.6% by volume and dollar amount.

In 2019 SB&T originated 79 motor vehicle loans totaling \$1.5 million. SB&T originated four (5.1%) motor vehicle loans totaling \$59,000 (3.8%) in moderate-income tracts, which was below the percentage of households in these tracts at 7.6% by volume and was significantly below by dollar amount.

In 2018, SB&T originated 94 motor vehicle loans totaling \$1.6 million. SB&T originated three (3.2%) motor vehicle loans totaling \$110,000 (6.8%) in moderate-income tracts, which was significantly below the percentage of households in these tracts at 7.6% by volume and was slightly below by dollar amount.

In 2017, SB&T originated 89 motor vehicle loans totaling \$1.2 million. SB&T originated four (4.5%) motor vehicle loans totaling \$35,000 (2.8%) in moderate-income tracts, which was below the percentage of households in these tracts at 7.6% by volume and was significantly below by dollar amount.

Considering the lower percentages of population and households in moderate-income tracts, these factors may limit the bank's opportunities to make consumer loans. Geographic distribution of motor vehicle lending in moderate tracts is adequate.

Other Secured Lending

In 2021, SB&T originated 55 other secured loans totaling \$854,000. SB&T originated four (7.3%) other secured loans totaling \$52,000 (6.1%) in moderate-income tracts, which was slightly below the percentage of households in these tracts at 7.6% by volume and dollar amount.

In 2020, SB&T originated 73 other secured loans totaling \$1.7 million. SB&T originated five (6.8%) other secured loans totaling \$161,000 (9.7%) in moderate-income tracts, which was slightly below the percentage of households in these tracts at 7.6% by volume and exceeded by dollar amount.

In 2019, SB&T originated 66 other secured loans totaling \$837,000. SB&T originated three (4.5%) other secured loans totaling \$10,000 (1.2%) in moderate-income tracts, which was below the percentage of households in these tracts at 7.6% by volume and was substantially below by dollar amount.

In 2018, SB&T originated 91 other secured loans totaling \$1.3 million. SB&T originated seven (7.7%) other secured loans totaling \$133,000 (9.9%) in moderate-income tracts, which exceeded the percentage of households in these tracts at 7.6% by volume and dollar amount.

In 2017, SB&T originated 117 other secured loans totaling \$1.4 million. SB&T originated three (2.6%) other secured loans totaling \$12,000 (0.8%) in moderate-income tracts, which was significantly below the percentage of households in these tracts at 7.6% by volume and was substantially below by dollar amount.

Considering the low percentage of population and households in moderate-income tracts, these factors may limit the bank's opportunities to make consumer loans. Geographic distribution of other secured lending in moderate-income tracts is good.

Other Unsecured Lending

In 2021, SB&T originated 31 other unsecured loans totaling \$847,000. SB&T originated one (3.2%) other unsecured loan totaling \$3,000 (0.4%) in a moderate-income tract, which was significantly below the percentage of households in these tracts at 7.6% by volume and was substantially below by dollar amount.

In 2020, SB&T originated 32 other unsecured loans totaling \$1.4 million. SB&T originated two (6.3%) other unsecured loans totaling \$6,000 (0.4%) in moderate-income tracts, which was slightly below the percentage of households in these tracts at 7.6% by volume and substantially below by dollar amount.

In 2019, SB&T originated 43 other secured loans totaling \$381,000. SB&T originated four (9.3%) other unsecured loans totaling \$14,000 (3.7%) in moderate-income tracts, which exceeded the percentage of households in these tracts at 7.6% by volume and was significantly below by dollar amount.

In 2018, SB&T originated 51 other unsecured loans totaling \$420,000. SB&T originated no other unsecured loans in moderate-income tracts, compared to the percentage of households in these tracts at 7.6%.

In 2017, SB&T originated 40 other unsecured loans totaling \$407,000. SB&T originated one (2.5%) other unsecured loan totaling \$3,000 (0.7%) in a moderate-income tract, which was significantly below the percentage of households in these tracts at 7.6% by volume and substantially below by dollar amount.

Considering the lower percentages of population and households in moderate-income tracts, these factors may limit the bank's opportunities to make consumer loans. Geographic distribution of other unsecured lending in moderate-income tracts is adequate.

Small Farm Lending

During the evaluation period, SB&T originated 218 small farm loans to farms of different sizes totaling \$26.5 million; however, no small farm loans were originated in moderate-income tracts. SB&T's performance was compared to the percentage of farms by tract income (proxy) and the aggregate of all lenders. The proxy was only 0.3% and the aggregate of lenders was only 0.4%. Considering the limited number of farms and opportunities to originate small farm loans for all lenders in moderate-income tracts, the geographic distribution of small farm lending is adequate.

Home Equity Lines of Credit

SB&T originated 94 home equity lines of credit totaling \$2.9 million in 2017. SB&T's performance was compared to the percentage of owner-occupied units (proxy). The geographic distribution of home equity lines of credit is adequate.

SB&T originated three (3.2%) home equity lines of credit totaling \$71,000 (2.4%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 5.0% by volume and significantly below by dollar amount. Considering the limited number of housing units in moderate-income tracts and lower owner-occupancy rates, geographic distribution home equity lines of credit in moderate-income tracts is adequate.

Community Development Loans

SB&T originated three community development loans totaling approximately \$5.4 million. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Revitalization / Stabilization	2	\$5,000,000
Affordable Housing	1	\$404,319
Total	3	\$5,404,319

SB&T originated two revitalization/stabilization loans totaling \$5.0 million to provide funding to a small business in a moderate-income area to expand its operations. The Ohio Tax Credit Authority approved a tax credit for the expansion which is expected to create 52 new full-time permanent jobs and projected to generate \$5.2 million in new payroll over the next six years. These loans exhibit an excellent responsiveness to credit needs of a small business in a moderate-income geography by providing access to critical financing.

The affordable housing loan financed 10 units of unsubsidized affordable rental housing. Community contacts emphasized all aspects of affordable housing as a critical need.

These loans represent 15.4% of SB&T's total community development lending, compared to the percentage of total lending at 34.8% and total deposits at 58.9%. SB&T makes a relatively high level of community development loans in Nonmetropolitan Ohio given the size and presence of the institution and community development lending opportunities in this AA.

Flexible Lending Programs

SB&T originated one Community Home loan and 46 Fannie Mae Advantage 97% loans totaling approximately \$4.0 million in Nonmetropolitan Ohio. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts (MUI = middle- and upper-income tracts).

Geographic Distribution of Flexible Lending Products									
Assessment Area: Nonmetropolitan Ohio									
Community Home Loans					Advantage 97% Loans				% Owner-Occupied Units
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Number of Loans	# - %	Total Loan Amount	\$ - %	
Moderate	0	0.0	\$ -	0.0	5	10.9	\$ 326,897	8.4	5.0
MUI	1	100.0	\$ 115,000	100.0	41	89.1	\$ 3,582,454	91.6	95.0
Total	1	100.0	\$ 115,000	100.0	46	100.0	\$ 3,909,351	100.0	100.0

While SB&T did not originate Community Home loans in moderate-income tracts; SB&T originated five Advantage 97% loans totaling \$326,897 in these tracts, which exceeded the percentage of owner-occupied units (proxy) by volume and dollar amount.

SB&T also provided direct subsidies totaling \$310,000 to 62 first-time homebuyers through the FHLB of Cincinnati's Welcome Home down payment assistance program and one C.A.R.E. grant totaling \$1,500.

Through these programs, SB&T was able to assist LMI borrowers purchase homes in moderate-income geographies and/or obtain essential down-payment assistance and first-time homebuyer education.

SB&T originated 457 PPP loans totaling \$43.4 million in 2020 and 2021, representing approximately 43.9% by volume and 42.2% by dollar amount of total PPP loans. This ranks as SB&T's highest percentage of total PPP loans originated during the evaluation period. The following tables show the percentage by volume and dollar amount of PPP loans and distribution of lending by census tracts.

Geographic Distribution of PPP Loans					
Assessment Area: 2020 Nonmetropolitan Ohio					
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Percentage of Businesses
Moderate	27	10.8	\$ 2,094,000	7.3	8.8
Middle	164	65.3	\$ 22,047,550	77.0	57.3
Upper	60	23.9	\$ 4,489,200	15.7	34.0
Total	251	100.0	\$ 28,630,750	100.0	100.0

Geographic Distribution of PPP Loans					
Assessment Area: 2021 Nonmetropolitan Ohio					
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Percentage of Businesses
Moderate	10	4.9	\$ 787,561	5.3	8.9
Middle	143	69.4	\$ 11,248,930	76.3	57.2
Upper	53	25.7	\$ 2,715,594	18.4	33.9
Total	206	100.0	\$ 14,752,085	100.0	100.0

SB&T originated 37 PPP loans totaling \$2.9 million in moderate-income tracts. This represents approximately 8.1% by volume and 6.6% by dollar amount of total PPP loans originated in Nonmetropolitan Ohio, which exceeded the percentage of businesses (proxy) by volume and fell below by dollar amount. Therefore, PPP lending in Nonmetropolitan Ohio is considered particularly responsive to serving credit needs of small businesses or businesses in LMI geographies in response to the COVID-19 emergency.

Overall, SB&T makes use of flexible lending practices in serving AA credit needs.

Investment Test

SB&T has a significant level of qualified community development investments and donations.

SB&T obtained a new investment in a municipal school bond worth approximately \$600,000, that benefits a school where 50.0% or more of students qualify for the free- and reduced-price meals under the National School Lunch Program. This investment represents 5.1% of SB&T's total qualified investments, compared to the percentage of total lending at 34.8% and total deposits at 58.9%.

Qualified investments also took the form of donations totaling \$159,990. SB&T partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, affordable housing, educational programs, and revitalization/

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

Purpose of CD Donations	#	\$
Community Services	49	\$95,580
Economic Development	7	\$54,300
Affordable Housing	5	\$5,610
Revitalization / Stabilization	3	\$4,500
Total	64	\$159,990

Approximately 45.6% of SB&T's small dollar donations by dollar amount benefited Nonmetropolitan Ohio, which falls slightly below to the percentage of total deposits in the AA at 58.9%.

Examples of impactful small dollar donations include but are not limited to:

- \$53,250 (10 donations) to two local YMCAs – donations helped support programs targeted to LMI individuals and families, including full-day and partial-day childcare
- \$5,000 to a national nonprofit whose main purpose is to build decent homes in partnership with families in need of affordable housing.

Community contacts emphasized all aspects of affordable housing as a critical need in the AA, along with the need for access to safe and adequate childcare, especially for LMI families to allow parents and family members to go to work. Overall, qualified investments and donations exhibit good responsiveness to credit and community development needs in Nonmetropolitan Ohio and represent a significant increase by dollar amount since previous evaluation.

Service Test

Retail services are accessible, and SB&T provides a relatively high level of community development services in Nonmetropolitan Ohio.

Retail Services

Since the previous evaluation, SB&T acquired a new branch with a full-service ATM in Edon (Williams County) and opened two new branches with full-service ATMs in Edgerton (Williams County) and Findlay (Hancock County). SB&T also opened a stand-alone cash-only ATM in Defiance (Defiance County). The branches in Williams County and the cash-only ATM are in middle-income tracts. The branch in Hancock County is in a moderate-income tract. Since the previous evaluation, SB&T closed four stand-alone ATMs in middle-income tracts (a cash-only ATM in West Unity in Williams County and two full-service ATMs and one cash-only ATM in Defiance). SB&T's record of opening branches in Nonmetropolitan Ohio has improved accessibility of its delivery systems, particularly to moderate-income geographies and/or LMI individuals. SB&T has not closed any branches since the previous evaluation.

SB&T maintains its main office with a full-service ATM, eight branches with full-service ATMs, and two branches without ATMs in this AA. The new branch without an ATM is in downtown Findley (Hancock County) in a moderate-income tract. The main office and one branch are in Defiance (Defiance County) in middle-income tracts. SB&T also has branches in Bryan, Edgerton, Edon, Montpelier, and Pioneer (Williams County); Findlay (Hancock County); and Oakwood and Paulding (Paulding County) in middle-income tracts; the Oakwood branch does not have an ATM. Branch offices in this AA represent 50.0% of SB&T’s total branches. SB&T also has four stand-alone ATMs – a full-service ATM in Defiance in a moderate-income tract, a full-service ATM in Oakwood in a middle-income tract, and a new and existing cash-only ATMs in Defiance in middle-income tracts.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including moderate-income geographies and LMI households, and are consistent with the services and hours discussed in the “Institution” assessment. Ten branches offer drive-thru services, and nine branches offer weekend and extended hours. The new branch in downtown Findlay in a moderate-income tract has low foot traffic after hours and on the weekends; therefore, drive-thru services and extended and weekend hours are not offered. However, the branch has a full-service ATM that is available 24 hours a day, 7 days a week.

The following table illustrates the percentage of branch offices and ATMs in moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: The State Bank and Trust Company 2023
Assessment Area(s): OH Nonmetropolitan

Analysis Year: 2021

Tract Income Levels	BRANCHES							ATMS								DEMOGRAPHICS*					
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%
Low	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	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	0	0			
	LS	0		0	0	0	0	0		0		0	0	0		0	0	0			
Moderate	Total	1	9.1%	1	0	0	0	1	7.7%	1	9.1%	0	0	0	0.0%	0	0	4	6.7%	7.7%	8.9%
	DTO	0		0	0	0	0	1		1		0	0	0		0	0	0			
	LS	0		0	0	0	0	0		0		0	0	0		0	0	0			
Middle	Total	10	90.9%	2	0	10	9	12	92.3%	10	90.9%	2	0	2	100.0%	1	0	38	83.3%	59.0%	57.2%
	DTO	0		0	0	0	0	3		1		0	2	2		1	2	0			
	LS	0		0	0	0	0	0		0		0	0	0		0	0	0			
Upper	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	18	30.0%	33.4%	33.9%
	DTO	0		0	0	0	0	0		0		0	0	0		0	0	0			
	LS	0		0	0	0	0	0		0		0	0	0		0	0	0			
Unknown	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	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	0	0			
	LS	0		0	0	0	0	0		0		0	0	0		0	0	0			
Totals	Total	11	100.0%	3	0	10	9	13	100.0%	11	100.0%	2	0	2	100.0%	1	0	60	100.0%	100.0%	100.0%
	DTO	0		0	0	0	0	4		2		0	2	2		1	2	0			
	LS	0		0	0	0	0	0		0		0	0	0		0	0	0			

DTO - Drive Thru Only
LS - Limited Service
Shaded rows indicate totals; unshaded rows are a subset of shaded rows
*Based on 2015 census data
**Closed branches are only included in the 'Closed' column and are not included in any other totals
LPOs not included in totals

The branch distribution in moderate-income tracts is considered good. The distribution of branches and full-service ATMs at 9.1% exceeds the percentage of moderate-income tracts (6.7%), households (7.7%), and total businesses (8.9%) in these tracts. Delivery systems are accessible to SB&T’s geographies and individuals of different income levels in Nonmetropolitan Ohio.

Community Development Services

SB&T provides a relatively high level of community development services in this AA. During the evaluation period, 36 employees assisted 30 organizations totaling 1,501 hours of community development service to local organizations that provide a multitude of services throughout the AA. This represents 46.1% of total service hours, which is slightly less than the total percentage of branch offices at 50.0%. The hours of service provided in this AA equates to 0.8 ANP.

The following table provides a breakdown of qualified community development service by community development purpose. Employees were involved with organizations and activities that promote or facilitate community services targeted to LMI individuals, economic development by financing small businesses and small farms, affordable housing; and to a lesser extent, revitalizing/stabilizing LMI communities.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours*
Community Services	37	21	22	657
Economic Development	18	7	9	574
Affordable Housing	2	1	4	240
Revitalization/ Stabilization	1	1	1	30
Total	58	30	36	1,501
<i>*Number of hours by expertise may be greater than hours listed in this table if employee(s) provide more than one type of expertise</i>				

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families; promote affordable housing, community and economic development, and area revitalization and stabilization. Community development services include 1,169 hours serving on boards and committees, 314 hours of financial literacy, and 254 hours providing technical expertise in the form of assisting with fundraising, curriculum development for workforce development training, and volunteer tax preparation for LMI individuals and families.

Examples of impactful community development services include but are not limited to:

- An employee serves as board member and revolving loan fund committee member - assisting with approving loans for small businesses and LMI housing programs with a municipality
- An employee serves as a board member for city housing committee and serving on a subcommittee that coordinated, conducted, and compiled a housing needs survey
- An employee serves as a board member for a community action committee – board approves grant applications and budgets and develops and coordinates programs and services to combat local poverty

- An employee serves as board member for a county community improvement corporation - board promotes economic growth through various marketing and incentive programs and developing public / private partnerships to advance economic development initiatives
- An employee serves as a board member for a local foundation – the board raises funds to build the endowment, makes grants to address unmet needs, and acts as a resource for charitable giving
- Financial literacy training:
 - Eight financial literacy events with 863 LMI students in attendance including but not limited to The Amazing Shake (an event geared towards being professional), along with some financial literacy training) and a Workplace Development Workshop
 - A small business development symposium and agricultural seminar with 140 small business/small farm owners in attendance
 - A homebuyer workshop with 20 potential LMI homebuyers in attendance

Community contacts emphasized all aspects of affordable housing as a critical need in the AA, along with access to small dollar loans for small businesses and access to job training and workforce development programs. Overall, community development services exhibit good responsiveness to credit and community development needs in Nonmetropolitan Ohio and represent a significant increase in services since previous evaluation.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
COLUMBUS OH MSA #18140**

The Columbus AA includes the entireties of Delaware, Franklin, Madison, and Union counties and excludes Fairfield, Hocking, Licking, Morrow, Perry, and Pickaway counties. The AA remains unchanged since the previous evaluation. The AA was comprised of the following census tract designations for this evaluation. See Appendix C for an AA maps and Appendix D for additional demographic data.

Census Tract Designations	
Assessment Area: Columbus, OH MSA #18140	
Tract Income Level	Number of Tracts
	2017 - 2021
Low	61
Moderate	80
Middle	96
Upper	101
Unknown	3
Total	341

As of June 30, 2022, the FDIC summary of deposits report ranks SB&T 13th among 42 institutions in this AA with 0.1% of the deposit market share. This is substantially less than the three largest market holders, The Huntington National Bank with 39.2%, JP Morgan Chase Bank National Association with 27.6%, and PNC Bank National Association with 8.2%. Of the financial institutions serving the Columbus MSA, SB&T ranks 38th among 54 institutions with 0.1% of the market share; compared to The Huntington National Bank, JP Morgan Chase National Association, and PNC Bank National Association with 36.6%, 26.2%, and 8.2% of the market share. SB&T competes with at least 50 financial institutions, including many large and regional banks, for the remaining 29.0% market share in the MSA, indicating a largely fragmented and competitive banking environment. Deposits in this AA accounted for 7.6% of SB&T's total deposits and ranks as the bank's third highest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that SB&T ranks 27th among 601 HMDA reporters in the AA having originated 1,000 loans. The top two HMDA lenders in this market Huntington National Bank originated 8,194 loans and Union Savings Bank originated 5,445 loans. SB&T's ranking among HMDA reporters was 17th in 2020, 57th in 2019 and 16th in 2018.

SB&T ranks 13th among 92 CRA reporters serving the AA in 2021 having originated 596 loans. The top three CRA reporters in this market JP Morgan Chase Bank originated 8,315 loans, American Express National Bank originated 5,841 loans, and PNC Bank originated 3,640 loans. SB&T's ranking among CRA reporters was 30th in 2020, 34th in 2019 and 38th in 2018.

Community Contacts

Three community contact interviews were conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a realty association. The contact stated that the Columbus housing market is robust. Columbus is in the top 20% nationally for real estate appreciation. In 2021 there was an inventory shortage and strong buyer demand which continues to drive up home prices in the Columbus area. The median list price of homes in Columbus is \$224,900, trending up nearly 10% year-over-year. Homes typically sell for 100% of the asking price, even though prices rose by 16% over the last 12 months; because the housing demand is exceeding the supply, giving sellers an advantage over buyers. In 2022, housing prices in the Columbus market are expected to increase twice as quickly as national rates. There are nearly 40 colleges within 50 miles of Columbus (including The Ohio State University). The large number of colleges in the area means there is a large rental market. The average rent for a 1-bedroom is about \$902 and \$1,100 for a 2-bedroom in Columbus. The contact stated that Columbus' economy is healthy enough to retain and attract many young people to come here to work and live. According to the contact, there are at least 10 major redevelopment projects planned around Columbus. These projects will only increase the demand for homes in the area. The contact stated there are opportunities for banks to provide homeownership assistance programs and first-time homebuyer education. There are also opportunities for banks to invest in the area's redevelopment projects.

The second interview was with a representative from an affordable housing agency. While there is available housing, the price for newly constructed homes is rising; potentially making these homes out of reach for many first-time homebuyers in Central Ohio, particularly LMI homebuyers. Also, affordable housing options (via the Section 8 Housing Choice Voucher Rental Assistance Program) are concentrated in certain areas, thereby limiting location options. The contact indicated that affordable housing is a critical need in Central Ohio, and there is ample opportunity for local financial institutions to provide financial education for potential first-time homebuyers and offer solutions to address the lack of affordable housing.

The third interview was with a representative from an economic development agency. According to the contact, economic conditions in Central Ohio are very good; particularly in Delaware County, which is one of the fastest-growing counties in the country. Many businesses are migrating to surrounding counties in the vicinity of Columbus to reduce costs and tax burdens, while still being near the capital city and state government. The contact indicated there is a need for access to capital through microloans, commercial lending, and investment capital for businesses, (especially small businesses), as most entrepreneurs cannot start new businesses or expand existing companies without access to capital. The contact stated while Central Ohio is experiencing significant population growth, it is also experiencing housing affordability challenges, primarily because the housing production has not kept pace with the area's growth. The contact indicated that more families may be at risk for having to choose between paying rent or other vital expenses due to escalating housing costs. According to the contact, even with the

area's population growth, Central Ohio is experiencing a shortage of skilled workers needed to keep pace with industry demands, and there is a critical need across public, private, and government sectors for education and training systems to address workforce development and the evolving demands of labor markets.

Population Characteristics

Population Change			
Assessment Area: Columbus, OH MSA #18140			
Area	2015 Population	2021 Population	Percent Change
Delaware County	185,433	220,740	19.0%
Franklin County	1,215,761	1,321,414	8.7%
Madison County	43,456	44,386	2.1%
Union County	53,470	64,971	21.5%
Assessment Area	1,498,120	1,651,511	10.2%
Columbus, OH MSA	1,972,375	2,151,017	9.1%
Ohio	11,575,977	11,780,017	1.8%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey U.S. Census 2021 Population and Housing Unit Estimates Tables			

- From 2015 through 2021, the AA experienced a net gain in population of 10.2%, while the MSA experienced a net gain of 9.1%, compared to Ohio which only experienced a net gain in population of 1.8%.
- Delaware and Union counties experienced a substantial net gain in population of 19.0% and 21.5%, respectively during this period.
- In 2021 Delaware County's population growth was the highest in Ohio, growing by nearly 23.0%. Union County had the second highest population growth at 20.0%, and Franklin County was fourth at 13.8%.²⁴
- According to U.S. Census data, the Columbus MSA population is projected to grow to about 2.2 million by 2040. The growth rate of the Columbus MSA is projected to continue to exceed Ohio's growth rate. If not for the Columbus MSA, Ohio would lose population over the next 20 years.
- 75.8% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 10.7% of the population in the AA was age 65 and over, compared to 15.1% in Ohio.
- AA population is increasing, resulting in a growing labor supply and increasing demand for leisure and healthcare services.
- 34.3 of the AA's population reside in LMI tracts.
- According to U.S. Census data, Columbus (Franklin County) is the most populous city in the AA with 880,329 residents, and its population increased by 14.3% between 2010 and 2020. Columbus is the capital city of Ohio and remains the most populous city in the state and the 14th most populous city in the United States.

²⁴ [The Columbus Dispatch](#)

- By contrast, Delaware is the most populous city in Delaware County with a population of 41,302, representing a 18.8% increase since 2010. Marysville the most populous city in Union County with a population of 25,517, representing a 15.5% increase since 2010. London is the most populous city in Madison County with a population of 10,279, representing a 3.8% increase since 2010.²⁵

Income Characteristics

Borrower Income Levels														
Assessment Area: Columbus, OH MSA #18140														
FFIEC Estimated Median Family Income			Low			Moderate			Middle			Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2017	\$73,900		0	-	\$36,949	\$36,950	-	\$59,119	\$59,120	-	\$88,679	\$88,680	-	& above
2018	\$76,000	2.8	0	-	\$37,999	\$38,000	-	\$60,799	\$60,800	-	\$91,199	\$91,200	-	& above
2019	\$77,900	2.5	0	-	\$38,949	\$38,950	-	\$62,319	\$62,320	-	\$93,479	\$93,480	-	& above
2020	\$84,600	8.6	0	-	\$42,299	\$42,300	-	\$67,679	\$67,680	-	\$101,519	\$101,520	-	& above
2021	\$83,900	-0.8	0	-	\$41,949	\$41,950	-	\$67,119	\$67,120	-	\$100,679	\$100,680	-	& above

Source: 2017-2021 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased by 13.5%.
- According to 2015 U.S. Census data, AA MFI at \$71,635 is 1.1 times higher than Ohio MFI at \$62,817.

Poverty Rates					
Assessment Area: Columbus, OH #18140					
Area	2019		2020		2021
Delaware County	4.8		3.7		4.1
Franklin County	13.5		15.4		14.3
Madison County	9.6		9.5		13.4
Union County	5.4		5.0		5.5
Ohio	13.0		12.6		13.3
United States	12.3		11.9		12.8

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

- Poverty rates in Franklin County consistently exceeded poverty rates across Ohio and the United States (about 1.1 times higher) in 2019, 2020 and 2021.
- Madison County experienced a spike in its poverty rate in 2021, exceeding poverty rates in Ohio and the United States.
- Poverty rates in Delaware and Union counties were much lower than poverty rates across Ohio and the United States (between 2.4 to 3.4 times lower) in 2019, 2020, and 2021.
- Of the 354,196 families in the AA, 38.8% are designated as LMI with 11% living below poverty; compared to 38.9% designated as LMI with 11.5% living below poverty across Ohio.

²⁵ [County Profiles](#)

- Of the 579,931 households in the AA, 13.8% are below the poverty level and 3.0% receive public assistance; compared to 15.0% of households across Ohio that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP) helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

SNAP Benefits	
Assessment Area: Columbus Ohio	
Area	2020
Delaware County	2.6%
Franklin County	13.0%
Madison County	9.5%
Union County	3.7%

Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis²⁶

Housing Characteristics

Housing Cost Change						
Assessment Area: Columbus, OH MSA #18140						
Area	Median Housing Value			Median Gross Rent		
	2015	2020	Percent Change	2015	2020	Percent Change
Delaware County	\$256,800	\$320,300	24.7%	\$953	\$1,118	17.3%
Franklin County	\$150,600	\$185,900	23.4%	\$845	\$1,002	18.6%
Madison County	\$149,200	\$169,200	13.4%	\$734	\$856	16.6%
Union County	\$171,200	\$220,300	28.7%	\$805	\$981	21.9%
Columbus, OH MSA	\$159,100	\$195,900	23.1%	\$833	\$981	17.8%
Ohio	\$129,900	\$151,400	16.6%	\$730	\$825	13.0%

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

- Median housing values across the AA increased between 13.4% to 28.7% from 2015 to 2019. Overall, housing became less affordable across the AA most likely because MFI did not keep pace with home price growth.
- Based on 2015 Census data, the affordability ratio²⁷ was 34.3 in the AA compared to 38.1 in Ohio. Housing was generally less affordable across the AA than in other parts of Ohio. Union County had the highest affordability ratio at 39.4, and Franklin County had the least affordable housing with an affordability ratio at 34.8.

²⁶ [Federal Reserve Economic Data \(FRED\)](#)

²⁷ 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 gross rents across the AA increased between 13.0% to 21.9% from 2015 to 2019. The rise in median gross rents indicates the need for more affordable housing. According to 2015 Census data, 44.0% of all renters in the AA have rental costs that are at least 30.0% of their income.
- According to the U.S. Department of Housing and Urban Development's (HUD)'s 2021 Fair Market Rents data, the average rent for a one-bedroom unit was \$827 and \$1,031 for a two-bedroom unit in Franklin County. Rents rose by 5.9% compared to a 0.8% decrease in MFI from 2020 to 2021. While rents are rising, a median two-bedroom rent is still below the national average of \$1,295.²⁸
- There are 641,207 housing units in the AA, of which 52.6% are owner occupied, 37.9% are rental and 9.6% are vacant. There are more households who own their homes than there are renters. Only 23.5% of total housing units are in moderate-income tracts; 41.4% of the housing units are owner-occupied and 54.2% are either rental or vacant. With 47.5% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in moderate-income tracts.
- The median age of housing stock in the AA is 44 years old, and 15.6% of housing units were built prior to 1950. The age of the housing stock across the AA, particularly in moderate-income tracts, demonstrates a potential need for home improvement lending and refinance or home improvement loans to remove lead-based paint that was commonly used on houses and apartments built before 1978.²⁹

Housing Cost Burden						
Assessment Area: Columbus, OH MSA #18140						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Delaware County	82%	49%	17%	80%	52%	33%
Franklin County	71%	41%	19%	80%	40%	41%
Madison County	71%	29%	17%	63%	22%	26%
Union County	72%	38%	18%	71%	20%	32%
Assessment Area	72%	41%	18%	79%	40%	40%
Columbus, OH MSA	69%	37%	18%	78%	38%	40%
Ohio	64%	32%	17%	73%	34%	40%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy

- 72.0% of low-income homeowners and 79.0% of low-income renters are cost burdened, compared to 41.0% of moderate-income homeowners and 40.0% of moderate-income renters.
- About 18.0% of all homeowners and 40.0% of renters across the AA are cost burdened, compared to 17.0% of all homeowners and 40.0% of renters across Ohio.

²⁸ [National Low Income Housing Coalition](#)

²⁹ [Ohio Department of Health/Know Our Programs/Childhood Lead Poisoning](#)

- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Building Permits by Number of Units					
Assessment Area: Columbus, OH MSA #18140					
Area	2019	2020	% Change between 2019 and 2020	2021	% Change between 2020 and 2021
Delaware County	1,927	1,902	-1.3	2,359	24.0
Franklin County	4,335	8,108	87.0	6,652	-18.0
Madison County	163	145	-11.0	89	-38.6
Union County	567	854	50.6	1,253	46.7
Assessment Area	6,262	10,010	59.9	9,011	-10.0
Columbus, OH MSA	8,090	12,358	52.8	12,062	-2.4
Ohio	23,047	29,686	28.8	30,418	2.5
United States	1,386,048	1,471,141	6.1	1,736,982	18.1
<i>Source: U.S. Census Bureau Building Permits Survey</i>					

- Building permits are a leading indicator of future activity in the construction sector. As indicated in the table above, building permits in 2019, 2020, and 2021 underwent periods of expansion and contraction. When analyzing the trend of building permits between 2019 and 2020, the volume of permits in the AA was much higher than the percentages in Ohio and the nation during this period. However, between 2020 and 2021, the volume of permits in the AA decreased substantially and was lower than the percentages in Ohio and the nation.
- The overall decrease in the number of permits could indicate a decreased demand for home purchase loans, particularly in 2021 in Madison and Franklin counties, respectively.

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Columbus, OH MSA #18140					
Area	2017	2018	2019	2020	2021
Delaware County	3.5%	3.4%	3.2%	5.4%	3.6%
Franklin County	4.1%	3.8%	3.6%	7.5%	5.0%
Madison County	3.9%	3.8%	3.5%	6.0%	3.8%
Union County	3.7%	3.5%	3.2%	5.8%	3.5%
Assessment Area	4.0%	3.7%	3.5%	7.2%	4.7%
Columbus, OH MSA	4.1%	3.9%	3.6%	7.1%	4.6%
Ohio	5.0%	4.5%	4.2%	8.2%	5.1%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate for the AA increased from 3.5% in 2019 to 7.2% in 2020. Unemployment rates across the AA were lower than unemployment rates in Ohio during this period.
- As reported by the Ohio Office of Research:³⁰
 - Land use across the AA is a mix of urban and rural with less than 10.0% available for urban (i.e., residential, commercial, industrial, or recreational) development in Madison and Union counties. Delaware County is slightly higher at 19.1%, and Franklin County is substantially higher at 62.8% of land available for urban development.
 - The leading industries in the AA are government, health care and social assistance, retail trade and accommodation and food services, administration and waste services, and transportation and warehousing.
- The Columbus MSA is home to 12 out of 24 Fortune 500 companies in Ohio, including but not limited to Big Lots, Nationwide Mutual Insurance, American Electric Power, and L Brands (clothing and apparel stores). Other major employers include Ohio State University, OhioHealth, State of Ohio, JP Morgan Chase, Kroger, Huntington Bank, Cardinal Health and Alliance Data Systems Corporation.³¹
- Franklin County is Ohio's most populous county and home to Columbus, the state capital and most populous city in Ohio. Some of the state's top attractions are in Franklin County, such as the Columbus Zoo, the Center of Science and Industry, the Columbus Museum of Art, the Franklin Park Observatory and the Short North Arts District.³² These and other attractions add billions to the regional economy and support hundreds of jobs.
- According to The Ohio State University's Office of Innovation and Economic Development,³³ the university generates \$15.2 billion in combined economic impact

³⁰ [County Profiles](#)

³¹ [Cleveland.com](#)

³² [Franklin County Official Website](#)

³³ [OSU Office of Innovation and Economic Development](#)

annually for Ohio. One in every 57 jobs in Ohio is directly or indirectly supported or sustained by the university.

- Based on 2015 Census data and BroadbandOhio,³⁴ while approximately 92.7% of households in Union County have a broadband internet subscription, 75% of the populated areas and 27% of households do not have access to the minimum bandwidth needed for basic internet activity. A Federal Reserve Bank of Cleveland report, *Access to Broadband is Essential for Positive Economic Outcomes*,³⁵ found that employment rates differed markedly for those with and without broadband in both urban and rural counties. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLUMBUS OH MSA #18140

Lending Test

SB&T's performance under the lending test in this AA is good. SB&T's lending activity demonstrates a good responsiveness to the credit needs of the community. SB&T has an adequate geographic distribution with a moderate level of lending gaps. SB&T has good distribution among borrowers of different income levels and to businesses of different revenue sizes. SB&T makes a relatively high level of community development loans and extensive use of flexible lending practices in this AA. SB&T exhibits a good record of serving the credit needs of low- and moderate-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less.

Lending Activity

Lending activity levels reflect a good responsiveness to the credit needs within the AA. The percentage of SB&T's lending in Columbus is 38.8%, compared to the percentage of total deposits is 7.6%.

A small concentration of HMDA lending was identified in Licking and Fairfield counties, respectively in the Columbus MSA.

Geographic Distribution of Loans

Geographic distribution received greater weight than borrower distribution in the Columbus AA given the overall percentage of LMI geographies being greater than the overall percentage of LMI families.

³⁴ [BroadbandOhio](#)

³⁵ [Cleveland Fed](#)

SB&T's overall distribution of lending among geographies is adequate. HMDA-reportable lending is adequate, small business lending is adequate, consumer lending is poor, and home equity lines of credit is poor. SB&T has moderate lending gaps in the Columbus AA.

Tract Income Level	Percentage of Lending Penetration				
	2017	2018	2019	2020	2021
Low	19.7%	16.4%	34.4%	42.6%	29.5%
Moderate	51.3%	47.5%	53.8%	67.5%	53.8%
Middle	81.3%	77.1%	83.3%	92.7%	82.3%
Upper	97.0%	96.0%	97.0%	99.0%	98.0%
Unknown	0.0%	0.0%	0.0%	33.3%	0.0%
Total	67.2%	64.2%	71.0%	79.2%	70.1%

SB&T was able to penetrate approximately 70.0% of its total tracts during the evaluation period. Lending gaps were substantial in low-income tracts with less than a 30.0% penetration rate and significant in moderate-income tracts with less than a 55.0% penetration rate. However, with owner occupancy, rental, and vacancy rates less than 23.0%, 55.0%, and 23.0% in low- and about 41.0%, 47.0% and 11.0% in moderate-income tracts; lending opportunities in these tracts, particularly low-income tracts, are likely to be limited. Also, this market is extremely competitive, and SB&T has a minimal presence in this market with only one branch that is at least 18 miles away (25-minute drive) from Columbus where the majority of LMI tracts are located. The improved penetration rate in 2020 can be attributed to an increase of small business loans through the PPP.

HMDA Lending

During the evaluation period, SB&T originated 4,427 HMDA-reportable loans totaling \$1.2 billion. Of these loans, 2,653 were home purchase loans totaling \$697.1 million and 1,743 were refinance loans totaling \$442.7 million. SB&T's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. SB&T's geographic distribution of home purchase loans is adequate and refinance loans is poor. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, SB&T originated 470 home purchase loans totaling \$156.1 million. SB&T originated 13 (2.8%) home purchase loans in low-income tracts totaling \$2.1 million (1.3%), which was significantly below the percentage of owner-occupied units in these tracts at 5.9% by volume and substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 7.9% by volume and at 5.0% by dollar amount. SB&T originated 48 (10.2%) home purchase loans in moderate-income tracts totaling \$9.6 million (6.1%), which was below the percentage of owner-occupied units in these tracts at 18.5% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 19.8% by volume and significantly below at 13.8% by dollar amount.

In 2020, SB&T originated 511 home purchase loans totaling \$146.3 million. SB&T originated 23 (4.5%) home purchase loans in low-income tracts totaling \$3.4 million (2.3%), which was slightly below the percentage of owner-occupied units in these tracts at 5.9% by volume and was significantly below by dollar amount. It was below the aggregate of all lenders at 7.4% by volume and was significantly below at 4.8% by dollar amount. SB&T originated 66 (12.9%) home purchase loans in moderate-income tracts totaling \$12.4 million (8.5%), which was below the percentage of owner-occupied units in these tracts at 18.5% by volume and was significantly below by dollar amount. Performance was below the aggregate of all lenders at 19.2% by volume and 13.0% by dollar amount.

In 2019, SB&T originated 536 home purchase loans totaling \$138.0 million. SB&T originated 25 (4.7%) home purchase loans in low-income tracts totaling \$3.8 million (2.7%), which was slightly below the percentage of owner-occupied units in these tracts at 5.9% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 6.6% by volume and 3.9% by dollar amount. SB&T originated 54 (10.1%) home purchase loans in moderate-income tracts totaling \$8.2 million (5.9%), which was below the percentage of owner-occupied units in these tracts at 18.5% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 18.7% by volume and significantly below at 12.0% by dollar amount.

In 2018, SB&T originated 578 home purchase loans totaling 135.3 million. SB&T originated 11 (1.9%) home purchase loans in low-income tracts totaling \$1.2 million (0.9%), which was significantly below the percentage of owner-occupied units in these tracts at 5.9% by volume and substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 5.4% by volume and 2.8% by dollar amount. SB&T originated 67 (11.6%) home purchase loans in moderate-income tracts totaling \$9.6 million (7.1%), which was below the percentage of owner-occupied units in these tracts at 18.5% by volume and significantly below by dollar amount. Performance and was below the aggregate of all lenders at 18.2% by volume and 26.2% by dollar amount.

In 2017, SB&T originated 558 home purchase loans totaling \$121.5 million. SB&T originated 14 (2.5%) home purchase loans in low-income tracts totaling \$1.4 million (1.1%), which was significantly below the percentage of owner-occupied units in these tracts at 5.9% by volume and substantially below by dollar amount. Performance was below the aggregate of all lenders at 4.3% by volume and 2.2% by dollar amount. SB&T originated 74 (13.3%) home purchase loans in moderate-income tracts totaling \$9.7 million (8.0%), which was below the percentage of owner-occupied units in these tracts at 18.5% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 17.9% by volume and 10.8% by dollar amount.

SB&T's home purchase lending performance in LMI tracts was below proxy and the aggregate of all lenders. Therefore, geographic distribution of home purchase lending in LMI tracts is adequate, considering the high percentage of rental and vacant units in these tracts.

Refinance Lending

In 2021, SB&T originated 522 refinance loans totaling \$132.0 million. SB&T originated six (1.1%) refinance loans in low-income tracts totaling \$768,000 (0.6%), which was substantially below the percentage of owner-occupied units in these tracts at 5.9% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 4.9% by volume and substantially below at 3.1% by dollar amount. SB&T originated 30 (5.7%) refinance loans in moderate-income tracts totaling \$4.9 million (3.7%), which was significantly below the percentage of owner-occupied units in these tracts at 18.5% by volume and substantially below by dollar amount. SB&T's performance was significantly below the aggregate of all lenders at 4.9% by volume and 3.1% by dollar amount.

In 2020, SB&T originated 739 refinance loans totaling \$187.2 million. SB&T originated five (0.7%) refinance loans in low-income tracts totaling \$761,000 (0.4%), which was substantially below the percentage of owner-occupied units in these tracts at 5.9% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 2.4% by volume and 1.5% by dollar amount. SB&T originated 36 (4.9%) refinance loans in moderate-income tracts totaling \$5.9 million (3.2%), which was significantly below the percentage of owner-occupied units in these tracts at 18.5% by volume and substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 10.2% by volume and below the aggregate of all lenders at 6.2% by dollar amount.

In 2019, SB&T originated 280 refinance loans totaling \$77.5 million. SB&T originated three (1.1%) refinance loans in low-income tracts totaling \$549,000 (0.7%), which was substantially below the percentage of owner-occupied units in these tracts at 5.9% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 3.1% by volume and 1.8% by dollar amount. SB&T originated 16 (5.7%) refinance loans in moderate-income tracts totaling \$2.7 million (3.4%), which was significantly below the percentage of owner-occupied units in these tracts at 18.5% by volume and substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 12.4% by volume and 7.5% by dollar amount.

In 2018, SB&T originated 89 refinance loans totaling \$20.0 million. SB&T did not originate refinance loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 5.9% by volume and by dollar amount. Performance was substantially below the aggregate of all lenders at 4.1% by volume and 2.4% by dollar amount. SB&T originated five (5.6%) refinance loans in moderate-income tracts totaling \$521,000 (2.6%), which was significantly below the percentage of owner-occupied units in these tracts at 18.5% by volume and substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 16.0% by volume and 10.2% by dollar amount.

In 2017, SB&T originated 113 refinance loans totaling \$25.6 million. SB&T originated two (1.8%) refinance loans in low-income tracts totaling \$337,000 (1.3%), which was significantly below the percentage of owner-occupied units in these tracts at 5.9% by volume and substantially below by

dollar amount. Performance was significantly below the aggregate of all lenders at 4.1% by volume and below at 2.2% by dollar amount. SB&T originated 11 (9.7%) refinance loans in moderate-income tracts totaling \$1.3 million (4.9%), which was below the percentage of owner-occupied units in these tracts at 18.5% by volume and substantially below by dollar amount. Performance was below the aggregate of all lenders at 16.4% by volume and 9.7% by dollar amount.

SB&T's refinance lending performance was significantly below proxy and the aggregate of all lenders in LMI tracts. Therefore, geographic distribution of refinance lending in LMI tracts is poor.

Small Business Lending

During the evaluation period SB&T originated 339 small business loans to businesses of different sizes totaling \$62.3 million. SB&T's geographic distribution of small business lending is adequate. SB&T's performance was compared to the percentage of businesses by tract income (proxy) and aggregate of all lenders.

In 2021, SB&T originated 92 small business loans totaling \$12.6 million. SB&T originated four (4.3%) small business loans in low-income tracts totaling \$491,000 (3.9%), which was significantly below to the percentage of businesses in these tracts at 10.1% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 9.2% by volume and slightly below at 8.5% by dollar amount. SB&T originated nine (9.8%) small business loans in moderate-income tracts totaling \$1.5 million (12.3%), which was below to the percentage of businesses in these tracts at 10.1% by volume and dollar amount. Performance was below the aggregate of all lenders at 16.5% by volume and slightly below at 14.6% by dollar amount.

In 2020, SB&T originated 142 small business loans totaling \$16.4 million. SB&T originated 11 (7.7%) small business loans in low-income tracts totaling \$1.1 million (6.6%), which was slightly below to the percentage of businesses in these tracts at 9.8% by volume and slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 8.3% by volume and at 8.5% by dollar amount. SB&T originated 15 (10.6%) small business loans in moderate-income tracts totaling \$3.1 million (18.7%), which was below the percentage of businesses in these tracts at 17.9% by volume and exceeded proxy by dollar amount. Performance was below the aggregate of all lenders at 14.7% by volume and exceeded at 14.3% by dollar amount.

In 2019, SB&T originated 37 small business loans totaling \$11.2 million. SB&T originated two (5.4%) small business loans in low-income tracts totaling \$542,000 (4.8%), which was below the percentage of businesses in these tracts at 9.8% by volume and significantly below by dollar amount. Performance was significantly below the aggregate of all lenders at 14.0% by volume and 18.6% by dollar amount. SB&T originated 11 (29.7%) small business loans in moderate-income tracts totaling \$2.2 million (19.3%), which exceeded the percentage of businesses in these

tracts at 17.8% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 14.6% by volume and 14.2% by dollar amount.

In 2018, SB&T originated 31 small business loans totaling \$9.2 million. SB&T originated one (3.2%) small business loan in a low-income tract totaling \$100,000 (1.1%), which was significantly below the percentage of businesses in these tracts at 9.7% by volume and substantially below by dollar amount. Performance was substantially below the aggregate of all lenders at 14.8% by volume and 20.7% by dollar amount. SB&T originated four (12.9%) small business loans in moderate-income tracts totaling \$529,000 (15.8%), which was below the percentage of businesses in these tracts at 17.6% by volume and significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 14.4% by volume and significantly below at 13.5% by dollar amount.

In 2017, SB&T originated 32 small business loans totaling \$9.1 million. SB&T originated one (3.2%) small business loan in a low-income tract totaling \$202,000 (2.2%), which was significantly below the percentage of businesses in these tracts at 9.3% by volume and substantially below by dollar amount. Performance was substantially below the aggregate of all lenders at 15.6% by volume and slightly below at 22.2% by dollar amount. SB&T originated six (18.8%) small business loans in moderate-income tracts totaling \$1.3 million (14.8%), which exceeded the percentage of businesses in these tracts at 17.2% by volume and was slightly below by dollar amount. Performance exceeded the aggregate of all lenders at 14.2% by volume and was slightly below at 13.1% by dollar amount.

SB&T's small business lending performance was consistently below proxy and the aggregate of all lenders in low-income tracts. Performance was mixed compared to proxy and the aggregate of all lenders in moderate-income tracts. Therefore, the geographic distribution for small business lending in LMI tracts is adequate.

Consumer Lending

In 2017, SB&T originated 25 consumer loans (13 motor vehicle, seven other secured, and five other unsecured loans) totaling \$815,000. Due to low volumes, these loans were combined to conduct a meaningful analysis. SB&T's performance was compared to the percentage of households by tract income (proxy). Geographic distribution of consumer loans is poor.

SB&T originated 25 consumer loans totaling \$815,000. SB&T originated one (4.0%) consumer loan totaling \$9,000 (1.1%) in a low-income tract, which was significantly below the percentage of households in these tracts at 11.8% by volume and substantially below by dollar amount. SB&T originated two (8.0%) consumer loans totaling \$51,000 (6.3%) in moderate-income tracts, which was significantly below the percentage of households in these tracts at 23.0% by volume and dollar amount.

SB&T's consumer lending performance was significantly below proxy and the aggregate of all lenders. Therefore, geographic distribution of consumer lending in LMI tracts is poor.

Home Equity Lines of Credit

In 2017, SB&T originated 119 home equity lines of credit totaling \$6.2 million. SB&T's performance was compared to the percentage of owner-occupied units (proxy). Geographic distribution of home equity lines of credit is poor.

SB&T originated two (1.7%) home equity lines of credit totaling \$38,000 (0.6%) in low-income tracts, which was significantly below the percentage of owner-occupied units in these tracts at 5.9% by volume and substantially below by dollar amount. SB&T originated five (4.2%) home equity lines of credit totaling \$178,000 (2.9%) in moderate-income tracts, which was substantially below the percentage of owner-occupied units in these tracts at 18.5% by volume and dollar amount.

SB&T's home equity lines of credit performance was significantly below proxy and the aggregate of all lenders. Therefore, geographic distribution of home equity lines of credit in LMI tracts is poor.

Distribution by Borrower Income and Revenue Size of Businesses

SB&T's overall distribution among borrowers of different income (including LMI) levels is good. The distribution of HMDA-reportable lending is good, consumer lending is adequate, and home equity lines of credit is poor. Lastly, the distribution to businesses of different sizes is good.

HMDA Lending

During the evaluation period, SB&T originated 4,427 HMDA-reportable loans totaling \$1.2 billion. Of these loans, 2,653 were home purchase loans totaling \$697.1 million and 1,743 were refinance loans totaling 442.7 million. SB&T's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. SB&T's borrower distribution of home purchase loans is good and adequate for refinance loans, considering the percentage of lower-income borrowers that are housing cost burdened. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, SB&T originated 470 home purchase loans totaling \$156.1 million. SB&T originated one (0.2%) home purchase loan to a borrower with unknown income totaling \$467 million (4.2%). By comparison, the aggregate of all lenders originated 18.0% by volume and 16.3% by dollar amount to borrowers with unknown incomes.

SB&T originated 12 (2.6%) home purchase loans to low-income borrowers totaling \$1.6 million (1.0%), which was substantially below for the percentage of families at 22.1% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 7.3% by volume and 3.9% by dollar amount. SB&T originated 86 (18.3%) home purchase loans to moderate-income borrowers totaling \$16.5 million (10.6%), which exceeded the percentage of families at 16.6% by volume and was below by dollar amount. Performance was slightly below the aggregate of all lenders at 20.4% by volume and below at 14.6% by dollar amount.

In 2020, SB&T originated 511 home purchase loans totaling \$146.3 million. SB&T originated three (0.6%) home purchase loans to borrowers with unknown incomes totaling \$2.3 million (1.6%). By comparison, the aggregate of all lenders originated 14.4% by volume and 13.0% by dollar amount to borrowers with unknown incomes.

SB&T originated 26 (5.1%) home purchase loans to low-income borrowers totaling \$3.3 million (2.3%), which was substantially below the percentage of families at 22.1% by volume and dollar amount. Performance was below the aggregate of all lenders at 9.8% by volume and significantly below at 5.4% by dollar amount. SB&T originated 107 (20.9%) home purchase loans to moderate-income borrowers totaling \$18.1 million (12.4%), which exceeded the percentage of families at 16.6% by volume and was below by dollar amount. Performance was slightly below the aggregate of all lenders at 21.6% by volume and 15.8% by dollar amount.

In 2019, SB&T originated 536 home purchase loans totaling \$138.0 million. SB&T originated two (0.4%) home purchase loans to borrowers with unknown incomes totaling \$676,000 (0.5%). By comparison, the aggregate of all lenders originated 15.3% by volume and 13.6% by dollar amount to borrowers with unknown incomes.

SB&T originated 30 (5.6%) home purchase loans to low-income borrowers totaling \$3.2 million (2.3%), which was significantly below the percentage of families at 22.1% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 7.1% by volume and below at 3.7% by dollar amount. SB&T originated 86 (16.0%) home purchase loans to moderate-income borrowers totaling \$14.3 million (10.4%), which was slightly below the percentage of families at 16.7% by volume and below by dollar amount. Performance was slightly below the aggregate of all lenders at 20.3% by volume and below at 14.2% by dollar amount.

In 2018, SB&T originated 578 home purchase loans totaling \$135.3 million. SB&T originated six (1.0%) home purchase loans to borrowers with unknown incomes totaling \$957,000 (0.7%). By comparison, the aggregate of all lenders originated 15.9% by volume and 14.0% by dollar amount to borrowers with unknown incomes.

SB&T originated 29 (5.0%) home purchase loans to low-income borrowers totaling \$3.1 million (2.3%), which was substantially below the percentage of families at 22.1% by volume and dollar amount. Performance was below the aggregate of all lenders at 7.2% by volume and 3.6% by

dollar amount. SB&T originated 101 (17.5%) home purchase loans to moderate-income borrowers totaling \$15.3 million (11.3%), which exceeded the percentage of families at 16.6% by volume and was below by dollar amount. Performance was slightly below the aggregate of all lenders at 19.4% by volume and 13.1% by dollar amount.

In 2017, SB&T originated 558 home purchase loans totaling \$121.5 million. SB&T originated five (0.9%) home purchase loans to borrowers with unknown incomes totaling \$1.1 million (0.9%). By comparison, the aggregate of all lenders originated 18.1% by volume and 15.5% by dollar amount to borrowers with unknown incomes.

SB&T originated 38 (6.8%) home purchase loans to low-income borrowers totaling \$3.5 million (2.9%), which was significantly below the percentage of families at 22.1% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 7.1% by volume and 3.5% by dollar amount. SB&T originated 101 (18.1%) home purchase loans to moderate-income borrowers totaling \$14.4 million (11.8%), which exceeded the percentage of families at 16.6% by volume and was below by dollar amount. Performance fell slightly below the aggregate of all lenders at 18.9% by volume and 12.8% by dollar amount.

Borrower distribution of home purchase loans to low-income borrowers is poor given SB&T's performance fell significantly below proxy and below the aggregate of all lenders. Borrower distribution to moderate-income borrowers is good given SB&T's performance was mixed compared to proxy and the aggregate of all lenders. However, this AA has a large percentage of renters who are cost-burdened and may have a difficult time saving enough money for a down payment. In addition, community contacts stressed the shortage of available housing in the Columbus market and the rising home prices potentially making most homes out of reach for many first-time homebuyers, particularly for LMI homebuyers.

Refinance Lending

In 2021, SB&T originated 522 refinance loans totaling \$132.0 million. SB&T originated two (0.4%) refinance loans to borrowers with unknown incomes totaling \$384,000 (0.3%). By comparison, the aggregate of all lenders originated 15.6% by volume and 16.2% by dollar amount to borrowers with unknown incomes.

SB&T originated 13 (2.5%) refinance loans to low-income borrowers totaling \$1.4 million (1.0%), which was substantially below the percentage of families at 22.1% by volume and dollar amount. It was significantly below the aggregate of all lenders at 6.3% by volume and at 3.1% by dollar amount. SB&T originated 68 (13.0%) refinance loans to moderate-income borrowers totaling \$10.9 million (8.3%), which was slightly below the percentage of families at 16.6% by volume and was significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 16.4% by volume and at 16.6% by dollar amount.

In 2020, SB&T originated 739 refinance loans totaling \$187.2 million. SB&T originated 11 (1.5%) refinance loans to borrowers with unknown incomes totaling \$3.3 million (1.8%). By comparison, the aggregate of all lenders originated 15.7% by volume and 16.1% by dollar amount to borrowers with unknown incomes.

SB&T originated 15 (2.0%) refinance loans to low-income borrowers totaling \$1.9 million (1.0%), which was substantially below the percentage of families at 22.1% by volume and dollar amount and was significantly below the aggregate of all lenders at 4.6% by volume and at 2.2% by dollar amount. SB&T originated 68 (9.2%) refinance loans to moderate-income borrowers totaling \$10.9 million (5.8%), which was below the percentage of families at 16.6% by volume and significantly below by dollar amount and was below the aggregate of all lenders at 13.3% by volume and at 8.6% by dollar amount.

In 2019, SB&T originated 280 refinance loans totaling \$77.5 million. SB&T originated three (1.1%) refinance loans to borrowers with unknown incomes totaling \$673,000 (0.9%). By comparison, the aggregate of all lenders originated 14.5% by volume and 16.0% by dollar amount to borrowers with unknown incomes.

SB&T originated eight (2.9%) refinance loans to low-income borrowers totaling \$807,000 (1.0%), which was substantially below the percentage of families at 22.1% by volume and dollar amount and was below the aggregate of all lenders at 5.7% by volume and was significantly below at 2.8% by dollar amount. SB&T originated 20 (7.1%) refinance loans to moderate-income borrowers totaling \$3.3 million (4.2%), which was significantly below the percentage of families at 16.6% by volume and by dollar amount. Performance was below the aggregate of all lenders at 14.0% by volume and significantly below at 8.8% by dollar amount.

In 2018, SB&T originated 89 refinance loans totaling \$20.0 million. SB&T originated no refinance loans to borrowers with unknown incomes. By comparison, the aggregate of all lenders originated 8.9% by volume and 9.7% by dollar amount to borrowers with unknown incomes.

SB&T originated one (1.1%) refinance loan to a low-income borrower totaling \$164,000 (0.8%), which was substantially below the percentage of families at 22.1% by volume and dollar amount and the aggregate of all lenders at 8.6% by volume and at 4.8% by dollar amount. SB&T originated 16 (18.0%) refinance loans to moderate-income borrowers totaling \$2.3 million (11.3%), which exceeded the percentage of families at 16.6% by volume and was below by dollar amount and exceeded the aggregate of all lenders at 17.9% by volume and was slightly below at 12.6% by dollar amount.

In 2017, SB&T originated 113 refinance loans totaling \$26.0 million. SB&T originated four (3.5%) refinance loans to borrowers with unknown incomes totaling \$647,000 (2.5%). By comparison, the aggregate of all lenders originated 17.2% by volume and 17.9% by dollar amount to borrowers with unknown incomes.

SB&T originated two (1.8%) refinance loans to low-income borrowers totaling \$181,000 (0.7%), which was substantially below the percentage of families at 22.1% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 7.0% by volume and substantially below at 3.5% by dollar amount. SB&T originated 19 (16.8%) refinance loans to moderate-income borrowers totaling \$2.6 million (10.1%), which exceeded the percentage of families at 16.6% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 15.8% by volume and was slightly below at 10.1% by dollar amount.

Borrower distribution of refinance loans to low-income borrowers is poor given that SB&T's performance fell significantly below proxy and was below the aggregate of all lenders, particularly in 2021 and 2020 the years with the most loans. Borrower distribution to moderate-income borrowers is good given performance either exceeded or was comparable to proxy and the aggregate of all lenders.

Small Business Lending

During the evaluation period SB&T originated 339 small business loans to businesses of different sizes totaling \$62.3 million. Of these loans 184 (54.3%) totaling \$18.0 million (28.9%) were PPP loans. Even though SB&T collected revenues for most of the PPP loans there were still 157 (46.3%) of loans with unknown gross annual revenues. SB&T's performance was compared to the percentage of businesses (proxy) and the aggregate of all lenders.

In 2021, SB&T originated 92 small business loans to businesses of different sizes totaling \$12.5 million, of which 37.0% were extended to businesses with unknown revenues. Of the total small business loans, 57 (62.0%) loans totaling \$3.4 million (27.2%) were PPP loans. SB&T originated 43 (46.7%) loans totaling \$8.0 million (64.0%) to businesses with revenues of \$1.0 million or less, which was below the percentage of small businesses at 91.3% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 45.1% by volume and significantly exceeded at 26.8% by dollar amount. SB&T also originated 53 (57.6%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 89.9%. SB&T's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, SB&T originated 142 small business loans to businesses of different sizes totaling \$16.4 million, of which 86.6% were extended to businesses with unknown revenue. Of the total small business loans, 127 (89.4%) loans totaling \$14.6 million (89.0%) were PPP loans. SB&T originated 12 (8.5%) loans totaling \$4.3 million (26.3%) to businesses with revenue of \$1.0 million or less, which was substantially below the percentage of small businesses at 91.2% by volume and significantly below by dollar amount. Performance was substantially below the aggregate of all lenders at 42.1% by volume and slightly below at 27.9% by dollar amount. SB&T originated 95 (66.9%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 84.2%. SB&T's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2019, SB&T originated 37 small business loans to businesses of different sizes totaling \$11.2 million. SB&T originated 24 (64.9%) loans totaling \$6.7 million (59.7%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 90.9% by dollar and volume. Performance exceeded the aggregate of all lenders at 45.8% by volume and significantly exceeded at 28.6% by dollar amount. SB&T originated 11 (29.7%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 92.4%. SB&T's willingness to lend in smaller amounts exhibits a poor responsiveness to credit needs of small businesses in the AA.

In 2018, SB&T originated 31 small business loans to businesses of different sizes totaling \$9.1 million, of which none were extended to businesses with unknown gross annual revenues. SB&T originated 17 (54.8%) loans totaling \$4.0 million (43.7%) to businesses with revenue of \$1.0 million or less, which was below the percentage of small businesses at 90.4% by dollar and significantly below by volume. Performance exceeded the aggregate of all lenders at 41.4% by volume and 27.5% by dollar amount. SB&T originated eight (25.8%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 91.6%. SB&T's willingness to lend in smaller amounts exhibits a poor responsiveness to credit needs of small businesses in the AA.

In 2017, SB&T originated 32 small business loans to businesses of different sizes totaling \$9.1 million, of which none were extended to businesses with unknown gross annual revenues. SB&T originated 23 (71.9%) loans totaling \$4.3 million (47.3%) to businesses with revenue of \$1.0 million or less, which was slightly below the percentage of small businesses at 88.6% by volume and below by dollar amount. Performance exceeded the aggregate of all lenders at 47.6% by volume and 27.4% by dollar amount. SB&T originated 13 (40.6%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 90.8%. SB&T's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

While SB&T's performance in 2021 and 2020 fell below proxy and was mixed compared to the aggregate of all lenders, a large percentage of businesses had unknown gross annual revenue which can skew results. However, performance consistently exceeded the aggregate of all lenders in 2019 through 2017. In 2021 SB&T exhibits a good responsiveness to credit needs of small businesses, the year with the greatest number of total loans and PPP loans. Small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. Also, a community contact expressed the need for access to capital through microloans, commercial lending, and investment capital for businesses, particularly for entrepreneurs. Therefore, the distribution to businesses of different sizes is good.

Consumer Lending

In 2017, SB&T originated 25 consumer totaling \$815,000. Due to low volumes, these loans were combined to conduct a meaningful analysis. SB&T also made two (8.0%) consumer loans totaling \$29,000 (3.6%) to borrowers with unknown-income designations. SB&T's performance was

compared to the percentage of households by household income (proxy). Borrower distribution of consumer loans is adequate.

SB&T originated two (8.0%) consumer loans totaling \$43,000 (5.3%) to low-income borrowers, which was significantly below the percentage of households at 33.2% by volume and substantially below by dollar amount. SB&T originated three (12.0%) consumer loans totaling \$51,000 (6.3%) to moderate-income borrowers, which was below the percentage of households at 73.4% by volume and significantly below by dollar amount.

Considering SB&T's performance compared to proxy, borrower distribution of consumer loans to low-income borrowers is poor and adequate to moderate-income borrowers.

Home Equity Lines of Credit

In 2017, SB&T originated 119 home equity lines of credit totaling \$6.2 million; one (0.8%) home equity line of credit totaling \$50,000 (0.8%) was originated to a borrower with an unknown income. SB&T's performance was compared to the percentage of families (proxy). Borrower distribution of home equity lines of credit is poor.

SB&T originated two (1.7%) home equity lines of credit totaling \$43,000 (0.7%) to low-income borrowers, which was substantially below the percentage of families at 22.1% by volume and dollar amount. SB&T originated 10 (8.4%) home equity lines of credit totaling \$314,000 (5.1%) to moderate-income borrowers, which was below the percentage of families at 16.6% by volume and was significantly below by dollar amount.

Considering SB&T's performance relative to proxy, borrower distribution of home equity lines of credit to low-income borrowers is very poor and adequate to moderate-income borrowers.

Community Development Loans

SB&T originated five community development loans totaling approximately \$7.6 million. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Affordable Housing	4	\$7,210,560
Revitalization / Stabilization	1	399,500
Total	5	\$7,610,060

SB&T originated four affordable housing loans totaling \$7.2 million, which financed 85 units of unsubsidized affordable rental housing in LMI areas. Community contacts emphasized all aspects of affordable housing as a critical need.

SB&T originated a revitalization/stabilization loan totaling \$399,500 providing financing to nonprofit community bicycle shop to purchase two commercial buildings it was renting in a low-income community. Purchasing these buildings increased the nonprofit's revenue, created long-term cash flow stability, and helped retain six permanent jobs. The shop's space, tools, and resources are available at no cost to anyone who wants to repair his or her bicycle, because bicycles are the least expensive means of transport and climate friendly.

These loans represent 21.7% of SB&T's total community development lending, compared to the percentage of total lending at 38.8% and total deposits at 7.6%. SB&T makes a relatively high level of community development loans in the Columbus AA given the size and presence of the institution in a highly competitive market, and community development lending opportunities in this AA.

Flexible Lending Programs

SB&T originated six Community Home loans and 20 Fannie Mae Advantage 97% loans totaling approximately \$4.2 million in the Columbus AA. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products									
Assessment Area: Columbus, OH #18140									
Community Home Loans					Advantage 97% Loans				% of Owner-Occupied Units
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Number of Loans	# - %	Total Loan Amount	\$ - %	
Low	2	33.3	\$ 324,000	34.9	2	10.0	\$ 333,438	10.1	5.9
Moderate	2	33.3	\$ 319,750	34.4	6	30.0	\$ 900,210	27.3	18.5
MUI	2	33.3	\$ 284,900	30.7	12	60.0	\$ 2,062,020	62.6	75.6
Total	6	100.0	\$ 928,650	100.0	20	100.0	\$ 3,295,668	100.0	100.0

SB&T originated two Community Home loans totaling \$324,000 in low-income tracts and two loans totaling \$319,750 in moderate-income tracts, which significantly exceeded the percentage of owner-occupied units by volume and dollar amount. SB&T originated two Advantage 97% loans totaling \$333,438 in low-income tracts and six loans totaling \$900,210 in moderate-income tracts, which significantly exceeded proxy by volume and dollar amount.

SB&T also provided direct subsidies totaling \$100,000 to 20 first-time homebuyers through the FHLB of Cincinnati's Welcome Home down payment assistance program and 25 C.A.R.E. grants totaling \$37,500.

Through these programs, SB&T was able to assist LMI borrowers purchase homes in LMI geographies and/or obtain essential down-payment assistance and first-time homebuyer education.

SB&T originated 184 PPP loans totaling \$18.0 million in 2020 and 2021, representing approximately 17.7% by volume and 17.5% by dollar amount of total PPP loans. This ranks as SB&T's third highest percentage of total PPP loans originated during the evaluation period. The following tables show the percentage by volume and dollar amount of PPP loans and distribution of lending by census tracts.

Geographic Distribution of PPP Loans					
Assessment Area: 2020 Columbus, OH MSA #18140					
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Percentage of Businesses
Low	10	7.9	\$ 2,447,800	16.8	9.8
Moderate	11	8.7	\$ 1,465,700	10.0	17.9
Middle	30	23.6	\$ 2,670,100	18.3	26.5
Upper	76	59.8	\$ 8,027,700	54.9	45.3
Total	127	100.0	\$ 14,611,300	100.0	100.0

Geographic Distribution of PPP Loans					
Assessment Area: 2021 Columbus, OH MSA #18140					
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Percentage of Businesses
Low	3	5.3	\$ 290,877	8.5	10.1
Moderate	3	5.3	\$ 394,900	11.6	18.4
Middle	16	28.1	\$ 1,311,936	38.5	26.5
Upper	35	61.4	\$ 1,414,136	41.4	44.5
Total	57	100.0	\$ 3,411,849	100.0	100.0

SB&T originated 27 PPP loans totaling \$4.6 million in LMI tracts. This represents approximately 14.7% by volume and 25.5% by dollar amount of total PPP loans originated in the Columbus AA, which exceeded proxy by volume and dollar amount. Therefore, PPP lending in the Columbus AA is considered particularly responsive to serving credit needs of small businesses or businesses in LMI geographies in response to the COVID-19 emergency.

Overall, SB&T makes extensive use of flexible lending practices in serving AA credit needs.

Investment Test

SB&T has a significant level of qualified community development investments and donations.

SB&T has \$1.2 million in qualified community development investments in the Columbus AA. The following table reflects the total number of qualified investments by purpose, number, and dollar amount:

Purpose of CD Investments	#	\$
Affordable Housing	2	\$894,256
Revitalization / Stabilization	1	\$348,418
Total	3	\$1,242,674

SB&T obtained two new investments worth approximately \$1.0 million, representing 8.6% of total qualified investments. These qualified investments are in a mortgage-backed security (\$670,000) that supports affordable housing in Columbus and a municipal school bond (\$348,418) that benefits a school in Columbus where 50.0% or more of students qualify for the free- and reduced-price meals under the National School Lunch Program.

SB&T holds one prior period investment in a mortgage-backed security that finances affordable housing in Columbus with a current book value of approximately \$224,256, representing 1.9% of total investments.

These investments represent 10.5% of SB&T's total qualified investments, compared to the percentage of total lending at 38.8% and total deposits at 7.6%.

Qualified investments also took the form of donations totaling \$34,940. SB&T partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, affordable housing, and educational programs. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donations	#	\$
Community Services	25	\$23,350
Economic Development	3	\$7,500
Affordable Housing	9	\$3,840
Revitalization / Stabilization	1	\$250
Total	38	\$34,940

Approximately 10.0% of SB&T's small dollar donations by dollar amount benefited the Columbus AA, which exceeds the percentage of total deposits in the AA at 7.6%.

Examples of impactful small dollar donations include but are not limited to:

- \$10,000 toward a community transportation program targeted to LMI individuals sponsored by a national nonprofit organization
- \$6,500 to a nonprofit that supports women start-up businesses and entrepreneurs thought education, peer support, and mentoring

Community contacts emphasized all aspects of affordable housing as a critical need in the AA, along with support for entrepreneurs and new businesses, and assistance for LMI individuals experiencing challenges in meeting other basic needs due to escalating housing costs. These investments and donations help to address these needs. Qualified investments and donations exhibit good responsiveness to credit and community development needs in the Columbus AA and represent a significant increase by dollar amount since previous evaluation.

Service Test

Retail services are unreasonably inaccessible, and SB&T provides an adequate level of community development services in the Columbus AA.

Retail Services

SB&T maintains one branch with a full-service ATM in Dublin (Franklin County) in a middle-income tract. Business hours and services provided do not vary in a way that inconveniences its AA and are consistent with the services and hours discussed in the “Institution” assessment. The branch offers drive-thru services and extended and weekend hours. The full-service ATM is available 24 hours a day, 7 days a week. SB&T has not opened or closed any branches since the previous evaluation in the Columbus AA.

The following table illustrates the percentage of branch offices and ATMs 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 total businesses in those tracts.

Exam: The State Bank and Trust Company 2023
Assessment Area(s): OH Columbus MSA #18140

Analysis Year: 2021

Tract Income Levels	BRANCHES								ATMS								DEMOGRAPHICS*				
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%
Low	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	61	17.9%	11.8%	10.1%
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		0	0				
	LS	0		0	0																
Moderate	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	80	23.5%	23.0%	18.4%
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		0	0				
	LS	0		0	0																
Middle	Total	1	100.0%	0	0	1	1	1	100.0%	1	100.0%	0	0	0	0.0%	0	0	96	28.2%	30.0%	26.5%
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		0	0				
	LS	0		0	0																
Upper	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	101	29.6%	35.0%	44.5%
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		0	0				
	LS	0		0	0																
Unknown	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	0.9%	0.2%	0.4%
	DTO	0		0	0	0		Stand Alone	0		0	0	0	0		0	0				
	LS	0		0	0																
Totals	Total	1	100.0%	0	0	1	1	1	100.0%	1	100.0%	0	0	0	0.0%	0	0	341	100.0%	100.0%	100.0%
	DTO	0		0	0	0		Stand Alone	0		0	0	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
*Based on 2015 census data
**Closed branches are only included in the "Closed" column and are not included in any other totals
LPOs not included in totals.

SB&T has no branches in LMI tracts, while 41.4% of total tracts are LMI, 34.8% of households are in LMI tracts, and 28.5% of total businesses are in LMI tracts in the Columbus AA. SB&T's delivery services are unreasonably inaccessible to portions of SB&T's geographies and individuals of different income levels, particularly to LMI geographies and/or LMI individuals.

Community Development Services

SB&T provides an adequate level of community development services in this AA. During the evaluation period, three employees assisted 10 organizations totaling 79 hours of community development service to local organizations that provide a multitude of services throughout the AA. This represents 2.4% of total service hours, which is less than the total percentage of branch offices at 4.5%. The hours of service provided in this AA equates to < 0.1 ANP.

The following table provides a breakdown of qualified community development service by community development purpose. Employees were involved with organizations and activities that promote or facilitate community services targeted to LMI individuals and affordable housing.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours*
Affordable Housing	15	6	2	71
Community Services	5	4	1	8
Total	20	10	3	79
<i>*Number of hours by expertise may be greater than hours listed in this table if employee(s) provide more than one type of expertise</i>				

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families and promote affordable housing. Community development services include 48 hours serving on boards and committees, 31 hours of financial literacy, and 20 hours providing technical expertise in the form of curriculum development for homebuying workshops and budgeting classes.

Examples of impactful community development services include:

- An employee serving as board member and officer for an affordable housing association.
- Financial literacy training:
 - An innovation and entrepreneurship (Shark Tank style format) program conducted at an LMI high school with 50 students in attendance
 - Eleven (11) homebuyer workshops offered in various locations with 308 potential LMI homebuyers in attendance
 - Four Real Money Real World financial literacy events with 163 LMI students in attendance

Community contacts emphasized all aspects of affordable housing as a critical need in the AA, including first-time homebuyer education. Overall, community development services exhibit a good responsiveness to credit and community development needs in the Columbus AA and represent an increase in services since previous evaluation.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
TOLEDO OH MSA #45780**

The Toledo AA includes the entireties of Fulton, Lucas, and Wood counties, and excludes Ottawa County in Ohio. The AA also includes a portion of Lenawee County, which is not in the MSA, but is contiguous to Fulton County.³⁶ This AA remains unchanged since the previous evaluation. The AA is comprised of the following census tract designations for this evaluation. See Appendix C for AA maps and Appendix D for additional demographic data.

Census Tracts Designations	
Assessment Area: Toledo, OH MSA #45780	
Tract Income Level	Number of Tracts
	2017 - 2021
Low	36
Moderate	27
Middle	64
Upper	38
Unknown	2
Total	167

As of June 30, 2022, the FDIC summary of deposits report ranks SB&T eighth among 22 institutions in this AA with 1.8% of the deposit market share. This is substantially less than the three largest market holders, The Huntington National Bank with 24.6%, Fifth Third Bank National Association with 22.4%, and KeyBank National Association with 9.0%. Of the financial institutions serving the Toledo MSA, SB&T ranks 12th among 32 institutions with 1.5% of the market share; compared to The Huntington National Bank, Fifth Third Bank National Association, and KeyBank National Association with 23.4%, 19.3%, and 8.8% of the market share. SB&T competes with at least 28 financial institutions, including many large and regional banks, for the remaining 51.5% market share in the MSA, indicating a fragmented and competitive banking environment. Deposits in this AA accounted for 25.9% of SB&T's total deposits and ranks as the bank's second highest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that SB&T ranks 21st among 400 HMDA reporters in the AA having originated 336 loans. The top three HMDA lenders in this market Huntington National Bank originated 3,309 loans, Fifth Third Bank, National Association originated 2,092 loans, and Rocket Mortgage, LLC originated 1,725 loans. SB&T's ranking among HMDA reporters was 18th in 2020, 18th in 2019 and 23rd in 2018.

³⁶Although Lenawee County is in Michigan, because SB&T has no branches or other deposit-taking facilities in Michigan and the two tracts are contiguous to Fulton County; Lenawee County was included in the Toledo Ohio AA. Performance context information does not include a separate discussion of Lenawee County since demographics are similar to counties in Toledo MSA.

SB&T ranks 16th among 166 CRA reporters serving the AA in 2021 having originated 166 loans. The top three CRA reporters in this market American Express National Bank originated 1,613 loans, Huntington National Bank originated 1,159 loans, and The Farmers & Merchants State Bank originated 991 loans. SB&T's ranking among CRA reporters was 15th in 2020 and 20th in 2019 and 2018.

Community Contacts

A community contact interview was conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The interview was with a representative from a community foundation that serves as a resource for local nonprofit organizations. The contact emphasized there is an affordable housing crisis in Toledo. There is a lack of quality affordable housing for LMI individuals, families, and seniors and a need for low-cost home improvement loans to refurbish a large supply of dilapidated and vacant housing stock, particularly in lower-income neighborhoods. Typically, costly repairs are needed to make these homes habitable. There are public-private initiatives to rehabilitate salvageable vacant homes and encourage more landlords to accept Section 8 housing vouchers. The contact said Toledo continues to see capital investment and job creation, particularly in manufacturing. For example, General Motors recently announced it will invest \$760 million into its Toledo Propulsions Systems facility to produce drive units for electric vehicles. Production is expected to begin in late 2023 or early 2024. This facility employs about 1,700 workers. The contact said there is a lack of internet connectivity which can limit the area's education, productivity, and growth. The contact indicated there are opportunities for local financial institutions to finance all aspects of affordable housing and help small business owners obtain responsible small dollar loans to encourage continued economic growth. The contact stated local financial institutions are engaged in the community.

Population Characteristics

Population Change			
Assessment Area: Toledo, OH MSA #45780			
Area	2015 Population	2021 Population	Percent Change
Lenawee County, MI	98,902	98,956	0.1%
Fulton County, OH	42,485	42,450	-0.1%
Lucas County, OH	436,261	429,191	-1.6%
Wood County, OH	128,885	132,472	2.8%
Toledo, OH MSA	648,793	644,217	-0.7%
Michigan	9,900,571	10,050,811	1.5%
Ohio	11,575,977	11,780,017	1.8%
<i>Source: 2011 - 2015 U.S. Census Bureau American Community Survey U.S. Census 2021 Population and Housing Unit Estimates Tables</i>			

- From 2015 through 2021 Wood County experienced a 2.8% increase in population compared to Ohio which experienced a 1.8% increase in population, while Fulton and Lucas counties experienced minor decreases in population.
- 77.1% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 14.2% of the population in the AA was age 65 and over, compared to 15.1% in Ohio.
- 27.5% of the AA's population reside in the AA's LMI tracts.
- Toledo (Lucas County) is the most populous city in the AA with 270,871 residents, and its population decreased by 5.7% between 2010 and 2020; compared to Wauseon City (Fulton County) with 7,568 residents, and its population increased by 3.2% during the same period.³⁷

Income Characteristics

Borrower Income Levels														
Assessment Area: Toledo, OH MSA #45780														
FFIEC Estimated Median			Low			Moderate			Middle			Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2017	\$61,500		0	-	\$30,749	\$30,750	-	\$49,199	\$49,200	-	\$73,799	\$73,800	-	& above
2018	\$67,200	9.3	0	-	\$33,599	\$33,600	-	\$53,759	\$53,760	-	\$80,639	\$80,640	-	& above
2019	\$66,600	-0.9	0	-	\$33,299	\$33,300	-	\$53,279	\$53,280	-	\$79,919	\$79,920	-	& above
2020	\$68,300	2.6	0	-	\$34,149	\$34,150	-	\$54,639	\$54,640	-	\$81,959	\$81,960	-	& above
2021	\$69,800	2.2	0	-	\$34,899	\$34,900	-	\$55,839	\$55,840	-	\$83,759	\$83,760	-	& above

Source: 2017-2021 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased by 13.5%.
- According to 2015 U.S. Census data, AA MFI at \$60,390 is 1.0 times less than Ohio MFI at \$62,817.

Poverty Rates				
Assessment Area: Toledo, OH #45780				
Area	2019	2020	2021	
Lenawee County, MI	11.8	9.5	11.1	
Fulton County, OH	6.9	8.3	8.1	
Lucas County, OH	18.0	17.5	17.4	
Wood County, OH	11.2	9.9	10.9	
Michigan	12.9	12.6	13	
Ohio	13.0	12.6	13.3	
United States	12.3	11.9	12.8	

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

- Poverty rates in Lenawee, Fulton and Wood counties were lower than poverty rates across Ohio, Michigan and the United States in 2019, 2020, and 2021. Lucas County was the exception, with poverty rates that were substantially higher than rates across Ohio and the United States.

³⁷ [Ohio County Profiles](#)

- Of the 101,472 families in the AA, 39.7% are designated as LMI with 14.0% living below poverty; compared to 38.9% designated as LMI with 11.5% living below poverty across Ohio.
- Of the 246,837 households in the AA, 18.3% are below the poverty level and 3.3% receive public assistance; compared to 15.0% of households across Ohio that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP) helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

SNAP Benefits	
Assessment Area: Toledo Ohio	
Area	2020
Lenawee County, MI	10.1%
Fulton County, OH	6.7%
Lucas County, OH	17.7%
Wood County, OH	5.1%
<i>Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis³⁸</i>	

Housing Characteristics

Housing Cost Change						
Assessment Area: Toledo, OH MSA #45780						
Area	Median Housing Value			Median Gross Rent		
	2015	2020	Percent Change	2015	2020	Percent Change
Lenawee County, MI	\$114,900	\$143,000	24.5%	\$731	\$796	8.9%
Fulton County, OH	\$129,500	\$140,300	8.3%	\$641	\$758	18.3%
Lucas County, OH	\$104,200	\$120,900	16.0%	\$666	\$760	14.1%
Wood County, OH	\$146,300	\$165,400	13.1%	\$727	\$811	11.6%
Toledo, OH MSA	\$114,700	\$134,900	17.6%	\$675	\$767	13.6%
Michigan	\$122,400	\$162,600	32.8%	\$783	\$892	13.9%
Ohio	\$129,900	\$151,400	16.6%	\$730	\$825	13.0%
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>						

- Median housing values across the AA increased between 8.3% to 24.5% from 2015 to 2019. Overall, housing became less affordable across the AA most likely because MFI did not keep pace with home price growth.

³⁸ [Federal Reserve Economic Data \(FRED\)](#)

- Based on 2015 Census data, the affordability ratio³⁹ was 39.7 in the AA compared to 38.1 in Ohio. Housing was generally more affordable across the AA than in other parts of Ohio. Fulton County had the highest affordability ratio at 42.6, and Wood County had the least affordable housing with an affordability ratio at 36.6.
- Median gross rents across the AA increased between 8.9% to 18.3% from 2015 to 2019. The rise in median gross rents indicates the need for more affordable housing. According to 2015 Census data, 46.9% of all renters in the AA have rental costs that are at least 30.0% of their income.
- According to the U.S. Department of Housing and Urban Development's (HUD)'s 2021 Fair Market Rents data, the average rent for a one-bedroom unit was \$613 and \$793 for a two-bedroom unit in Fulton and Lucas counties. Rents rose by 3.5% compared to a 2.2% increase in MFI from 2020 to 2021. While rents are rising, median two-bedroom rent is still below the national average of \$1,295.⁴⁰
- There are 276,527 housing units in the AA, of which 56.7% are owner occupied, 32.6% are rental and 10.7% are vacant. There are more households who own their homes than there are renters. Only 15.6% of total housing units are in moderate-income tracts; 42.8% of the housing units are owner-occupied and 57.2% are either rental or vacant. With 43.3% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in moderate-income tracts.
- The median age of housing stock in the AA is 59 years old, and 33.2% of housing units were built prior to 1950. The age of the housing stock across the AA demonstrates a potential need for home improvement lending and refinance or home improvement loans to remove lead-based paint that was commonly used on houses and apartments built before 1978.⁴¹

Housing Cost Burden						
Assessment Area: Toledo, OH MSA #45780						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Lenawee County, MI	70%	38%	20%	81%	38%	41%
Fulton County, OH	53%	27%	13%	73%	21%	33%
Lucas County, OH	63%	35%	19%	72%	35%	42%
Wood County, OH	68%	31%	17%	79%	40%	39%
Toledo, OH MSA	63%	33%	18%	73%	35%	41%
Michigan	66%	33%	19%	76%	43%	44%
Ohio	64%	32%	17%	73%	34%	40%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy

³⁹The 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.

⁴⁰ [National Low Income Housing Coalition](#)

⁴¹ [Ohio Department of Health/Know Our Programs/Childhood Lead Poisoning](#)

- 63.5% of low-income homeowners and 76.3% of low-income renters are cost burdened, compared to 32.8% of moderate-income homeowners and 33.5% of moderate-income renters.
- About 17.5% of all homeowners and 38.8% of renters across the AA are cost burdened, compared to 17.0% of all homeowners and 40.0% of renters across Ohio.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Building Permits by Number of Units					
Assessment Area: Toledo, OH MSA #45780					
Area	2019	2020	% Change between 2019 and 2020	2021	% Change between 2020 and 2021
Lenawee County, MI	100	141	41.0	155	9.9
Fulton County, OH	55	53	-3.6	31	-41.5
Lucas County, OH	903	881	-2.4	460	-47.8
Wood County, OH	320	484	51.3	547	13.0
Toledo, OH MSA	1,414	1,557	10.1	1,210	-22.3
Michigan	20,600	19,735	-4.2	21,732	10.1
Ohio	23,047	29,686	28.8	30,418	2.5
United States	1,386,048	1,471,141	6.1	1,736,982	18.1
<i>Source: U.S. Census Bureau Building Permits Survey</i>					

- Building permits are a leading indicator of future activity in the construction sector. As indicated in the table above, building permits in 2019, 2020, and 2021 underwent periods of expansion and contraction. When analyzing the trend of building permits between 2019 and 2021, the overall volume of permits in the AA. In Fulton and Lucas County, building permits fell well below the percentages in Ohio and the nation during this period.
- The overall decrease in the number of permits could indicate a decreased demand for home purchase loans.

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Toledo, OH MSA #45780					
Area	2017	2018	2019	2020	2021
Lenawee County, MI	4.6%	4.1%	4.0%	9.3%	5.5%
Fulton County, OH	4.9%	4.4%	4.2%	7.9%	4.7%
Lucas County, OH	5.9%	5.2%	4.7%	10.3%	6.2%
Wood County, OH	4.4%	4.0%	3.7%	7.0%	4.3%
Toledo, OH MSA	5.5%	5.0%	4.5%	9.4%	5.7%
Michigan	4.6%	4.2%	4.1%	10.0%	5.9%
Ohio	5.0%	4.5%	4.2%	8.2%	5.1%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate for the AA increased from 4.2% in 2019 to 8.6% in 2020. Unemployment rates across the AA were consistent with unemployment rates in Ohio and Michigan during this period.
- As reported by the Ohio Office of Research:⁴²
 - Land use across the AA is a mix of urban and rural with less than 15.0% available for urban (i.e., residential, commercial, industrial, or recreational) development in the counties of Fulton and Wood. Lucas County is substantially higher, with 45.0% of land available for urban development.
 - The leading industries in the AA are manufacturing, government, health care and social assistance, retail trade and accommodation and food services.
- Major employers include but are not limited to University of Toledo, Bowling Green University, Mercy Health, Welltower Incorporated, Sauder, HCR Manorcare, City of Toledo, General Motors Powertrain, The Andersons Incorporated, Libbey Glass Incorporated, Material Handling Services, First Solar Incorporated, Amazon and Walgreens Distribution Center.⁴³
- Nearly 1,000 manufacturing facilities are in the Toledo MSA. These facilities largely include automotive assembly, but also include parts production, glass, plastic, and metal parts.⁴⁴
- Based on 2015 Census data and BroadbandOhio,⁴⁵ while approximately 47.6% of households in Fulton County have a broadband internet subscription, 85.0% of the populated area and 40.0% of households do not have access to the minimum bandwidth needed for basic internet activity. Employment rates differed markedly for those with and without broadband in both urban and rural counties. Nationally, those with access

⁴² [Ohio County Trends](#)

⁴³ [Regional Growth Partners](#)

⁴⁴ [Toledo Economy](#)

⁴⁵ [BroadbandOhio](#)

to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TOLEDO OH MSA #45780

Lending Test

SB&T's performance under the lending test in this AA is adequate. SB&T's lending activity demonstrates a good responsiveness to the credit needs of the community. SB&T has good distribution among borrowers of different income levels and adequate to businesses of different revenue sizes. SB&T has an adequate geographic distribution with a significant level of lending gaps. SB&T is a leader in making community development loans and makes use of flexible lending practices in this AA. SB&T exhibits an adequate record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less.

Lending Activity

Lending activity levels reflect a good responsiveness to the credit needs within the AA. The percentage of SB&T's lending in Toledo is 20.0%, compared to the percentage of total deposits is 25.9%.

No concentration of lending was identified in Ottawa County in the Toledo MSA.

Distribution by Borrower Income and Revenue Size of Businesses

Borrower distribution received greater weight than geographic distribution in the Toledo AA given the overall percentage of LMI families being greater than the overall percentage of LMI geographies.

SB&T's overall distribution among borrowers of different income (including LMI) levels is good. The distribution of HMDA loans is good, consumer loans is excellent, and home equity lines of credit is adequate. Lastly, SB&T's distribution to businesses of different sizes is adequate.

HMDA Lending

During the evaluation period, SB&T originated 1,328 HMDA-reportable loans totaling \$236.1 million. Of these loans, 699 were home purchase loans totaling \$120.1 million and 584 were refinance loans totaling \$99.0 million. SB&T's borrower distribution of home purchase and refinance lending is good, considering the percentage of lower-income borrowers that are housing cost burdened. SB&T's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, SB&T originated 156 home purchase loans totaling \$26.3 million. SB&T originated eight (5.1%) home purchase loans to borrowers with unknown income totaling \$977,000 (3.7%). By comparison, the aggregate of all lenders originated 10.4% by volume and 9.3% by dollar amount to borrowers with unknown incomes.

SB&T originated 21 (13.5%) home purchase loans to low-income borrowers totaling \$2.0 million (7.7%), which was below the percentage of families at 23.2% by volume and significantly below by dollar amount. SB&T exceeded the aggregate of all lenders at 8.8% by volume and 4.6% by dollar amount. SB&T originated 35 (22.4%) home purchase loans to moderate-income borrowers totaling \$4.5 million (17.2%), which exceeded the percentage of families at 16.5% by volume and dollar amount. Performance was slightly below the aggregate of all lenders at 23.5% by volume and exceeded the aggregate of all lenders at 16.5% by dollar amount.

In 2020, SB&T originated 152 home purchase loans totaling \$26.3 million. SB&T originated three (2.0%) home purchase loans to borrowers with unknown incomes totaling \$309,000 (1.2%). By comparison, the aggregate of all lenders originated 7.0% by volume and 6.2% by dollar amount to borrowers with unknown incomes.

SB&T originated 20 (13.2%) home purchase loans to low-income borrowers totaling \$1.4 million (5.4%), which was below the percentage of families at 23.2% by volume and substantially below by dollar amount. SB&T exceeded the aggregate of all lenders at 10.1% by volume and 5.4% by dollar amount. SB&T originated 37 (24.3%) home purchase loans to moderate-income borrowers totaling \$4.2 million (16.1%), which exceeded the percentage of families at 16.5% by volume and was slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 24.6% by volume and 17.5% by dollar amount.

In 2019, SB&T originated 138 home purchase loans totaling \$25.5 million. SB&T originated three (2.2%) home purchase loans to borrowers with unknown incomes totaling \$338,000 (1.3%). By comparison, the aggregate of all lenders originated 9.6% by volume and 8.4% by dollar amount to borrowers with unknown incomes.

SB&T originated 16 (11.6%) home purchase loans to low-income borrowers totaling \$1.1 million (4.2%), which was below the percentage of families at 23.1% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 8.6% by volume and was slightly below at 4.3% by dollar amount. SB&T originated 29 (21.0%) home purchase loans to moderate-income borrowers totaling \$3.4 million (13.2%), which exceeded the percentage of families at 16.5% by volume and was slightly below by dollar amount. Performance was slightly below the aggregate of all lenders at 22.7% by volume and below at 15.8% by dollar amount.

In 2018, SB&T originated 131 home purchase loans totaling \$23.9 million. SB&T originated eight (6.1%) home purchase loans to borrowers with unknown incomes totaling \$2.1 million (9.0%). By

comparison, the aggregate of all lenders originated 11.2% by volume and 10.1% by dollar amount to borrowers with unknown incomes.

SB&T originated 14 (10.7%) home purchase loans to low-income borrowers totaling \$992,000 (4.2%), which was significantly below the percentage of families at 23.1% by volume and was substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 9.7% by volume and was slightly below at 4.9% by dollar amount. SB&T originated 26 (19.8%) home purchase loans to moderate-income borrowers totaling \$2.7 million (11.3%), which exceeded the percentage of families at 16.5% by volume and was below by dollar amount. Performance was slightly below the aggregate of all lenders at 22.7% by volume and was below at 15.8% by dollar amount.

In 2017, SB&T originated 122 home purchase loans totaling \$19.0 million. SB&T originated five (4.1%) home purchase loans to borrowers with unknown incomes totaling \$641,000 (3.4%). By comparison, the aggregate of all lenders originated 12.8% by volume and 11.3% by dollar amount to borrowers with unknown incomes.

SB&T eight (6.6%) home purchase loans to low-income borrowers totaling \$533,000 (2.8%), which was significantly below the percentage of families at 23.1% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 6.8% by volume and at 3.3% by dollar amount. SB&T originated 20 (16.4%) home purchase loans to moderate-income borrowers totaling \$2.0 million (10.7%), which was slightly below the percentage of families at 14.4% by volume and was below by dollar amount. Performance fell slightly below the aggregate of all lenders at 21.4% by volume and was below at 14.4% by dollar amount.

Borrower distribution of home purchase loans to low-income borrowers is adequate given that SB&T's performance fell below proxy and exceeded the aggregate of all lenders. Borrower distribution to moderate-income borrowers is good given that SB&T's performance exceeded proxy and was comparable to the aggregate of all lenders.

Refinance Lending

In 2021, SB&T originated 169 refinance loans totaling \$32.0 million. SB&T originated six (3.6%) refinance loans to borrowers with unknown incomes totaling \$949,000 (3.0%). By comparison, the aggregate of all lenders originated 12.4% by volume and 13.9% by dollar amount to borrowers with unknown incomes.

SB&T originated seven (4.1%) refinance loans to low-income borrowers totaling \$461,000 (1.4%), which was substantially below the percentage of families at 23.2% by volume and dollar amount. Performance was below the aggregate of all lenders at 5.8% by volume and at 2.8% by dollar amount. SB&T originated 28 (16.6%) refinance loans to moderate-income borrowers totaling \$3.3 million (10.4%), which exceeded the percentage of families at 16.5% by volume and was below by

dollar amount. Performance was slightly below the aggregate of all lenders at 17.2% by volume and at 11.6% by dollar amount.

In 2020, SB&T originated 221 refinance loans totaling \$36.7 million. SB&T originated five (2.3%) refinance loans to borrowers with unknown incomes totaling \$574,000 (1.6%). By comparison, the aggregate of all lenders originated 12.0% by volume and 13.3% by dollar amount to borrowers with unknown incomes.

SB&T originated 14 (6.3%) refinance loans to low-income borrowers totaling \$1.1 million (3.1%), which was significantly below the percentage of families at 23.2% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 4.7% by volume and at 2.3% by dollar amount. SB&T originated 43 (19.5%) refinance loans to moderate-income borrowers totaling \$5.2 million (14.3%), which exceeded the percentage of families at 13.2% by volume and was slightly below by dollar amount. It exceeded the aggregate of all lenders at 13.2% by volume and at 8.5% by dollar amount.

In 2019, SB&T originated 100 refinance loans totaling \$18.4 million. SB&T originated one (1.0%) refinance loan to a low-income borrower totaling \$85,000 (0.5%), which was substantially below the percentage of families at 23.1% by volume and dollar amount. Performance was substantially below the aggregate of all lenders at 6.6% by volume and 3.1% by dollar amount. SB&T originated three (3.0%) refinance loans to moderate-income borrowers totaling \$182,000 (1.0%), which was substantially below the percentage of families at 16.5% by volume and dollar amount. Performance was substantially below the aggregate of all lenders at 15.2% by volume and 9.8% by dollar amount.

In 2018, SB&T originated 41 refinance loans totaling \$5.2 million. SB&T originated two (4.9%) loans to borrowers with unknown incomes. By comparison, the aggregate of all lenders originated 7.3% by volume and 8.7% by dollar amount to borrowers with unknown incomes.

SB&T originated three (7.3%) refinance loans to low-income borrowers totaling \$223,000 (4.3%), which was significantly below the percentage of families at 23.1% by volume and was substantially below by dollar amount. Performance was below the aggregate of all lenders at 10.4% by volume and at 5.9% by dollar amount. SB&T originated six (14.6%) refinance loans to moderate-income borrowers totaling \$448,000 (8.7%), which was slightly below the percentage of families at 16.5% by volume and was below by dollar amount. Performance was slightly below the aggregate of all lenders at 18.4% by volume and was below at 16.5% by dollar amount.

In 2017, SB&T originated 53 refinance loans totaling \$6.7 million. SB&T originated two (3.8%) refinance loans to borrowers with unknown incomes totaling \$242,000 (3.6%). By comparison, the aggregate of all lenders originated 15.6% by volume and 16.8% by dollar amount to borrowers with unknown incomes.

SB&T originated three (5.7%) refinance loans to low-income borrowers totaling \$198,000 (2.9%), which was substantially below the percentage of families at 23.1% by volume and dollar amount. Performance was slightly below the aggregate of all lenders at 6.6% by volume and at 3.4% by dollar amount. SB&T originated 13 (24.5%) refinance loans to moderate-income borrowers totaling \$1.1 million (16.7%), which exceeded the percentage of families at 16.5% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 15.2% by volume and 10.3% by dollar amount.

Borrower distribution of refinance loans to low-income borrowers is adequate given that SB&T's performance was significant below proxy and below the aggregate of all lenders, however, particularly in 2020 the year with the most loans, aggregate was excellent. Borrower distribution to moderate-income borrowers is excellent given that SB&T's performance exceeded proxy and the aggregate of all lenders, specially in 2020 the year with the most loans.

Small Business Lending

During the evaluation period SB&T originated 593 small business loans to businesses of different sizes totaling \$94.8 million. Of these loans 304 (51.3%) totaling \$33.0 million (34.8%) were PPP loans. Even though SB&T collected revenues for most of the PPP loans there were still 217 (36.6%) of total loans with unknown gross annual revenues. SB&T's performance was compared to the percentage of businesses (proxy) and the aggregate of all lenders.

In 2021, SB&T originated 157 small business loans to businesses of different sizes totaling \$15.3 million, of which 22.9% were extended to businesses with unknown revenues. SB&T originated 98 (62.4%) loans totaling \$8.7 million (57.1%) to businesses with revenues of \$1.0 million or less, which was below the percentage of small businesses at 89.1% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 49.0% by volume and at 31.2% by dollar amount. SB&T also originated 117 (74.5%) small dollar loans in amounts of \$100,000 or less, which fell slightly below the aggregate of all lenders by volume at 90.3%. SB&T's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, SB&T originated 226 small business loans to businesses of different sizes totaling \$26.7 million, of which 181 (80.1%) were extended to businesses with unknown revenue. SB&T originated 34 (15.0%) loans totaling \$7.6 million (28.4%) to businesses with revenue of \$1.0 million or less, which was substantially below the percentage of small businesses at 88.8% by volume and was significantly below by dollar amount. Performance was significantly below the aggregate of all lenders at 42.9% by volume and was slightly below at 29.5% by dollar amount. SB&T originated 161 (71.2%) small dollar loans in amounts of \$100,000 or less, which was slightly below the aggregate of all lenders by volume at 86.1%. SB&T's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2019, SB&T originated 61 small business loans to businesses of different sizes totaling \$12.3 million. SB&T originated 43 (70.5%) loans totaling \$9.3 million (72.3%) to businesses with revenue of \$1.0 million or less, which was slightly below the percentage of small businesses at 88.4% by volume and dollar amount. Performance significantly exceeded the aggregate of all lenders at 46.7% by volume and 32.5% by dollar amount. SB&T originated 33 (54.1%) small dollar loans in amounts of \$100,000 or less, which was below the aggregate of all lenders at 91.1% by volume. SB&T's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

In 2018, SB&T originated 68 small business loans to businesses of different sizes totaling \$12.3 million. SB&T originated 29 (42.6%) loans totaling \$3.1 million (25.0%) to businesses with revenue of \$1.0 million or less, which was significantly below the percentage of small businesses at 88.4% by dollar and by volume. Performance was slightly below the aggregate of all lenders at 46.2% by volume and at 31.9% by dollar amount. SB&T originated 35 (51.5%) small dollar loans in amounts of \$100,000 or less, which was below the aggregate of all lenders by volume at 89.9%. SB&T's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

In 2017, SB&T originated 60 small business loans to businesses of different sizes totaling \$13.7 million, of which no loans were extended to businesses with unknown gross annual revenues. SB&T originated 23 (38.3%) loans totaling \$5.0 million (36.6%) to businesses with revenue of \$1.0 million or less, which was significantly below the percentage of small businesses at 86.7% by volume and by dollar amount. Performance was slightly below the aggregate of all lenders at 48.1% by volume and at 32.4% by dollar amount. SB&T originated 26 (43.3%) small dollar loans in amounts of \$100,000 or less, which fell below the aggregate of all lenders by volume at 89.5%. SB&T's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

While SB&T's performance in 2021 and 2020 fell below proxy and the aggregate of all lenders, a large percentage of businesses had unknown gross annual revenue which can skew results. However, performance was comparable to proxy and the aggregate of all lenders in 2019 through 2017. SB&T also exhibits an adequate responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. Therefore, the distribution to businesses of different sizes is adequate.

Consumer Lending

During the evaluation period, SB&T originated a 452 consumer loans totaling \$7.1 million. Of these loans, 205 motor vehicle loans totaling \$3.5 million and 247 other secured loans totaling \$3.6 million. SB&T's performance was compared to the percentage of households by household income (proxy). Borrower distribution of motor vehicle and other secured loans is excellent, based primarily on the consistent excellent performance to moderate-income borrowers and the importance of access to transportation, particularly for LMI individuals.

Motor Vehicle Lending

In 2021, SB&T originated 30 motor vehicle loans totaling \$540,000. SB&T originated five (16.7%) motor vehicle loans totaling \$88,000 (16.3%) to low-income borrowers, which was below the percentage of households at 26.2% by volume and by dollar amount. The bank originated 15 (50.0%) motor vehicle loans totaling \$306,000 (56.7%) to moderate-income borrowers, which significantly exceeded the percentage of households at 15.5% by volume and dollar amount.

In 2020, SB&T originated 40 motor vehicle loans totaling \$702,000. SB&T originated 13 (32.5%) motor vehicle loans to low-income borrowers totaling \$152,000 (21.7%), which exceeded the percentage of households at 26.2% by volume and was slightly below by dollar amount. The bank originated 10 (25.0%) motor vehicle loans to moderate-income borrowers totaling \$222,000 (31.6%), which exceeded the percentage of households at 15.5% by volume and significantly exceeded by dollar amount.

In 2019, SB&T originated 54 motor vehicle loans totaling \$869,000. SB&T originated 12 (22.2%) motor vehicle loans totaling \$85,000 (9.8%) to low-income borrowers, which was slightly below the percentage of households at 26.2% by volume and significantly below by dollar amount. The bank originated 20 (37.0%) motor vehicle loans totaling \$300,000 (34.5%) to moderate-income borrowers, which significantly exceeded the percentage of households at 15.5% by volume and dollar amount.

In 2018, SB&T originated 34 motor vehicle loans totaling \$538,000. SB&T originated one (2.9%) loan totaling \$20,000 (3.7%) to a borrower with unknown income.

SB&T originated six (17.6%) motor vehicle loans to low-income borrowers totaling \$58,000 (10.8%), which was below the percentage of households at 25.8% by volume and significantly below by dollar amount. The bank originated nine (26.5%) motor vehicle loans to moderate-income borrowers totaling \$103,000 (19.1%), which exceeded the percentage of households at 15.4% by volume and dollar amount.

In 2017, SB&T originated 47 motor vehicle loans totaling \$863,000. SB&T originated six (12.8%) motor vehicle loans to low-income borrowers totaling \$84,000 (9.7%), which was significantly below the percentage of households at 25.8% by volume and dollar amount. The bank originated 11 (23.4%) motor vehicle loans totaling \$175,000 (20.3%) to moderate-income borrowers, which exceeded the percentage of households at 15.4% by volume and dollar amount.

Considering performance relative to proxy, SB&T's borrower distribution of motor vehicle loans to low-income borrowers is adequate and excellent to moderate-income borrowers. Access to transportation is essential for improving upward social mobility for lower-income individuals and communities.

Other Secured Lending

In 2021, SB&T originated 48 other secured loans totaling \$728,000. SB&T originated one (2.1%) loan totaling \$22,000 (3.0%) to a borrower with unknown income.

SB&T originated 10 (20.8%) other secured loans totaling \$101,000 (13.9%) to low-income borrowers, which was slightly below the percentage of households at 26.2% by volume and below by dollar amount. The bank originated 14 (29.2%) other secured loans totaling \$203,000 (27.9%) to moderate-income borrowers, which significantly exceeded the percentage of households at 15.5% by volume and dollar amount.

In 2020, SB&T originated 46 consumer other secured loans totaling \$812,000. SB&T originated three (6.5%) loans totaling \$55,000 (6.8%) to borrowers with unknown incomes.

SB&T originated nine (19.6%) totaling \$79,000 (9.7%) other secured loans to low-income borrowers, which was below the percentage of households at 26.2% by volume and significantly below by dollar amount. The bank originated 15 (32.6%) other secured loans totaling \$225,000 (27.7%) to moderate-income borrowers, which significantly exceeded the percentage of households at 15.5% by volume and dollar amount.

In 2019, SB&T originated 49 other secured loans totaling \$568,000. SB&T originated two (4.1%) loans totaling \$20,000 (3.5%) to borrowers with unknown incomes.

SB&T originated 11 (22.4%) other secured loans to low-income borrowers totaling \$52,000 (9.2%), which was below the percentage of households at 26.2% by volume and significantly below by dollar amount. The bank originated 13 (26.5%) other secured loans totaling \$156,000 (27.5%) to moderate-income borrowers, which exceeded the percentage of households at 15.5% by volume and dollar amount.

In 2018, SB&T originated 47 other secured loans totaling \$743,000. SB&T originated four (8.5%) loans totaling \$36,000 (4.8%) to borrowers with unknown incomes.

SB&T originated nine (19.1%) other secured loans to low-income borrowers totaling \$62,000 (8.3%), which was below the percentage of households at 25.8% by volume and significantly below by dollar amount. The bank originated 18 (38.3%) other secured loans totaling \$195,000 (26.2%) to moderate-income borrowers, which significantly exceeded the percentage of households at 15.4% by volume and exceeded by dollar amount.

In 2017, SB&T originated 57 other secured loans totaling \$770,000. SB&T originated three (5.3%) loans totaling \$27,000 (3.5%) to borrowers with unknown incomes.

SB&T originated five (8.8%) other secured loans totaling \$41,000 (5.3%) to low-income borrowers, which was significantly below the percentage of households at 25.8% by volume and

substantially below by dollar amount. The bank originated 14 (24.6%) other secured loans totaling \$177,000 (23.0%) to moderate-income borrowers, which exceeded the percentage of households at 15.4% by volume and dollar amount.

Considering performance relative to proxy, SB&T's borrower distribution of other secured loans to low-income borrowers is good and excellent to moderate-income borrowers.

Home Equity Lines of Credit

In 2017, SB&T originated 74 home equity lines of credit totaling \$3.1 million. Three (4.1%) home equity lines of credit totaling \$102,000 (3.3%) were originated to borrowers with unknown incomes. SB&T's performance was compared to the percentage of families (proxy). SB&T's borrower distribution of home equity lines of credit is adequate.

In 2017, SB&T originated eight (10.8%) home equity lines of credit totaling \$223,000 (7.1%) to low-income borrowers, which was significantly below the percentage of families at 23.1% by volume and dollar amount. The bank originated 12 (16.2%) home equity lines of credit totaling \$347,000 (11.1%) to moderate-income borrowers, which was slightly below the percentage of families at 16.5% by volume and below by dollar amount.

Considering performance relative to proxy, borrower distribution of home equity lines of credit to low-income borrowers is poor and moderate-income borrowers is good.

Geographic Distribution of Loans

SB&T's overall distribution of lending among geographies is adequate. HMDA lending is adequate, small business lending is good, and consumer and home equity lines of credit is poor. SB&T has significant levels of lending gaps in Toledo.

Percentage of Lending Penetration					
Tract Income Level	2017	2018	2019	2020	2021
Low	27.8%	13.9%	19.4%	30.6%	16.7%
Moderate	33.3%	33.3%	48.1%	55.6%	55.6%
Middle	76.6%	65.6%	67.2%	87.5%	79.7%
Upper	86.8%	92.1%	92.1%	94.7%	97.4%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%
Total	60.5%	54.5%	58.7%	70.7%	65.3%

SB&T was able to penetrate approximately 62.0% of its total tracts during the evaluation period. Lending gaps were substantial in low-income tracts with less than a 22.0% penetration rate and significant in moderate-income tracts with a 45.0% penetration rate. However, with owner occupancy rates of less than 25.8% in low- and 42.8% in moderate-income tracts, lending opportunities in these tracts, particularly low-income tracts, are likely to be limited. The improved penetration rate in 2020 can be attributed to an increase of small business loans through the PPP.

HMDA Lending

During the evaluation period, SB&T originated 1,328 HMDA-reportable loans totaling \$236.1 million. Of these loans, 699 were home purchase loans totaling \$120.9 million and 584 were refinance loans totaling \$99.0 million. SB&T's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. Geographic distribution of home purchase and refinance loans is adequate, considering the limited number of housing units, lower percentage of owner-occupied units, and higher percentage of rental and vacant units in LMI tracts. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, SB&T originated 156 home purchase loans totaling \$26.3 million. SB&T originated four (2.6%) home purchase loans in low-income tracts totaling \$264,000 (1.0%), which was significantly below the percentage of owner-occupied units in these tracts at 6.7% by volume and substantially below by dollar amount and was slightly below the aggregate of all lenders at 2.8% by volume and below at 1.5% by dollar amount. SB&T originated 19 (12.2%) home purchase loans in moderate-income tracts totaling \$1.8 million (7.0%), which exceeded the percentage of owner-occupied units in these tracts at 11.8% by volume and was below by dollar amount and exceeded the aggregate of all lenders at 9.8% by volume and at 5.6% by dollar amount.

In 2020, SB&T originated 152 home purchase loans totaling \$26.3 million. SB&T originated four (2.6%) home purchase loans in low-income tracts totaling \$282,000 (1.1%), which was significantly below the percentage of owner-occupied units in these tracts at 6.7% by volume and substantially below by dollar amount and exceeded the aggregate of all lenders at 2.1% by volume and was slightly below at 1.1% by dollar amount. SB&T originated 18 (11.8%) home purchase loans in moderate-income tracts totaling \$1.4 million (5.4%), which exceeded the percentage of owner-occupied units in these tracts at 11.8% by volume and was significantly below by dollar amount and exceeded the aggregate of all lenders at 8.4% by volume and at 4.9% by dollar amount.

In 2019, SB&T originated 138 home purchase loans totaling \$25.5 million. SB&T originated no home purchase loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 6.7% and the aggregate of all lenders at 1.9% by volume and 1.1% by dollar amount. SB&T originated 10 (7.2%) home purchase loans in moderate-income tracts totaling \$1.4 million (5.6%), which was below the percentage of owner-occupied units in these tracts at 11.8% by volume and significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 8.4% by volume and exceeded at 4.8% by dollar amount.

In 2018, SB&T originated 131 home purchase loans totaling \$23.9 million. SB&T originated two (1.5%) home purchase loans in low-income tracts totaling \$130,000 (0.5%), which was substantially below the percentage of owner-occupied units in these tracts at 6.7% by volume and by dollar amount and was slightly below the aggregate of all lenders at 2.0% by volume and was significantly below at 1.2% by dollar amount. SB&T originated six (4.6%) home purchase loans in

moderate-income tracts totaling \$563,000 (2.4%), which was significantly below the percentage of owner-occupied units in these tracts at 11.8% by volume and was substantially below by dollar amount and was below the aggregate of all lenders at 8.8% by volume and was significantly below at 4.8% by dollar amount.

In 2017, SB&T originated 122 home purchase loans totaling \$19.0 million. SB&T originated one (0.8%) home purchase loan in a low-income tract totaling \$31,000 (0.2%), which was substantially below the percentage of owner-occupied units in these tracts at 6.7% by volume and by dollar amount. Performance was significantly below the aggregate of all lenders at 2.2% by volume and substantially below at 1.2% by dollar amount. SB&T originated seven (5.7%) home purchase loans in moderate-income tracts totaling \$525,000 (2.8%), which was significantly below the percentage of owner-occupied units in these tracts at 11.8% by volume and was substantially below by dollar amount and was below the aggregate of all lenders at 8.1% by volume and at 4.7% by dollar amount.

SB&T's home purchase lending performance was below the percentage of owner-occupied units (proxy) and mixed compared to the aggregate of all lenders in low-income tracts. SB&T's refinance lending performance fell below proxy and the aggregate of all lenders in moderate-income tracts. However, in 2020 and 2021, the years with the most loans, SB&T exceeded the aggregate of all lenders in LMI tracts in this competitive market. Therefore, geographic distribution of home purchase lending in LMI tracts is adequate.

Refinance Lending

In 2021, SB&T originated 169 refinance loans totaling \$32.0 million. SB&T originated three (1.8%) refinance loans in low-income tracts totaling \$512,000 (1.6%), which was significantly below the percentage of owner-occupied units in these tracts at 6.7% by volume and was substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 1.2% by volume and significantly exceeded at 0.7% by dollar amount. SB&T originated no refinance loans in moderate-income tracts, compared to the percentage of owner-occupied units in these tracts at 11.8% by volume and dollar amount and the aggregate of all lenders at 5.8% by volume and 3.5% by dollar amount.

In 2020, SB&T originated 221 refinance loans totaling \$36.8 million. SB&T originated no refinance loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 6.7% and the aggregate of all lenders at 0.8% by volume and 0.4% by dollar amount. SB&T originated six (2.7%) refinance loans in moderate-income tracts totaling \$831,000 (2.3%), which was substantially below the percentage of owner-occupied units in these tracts at 11.8% by volume and dollar amount. Performance was below the aggregate of all lenders at 4.1% by volume and was slightly below the aggregate of all lenders at 2.4% by dollar amount.

In 2019, SB&T originated 100 refinance loans totaling \$18.4 million. SB&T originated one (1.0%) refinance loan in a low-income tract totaling 85,000 (0.5%) which was substantially below the

percentage of owner-occupied units in these tracts at 6.7% by volume and dollar amount. Performance was slightly below the aggregate of all lenders at 1.2% by volume and 0.6% by dollar amount. SB&T originated three (3.0%) refinance loans in moderate-income tracts totaling \$182,000 (1.0%), which was significantly below the percentage of owner-occupied units in these tracts at 11.8% by volume and dollar amount. Performance was below the aggregate of all lenders at 5.6% by volume and significantly below at 3.2% by dollar amount.

In 2018, SB&T originated 41 refinance loans totaling \$5.2 million. SB&T originated no refinance loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 6.7% and the aggregate of all lenders at 1.9% by volume and 1.0% by dollar amount. SB&T originated three (7.3%) refinance loans in moderate-income tracts totaling \$239,000 (4.6%), which was below the percentage of owner-occupied units in these tracts at 11.8% by volume and significantly below by dollar amount. Performance exceeded the aggregate of all lenders at 7.2% by volume and was slightly below at 4.8% by dollar amount.

In 2017, SB&T originated 53 refinance loans totaling \$6.7 million. SB&T originated one (1.9%) refinance loan in a low-income tract totaling \$75,000 (1.1%), which was significantly below the percentage of owner-occupied units in these tracts at 6.7% by volume and was substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 2.0% by volume and at 1.2% by dollar amount. SB&T originated no refinance loans in moderate-income tracts, compared to the percentage of owner-occupied units in these tracts at 11.8% by volume and by dollar amount and the aggregate of all lenders at 8.0% by volume and at 5.2% by dollar amount.

SB&T's refinance lending performance was significantly below the percentage of owner-occupied units (proxy) and the aggregate of all lenders in low-income tracts. SB&T's refinance lending performance had mixed performance compared to proxy and the aggregate of all lenders in moderate-income tracts. Therefore, geographic distribution of refinance lending in LMI tracts is adequate.

Small Business Lending

During the evaluation period SB&T originated 593 small business loans to businesses of different sizes totaling \$94.8 million. SB&T's geographic distribution of small business lending is good. SB&T's performance was compared to the percentage of businesses by tract income (proxy) and aggregate of all lenders.

In 2021, SB&T originated 157 small business loans totaling \$15.3 million. SB&T originated four (2.5%) small business loans in low-income tracts totaling \$533,000 (3.5%), which was substantially below to the percentage of businesses in these tracts at 12.5% by volume and significantly below by dollar amount. Performance was substantially below the aggregate of all lenders at 10.2% by volume and significantly below at 11.0% by dollar amount. SB&T originated six (3.8%) small business loans in moderate-income tracts totaling \$274,000 (1.8%), which was significantly below

to the percentage of businesses in these tracts at 10.6% by volume and was substantially below by dollar amount. Performance was significantly below the aggregate of all lenders at 9.7% by volume and substantially below at 10.1% by dollar amount.

In 2020, SB&T originated 226 small business loans totaling \$26.7 million. SB&T originated 21 (9.3%) small business loans in low-income tracts totaling \$5.7 million (21.4%), which was below to the percentage of businesses in these tracts at 12.4% by volume and exceeded by dollar amount. It was slightly below the aggregate of all lenders at 10.6% by volume and exceeded at 11.7% by dollar amount. SB&T originated 15 (6.6%) small business loans in moderate-income tracts totaling \$2.3 million (8.5%), which was below the percentage of businesses in these tracts at 10.2% by volume and was slightly below by dollar amount. Performance was below the aggregate of all lenders at 9.7% by volume and was slightly below at 9.6% by dollar amount.

In 2019, SB&T originated 61 small business loans totaling \$12.9 million. SB&T originated six (9.8%) small business loans in low-income tracts totaling \$1.2 million (9.3%), which was slightly below the percentage of businesses in these tracts at 12.2% by volume and dollar amount. Performance was comparable to the aggregate of all lenders at 9.9% by volume and exceeded at 9.2% by dollar amount. SB&T originated five (8.2%) small business loan in a moderate-income tract totaling \$1.5 million (11.7%), which was slightly below the percentage of businesses in these tracts at 10.2% by volume and exceeded by dollar amount. Performance was slightly below the aggregate of all lenders at 9.3% by volume and exceeded at 9.5% by dollar amount.

In 2018, SB&T originated 68 small business loans totaling \$12.3 million. SB&T originated nine (13.2%) small business loans in low-income tracts totaling \$2.3 million (18.3%), which exceeded the percentage of businesses in these tracts at 12.2% by volume and by dollar amount. Performance exceeded the aggregate of all lenders at 9.8% by volume and at 11.8% by dollar amount. SB&T originated one (1.5%) small business loan in a moderate-income tract totaling \$300,000 (2.4%), which was substantially below the percentage of businesses in these tracts at 10.2% by volume and dollar amount. Performance was substantially below the aggregate of all lenders at 9.6% by volume and at 10.1% by dollar amount.

In 2017, SB&T originated 60 small business loans totaling \$13.7 million. SB&T originated five (8.3%) small business loans in low-income tracts totaling \$755,000 (5.5%), which was below to the percentage of businesses in these tracts at 12.1% by volume and significantly below by dollar amount. Performance was slightly below the aggregate of all lenders at 10.2% by volume and significantly below at 11.8% by dollar amount. SB&T originated two (3.3%) small business loans in moderate-income tracts totaling \$789,000 (5.8%), which was significantly below the percentage of businesses in these tracts at 10.1% by volume and was below by dollar amount. Performance was significantly below the aggregate of all lenders at 9.5% by volume and below at 10.6% by dollar amount.

SB&T's small business lending in LMI tracts was mixed compared to proxy and the aggregate of all lenders. Geographic distribution of small business lending in LMI tracts is good, especially considering the limited number of businesses in these tracts.

Consumer Lending

During the evaluation period, SB&T originated a total of 596 consumer loans totaling \$11.9 million. There were 205 motor vehicle loans totaling \$3.5 million and 247 other secured loans totaling \$3.6 million. SB&T's performance was compared to the percentage of households by tract income (proxy). Geographic distribution of motor vehicle and other unsecured is poor.

Motor Vehicle Lending

In 2021, SB&T originated 30 motor vehicle loans totaling \$540,000. SB&T originated no motor vehicle loans in low-income tracts, compared to the percentage of households by tract income at 12.8%. SB&T originated one (3.3%) motor vehicle loan totaling \$20,000 (3.7%) in a moderate-income tract, which was substantially below the percentage of households in these tracts at 14.8% by volume and dollar amount.

In 2020, SB&T originated 40 motor vehicle loans totaling \$702,000. SB&T originated one (2.5%) motor vehicle loan totaling \$17,000 (2.4%) in a low-income tract which was substantially below the percentage of households by tract income at 12.8% by volume and dollar amount. SB&T originated two (5.0%) motor vehicle loans totaling \$32,000 (4.6%) in moderate-income tracts, which was significantly below the percentage of households in these tracts at 14.8% by volume and dollar amount.

In 2019, SB&T originated 54 motor vehicle loans totaling \$869,000. SB&T originated no motor vehicle loans in low-income tracts, compared to the percentage of households by tract income at 12.8%. SB&T originated three (5.6%) motor vehicle loans totaling \$51,000 (5.9%) in moderate-income tracts, which was significantly below the percentage of households in these tracts at 14.8% by volume and dollar amount.

In 2018, SB&T originated 34 motor vehicle loans totaling \$538,000. SB&T originated no motor vehicle loans in LMI tracts, compared to the percentage of households in low-income tracts at 12.8% and moderate-income tracts at 14.8%.

In 2017, SB&T originated 47 motor vehicle loans totaling \$863,000. SB&T originated no motor vehicle loans in low-income tracts, compared to the percentage of households by tract income at 12.8%. SB&T originated two (4.3%) motor vehicle loans totaling \$21,000 (2.4%) in moderate-income tracts, which was significantly below the percentage of households in these tracts at 14.8% by volume and dollar amount.

SB&T's motor vehicle lending performance was significantly below the percentage of households by tract income (proxy) and the aggregate of all lenders in LMI tracts. Therefore, geographic distribution of motor vehicle lending in LMI tracts is poor.

Other Secured Lending

In 2021, SB&T originated 48 other secured loans totaling \$728,000. SB&T originated no other secured loans in LMI tracts, compared to the percentage of households in low-income tracts at 12.8% and moderate-income tracts at 14.8%.

In 2020, SB&T originated 46 other secured loans totaling \$812,000. SB&T originated no other secured loans in LMI tracts, compared to the percentage of households in low-income tracts at 12.8% and 14.8% in moderate-income tracts.

In 2019, SB&T originated 49 other secured loans totaling \$568,000. SB&T originated no other secured loans in low-income tracts, compared to the percentage of households by tract income at 12.8%. SB&T originated one (2.0%) other secured loan totaling \$7,000 (1.2%) in a moderate-income tract, which was substantially below the percentage of households in these tracts at 14.8% by volume and by dollar amount.

In 2018, SB&T originated 47 other secured loans totaling \$743,000. SB&T originated no other secured loans in low-income tracts, compared to the percentage of households by tract income at 12.8%. SB&T originated one (2.1%) other secured loan totaling \$4,000 (0.5%) in a moderate-income tract, which was substantially below the percentage of households in these tracts at 14.8% by volume and dollar amount.

In 2017, SB&T originated 57 other secured loans totaling \$770,000. SB&T originated no other secured loans in low-income tracts, compared to the percentage of households by tract income at 12.8%. SB&T originated one (1.8%) other secured loan totaling \$20,000 (2.6%) in a moderate-income tract, which was substantially below the percentage of households in these tracts at 14.8% by volume and dollar amount.

Considering SB&T's other secured lending performance was significantly below proxy, geographic distribution of other secured lending in LMI tracts is poor.

Home Equity Lines of Credit

During 2017, SB&T originated 74 home equity lines of credit totaling \$3.1 million. SB&T's performance was compared to the percentage of owner-occupied units (proxy).

SB&T originated no home equity lines of credit in moderate-income tracts, compared to owner-occupied units in this tract at 6.7%. SB&T originated one (1.4%) home equity lines of credit totaling \$21,000 (0.7%) in moderate-income tracts, which was substantially below the percentage

of owner-occupied units in this tract at 11.8% by volume and dollar amount. Geographic distribution of home equity lines of credit is poor.

Community Development Loans

SB&T originated 11 community development loans totaling approximately \$12.7 million. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Community Services	5	\$8,072,523
Revitalization / Stabilization	1	\$2,735,600
Affordable Housing	5	\$1,899,186
Total	11	\$12,707,309

SB&T originated five loans totaling \$8.1 million to three organizations that provide wraparound services to LMI individuals and families in LMI neighborhoods. Two loans totaling \$2.5 million financed the purchase of a building to a nonprofit that will serve as a community center for other nonprofits that provide workforce development training, housing assistance, job training, transitional housing, crisis intervention, and behavior healthcare outpatient treatment programs to LMI individuals. The second loan totaling \$5.0 million financed the construction of a new senior center to an agency on aging in a moderate-income area. The new facility will replace an old, outdated facility and provide a community storm shelter and more space for programs and expanded services targeted to LMI seniors. SB&T also made a sizeable donation supporting the senior center. The remaining loan totaling \$586,000 provided working capital to a dental care organization to continue providing dental services and good oral health care education to very low-income children and adults receiving benefits from Medicaid. The organization also serves as an advocate for those with limited access to dental care.

SB&T originated one PPP loan totaling \$2.7 million to an organization that provides behavior health care, including substance abuse and addiction counseling in three LMI geographies in Toledo. This loan is responsive and helps revitalize/stabilize these LMI areas by retaining approximately 375 jobs during the height of the COVID-19 emergency.

SB&T originated five affordable housing loans totaling \$1.9 million, which financed 40 units of unsubsidized affordable rental housing in LMI neighborhoods. One of these units was a mixed-use property with about 1,200 square feet of retail space in addition to 10 units of unsubsidized housing. Community contacts emphasized all aspects of affordable housing as a critical need.

These loans represent 36.2% of SB&T's total community development lending, compared to the percentage of total lending at 20.0% and total deposits at 25.9%. SB&T made a loan and sizeable donation to the nonprofit that provides wraparound services to LMI seniors in Toledo. SB&T is a leader in making community development loans in the Toledo AA, given the size and presence

of the institution in a competitive market, and community development lending opportunities in this AA.

Flexible Lending Programs

SB&T originated 30 Community Home loans and seven Fannie Mae Advantage 97% loans totaling approximately \$3.3 million in the Toledo AA. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products									
Assessment Area: Toledo, OH MSA #45780									
Community Home Loans					Advantage 97% Loans				% of Owner-Occupied Units
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Number of Loans	# - %	Total Loan Amount	\$ - %	
Low	2	6.7	\$ 115,500	4.3	1	14.3	\$ 128,725	21.1	6.7
Moderate	15	50.0	\$ 1,298,850	48.8	0	0.0	\$ -	0.0	11.8
MUI	13	43.3	\$ 1,245,446	46.8	6	85.7	\$ 482,680	78.9	81.5
Total	30	100.0	\$ 2,659,796	100.0	7	100.0	\$ 611,405	100.0	100.0

SB&T originated two Community Home loans totaling \$115,500 in low-income tracts and 15 loans totaling \$1.3 million in moderate-income tracts, which significantly exceeded the percentage of owner-occupied units by volume and dollar amount. SB&T originated one Advantage 97% loan totaling \$128,725 in low-income tracts, which significantly exceeded proxy by volume and dollar amount.

SB&T also provided direct subsidies totaling \$70,000 to 14 first-time homebuyers through the FHLB of Cincinnati's Welcome Home down payment assistance program and 40 C.A.R.E. grants totaling \$60,000.

Through these programs, SB&T was able to assist LMI borrowers purchase homes in LMI geographies and/or obtain essential down-payment assistance and first-time homebuyer education.

SB&T originated 304 PPP loans totaling \$33.0 million in 2020 and 2021, representing approximately 29.2% by volume and 32.1% by dollar amount of total PPP loans. This ranks as SB&T's second highest percentage of total PPP loans originated during the evaluation period. The following tables show the percentage by volume and dollar amount of PPP loans and distribution of lending by census tracts.

Geographic Distribution of PPP Loans					
Assessment Area: 2020 Toledo, OH MSA #45780					
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Percentage of Businesses
Low	15	8.0	\$ 4,017,300	15.0	12.4
Moderate	10	5.3	\$ 682,800	2.5	10.2
Middle	111	59.0	\$ 13,582,700	50.6	39.5
Upper	52	27.7	\$ 8,576,400	31.9	37.8
Total	188	100.0	\$ 26,859,200	100.0	100.0

Geographic Distribution of PPP Loans					
Assessment Area: 2021 Toledo, OH MSA #45780					
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Percentage of Businesses
Low	4	3.4	\$ 532,366	8.7	12.5
Moderate	5	4.3	\$ 89,780	1.5	10.6
Middle	75	64.7	\$ 3,080,363	50.2	39.4
Upper	32	27.6	\$ 2,430,158	39.6	37.4
Total	116	100.0	\$ 6,132,667	100.0	100.0

SB&T originated 34 PPP loans totaling \$5.3 million in LMI tracts. This represents approximately 11.2% by volume and 16.1% by dollar amount of total PPP loans originated in the Toledo AA, which fell below proxy by volume and exceeded by dollar amount in low-income tracts. Therefore, PPP lending in the Toledo AA is considered responsive to serving credit needs of small businesses or businesses in LMI geographies in response to the COVID-19 emergency.

Overall, SB&T makes use of flexible lending practices in serving AA credit needs.

Investment Test

SB&T has an adequate level of qualified community development investments and donations.

SB&T has \$713,207 in qualified community development investments in the Toledo AA. The following table reflects the total number of qualified investments by purpose, number, and dollar amount:

Purpose of CD Investments	#	\$
Affordable Housing	2	\$472,590
Revitalization / Stabilization	1	\$240,617
Total	3	\$713,207

SB&T obtained one new investment worth approximately \$330,000, representing 2.8% of total qualified investments. This qualified investment was in a mortgage-backed security that supports affordable housing in Toledo.

SB&T holds two prior period investments with a current book value of approximately \$383,207, representing 3.2% of total qualified investments. These investments were in a mortgage-backed security (\$142,590) that finances affordable housing and a municipal bond (\$240,617) funding infrastructure improvements in a high poverty area in Toledo.

These investments represent 6.0% of SB&T's total qualified investments, compared to the percentage of total lending at 20.0% and total deposits at 25.9% in the Toledo AA.

Qualified investments also took the form of donations totaling \$72,683. SB&T partners with a wide array of organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families, economic development activities, and affordable housing. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donations	#	\$
Community Services	58	\$67,302
Affordable Housing	10	\$4,826
Economic Development	2	\$555
Total	70	\$72,683

Approximately 20.7% of SB&T's small dollar donations by dollar amount benefited the Toledo AA, which falls below the percentage of total deposits in the AA at 25.9%.

Examples of impactful small dollar donations include:

- \$25,000 to county committee on aging, which operates a senior center in a moderate-income tract. SB&T also originated a community development loan to finance the construction of the new senior center.
- \$5,500 to YMCA in a low-income tract that provides childcare, and other programs to LMI children and families. SB&T also offers financial literacy programs at this location.

Community contacts emphasized all aspects of affordable housing as a critical need in the AA and an overall need for access to childcare, especially for LMI families. Overall, qualified investments and donations exhibit adequate responsiveness to credit and community development needs in the Toledo AA.

Service Test

Retail services are unreasonably inaccessible, and SB&T provides an adequate level of community development services in the Toledo AA.

Retail Services

Since the previous evaluation, SB&T relocated a branch with a full-service ATM in Wauseon (Fulton County) within the same middle-income tract. SB&T’s record of opening branches in the Toledo AA has not adversely affected the accessibility of its delivery systems.

SB&T maintains seven branches with full-service ATMs, and one branch without an ATM in this AA. SB&T has three branches in Fulton County in middle-income tracts in Delta, Wauseon, and Lyons (branch without ATM). SB&T has a branch in Sylvania (Lucas County) in an upper-income tract. The remaining four branches are in Wood County in Bowling Green and Perrysburg in upper-income tracts and Luckey and Walbridge in middle-income tracts. Branch offices in this AA represent 36.4% of SB&T’s total branches.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including moderate-income geographies and LMI households, and are consistent with the services and hours discussed in the “Institution” assessment. Eight branches offer drive-thru services, seven branches offer weekend hours, and five branches offer extended hours. Full-service ATMs are available 24 hours a day, 7 days a week.

The following table illustrates the percentage of branch offices and ATMs 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 total businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: The State Bank and Trust Company 2023
Assessment Area(s): OH Toledo MSA #45780

Analysis Year: 2021

Tract Income Levels	BRANCHES							ATMS							DEMOGRAPHICS*						
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only		Census Tracts	Households	Total Businesses				
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	
Low	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	36	21.6%	12.8%	12.5%
	DTO	0		0	0	0		Stand Alone	0		0		0	0							
	LS	0		0	0																
Moderate	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	27	16.2%	14.8%	10.6%
	DTO	0		0	0	0		Stand Alone	0		0		0	0							
	LS	0		0	0																
Middle	Total	5	62.5%	1	1	5	5	4	57.1%	4	57.1%	1	1	0	0.0%	0	0	64	38.3%	43.3%	39.4%
	DTO	0		0	0	0		Stand Alone	0		0		0	0							
	LS	0		0	0																
Upper	Total	3	37.5%	0	0	3	2	3	42.9%	3	42.9%	0	0	0	0.0%	0	0	38	22.8%	29.1%	37.4%
	DTO	0		0	0	0		Stand Alone	0		0		0	0							
	LS	0		0	0																
Unknown	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.2%	0.0%	0.1%
	DTO	0		0	0	0		Stand Alone	0		0		0	0							
	LS	0		0	0																
Totals	Total	8	100.0%	1	1	8	7	7	100.0%	7	100.0%	1	1	0	0.0%	0	0	167	100.0%	100.0%	100.0%
	DTO	0		0	0	0		Stand Alone	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
*Based on 2015 census data
**Closed branches are only included in the "Closed" columns and are not included in any other totals
LPOs not included in totals.

SB&T has no branches in LMI tracts, while 37.8% of total tracts are LMI, 27.6% of households are in LMI tracts, and 23.1% of total businesses are in LMI tracts in the Toledo AA. SB&T's delivery services are unreasonably inaccessible to portions of SB&T's geographies and individuals of different income levels, particularly to LMI geographies and/or LMI individuals.

Community Development Services

SB&T provides an adequate level of community development services in this AA. During the evaluation period, 13 employees assisted 22 organizations totaling 554 hours of community development service to local organizations that provide a multitude of services throughout the AA. This represents 17.0% of total service hours, which is less than the total percentage of branch offices at 36.4%. The hours of service provided in this AA equates to 0.3 ANP.

The following table provides a breakdown of qualified community development service by community development purpose. Employees were involved with organizations and activities that promote or facilitate community services targeted to LMI individuals, economic development by financing small businesses and small farms, and affordable housing.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours*
Community Services	41	17	10	404
Affordable Housing	9	3	1	126
Economic Development	5	2	2	24
Total	55	22	13	554
<i>*Number of hours by expertise may be greater than hours listed in this table if employee(s) provide more than one type of expertise</i>				

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families and promote affordable housing. Community development services include 386 hours serving on boards and committees, 115 hours of financial literacy, and 134 hours providing technical expertise in the form of income tax preparation assistance for LMI, reviewing applications for the Community Development Block Grant (CDBG) program, and curriculum development for homebuyer workshops.

Examples of impactful community development services include but are not limited to:

- An employee serves as member of task force for local initiatives support corporation to preserve and stabilize 700 affordable housing units in Toledo and encourage 10.0% of residents toward homeownership over a three-year period
- An employee serves as board member for a nonprofit that offers programs to remove barriers to achieving full employment for LMI adults
- An employee serves as board member to a community foundation that distributes funds to support other nonprofits and programs targeted to LMI areas and people across Greater Toledo

- Financial literacy training:
 - Nine (9) homebuyer workshops in various locations with 210 potential LMI homebuyers in attendance
 - Two Real Money Real World financial literacy events with 105 LMI students in attendance

Community contacts emphasized all aspects of affordable housing as a critical need in the AA, along with refurbishing dilapidated and vacant housing stock, particularly in lower-income neighborhoods. Overall, community development services exhibit good responsiveness to credit and community development needs in the Toledo AA and represent an increase in services since previous evaluation.

METROPOLITAN AREAS (Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS

- **Lima MSA**
 - As of June 30, 2022, SB&T operated one branch in the AA, representing 4.5% of its total branches.
 - As of June 30, 2022, SB&T had \$52.2 million in deposits in this AA, representing a market share of 2.2% and 4.8% of its total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Using available facts and data, including performance and demographic information, each AA's performance was evaluated and compared with SB&T's overall performance. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Lima MSA	Consistent	Below	Above
<i>Performance in the limited-scope AA did not impact to the overall rating</i>			

For the lending test, SB&T received a "High Satisfactory" rating. Performance in the Lima AA is consistent with overall performance in Ohio. The borrower distribution of loans and distribution to businesses of different revenue sizes is adequate. The geographic distribution of loans is good. Gaps in lending were found to be moderate. SB&T is a leader in making community development loans and makes use of flexible lending practices in the Lima AA. These ratings are primarily due to the moderate lending gaps and level of community development lending activities relative to SB&T's operational presence in the overall AAs.

For the investment test, SB&T received an Outstanding rating. Performance in the Lima AA is below overall performance in Ohio. Qualified investments were in the form of small dollar donations and exhibited adequate responsiveness to community development needs. The below-level performance is primarily due to the lack of qualified community development investments relative to SB&T's operational presence in the overall AA.

For the service test, SB&T received a "High Satisfactory" rating. Performance is above with overall performance in Ohio. Retail services are accessible. While SB&T only has one branch in the Lima AA, it is in a low-income tract. Low-income tracts represent 12.1% of total tracts in this AA. SB&T provides an excellent level of community development services which accounted for 29.2% of total community development service hours. This ranks as the SB&T's second highest percentage of community development services delivered during the evaluation period. The above-level performance is due to accessible delivery systems and extent of community development services provided.

STATE OF INDIANA**CRA RATING for State of Indiana:⁴⁶ "Satisfactory"****The lending test is rated: "Low Satisfactory"****The investment test is rated: "Low Satisfactory"****The service test is rated: "Low Satisfactory"**

The major factors supporting this rating include:

- An adequate responsiveness to credit needs;
- An adequate distribution of loans among borrowers of different income levels and to businesses of different revenue sizes;
- A poor geographic distribution of loans throughout the AA;
- An adequate record of serving the credit needs of low-income individuals and areas and very small businesses exhibited;
- Makes few, if any community development loans;
- Makes limited use of flexible lending practices in serving the AA's credit needs;
- An adequate level of qualified community development investments and grants;
- Retail delivery systems are unreasonably inaccessible to portions of 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 AAs; and,
- Provides a relatively high level of community development services.

SCOPE OF EVALUATION

A full-scope review was conducted for the Fort Wayne AA, which represents SB&T's entire banking operations for Indiana. The period for this AA is consistent with the scope discussed in the institution section of this report.

Lending in Indiana accounted for 2.7% of SB&T's total lending activity, and deposits accounted for 2.7% of SB&T's total deposits. As of June 30, 2022, SB&T ranked 119th among 128 insured institutions and had a deposit market share of <0.02% in Indiana.

⁴⁶ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

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

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
FORT WAYNE IN MSA #23060**

The Fort Wayne AA includes the entireties of Allen County and excludes Whitley County. The AA also includes DeKalb County, which is not in the MSA but is contiguous to Allen County.⁴⁷ The AA remains unchanged since the previous evaluation. The AA was comprised of the following census tract designations for this evaluation. See Appendix C for AA maps and Appendix D for additional demographic data.

Census Tract Designations	
Assessment Area: Fort Wayne, IN #23060	
Tract Income Level	Number of Tracts
	2017-2021
Low	12
Moderate	24
Middle	43
Upper	23
Unknown	3
Total	105

As of June 30, 2022, the FDIC summary of deposits report ranks SB&T 21st among 23 institutions in this AA with 0.3% of the deposit market share. This is substantially less than the three largest market holders, JP Morgan Chase Bank National Association with 19.8%, Lake City Bank with 14.6%, and PNC Bank National Association with 10.3%. Of the financial institutions serving the Fort Wayne MSA, SB&T ranks 18th among 20 institutions with 0.3% of the market share; compared to JP Morgan Chase Bank National Association, Lake City Bank, and First Merchants Bank with 21.9%, 13.4%, and 11.0% of the market share. SB&T competes with at least 19 financial institutions, including many large and regional banks, for the remaining 53.7% market share in the MSA, indicating a fragmented and competitive banking environment. Deposits in this AA accounted for 2.7% of SB&T's total deposits and ranks as the bank's lowest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that SB&T ranks 58th among 358 HMDA reporters in the AA having originated 59 loans. The top two HMDA lenders in this market Three Rivers Federal Credit Union originated 2,819 loans and Ruoff Mortgage Company Inc. originated 2,769 loans. SB&T's ranking among HMDA reporters was 55th in 2020, 57th in 2019 and 55th in 2018.

⁴⁷ SB&T has no deposit-taking facilities in DeKalb County. Performance context information does not include a separate discussion of DeKalb County since demographics are similar to Allen County.

SB&T ranks 37th among 101 CRA reporters serving the AA in 2021 having originated 16 loans. The top three CRA reporters in this market JP Morgan Chase Bank National Association originated 1,355 loans, American Express National Bank originated 951 loans, and US Bank National Association originated 654 loans. SB&T's ranking among CRA reporters was 28th in 2020, 32nd in 2019 and 37th in 2018.

Community Contacts

A community contact interview was conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The interview was with a representative from a community action organization that offers a wide range of services to LMI individuals and families, including conserving and expanding affordable housing and homelessness prevention. The contact stated there is a critical shortage of affordable housing in Fort Wayne and emphasized the marginalization of poorest communities. Housing in these communities has been consistently neglected, and LMI residents cannot afford costly repairs. Another challenge for low-income residents is the city's inadequate public transportation. Failing public transportation increases inequality and makes it difficult to connect LMI individuals with essential services that may help lift them out of poverty (e.g., jobs and workforce development, homeownership, and financial literacy classes). The contact stated there is also a lack of bank branches in low-income neighborhoods leaving residents vulnerable to high-cost fees and predatory lending practices. The contact indicated there are opportunities for banks to be more involved in LMI communities by offering credit products and services and financial literacy programs to improve financial outcomes.

Population Characteristics

Population Change			
Assessment Area: Fort Wayne, IN MSA #23060			
Area	2015 Population	2021 Population	Percent Change
Allen County	363,453	388,608	6.9%
DeKalb County	42,449	43,333	2.1%
Assessment Area	405,902	431,941	6.4%
Fort Wayne, IN MSA	396,783	423,038	6.6%
Indiana	6,568,645	6,805,985	3.6%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey U.S. Census 2021 Population and Housing Unit Estimates Tables			

- From 2015 through 2021 the AA experienced an increase (6.4%) in population.
- 73.7% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 12.9% of the population in the AA was age 65 and over, compared to 13.9% in Indiana.
- With an increasing AA population, there is a growing labor supply and an increasing demand for leisure and healthcare services.

- 26.9% of the AA's total population resides in LMI tracts.
- According to 2021 U.S. Census data, Fort Wayne is the most populous city in Allen County with 265,974 residents, and its population increased by 4.8% between 2010 and 2021. Fort Wayne is the second-most populous city in Indiana after Indianapolis.

Income Characteristics

Borrower Income Levels														
Assessment Area: Fort Wayne, IN MSA #23060														
FFIEC Estimated Median Family Income			Low			Moderate			Middle			Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2017	\$63,700		0	-	\$31,849	\$31,850	-	\$50,959	\$50,960	-	\$76,439	\$76,440	-	& above
2018	\$65,600	3.0	0	-	\$32,799	\$32,800	-	\$52,479	\$52,480	-	\$78,719	\$78,720	-	& above
2019	\$65,800	0.3	0	-	\$32,899	\$32,900	-	\$52,639	\$52,640	-	\$78,959	\$78,960	-	& above
2020	\$67,800	3.0	0	-	\$33,899	\$33,900	-	\$54,239	\$54,240	-	\$81,359	\$81,360	-	& above
2021	\$69,800	2.9	0	-	\$34,899	\$34,900	-	\$55,839	\$55,840	-	\$83,759	\$83,760	-	& above

Source: 2017-2021 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased by 9.6%.
- According to 2015 U.S. Census data, AA MFI at \$60,356 is 1.0 times less than Indiana MFI at \$61,119.

Poverty Rates			
Assessment Area: Fort Wayne, IN MSA #23060			
Area	2019	2020	2021
Allen County	9.5	11.4	13.1
DeKalb County	10.5	8.8	8.0
Indiana	11.9	11.6	12.1
United States	12.3	11.9	12.8

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

- Poverty rates in Allen County were lower than poverty rates across Indiana and the United States in 2019 and 2020. However, in 2021 the poverty rate in Allen County was about 1.1 times greater than rate in Indiana and the United States.
- Of the 103,206 families in the AA, 38.0% are designated as LMI with 11.9% living below poverty; compared to 38.4% designated as LMI with 11.1% living below poverty across Ohio.
- Of the 156,783 households in the AA, 14.1% are below the poverty level and 2.3% receive public assistance; compared to 14.2% of households across Indiana that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP) helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2020.

SNAP Benefits	
Assessment Area: Fort Wayne Indiana	
Area	2020
Allen County	10.3%
DeKalb County	6.2%

Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis⁴⁸

Housing Characteristics

Housing Cost Change						
Assessment Area: Fort Wayne, IN MSA #23060						
Area	Median Housing Value			Median Gross Rent		
	2015	2020	Percent Change	2015	2020	Percent Change
Allen County	\$114,600	\$136,700	19.3%	\$682	\$789	15.7%
DeKalb County	\$110,100	\$129,100	17.3%	\$657	\$707	7.6%
Fort Wayne, IN MSA	\$116,000	\$138,200	19.1%	\$678	\$788	16.2%
Indiana	\$124,200	\$148,900	19.9%	\$745	\$844	13.3%

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

- Median housing values across the AA increased between 17.3% to 19.3% from 2015 to 2019. Overall, housing became less affordable across the AA most likely because MFI did not keep pace with home price growth.
- Based on 2015 Census data, the affordability ratio⁴⁹ was 43.0 in the AA compared to 39.7 in Indiana. Housing was generally more affordable across the AA than in other parts of Indiana.
- Median gross rents across the AA increased between 7.6% to 15.7% from 2015 to 2019. The rise in median gross rents indicates the need for more affordable housing. According to 2015 Census data, 42.0% of all renters in the AA have rental costs that are at least 30.0% of their income.
- According to the U.S. Department of Housing and Urban Development's (HUD)'s 2021 Fair Market Rents data, the average rent for a one-bedroom unit was \$632 and \$784 for a two-bedroom unit in Allen County. Rents rose 3.4% compared to a 2.9% increase in MFI from 2020 to 2021. While rents are rising, median two-bedroom rent is still below the national average of \$1,295.⁵⁰
- There are 171,464 housing units in the AA, of which 63.7% are owner occupied, 27.7% are rental and 8.6% are vacant. There are more households who own their homes than there are renters. Only 10.2% of total housing units are in low-income tracts; 37.4% of the

⁴⁸ [Federal Reserve Economic Data \(FRED\)](#)

⁴⁹ 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.

⁵⁰ [National Low Income Housing Coalition](#)

housing units are owner-occupied and 22.6% are either rental or vacant. Only 19.3% of total housing units are in moderate-income tracts; 44.2% of the housing units are owner-occupied and 55.8% are either rental or vacant. With a limited number of housing units in low-income tracts, and 36.3% of housing units across the AA being either rental or vacant; there may be limited opportunities to originate mortgage loans, particularly in LMI tracts.

- The median age of housing stock in the AA is 48 years old, and 21.3% of housing units were built prior to 1950. The age of the housing stock across the AA demonstrates a potential need for home improvement lending.

Housing Cost Burden						
Assessment Area: Fort Wayne, IN MSA #23060						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Allen County	57%	25%	13%	79%	30%	41%
DeKalb County	55%	25%	14%	70%	26%	32%
Assessment Area	56%	25%	13%	78%	30%	40%
Fort Wayne, IN MSA	57%	25%	14%	78%	31%	40%
Indiana	61%	28%	16%	75%	37%	42%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy

- 56.0% of low-income homeowners and 78.0% of low-income renters are cost burdened, compared to 25.0% of moderate-income homeowners and 30.0% of moderate-income renters.
- About 13.0% of all homeowners and 40.0% of renters across the AA are cost burdened, compared to 16.0% of all homeowners and 42.0% of renters across Indiana.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Building Permits by Number of Units					
Assessment Area: Fort Wayne, IN MSA #23060					
Area	2019	2020	% Change between 2019 and 2020	2021	% Change between 2020 and 2021
Allen County	1,838	1,694	-7.8	1,863	10.0
DeKalb County	150	133	-11.3	138	3.8
Assessment Area	1,988	1,827	-8.1	2,001	9.5
Fort Wayne, IN MSA	1,956	1,786	-8.7	1,978	10.8
Indiana	22,309	24,919	11.7	29,860	19.8
United States	1,386,048	1,471,141	6.1	1,736,982	18.1

Source: U.S. Census Bureau Building Permits Survey

- Building permits are a leading indicator of future activity in the construction sector. As indicated in the table above, building permits in 2019, 2020, and 2021 underwent periods of expansion and contraction. When analyzing the trend of building permits between 2019 and 2021, the volume of permits in the AA fell well below the percentages in Indiana and the nation during this period.
- The increase in the number of permits across the AA from 2020 to 2021 could indicate an increased demand for home purchase loans.

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Fort Wayne, IN MSA #23060					
Area	2017	2018	2019	2020	2021
Allen County	3.3%	3.1%	3.1%	7.8%	3.7%
DeKalb County	2.9%	2.8%	2.8%	6.9%	2.7%
Assessment Area	3.3%	3.1%	3.1%	7.7%	3.6%
Fort Wayne, IN MSA	3.3%	3.1%	3.1%	7.6%	3.6%
Indiana	3.5%	3.4%	3.3%	7.2%	3.6%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate for the AA increased from 3.1% in 2019 to 7.7% in 2020. Unemployment rates across the AA were very close to those in Indiana in every year except 2020, where the unemployment rate was 7.7% compared to 7.2% in Indiana.
- As of 2019, land use in Allen County was 88% urban and 12% rural.⁵¹
- The leading industries in the AA are manufacturing, government, retail trade, accommodation and food services, health care and social assistance, and administrative

⁵¹ [City Data – Allen County](#)

- and waste services.
- Major employers include but are not limited to Parkview Regional Medical Center, Lutheran Hospital, General Motors Fort Wayne, Sweetwater Sound Incorporated, Lincoln Financial Advisors, Raytheon Corporation, L3Harris and the City of Fort Wayne.⁵²
 - Allen County is the largest county in Indiana by land mass. Allen County is unique because it contains more productive farmland than most of the rural counties in Indiana but is also home the state's second largest city and eight incorporated municipalities.⁵³
 - In August 2022, the Northeast Indiana Regional Partnership approved \$18.0 million in new Regional Economic Acceleration and Development Initiative (READI)⁵⁴ grants for six projects directly impacting Fort Wayne. These grants will fund everything from airport expansion to technical upgrades to affordable housing; \$6.0 million of the funds will be allocated for a housing project in Southeast Fort Wayne providing more than 275 affordable housing units.⁵⁵
 - 96.4% of Allen County population has access to the minimum bandwidth needed for basic internet activity.⁵⁶

⁵² [Hoosier Data](#)

⁵³ [Allen County, Indiana](#)

⁵⁴ [READI](#) – state initiative that will dedicate millions in state appropriations to promote strategic investments to accelerate Indiana's economic growth.

⁵⁵ [Northeast Indiana Regional Partnership](#)

⁵⁶ [Broadband Indiana](#)

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN
FORT WAYNE IN MSA #23060****Lending Test**

SB&T's performance under the lending test in this AA is adequate. SB&T's lending activity demonstrates an adequate responsiveness to the credit needs of the community. SB&T has adequate distribution among borrowers of different income levels and to businesses of different revenue sizes. SB&T has a poor geographic distribution with a substantial levels of lending gaps. SB&T makes few, if any community development loans and makes limited use of flexible lending practices in this AA. SB&T exhibits an adequate record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less.

Lending Activity

SB&T originated 225 HMDA loans totaling \$51.6 million and 74 small business loans totaling \$12.6 million during the evaluation period in Indiana. Lending activity levels reflect an adequate responsiveness to the credit needs within the AA. The percentage of SB&T's lending in Fort Wayne is 2.7%, compared to the percentage of total deposits at 2.7%.

There was no concentration of loans identified in Whitley County in the Fort Wayne MSA.

Distribution by Borrower Income and Revenue Size of Businesses

Borrower distribution received greater weight than geographic distribution in the Fort Wayne AA given the overall percentage of LMI families being greater than the overall percentage of LMI geographies.

SB&T's overall distribution among borrowers of different income (including LMI) levels is adequate. The borrower distribution of HMDA lending and the distribution to businesses of different sizes is adequate.

HMDA Lending

During the evaluation period, SB&T originated 225 HMDA-reportable loans totaling \$51.6 million. Of these loans, 120 were home purchase loans totaling \$24.5 million and 100 were refinance loans totaling 24.3 million. SB&T's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. SB&T's borrower distribution of home purchase and refinance loans is adequate, considering the percentage of lower-income borrowers that are housing cost burdened. See Appendix E for explicit HMDA-reportable lending data.

HMDA Lending (combined products)

In 2019, SB&T originated 35 HMDA loans totaling \$8.9 million. SB&T originated two (5.7%) HMDA loans to borrowers with unknown incomes totaling \$2.1 million (23.4%). By comparison, the aggregate of all lenders originated 15.2% by volume and 19.1% by dollar amount to borrowers with unknown incomes.

In 2019, SB&T originated two (5.7%) HMDA loans to low-income borrowers, totaling \$233,000 (2.6%), which was significantly below the percentage of families at 20.3% by volume and substantially below by dollar amount. Performance was below the aggregate of all lenders at 8.6% by volume and 4.5% by dollar amount. SB&T originated eight (22.9%) HMDA loans to moderate-income borrowers totaling \$1.1 million (11.7%), which exceeded the percentage of families at 17.7% by volume and was below by dollar amount. Performance exceeded the aggregate of all lenders at 20.7% by volume and was slightly below at 14.4% by dollar amount.

In 2017, SB&T originated 32 HMDA loans totaling \$6.6 million. SB&T originated three (9.4%) HMDA loans to low-income borrowers totaling \$294,000 (4.5%), which was significantly below the percentage of families at 20.4% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 10.4% by volume and 5.4% by dollar amount. SB&T originated five (15.6%) HMDA loans to moderate-income borrowers totaling \$518,000 (7.9%), which was slightly below the percentage of families at 17.8% by volume and significantly below by dollar amount. Performance was below the aggregate of all lenders at 21.9% by volume and 15.3% by dollar amount.

Borrower distribution of HMDA loans to low-income borrowers is adequate given SB&T's performance was below proxy and the aggregate of all lenders. Borrower distribution to moderate-income borrowers is good given SB&T's performance for moderate-income borrowers had mixed performance, including exceeding proxy and the aggregate of all lenders in 2019.

Home Purchase Lending

In 2018, SB&T originated 31 home purchase loans totaling \$5.7 million. SB&T originated one (3.2%) home purchase loan to a borrower with unknown income totaling \$46,000 (0.8%). By comparison, the aggregate of all lenders originated 15.2% by volume and 13.9% by dollar amount to borrowers with unknown incomes.

SB&T originated two (6.5%) home purchase loans to low-income borrowers totaling 213,000 (3.7%), which was significantly below the percentage of families at 20.4% by volume and was substantially below by dollar amount. Performance was below aggregate of all lenders at 8.1% by volume and at 3.4% by dollar amount. SB&T originated nine (29.0%) home purchase loans to moderate-income borrowers totaling \$1.2 million (20.6%), which exceeded the percentage of families at 17.8% by volume and dollar amount. Performance exceeded the aggregate of all lenders at 24.1% by volume and at 17.8% by dollar amount.

While SB&T's performance fell below proxy and the aggregate of all lenders, borrower distribution of home purchase loans to low-income borrowers is adequate, particularly considering the percentage of lower-income borrowers that are rental cost burdened. Borrower distribution to moderate-income borrowers is excellent given that SB&T's performance exceeded proxy and the aggregate of all lenders.

Refinance Lending

In 2021, SB&T originated 36 refinance loans totaling \$10.2 million. SB&T originated one (2.8%) refinance loan to a borrower with unknown income totaling \$128,000 (1.3%). By comparison, the aggregate of all lenders originated 15.5% by volume and 36.7% by dollar amount to borrowers with unknown incomes.

SB&T originated no refinance loans to low-income borrowers, compared to the percentage of families at 20.3% by volume and dollar amount and the aggregate of all lenders at 8.1% by volume and 3.4% by dollar amount. SB&T originated five (13.9%) refinance loans to moderate-income borrowers totaling \$818,000 (8.0%), which was slightly below the percentage of families at 17.7% by volume and was significantly below by dollar amount. Performance was below the aggregate of all lenders at 20.5% by volume and at 11.1% by dollar amount.

In 2020, SB&T originated 41 refinance loans totaling \$8.4 million. SB&T originated one (2.4%) refinance loan to a borrower with unknown income totaling \$120,000 (1.4%). By comparison, the aggregate of all lenders originated 14.7% by volume and 15.3% by dollar amount to borrowers with unknown incomes.

SB&T originated no refinance loans to low-income borrowers, compared to the percentage of families at 20.3% by volume and dollar amount and the aggregate of all lenders at 5.5% by volume and at 2.8% by dollar amount. SB&T originated four (9.8%) refinance loans to moderate-income borrowers totaling \$544,000 (6.5%), which was below the percentage of families at 17.7% by volume and was significantly below by dollar amount. Performance was below the aggregate of all lenders at 18.0% by volume and at 12.2% by dollar amount.

While SB&T's performance fell below proxy and the aggregate of all lenders, borrower distribution of refinance loans to LMI borrowers is adequate, particularly considering the percentage of lower-income borrowers that are housing cost burdened.

Small Business Lending

During the evaluation period, SB&T originated 74 small business loans to businesses of different sizes totaling \$12.6 million. Of these loans 28 (37.8%) totaling \$2.2 million (17.5%) were PPP loans. Even though SB&T collected revenues for most of the PPP loans there were still 21 (28.4%) of total loans with unknown gross annual revenues. There was only enough loan volume to

conduct a meaningful analysis in 2020. SB&T's performance was compared to the percentage of businesses (proxy) and the aggregate of all lenders.

In 2020, SB&T originated 27 small business loans to businesses of different sizes totaling \$3.1 million, of which 77.8% were extended to businesses with unknown revenues. SB&T originated four (14.8%) loans totaling \$339,000 (11.1%) to businesses with revenues of \$1.0 million or less, which was substantially below the percentage of small businesses at 89.0% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 34.7% by volume and below at 18.7% by dollar amount. SB&T originated 19 (70.4%) small dollar loans in amounts of \$100,000 or less, compared to the aggregate of all lenders at 78.3%. SB&T's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

While SB&T's performance fell significantly below proxy and the aggregate of all lenders, a large percentage of businesses had unknown gross annual revenue which can skew results. SB&T also exhibits a good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. Therefore, the distribution to businesses of different sizes is adequate.

Geographic Distribution of Loans

SB&T's overall geographic distribution is poor. HMDA and small business lending is poor. SB&T has substantial lending gaps in the Fort Wayne AA.

Percentage of Lending Penetration					
Tract Income Level	2017	2018	2019	2020	2021
Low	0.0%	0.0%	8.3%	8.3%	8.3%
Moderate	8.3%	0.0%	20.8%	8.3%	4.2%
Middle	32.6%	44.2%	27.9%	48.8%	41.9%
Upper	60.9%	65.2%	47.8%	91.3%	73.9%
Unknown	0.0%	0.0%	33.3%	0.0%	0.0%
Total	28.6%	32.4%	28.6%	42.9%	35.2%

SB&T was able to penetrate approximately 33.5% of its total tracts during the evaluation period. Lending gaps were substantial in LMI tracts with less than a 10.0% penetration rate. However, with owner-occupancy rates between 38.0% to 44.0% and 56.0% to 63.0% of all housing units being either rentals or vacant in LMI tracts, lending opportunities in these tracts are likely to be limited. Also, SB&T has a minimal presence in this competitive market, and the only branch is at least 12 miles away (22-minute drive) from the nearest LMI tracts. The improved penetration rate in 2020 can be attributed to an increase of small business loans through the PPP.

HMDA Lending

During the evaluation period, SB&T originated 225 HMDA-reportable loans totaling \$51.6 million. Of these loans, 120 were home purchase loans totaling \$24.5 million and 100 were refinance loans totaling \$24.3 million. SB&T's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. While SB&T's geographic distribution of home purchase and refinance loans is poor, there are limited opportunities to make HMDA loans in these tracts due to the high percentage of rental and vacancy rates in these tracts. Also, SB&T has a minimal presence in this competitive market. See Appendix E for explicit HMDA-reportable lending data.

HMDA Lending (combined products)

In 2019, SB&T originated 35 HMDA loans totaling \$8.8 million. SB&T originated one (2.9%) HMDA loan in a low-income tract totaling \$42,000 (0.5%), which was significantly below the percentage of owner-occupied units in these tracts at 6.0% by volume and substantially below by dollar amount. Performance exceeded the aggregate of all lenders at 2.1% by volume and at 2.0% by dollar amount. SB&T originated three (8.6%) HMDA loans in moderate-income tracts totaling \$274,000 (3.0%), which was below the percentage of owner-occupied units in these tracts at 13.4% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 11.1% by volume and significantly below at 7.9% by dollar amount.

In 2017, SB&T originated 32 HMDA loans totaling \$6.6 million. SB&T originated no HMDA loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 6.0% and the aggregate of all lenders at 2.0% by volume and 1.9% by dollar amount. SB&T originated one (3.1%) HMDA loan in a moderate-income tract totaling \$74,000 (1.1%), which was substantially below the percentage of owner-occupied units in these tracts at 13.4% by volume and dollar amount. Performance was significantly below the aggregate of all lenders at 12.4% by volume and substantially below at 7.7% by dollar amount.

SB&T's HMDA lending fell significantly below the percentage of owner-occupied units (proxy) and the aggregate of all lenders in LMI tracts. Geographic distribution for HMDA lending in LMI tracts is poor.

Home Purchase Lending

In 2018, SB&T originated 31 home purchase loans totaling \$5.7 million. SB&T originated no home purchase loans in LMI tracts, compared to the percentage of owner-occupied units in low-income tracts at 6.0% and the aggregate of all lenders at 2.0% by volume and 1.0% by dollar amount, and the percentage of owner-occupied units in moderate-income tracts at 13.4% and the aggregate of all lenders at 11.6% by volume and 7.3% by dollar amount. Geographic distribution of home purchase lending in LMI tracts is poor.

Refinance Lending

In 2021, SB&T originated 36 refinance loans totaling \$10.2 million. SB&T originated no refinance loans in LMI tracts, compared to the percentage of owner-occupied units in low-income tracts at 6.0% and the aggregate of all lenders at 1.2% by volume and 0.5% by dollar amount, and the percentage of owner-occupied units in moderate-income tracts at 13.4% and the aggregate of all lenders at 9.6% by volume and 25.4% by dollar amount.

In 2020, SB&T originated 41 refinance loans totaling \$8.4 million. SB&T originated no refinance loans in LMI tracts, compared to the percentage of owner-occupied units in low-income tracts at 6.0% and the aggregate of all lenders at 0.7% by volume and 0.4% by dollar amount, and the percentage of owner-occupied units in moderate-income tracts at 13.4% and the aggregate of all lenders at 7.5% by volume and 4.3% by dollar amount.

SB&T's refinance lending fell significantly below the percentage of owner-occupied units (proxy) and the aggregate of all lenders in LMI tracts. Geographic distribution for refinance lending in LMI tracts is poor.

Small Business Lending

During the evaluation period, SB&T originated 74 small business loans to businesses of different sizes totaling \$12.6 million. There was only enough loan volume to conduct a meaningful analysis in 2020. SB&T's geographic distribution of small business lending is poor. SB&T's performance was compared to the percentage of businesses by tract income (proxy) and aggregate of all lenders.

In 2020, SB&T originated 27 small business loans totaling \$3.1 million. SB&T originated no loans in low-income tracts, compared to the percentage of businesses in these tracts at 6.5% and the aggregate of all lenders at 6.8% by volume and 8.5% by dollar amount. SB&T originated one (3.7%) loan in a moderate-income tract totaling \$36,000 (1.2%), which was substantially below the percentage of businesses in these tracts at 17.8% by volume and dollar amount. Performance was substantially below the aggregate of all lenders at 17.3% by volume and 17.3% by dollar amount. Geographic distribution of small business lending in LMI tracts is poor.

Community Development Loans

SB&T made no community development loans during the evaluation period.

Flexible Lending Programs

SB&T originated three Fannie Mae Advantage 97% loans totaling approximately \$334,850 in the Fort Wayne AA. The following table shows the percentage by volume and dollar amount in these flexible lending programs and distribution of lending by census tracts.

Geographic Distribution of Flexible Lending Products					
Assessment Area: 2021 Fort Wayne, IN MSA #23060					
Advantage 97% Loans					
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	% of Owner-Occupied Units
Low	0	0.0	\$ -	0.0	6.0
Moderate	1	33.3	\$ 135,800	40.6	13.4
MUI	2	66.7	\$ 199,050	59.4	80.6
Total	3	100.0	\$ 334,850	100.0	100.0

SB&T originated one loan totaling \$135,800 in moderate-income tracts, which exceeded proxy by volume and dollar amount and no loans in low-income tracts. SB&T also provided direct subsidies totaling \$20,000 to four first-time homebuyers through the FHLB of Cincinnati's Welcome Home down payment assistance program.

Through these programs, SB&T was able to assist a few LMI borrowers purchase homes in LMI geographies and/or obtain essential down-payment assistance and first-time homebuyer education.

SB&T originated 28 PPP loans totaling \$2.2 million in 2020 and 2021, representing approximately 2.7% by volume and 2.1% by dollar amount of total PPP loans. This ranks as SB&T's lowest percentage of total PPP loans originated during the evaluation period. The following tables show the percentage by volume and dollar amount of PPP loans and distribution of lending by census tracts.

Geographic Distribution of PPP Loans					
Assessment Area: 2020 Fort Wayne, IN MSA #23060					
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Percentage of Businesses
Low	0	0.0	\$ -	0.0	6.5
Moderate	1	4.5	\$ 35,800	1.9	17.8
Middle	9	40.9	\$ 1,257,282	67.3	40.1
Upper	12	54.5	\$ 575,700	30.8	31.2
Total	22	100.0	\$ 1,868,782	100.0	100.0

Geographic Distribution of PPP Loans					
Assessment Area: 2021 Fort Wayne, IN MSA #23060					
Tract Income Level	Number of Loans	# - %	Total Loan Amount	\$ - %	Percentage of Businesses
Low	0	0.0	\$ -	0.0	6.7
Moderate	0	0.0	\$ -	0.0	17.9
Middle	2	33.3	\$ 42,851	12.6	40.1
Upper	4	66.7	\$ 298,273	87.4	31.1
Total	6	100.0	\$ 341,124	100.0	100.0

SB&T originated one PPP loan totaling \$35,000 in a moderate-income tract. This represents approximately 3.6% by volume and 1.6% by dollar amount of total PPP loans originated in the Fort Wayne AA, which fell below proxy by volume and dollar amount.

Overall, SB&T makes limited use of flexible lending practices in the Fort Wayne AA.

Investment Test

SB&T has an adequate level of qualified community development investments and donations.

SB&T holds one prior period with a current book value of approximately \$148,411, representing 1.3% of total qualified investments, compared to the percentage of total lending at 2.7% and total deposits at 2.7% in this AA. This investment was in a mortgage-backed security that finances affordable housing in Fort Wayne.

Qualified investments also took the form of donations totaling \$29,811. SB&T partners with several organizations and nonprofits to fund and initiatives aimed at responding to community needs and improving the financial stability of individuals and families and affordable housing. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donations	#	\$
Community Services	21	\$28,990
Affordable Housing	3	\$821
Total	24	\$29,811

Approximately 8.5% of SB&T's small dollar donations by dollar amount benefited the Fort Wayne AA, which exceeds the percentage of total deposits in the AA at 2.5%.

Examples of impactful small dollar donations include:

- \$12,000 to charity program that offers wraparound services to LMI children, seniors, individuals, and families and support in attaining economic independence
- \$2,700 to a dental education foundation that offers access to care and dental education programs and provides LMI schools and nonprofits that serve LMI individuals and families with basic supplies that promote proper oral care

The community contact emphasized all aspects of affordable housing as a critical need in the AA, along with the need for access to essential services in historically marginalized communities in the AA. Overall, qualified investments and donations exhibit adequate responsiveness to credit and community development needs in the Fort Wayne AA.

Service Test

Retail services are unreasonably inaccessible, and SB&T provides a relatively high level of community development services in the Fort Wayne AA.

Retail Services

SB&T maintains one branch without an ATM in Fort Wayne (Allen County) in an upper-income tract. On June 30, 2021, SB&T closed the full-service ATM in the branch. This branch represents 4.5% of SB&T's total branches.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, and the services and hours are consistent with the services and hours discussed in the "Institution" assessment. This branch offers drive-thru services and weekend and extended hours.

The following table illustrates the percentage of branch offices and ATMs 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 total businesses in those tracts.

Exam: The State Bank and Trust Company 2023
Assessment Area(s): IN Fort Wayne MSA #23060

Analysis Year: 2021

Tract Income Levels	BRANCHES								ATMS								DEMOGRAPHICS*					
	Total Branches		Opened	Closed**	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	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	0	0	0	12	11.4%	9.1%	6.7%	
	LS	0		0	0	0	0	0	0	0		0	0	0	0	0	0					
Moderate	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	24	22.9%	18.2%	17.9%	
	DTO	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
	LS	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
Middle	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	43	41.0%	44.1%	40.1%	
	DTO	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
	LS	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
Upper	Total	1	100.0%	0	0	1	1	1	1	0.0%	0	0	0	0	0	0	0	23	21.9%	28.3%	31.1%	
	DTO	0		0	0	0	0	0	0		0	1	0	0	0	0	0					
	LS	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	3	2.9%	0.4%	4.3%	
	DTO	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
	LS	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
Totals	Total	1	100.0%	0	0	1	1	1	1	0.0%	0	0	0	0	0	0	0	105	100.0%	100.0%	100.0%	
	DTO	0		0	0	0	0	0	0		0	1	0	0	0	0	0					
	LS	0		0	0	0	0	0	0		0	0	0	0	0	0	0					

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

SB&T has no branches in LMI tracts, while 34.3% of total tracts are LMI, 27.3% of households are in LMI tracts, and 24.6% of total businesses are in LMI tracts in the Fort Wayne AA. The community contact indicated there is a lack of banks in LMI neighborhoods leaving residents in these neighborhoods vulnerable to high-cost fees and predatory lending practices. SB&T's delivery services are unreasonably inaccessible to portions of SB&T's geographies and individuals of different income levels, particularly to LMI geographies and/or LMI individuals.

Community Development Services

SB&T provides a relatively high level of community development services in this AA. During the evaluation period, seven employees assisted six organizations totaling 171 hours of community development services to local organizations that provide a multitude of services throughout the AA. This represents 5.3% of total service hours, which exceeds the total percentage of branch offices at 4.5%. The hours of service provided in this AA equates to 0.1 ANP.

The following table provides a breakdown of qualified community development service by community development purpose. Employees were involved with organizations and activities that promote or facilitate community services targeted to LMI individuals and families and economic development by financing small businesses and small farms.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours*
Community Services	21	6	6	115
Economic Development	5	1	1	56
Total	26	7	7	171

*Number of hours by expertise may be greater than hours listed in this table if employee(s) provide more than one type of expertise

Employees provided financial expertise through leadership positions to multiple community organizations that provide services to LMI individuals and families and promote economic development. Community development services include 92 hours serving on boards and committees, 78 hours of financial literacy, and 62 hours providing technical expertise in the form of curriculum development for homebuyer workshops and discussing pricing strategies and livestock futures market performance for family farms.

Examples of impactful community development services include:

- An employee serves as committee member responsible for preparing each family for becoming a first-time homebuyer and also assists with required financial literacy classes
- Financial literacy training:
 - Five agricultural management seminars with 535 individuals (farmers) in attendance
 - Eight MoneySmart Education for Adults sessions with 80 LMI individuals in attendance
 - Five homebuyer workshops at local housing authority with 69 potential first-time LMI homebuyers in attendance
 - One financial literacy class with 50 LMI students in attendance

The community contact emphasized all aspects of affordable housing as a critical need in the AA, particularly in low-income neighborhoods and the need for financial literacy education. Overall, community development services exhibit a good responsiveness to credit and community development needs in the Fort Wayne AA.

APPENDIX A

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED	<p>HMDA-Reportable Loans: January 1, 2017 – December 31, 2021</p> <p>CRA-Reportable (SB/SF) Loans: January 1, 2017 – December 31, 2021</p> <p>Consumer Loans / Home Equity Lines of Credit: January 1, 2017 – December 31, 2021</p> <p>Community Development Loans, Investments Services: January 9, 2018 – January 30, 2022</p>	
FINANCIAL INSTITUTION The State Bank and Trust Company (SB&T) / Defiance, Ohio		PRODUCTS REVIEWED HMDA / Small Business / Consumer / Small Farm / Home Equity Lines of Credit
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED -
SB&T has no nonbank subsidiaries which provide mortgage lending or investment qualified CRA activities on its behalf.		

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION

ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
<ul style="list-style-type: none"> • Nonmetropolitan Ohio • Columbus, OH MSA • Toledo, OH MSA • Fort Wayne, IN MSA • Lima, OH MSA 	Full-scope review Full-scope review Full-scope review Full-scope review Limited-scope review	None	None

APPENDIX B

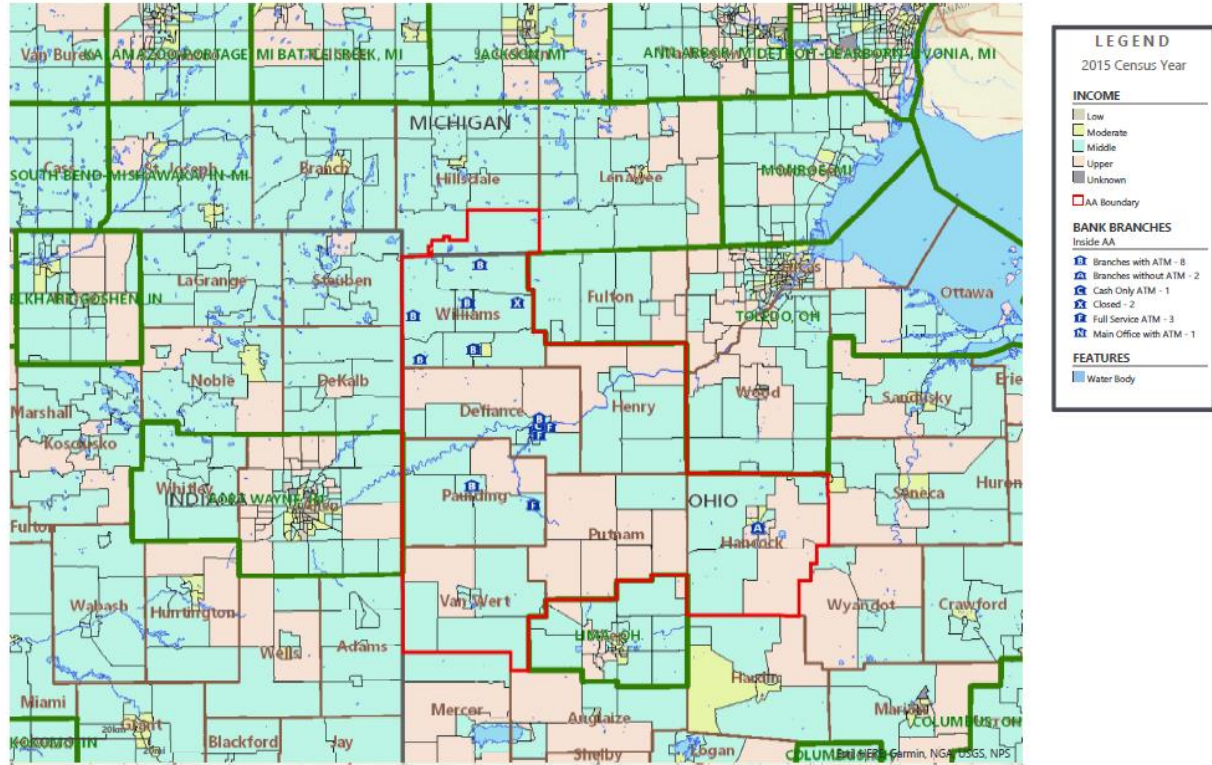
SUMMARY OF INSTITUTION AND STATE RATINGS

Ratings	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Ratings
Institution	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State Ratings				
Ohio	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Indiana	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

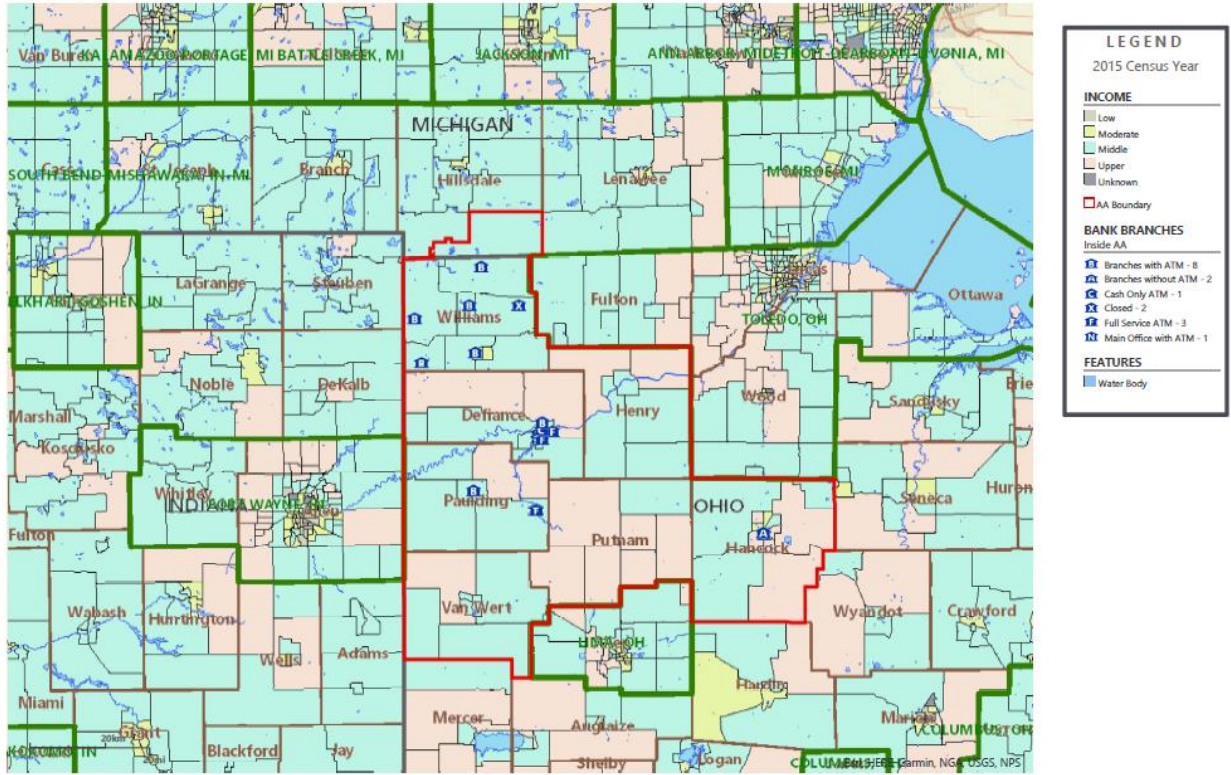
APPENDIX C

FULL SCOPE - ASSESSMENT AREA MAPS

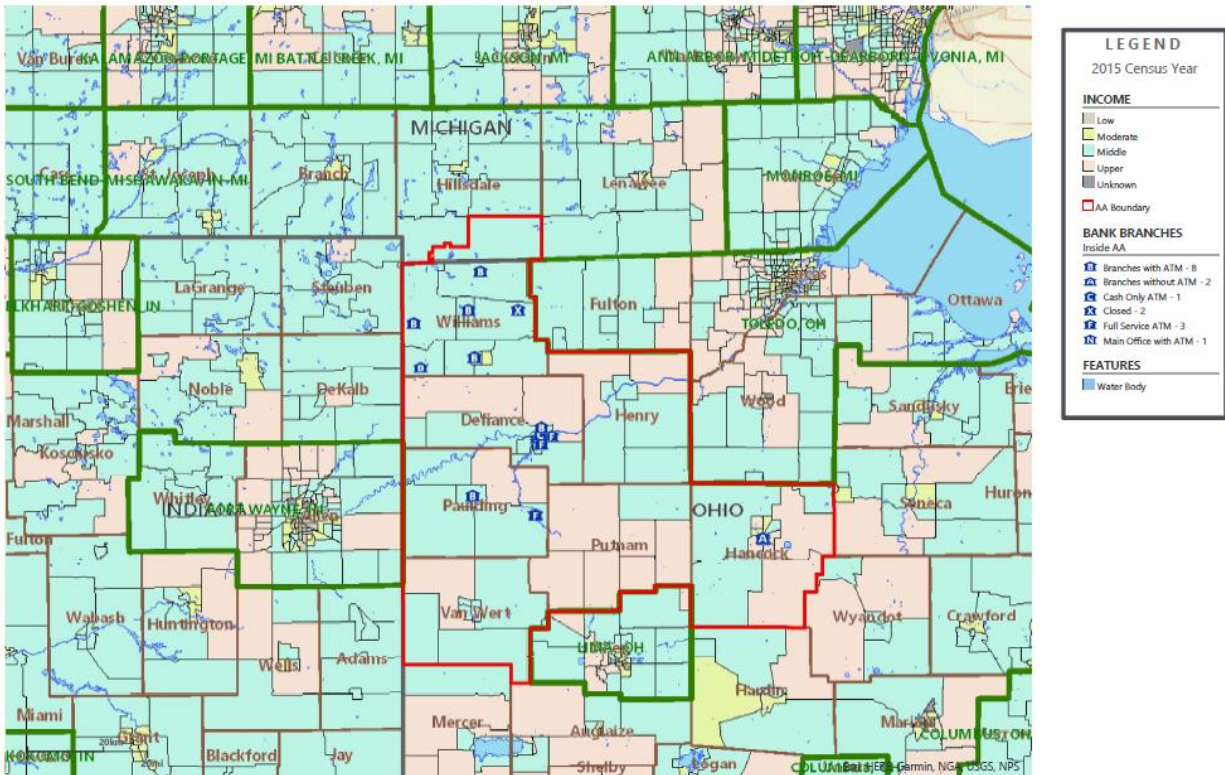
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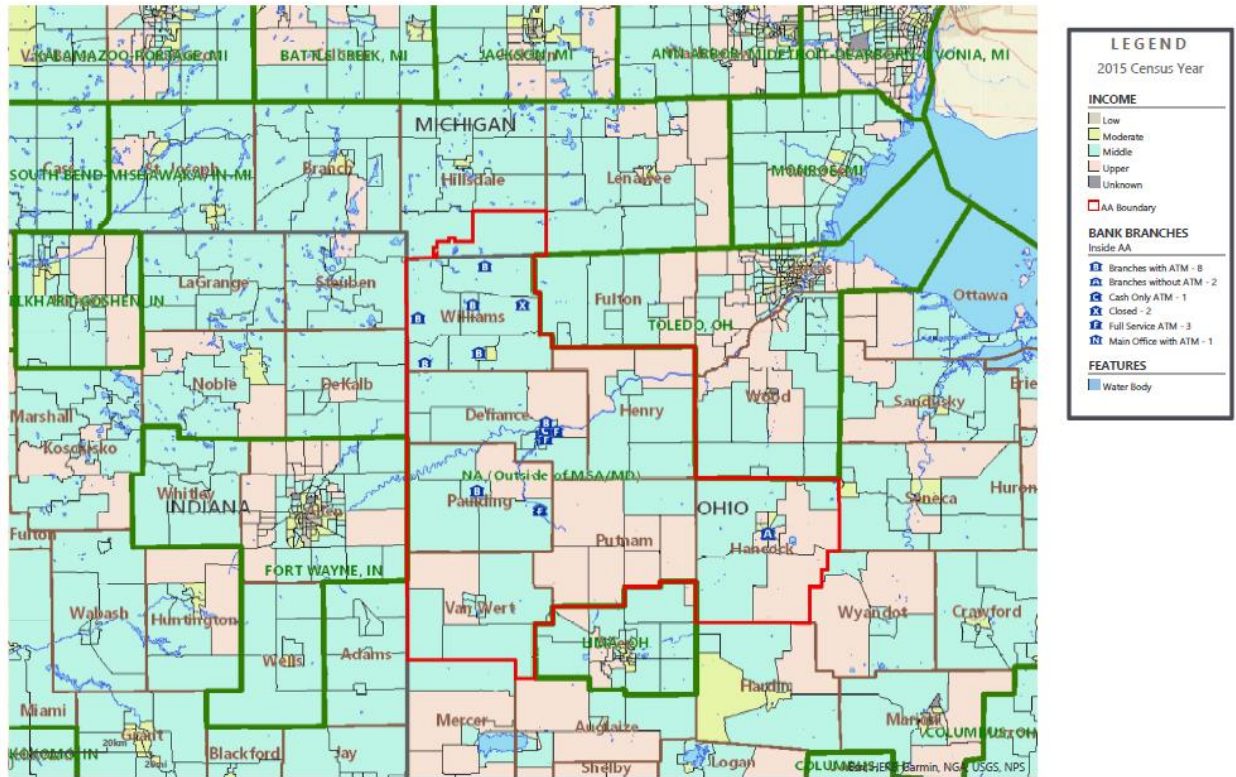
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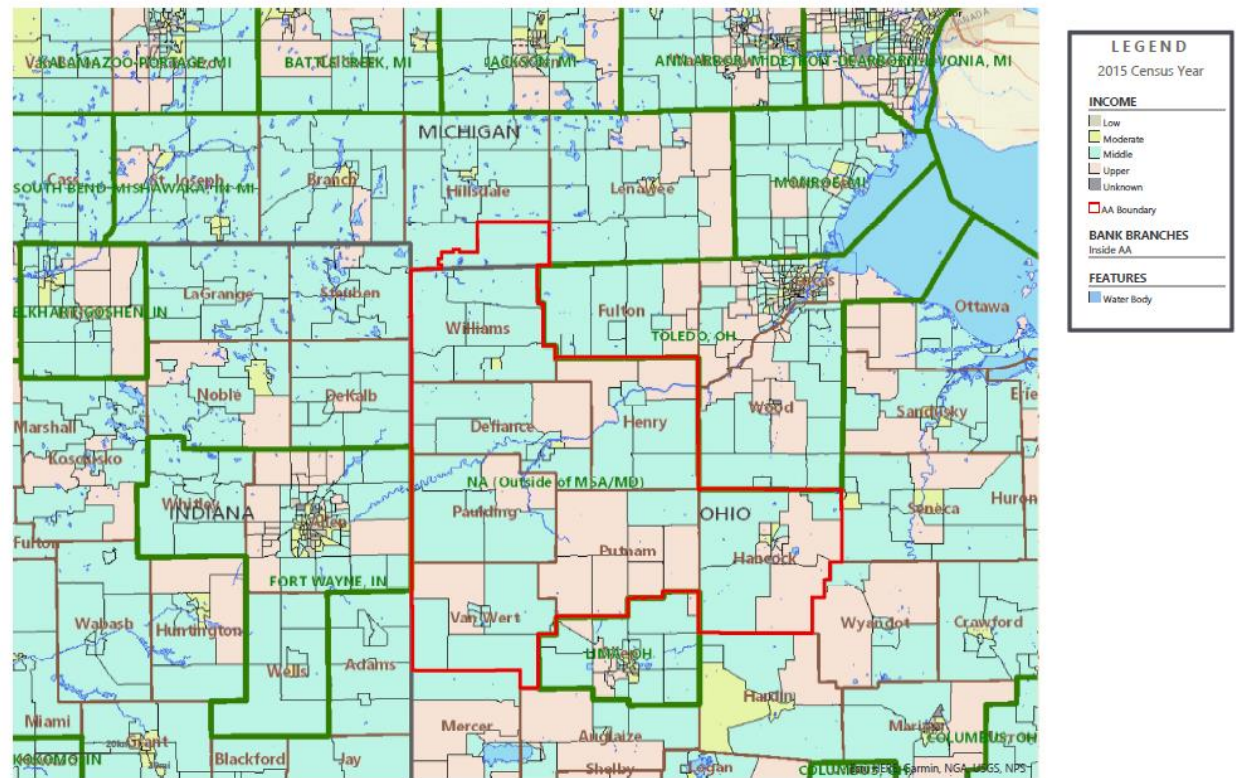
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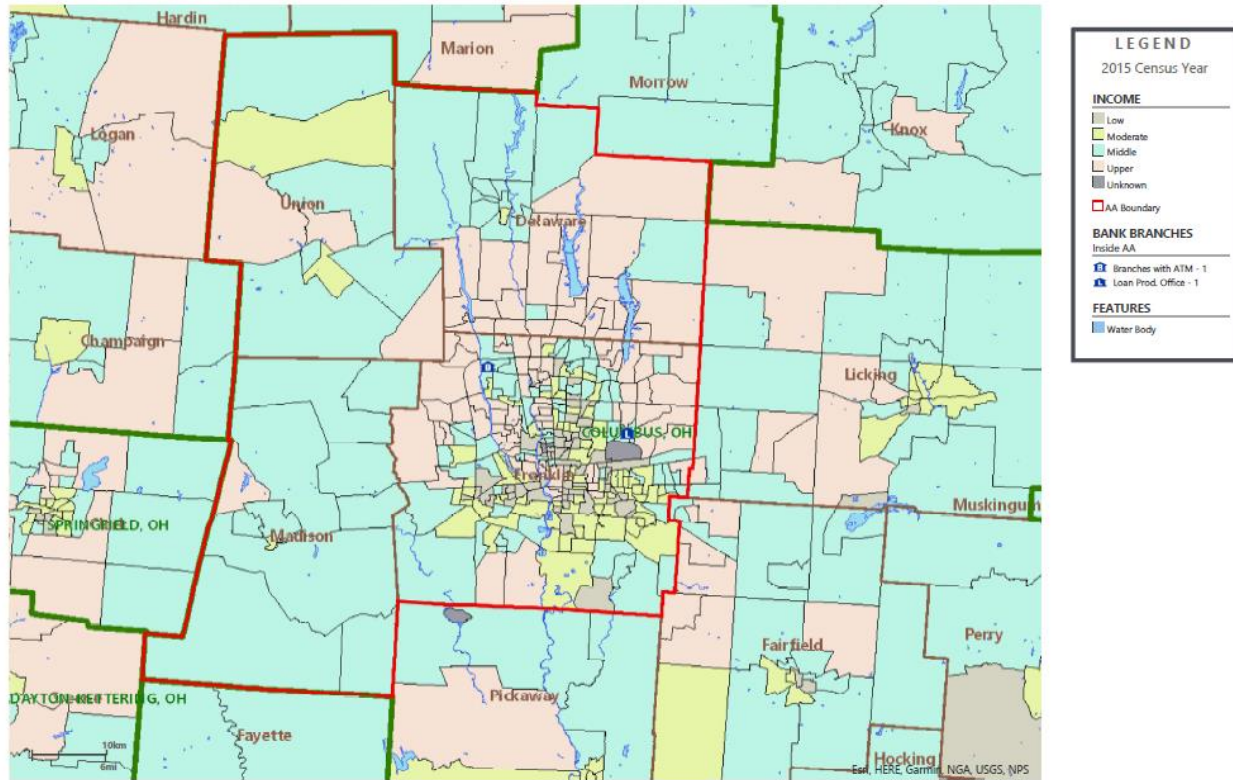
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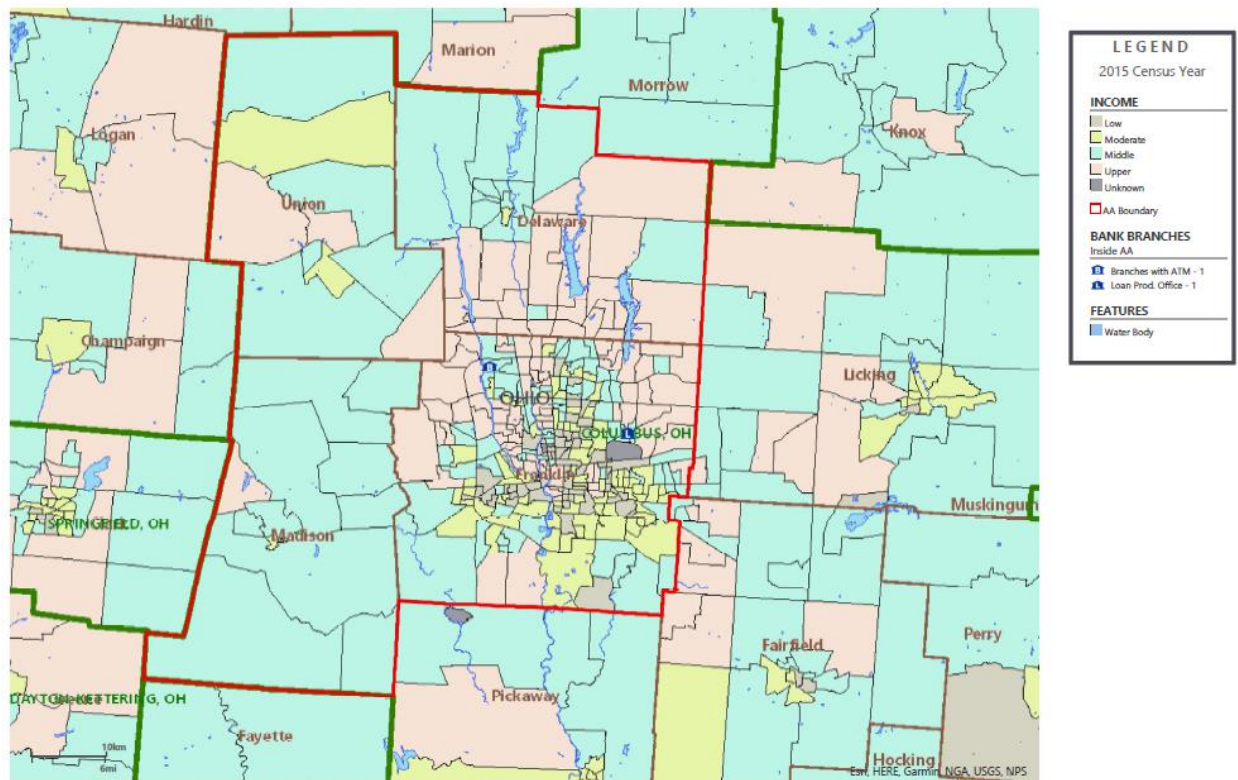
Assessment Area: 2017 Nonmetropolitan Ohio



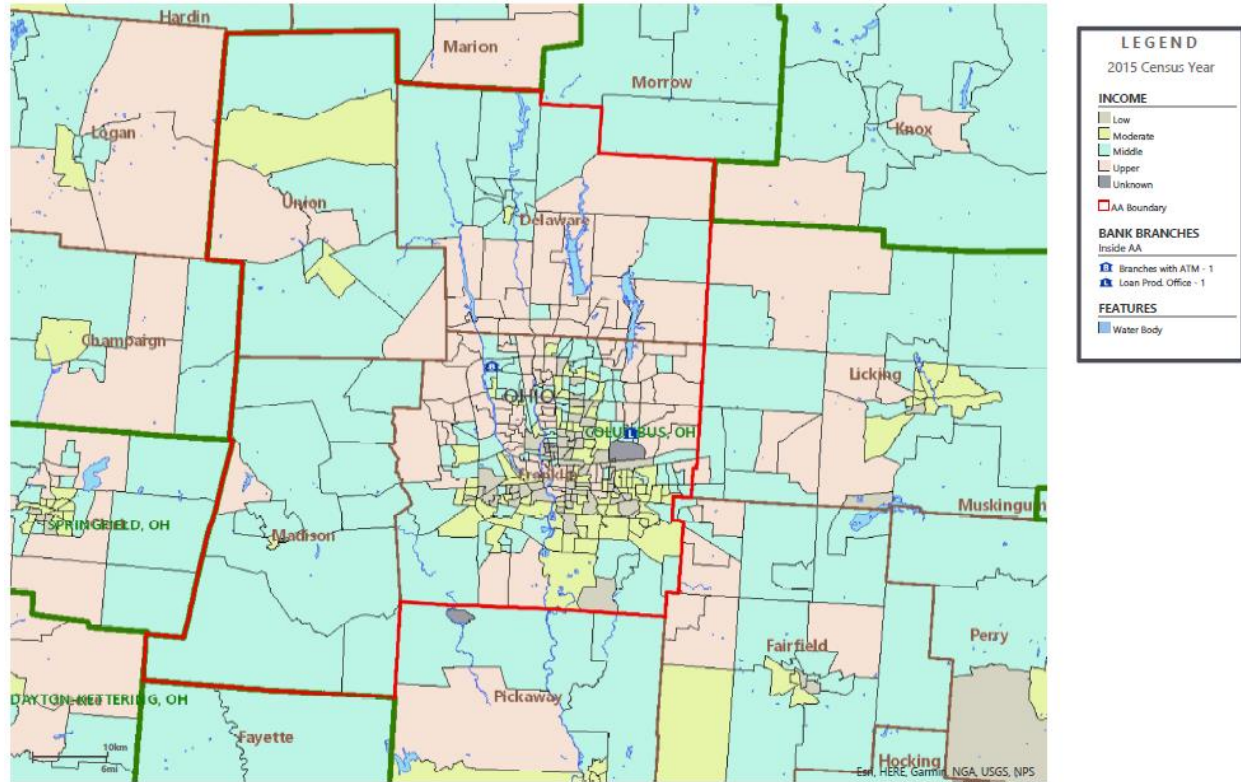
Assessment Area: 2021 Columbus OH MSA #18140



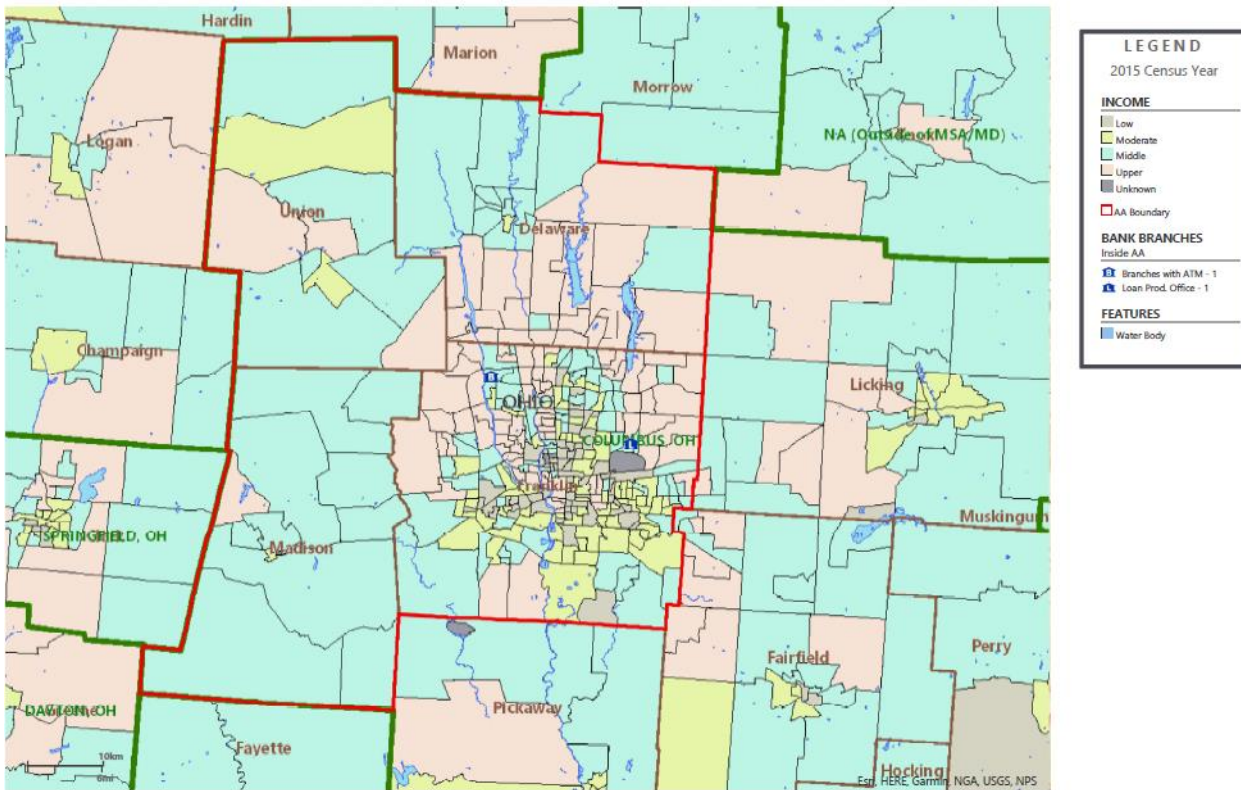
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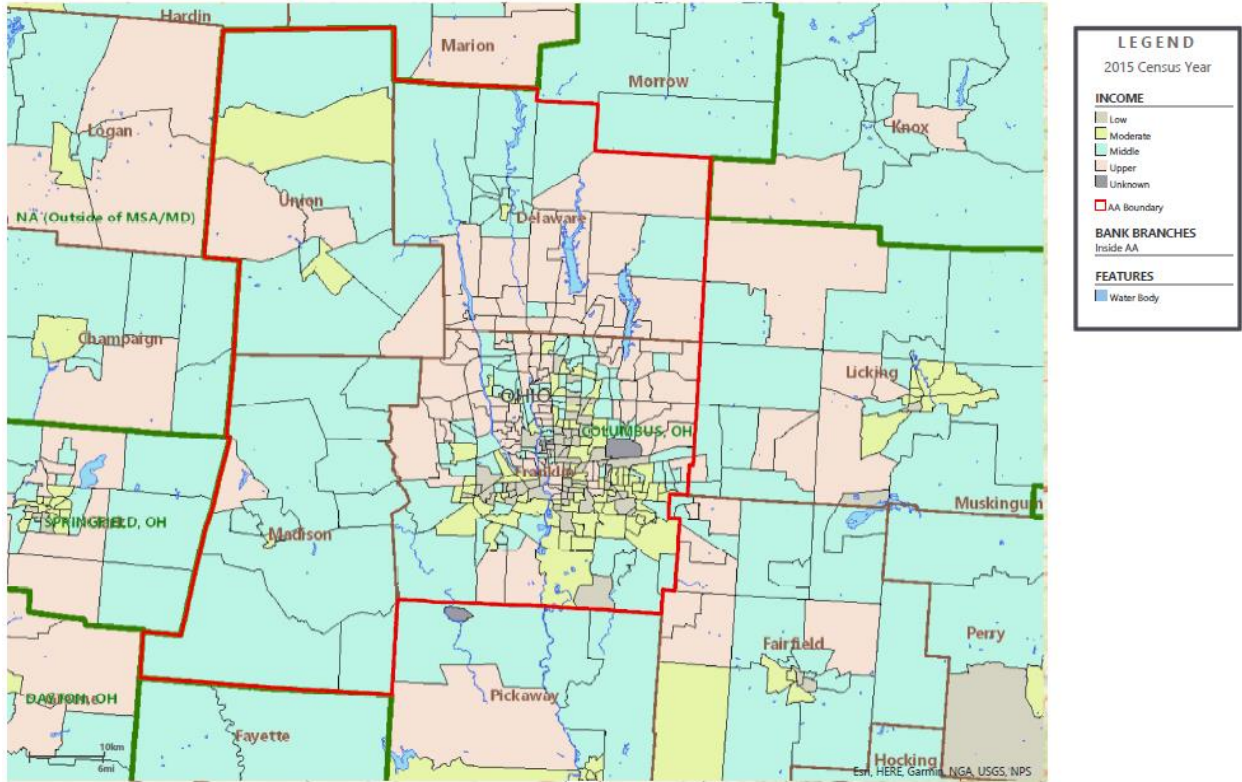
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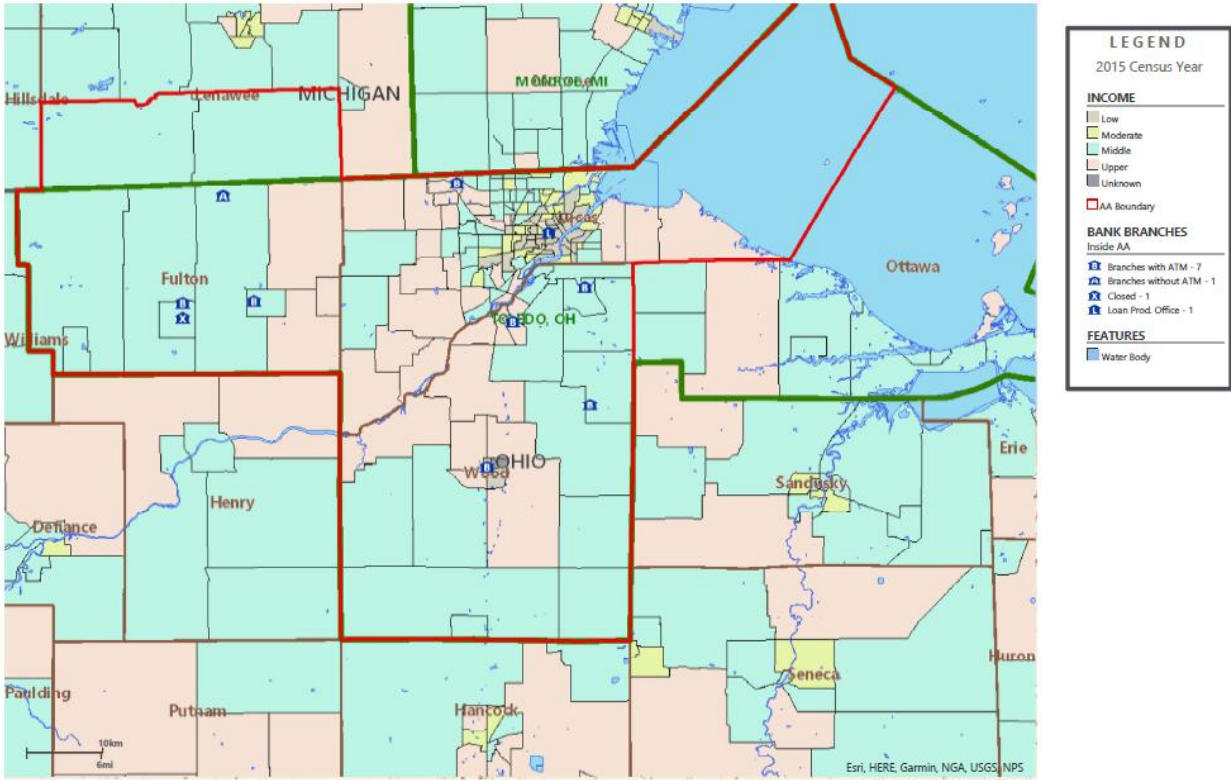
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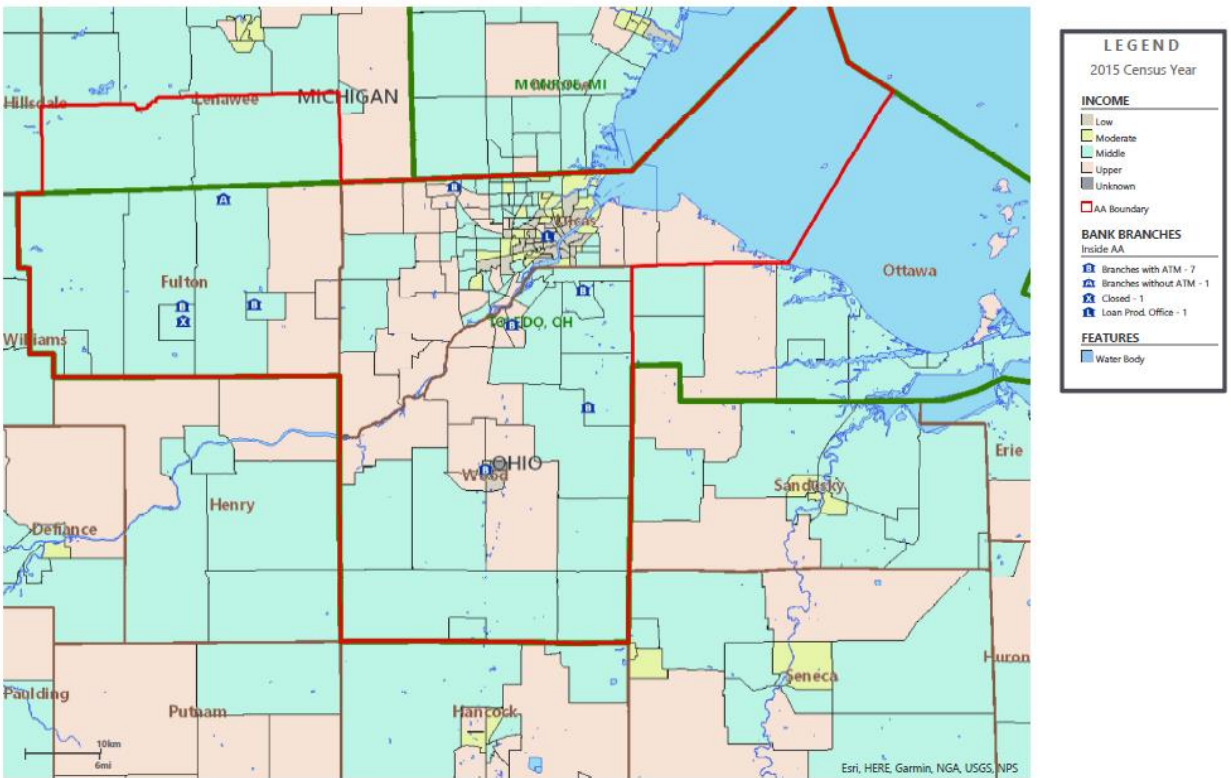
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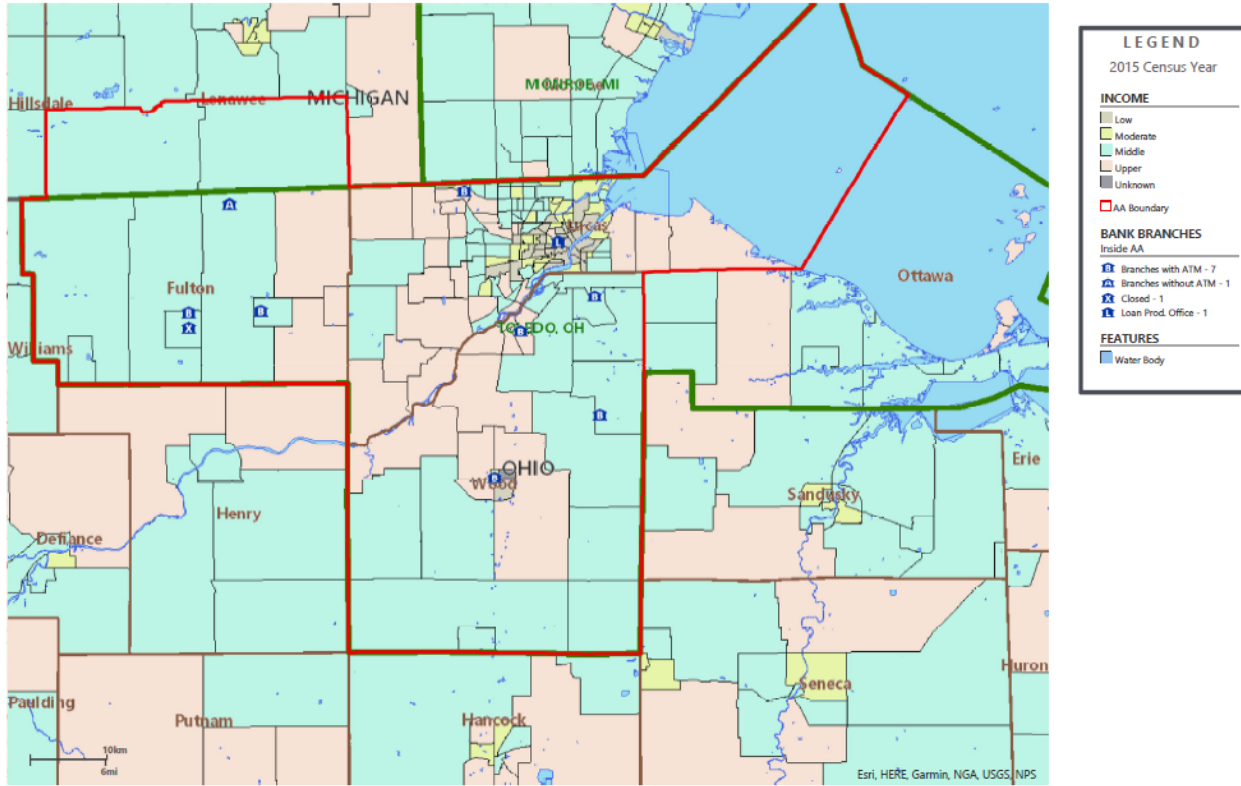
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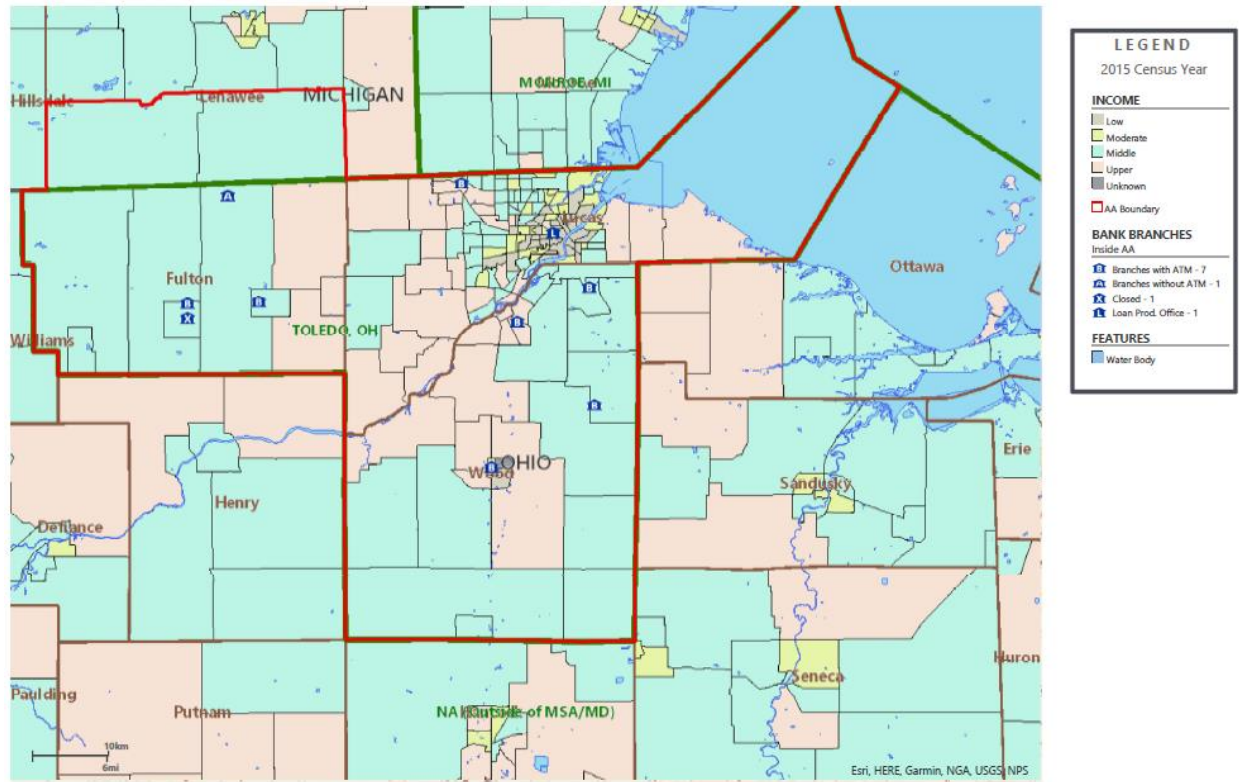
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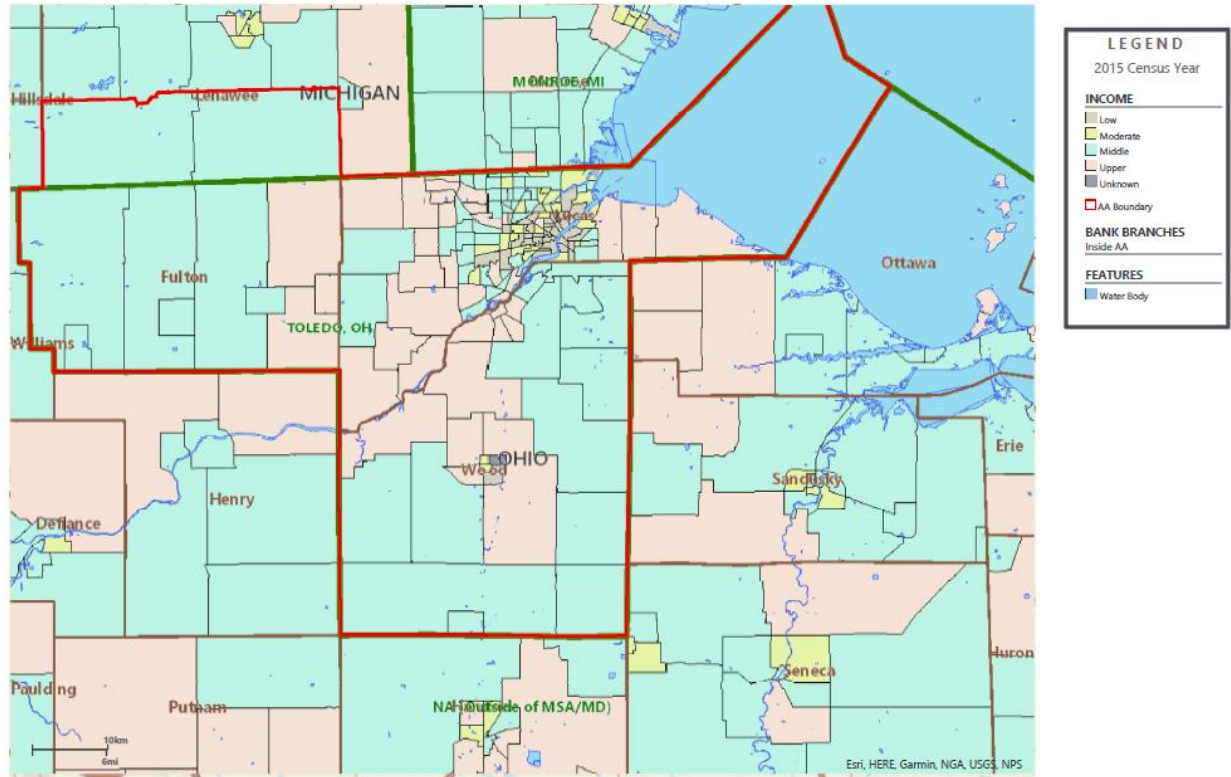
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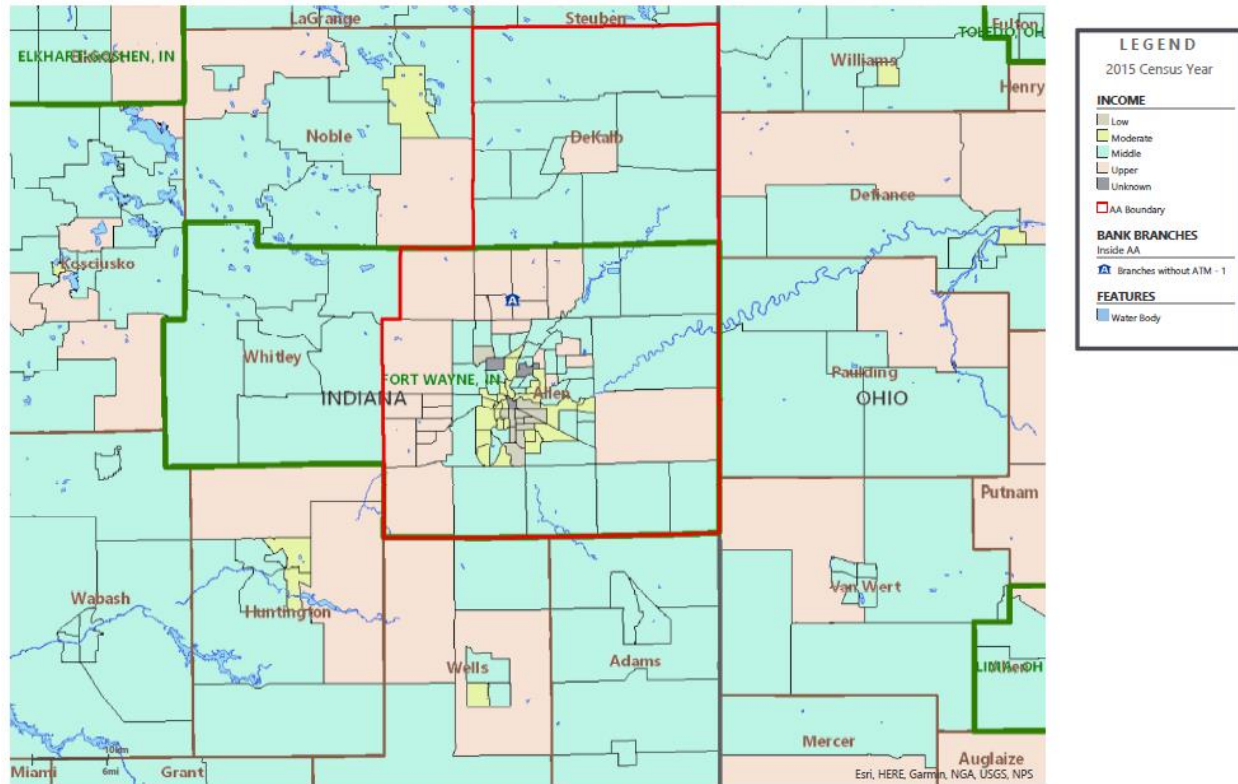
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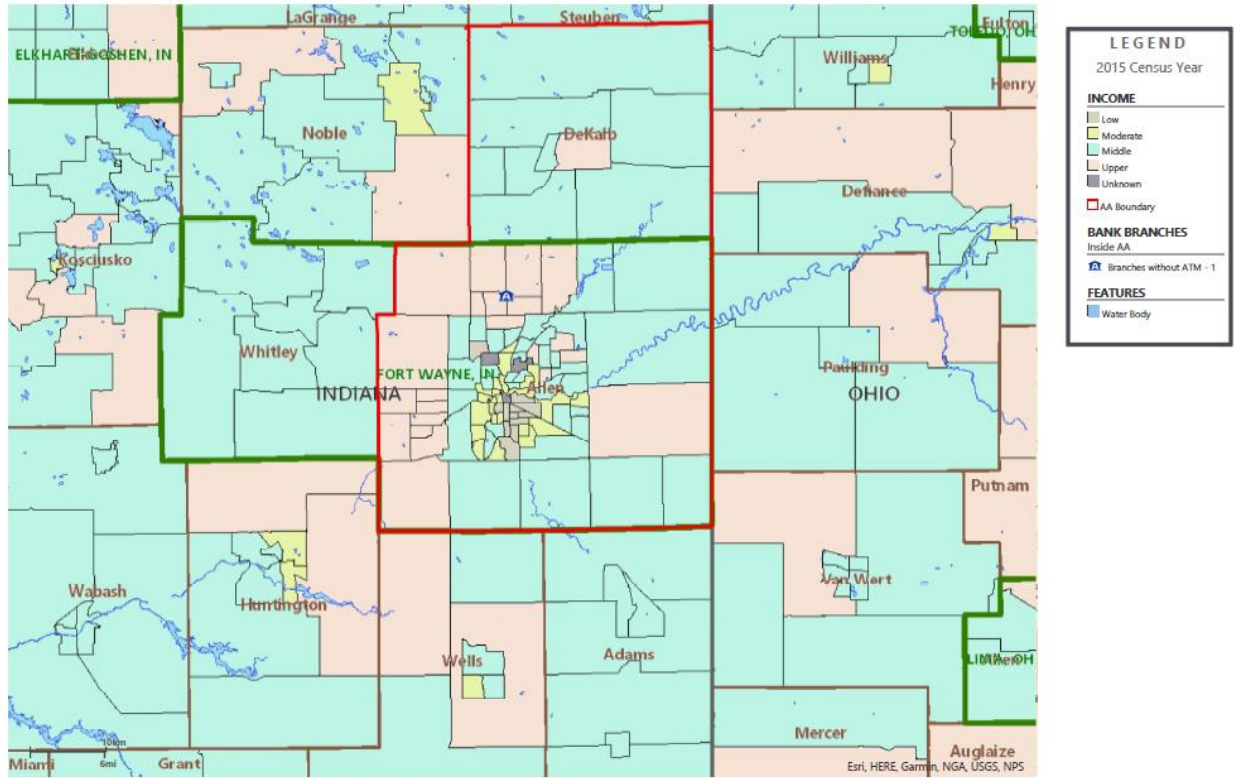
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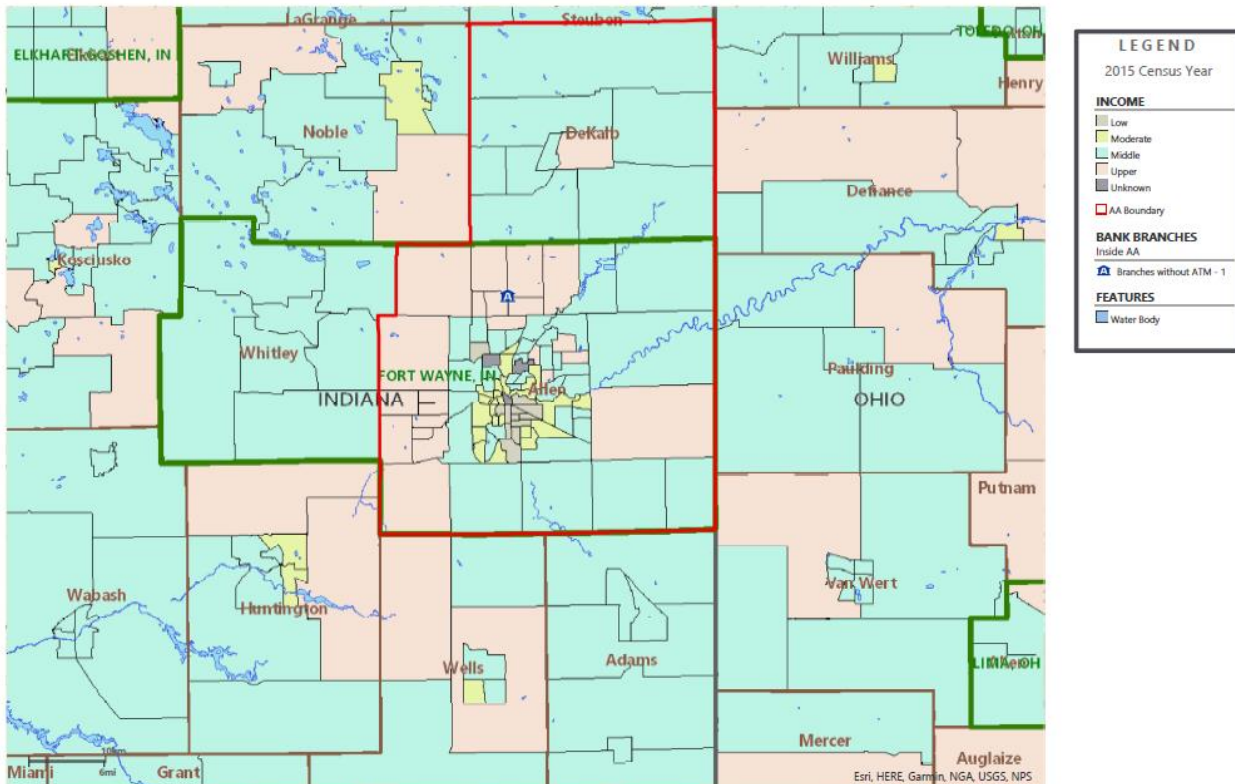
Assessment Area: 2021 Fort Wayne IN MSA #23060



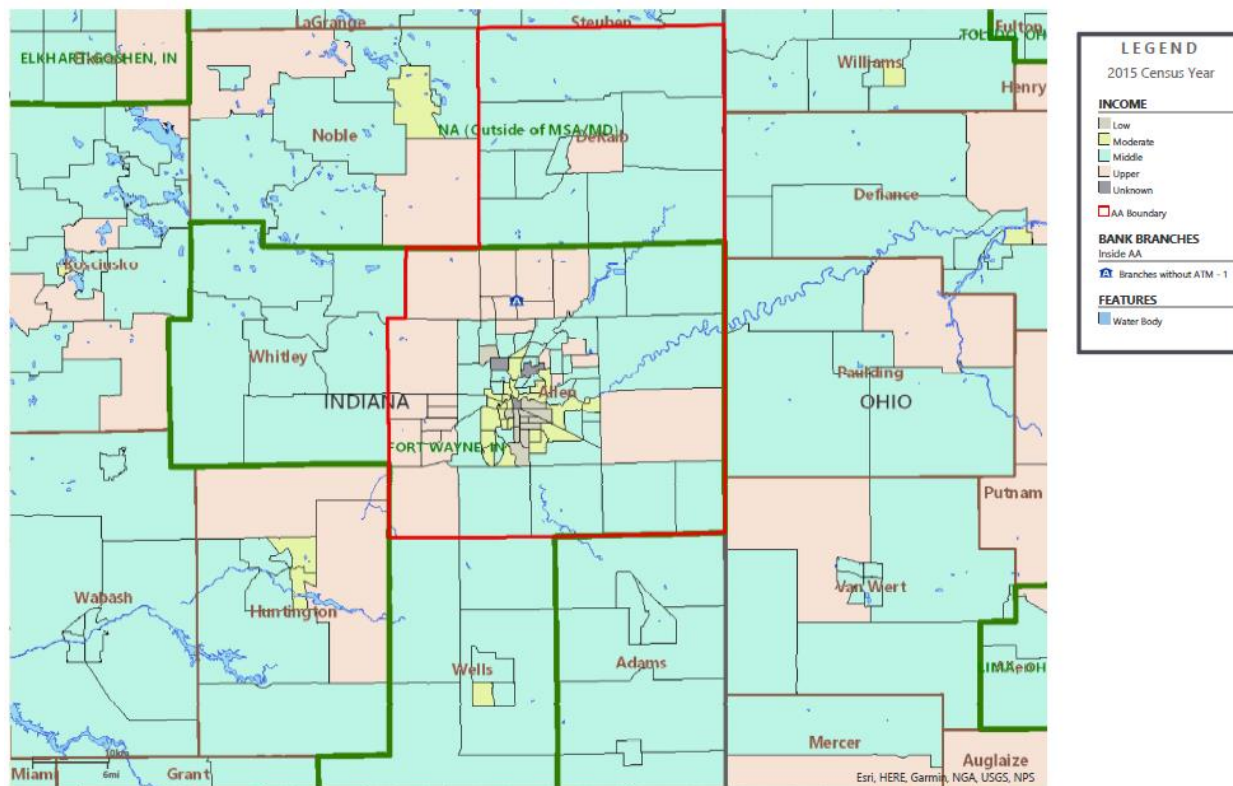
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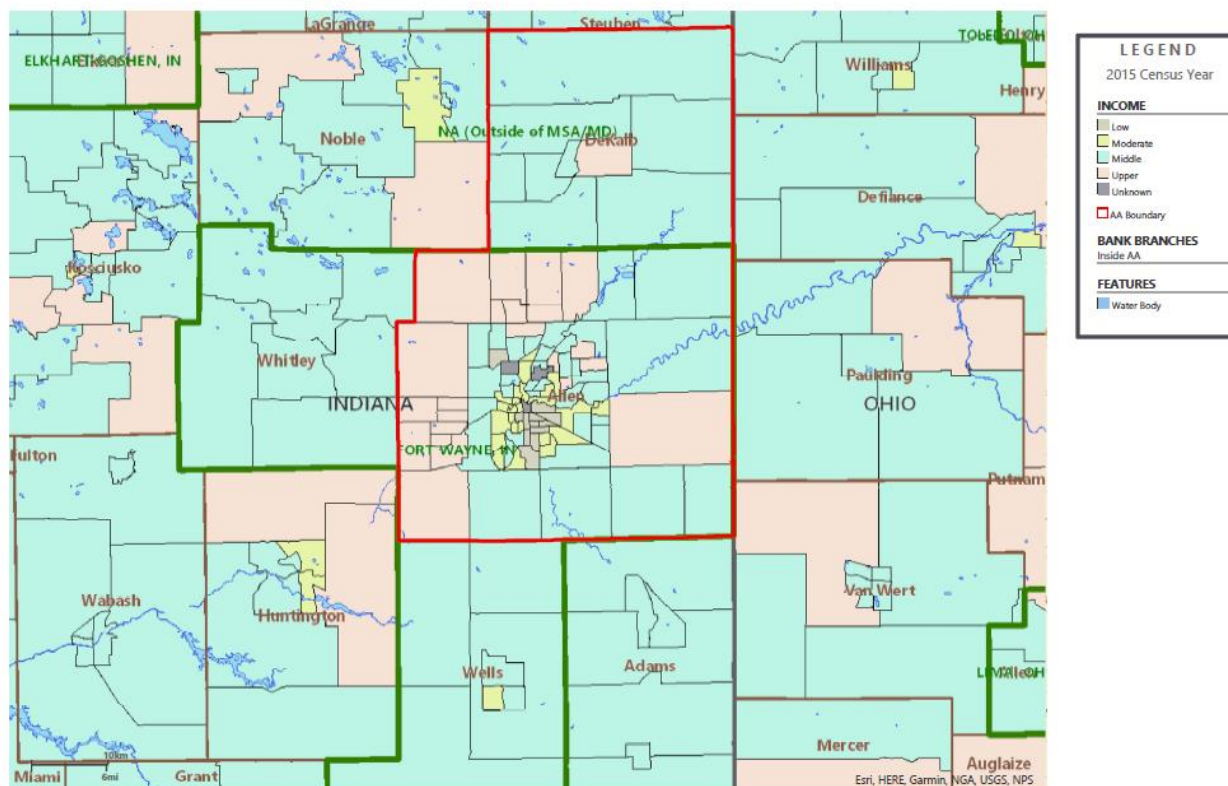
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Assessment Area: 2018 Fort Wayne IN MSA #23060

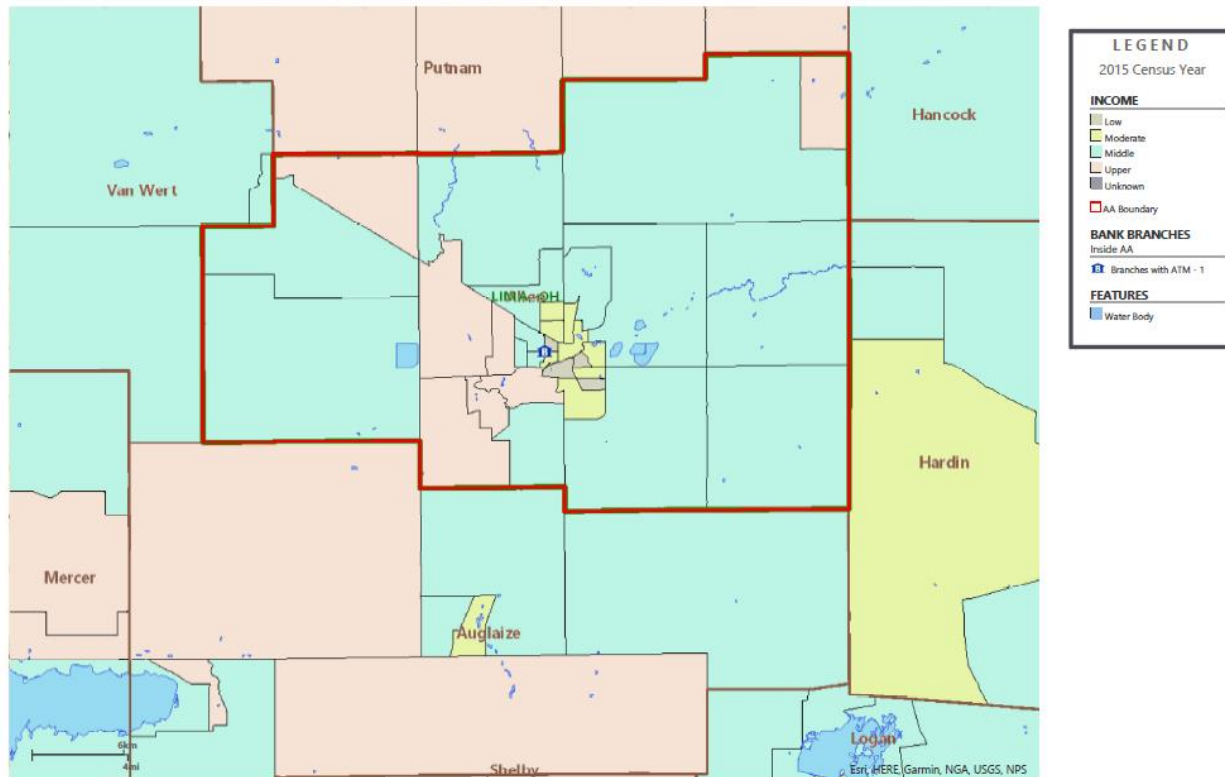


Assessment Area: 2017 Fort Wayne IN MSA #23060

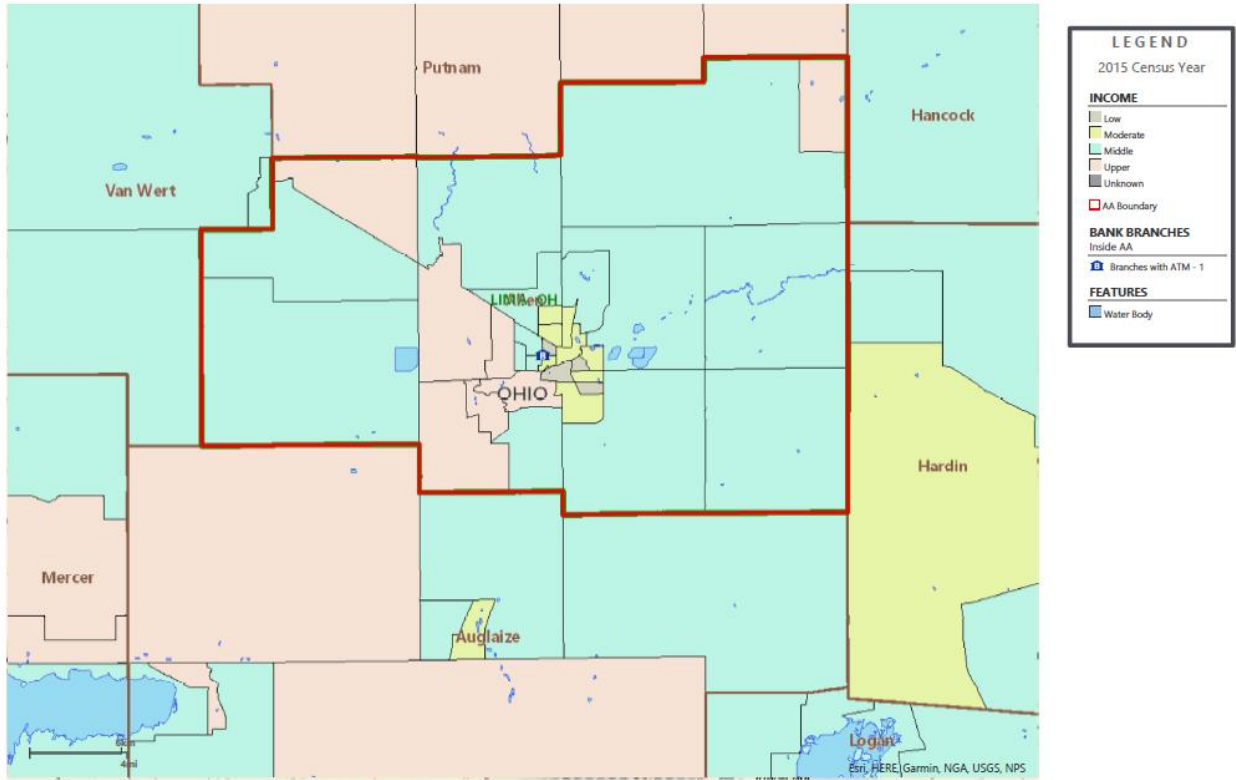


LIMITED SCOPE - ASSESSMENT AREA MAPS

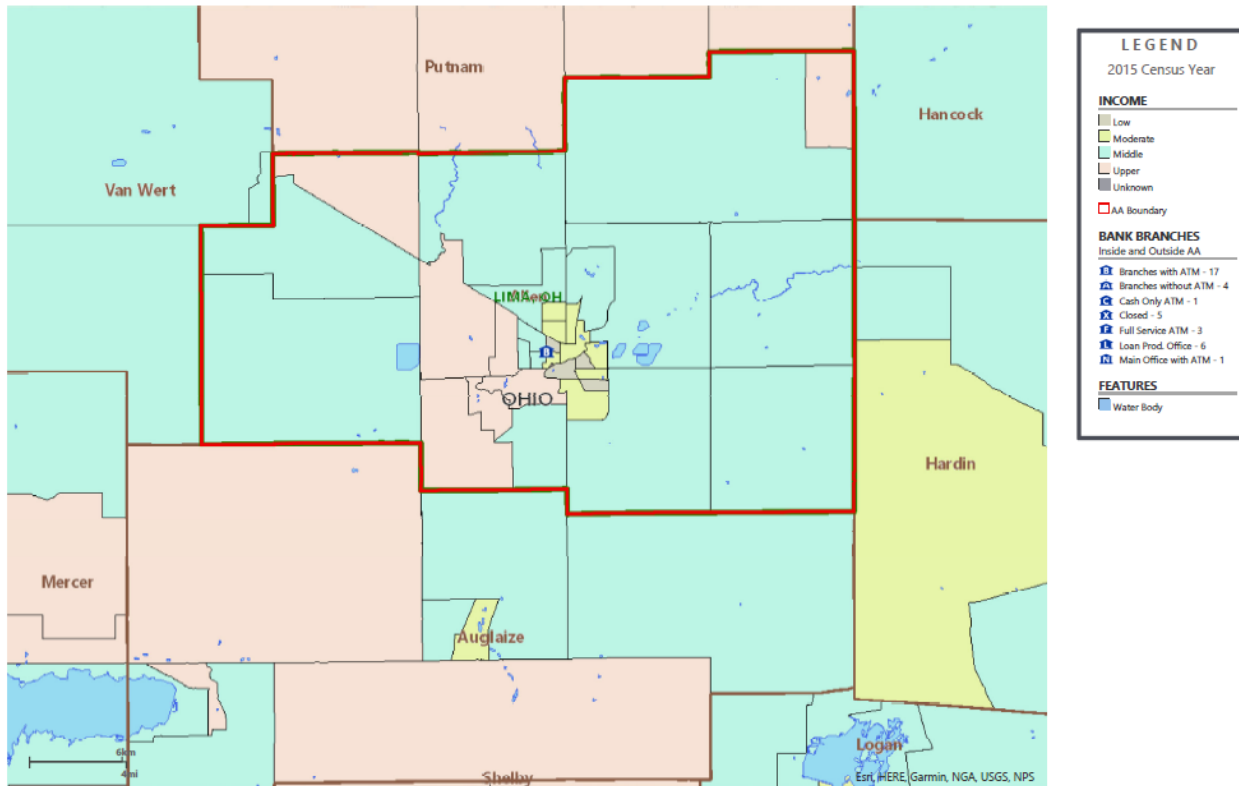
Assessment Area: 2021 Lima OH MSA #30620



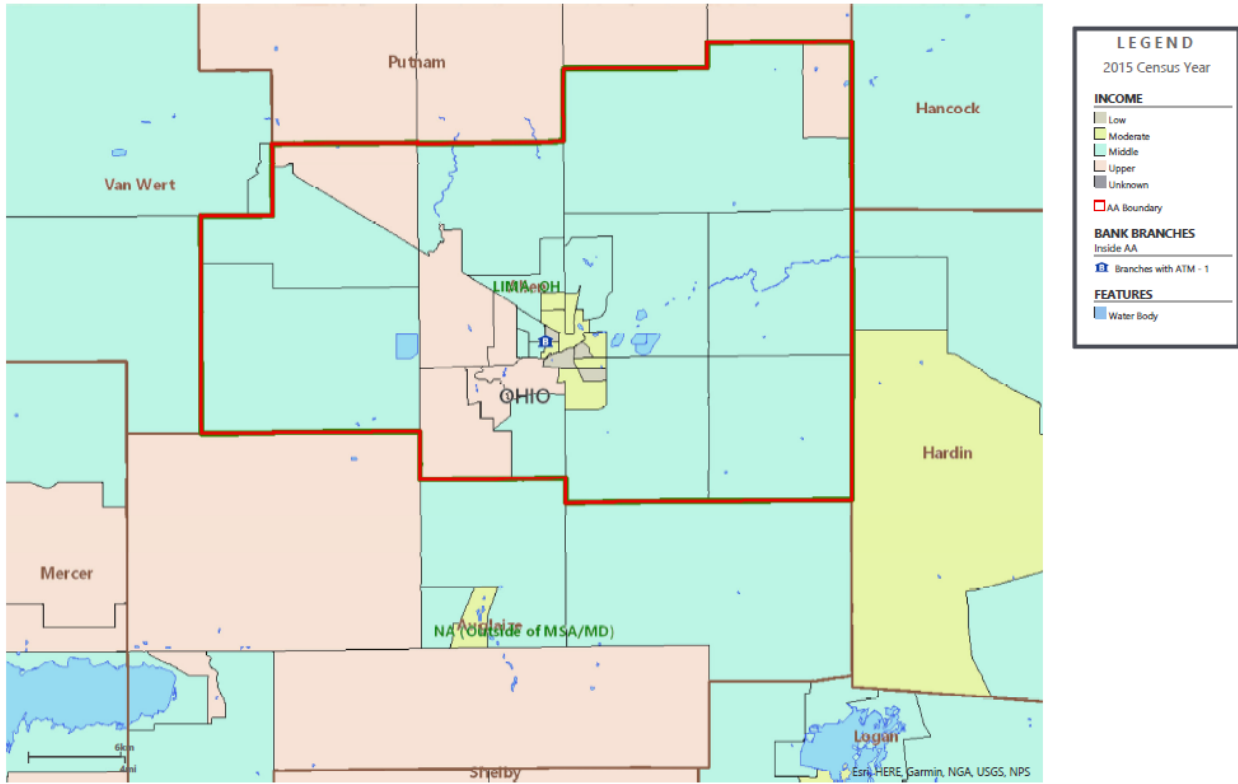
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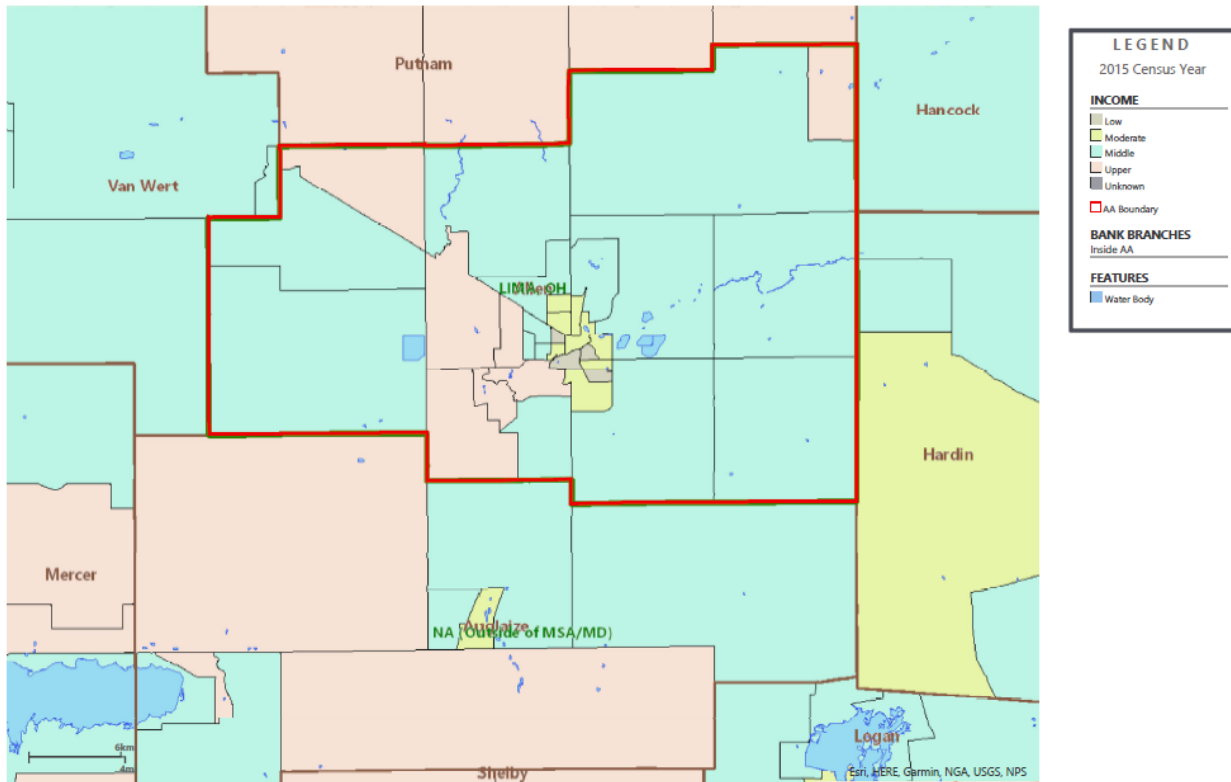
Assessment Area: 2019 Lima OH MSA #30620



Assessment Area: 2018 Lima OH MSA #30620



Assessment Area: 2017 Lima OH MSA #30620



APPENDIX D

FULL SCOPE - DEMOGRAPHIC INFORMATION

Assessment Area(s): 2021 OH Nonmetropolitan

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	11,036	15.3	
Moderate-income	4	6.7	4,213	5.9	1,008	23.9	11,916	16.6	
Middle-income	38	63.3	42,430	59.0	3,958	9.3	16,060	22.3	
Upper-income	18	30.0	25,301	35.2	1,327	5.2	32,932	45.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	60	100.0	71,944	100.0	6,293	8.7	71,944	100.0	
	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	9,002	4,019	5.0	44.6	4,088	45.4	895	9.9	
Middle-income	68,621	47,185	58.9	68.8	15,333	22.3	6,103	8.9	
Upper-income	37,871	28,883	36.1	76.3	6,497	17.2	2,491	6.6	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	115,494	80,087	100.0	69.3	25,918	22.4	9,489	8.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	847	8.9	726	8.7	111	11.7	10	4.3	
Middle-income	5,440	57.2	4,736	56.9	561	59.3	143	61.4	
Upper-income	3,222	33.9	2,868	34.4	274	29.0	80	34.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	9,509	100.0	8,330	100.0	946	100.0	233	100.0	
Percentage of Total Businesses:				87.6		9.9		2.5	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	3	0.2	3	0.2	0	0.0	0	0.0	
Middle-income	692	56.5	681	56.6	7	50.0	4	57.1	
Upper-income	529	43.2	519	43.1	7	50.0	3	42.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,224	100.0	1,203	100.0	14	100.0	7	100.0	
Percentage of Total Farms:				98.3		1.1		.6	

Assessment Area(s): 2020 OH Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	11,036	15.3
Moderate-income	4	6.7	4,213	5.9	1,008	23.9	11,916	16.6
Middle-income	38	63.3	42,430	59.0	3,958	9.3	16,060	22.3
Upper-income	18	30.0	25,301	35.2	1,327	5.2	32,932	45.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	60	100.0	71,944	100.0	6,293	8.7	71,944	100.0
	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	9,002	4,019	5.0	44.6	4,088	45.4	895	9.9
Middle-income	68,621	47,185	58.9	68.8	15,333	22.3	6,103	8.9
Upper-income	37,871	28,883	36.1	76.3	6,497	17.2	2,491	6.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	115,494	80,087	100.0	69.3	25,918	22.4	9,489	8.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	846	8.8	723	8.5	114	11.9	9	4.2
Middle-income	5,516	57.3	4,813	56.9	571	59.4	132	61.4
Upper-income	3,272	34.0	2,921	34.5	277	28.8	74	34.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,634	100.0	8,457	100.0	962	100.0	215	100.0
Percentage of Total Businesses:			87.8		10.0		2.2	
	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	4	0.3	4	0.3	0	0.0	0	0.0
Middle-income	725	56.7	713	56.7	8	57.1	4	57.1
Upper-income	550	43.0	541	43.0	6	42.9	3	42.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,279	100.0	1,258	100.0	14	100.0	7	100.0
Percentage of Total Farms:			98.4		1.1		.5	

Assessment Area(s): 2019 OH Nonmetropolitan

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	11,036	15.3
Moderate-income	4	6.7	4,213	5.9	1,008	23.9	11,916	16.6
Middle-income	38	63.3	42,430	59.0	3,958	9.3	16,060	22.3
Upper-income	18	30.0	25,301	35.2	1,327	5.2	32,932	45.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	60	100.0	71,944	100.0	6,293	8.7	71,944	100.0
	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	9,002	4,019	5.0	44.6	4,088	45.4	895	9.9
Middle-income	68,621	47,185	58.9	68.8	15,333	22.3	6,103	8.9
Upper-income	37,871	28,883	36.1	76.3	6,497	17.2	2,491	6.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	115,494	80,087	100.0	69.3	25,918	22.4	9,489	8.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	846	8.7	722	8.5	116	11.8	8	3.9
Middle-income	5,529	57.0	4,821	56.7	587	59.5	121	59.0
Upper-income	3,321	34.3	2,961	34.8	284	28.8	76	37.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,696	100.0	8,504	100.0	987	100.0	205	100.0
Percentage of Total Businesses:			87.7		10.2		2.1	
	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	4	0.3	4	0.3	0	0.0	0	0.0
Middle-income	768	56.6	757	56.6	7	53.8	4	57.1
Upper-income	586	43.2	577	43.1	6	46.2	3	42.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,358	100.0	1,338	100.0	13	100.0	7	100.0
Percentage of Total Farms:			98.5		1.0		.5	

Assessment Area(s): 2018 OH Nonmetropolitan

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	11,177	15.5	
Moderate-income	4	6.7	4,213	5.9	1,008	23.9	12,017	16.7	
Middle-income	39	65.0	43,763	60.8	4,078	9.3	16,148	22.4	
Upper-income	17	28.3	23,968	33.3	1,207	5.0	32,602	45.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	60	100.0	71,944	100.0	6,293	8.7	71,944	100.0	
	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	9,002	4,019	5.0	44.6	4,088	45.4	895	9.9	
Middle-income	70,365	48,695	60.8	69.2	15,522	22.1	6,148	8.7	
Upper-income	36,127	27,373	34.2	75.8	6,308	17.5	2,446	6.8	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	115,494	80,087	100.0	69.3	25,918	22.4	9,489	8.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	853	8.7	721	8.4	119	11.9	13	5.1	
Middle-income	5,742	58.4	4,983	58.0	601	60.2	158	61.7	
Upper-income	3,244	33.0	2,880	33.6	279	27.9	85	33.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	9,839	100.0	8,584	100.0	999	100.0	256	100.0	
Percentage of Total Businesses:				87.2		10.2		2.6	
	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	5	0.4	5	0.4	0	0.0	0	0.0	
Middle-income	839	59.6	824	59.5	9	64.3	6	66.7	
Upper-income	563	40.0	555	40.1	5	35.7	3	33.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,407	100.0	1,384	100.0	14	100.0	9	100.0	
Percentage of Total Farms:				98.4		1.0		.6	

Assessment Area(s): 2017 OH Nonmetropolitan

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	11,177	15.5	
Moderate-income	4	6.7	4,213	5.9	1,008	23.9	12,017	16.7	
Middle-income	39	65.0	43,763	60.8	4,078	9.3	16,148	22.4	
Upper-income	17	28.3	23,968	33.3	1,207	5.0	32,602	45.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	60	100.0	71,944	100.0	6,293	8.7	71,944	100.0	
	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	9,002	4,019	5.0	44.6	4,088	45.4	895	9.9	
Middle-income	70,365	48,695	60.8	69.2	15,522	22.1	6,148	8.7	
Upper-income	36,127	27,373	34.2	75.8	6,308	17.5	2,446	6.8	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	115,494	80,087	100.0	69.3	25,918	22.4	9,489	8.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	784	8.9	650	8.6	119	12.0	15	6.8	
Middle-income	5,133	58.4	4,407	58.1	589	59.6	137	62.6	
Upper-income	2,877	32.7	2,530	33.3	280	28.3	67	30.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	8,794	100.0	7,587	100.0	988	100.0	219	100.0	
Percentage of Total Businesses:			86.3		11.2		2.5		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	4	0.3	4	0.3	0	0.0	0	0.0	
Middle-income	840	59.6	832	59.6	8	66.7	0	0.0	
Upper-income	565	40.1	561	40.2	4	33.3	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,409	100.0	1,397	100.0	12	100.0	0	.0	
Percentage of Total Farms:			99.1		.9		.0		

Assessment Area(s): 2021 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	61	17.9	35,806	10.1	13,289	37.1	78,446	22.1
Moderate-income	80	23.5	76,212	21.5	14,433	18.9	58,888	16.6
Middle-income	96	28.2	105,590	29.8	7,580	7.2	66,340	18.7
Upper-income	101	29.6	136,436	38.5	3,624	2.7	150,522	42.5
Unknown-income	3	0.9	152	0.0	54	35.5	0	0.0
Total Assessment Area	341	100.0	354,196	100.0	38,980	11.0	354,196	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	88,011	19,904	5.9	22.6	48,317	54.9	19,790	22.5
Moderate-income	150,633	62,337	18.5	41.4	71,243	47.3	17,053	11.3
Middle-income	187,085	105,969	31.4	56.6	68,224	36.5	12,892	6.9
Upper-income	213,821	148,911	44.2	69.6	53,770	25.1	11,140	5.2
Unknown-income	1,657	29	0.0	1.8	1,227	74.0	401	24.2
Total Assessment Area	641,207	337,150	100.0	52.6	242,781	37.9	61,276	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,402	10.1	6,677	9.9	684	12.0	41	6.0
Moderate-income	13,551	18.4	12,478	18.6	991	17.4	82	12.1
Middle-income	19,486	26.5	17,962	26.8	1,347	23.6	177	26.1
Upper-income	32,727	44.5	29,742	44.3	2,609	45.8	376	55.4
Unknown-income	324	0.4	256	0.4	65	1.1	3	0.4
Total Assessment Area	73,490	100.0	67,115	100.0	5,696	100.0	679	100.0
Percentage of Total Businesses:				91.3		7.8		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	24	3.2	22	3.0	2	12.5	0	0.0
Moderate-income	73	9.8	71	9.8	2	12.5	0	0.0
Middle-income	374	50.3	368	50.7	5	31.3	1	100.0
Upper-income	271	36.5	264	36.4	7	43.8	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	743	100.0	726	100.0	16	100.0	1	100.0
Percentage of Total Farms:				97.7		2.2		.1

Assessment Area(s): 2020 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	61	17.9	35,806	10.1	13,289	37.1	78,446	22.1
Moderate-income	80	23.5	76,212	21.5	14,433	18.9	58,888	16.6
Middle-income	96	28.2	105,590	29.8	7,580	7.2	66,340	18.7
Upper-income	101	29.6	136,436	38.5	3,624	2.7	150,522	42.5
Unknown-income	3	0.9	152	0.0	54	35.5	0	0.0
Total Assessment Area	341	100.0	354,196	100.0	38,980	11.0	354,196	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	88,011	19,904	5.9	22.6	48,317	54.9	19,790	22.5
Moderate-income	150,633	62,337	18.5	41.4	71,243	47.3	17,053	11.3
Middle-income	187,085	105,969	31.4	56.6	68,224	36.5	12,892	6.9
Upper-income	213,821	148,911	44.2	69.6	53,770	25.1	11,140	5.2
Unknown-income	1,657	29	0.0	1.8	1,227	74.0	401	24.2
Total Assessment Area	641,207	337,150	100.0	52.6	242,781	37.9	61,276	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,238	9.8	6,504	9.7	692	11.8	42	6.7
Moderate-income	13,192	17.9	12,096	18.0	1,021	17.4	75	11.9
Middle-income	19,495	26.5	17,933	26.7	1,400	23.8	162	25.8
Upper-income	33,299	45.3	30,262	45.1	2,690	45.8	347	55.2
Unknown-income	332	0.5	254	0.4	75	1.3	3	0.5
Total Assessment Area	73,556	100.0	67,049	100.0	5,878	100.0	629	100.0
Percentage of Total Businesses:				91.2		8.0		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	23	2.9	21	2.7	2	11.1	0	0.0
Moderate-income	79	10.0	77	10.0	2	11.1	0	0.0
Middle-income	387	49.1	380	49.4	6	33.3	1	100.0
Upper-income	298	37.8	290	37.7	8	44.4	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	788	100.0	769	100.0	18	100.0	1	100.0
Percentage of Total Farms:				97.6		2.3		.1

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	61	17.9	35,806	10.1	13,289	37.1	78,446	22.1
Moderate-income	80	23.5	76,212	21.5	14,433	18.9	58,888	16.6
Middle-income	96	28.2	105,590	29.8	7,580	7.2	66,340	18.7
Upper-income	101	29.6	136,436	38.5	3,624	2.7	150,522	42.5
Unknown-income	3	0.9	152	0.0	54	35.5	0	0.0
Total Assessment Area	341	100.0	354,196	100.0	38,980	11.0	354,196	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	88,011	19,904	5.9	22.6	48,317	54.9	19,790	22.5
Moderate-income	150,633	62,337	18.5	41.4	71,243	47.3	17,053	11.3
Middle-income	187,085	105,969	31.4	56.6	68,224	36.5	12,892	6.9
Upper-income	213,821	148,911	44.2	69.6	53,770	25.1	11,140	5.2
Unknown-income	1,657	29	0.0	1.8	1,227	74.0	401	24.2
Total Assessment Area	641,207	337,150	100.0	52.6	242,781	37.9	61,276	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,195	9.8	6,442	9.6	720	11.9	33	5.4
Moderate-income	13,044	17.8	11,903	17.8	1,065	17.6	76	12.4
Middle-income	19,536	26.6	17,920	26.8	1,462	24.2	154	25.1
Upper-income	33,343	45.4	30,266	45.3	2,729	45.1	348	56.8
Unknown-income	342	0.5	267	0.4	73	1.2	2	0.3
Total Assessment Area	73,460	100.0	66,798	100.0	6,049	100.0	613	100.0
Percentage of Total Businesses:			90.9		8.2		.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	26	3.1	24	3.0	2	10.5	0	0.0
Moderate-income	83	10.0	81	10.1	2	10.5	0	0.0
Middle-income	404	48.9	396	49.2	7	36.8	1	50.0
Upper-income	313	37.9	304	37.8	8	42.1	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	826	100.0	805	100.0	19	100.0	2	100.0
Percentage of Total Farms:			97.5		2.3		.2	

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	61	17.9	35,806	10.1	13,289	37.1	78,446	22.1
Moderate-income	80	23.5	76,212	21.5	14,433	18.9	58,888	16.6
Middle-income	96	28.2	105,590	29.8	7,580	7.2	66,340	18.7
Upper-income	101	29.6	136,436	38.5	3,624	2.7	150,522	42.5
Unknown-income	3	0.9	152	0.0	54	35.5	0	0.0
Total Assessment Area	341	100.0	354,196	100.0	38,980	11.0	354,196	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	88,011	19,904	5.9	22.6	48,317	54.9	19,790	22.5
Moderate-income	150,633	62,337	18.5	41.4	71,243	47.3	17,053	11.3
Middle-income	187,085	105,969	31.4	56.6	68,224	36.5	12,892	6.9
Upper-income	213,821	148,911	44.2	69.6	53,770	25.1	11,140	5.2
Unknown-income	1,657	29	0.0	1.8	1,227	74.0	401	24.2
Total Assessment Area	641,207	337,150	100.0	52.6	242,781	37.9	61,276	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,067	9.7	6,268	9.5	737	11.9	62	7.4
Moderate-income	12,865	17.6	11,658	17.7	1,097	17.7	110	13.1
Middle-income	19,380	26.5	17,685	26.8	1,497	24.1	198	23.7
Upper-income	33,387	45.7	30,125	45.7	2,800	45.1	462	55.2
Unknown-income	328	0.4	252	0.4	71	1.1	5	0.6
Total Assessment Area	73,027	100.0	65,988	100.0	6,202	100.0	837	100.0
Percentage of Total Businesses:				90.4		8.5		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	21	2.5	19	2.3	2	9.5	0	0.0
Moderate-income	78	9.2	76	9.2	2	9.5	0	0.0
Middle-income	424	50.2	415	50.5	8	38.1	1	50.0
Upper-income	321	38.0	311	37.8	9	42.9	1	50.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	845	100.0	822	100.0	21	100.0	2	100.0
Percentage of Total Farms:				97.3		2.5		.2

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	61	17.9	35,806	10.1	13,289	37.1	78,446	22.1
Moderate-income	80	23.5	76,212	21.5	14,433	18.9	58,888	16.6
Middle-income	96	28.2	105,590	29.8	7,580	7.2	66,340	18.7
Upper-income	101	29.6	136,436	38.5	3,624	2.7	150,522	42.5
Unknown-income	3	0.9	152	0.0	54	35.5	0	0.0
Total Assessment Area	341	100.0	354,196	100.0	38,980	11.0	354,196	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	88,011	19,904	5.9	22.6	48,317	54.9	19,790	22.5
Moderate-income	150,633	62,337	18.5	41.4	71,243	47.3	17,053	11.3
Middle-income	187,085	105,969	31.4	56.6	68,224	36.5	12,892	6.9
Upper-income	213,821	148,911	44.2	69.6	53,770	25.1	11,140	5.2
Unknown-income	1,657	29	0.0	1.8	1,227	74.0	401	24.2
Total Assessment Area	641,207	337,150	100.0	52.6	242,781	37.9	61,276	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,463	9.3	4,669	9.0	756	12.4	38	7.0
Moderate-income	10,072	17.2	8,932	17.2	1,081	17.7	59	10.8
Middle-income	15,545	26.5	13,934	26.9	1,478	24.1	133	24.4
Upper-income	27,206	46.5	24,150	46.5	2,742	44.8	314	57.5
Unknown-income	266	0.5	200	0.4	64	1.0	2	0.4
Total Assessment Area	58,552	100.0	51,885	100.0	6,121	100.0	546	100.0
Percentage of Total Businesses:			88.6		10.5		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	20	2.6	19	2.6	1	5.3	0	0.0
Moderate-income	75	9.8	71	9.6	4	21.1	0	0.0
Middle-income	407	53.4	398	53.6	9	47.4	0	0.0
Upper-income	259	34.0	254	34.2	5	26.3	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	762	100.0	743	100.0	19	100.0	0	.0
Percentage of Total Farms:			97.5		2.5		.0	

Assessment Area(s): 2021 OH Toledo OH MSA #45780

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	21.6	16,210	10.7	7,164	44.2	35,193	23.2
Moderate-income	27	16.2	20,300	13.4	4,814	23.7	25,022	16.5
Middle-income	64	38.3	65,746	43.4	7,112	10.8	29,964	19.8
Upper-income	38	22.8	49,315	32.5	2,068	4.2	61,395	40.5
Unknown-income	2	1.2	3	0.0	0	0.0	0	0.0
Total Assessment Area	167	100.0	151,574	100.0	21,158	14.0	151,574	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	40,897	10,549	6.7	25.8	20,968	51.3	9,380	22.9
Moderate-income	43,263	18,536	11.8	42.8	18,044	41.7	6,683	15.4
Middle-income	115,797	71,782	45.8	62.0	34,983	30.2	9,032	7.8
Upper-income	76,464	55,925	35.7	73.1	15,977	20.9	4,562	6.0
Unknown-income	106	0	0.0	0.0	73	68.9	33	31.1
Total Assessment Area	276,527	156,792	100.0	56.7	90,045	32.6	29,690	10.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,955	12.5	2,533	12.1	403	17.3	19	8.5
Moderate-income	2,495	10.6	2,240	10.7	241	10.3	14	6.3
Middle-income	9,272	39.4	8,323	39.6	845	36.2	104	46.4
Upper-income	8,817	37.4	7,886	37.6	845	36.2	86	38.4
Unknown-income	19	0.1	16	0.1	2	0.1	1	0.4
Total Assessment Area	23,558	100.0	20,998	100.0	2,336	100.0	224	100.0
Percentage of Total Businesses:				89.1		9.9		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	9	1.6	8	1.5	1	5.9	0	0.0
Moderate-income	8	1.4	6	1.1	2	11.8	0	0.0
Middle-income	348	62.5	338	63.1	9	52.9	1	25.0
Upper-income	192	34.5	184	34.3	5	29.4	3	75.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	557	100.0	536	100.0	17	100.0	4	100.0
Percentage of Total Farms:				96.2		3.1		.7

Assessment Area(s): 2020 OH Toledo MSA #45780

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	21.6	16,210	10.7	7,164	44.2	35,193	23.2
Moderate-income	27	16.2	20,300	13.4	4,814	23.7	25,022	16.5
Middle-income	64	38.3	65,746	43.4	7,112	10.8	29,964	19.8
Upper-income	38	22.8	49,315	32.5	2,068	4.2	61,395	40.5
Unknown-income	2	1.2	3	0.0	0	0.0	0	0.0
Total Assessment Area	167	100.0	151,574	100.0	21,158	14.0	151,574	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	40,897	10,549	6.7	25.8	20,968	51.3	9,380	22.9
Moderate-income	43,263	18,536	11.8	42.8	18,044	41.7	6,683	15.4
Middle-income	115,797	71,782	45.8	62.0	34,983	30.2	9,032	7.8
Upper-income	76,464	55,925	35.7	73.1	15,977	20.9	4,562	6.0
Unknown-income	106	0	0.0	0.0	73	68.9	33	31.1
Total Assessment Area	276,527	156,792	100.0	56.7	90,045	32.6	29,690	10.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	2,916	12.4	2,487	11.9	412	17.1	17	7.8
Moderate-income	2,388	10.2	2,119	10.1	255	10.6	14	6.5
Middle-income	9,288	39.5	8,314	39.8	870	36.1	104	47.9
Upper-income	8,898	37.8	7,948	38.1	869	36.1	81	37.3
Unknown-income	20	0.1	16	0.1	3	0.1	1	0.5
Total Assessment Area	23,510	100.0	20,884	100.0	2,409	100.0	217	100.0
Percentage of Total Businesses:			88.8		10.2		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	9	1.5	8	1.4	1	6.3	0	0.0
Moderate-income	8	1.4	6	1.1	2	12.5	0	0.0
Middle-income	363	62.5	354	63.1	8	50.0	1	25.0
Upper-income	201	34.6	193	34.4	5	31.3	3	75.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	581	100.0	561	100.0	16	100.0	4	100.0
Percentage of Total Farms:			96.6		2.8		.7	

Assessment Area(s): 2019 OH Toledo MSA #45780

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	21.6	16,210	10.7	7,164	44.2	35,193	23.2
Moderate-income	27	16.2	20,300	13.4	4,814	23.7	25,022	16.5
Middle-income	64	38.3	65,746	43.4	7,112	10.8	29,964	19.8
Upper-income	38	22.8	49,315	32.5	2,068	4.2	61,395	40.5
Unknown-income	2	1.2	3	0.0	0	0.0	0	0.0
Total Assessment Area	167	100.0	151,574	100.0	21,158	14.0	151,574	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	40,897	10,549	6.7	25.8	20,968	51.3	9,380	22.9
Moderate-income	43,263	18,536	11.8	42.8	18,044	41.7	6,683	15.4
Middle-income	115,797	71,782	45.8	62.0	34,983	30.2	9,032	7.8
Upper-income	76,464	55,925	35.7	73.1	15,977	20.9	4,562	6.0
Unknown-income	106	0	0.0	0.0	73	68.9	33	31.1
Total Assessment Area	276,527	156,792	100.0	56.7	90,045	32.6	29,690	10.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,904	12.3	2,470	11.8	419	17.1	15	6.7
Moderate-income	2,401	10.2	2,127	10.1	260	10.6	14	6.2
Middle-income	9,333	39.5	8,343	39.8	889	36.2	101	44.9
Upper-income	8,991	38.0	8,014	38.2	883	36.0	94	41.8
Unknown-income	24	0.1	19	0.1	4	0.2	1	0.4
Total Assessment Area	23,653	100.0	20,973	100.0	2,455	100.0	225	100.0
Percentage of Total Businesses:			88.7		10.4		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	10	1.6	9	1.5	1	6.3	0	0.0
Moderate-income	7	1.1	5	0.8	2	12.5	0	0.0
Middle-income	386	62.1	380	63.0	6	37.5	0	0.0
Upper-income	219	35.2	209	34.7	7	43.8	3	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	622	100.0	603	100.0	16	100.0	3	100.0
Percentage of Total Farms:			96.9		2.6		.5	

Assessment Area(s): 2018 OH Toledo MSA #45780

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	21.6	16,210	10.7	7,164	44.2	35,042	23.1
Moderate-income	27	16.2	20,300	13.4	4,814	23.7	24,953	16.5
Middle-income	64	38.3	65,746	43.4	7,112	10.8	29,884	19.7
Upper-income	38	22.8	49,315	32.5	2,068	4.2	61,695	40.7
Unknown-income	2	1.2	3	0.0	0	0.0	0	0.0
Total Assessment Area	167	100.0	151,574	100.0	21,158	14.0	151,574	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	40,897	10,549	6.7	25.8	20,968	51.3	9,380	22.9
Moderate-income	43,263	18,536	11.8	42.8	18,044	41.7	6,683	15.4
Middle-income	115,797	71,782	45.8	62.0	34,983	30.2	9,032	7.8
Upper-income	76,464	55,925	35.7	73.1	15,977	20.9	4,562	6.0
Unknown-income	106	0	0.0	0.0	73	68.9	33	31.1
Total Assessment Area	276,527	156,792	100.0	56.7	90,045	32.6	29,690	10.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,898	12.2	2,438	11.6	425	17.1	35	12.8
Moderate-income	2,408	10.2	2,122	10.1	270	10.8	16	5.9
Middle-income	9,321	39.3	8,310	39.7	892	35.8	119	43.6
Upper-income	9,057	38.2	8,057	38.5	898	36.1	102	37.4
Unknown-income	26	0.1	21	0.1	4	0.2	1	0.4
Total Assessment Area	23,710	100.0	20,948	100.0	2,489	100.0	273	100.0
Percentage of Total Businesses:			88.4		10.5		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7	1.1	6	1.0	1	6.3	0	0.0
Moderate-income	7	1.1	5	0.8	2	12.5	0	0.0
Middle-income	407	63.5	400	64.3	7	43.8	0	0.0
Upper-income	220	34.3	211	33.9	6	37.5	3	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	641	100.0	622	100.0	16	100.0	3	100.0
Percentage of Total Farms:			97.0		2.5		.5	

Assessment Area(s): 2017 OH Toledo MSA #45780

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	21.6	16,210	10.7	7,164	44.2	35,042	23.1
Moderate-income	27	16.2	20,300	13.4	4,814	23.7	24,953	16.5
Middle-income	64	38.3	65,746	43.4	7,112	10.8	29,884	19.7
Upper-income	38	22.8	49,315	32.5	2,068	4.2	61,695	40.7
Unknown-income	2	1.2	3	0.0	0	0.0	0	0.0
Total Assessment Area	167	100.0	151,574	100.0	21,158	14.0	151,574	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	40,897	10,549	6.7	25.8	20,968	51.3	9,380	22.9
Moderate-income	43,263	18,536	11.8	42.8	18,044	41.7	6,683	15.4
Middle-income	115,797	71,782	45.8	62.0	34,983	30.2	9,032	7.8
Upper-income	76,464	55,925	35.7	73.1	15,977	20.9	4,562	6.0
Unknown-income	106	0	0.0	0.0	73	68.9	33	31.1
Total Assessment Area	276,527	156,792	100.0	56.7	90,045	32.6	29,690	10.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,444	12.1	1,990	11.4	436	17.7	18	8.7
Moderate-income	2,032	10.1	1,735	9.9	286	11.6	11	5.3
Middle-income	8,056	39.9	7,083	40.5	876	35.5	97	46.9
Upper-income	7,630	37.8	6,682	38.2	868	35.2	80	38.6
Unknown-income	19	0.1	16	0.1	2	0.1	1	0.5
Total Assessment Area	20,181	100.0	17,506	100.0	2,468	100.0	207	100.0
Percentage of Total Businesses:			86.7		12.2		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	1.0	4	0.7	2	12.5	0	0.0
Moderate-income	6	1.0	3	0.5	3	18.8	0	0.0
Middle-income	405	65.7	398	66.3	7	43.8	0	0.0
Upper-income	199	32.3	195	32.5	4	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	616	100.0	600	100.0	16	100.0	0	.0
Percentage of Total Farms:			97.4		2.6		.0	

Assessment Area(s): 2021 IN Fort Wayne MSA #23060

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	11.4	8,400	8.1	3,304	39.3	20,944	20.3
Moderate-income	24	22.9	16,032	15.5	3,710	23.1	18,273	17.7
Middle-income	43	41.0	45,662	44.2	4,038	8.8	22,549	21.8
Upper-income	23	21.9	32,902	31.9	1,142	3.5	41,440	40.2
Unknown-income	3	2.9	210	0.2	77	36.7	0	0.0
Total Assessment Area	105	100.0	103,206	100.0	12,271	11.9	103,206	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	17,420	6,511	6.0	37.4	7,774	44.6	3,135	18.0
Moderate-income	33,082	14,630	13.4	44.2	13,845	41.9	4,607	13.9
Middle-income	73,984	50,801	46.5	68.7	18,286	24.7	4,897	6.6
Upper-income	46,209	37,210	34.1	80.5	7,097	15.4	1,902	4.1
Unknown-income	769	109	0.1	14.2	520	67.6	140	18.2
Total Assessment Area	171,464	109,261	100.0	63.7	47,522	27.7	14,681	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,143	6.7	994	6.5	144	8.5	5	3.2
Moderate-income	3,072	17.9	2,702	17.6	354	21.0	16	10.3
Middle-income	6,877	40.1	6,132	40.0	676	40.1	69	44.5
Upper-income	5,337	31.1	4,937	32.2	344	20.4	56	36.1
Unknown-income	741	4.3	564	3.7	168	10.0	9	5.8
Total Assessment Area	17,170	100.0	15,329	100.0	1,686	100.0	155	100.0
Percentage of Total Businesses:				89.3		9.8		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	0.9	4	0.9	0	0.0	0	0.0
Moderate-income	9	2.0	9	2.0	0	0.0	0	0.0
Middle-income	307	68.2	303	67.9	4	100.0	0	0.0
Upper-income	128	28.4	128	28.7	0	0.0	0	0.0
Unknown-income	2	0.4	2	0.4	0	0.0	0	0.0
Total Assessment Area	450	100.0	446	100.0	4	100.0	0	.0
Percentage of Total Farms:				99.1		.9		.0

Assessment Area(s): 2020 IN Fort Wayne MSA #23060

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	11.4	8,400	8.1	3,304	39.3	20,944	20.3
Moderate-income	24	22.9	16,032	15.5	3,710	23.1	18,273	17.7
Middle-income	43	41.0	45,662	44.2	4,038	8.8	22,549	21.8
Upper-income	23	21.9	32,902	31.9	1,142	3.5	41,440	40.2
Unknown-income	3	2.9	210	0.2	77	36.7	0	0.0
Total Assessment Area	105	100.0	103,206	100.0	12,271	11.9	103,206	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	17,420	6,511	6.0	37.4	7,774	44.6	3,135	18.0
Moderate-income	33,082	14,630	13.4	44.2	13,845	41.9	4,607	13.9
Middle-income	73,984	50,801	46.5	68.7	18,286	24.7	4,897	6.6
Upper-income	46,209	37,210	34.1	80.5	7,097	15.4	1,902	4.1
Unknown-income	769	109	0.1	14.2	520	67.6	140	18.2
Total Assessment Area	171,464	109,261	100.0	63.7	47,522	27.7	14,681	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	1,103	6.5	950	6.3	149	8.6	4	2.6
Moderate-income	3,046	17.8	2,660	17.5	369	21.4	17	11.1
Middle-income	6,848	40.1	6,100	40.1	681	39.5	67	43.8
Upper-income	5,331	31.2	4,918	32.4	355	20.6	58	37.9
Unknown-income	745	4.4	569	3.7	169	9.8	7	4.6
Total Assessment Area	17,073	100.0	15,197	100.0	1,723	100.0	153	100.0
Percentage of Total Businesses:				89.0		10.1		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	4	0.9	4	0.9	0	0.0	0	0.0
Moderate-income	10	2.1	9	1.9	1	20.0	0	0.0
Middle-income	317	67.6	312	67.4	4	80.0	1	100.0
Upper-income	137	29.2	137	29.6	0	0.0	0	0.0
Unknown-income	1	0.2	1	0.2	0	0.0	0	0.0
Total Assessment Area	469	100.0	463	100.0	5	100.0	1	100.0
Percentage of Total Farms:				98.7		1.1		.2

Assessment Area(s): 2019 IN Fort Wayne MSA #23060

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	11.4	8,400	8.1	3,304	39.3	20,944	20.3
Moderate-income	24	22.9	16,032	15.5	3,710	23.1	18,273	17.7
Middle-income	43	41.0	45,662	44.2	4,038	8.8	22,549	21.8
Upper-income	23	21.9	32,902	31.9	1,142	3.5	41,440	40.2
Unknown-income	3	2.9	210	0.2	77	36.7	0	0.0
Total Assessment Area	105	100.0	103,206	100.0	12,271	11.9	103,206	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,420	6,511	6.0	37.4	7,774	44.6	3,135	18.0
Moderate-income	33,082	14,630	13.4	44.2	13,845	41.9	4,607	13.9
Middle-income	73,984	50,801	46.5	68.7	18,286	24.7	4,897	6.6
Upper-income	46,209	37,210	34.1	80.5	7,097	15.4	1,902	4.1
Unknown-income	769	109	0.1	14.2	520	67.6	140	18.2
Total Assessment Area	171,464	109,261	100.0	63.7	47,522	27.7	14,681	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,054	6.3	898	6.1	153	8.8	3	2.1
Moderate-income	2,948	17.7	2,557	17.3	370	21.4	21	14.5
Middle-income	6,654	39.9	5,907	39.9	687	39.7	60	41.4
Upper-income	5,282	31.7	4,874	33.0	355	20.5	53	36.6
Unknown-income	726	4.4	551	3.7	167	9.6	8	5.5
Total Assessment Area	16,664	100.0	14,787	100.0	1,732	100.0	145	100.0
Percentage of Total Businesses:			88.7		10.4		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.4	2	0.4	0	0.0	0	0.0
Moderate-income	10	2.2	9	2.0	1	25.0	0	0.0
Middle-income	309	67.0	306	67.0	3	75.0	0	0.0
Upper-income	139	30.2	139	30.4	0	0.0	0	0.0
Unknown-income	1	0.2	1	0.2	0	0.0	0	0.0
Total Assessment Area	461	100.0	457	100.0	4	100.0	0	.0
Percentage of Total Farms:			99.1		.9		.0	

Assessment Area(s): 2018 IN Fort Wayne MSA #23060

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	11.4	8,400	8.1	3,304	39.3	21,035	20.4
Moderate-income	24	22.9	16,032	15.5	3,710	23.1	18,329	17.8
Middle-income	43	41.0	45,662	44.2	4,038	8.8	22,590	21.9
Upper-income	23	21.9	32,902	31.9	1,142	3.5	41,252	40.0
Unknown-income	3	2.9	210	0.2	77	36.7	0	0.0
Total Assessment Area	105	100.0	103,206	100.0	12,271	11.9	103,206	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,420	6,511	6.0	37.4	7,774	44.6	3,135	18.0
Moderate-income	33,082	14,630	13.4	44.2	13,845	41.9	4,607	13.9
Middle-income	73,984	50,801	46.5	68.7	18,286	24.7	4,897	6.6
Upper-income	46,209	37,210	34.1	80.5	7,097	15.4	1,902	4.1
Unknown-income	769	109	0.1	14.2	520	67.6	140	18.2
Total Assessment Area	171,464	109,261	100.0	63.7	47,522	27.7	14,681	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1,069	6.4	902	6.1	161	9.1	6	3.2
Moderate-income	2,965	17.7	2,563	17.3	375	21.2	27	14.3
Middle-income	6,744	40.3	5,967	40.3	703	39.8	74	39.2
Upper-income	5,245	31.3	4,825	32.6	354	20.0	66	34.9
Unknown-income	726	4.3	536	3.6	174	9.8	16	8.5
Total Assessment Area	16,749	100.0	14,793	100.0	1,767	100.0	189	100.0
	Percentage of Total Businesses:			88.3		10.5		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	2	0.4	2	0.4	0	0.0	0	0.0
Moderate-income	9	1.8	8	1.7	1	25.0	0	0.0
Middle-income	326	66.9	323	66.9	3	75.0	0	0.0
Upper-income	149	30.6	149	30.8	0	0.0	0	0.0
Unknown-income	1	0.2	1	0.2	0	0.0	0	0.0
Total Assessment Area	487	100.0	483	100.0	4	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

Assessment Area(s): 2017 IN Fort Wayne MSA #23060

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	11.4	8,400	8.1	3,304	39.3	21,035	20.4
Moderate-income	24	22.9	16,032	15.5	3,710	23.1	18,329	17.8
Middle-income	43	41.0	45,662	44.2	4,038	8.8	22,590	21.9
Upper-income	23	21.9	32,902	31.9	1,142	3.5	41,252	40.0
Unknown-income	3	2.9	210	0.2	77	36.7	0	0.0
Total Assessment Area	105	100.0	103,206	100.0	12,271	11.9	103,206	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	17,420	6,511	6.0	37.4	7,774	44.6	3,135	18.0
Moderate-income	33,082	14,630	13.4	44.2	13,845	41.9	4,607	13.9
Middle-income	73,984	50,801	46.5	68.7	18,286	24.7	4,897	6.6
Upper-income	46,209	37,210	34.1	80.5	7,097	15.4	1,902	4.1
Unknown-income	769	109	0.1	14.2	520	67.6	140	18.2
Total Assessment Area	171,464	109,261	100.0	63.7	47,522	27.7	14,681	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	904	6.4	740	6.0	159	9.2	5	3.6
Moderate-income	2,567	18.2	2,160	17.6	389	22.4	18	13.0
Middle-income	5,809	41.1	5,047	41.2	707	40.7	55	39.9
Upper-income	4,285	30.3	3,901	31.8	336	19.4	48	34.8
Unknown-income	561	4.0	405	3.3	144	8.3	12	8.7
Total Assessment Area	14,126	100.0	12,253	100.0	1,735	100.0	138	100.0
Percentage of Total Businesses:			86.7		12.3		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	8	1.8	7	1.6	1	25.0	0	0.0
Middle-income	307	68.1	304	68.0	3	75.0	0	0.0
Upper-income	135	29.9	135	30.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	451	100.0	447	100.0	4	100.0	0	.0
Percentage of Total Farms:			99.1		.9		.0	

APPENDIX E

FULL-SCOPE – LENDING TABLES

HMDA LENDING TABLES

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	28	11.3	8.5	2,428	6.1	4.9	15.3
Moderate	69	27.9	25.1	8,098	20.2	18.4	16.6
Middle	58	23.5	23.3	8,593	21.5	21.8	22.3
Upper	81	32.8	30.4	19,212	48.0	43.9	45.8
Unknown	11	4.5	12.6	1,689	4.2	11.0	0.0
Total	247	100.0	100.0	40,020	100.0	100.0	100.0
Refinance Loans							
Low	13	5.5	6.0	863	2.6	3.3	15.3
Moderate	52	21.9	17.7	4,891	14.7	12.4	16.6
Middle	59	24.9	24.4	7,309	21.9	21.4	22.3
Upper	110	46.4	40.0	19,710	59.2	49.9	45.8
Unknown	3	1.3	11.9	533	1.6	12.9	0.0
Total	237	100.0	100.0	33,306	100.0	100.0	100.0
Home Improvement Loans							
Low	1	12.5	5.2	60	8.1	3.0	15.3
Moderate	1	12.5	17.2	120	16.2	13.7	16.6
Middle	3	37.5	22.6	218	29.5	21.0	22.3
Upper	3	37.5	51.7	342	46.2	59.3	45.8
Unknown	0	0.0	3.3	0	0.0	3.0	0.0
Total	8	100.0	100.0	740	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	42	8.5	7.1	3,351	4.5	4.0	15.3
Moderate	123	24.8	20.6	13,304	17.8	15.1	16.6
Middle	120	24.2	23.4	16,120	21.5	21.2	22.3
Upper	194	39.2	36.4	39,264	52.5	46.7	45.8
Unknown	16	3.2	12.5	2,794	3.7	13.0	42.5
Total	495	100.0	100.0	74,833	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

The State Bank and Trust Company
Defiance, OhioCRA Public Evaluation
January 30, 2023

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	7.4	0	0.0	3.5	15.3
Moderate	0	0.0	17.0	0	0.0	12.8	16.6
Middle	0	0.0	21.5	0	0.0	23.1	22.3
Upper	0	0.0	49.6	0	0.0	56.6	45.8
Unknown	0	0.0	4.4	0	0.0	4.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.6	0	0.0	5.9	15.3
Moderate	1	100.0	16.5	195	100.0	12.2	16.6
Middle	0	0.0	20.0	0	0.0	15.9	22.3
Upper	0	0.0	44.7	0	0.0	58.8	45.8
Unknown	0	0.0	8.2	0	0.0	7.2	
Total	1	100.0	100.0	195	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	15.3
Moderate	0	0.0	0.0	0	0.0	0.0	16.6
Middle	0	0.0	0.0	0	0.0	0.0	22.3
Upper	0	0.0	5.3	0	0.0	11.8	45.8
Unknown	0	0.0	94.7	0	0.0	88.2	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	27	9.4	9.0	2,390	5.5	5.2	15.3
Moderate	89	31.1	27.2	10,078	23.4	20.1	16.6
Middle	75	26.2	25.7	10,869	25.2	24.5	22.3
Upper	85	29.7	30.0	18,841	43.7	43.2	45.8
Unknown	10	3.5	8.1	946	2.2	7.0	
Total	286	100.0	100.0	43,124	100.0	100.0	100.0
Refinance Loans							
Low	12	3.4	3.7	743	1.3	1.9	15.3
Moderate	43	12.4	14.3	4,425	7.8	9.3	16.6
Middle	94	27.0	21.9	12,140	21.3	17.9	22.3
Upper	186	53.4	49.1	38,029	66.8	59.2	45.8
Unknown	13	3.7	11.0	1,571	2.8	11.7	
Total	348	100.0	100.0	56,908	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.7	0	0.0	5.3	15.3
Moderate	1	33.3	16.2	10	6.7	12.8	16.6
Middle	1	33.3	26.5	15	10.0	22.4	22.3
Upper	0	0.0	47.2	0	0.0	54.8	45.8
Unknown	1	33.3	2.4	125	83.3	4.7	
Total	3	100.0	100.0	150	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	40	6.2	5.9	3,250	3.1	3.2	15.3
Moderate	133	20.7	19.0	14,513	13.9	13.0	16.6
Middle	171	26.6	23.1	23,089	22.1	19.7	22.3
Upper	273	42.5	41.3	57,282	54.8	50.6	45.8
Unknown	26	4.0	10.7	6,336	6.1	13.5	42.5
Total	643	100.0	100.0	104,470	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	6.1	0	0.0	5.3	15.3
Moderate	0	0.0	18.3	0	0.0	14.8	16.6
Middle	0	0.0	21.1	0	0.0	20.0	22.3
Upper	0	0.0	51.8	0	0.0	56.8	45.8
Unknown	0	0.0	2.8	0	0.0	3.1	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	25.0	12.6	117	19.7	7.2	15.3
Moderate	0	0.0	18.4	0	0.0	13.5	16.6
Middle	1	25.0	25.2	65	10.9	23.2	22.3
Upper	2	50.0	35.0	412	69.4	38.5	45.8
Unknown	0	0.0	8.7	0	0.0	17.6	
Total	4	100.0	100.0	594	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	15.3
Moderate	0	0.0	0.0	0	0.0	0.0	16.6
Middle	0	0.0	0.7	0	0.0	1.7	22.3
Upper	0	0.0	0.0	0	0.0	0.0	45.8
Unknown	0	0.0	99.3	0	0.0	98.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	31	9.6	7.8	2,272	4.7	4.4	15.5
Moderate	74	22.8	25.9	7,560	15.8	18.5	16.7
Middle	77	23.8	24.8	9,518	19.9	23.2	22.4
Upper	129	39.8	30.2	26,643	55.7	44.5	45.3
Unknown	13	4.0	11.3	1,867	3.9	9.4	0.0
Total	324	100.0	100.0	47,860	100.0	100.0	100.0
Refinance Loans							
Low	6	7.5	7.5	286	3.3	4.1	15.5
Moderate	21	26.3	21.4	1,730	19.8	15.8	16.7
Middle	28	35.0	26.6	2,527	28.9	23.9	22.4
Upper	24	30.0	37.5	4,140	47.3	47.7	45.3
Unknown	1	1.3	7.0	72	0.8	8.4	0.0
Total	80	100.0	100.0	8,755	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.9	0	0.0	3.0	15.5
Moderate	0	0.0	23.0	0	0.0	20.1	16.7
Middle	0	0.0	24.8	0	0.0	22.4	22.4
Upper	0	0.0	44.5	0	0.0	51.9	45.3
Unknown	0	0.0	2.9	0	0.0	2.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	37	9.1	7.3	2,558	4.5	4.1	15.5
Moderate	95	23.3	23.4	9,290	16.2	17.0	16.7
Middle	105	25.8	24.7	12,045	21.0	22.4	22.4
Upper	153	37.6	34.3	30,783	53.6	44.7	45.3
Unknown	17	4.2	10.4	2,758	4.8	11.7	42.5
Total	407	100.0	100.0	57,434	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	7.1	0	0.0	4.9	15.5
Moderate	0	0.0	18.5	0	0.0	14.3	16.7
Middle	0	0.0	22.9	0	0.0	20.6	22.4
Upper	0	0.0	50.3	0	0.0	59.5	45.3
Unknown	0	0.0	1.2	0	0.0	0.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.2	0	0.0	5.3	15.5
Moderate	0	0.0	26.1	0	0.0	20.0	16.7
Middle	0	0.0	26.1	0	0.0	21.9	22.4
Upper	0	0.0	36.2	0	0.0	49.0	45.3
Unknown	0	0.0	4.3	0	0.0	3.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	15.5
Moderate	0	0.0	0.9	0	0.0	0.8	16.7
Middle	0	0.0	1.8	0	0.0	1.6	22.4
Upper	0	0.0	4.6	0	0.0	10.9	45.3
Unknown	0	0.0	92.7	0	0.0	86.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	31	9.6	7.8	2,272	4.7	4.4	15.5
Moderate	74	22.8	25.9	7,560	15.8	18.5	16.7
Middle	77	23.8	24.8	9,518	19.9	23.2	22.4
Upper	129	39.8	30.2	26,643	55.7	44.5	45.3
Unknown	13	4.0	11.3	1,867	3.9	9.4	0.0
Total	324	100.0	100.0	47,860	100.0	100.0	100.0
Refinance Loans							
Low	6	7.5	7.5	286	3.3	4.1	15.5
Moderate	21	26.3	21.4	1,730	19.8	15.8	16.7
Middle	28	35.0	26.6	2,527	28.9	23.9	22.4
Upper	24	30.0	37.5	4,140	47.3	47.7	45.3
Unknown	1	1.3	7.0	72	0.8	8.4	0.0
Total	80	100.0	100.0	8,755	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.9	0	0.0	3.0	15.5
Moderate	0	0.0	23.0	0	0.0	20.1	16.7
Middle	0	0.0	24.8	0	0.0	22.4	22.4
Upper	0	0.0	44.5	0	0.0	51.9	45.3
Unknown	0	0.0	2.9	0	0.0	2.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	37	9.1	7.3	2,558	4.5	4.1	15.5
Moderate	95	23.3	23.4	9,290	16.2	17.0	16.7
Middle	105	25.8	24.7	12,045	21.0	22.4	22.4
Upper	153	37.6	34.3	30,783	53.6	44.7	45.3
Unknown	17	4.2	10.4	2,758	4.8	11.7	42.5
Total	407	100.0	100.0	57,434	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	7.1	0	0.0	4.9	15.5
Moderate	0	0.0	18.5	0	0.0	14.3	16.7
Middle	0	0.0	22.9	0	0.0	20.6	22.4
Upper	0	0.0	50.3	0	0.0	59.5	45.3
Unknown	0	0.0	1.2	0	0.0	0.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.2	0	0.0	5.3	15.5
Moderate	0	0.0	26.1	0	0.0	20.0	16.7
Middle	0	0.0	26.1	0	0.0	21.9	22.4
Upper	0	0.0	36.2	0	0.0	49.0	45.3
Unknown	0	0.0	4.3	0	0.0	3.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	15.5
Moderate	0	0.0	0.9	0	0.0	0.8	16.7
Middle	0	0.0	1.8	0	0.0	1.6	22.4
Upper	0	0.0	4.6	0	0.0	10.9	45.3
Unknown	0	0.0	92.7	0	0.0	86.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	27	9.7	7.2	1,855	4.8	3.8	15.5
Moderate	61	21.9	25.2	5,128	13.2	17.3	16.7
Middle	78	28.0	24.6	9,458	24.3	23.0	22.4
Upper	108	38.7	32.9	21,677	55.7	47.2	45.3
Unknown	5	1.8	10.1	775	2.0	8.6	
Total	279	100.0	100.0	38,893	100.0	100.0	100.0
Refinance Loans							
Low	10	9.3	6.0	529	4.3	3.1	15.5
Moderate	29	26.9	19.8	2,759	22.4	14.2	16.7
Middle	22	20.4	21.8	2,055	16.7	18.6	22.4
Upper	43	39.8	41.8	6,620	53.8	53.2	45.3
Unknown	4	3.7	10.6	347	2.8	10.9	
Total	108	100.0	100.0	12,310	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.8	0	0.0	3.5	15.5
Moderate	1	25.0	22.9	122	37.8	13.7	16.7
Middle	1	25.0	24.0	16	5.0	27.7	22.4
Upper	2	50.0	40.8	185	57.3	50.9	45.3
Unknown	0	0.0	4.5	0	0.0	4.1	
Total	4	100.0	100.0	323	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	37	9.4	6.9	2,384	4.3	3.4	15.5
Moderate	91	23.2	23.3	8,009	14.3	15.6	16.7
Middle	101	25.7	23.6	11,529	20.6	20.9	22.4
Upper	153	38.9	36.2	28,482	50.8	47.0	45.3
Unknown	11	2.8	10.1	5,637	10.1	13.0	42.5
Total	393	100.0	100.0	56,041	100.0	100.0	100.0
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan, Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	24	9.7	8.4	2,332	5.8	5.8	5.0
Middle	181	73.3	55.5	29,825	74.5	48.9	58.9
Upper	42	17.0	36.1	7,863	19.6	45.2	36.1
Total	247	100.0	100.0	40,020	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	3.4	4.9	609	1.8	3.1	5.0
Middle	174	73.4	55.2	22,785	68.4	51.8	58.9
Upper	55	23.2	39.9	9,912	29.8	45.0	36.1
Total	237	100.0	100.0	33,306	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.0	0	0.0	0.9	5.0
Middle	8	100.0	57.0	740	100.0	53.5	58.9
Upper	0	0.0	41.1	0	0.0	45.6	36.1
Total	8	100.0	100.0	740	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	14.7	488	85.3	11.7	15.8
Middle	1	50.0	70.6	84	14.7	62.3	54.0
Upper	0	0.0	14.7	0	0.0	26.0	30.2
Total	2	100.0	100.0	572	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	33	6.7	6.2	3,429	4.6	4.4	5.0
Middle	365	73.7	55.3	53,629	71.7	50.6	58.9
Upper	97	19.6	38.5	17,775	23.8	44.9	36.1
Total	495	100.0	100.0	74,833	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.2	0	0.0	1.7	5.0
Middle	0	0.0	46.3	0	0.0	46.9	58.9
Upper	0	0.0	51.5	0	0.0	51.4	36.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.7	0	0.0	2.7	5.0
Middle	1	100.0	58.8	195	100.0	56.4	58.9
Upper	0	0.0	36.5	0	0.0	40.9	36.1
Total	1	100.0	100.0	195	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.9	0	0.0	3.6	5.0
Middle	0	0.0	59.2	0	0.0	64.2	58.9
Upper	0	0.0	32.9	0	0.0	32.2	36.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	17	5.9	6.4	1,902	4.4	4.4	5.0
Middle	196	68.5	57.1	27,138	62.9	52.1	58.9
Upper	73	25.5	36.5	14,084	32.7	43.4	36.1
Total	286	100.0	100.0	43,124	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	14	4.0	3.7	1,735	3.0	2.4	5.0
Middle	201	57.8	49.2	29,831	52.4	45.1	58.9
Upper	133	38.2	47.0	25,342	44.5	52.5	36.1
Total	348	100.0	100.0	56,908	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.0	0	0.0	3.5	5.0
Middle	2	66.7	51.7	135	90.0	46.0	58.9
Upper	1	33.3	44.3	15	10.0	50.5	36.1
Total	3	100.0	100.0	150	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.7	0	0.0	2.1	15.8
Middle	1	50.0	48.4	222	6.0	33.8	54.0
Upper	1	50.0	41.9	3,472	94.0	64.2	30.2
Total	2	100.0	100.0	3,694	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	31	4.8	4.7	3,637	3.5	3.1	5.0
Middle	403	62.7	52.0	57,708	55.2	47.2	58.9
Upper	209	32.5	43.3	43,125	41.3	49.6	36.1
Total	643	100.0	100.0	104,470	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.8	0	0.0	1.7	5.0
Middle	0	0.0	44.7	0	0.0	41.8	58.9
Upper	0	0.0	52.5	0	0.0	56.5	36.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.9	0	0.0	1.0	5.0
Middle	3	75.0	50.5	382	64.3	41.7	58.9
Upper	1	25.0	45.6	212	35.7	57.3	36.1
Total	4	100.0	100.0	594	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.5	0	0.0	3.5	5.0
Middle	0	0.0	52.2	0	0.0	44.5	58.9
Upper	0	0.0	43.3	0	0.0	51.9	36.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	19	5.9	7.5	1,871	3.9	5.3	5.0
Middle	208	64.2	57.8	28,350	59.2	52.5	60.8
Upper	97	29.9	34.6	17,639	36.9	42.2	34.2
Total	324	100.0	100.0	47,860	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	5.1	5.0	1,050	4.0	3.3	5.0
Middle	99	63.5	49.7	14,120	54.0	44.3	60.8
Upper	49	31.4	45.3	10,984	42.0	52.4	34.2
Total	156	100.0	100.0	26,154	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.8	0	0.0	3.0	5.0
Middle	0	0.0	53.1	0	0.0	51.4	60.8
Upper	0	0.0	43.1	0	0.0	45.6	34.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	66.7	34.5	415	50.7	41.3	15.8
Middle	1	33.3	51.7	404	49.3	54.7	54.6
Upper	0	0.0	13.8	0	0.0	3.9	29.6
Total	3	100.0	100.0	819	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	28	6.9	6.5	2,688	4.7	5.7	5.0
Middle	265	65.1	56.9	34,883	60.7	52.2	60.8
Upper	114	28.0	36.6	19,863	34.6	42.2	34.2
Total	407	100.0	100.0	57,434	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.9	0	0.0	1.7	5.0
Middle	0	0.0	53.6	0	0.0	47.4	60.8
Upper	0	0.0	43.5	0	0.0	50.8	34.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.9	0	0.0	3.6	5.0
Middle	0	0.0	62.3	0	0.0	53.8	60.8
Upper	0	0.0	34.8	0	0.0	42.6	34.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.4	0	0.0	4.8	5.0
Middle	0	0.0	61.5	0	0.0	57.4	60.8
Upper	0	0.0	32.1	0	0.0	37.8	34.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	19	5.9	7.5	1,871	3.9	5.3	5.0
Middle	208	64.2	57.8	28,350	59.2	52.5	60.8
Upper	97	29.9	34.6	17,639	36.9	42.2	34.2
Total	324	100.0	100.0	47,860	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	8.8	6.0	402	4.6	4.2	5.0
Middle	56	70.0	56.4	6,129	70.0	51.7	60.8
Upper	17	21.3	37.5	2,224	25.4	44.1	34.2
Total	80	100.0	100.0	8,755	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.8	0	0.0	3.0	5.0
Middle	0	0.0	53.1	0	0.0	51.4	60.8
Upper	0	0.0	43.1	0	0.0	45.6	34.2
Total	0	0.0	0.0	0	0.0	0.0	0.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	66.7	34.5	415	50.7	41.3	15.8
Middle	1	33.3	51.7	404	49.3	54.7	54.6
Upper	0	0.0	13.8	0	0.0	3.9	29.6
Total	3	100.0	100.0	819	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	28	6.9	6.5	2,688	4.7	5.7	5.0
Middle	265	65.1	56.9	34,883	60.7	52.2	60.8
Upper	114	28.0	36.6	19,863	34.6	42.2	34.2
Total	407	100.0	100.0	57,434	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.9	0	0.0	1.7	5.0
Middle	0	0.0	53.6	0	0.0	47.4	60.8
Upper	0	0.0	43.5	0	0.0	50.8	34.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.9	0	0.0	3.6	5.0
Middle	0	0.0	62.3	0	0.0	53.8	60.8
Upper	0	0.0	34.8	0	0.0	42.6	34.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.4	0	0.0	4.8	5.0
Middle	0	0.0	61.5	0	0.0	57.4	60.8
Upper	0	0.0	32.1	0	0.0	37.8	34.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	6.5	6.4	1,410	3.6	4.4	5.0
Middle	174	62.4	58.2	21,887	56.3	52.2	60.8
Upper	87	31.2	35.4	15,596	40.1	43.3	34.2
Total	279	100.0	100.0	38,893	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	2.8	5.1	168	1.4	3.5	5.0
Middle	78	72.2	56.8	8,095	65.8	52.5	60.8
Upper	27	25.0	38.0	4,047	32.9	43.9	34.2
Total	108	100.0	100.0	12,310	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.4	0	0.0	4.7	5.0
Middle	3	75.0	65.2	201	62.2	58.4	60.8
Upper	1	25.0	29.4	122	37.8	36.9	34.2
Total	4	100.0	100.0	323	100.0	100.0	100.0
Multifamily Loans							
							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	27.8	4,440	98.3	21.7	15.8
Middle	0	0.0	50.0	0	0.0	49.3	54.6
Upper	1	50.0	22.2	75	1.7	29.0	29.6
Total	2	100.0	100.0	4,515	100.0	100.0	100.0
Total HMDA Reportable Loans							
							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	22	5.6	6.0	6,018	10.7	4.9	5.0
Middle	255	64.9	58.3	30,183	53.9	52.4	60.8
Upper	116	29.5	35.6	19,840	35.4	42.6	34.2
Total	393	100.0	100.0	56,041	100.0	100.0	100.0
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	13	2.8	7.9	2,080	1.3	5.0	5.9
Moderate	48	10.2	19.8	9,567	6.1	13.8	18.5
Middle	141	30.0	29.0	37,052	23.7	25.1	31.4
Upper	268	57.0	43.3	107,390	68.8	56.1	44.2
Total	470	100.0	100.0	156,089	100.0	100.0	100.0
Refinance Loans							
Low	6	1.1	3.9	768	0.6	2.5	5.9
Moderate	30	5.7	14.1	4,855	3.7	8.8	18.5
Middle	117	22.4	28.4	23,515	17.8	23.0	31.4
Upper	369	70.7	53.6	102,908	77.9	65.7	44.2
Total	522	100.0	100.0	132,046	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.8	0	0.0	3.0	5.9
Moderate	1	25.0	12.2	131	18.7	7.7	18.5
Middle	1	25.0	25.4	186	26.5	21.1	31.4
Upper	2	50.0	56.6	384	54.8	68.2	44.2
Total	4	100.0	100.0	701	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	24.8	0	0.0	20.1	17.7
Moderate	1	33.3	26.7	428	34.0	21.9	28.8
Middle	2	66.7	26.4	829	66.0	24.0	28.6
Upper	0	0.0	19.9	0	0.0	33.4	24.2
Total	3	100.0	100.0	1,257	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	19	1.9	5.5	2,848	1.0	5.1	5.9
Moderate	80	8.0	16.1	14,981	5.2	12.0	18.5
Middle	262	26.2	28.4	61,882	21.3	23.8	31.4
Upper	639	63.9	50.0	210,682	72.6	59.1	44.2
Total	1000	100.0	100.0	290,393	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.6	0	0.0	1.6	5.9
Moderate	0	0.0	11.3	0	0.0	6.9	18.5
Middle	0	0.0	24.2	0	0.0	19.1	31.4
Upper	0	0.0	61.9	0	0.0	72.5	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.5	0	0.0	3.8	5.9
Moderate	0	0.0	18.2	0	0.0	9.4	18.5
Middle	1	100.0	26.5	300	100.0	16.9	31.4
Upper	0	0.0	48.4	0	0.0	68.9	44.2
Total	1	100.0	100.0	300	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	12.6	0	0.0	6.6	5.9
Moderate	0	0.0	33.2	0	0.0	43.2	18.5
Middle	0	0.0	35.1	0	0.0	28.7	31.4
Upper	0	0.0	19.0	0	0.0	21.5	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	23	4.5	7.4	3,360	2.3	4.8	5.9
Moderate	66	12.9	19.2	12,370	8.5	13.0	18.5
Middle	143	28.0	30.6	34,417	23.5	26.5	31.4
Upper	278	54.4	42.8	95,898	65.5	55.8	44.2
Total	511	100.0	100.0	146,335	100.0	100.0	100.0
Refinance Loans							
Low	5	0.7	2.4	761	0.4	1.5	5.9
Moderate	36	4.9	10.2	5,946	3.2	6.2	18.5
Middle	145	19.6	26.8	27,736	14.8	21.2	31.4
Upper	553	74.8	60.6	152,717	81.6	71.1	44.2
Total	739	100.0	100.0	187,160	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.5	0	0.0	3.1	5.9
Moderate	0	0.0	10.6	0	0.0	7.3	18.5
Middle	0	0.0	26.4	0	0.0	21.1	31.4
Upper	0	0.0	59.5	0	0.0	68.5	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	25.0	27.3	254	15.8	13.4	17.7
Moderate	1	25.0	25.7	281	17.5	22.4	28.8
Middle	2	50.0	25.7	1,074	66.7	30.7	28.6
Upper	0	0.0	19.7	0	0.0	32.1	24.2
Total	4	100.0	100.0	1,609	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	29	2.3	4.3	4,375	1.3	3.6	5.9
Moderate	103	8.2	13.7	18,597	5.5	9.9	18.5
Middle	290	23.1	28.3	63,227	18.9	23.8	31.4
Upper	831	66.3	53.7	248,615	74.2	62.6	44.2
Total	1254	100.0	100.0	335,104	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.4	0	0.0	1.2	5.9
Moderate	0	0.0	9.8	0	0.0	5.6	18.5
Middle	0	0.0	26.5	0	0.0	20.8	31.4
Upper	0	0.0	61.4	0	0.0	72.4	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.0	0	0.0	3.1	5.9
Moderate	0	0.0	15.8	0	0.0	7.9	18.5
Middle	0	0.0	31.4	0	0.0	25.6	31.4
Upper	0	0.0	46.8	0	0.0	63.5	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	9.9	0	0.0	5.8	5.9
Moderate	0	0.0	31.3	0	0.0	23.6	18.5
Middle	0	0.0	34.7	0	0.0	35.6	31.4
Upper	0	0.0	24.1	0	0.0	35.0	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	25	4.7	6.6	3,784	2.7	3.9	5.9
Moderate	54	10.1	18.7	8,184	5.9	12.0	18.5
Middle	177	33.0	30.9	36,902	26.7	26.8	31.4
Upper	280	52.2	43.8	89,103	64.6	57.3	44.2
Total	536	100.0	100.0	137,973	100.0	100.0	100.0
Refinance Loans							
Low	3	1.1	3.1	549	0.7	1.8	5.9
Moderate	16	5.7	12.4	2,669	3.4	7.5	18.5
Middle	48	17.1	29.3	9,614	12.4	23.1	31.4
Upper	213	76.1	55.1	64,629	83.4	67.5	44.2
Total	280	100.0	100.0	77,461	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.4	0	0.0	3.8	5.9
Moderate	0	0.0	13.0	0	0.0	9.4	18.5
Middle	0	0.0	27.9	0	0.0	23.8	31.4
Upper	0	0.0	54.6	0	0.0	63.0	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	2	25.0	21.3	624	3.7	9.2	17.7
Moderate	1	12.5	22.5	4,120	24.6	11.6	28.8
Middle	2	25.0	24.9	2,460	14.7	25.2	28.6
Upper	3	37.5	28.2	9,577	57.1	53.2	24.2
Total	8	100.0	100.0	16,781	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	30	3.6	5.1	4,957	2.1	3.9	5.9
Moderate	71	8.6	16.0	14,973	6.4	10.4	18.5
Middle	227	27.5	30.0	48,976	21.1	25.2	31.4
Upper	496	60.2	48.9	163,309	70.3	60.3	44.2
Total	824	100.0	100.0	232,215	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	2.5	0	0.0	1.4	5.9
Moderate	0	0.0	10.5	0	0.0	6.5	18.5
Middle	0	0.0	28.5	0	0.0	22.2	31.4
Upper	0	0.0	58.5	0	0.0	70.0	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.4	0	0.0	4.7	5.9
Moderate	0	0.0	21.0	0	0.0	11.6	18.5
Middle	0	0.0	28.5	0	0.0	20.0	31.4
Upper	0	0.0	44.1	0	0.0	63.7	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	9.0	0	0.0	5.1	5.9
Moderate	0	0.0	33.6	0	0.0	25.9	18.5
Middle	0	0.0	34.9	0	0.0	35.0	31.4
Upper	0	0.0	22.5	0	0.0	34.0	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	11	1.9	5.4	1,221	0.9	2.8	5.9
Moderate	67	11.6	18.2	9,589	7.1	11.4	18.5
Middle	167	28.9	31.3	30,666	22.7	26.2	31.4
Upper	333	57.6	45.1	93,786	69.3	59.5	44.2
Total	578	100.0	100.0	135,262	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.1	0	0.0	2.4	5.9
Moderate	5	5.6	16.0	521	2.6	10.2	18.5
Middle	24	27.0	30.7	4,389	21.9	25.6	31.4
Upper	60	67.4	49.2	15,128	75.5	61.7	44.2
Total	89	100.0	100.0	20,038	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.5	0	0.0	2.8	5.9
Moderate	0	0.0	11.5	0	0.0	8.2	18.5
Middle	0	0.0	27.8	0	0.0	22.7	31.4
Upper	0	0.0	57.1	0	0.0	66.4	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	25.0	22.2	224	6.4	10.5	17.7
Moderate	0	0.0	27.6	0	0.0	27.7	28.8
Middle	1	25.0	23.7	349	9.9	30.3	28.6
Upper	2	50.0	25.4	2,940	83.7	31.2	24.2
Total	4	100.0	100.0	3,513	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	12	1.8	4.9	1,445	0.9	3.9	5.9
Moderate	72	10.7	16.9	10,110	6.4	13.5	18.5
Middle	192	28.6	30.4	35,404	22.3	26.4	31.4
Upper	395	58.9	47.7	111,854	70.4	56.1	44.2
Total	671	100.0	100.0	158,813	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.4	0	0.0	1.3	5.9
Moderate	0	0.0	10.6	0	0.0	6.1	18.5
Middle	0	0.0	27.4	0	0.0	21.0	31.4
Upper	0	0.0	59.6	0	0.0	71.6	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.3	0	0.0	3.9	5.9
Moderate	0	0.0	16.8	0	0.0	12.8	18.5
Middle	0	0.0	30.5	0	0.0	20.4	31.4
Upper	0	0.0	45.0	0	0.0	62.2	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	8.6	0	0.0	4.2	5.9
Moderate	0	0.0	27.4	0	0.0	18.6	18.5
Middle	0	0.0	26.9	0	0.0	24.1	31.4
Upper	0	0.0	37.2	0	0.0	53.1	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	14	2.5	4.3	1,382	1.1	2.2	5.9
Moderate	74	13.3	17.9	9,746	8.0	10.8	18.5
Middle	167	29.9	31.9	32,267	26.6	26.3	31.4
Upper	303	54.3	45.9	78,070	64.3	60.7	44.2
Total	558	100.0	100.0	121,465	100.0	100.0	100.0
Refinance Loans							
Low	2	1.8	4.1	337	1.3	2.2	5.9
Moderate	11	9.7	16.4	1,267	4.9	9.7	18.5
Middle	30	26.5	31.8	4,530	17.4	26.1	31.4
Upper	70	61.9	47.6	19,847	76.4	61.8	44.2
Total	113	100.0	100.0	25,981	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.2	0	0.0	2.5	5.9
Moderate	0	0.0	18.3	0	0.0	8.2	18.5
Middle	1	14.3	29.9	105	6.0	24.1	31.4
Upper	6	85.7	45.6	1,646	94.0	65.2	44.2
Total	7	100.0	100.0	1,751	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	21.5	0	0.0	10.5	17.7
Moderate	0	0.0	27.1	0	0.0	32.3	28.8
Middle	0	0.0	28.5	0	0.0	26.7	28.6
Upper	0	0.0	20.6	0	0.0	30.2	24.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	16	2.4	4.4	1,719	1.2	3.3	5.9
Moderate	85	12.5	17.5	11,013	7.4	13.3	18.5
Middle	198	29.2	31.7	36,902	24.7	26.2	31.4
Upper	379	55.9	46.3	99,563	66.7	57.1	44.2
Total	678	100.0	100.0	149,197	100.0	100.0	100.0
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, Ohio MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	12	2.6	7.3	1,585	1.0	3.9	22.1
Moderate	86	18.3	20.4	16,536	10.6	14.6	16.6
Middle	98	20.9	19.2	24,128	15.5	17.5	18.7
Upper	273	58.1	35.2	113,373	72.6	47.7	42.5
Unknown	1	0.2	18.0	467	0.3	16.3	
Total	470	100.0	100.0	156,089	100.0	100.0	100.0
Refinance Loans							
Low	13	2.5	6.3	1,361	1.0	3.1	22.1
Moderate	68	13.0	16.4	10,922	8.3	10.8	16.6
Middle	105	20.1	20.2	21,177	16.0	17.0	18.7
Upper	334	64.0	41.4	98,202	74.4	52.9	42.5
Unknown	2	0.4	15.6	384	0.3	16.2	
Total	522	100.0	100.0	132,046	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.4	0	0.0	3.2	22.1
Moderate	0	0.0	14.5	0	0.0	10.3	16.6
Middle	0	0.0	20.0	0	0.0	16.5	18.7
Upper	2	50.0	56.6	331	47.2	66.7	42.5
Unknown	2	50.0	2.5	370	52.8	3.4	
Total	4	100.0	100.0	701	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	25	2.5	6.6	2,946	1.0	3.1	22.1
Moderate	154	15.4	17.5	27,458	9.5	11.2	16.6
Middle	203	20.3	19.6	45,305	15.6	15.5	18.7
Upper	610	61.0	40.0	212,206	73.1	46.5	42.5
Unknown	8	0.8	16.3	2,478	0.9	23.7	
Total	1000	100.0	100.0	290,393	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, Ohio MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	5.3	0	0.0	3.2	22.1
Moderate	0	0.0	13.9	0	0.0	9.4	16.6
Middle	0	0.0	20.3	0	0.0	16.4	18.7
Upper	0	0.0	57.9	0	0.0	68.6	42.5
Unknown	0	0.0	2.6	0	0.0	2.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.2	0	0.0	3.8	22.1
Moderate	0	0.0	15.8	0	0.0	9.5	16.6
Middle	0	0.0	17.6	0	0.0	10.8	18.7
Upper	1	100.0	47.2	300	100.0	64.1	42.5
Unknown	0	0.0	11.2	0	0.0	11.8	
Total	1	100.0	100.0	300	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.2	22.1
Moderate	0	0.0	0.4	0	0.0	0.1	16.6
Middle	0	0.0	1.2	0	0.0	0.4	18.7
Upper	0	0.0	1.0	0	0.0	0.9	42.5
Unknown	0	0.0	96.9	0	0.0	98.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, Ohio MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	26	5.1	9.8	3,308	2.3	5.4	22.1
Moderate	107	20.9	21.6	18,146	12.4	15.8	16.6
Middle	125	24.5	20.5	27,952	19.1	19.2	18.7
Upper	250	48.9	33.7	94,631	64.7	46.5	42.5
Unknown	3	0.6	14.4	2,298	1.6	13.0	
Total	511	100.0	100.0	146,335	100.0	100.0	100.0
Refinance Loans							
Low	15	2.0	4.6	1,869	1.0	2.2	22.1
Moderate	68	9.2	13.3	10,935	5.8	8.6	16.6
Middle	156	21.1	20.5	31,097	16.6	17.1	18.7
Upper	489	66.2	46.0	139,973	74.8	56.0	42.5
Unknown	11	1.5	15.7	3,286	1.8	16.1	
Total	739	100.0	100.0	187,160	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.5	0	0.0	3.6	22.1
Moderate	0	0.0	13.7	0	0.0	9.9	16.6
Middle	0	0.0	21.7	0	0.0	17.9	18.7
Upper	0	0.0	56.0	0	0.0	63.4	42.5
Unknown	0	0.0	3.1	0	0.0	5.1	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	41	3.3	6.4	5,177	1.5	3.2	22.1
Moderate	175	14.0	15.8	29,081	8.7	10.4	16.6
Middle	281	22.4	20.1	59,049	17.6	16.4	18.7
Upper	739	58.9	41.4	234,604	70.0	48.3	42.5
Unknown	18	1.4	16.3	7,193	2.1	21.8	42.5
Total	1254	100.0	100.0	335,104	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, Ohio MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	6.2	0	0.0	3.7	22.1
Moderate	0	0.0	14.0	0	0.0	9.7	16.6
Middle	0	0.0	22.2	0	0.0	17.7	18.7
Upper	0	0.0	55.8	0	0.0	67.5	42.5
Unknown	0	0.0	1.7	0	0.0	1.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.9	0	0.0	5.4	22.1
Moderate	0	0.0	16.2	0	0.0	8.3	16.6
Middle	0	0.0	21.6	0	0.0	15.5	18.7
Upper	0	0.0	44.6	0	0.0	63.0	42.5
Unknown	0	0.0	7.6	0	0.0	7.8	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.3	22.1
Moderate	0	0.0	0.4	0	0.0	0.3	16.6
Middle	0	0.0	0.3	0	0.0	0.1	18.7
Upper	0	0.0	0.3	0	0.0	0.1	42.5
Unknown	0	0.0	98.5	0	0.0	99.2	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, Ohio MSA #18140							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%		\$%
Home Purchase Loans							
Low	30	5.6	7.1	3,196	2.3	3.7	22.1
Moderate	86	16.0	20.3	14,311	10.4	14.2	16.6
Middle	129	24.1	19.7	25,016	18.1	17.5	18.7
Upper	289	53.9	37.5	94,774	68.7	51.1	42.5
Unknown	2	0.4	15.3	676	0.5	13.6	
Total	536	100.0	100.0	137,973	100.0	100.0	100.0
Refinance Loans							
Low	8	2.9	5.7	807	1.0	2.8	22.1
Moderate	20	7.1	14.0	3,264	4.2	8.8	16.6
Middle	53	18.9	20.3	10,834	14.0	16.4	18.7
Upper	196	70.0	45.6	61,883	79.9	56.0	42.5
Unknown	3	1.1	14.5	673	0.9	16.0	
Total	280	100.0	100.0	77,461	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.2	0	0.0	4.3	22.1
Moderate	0	0.0	15.0	0	0.0	10.8	16.6
Middle	0	0.0	21.2	0	0.0	17.6	18.7
Upper	0	0.0	54.1	0	0.0	62.0	42.5
Unknown	0	0.0	3.5	0	0.0	5.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	38	4.6	6.4	4,003	1.7	2.8	22.1
Moderate	106	12.9	17.0	17,575	7.6	10.2	16.6
Middle	182	22.1	19.7	35,850	15.4	14.6	18.7
Upper	485	58.9	41.7	156,657	67.5	45.8	42.5
Unknown	13	1.6	15.2	18,130	7.8	26.5	42.5
Total	824	100.0	100.0	232,215	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, Ohio MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	6.3	0	0.0	3.5	22.1
Moderate	0	0.0	14.7	0	0.0	10.1	16.6
Middle	0	0.0	22.4	0	0.0	18.4	18.7
Upper	0	0.0	54.1	0	0.0	65.2	42.5
Unknown	0	0.0	2.5	0	0.0	2.7	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.5	0	0.0	4.6	22.1
Moderate	0	0.0	18.5	0	0.0	12.2	16.6
Middle	0	0.0	20.6	0	0.0	15.8	18.7
Upper	0	0.0	44.6	0	0.0	56.8	42.5
Unknown	0	0.0	7.8	0	0.0	10.7	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.5	0	0.0	0.2	22.1
Moderate	0	0.0	0.9	0	0.0	0.6	16.6
Middle	0	0.0	0.9	0	0.0	1.0	18.7
Upper	0	0.0	2.0	0	0.0	3.9	42.5
Unknown	0	0.0	95.8	0	0.0	94.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, Ohio MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	29	5.0	7.2	3,131	2.3	3.6	22.1
Moderate	101	17.5	19.4	15,328	11.3	13.1	16.6
Middle	137	23.7	19.9	27,181	20.1	17.7	18.7
Upper	305	52.8	37.7	88,665	65.6	51.6	42.5
Unknown	6	1.0	15.9	957	0.7	14.0	
Total	578	100.0	100.0	135,262	100.0	100.0	100.0
Refinance Loans							
Low	1	1.1	8.6	164	0.8	4.8	22.1
Moderate	16	18.0	17.9	2,259	11.3	12.6	16.6
Middle	22	24.7	22.2	3,843	19.2	19.5	18.7
Upper	50	56.2	42.4	13,772	68.7	53.4	42.5
Unknown	0	0.0	8.9	0	0.0	9.7	
Total	89	100.0	100.0	20,038	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.1	0	0.0	2.9	22.1
Moderate	0	0.0	13.7	0	0.0	9.9	16.6
Middle	0	0.0	21.0	0	0.0	17.0	18.7
Upper	0	0.0	53.6	0	0.0	62.0	42.5
Unknown	0	0.0	6.6	0	0.0	8.2	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	30	4.5	7.1	3,295	2.1	3.2	22.1
Moderate	117	17.4	17.5	17,587	11.1	10.6	16.6
Middle	159	23.7	20.1	31,024	19.5	15.1	18.7
Upper	355	52.9	40.0	102,437	64.5	44.1	42.5
Unknown	10	1.5	15.2	4,470	2.8	27.0	42.5
Total	671	100.0	100.0	158,813	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, Ohio MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	6.4	0	0.0	4.1	22.1
Moderate	0	0.0	13.8	0	0.0	10.3	16.6
Middle	0	0.0	22.2	0	0.0	17.7	18.7
Upper	0	0.0	53.4	0	0.0	64.5	42.5
Unknown	0	0.0	4.1	0	0.0	3.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.2	0	0.0	4.1	22.1
Moderate	0	0.0	16.5	0	0.0	11.8	16.6
Middle	0	0.0	23.2	0	0.0	15.0	18.7
Upper	0	0.0	47.2	0	0.0	58.6	42.5
Unknown	0	0.0	7.0	0	0.0	10.5	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.6	0	0.0	1.1	22.1
Moderate	0	0.0	1.1	0	0.0	1.1	16.6
Middle	0	0.0	1.6	0	0.0	1.4	18.7
Upper	0	0.0	1.2	0	0.0	1.4	42.5
Unknown	0	0.0	94.5	0	0.0	95.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, Ohio MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	38	6.8	7.1	3,544	2.9	3.5	22.1
Moderate	101	18.1	18.9	14,391	11.8	12.8	16.6
Middle	134	24.0	19.2	24,787	20.4	17.0	18.7
Upper	280	50.2	36.8	77,653	63.9	51.1	42.5
Unknown	5	0.9	18.0	1,090	0.9	15.5	
Total	558	100.0	100.0	121,465	100.0	100.0	100.0
Refinance Loans							
Low	2	1.8	7.0	181	0.7	3.5	22.1
Moderate	19	16.8	15.8	2,630	10.1	10.1	16.6
Middle	23	20.4	20.0	3,344	12.9	16.3	18.7
Upper	65	57.5	40.1	19,179	73.8	52.3	42.5
Unknown	4	3.5	17.2	647	2.5	17.9	
Total	113	100.0	100.0	25,981	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	10.3	0	0.0	4.8	22.1
Moderate	0	0.0	19.5	0	0.0	10.8	16.6
Middle	2	28.6	21.0	349	19.9	16.9	18.7
Upper	5	71.4	45.2	1,402	80.1	61.0	42.5
Unknown	0	0.0	4.0	0	0.0	6.4	
Total	7	100.0	100.0	1,751	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	40	5.9	7.2	3,725	2.5	3.1	22.1
Moderate	120	17.7	18.0	17,021	11.4	10.5	16.6
Middle	159	23.5	19.4	28,480	19.1	14.6	18.7
Upper	350	51.6	38.0	98,234	65.8	45.0	42.5
Unknown	9	1.3	17.4	1,737	1.2	26.8	42.5
Total	678	100.0	100.0	149,197	100.0	100.0	100.0
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, Ohio MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	21	13.5	8.8	2,010	7.7	4.6	23.2
Moderate	35	22.4	23.5	4,527	17.2	16.5	16.5
Middle	37	23.7	23.4	6,027	23.0	21.8	19.8
Upper	55	35.3	33.9	12,711	48.4	47.7	40.5
Unknown	8	5.1	10.4	977	3.7	9.3	
Total	156	100.0	100.0	26,252	100.0	100.0	100.0
Refinance Loans							
Low	7	4.1	5.8	461	1.4	2.8	23.2
Moderate	28	16.6	17.2	3,324	10.4	11.6	16.5
Middle	34	20.1	23.1	4,601	14.4	19.2	19.8
Upper	94	55.6	41.5	22,654	70.8	52.4	40.5
Unknown	6	3.6	12.4	949	3.0	13.9	
Total	169	100.0	100.0	31,989	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.9	0	0.0	5.1	23.2
Moderate	0	0.0	17.3	0	0.0	14.5	16.5
Middle	1	33.3	22.8	144	40.1	19.6	19.8
Upper	2	66.7	49.2	215	59.9	57.0	40.5
Unknown	0	0.0	2.7	0	0.0	3.8	
Total	3	100.0	100.0	359	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	28	8.3	7.1	2,471	4.1	3.5	23.2
Moderate	63	18.8	19.5	7,851	12.9	12.9	16.5
Middle	72	21.4	22.9	10,772	17.7	18.9	19.8
Upper	154	45.8	38.4	35,882	58.8	46.8	40.5
Unknown	19	5.7	12.1	4,020	6.6	17.9	42.5
Total	336	100.0	100.0	60,996	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, Ohio MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	9.1	0	0.0	5.3	23.2
Moderate	0	0.0	20.6	0	0.0	15.3	16.5
Middle	0	0.0	25.5	0	0.0	22.3	19.8
Upper	0	0.0	43.5	0	0.0	56.0	40.5
Unknown	0	0.0	1.4	0	0.0	1.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	15.1	0	0.0	7.2	23.2
Moderate	0	0.0	20.5	0	0.0	16.3	16.5
Middle	0	0.0	19.6	0	0.0	15.2	19.8
Upper	3	100.0	41.1	302	100.0	55.0	40.5
Unknown	0	0.0	3.7	0	0.0	6.2	0.0
Total	3	100.0	100.0	302	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.2
Moderate	0	0.0	0.4	0	0.0	0.2	16.5
Middle	0	0.0	0.0	0	0.0	0.0	19.8
Upper	0	0.0	0.4	0	0.0	0.0	40.5
Unknown	0	0.0	99.2	0	0.0	99.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	20	13.2	10.1	1,433	5.4	5.4	23.2
Moderate	37	24.3	24.6	4,227	16.1	17.5	16.5
Middle	35	23.0	24.0	5,570	21.2	22.8	19.8
Upper	57	37.5	34.2	14,769	56.1	48.2	40.5
Unknown	3	2.0	7.0	309	1.2	6.2	
Total	152	100.0	100.0	26,308	100.0	100.0	100.0
Refinance Loans							
Low	14	6.3	4.7	1,138	3.1	2.3	23.2
Moderate	43	19.5	13.2	5,235	14.3	8.5	16.5
Middle	49	22.2	22.0	6,749	18.4	17.9	19.8
Upper	110	49.8	48.2	23,036	62.7	58.1	40.5
Unknown	5	2.3	12.0	574	1.6	13.3	
Total	221	100.0	100.0	36,732	100.0	100.0	100.0
Home Improvement Loans							
Low	1	25.0	7.1	30	8.9	5.3	23.2
Moderate	0	0.0	19.3	0	0.0	15.7	16.5
Middle	0	0.0	21.4	0	0.0	21.0	19.8
Upper	2	50.0	50.6	104	30.9	56.2	40.5
Unknown	1	25.0	1.6	203	60.2	1.7	
Total	4	100.0	100.0	337	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	35	9.0	6.9	2,601	3.8	3.4	23.2
Moderate	83	21.3	17.6	9,733	14.4	11.4	16.5
Middle	84	21.5	22.0	12,319	18.2	18.4	19.8
Upper	171	43.8	41.7	37,965	56.2	50.3	40.5
Unknown	17	4.4	11.8	4,991	7.4	16.4	42.5
Total	390	100.0	100.0	67,609	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	9.1	0	0.0	6.8	23.2
Moderate	0	0.0	17.9	0	0.0	13.7	16.5
Middle	0	0.0	21.4	0	0.0	18.7	19.8
Upper	0	0.0	50.9	0	0.0	60.2	40.5
Unknown	0	0.0	0.7	0	0.0	0.6	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.5	0	0.0	8.4	23.2
Moderate	3	60.0	22.9	271	82.9	17.7	16.5
Middle	0	0.0	17.6	0	0.0	15.1	19.8
Upper	2	40.0	39.0	56	17.1	49.0	40.5
Unknown	0	0.0	10.0	0	0.0	9.8	
Total	5	100.0	100.0	327	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.2	0	0.0	0.1	23.2
Moderate	0	0.0	0.0	0	0.0	0.0	16.5
Middle	0	0.0	0.0	0	0.0	0.0	19.8
Upper	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	99.8	0	0.0	99.9	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	14	10.7	9.7	992	4.2	4.9	23.1
Moderate	26	19.8	22.7	2,691	11.3	15.8	16.5
Middle	23	17.6	23.3	3,166	13.3	21.4	19.7
Upper	60	45.8	33.1	14,865	62.3	47.8	40.7
Unknown	8	6.1	11.2	2,140	9.0	10.1	
Total	131	100.0	100.0	23,854	100.0	100.0	100.0
Refinance Loans							
Low	3	7.3	10.4	223	4.3	5.9	23.1
Moderate	6	14.6	18.4	448	8.7	13.6	16.5
Middle	11	26.8	24.6	1,298	25.1	22.5	19.7
Upper	19	46.3	39.4	2,929	56.6	49.3	40.7
Unknown	2	4.9	7.3	278	5.4	8.7	
Total	41	100.0	100.0	5,176	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.7	0	0.0	7.1	23.1
Moderate	0	0.0	18.7	0	0.0	15.6	16.5
Middle	0	0.0	24.5	0	0.0	21.8	19.7
Upper	1	100.0	44.5	30	100.0	47.8	40.7
Unknown	0	0.0	3.7	0	0.0	7.7	
Total	1	100.0	100.0	30	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	17	9.8	9.4	1,215	4.1	4.7	23.1
Moderate	32	18.4	20.6	3,139	10.5	13.6	16.5
Middle	34	19.5	23.1	4,464	14.9	19.3	19.7
Upper	80	46.0	35.4	17,824	59.5	43.0	40.7
Unknown	11	6.3	11.5	3,318	11.1	19.4	42.5
Total	174	100.0	100.0	29,960	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	8.7	0	0.0	6.3	23.1
Moderate	0	0.0	20.9	0	0.0	16.4	16.5
Middle	0	0.0	23.1	0	0.0	20.9	19.7
Upper	0	0.0	46.8	0	0.0	56.2	40.7
Unknown	0	0.0	0.5	0	0.0	0.2	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.7	0	0.0	5.7	23.1
Moderate	0	0.0	25.8	0	0.0	20.1	16.5
Middle	0	0.0	25.3	0	0.0	22.8	19.7
Upper	0	0.0	38.9	0	0.0	47.1	40.7
Unknown	0	0.0	2.3	0	0.0	4.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.1
Moderate	0	0.0	1.1	0	0.0	1.3	16.5
Middle	0	0.0	2.4	0	0.0	1.6	19.7
Upper	0	0.0	1.1	0	0.0	1.2	40.7
Unknown	0	0.0	95.5	0	0.0	96.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%		\$%
Home Purchase Loans							
Low	14	10.7	9.7	992	4.2	4.9	23.1
Moderate	26	19.8	22.7	2,691	11.3	15.8	16.5
Middle	23	17.6	23.3	3,166	13.3	21.4	19.7
Upper	60	45.8	33.1	14,865	62.3	47.8	40.7
Unknown	8	6.1	11.2	2,140	9.0	10.1	
Total	131	100.0	100.0	23,854	100.0	100.0	100.0
Refinance Loans							
Low	3	7.3	10.4	223	4.3	5.9	23.1
Moderate	6	14.6	18.4	448	8.7	13.6	16.5
Middle	11	26.8	24.6	1,298	25.1	22.5	19.7
Upper	19	46.3	39.4	2,929	56.6	49.3	40.7
Unknown	2	4.9	7.3	278	5.4	8.7	
Total	41	100.0	100.0	5,176	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.7	0	0.0	7.1	23.1
Moderate	0	0.0	18.7	0	0.0	15.6	16.5
Middle	0	0.0	24.5	0	0.0	21.8	19.7
Upper	1	100.0	44.5	30	100.0	47.8	40.7
Unknown	0	0.0	3.7	0	0.0	7.7	
Total	1	100.0	100.0	30	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	17	9.8	9.4	1,215	4.1	4.7	23.1
Moderate	32	18.4	20.6	3,139	10.5	13.6	16.5
Middle	34	19.5	23.1	4,464	14.9	19.3	19.7
Upper	80	46.0	35.4	17,824	59.5	43.0	40.7
Unknown	11	6.3	11.5	3,318	11.1	19.4	42.5
Total	174	100.0	100.0	29,960	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	8.7	0	0.0	6.3	23.1
Moderate	0	0.0	20.9	0	0.0	16.4	16.5
Middle	0	0.0	23.1	0	0.0	20.9	19.7
Upper	0	0.0	46.8	0	0.0	56.2	40.7
Unknown	0	0.0	0.5	0	0.0	0.2	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.7	0	0.0	5.7	23.1
Moderate	0	0.0	25.8	0	0.0	20.1	16.5
Middle	0	0.0	25.3	0	0.0	22.8	19.7
Upper	0	0.0	38.9	0	0.0	47.1	40.7
Unknown	0	0.0	2.3	0	0.0	4.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.1
Moderate	0	0.0	1.1	0	0.0	1.3	16.5
Middle	0	0.0	2.4	0	0.0	1.6	19.7
Upper	0	0.0	1.1	0	0.0	1.2	40.7
Unknown	0	0.0	95.5	0	0.0	96.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2017 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%		\$%
Home Purchase Loans							
Low	8	6.6	6.8	533	2.8	3.3	23.1
Moderate	20	16.4	21.4	2,028	10.7	14.4	16.5
Middle	30	24.6	22.5	3,576	18.8	20.1	19.7
Upper	59	48.4	36.6	12,244	64.4	51.0	40.7
Unknown	5	4.1	12.8	641	3.4	11.3	
Total	122	100.0	100.0	19,022	100.0	100.0	100.0
Refinance Loans							
Low	3	5.7	6.6	198	2.9	3.4	23.1
Moderate	13	24.5	15.2	1,123	16.7	10.3	16.5
Middle	14	26.4	21.6	1,671	24.8	17.8	19.7
Upper	21	39.6	40.9	3,498	52.0	51.7	40.7
Unknown	2	3.8	15.6	242	3.6	16.8	
Total	53	100.0	100.0	6,732	100.0	100.0	100.0
Home Improvement Loans							
Low	1	25.0	10.2	60	24.8	3.6	23.1
Moderate	0	0.0	21.8	0	0.0	12.8	16.5
Middle	0	0.0	25.3	0	0.0	22.8	19.7
Upper	3	75.0	39.1	182	75.2	56.2	40.7
Unknown	0	0.0	3.5	0	0.0	4.5	
Total	4	100.0	100.0	242	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	12	6.4	6.9	791	2.4	3.0	23.1
Moderate	33	17.6	19.6	3,151	9.7	11.8	16.5
Middle	44	23.5	22.3	5,247	16.2	17.5	19.7
Upper	83	44.4	37.7	15,924	49.1	45.9	40.7
Unknown	15	8.0	13.5	7,305	22.5	21.8	
Total	187	100.0	100.0	32,418	100.0	100.0	100.0
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	4	2.6	2.8	264	1.0	1.5	6.7
Moderate	19	12.2	9.8	1,838	7.0	5.6	11.8
Middle	82	52.6	47.5	12,112	46.1	38.2	45.8
Upper	51	32.7	40.0	12,038	45.9	54.8	35.7
Total	156	100.0	100.0	26,252	100.0	100.0	100.0
Refinance Loans							
Low	3	1.8	1.2	512	1.6	0.7	6.7
Moderate	0	0.0	5.8	0	0.0	3.5	11.8
Middle	85	50.3	41.2	12,997	40.6	32.6	45.8
Upper	81	47.9	51.8	18,480	57.8	63.3	35.7
Total	169	100.0	100.0	31,989	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.1	0	0.0	1.0	6.7
Moderate	0	0.0	6.8	0	0.0	4.8	11.8
Middle	1	33.3	40.7	144	40.1	34.3	45.8
Upper	2	66.7	50.3	215	59.9	59.9	35.7
Total	3	100.0	100.0	359	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	13.3	0	0.0	27.2	24.1
Moderate	1	20.0	31.7	683	32.6	15.8	16.0
Middle	3	60.0	35.0	499	23.8	30.9	39.9
Upper	1	20.0	20.0	912	43.6	26.1	19.8
Total	5	100.0	100.0	2,094	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	7	2.1	2.0	776	1.3	2.7	6.7
Moderate	20	6.0	7.7	2,521	4.1	5.2	11.8
Middle	171	50.9	43.6	25,752	42.2	34.8	45.8
Upper	138	41.1	46.7	31,947	52.4	57.4	35.7
Total	336	100.0	100.0	60,996	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	2.0	0	0.0	0.7	6.7
Moderate	0	0.0	9.1	0	0.0	5.4	11.8
Middle	0	0.0	37.6	0	0.0	29.3	45.8
Upper	0	0.0	51.2	0	0.0	64.2	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.1	0	0.0	2.6	6.7
Moderate	0	0.0	10.0	0	0.0	4.8	11.8
Middle	0	0.0	38.8	0	0.0	28.7	45.8
Upper	3	100.0	47.0	302	100.0	63.9	35.7
Total	3	100.0	100.0	302	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.3	0	0.0	1.1	6.7
Moderate	0	0.0	12.7	0	0.0	5.5	11.8
Middle	0	0.0	61.2	0	0.0	35.3	45.8
Upper	0	0.0	22.9	0	0.0	58.0	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	4	2.6	2.1	282	1.1	1.1	6.7
Moderate	18	11.8	8.4	1,418	5.4	4.9	11.8
Middle	84	55.3	46.8	12,031	45.7	36.7	45.8
Upper	46	30.3	42.7	12,577	47.8	57.2	35.7
Total	152	100.0	100.0	26,308	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.8	0	0.0	0.4	6.7
Moderate	6	2.7	4.1	831	2.3	2.4	11.8
Middle	112	50.7	36.8	15,388	41.9	28.0	45.8
Upper	103	46.6	58.3	20,513	55.8	69.2	35.7
Total	221	100.0	100.0	36,732	100.0	100.0	100.0
Home Improvement Loans							
Low	1	25.0	1.8	203	60.2	1.1	6.7
Moderate	0	0.0	6.1	0	0.0	3.8	11.8
Middle	2	50.0	39.8	45	13.4	34.9	45.8
Upper	1	25.0	52.3	89	26.4	60.1	35.7
Total	4	100.0	100.0	337	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	3	37.5	16.8	1,646	42.2	14.9	24.1
Moderate	2	25.0	28.0	813	20.8	11.2	16.0
Middle	1	12.5	36.4	350	9.0	35.1	39.9
Upper	2	25.0	18.7	1,096	28.1	38.8	19.8
Total	8	100.0	100.0	3,905	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	8	2.1	1.5	2,131	3.2	1.6	6.7
Moderate	27	6.9	6.2	3,109	4.6	4.0	11.8
Middle	201	51.5	41.3	27,914	41.3	32.2	45.8
Upper	154	39.5	51.1	34,455	51.0	62.3	35.7
Total	390	100.0	100.0	67,609	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	2.0	0	0.0	1.2	6.7
Moderate	0	0.0	4.6	0	0.0	2.7	11.8
Middle	0	0.0	38.7	0	0.0	33.5	45.8
Upper	0	0.0	54.7	0	0.0	62.6	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.9	0	0.0	1.0	6.7
Moderate	1	20.0	8.1	47	14.4	4.2	11.8
Middle	2	40.0	52.4	100	30.6	42.9	45.8
Upper	2	40.0	37.6	180	55.0	51.8	35.7
Total	5	100.0	100.0	327	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.7	0	0.0	2.0	6.7
Moderate	0	0.0	12.4	0	0.0	8.8	11.8
Middle	0	0.0	56.2	0	0.0	51.3	45.8
Upper	0	0.0	27.7	0	0.0	37.9	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	1.9	0	0.0	1.1	6.7
Moderate	10	7.2	8.4	1,431	5.6	4.8	11.8
Middle	62	44.9	46.4	8,172	32.1	35.6	45.8
Upper	66	47.8	43.3	15,875	62.3	58.5	35.7
Total	138	100.0	100.0	25,478	100.0	100.0	100.0
Refinance Loans							
Low	1	1.0	1.2	85	0.5	0.6	6.7
Moderate	3	3.0	5.6	182	1.0	3.2	11.8
Middle	57	57.0	39.6	7,986	43.4	30.7	45.8
Upper	39	39.0	53.6	10,136	55.1	65.6	35.7
Total	100	100.0	100.0	18,389	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.0	0	0.0	1.1	6.7
Moderate	0	0.0	7.5	0	0.0	5.0	11.8
Middle	0	0.0	42.5	0	0.0	36.1	45.8
Upper	0	0.0	48.0	30	100.0	57.8	35.7
Total	0	0.0	100.0	30	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	33.3	22.9	83	6.7	17.3	24.1
Moderate	0	0.0	25.0	0	0.0	13.2	16.0
Middle	1	33.3	31.9	393	31.9	29.3	39.9
Upper	1	33.3	20.1	755	61.3	40.2	19.8
Total	3	100.0	100.0	1,231	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	0.8	1.9	168	0.4	3.1	6.7
Moderate	13	5.4	7.6	1,613	2.7	5.5	11.8
Middle	120	49.8	43.8	16,551	45.0	33.4	45.8
Upper	106	44.0	46.7	26,766	51.9	58.0	35.7
Total	241	100.0	100.0	45,098	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.4	0	0.0	0.7	6.7
Moderate	0	0.0	5.8	0	0.0	3.5	11.8
Middle	0	0.0	43.5	0	0.0	36.4	45.8
Upper	0	0.0	49.3	0	0.0	59.4	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.3	0	0.0	1.3	6.7
Moderate	0	0.0	9.1	0	0.0	6.3	11.8
Middle	0	0.0	47.8	0	0.0	36.8	45.8
Upper	0	0.0	39.8	0	0.0	55.6	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.6	0	0.0	2.4	6.7
Moderate	0	0.0	15.7	0	0.0	11.3	11.8
Middle	0	0.0	56.6	0	0.0	52.2	45.8
Upper	0	0.0	23.1	0	0.0	34.2	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	1.5	2.0	130	0.5	1.2	6.7
Moderate	6	4.6	8.8	563	2.4	4.8	11.8
Middle	73	55.7	46.2	10,555	44.2	35.8	45.8
Upper	50	38.2	43.0	12,606	52.8	58.1	35.7
Total	131	100.0	100.0	23,854	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.9	0	0.0	1.0	6.7
Moderate	3	7.3	7.2	239	4.6	4.8	11.8
Middle	19	46.3	44.6	2,032	39.3	36.3	45.8
Upper	19	46.3	46.3	2,905	56.1	57.9	35.7
Total	41	100.0	100.0	5,176	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.6	0	0.0	1.1	6.7
Moderate	0	0.0	7.1	0	0.0	5.6	11.8
Middle	0	0.0	41.1	0	0.0	36.3	45.8
Upper	1	100.0	50.2	30	100.0	57.1	35.7
Total	1	100.0	100.0	30	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	16.8	0	0.0	33.6	24.1
Moderate	0	0.0	23.9	0	0.0	11.7	16.0
Middle	1	100.0	41.6	900	100.0	34.0	39.9
Upper	0	0.0	17.7	0	0.0	20.7	19.8
Total	1	100.0	100.0	900	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	1.1	2.3	130	0.4	4.4	6.7
Moderate	9	5.2	8.5	802	2.7	5.6	11.8
Middle	93	53.4	45.1	13,487	45.0	35.9	45.8
Upper	70	40.2	44.1	15,541	51.9	54.1	35.7
Total	174	100.0	100.0	29,960	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2018 HMDA Reportable Loans by Income Level of Geography Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	2.8	0	0.0	1.3	6.7
Moderate	0	0.0	6.7	0	0.0	3.8	11.8
Middle	0	0.0	39.6	0	0.0	32.9	45.8
Upper	0	0.0	50.8	0	0.0	62.1	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.3	0	0.0	0.9	6.7
Moderate	0	0.0	12.7	0	0.0	7.2	11.8
Middle	0	0.0	45.2	0	0.0	44.2	45.8
Upper	0	0.0	39.8	0	0.0	47.7	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	7.4	0	0.0	4.4	6.7
Moderate	0	0.0	15.7	0	0.0	10.3	11.8
Middle	0	0.0	52.1	0	0.0	48.0	45.8
Upper	0	0.0	24.7	0	0.0	37.3	35.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	0.8	2.2	31	0.2	1.2	6.7
Moderate	7	5.7	8.1	525	2.8	4.7	11.8
Middle	67	54.9	46.6	7,572	39.8	36.4	45.8
Upper	47	38.5	43.1	10,894	57.3	57.7	35.7
Total	122	100.0	100.0	19,022	100.0	100.0	100.0
Refinance Loans							
Low	1	1.9	2.0	75	1.1	1.2	6.7
Moderate	0	0.0	8.0	0	0.0	5.2	11.8
Middle	36	67.9	43.8	4,205	62.5	35.0	45.8
Upper	16	30.2	46.2	2,452	36.4	58.6	35.7
Total	53	100.0	100.0	6,732	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.7	0	0.0	2.8	6.7
Moderate	0	0.0	11.7	0	0.0	5.0	11.8
Middle	3	75.0	45.7	107	44.2	41.9	45.8
Upper	1	25.0	35.0	135	55.8	50.3	35.7
Total	4	100.0	100.0	242	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	2	25.0	25.0	927	14.4	21.8	24.1
Moderate	2	25.0	21.9	2,975	46.3	11.9	16.0
Middle	4	50.0	40.6	2,520	39.2	40.7	39.9
Upper	0	0.0	12.5	0	0.0	25.7	19.8
Total	8	100.0	100.0	6,422	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	4	2.1	2.7	1,033	3.2	3.4	6.7
Moderate	9	4.8	8.4	3,500	10.8	5.6	11.8
Middle	110	58.8	45.7	14,404	44.4	36.6	45.8
Upper	64	34.2	43.2	13,481	41.6	54.4	35.7
Total	187	100.0	100.0	32,418	100.0	100.0	100.0
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	9.5	0	0.0	5.5	20.3
Moderate	1	4.8	23.9	60	1.1	17.7	17.7
Middle	4	19.0	20.7	692	13.0	20.0	21.8
Upper	14	66.7	30.0	4,342	81.8	43.0	40.2
Unknown	2	9.5	15.9	213	4.0	13.7	0.0
Total	21	100.0	100.0	5,307	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	8.1	0	0.0	3.4	20.3
Moderate	5	13.9	20.5	818	8.0	11.1	17.7
Middle	4	11.1	21.6	628	6.2	14.6	21.8
Upper	26	72.2	34.3	8,590	84.5	34.3	40.2
Unknown	1	2.8	15.5	128	1.3	36.7	0.0
Total	36	100.0	100.0	10,164	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	11.4	0	0.0	6.6	20.3
Moderate	0	0.0	20.8	0	0.0	15.5	17.7
Middle	2	100.0	22.8	307	100.0	20.8	21.8
Upper	0	0.0	42.8	0	0.0	55.3	40.2
Unknown	0	0.0	2.2	0	0.0	1.8	0.0
Total	2	100.0	100.0	307	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	8.7	0	0.0	4.0	20.3
Moderate	6	10.2	21.4	878	5.6	12.9	17.7
Middle	10	16.9	21.0	1,627	10.3	15.8	21.8
Upper	40	67.8	33.1	12,932	82.0	36.1	40.2
Unknown	3	5.1	15.9	341	2.2	31.2	0.0
Total	59	100.0	100.0	15,778	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	4.9	0	0.0	2.2	20.3
Moderate	0	0.0	14.3	0	0.0	8.5	17.7
Middle	0	0.0	20.2	0	0.0	13.7	21.8
Upper	0	0.0	54.0	0	0.0	70.5	40.2
Unknown	0	0.0	6.5	0	0.0	5.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.6	0	0.0	7.1	20.3
Moderate	0	0.0	19.8	0	0.0	14.7	17.7
Middle	0	0.0	23.2	0	0.0	20.5	21.8
Upper	0	0.0	42.1	0	0.0	56.4	40.2
Unknown	0	0.0	2.3	0	0.0	1.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	20.3
Moderate	0	0.0	0.3	0	0.0	0.0	17.7
Middle	0	0.0	0.0	0	0.0	0.0	21.8
Upper	0	0.0	0.0	0	0.0	0.0	40.2
Unknown	0	0.0	99.7	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%		\$%
Home Purchase Loans							
Low	1	5.0	10.5	73	1.8	5.7	20.3
Moderate	5	25.0	27.3	609	14.8	20.6	17.7
Middle	3	15.0	22.4	743	18.0	22.0	21.8
Upper	11	55.0	30.1	2,694	65.4	42.7	40.2
Unknown	0	0.0	9.7	0	0.0	9.1	
Total	20	100.0	100.0	4,119	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	5.5	0	0.0	2.8	20.3
Moderate	4	9.8	18.0	544	6.5	12.2	17.7
Middle	7	17.1	21.4	878	10.5	18.0	21.8
Upper	29	70.7	40.4	6,814	81.5	51.6	40.2
Unknown	1	2.4	14.7	120	1.4	15.3	
Total	41	100.0	100.0	8,356	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.4	0	0.0	5.3	20.3
Moderate	0	0.0	18.8	0	0.0	13.2	17.7
Middle	0	0.0	23.3	0	0.0	21.7	21.8
Upper	0	0.0	46.0	0	0.0	57.1	40.2
Unknown	0	0.0	3.5	0	0.0	2.7	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	1.6	7.3	73	0.6	3.6	20.3
Moderate	9	14.3	20.8	1,153	8.9	14.1	17.7
Middle	11	17.5	21.2	1,651	12.7	17.8	21.8
Upper	40	63.5	36.0	9,508	73.4	43.9	40.2
Unknown	2	3.2	14.6	574	4.4	20.5	
Total	63	100.0	100.0	12,959	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	5.2	0	0.0	2.2	20.3
Moderate	0	0.0	14.7	0	0.0	10.1	17.7
Middle	0	0.0	22.5	0	0.0	13.8	21.8
Upper	0	0.0	55.0	0	0.0	72.5	40.2
Unknown	0	0.0	2.6	0	0.0	1.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.6	0	0.0	0.6	20.3
Moderate	0	0.0	19.3	0	0.0	1.7	17.7
Middle	1	100.0	21.3	30	100.0	2.1	21.8
Upper	0	0.0	39.6	0	0.0	7.7	40.2
Unknown	0	0.0	9.2	0	0.0	88.0	
Total	1	100.0	100.0	30	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	20.3
Moderate	0	0.0	0.0	0	0.0	0.0	17.7
Middle	0	0.0	0.0	0	0.0	0.0	21.8
Upper	0	0.0	0.0	0	0.0	0.0	40.2
Unknown	0	0.0	100.0	0	0.0	100.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	4.2	9.8	126	2.8	5.5	20.3
Moderate	6	25.0	24.3	754	16.9	17.8	17.7
Middle	2	8.3	21.7	307	6.9	20.4	21.8
Upper	14	58.3	30.6	3,214	72.0	44.4	40.2
Unknown	1	4.2	13.5	64	1.4	12.0	0.0
Total	24	100.0	100.0	4,465	100.0	100.0	100.0
Refinance Loans							
Low	1	10.0	7.3	107	4.3	3.6	20.3
Moderate	2	20.0	17.7	297	12.0	11.7	17.7
Middle	0	0.0	20.8	0	0.0	17.2	21.8
Upper	7	70.0	38.8	2,078	83.7	49.6	40.2
Unknown	0	0.0	15.5	0	0.0	18.0	0.0
Total	10	100.0	100.0	2,482	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	11.1	0	0.0	7.5	20.3
Moderate	0	0.0	17.8	0	0.0	17.2	17.7
Middle	0	0.0	23.3	0	0.0	19.4	21.8
Upper	0	0.0	44.9	0	0.0	53.0	40.2
Unknown	0	0.0	2.8	0	0.0	2.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	5.7	8.6	233	2.6	4.5	20.3
Moderate	8	22.9	20.7	1,051	11.7	14.4	17.7
Middle	2	5.7	20.8	307	3.4	17.9	21.8
Upper	21	60.0	34.6	5,292	58.9	44.2	40.2
Unknown	2	5.7	15.2	2,104	23.4	19.1	0.0
Total	35	100.0	100.0	8,987	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$ (000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	6.1	0	0.0	2.5	20.3
Moderate	0	0.0	14.8	0	0.0	9.2	17.7
Middle	0	0.0	18.8	0	0.0	13.1	21.8
Upper	0	0.0	58.0	0	0.0	73.1	40.2
Unknown	0	0.0	2.4	0	0.0	2.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.9	0	0.0	10.6	20.3
Moderate	0	0.0	22.7	0	0.0	18.0	17.7
Middle	0	0.0	22.4	0	0.0	20.8	21.8
Upper	0	0.0	37.6	0	0.0	45.4	40.2
Unknown	0	0.0	4.4	0	0.0	5.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.3	0	0.0	0.2	20.3
Moderate	0	0.0	0.0	0	0.0	0.0	17.7
Middle	0	0.0	0.3	0	0.0	0.4	21.8
Upper	0	0.0	0.6	0	0.0	1.8	40.2
Unknown	0	0.0	98.9	0	0.0	97.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	6.5	10.9	213	3.7	6.1	20.4
Moderate	9	29.0	24.1	1,184	20.6	17.8	17.8
Middle	6	19.4	21.2	1,135	19.8	20.6	21.9
Upper	13	41.9	28.6	3,166	55.1	41.5	40.0
Unknown	1	3.2	15.2	46	0.8	13.9	0.0
Total	31	100.0	100.0	5,744	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	11.7	0	0.0	7.0	20.4
Moderate	1	20.0	21.8	122	7.8	16.7	17.8
Middle	1	20.0	22.8	118	7.5	20.4	21.9
Upper	3	60.0	33.2	1,331	84.7	43.6	40.0
Unknown	0	0.0	10.5	0	0.0	12.2	0.0
Total	5	100.0	100.0	1,571	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.4	0	0.0	5.5	20.4
Moderate	0	0.0	19.3	0	0.0	13.5	17.8
Middle	0	0.0	22.2	0	0.0	16.3	21.9
Upper	0	0.0	45.0	0	0.0	54.4	40.0
Unknown	0	0.0	4.1	0	0.0	10.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	5.6	10.4	213	2.9	5.6	20.4
Moderate	10	27.8	22.2	1,306	17.9	15.6	17.8
Middle	7	19.4	20.9	1,253	17.1	18.3	21.9
Upper	16	44.4	30.7	4,497	61.5	38.6	40.0
Unknown	1	2.8	15.8	46	0.6	21.9	0.0
Total	36	100.0	100.0	7,315	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

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Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	5.5	0	0.0	2.4	20.4
Moderate	0	0.0	15.5	0	0.0	9.8	17.8
Middle	0	0.0	20.3	0	0.0	15.7	21.9
Upper	0	0.0	55.2	0	0.0	69.6	40.0
Unknown	0	0.0	3.5	0	0.0	2.5	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.7	0	0.0	5.3	20.4
Moderate	0	0.0	23.8	0	0.0	25.9	17.8
Middle	0	0.0	25.3	0	0.0	23.0	21.9
Upper	0	0.0	37.5	0	0.0	35.3	40.0
Unknown	0	0.0	5.7	0	0.0	10.5	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.3	0	0.0	1.4	20.4
Moderate	0	0.0	0.7	0	0.0	0.2	17.8
Middle	0	0.0	0.0	0	0.0	0.0	21.9
Upper	0	0.0	0.2	0	0.0	0.9	40.0
Unknown	0	0.0	97.8	0	0.0	97.5	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	8.3	11.2	172	3.6	6.3	20.4
Moderate	5	20.8	22.9	518	10.7	17.0	17.8
Middle	4	16.7	20.6	480	10.0	20.0	21.9
Upper	13	54.2	28.6	3,649	75.7	42.1	40.0
Unknown	0	0.0	16.6	0	0.0	14.6	0.0
Total	24	100.0	100.0	4,819	100.0	100.0	100.0
Refinance Loans							
Low	1	12.5	8.0	122	6.9	4.2	20.4
Moderate	0	0.0	18.6	0	0.0	13.1	17.8
Middle	2	25.0	23.0	284	16.0	19.8	21.9
Upper	5	62.5	31.5	1,365	77.1	43.7	40.0
Unknown	0	0.0	18.9	0	0.0	19.2	0.0
Total	8	100.0	100.0	1,771	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	11.1	0	0.0	4.9	20.4
Moderate	0	0.0	25.3	0	0.0	18.1	17.8
Middle	0	0.0	26.0	0	0.0	19.8	21.9
Upper	0	0.0	34.0	0	0.0	52.1	40.0
Unknown	0	0.0	3.6	0	0.0	5.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	9.4	10.4	294	4.5	5.4	20.4
Moderate	5	15.6	21.9	518	7.9	15.3	17.8
Middle	6	18.8	21.5	764	11.6	18.9	21.9
Upper	18	56.3	29.6	5,014	76.1	40.5	40.0
Unknown	0	0.0	16.5	0	0.0	19.9	0.0
Total	32	100.0	100.0	6,590	100.0	100.0	100.0
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	4.8	3.1	60	1.1	1.3	6.0
Moderate	1	4.8	14.7	136	2.6	9.0	13.4
Middle	10	47.6	42.7	1,837	34.6	36.9	46.5
Upper	9	42.9	39.4	3,274	61.7	52.7	34.1
Total	21	100.0	100.0	5,307	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.2	0	0.0	0.5	6.0
Moderate	0	0.0	9.6	0	0.0	25.4	13.4
Middle	12	33.3	43.6	2,438	24.0	31.7	46.5
Upper	24	66.7	45.6	7,726	76.0	42.4	34.1
Total	36	100.0	100.0	10,164	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.9	0	0.0	1.1	6.0
Moderate	0	0.0	11.9	0	0.0	8.1	13.4
Middle	1	50.0	43.6	168	54.7	40.6	46.5
Upper	1	50.0	40.6	139	45.3	50.2	34.1
Total	2	100.0	100.0	307	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	20.3	0	0.0	18.2	12.9
Moderate	0	0.0	32.4	0	0.0	24.6	29.3
Middle	0	0.0	29.7	0	0.0	32.6	36.6
Upper	0	0.0	13.5	0	0.0	24.3	18.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	1.7	2.1	60	0.4	1.9	6.0
Moderate	1	1.7	11.9	136	0.9	18.7	13.4
Middle	23	39.0	43.2	4,443	28.2	34.0	46.5
Upper	34	57.6	42.7	11,139	70.6	45.4	34.1
Total	59	100.0	100.0	15,778	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.8	0	0.0	0.3	6.0
Moderate	0	0.0	4.9	0	0.0	2.2	13.4
Middle	0	0.0	40.3	0	0.0	35.7	46.5
Upper	0	0.0	53.8	0	0.0	61.4	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.6	0	0.0	1.4	6.0
Moderate	0	0.0	10.9	0	0.0	6.8	13.4
Middle	0	0.0	43.3	0	0.0	37.6	46.5
Upper	0	0.0	43.3	0	0.0	54.2	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.4	0	0.0	1.0	6.0
Moderate	0	0.0	34.3	0	0.0	24.7	13.4
Middle	0	0.0	47.1	0	0.0	47.8	46.5
Upper	0	0.0	16.3	0	0.0	26.4	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$ (000)	\$%	\$%	
Home Purchase Loans							
Low	1	5.0	2.5	50	1.2	1.0	6.0
Moderate	1	5.0	11.9	87	2.1	7.2	13.4
Middle	7	35.0	43.8	1,500	36.4	37.4	46.5
Upper	11	55.0	41.8	2,482	60.3	54.4	34.1
Total	20	100.0	100.0	4,119	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.7	0	0.0	0.4	6.0
Moderate	0	0.0	7.5	0	0.0	4.3	13.4
Middle	16	39.0	40.5	2,688	32.2	33.8	46.5
Upper	25	61.0	51.3	5,668	67.8	61.4	34.1
Total	41	100.0	100.0	8,356	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.7	0	0.0	0.8	6.0
Moderate	0	0.0	11.1	0	0.0	6.2	13.4
Middle	0	0.0	42.1	0	0.0	39.6	46.5
Upper	0	0.0	44.1	0	0.0	53.4	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	23.4	0	0.0	21.0	12.9
Moderate	1	100.0	32.8	454	100.0	35.8	29.3
Middle	0	0.0	31.3	0	0.0	36.3	36.6
Upper	0	0.0	12.5	0	0.0	6.9	18.9
Total	1	100.0	100.0	454	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	1.6	1.6	50	0.4	1.6	6.0
Moderate	2	3.2	9.5	541	4.2	6.8	13.4
Middle	23	36.5	42.0	4,188	32.3	37.7	46.5
Upper	37	58.7	46.8	8,180	63.1	53.8	34.1
Total	63	100.0	100.0	12,959	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.1	0	0.0	0.4	6.0
Moderate	0	0.0	5.0	0	0.0	2.4	13.4
Middle	0	0.0	36.1	0	0.0	30.6	46.5
Upper	0	0.0	57.8	0	0.0	66.7	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.9	0	0.0	0.2	6.0
Moderate	0	0.0	11.6	0	0.0	0.6	13.4
Middle	0	0.0	44.9	0	0.0	91.4	46.5
Upper	1	100.0	39.6	30	100.0	7.8	34.1
Total	1	100.0	100.0	30	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.7	0	0.0	2.6	6.0
Moderate	0	0.0	18.4	0	0.0	13.6	13.4
Middle	0	0.0	53.1	0	0.0	51.1	46.5
Upper	0	0.0	23.7	0	0.0	32.7	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	4.2	2.3	42	0.9	1.0	6.0
Moderate	3	12.5	13.0	274	6.1	8.1	13.4
Middle	7	29.2	42.0	867	19.4	35.1	46.5
Upper	13	54.2	42.6	3,282	73.5	55.7	34.1
Total	24	100.0	100.0	4,465	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.5	0	0.0	0.7	6.0
Moderate	0	0.0	8.3	0	0.0	4.5	13.4
Middle	6	60.0	40.9	1,247	50.2	34.7	46.5
Upper	4	40.0	49.2	1,235	49.8	60.1	34.1
Total	10	100.0	100.0	2,482	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.8	0	0.0	1.5	6.0
Moderate	0	0.0	10.9	0	0.0	9.3	13.4
Middle	0	0.0	43.7	0	0.0	41.7	46.5
Upper	0	0.0	42.5	0	0.0	47.5	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	24.1	0	0.0	23.1	12.9
Moderate	0	0.0	37.9	0	0.0	28.5	29.3
Middle	0	0.0	24.1	0	0.0	19.7	36.6
Upper	1	100.0	13.8	2,040	100.0	28.7	18.9
Total	1	100.0	100.0	2,040	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	2.9	2.1	42	0.5	2.0	6.0
Moderate	3	8.6	11.1	274	3.0	7.9	13.4
Middle	13	37.1	41.9	2,114	23.5	34.7	46.5
Upper	18	51.4	44.8	6,557	73.0	55.3	34.1
Total	35	100.0	100.0	8,987	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.4	0	0.0	0.2	6.0
Moderate	0	0.0	4.5	0	0.0	1.8	13.4
Middle	0	0.0	42.9	0	0.0	44.3	46.5
Upper	0	0.0	52.2	0	0.0	53.7	34.1
Total	0	0.0	4.5	0	0.0	1.8	13.4
Other Purpose Closed/Exempt							
Low	0	0.0	2.7	0	0.0	1.6	6.0
Moderate	0	0.0	8.8	0	0.0	5.5	13.4
Middle	0	0.0	49.5	0	0.0	45.5	46.5
Upper	0	0.0	39.0	0	0.0	47.4	34.1
Total	0	0.0	8.8	0	0.0	5.5	13.4
Purpose Not Applicable							
Low	0	0.0	4.7	0	0.0	2.6	6.0
Moderate	0	0.0	22.9	0	0.0	17.2	13.4
Middle	0	0.0	49.2	0	0.0	49.4	46.5
Upper	0	0.0	23.2	0	0.0	30.8	34.1
Total	0	0.0	22.9	0	0.0	17.2	13.4
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.0	0	0.0	1.0	6.0
Moderate	0	0.0	11.6	0	0.0	7.3	13.4
Middle	19	61.3	44.1	3,138	54.6	37.2	46.5
Upper	12	38.7	42.2	2,606	45.4	54.4	34.1
Total	31	100.0	100.0	5,744	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.7	0	0.0	1.0	6.0
Moderate	0	0.0	10.8	0	0.0	7.0	13.4
Middle	3	60.0	45.9	636	40.5	41.2	46.5
Upper	2	40.0	41.6	935	59.5	50.7	34.1
Total	5	100.0	100.0	1,571	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.6	0	0.0	0.8	6.0
Moderate	0	0.0	12.9	0	0.0	11.3	13.4
Middle	0	0.0	41.8	0	0.0	38.8	46.5
Upper	0	0.0	43.6	0	0.0	49.2	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	6.1	0	0.0	1.1	12.9
Moderate	0	0.0	36.7	0	0.0	26.1	29.3
Middle	0	0.0	32.7	0	0.0	30.6	36.6
Upper	0	0.0	22.4	0	0.0	41.7	18.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	1.9	0	0.0	1.0	6.0
Moderate	0	0.0	11.6	0	0.0	9.0	13.4
Middle	22	61.1	44.6	3,774	51.6	37.8	46.5
Upper	14	38.9	41.9	3,541	48.4	52.1	34.1
Total	36	100.0	100.0	7,315	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.9	0	0.0	0.3	6.0
Moderate	0	0.0	4.4	0	0.0	2.3	13.4
Middle	0	0.0	44.3	0	0.0	43.0	46.5
Upper	0	0.0	50.3	0	0.0	54.4	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.9	0	0.0	1.9	6.0
Moderate	0	0.0	9.6	0	0.0	11.3	13.4
Middle	0	0.0	42.9	0	0.0	38.6	46.5
Upper	0	0.0	45.2	0	0.0	48.1	34.1
Total	0	0.0	100.0	0	0.0	100.3	100.0
Purpose Not Applicable							
Low	0	0.0	2.9	0	0.0	1.9	6.0
Moderate	0	0.0	22.7	0	0.0	17.4	13.4
Middle	0	0.0	50.1	0	0.0	47.8	46.5
Upper	0	0.0	24.1	0	0.0	32.0	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.8	0	0.0	1.3	6.0
Moderate	0	0.0	12.0	0	0.0	7.1	13.4
Middle	12	50.0	45.6	2,426	50.3	38.3	46.5
Upper	12	50.0	40.5	2,393	49.7	53.3	34.1
Total	24	100.0	100.0	4,819	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.9	0	0.0	0.7	6.0
Moderate	1	12.5	12.6	74	4.2	7.6	13.4
Middle	1	12.5	44.5	180	10.2	38.7	46.5
Upper	6	75.0	40.9	1,517	85.7	52.9	34.1
Total	8	100.0	100.0	1,771	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.8	0	0.0	0.9	6.0
Moderate	0	0.0	15.7	0	0.0	8.1	13.4
Middle	0	0.0	46.5	0	0.0	45.0	46.5
Upper	0	0.0	33.8	0	0.0	45.8	34.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	22.6	0	0.0	15.9	12.9
Moderate	0	0.0	29.0	0	0.0	14.4	29.3
Middle	0	0.0	45.2	0	0.0	67.0	36.6
Upper	0	0.0	3.2	0	0.0	2.8	18.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	2.0	0	0.0	1.9	6.0
Moderate	1	3.1	12.4	74	1.1	7.7	13.4
Middle	13	40.6	45.4	2,606	39.5	40.1	46.5
Upper	18	56.3	40.1	3,910	59.3	50.3	34.1
Total	32	100.0	100.0	6,590	100.0	100.0	100.0
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

CONSUMER LENDING TABLES

Distribution of 2021 Consumer Loans by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Motor Vehicle Loans					
Low	8	15.1	142	12.8	19.0
Moderate	18	34.0	230	20.8	16.7
Middle	13	24.5	248	22.4	18.0
Upper	12	22.6	451	40.7	46.3
Unknown	2	3.8	37	3.3	0.0
Total	53	100.0	1,108	100.0	100.0
Other - Secured Loans					
Low	13	23.6	108	12.6	19.0
Moderate	18	32.7	214	25.1	16.7
Middle	12	21.8	151	17.7	18.0
Upper	12	21.8	381	44.6	46.3
Unknown	0	0.0	0	0.0	0.0
Total	55	100.0	854	100.0	100.0
Other - Unsecured Loans					
Low	7	22.6	29	3.4	19.0
Moderate	5	16.1	21	2.5	16.7
Middle	6	19.4	91	10.7	18.0
Upper	10	32.3	695	82.1	46.3
Unknown	3	9.7	11	1.3	0.0
Total	31	100.0	847	100.0	100.0
Total Consumer Loans					
Low	28	20.1	279	9.9	19.0
Moderate	41	29.5	465	16.6	16.7
Middle	31	22.3	490	17.4	18.0
Upper	34	24.5	1,527	54.4	46.3
Unknown	5	3.6	48	1.7	0.0
Total	139	100.0	2,809	100.0	100.0
Source: 2021 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Consumer Loans by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	%	\$(000)	%	
Motor Vehicle Loans					
Low	14	22.2	218	18.6	19.0
Moderate	12	19.0	140	11.9	16.7
Middle	12	19.0	172	14.6	18.0
Upper	21	33.3	586	49.9	46.3
Unknown	4	6.3	59	5.0	0.0
Total	63	100.0	1,175	100.0	100.0
Other - Secured Loans					
Low	15	20.5	159	9.5	19.0
Moderate	19	26.0	269	16.1	16.7
Middle	14	19.2	324	19.4	18.0
Upper	16	21.9	752	45.1	46.3
Unknown	9	12.3	163	9.8	0.0
Total	73	100.0	1,667	100.0	100.0
Other - Unsecured Loans					
Low	6	18.8	22	1.6	19.0
Moderate	11	34.4	101	7.2	16.7
Middle	2	6.3	6	0.4	18.0
Upper	11	34.4	1,270	90.1	46.3
Unknown	2	6.3	11	0.8	0.0
Total	32	100.0	1,410	100.0	100.0
Total Consumer Loans					
Low	35	20.8	399	9.4	19.0
Moderate	42	25.0	510	12.0	16.7
Middle	28	16.7	502	11.8	18.0
Upper	48	28.6	2,608	61.3	46.3
Unknown	15	8.9	233	5.5	0.0
Total	168	100.0	4,252	100.0	100.0
Source: 2020 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2019 Consumer Loans by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	16	20.3	137	8.9	19.0
Moderate	28	35.4	363	23.5	16.7
Middle	14	17.7	241	15.6	18.0
Upper	16	20.3	684	44.3	46.3
Unknown	5	6.3	119	7.7	0.0
Total	79	100.0	1,544	100.0	100.0
Other - Secured Loans					
Low	14	21.2	149	17.8	19.0
Moderate	18	27.3	180	21.5	16.7
Middle	24	36.4	301	36.0	18.0
Upper	7	10.6	164	19.6	46.3
Unknown	3	4.5	43	5.1	0.0
Total	66	100.0	837	100.0	100.0
Other - Unsecured Loans					
Low	16	37.2	59	15.5	19.0
Moderate	14	32.6	57	15.0	16.7
Middle	6	14.0	25	6.6	18.0
Upper	7	16.3	240	63.0	46.3
Unknown	0	0.0	0	0.0	0.0
Total	43	100.0	381	100.0	100.0
Total Consumer Loans					
Low	46	24.5	345	12.5	19.0
Moderate	60	31.9	600	21.7	16.7
Middle	44	23.4	567	20.5	18.0
Upper	30	16.0	1,088	39.4	46.3
Unknown	8	4.3	162	5.9	0.0
Total	188	100.0	2,762	100.0	100.0
Source: 2019 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2018 Consumer Loans by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Motor Vehicle Loans					
Low	20	21.3	201	12.5	19.1
Moderate	28	29.8	445	27.7	16.7
Middle	22	23.4	415	25.8	18.1
Upper	17	18.1	435	27.1	46.2
Unknown	7	7.4	110	6.8	0.0
Total	94	100.0	1,606	100.0	100.0
Other - Secured Loans					
Low	28	30.8	157	11.7	19.1
Moderate	26	28.6	288	21.4	16.7
Middle	16	17.6	198	14.7	18.1
Upper	20	22.0	679	50.6	46.2
Unknown	1	1.1	21	1.6	0.0
Total	91	100.0	1,343	100.0	100.0
Other - Unsecured Loans					
Low	18	35.3	59	14.0	19.1
Moderate	13	25.5	50	11.9	16.7
Middle	8	15.7	29	6.9	18.1
Upper	11	21.6	279	66.4	46.2
Unknown	1	2.0	3	0.7	0.0
Total	51	100.0	420	100.0	100.0
Total Consumer Loans					
Low	66	28.0	417	12.4	19.1
Moderate	67	28.4	783	23.2	16.7
Middle	46	19.5	642	19.1	18.1
Upper	48	20.3	1,393	41.3	46.2
Unknown	9	3.8	134	4.0	0.0
Total	236	100.0	3,369	100.0	100.0
Source: 2018 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2017 Consumer Loans by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Motor Vehicle Loans					
Low	13	14.6	156	12.6	19.1
Moderate	37	41.6	431	34.8	16.7
Middle	17	19.1	223	18.0	18.1
Upper	17	19.1	379	30.6	46.2
Unknown	5	5.6	50	4.0	0.0
Total	89	100.0	1,239	100.0	100.0
Other - Secured Loans					
Low	12	10.3	63	4.5	19.1
Moderate	39	33.3	402	28.5	16.7
Middle	29	24.8	313	22.2	18.1
Upper	25	21.4	444	31.4	46.2
Unknown	12	10.3	191	13.5	0.0
Total	117	100.0	1,413	100.0	100.0
Other - Unsecured Loans					
Low	14	35.0	43	10.6	19.1
Moderate	12	30.0	45	11.1	16.7
Middle	8	20.0	53	13.0	18.1
Upper	4	10.0	254	62.4	46.2
Unknown	2	5.0	12	2.9	0.0
Total	40	100.0	407	100.0	100.0
Total Consumer Loans					
Low	39	15.9	262	8.6	19.1
Moderate	88	35.8	878	28.7	16.7
Middle	54	22.0	589	19.3	18.1
Upper	46	18.7	1,077	35.2	46.2
Unknown	19	7.7	253	8.3	0.0
Total	246	100.0	3,059	100.0	100.0
Source: 2017 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2021 Consumer Loans by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	0.0
Moderate	2	3.8	25	2.3	7.6
Middle	39	73.6	671	60.6	59.0
Upper	12	22.6	412	37.2	33.4
Total	53	100.0	1,108	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	4	7.3	52	6.1	7.6
Middle	36	65.5	404	47.3	59.0
Upper	15	27.3	398	46.6	33.4
Total	55	100.0	854	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	1	3.2	3	0.4	7.6
Middle	25	80.6	634	74.9	59.0
Upper	5	16.1	210	24.8	33.4
Total	31	100.0	847	100.0	100.0
Total Consumer Loans					
Low	0	0.0	0	0.0	0.0
Moderate	7	5.0	80	2.8	7.6
Middle	100	71.9	1,709	60.8	59.0
Upper	32	23.0	1,020	36.3	33.4
Total	139	100.0	2,809	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Consumer Loans by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	0.0
Moderate	2	3.2	27	2.3	7.6
Middle	42	66.7	729	62.0	59.0
Upper	19	30.2	419	35.7	33.4
Total	63	100.0	1,175	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	5	6.8	161	9.7	7.6
Middle	51	69.9	1,018	61.1	59.0
Upper	17	23.3	488	29.3	33.4
Total	73	100.0	1,667	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	2	6.3	6	0.4	7.6
Middle	23	71.9	780	55.3	59.0
Upper	7	21.9	624	44.3	33.4
Total	32	100.0	1,410	100.0	100.0
Total Consumer Loans					
Low	0	0.0	0	0.0	0.0
Moderate	9	5.4	194	4.6	7.6
Middle	116	69.0	2,527	59.4	59.0
Upper	43	25.6	1,531	36.0	33.4
Total	168	100.0	4,252	100.0	100.0
Source: 2020 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2019 Consumer Loans by Income Level of Geography Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	0.0
Moderate	4	5.1	59	3.8	7.6
Middle	56	70.9	892	57.8	59.0
Upper	19	24.1	593	38.4	33.4
Total	79	100.0	1,544	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	3	4.5	10	1.2	7.6
Middle	45	68.2	604	72.2	59.0
Upper	18	27.3	223	26.6	33.4
Total	66	100.0	837	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	4	9.3	14	3.7	7.6
Middle	35	81.4	280	73.5	59.0
Upper	4	9.3	87	22.8	33.4
Total	43	100.0	381	100.0	100.0
Total Consumer Loans					
Low	0	0.0	0	0.0	0.0
Moderate	11	5.9	83	3.0	7.6
Middle	136	72.3	1,776	64.3	59.0
Upper	41	21.8	903	32.7	33.4
Total	188	100.0	2,762	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2018 Consumer Loans by Income Level of Geography Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	0.0
Moderate	3	3.2	110	6.8	7.6
Middle	75	79.8	1,171	72.9	60.6
Upper	16	17.0	325	20.2	31.8
Total	94	100.0	1,606	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	7	7.7	133	9.9	7.6
Middle	68	74.7	918	68.4	60.6
Upper	16	17.6	292	21.7	31.8
Total	91	100.0	1,343	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	7.6
Middle	42	82.4	248	59.0	60.6
Upper	9	17.6	172	41.0	31.8
Total	51	100.0	420	100.0	100.0
Total Consumer Loans					
Low	0	0.0	0	0.0	0.0
Moderate	10	4.2	243	7.2	7.6
Middle	185	78.4	2,337	69.4	60.6
Upper	41	17.4	789	23.4	31.8
Total	236	100.0	3,369	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2017 Consumer Loans by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	0.0
Moderate	4	4.5	35	2.8	7.6
Middle	63	70.8	799	64.5	60.6
Upper	22	24.7	405	32.7	31.8
Total	89	100.0	1,239	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	3	2.6	12	0.8	7.6
Middle	90	76.9	1,037	73.4	60.6
Upper	24	20.5	364	25.8	31.8
Total	117	100.0	1,413	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	0.0
Moderate	1	2.5	3	0.7	7.6
Middle	33	82.5	175	43.0	60.6
Upper	6	15.0	229	56.3	31.8
Total	40	100.0	407	100.0	100.0
Total Consumer Loans					
Low	0	0.0	0	0.0	0.0
Moderate	8	3.3	50	1.6	7.6
Middle	186	75.6	2,011	65.7	60.6
Upper	52	21.1	998	32.6	31.8
Total	246	100.0	3,059	100.0	100.0
Source: 2017 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2017 Consumer Loans by Income Level of Geography					
Assessment Area: Columbus, Ohio MSA #18140					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	1	7.7	9	3.7	11.8
Moderate	1	7.7	17	7.0	23.0
Middle	4	30.8	90	36.9	30.0
Upper	7	53.8	128	52.5	34.9
Total	13	100.0	244	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	11.8
Moderate	1	14.3	34	24.1	23.0
Middle	1	14.3	15	10.6	30.0
Upper	5	71.4	92	65.2	34.9
Total	7	100.0	141	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	11.8
Moderate	0	0.0	0	0.0	23.0
Middle	2	40.0	150	34.9	30.0
Upper	3	60.0	280	65.1	34.9
Total	5	100.0	430	100.0	100.0
Total Consumer Loans					
Low	1	4.0	9	1.1	11.8
Moderate	2	8.0	51	6.3	23.0
Middle	7	28.0	255	31.3	30.0
Upper	15	60.0	500	61.3	34.9
Total	25	100.0	815	100.0	100.0
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

The State Bank and Trust Company
Defiance, OhioCRA Public Evaluation
January 30, 2023

Distribution of 2017 Consumer Loans by Borrower Income Level					
Assessment Area: Columbus, Ohio MSA #18140					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	24.1
Moderate	2	15.4	44	18.0	16.3
Middle	8	61.5	153	62.7	17.1
Upper	1	7.7	18	7.4	42.5
Unknown	2	15.4	29	11.9	0.0
Total	13	100.0	244	100.0	100.0
Other - Secured Loans					
Low	2	28.6	43	30.5	24.1
Moderate	1	14.3	7	5.0	16.3
Middle	3	42.9	58	41.1	17.1
Upper	1	14.3	33	23.4	42.5
Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	141	100.0	100.0
Other - Unsecured Loans					
Low	0	0.0	0	0.0	24.1
Moderate	0	0.0	0	0.0	16.3
Middle	0	0.0	0	0.0	17.1
Upper	5	100.0	430	100.0	42.5
Unknown	0	0.0	0	0.0	0.0
Total	5	100.0	430	100.0	100.0
Total Consumer Loans					
Low	2	8.0	43	5.3	24.1
Moderate	3	12.0	51	6.3	16.3
Middle	11	44.0	211	25.9	17.1
Upper	7	28.0	481	59.0	42.5
Unknown	2	8.0	29	3.6	0.0
Total	25	100.0	815	100.0	100.0
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2021 Consumer Loans by Borrower Income Level					
Assessment Area: Toledo, Ohio MSA #45780					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Motor Vehicle Loans					
Low	5	16.7	88	16.3	26.2
Moderate	15	50.0	306	56.7	15.5
Middle	6	20.0	68	12.6	16.2
Upper	4	13.3	78	14.4	42.1
Unknown	0	0.0	0	0.0	0.0
Total	30	100.0	540	100.0	100.0
Other - Secured Loans					
Low	10	20.8	101	13.9	26.2
Moderate	14	29.2	203	27.9	15.5
Middle	11	22.9	157	21.6	16.2
Upper	12	25.0	245	33.7	42.1
Unknown	1	2.1	22	3.0	0.0
Total	48	100.0	728	100.0	100.0
Other - Unsecured Loans					
Low	5	33.3	56	8.5	26.2
Moderate	1	6.7	9	1.4	15.5
Middle	0	0.0	10	1.5	16.2
Upper	8	53.3	580	88.5	42.1
Unknown	1	6.7	0	0.0	0.0
Total	15	100.0	655	100.0	100.0
Total Consumer Loans					
Low	20	21.5	245	12.7	26.2
Moderate	30	32.3	518	26.9	15.5
Middle	17	18.3	235	12.2	16.2
Upper	24	25.8	903	47.0	42.1
Unknown	2	2.2	22	1.1	0.0
Total	93	100.0	1,923	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Note: In the Toledo AA, there was enough volume to evaluate motor vehicle and other secured loans separately each year. While shown in the table – Other unsecured loans were not evaluated due to lack of volume.

Distribution of 2020 Consumer Loans by Borrower Income Level					
Assessment Area: Toledo, Ohio MSA #45780					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	13	32.5	152	21.7	26.2
Moderate	10	25.0	222	31.6	15.5
Middle	9	22.5	195	27.8	16.2
Upper	8	20.0	133	18.9	42.1
Unknown	0	0.0	0	0.0	0.0
Total	40	100.0	702	100.0	100.0
Other - Secured Loans					
Low	9	19.6	79	9.7	26.2
Moderate	15	32.6	225	27.7	15.5
Middle	6	13.0	80	9.9	16.2
Upper	13	28.3	373	45.9	42.1
Unknown	3	6.5	55	6.8	0.0
Total	46	100.0	812	100.0	100.0
Other - Unsecured Loans					
Low	5	33.3	14	11.5	26.2
Moderate	1	6.7	0	0.0	15.5
Middle	0	0.0	8	6.6	16.2
Upper	8	53.3	100	82.0	42.1
Unknown	1	6.7	0	0.0	0.0
Total	15	100.0	122	100.0	100.0
Total Consumer Loans					
Low	27	26.7	245	15.0	26.2
Moderate	26	25.7	447	27.3	15.5
Middle	15	14.9	283	17.3	16.2
Upper	29	28.7	606	37.0	42.1
Unknown	4	4.0	55	3.4	0.0
Total	101	100.0	1,636	100.0	100.0
Source: 2020 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2019 Consumer Loans by Borrower Income Level					
Assessment Area: Toledo, Ohio MSA #45780					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Motor Vehicle Loans					
Low	12	22.2	85	9.8	26.2
Moderate	20	37.0	300	34.5	15.5
Middle	12	22.2	240	27.6	16.2
Upper	10	18.5	244	28.1	42.1
Unknown	0	0.0	0	0.0	0.0
Total	54	100.0	869	100.0	100.0
Other - Secured Loans					
Low	11	22.4	52	9.2	26.2
Moderate	13	26.5	156	27.5	15.5
Middle	10	20.4	141	24.8	16.2
Upper	13	26.5	199	35.0	42.1
Unknown	2	4.1	20	3.5	0.0
Total	49	100.0	568	100.0	100.0
Other - Unsecured Loans					
Low	5	33.3	34	14.6	26.2
Moderate	1	6.7	22	9.4	15.5
Middle	0	0.0	22	9.4	16.2
Upper	8	53.3	155	66.5	42.1
Unknown	1	6.7	0	0.0	0.0
Total	15	100.0	233	100.0	100.0
Total Consumer Loans					
Low	28	23.7	171	10.2	26.2
Moderate	34	28.8	478	28.6	15.5
Middle	22	18.6	403	24.1	16.2
Upper	31	26.3	598	35.8	42.1
Unknown	3	2.5	20	1.2	0.0
Total	118	100.0	1,670	100.0	100.0
Source: 2019 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2018 Consumer Loans by Borrower Income Level					
Assessment Area: Toledo, Ohio MSA #45780					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	6	17.6	58	10.8	25.8
Moderate	9	26.5	103	19.1	15.4
Middle	7	20.6	132	24.5	16.1
Upper	11	32.4	225	41.8	42.7
Unknown	1	2.9	20	3.7	0.0
Total	34	100.0	538	100.0	100.0
Other - Secured Loans					
Low	9	19.1	62	8.3	25.8
Moderate	18	38.3	195	26.2	15.4
Middle	4	8.5	70	9.4	16.1
Upper	12	25.5	380	51.1	42.7
Unknown	4	8.5	36	4.8	0.0
Total	47	100.0	743	100.0	100.0
Other - Unsecured Loans					
Low	5	33.3	24	6.2	25.8
Moderate	1	6.7	3	0.8	15.4
Middle	0	0.0	0	0.0	16.1
Upper	8	53.3	288	73.8	42.7
Unknown	1	6.7	75	19.2	0.0
Total	15	100.0	390	100.0	100.0
Total Consumer Loans					
Low	20	20.8	144	8.6	25.8
Moderate	28	29.2	301	18.0	15.4
Middle	11	11.5	202	12.1	16.1
Upper	31	32.3	893	53.4	42.7
Unknown	6	6.3	131	7.8	0.0
Total	96	100.0	1,671	100.0	100.0
Source: 2018 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2017 Consumer Loans by Borrower Income Level					
Assessment Area: Toledo, Ohio MSA #45780					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	6	12.8	84	9.7	25.8
Moderate	11	23.4	175	20.3	15.4
Middle	16	34.0	272	31.5	16.1
Upper	10	21.3	288	33.4	42.7
Unknown	4	8.5	44	5.1	0.0
Total	47	100.0	863	100.0	100.0
Other - Secured Loans					
Low	5	8.8	41	5.3	25.8
Moderate	14	24.6	177	23.0	15.4
Middle	14	24.6	145	18.8	16.1
Upper	21	36.8	380	49.4	42.7
Unknown	3	5.3	27	3.5	0.0
Total	57	100.0	770	100.0	100.0
Other - Unsecured Loans					
Low	1	8.3	4	2.1	25.8
Moderate	5	41.7	20	10.3	15.4
Middle	2	16.7	12	6.2	16.1
Upper	4	33.3	159	81.5	42.7
Unknown	0	0.0	0	0.0	0.0
Total	12	100.0	195	100.0	100.0
Total Consumer Loans					
Low	12	10.3	129	7.1	25.8
Moderate	30	25.9	372	20.4	15.4
Middle	32	27.6	429	23.5	16.1
Upper	35	30.2	827	45.2	42.7
Unknown	7	6.0	71	3.9	0.0
Total	116	100.0	1,828	100.0	100.0
Source: 2017 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2021 Consumer Loans by Income Level of Geography					
Assessment Area: Toledo, Ohio MSA #45780					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	12.8
Moderate	1	3.3	20	3.7	14.8
Middle	22	73.3	371	68.7	43.3
Upper	7	23.3	149	27.6	29.1
Total	30	100.0	540	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	12.8
Moderate	0	0.0	0	0.0	14.8
Middle	36	75.0	480	65.9	43.3
Upper	12	25.0	248	34.1	29.1
Total	48	100.0	728	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	12.8
Moderate	0	0.0	0	0.0	14.8
Middle	10	76.9	330	50.4	43.3
Upper	3	23.1	325	49.6	29.1
Total	13	100.0	655	100.0	100.0
Total Consumer Loans					
Low	0	0.0	0	0.0	12.8
Moderate	1	1.1	20	1.0	14.8
Middle	68	74.7	1,181	61.4	43.3
Upper	22	24.2	722	37.5	29.1
Total	91	100.0	1,923	100.0	100.0
Source: 2021 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Consumer Loans by Income Level of Geography					
Assessment Area: Toledo, Ohio MSA #45780					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	1	2.5	17	2.4	12.8
Moderate	2	5.0	32	4.6	14.8
Middle	31	77.5	543	77.4	43.3
Upper	6	15.0	110	15.7	29.1
Total	40	100.0	702	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	12.8
Moderate	0	0.0	0	0.0	14.8
Middle	37	80.4	615	75.7	43.3
Upper	9	19.6	197	24.3	29.1
Total	46	100.0	812	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	12.8
Moderate	0	0.0	3	2.5	14.8
Middle	5	71.4	19	15.6	43.3
Upper	1	14.3	100	82.0	29.1
Total	7	100.0	122	100.0	100.0
Total Consumer Loans					
Low	1	1.1	17	1.0	12.8
Moderate	2	2.2	35	2.1	14.8
Middle	73	78.5	1,177	71.9	43.3
Upper	16	17.2	407	24.9	29.1
Total	93	100.0	1,636	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2019 Consumer Loans by Income Level of Geography					
Assessment Area: Toledo, Ohio MSA #45780					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	12.8
Moderate	3	5.6	51	5.9	14.8
Middle	39	72.2	513	59.0	43.3
Upper	12	22.2	305	35.1	29.1
Total	54	100.0	869	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	12.8
Moderate	1	2.0	7	1.2	14.8
Middle	40	81.6	450	79.2	43.3
Upper	8	16.3	111	19.5	29.1
Total	49	100.0	568	100.0	100.0
Other – Unsecured Loans					
Low	5	33.3	34	14.6	26.2
Moderate	1	6.7	22	9.4	15.5
Middle	0	0.0	22	9.4	16.2
Upper	8	53.3	155	66.5	42.1
Total	15	100.0	233	100.0	100.0
Total Consumer Loans					
Low	28	23.7	171	10.2	26.2
Moderate	34	28.8	478	28.6	15.5
Middle	22	18.6	403	24.1	16.2
Upper	31	26.3	598	35.8	42.1
Total	118	100.0	1,670	100.0	100.0
Source: 2019 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2018 Consumer Loans by Income Level of Geography					
Assessment Area: Toledo, Ohio MSA #45780					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	12.8
Moderate	0	0.0	0	0.0	14.8
Middle	22	64.7	351	65.2	43.3
Upper	12	35.3	187	34.8	29.1
Total	34	100.0	538	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	12.8
Moderate	1	2.1	4	0.5	14.8
Middle	36	76.6	433	58.3	43.3
Upper	10	21.3	306	41.2	29.1
Total	47	100.0	743	100.0	100.0
Other - Unsecured Loans					
Low	0	0.0	0	0.0	12.8
Moderate	0	0.0	0	0.0	14.8
Middle	7	46.7	102	26.2	43.3
Upper	8	53.3	288	73.8	29.1
Total	15	100.0	390	100.0	100.0
Total Consumer Loans					
Low	0	0.0	0	0.0	12.8
Moderate	1	1.0	4	0.2	14.8
Middle	65	67.7	886	53.0	43.3
Upper	30	31.3	781	46.7	29.1
Total	96	100.0	1,671	100.0	100.0
Source: 2018 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2017 Consumer Loans by Income Level of Geography					
Assessment Area: Toledo, Ohio MSA #45780					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	12.8
Moderate	2	4.3	21	2.4	14.8
Middle	40	85.1	703	81.5	43.3
Upper	5	10.6	139	16.1	29.1
Total	47	100.0	863	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	12.8
Moderate	1	1.8	20	2.6	14.8
Middle	48	84.2	676	87.8	43.3
Upper	8	14.0	74	9.6	29.1
Total	57	100.0	770	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	12.8
Moderate	0	0.0	0	0.0	14.8
Middle	8	66.7	34	17.4	43.3
Upper	4	33.3	161	82.6	29.1
Total	12	100.0	195	100.0	100.0
Total Consumer Loans					
Low	0	0.0	0	0.0	12.8
Moderate	3	2.6	41	2.2	14.8
Middle	96	82.8	1,413	77.3	43.3
Upper	17	14.7	374	20.5	29.1
Total	116	100.0	1,828	100.0	100.0
Source: 2017 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

SMALL BUSINESS LENDING TABLES

Distribution of 2021 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	149	56.7	49.0	11,791	45.4	32.6	87.6
Over \$1 Million	27	10.3		6,067	23.4		9.9
Revenue Unknown	87	33.1		8,106	31.2		2.5
Total	263	100.0		25,964	100.0		100.0
By Loan Size							
\$100,000 or Less	198	75.3	88.3	5,200	20.0	29.6	
\$100,001 - \$250,000	37	14.1	6.3	6,253	24.1	19.7	
\$250,001 - \$1 Million	28	10.6	5.4	14,511	55.9	50.7	
Total	263	100.0	100.0	25,964	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	126	84.6		2,929	24.8		
\$100,001 - \$250,000	12	8.1		2,398	20.3		
\$250,001 - \$1 Million	11	7.4		6,464	54.8		
Total	149	100.0		11,791	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	51	16.3	35.8	7,529	19.6	25.3	87.8
Over \$1 Million	26	8.3		8,039	20.9		10.0
Revenue Unknown	236	75.4		22,859	59.5		2.2
Total	313	100.0		38,427	100.0		100.0
By Loan Size							
\$100,000 or Less	213	68.1	80.5	7,425	19.3	23.0	
\$100,001 - \$250,000	55	17.6	10.7	8,837	23.0	21.7	
\$250,001 - \$1 Million	45	14.4	8.9	22,165	57.7	55.2	
Total	313	100.0	100.0	38,427	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	31	60.8		1,422	18.9		
\$100,001 - \$250,000	10	19.6		1,602	21.3		
\$250,001 - \$1 Million	10	19.6		4,505	59.8		
Total	51	100.0		7,529	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	34	61.8	47.0	5,423	47.4	35.2	87.2
Over \$1 Million	21	38.2		6,018	52.6		10.2
Revenue Unknown	0	0.0		0	0.0		2.6
Total	55	100.0		11,441	100.0		100.0
By Loan Size							
\$100,000 or Less	27	49.1	85.7	1,438	12.6	23.4	
\$100,001 - \$250,000	15	27.3	0.0	2,689	23.5	0.0	
\$250,001 - \$1 Million	13	23.6	0.0	7,314	63.9	0.0	
Total	55	100.0	100.0	11,441	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	20	58.8		1,092	20.1		
\$100,001 - \$250,000	8	23.5		1,364	25.2		
\$250,001 - \$1 Million	6	17.6		2,967	54.7		
Total	34	100.0		5,423	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

The State Bank and Trust Company
Defiance, OhioCRA Public Evaluation
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Distribution of 2018 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	32	51.6	46.4	4,082	34.3	28.5	87.2
Over \$1 Million	30	48.4		7,830	65.7		10.2
Revenue Unknown	0	0.0		0	0.0		2.6
Total	62	100.0		11,912	100.0		100.0
By Loan Size							
\$100,000 or Less	33	53.2	87.1	1,845	15.5	26.3	
\$100,001 - \$250,000	16	25.8	6.5	2,570	21.6	17.6	
\$250,001 - \$1 Million	13	21.0	6.4	7,497	62.9	56.1	
Total	62	100.0	100.0	11,912	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	20	62.5		1,052	25.8		
\$100,001 - \$250,000	9	28.1		1,395	34.2		
\$250,001 - \$1 Million	3	9.4		1,635	40.1		
Total	32	100.0		4,082	100.0		
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Defiance, Ohio

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Distribution of 2017 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	31	48.4	47.5	3,262	33.5	33.2	86.3
Over \$1 Million	33	51.6		6,467	66.5		11.2
Revenue Unknown	0	0.0		0	0.0		2.5
Total	64	100.0		9,729	100.0		100.0
By Loan Size							
\$100,000 or Less	39	60.9	85.7	1,923	19.8	25.5	
\$100,001 - \$250,000	13	20.3	7.7	2,321	23.9	20.5	
\$250,001 - \$1 Million	12	18.8	6.6	5,485	56.4	54.0	
Total	64	100.0	100.0	9,729	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	23	74.2		1,021	31.3		
\$100,001 - \$250,000	5	16.1		908	27.8		
\$250,001 - \$1 Million	3	9.7		1,333	40.9		
Total	31	100.0		3,262	100.0		
<i>Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2021 Small Business Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	15	5.7	7.8	2,174	8.4	10.3	8.9
Middle	178	67.7	57.8	17,135	66.0	62.6	57.2
Upper	70	26.6	33.6	6,655	25.6	26.9	33.9
Total	263	100.0	100.0	25,964	100.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	38	12.1	9.5	4,394	11.4	10.1	8.8
Middle	193	61.7	58.8	23,490	61.1	58.8	57.3
Upper	82	26.2	31.2	10,543	27.4	31.0	34.0
Total	313	100.0	100.0	38,427	100.0	100.0	0.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 Small Business Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	12.7	8.8	895	7.8	8.7	8.7
Middle	32	58.2	55.2	7,374	64.5	63.0	58.4
Upper	16	29.1	33.5	3,172	27.7	27.8	33.0
Total	55	100.0	100.0	11,441	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Business Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	11.3	8.0	685	5.8	8.6	130.2
Middle	46	74.2	58.9	9,959	83.6	63.3	127.1
Upper	9	14.5	30.8	1,268	10.6	27.6	44.0
Total	62	100.0	100.0	11,912	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2017 Small Business Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	10.9	8.7	1,505	15.5	10.1	8.9
Middle	38	59.4	60.7	5,112	52.5	65.2	58.4
Upper	19	29.7	28.1	3,112	32.0	24.2	32.7
Total	64	100.0	100.0	9,729	100.0	100.0	100.0

Source: 2017 FFIEC Census Data
2017 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Small Business Lending by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	4	4.3	9.2	491	3.9	8.5	10.1
Moderate	9	9.8	16.5	1,535	12.3	14.6	18.4
Middle	23	25.0	24.5	2,709	21.6	22.1	26.5
Upper	56	60.9	49.3	7,781	62.2	54.1	44.5
Total	92	100.0	100.0	12,516	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	11	7.7	8.3	1,081	6.6	8.5	9.8
Moderate	15	10.6	14.7	3,070	18.7	14.3	17.9
Middle	32	22.5	23.9	3,326	20.2	23.3	26.5
Upper	84	59.2	52.6	8,958	54.5	52.8	45.3
Total	142	100.0	100.0	16,435	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 Small Business Lending by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	5.4	14.0	542	4.8	18.6	9.8
Moderate	11	29.7	14.6	2,169	19.3	14.2	17.8
Middle	8	21.6	23.9	2,786	24.8	21.6	26.6
Upper	16	43.2	46.4	5,749	51.1	44.5	45.4
Total	37	100.0	100.0	11,246	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2018 Small Business Lending by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	1	3.2	14.8	100	1.1	20.7	9.7
Moderate	4	12.9	14.4	529	5.8	13.5	17.6
Middle	3	9.7	23.0	673	7.4	21.0	26.5
Upper	23	74.2	46.6	7,827	85.7	43.7	45.7
Total	31	100.0	100.0	9,129	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2017 Small Business Lending by Income Level of Geography							
Assessment Area: Columbus, Ohio MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	1	3.1	15.6	202	2.2	22.2	9.3
Moderate	6	18.8	14.2	1,346	14.8	13.1	17.2
Middle	6	18.8	22.4	1,365	15.0	18.8	26.5
Upper	19	59.4	46.7	6,165	67.9	45.0	46.5
Total	32	100.0	100.0	9,078	100.0	100.0	100.0
<i>Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2021 Small Business Lending by Revenue Size of Business							
Assessment Area: Columbus, Ohio MSA #18140							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	43	46.7	45.1	8,008	64.0	26.8	91.3
Over \$1 Million	15	16.3		2,221	17.7		7.8
Revenue Unknown	34	37.0		2,287	18.3		0.9
Total	92	100.0		12,516	100.0		100.0
By Loan Size							
\$100,000 or Less	53	57.6	89.9	2,112	16.9	32.5	
\$100,001 - \$250,000	23	25.0	5.8	3,677	29.4	20.2	
\$250,001 - \$500,000	16	17.4	4.3	6,727	53.7	47.3	
Total	92	100.0	100.0	12,516	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	22	51.2		889	11.1		
\$100,001 - \$250,000	8	18.6		1,494	18.7		
\$250,001 - \$500,000	13	30.2		5,625	70.2		
Total	43	100.0		8,008	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2020 Small Business Lending by Revenue Size of Business							
Assessment Area: Columbus, Ohio MSA #18140							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	12	8.5	42.1	4,317	26.3	27.9	91.2
Over \$1 Million	7	4.9		2,278	13.9		8.0
Revenue Unknown	123	86.6		9,840	59.9		0.9
Total	142	100.0		16,435	100.0		100.0
By Loan Size							
\$100,000 or Less	95	66.9	84.2	3,434	20.9	27.1	
\$100,001 - \$250,000	32	22.5	8.8	5,503	33.5	21.2	
\$250,001 - \$500,000	15	10.6	7.0	7,498	45.6	51.7	
Total	142	100.0	100.0	16,435	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	3	25.0		215	5.0		
\$100,001 - \$250,000	2	16.7		349	8.1		
\$250,001 - \$500,000	7	58.3		3,753	86.9		
Total	12	100.0		4,317	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2019 Small Business Lending by Revenue Size of Business							
Assessment Area: Columbus, Ohio MSA #18140							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	24	64.9	45.8	6,715	59.7	28.6	90.9
Over \$1 Million	13	35.1		4,531	40.3		8.2
Revenue Unknown	0	0.0		0	0.0		0.8
Total	37	100.0		11,246	100.0		100.0
By Loan Size							
\$100,000 or Less	11	29.7	92.4	731	6.5	34.5	
\$100,001 - \$250,000	10	27.0	3.8	1,841	16.4	16.0	
\$250,001 - \$500,000	16	43.2	3.8	8,674	77.1	49.5	
Total	37	100.0	100.0	11,246	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	7	29.2		406	6.0		
\$100,001 - \$250,000	8	33.3		1,451	21.6		
\$250,001 - \$500,000	9	37.5		4,858	72.3		
Total	24	100.0		6,715	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2018 Small Business Lending by Revenue Size of Business							
Assessment Area: Columbus, Ohio MSA #18140							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	17	54.8	41.4	3,987	43.7	27.5	90.4
Over \$1 Million	14	45.2		5,142	56.3		8.5
Revenue Unknown	0	0.0		0	0.0		1.1
Total	31	100.0		9,129	100.0		100.0
By Loan Size							
\$100,000 or Less	8	25.8	91.6	539	5.9	33.0	
\$100,001 - \$250,000	11	35.5	4.3	2,262	24.8	16.9	
\$250,001 - \$500,000	12	38.7	4.1	6,328	69.3	50.1	
Total	31	100.0	100.0	9,129	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	5	29.4		335	8.4		
\$100,001 - \$250,000	8	47.1		1,610	40.4		
\$250,001 - \$500,000	4	23.5		2,042	51.2		
Total	17	100.0		3,987	100.0		
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2017 Small Business Lending by Revenue Size of Business							
Assessment Area: Columbus, Ohio MSA #18140							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	23	71.9	45.6	4,297	47.3	27.4	88.6
Over \$1 Million	9	28.1		4,781	52.7		10.5
Revenue Unknown	0	0.0		0	0.0		0.9
Total	32	100.0		9,078	100.0		100.0
By Loan Size							
\$100,000 or Less	13	40.6	90.8	740	8.2	31.0	
\$100,001 - \$250,000	7	21.9	4.5	1,338	14.7	16.2	
\$250,001 - \$500,000	12	37.5	4.7	7,000	77.1	52.8	
Total	32	100.0	100.0	9,078	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	11	47.8		615	14.3		
\$100,001 - \$250,000	6	26.1		1,088	25.3		
\$250,001 - \$500,000	6	26.1		2,594	60.4		
Total	23	100.0		4,297	100.0		
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2021 Small Business Lending by Revenue Size of Business							
Assessment Area: Toledo, Ohio MSA #45780							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	23	38.3	48.1	5,006	36.6	32.4	86.7
Over \$1 Million	37	61.7		8,663	63.4		12.2
Revenue Unknown	0	0.0		0	0.0		1.0
Total	60	100.0		13,669	100.0		100.0
By Loan Size							
\$100,000 or Less	26	43.3	89.5	1,195	8.7	28.7	
\$100,001 - \$250,000	17	28.3	5.3	3,456	25.3	17.7	
\$250,001 - \$500,000	17	28.3	5.3	9,018	66.0	53.6	
Total	60	100.0	100.0	13,669	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	13	56.5		472	9.4		
\$100,001 - \$250,000	6	26.1		1,285	25.7		
\$250,001 - \$500,000	4	17.4		3,249	64.9		
Total	23	100.0		5,006	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2020 Small Business Lending by Revenue Size of Business							
Assessment Area: Toledo, Ohio MSA #45780							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	34	15.0	42.9	7,566	28.4	29.5	88.8
Over \$1 Million	11	4.9		1,852	6.9		10.2
Revenue Unknown	181	80.1		17,244	64.7		0.9
Total	226	100.0		26,662	100.0		100.0
By Loan Size							
\$100,000 or Less	161	71.2	86.1	5,489	20.6	31.0	
\$100,001 - \$250,000	30	13.3	8.1	4,778	17.9	21.6	
\$250,001 - \$500,000	35	15.5	5.7	16,395	61.5	47.4	
Total	226	100.0	100.0	26,662	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	18	52.9		864	11.4		
\$100,001 - \$250,000	4	11.8		694	9.2		
\$250,001 - \$500,000	12	35.3		6,008	79.4		
Total	34	100.0		7,566	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2019 Small Business Lending by Revenue Size of Business							
Assessment Area: Toledo, Ohio MSA #45780							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	43	70.5	46.7	9,307	72.3	32.5	88.4
Over \$1 Million	18	29.5		3,570	27.7		10.5
Revenue Unknown	0	0.0		0	0.0		1.2
Total	61	100.0		12,877	100.0		100.0
By Loan Size							
\$100,000 or Less	33	54.1	91.1	2,111	16.4	31.9	
\$100,001 - \$250,000	14	23.0	4.8	2,345	18.2	19.2	
\$250,001 - \$500,000	14	23.0	4.0	8,421	65.4	48.9	
Total	61	100.0	100.0	12,877	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	23	53.5		1,444	15.5		
\$100,001 - \$250,000	10	23.3		1,545	16.6		
\$250,001 - \$500,000	10	23.3		6,318	67.9		
Total	43	100.0		9,307	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2018 Small Business Lending by Revenue Size of Business							
Assessment Area: Toledo, Ohio MSA #45780							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	29	42.6	46.2	3,077	25.0	31.9	88.4
Over \$1 Million	39	57.4		9,250	75.0		10.5
Revenue Unknown	0	0.0		0	0.0		1.2
Total	68	100.0		12,327	100.0		100.0
By Loan Size							
\$100,000 or Less	35	51.5	89.9	1,809	14.7	29.3	
\$100,001 - \$250,000	16	23.5	5.1	2,965	24.1	17.8	
\$250,001 - \$500,000	17	25.0	5.0	7,553	61.3	52.9	
Total	68	100.0	100.0	12,327	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	23	79.3		1,214	39.5		
\$100,001 - \$250,000	3	10.3		675	21.9		
\$250,001 - \$500,000	3	10.3		1,188	38.6		
Total	29	100.0		3,077	100.0		
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2017 Small Business Lending by Revenue Size of Business							
Assessment Area: Toledo, Ohio MSA #45780							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	23	38.3	48.1	5,006	36.6	32.4	86.7
Over \$1 Million	37	61.7		8,663	63.4		12.2
Revenue Unknown	0	0.0		0	0.0		1.0
Total	60	100.0		13,669	100.0		100.0
By Loan Size							
\$100,000 or Less	26	43.3	89.5	1,195	8.7	28.7	
\$100,001 - \$250,000	17	28.3	5.3	3,456	25.3	17.7	
\$250,001 - \$500,000	17	28.3	5.3	9,018	66.0	53.6	
Total	60	100.0	100.0	13,669	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	13	56.5		472	9.4		
\$100,001 - \$250,000	6	26.1		1,285	25.7		
\$250,001 - \$500,000	4	17.4		3,249	64.9		
Total	23	100.0		5,006	100.0		
<i>Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2021 Small Business Lending by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	4	2.5	10.2	533	3.5	11.0	12.5
Moderate	6	3.8	9.7	274	1.8	10.1	10.6
Middle	100	63.7	40.7	7,886	51.5	39.3	39.4
Upper	47	29.9	39.1	6,614	43.2	39.5	37.4
Total	157	100.0	100.0	15,307	100.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	21	9.3	10.6	5,716	21.4	11.7	12.4
Moderate	15	6.6	9.7	2,266	8.5	9.6	10.2
Middle	131	58.0	39.5	11,515	43.2	40.6	39.5
Upper	59	26.1	39.9	7,165	26.9	38.0	37.8
Total	226	100.0	100.0	26,662	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2019 Small Business Lending by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	6	9.8	9.9	1,202	9.3	9.2	12.2
Moderate	5	8.2	9.3	1,512	11.7	9.5	10.2
Middle	28	45.9	37.1	4,124	32.0	41.8	39.3
Upper	22	36.1	42.4	6,039	46.9	39.2	38.2
Total	61	100.0	100.0	12,877	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Business Lending by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	9	13.2	9.8	2,256	18.3	11.8	12.2
Moderate	1	1.5	9.6	300	2.4	10.1	10.2
Middle	38	55.9	36.9	5,520	44.8	40.7	39.3
Upper	20	29.4	42.8	4,251	34.5	37.2	38.2
Total	68	100.0	100.0	12,327	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2017 Small Business Lending by Income Level of Geography							
Assessment Area: Toledo, Ohio MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	5	8.3	10.2	755	5.5	11.8	12.1
Moderate	2	3.3	9.5	789	5.8	10.6	10.1
Middle	34	56.7	37.0	7,059	51.6	38.5	39.9
Upper	19	31.7	42.4	5,066	37.1	38.9	37.8
Total	60	100.0	100.0	13,669	100.0	100.0	100.0
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending by Revenue Size of Business							
Assessment Area: Fort Wayne, Indiana MSA #23060							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	4	14.8	34.7	339	11.1	18.7	89.0
Over \$1 Million	2	7.4		855	28.0		10.1
Revenue Unknown	21	77.8		1,861	60.9		0.9
Total	27	100.0		3,055	100.0		100.0
By Loan Size							
\$100,000 or Less	19	70.4	78.3	709	23.2	20.8	
\$100,001 - \$250,000	5	18.5	11.5	1,005	32.9	21.5	
\$250,001 - \$500,000	3	11.1	10.2	1,341	43.9	57.7	
Total	27	100.0	100.0	3,055	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	3	75.0		214	63.1		
\$100,001 - \$250,000	1	25.0		125	36.9		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	4	100.0		339	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Fort Wayne, Indiana MSA #23060							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	6.8	0	0.0	8.5	6.5
Moderate	1	3.7	17.3	36	1.2	17.3	17.8
Middle	10	37.0	39.6	1,364	44.6	38.5	40.1
Upper	16	59.3	31.0	1,655	54.2	26.6	31.2
Total	27	100.0	100.0	3,055	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

SMALL FARM LENDING TABLES

Distribution of 2021 Small Farm Lending by Revenue Size of Farms							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Farms%
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	42	87.5	63.6	4,461	72.9	74.0	98.3
Over \$1 Million	6	12.5		1,661	27.1		1.1
Revenue Unknown	0	0.0		0	0.0		0.6
Total	48	100.0		6,122	100.0		100.0
By Loan Size							
\$100,000 or Less	23	47.9	75.7	751	12.3	25.5	
\$100,001 - \$250,000	20	41.7	16.0	3,621	59.1	36.1	
\$250,001 - \$500,000	5	10.4	8.3	1,750	28.6	38.4	
Total	48	100.0	100.0	6,122	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	23	54.8		751	16.8		
\$100,001 - \$250,000	17	40.5		3,040	68.1		
\$250,001 - \$500,000	2	4.8		670	15.0		
Total	42	100.0		4,461	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Farm Lending by Revenue Size of Farms							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Farms%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	42	93.3	69.1	4,685	91.2	75.2	98.4
Over \$1 Million	3	6.7		450	8.8		1.1
Revenue Unknown	0	0.0		0	0.0		0.5
Total	45	100.0		5,135	100.0		100.0
By Loan Size							
\$100,000 or Less	28	62.2	70.4	1,288	25.1	25.1	
\$100,001 - \$250,000	13	28.9	19.3	2,349	45.7	34.2	
\$250,001 - \$500,000	4	8.9	10.3	1,498	29.2	40.7	
Total	45	100.0	100.0	5,135	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	27	64.3		1,238	26.4		
\$100,001 - \$250,000	11	26.2		1,949	41.6		
\$250,001 - \$500,000	4	9.5		1,498	32.0		
Total	42	100.0		4,685	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2019 Small Farm Lending by Revenue Size of Farms							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Farms%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	29	90.6	64.5	3,136	83.1	68.9	98.4
Over \$1 Million	3	9.4		639	16.9		1.0
Revenue Unknown	0	0.0		0	0.0		0.6
Total	32	100.0		3,775	100.0		100.0
By Loan Size							
\$100,000 or Less	24	75.0	70.8	1,185	31.4	26.4	
\$100,001 - \$250,000	2	6.3	21.0	226	6.0	40.1	
\$250,001 - \$500,000	6	18.8	8.2	2,364	62.6	33.4	
Total	32	100.0	100.0	3,775	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	22	75.9		1,016	32.4		
\$100,001 - \$250,000	2	6.9		226	7.2		
\$250,001 - \$500,000	5	17.2		1,894	60.4		
Total	29	100.0		3,136	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2018 Small Farm Lending by Revenue Size of Farms							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Farms%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	40	85.1	68.1	4,934	79.8	74.3	98.4
Over \$1 Million	7	14.9		1,250	20.2		1.0
Revenue Unknown	0	0.0		0	0.0		0.6
Total	47	100.0		6,184	100.0		100.0
By Loan Size							
\$100,000 or Less	23	48.9	70.8	1,011	16.3	26.4	
\$100,001 - \$250,000	19	40.4	21.0	3,565	57.6	40.1	
\$250,001 - \$500,000	5	10.6	8.2	1,608	26.0	33.4	
Total	47	100.0	100.0	6,184	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	21	52.5		936	19.0		
\$100,001 - \$250,000	16	40.0		2,990	60.6		
\$250,001 - \$500,000	3	7.5		1,008	20.4		
Total	40	100.0		4,934	100.0		
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2017 Small Farm Lending by Revenue Size of Farms							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Farms%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	35	76.1	69.1	3,720	69.9	79.1	99.1
Over \$1 Million	11	23.9		1,599	30.1		0.9
Revenue Unknown	0	0.0		0	0.0		0.0
Total	46	100.0		5,319	100.0		100.0
By Loan Size							
\$100,000 or Less	27	58.7	69.0	1,375	25.9	25.6	
\$100,001 - \$250,000	13	28.3	23.0	2,242	42.2	42.7	
\$250,001 - \$500,000	6	13.0	8.0	1,702	32.0	31.7	
Total	46	100.0	100.0	5,319	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	22	62.9		1,036	27.8		
\$100,001 - \$250,000	9	25.7		1,529	41.1		
\$250,001 - \$500,000	4	11.4		1,155	31.0		
Total	35	100.0		3,720	100.0		
<i>Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2021 Small Farm Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.5	0	0.0	0.9	0.2
Middle	40	83.3	60.8	5,221	85.3	59.1	56.5
Upper	8	16.7	38.6	901	14.7	40.0	43.2
Total	48	100.0	100.0	6,122	100.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 Small Farm Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.3	0	0.0	0.3	0.3
Middle	36	80.0	62.6	4,180	81.4	64.4	56.7
Upper	9	20.0	36.8	955	18.6	35.3	43.0
Total	45	100.0	100.0	5,135	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 Small Farm Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.3	0	0.0	0.1	0.4
Middle	28	87.5	61.4	3,317	87.9	65.0	59.6
Upper	4	12.5	37.8	458	12.1	34.9	40.0
Total	32	100.0	100.0	3,775	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Farm Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.4	0	0.0	0.3	0.4
Middle	43	91.5	67.0	5,908	95.5	70.9	59.6
Upper	4	8.5	32.2	276	4.5	28.8	40.0
Total	47	100.0	100.0	6,184	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2017 Small Farm Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.4	0	0.0	0.1	0.3
Middle	44	95.7	65.6	5,201	97.8	67.0	59.6
Upper	2	4.3	33.4	118	2.2	32.8	40.1
Total	46	100.0	100.0	5,319	100.0	100.0	100.0

Source: 2017 FFIEC Census Data
2017 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

HOME EQUITY LENDING TABLES

Distribution of 2017 Home Equity Lines of Credit by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	\$%	
Low	10	10.6	272	9.3	15.5
Moderate	18	19.1	425	14.5	16.7
Middle	18	19.1	364	12.4	22.4
Upper	41	43.6	1,683	57.5	45.3
Unknown	7	7.4	182	6.2	0.00
Total	94	100.0	2,926	100.0	100.0

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

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

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Distribution of 2017 Home Equity Lines of Credit by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	3	3.2	71	2.4	5.0
Middle	64	68.1	1,862	63.6	60.8
Upper	27	28.7	993	33.9	34.2
Total	94	100.0	2,926	100.0	100.0

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2017 Home Equity Lines of Credit by Income Level of Geography					
Assessment Area: Columbus, Ohio MSA #18140					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	\$(000)	%	
Low	2	1.7	38	0.6	5.9
Moderate	5	4.2	178	2.9	18.5
Middle	25	21.0	953	15.5	31.4
Upper	87	73.1	4,986	81.0	44.2
Total	119	100.0	6,155	100.0	100.0

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2017 Home Equity Lines of Credit by Borrower Income Level					
Assessment Area: Columbus, Ohio MSA #18140					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	%	
Low	2	1.7	43	0.7	22.1
Moderate	10	8.4	314	5.1	16.6
Middle	16	13.4	506	8.2	18.7
Upper	90	75.6	5,242	85.2	42.5
Unknown	1	0.8	50	0.8	0.0
Total	119	100.0	6,155	100.0	100.0

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

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

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Distribution of 2017 Home Equity Lines of Credit by Borrower Income Level					
Assessment Area: Toledo, Ohio MSA #45780					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	%	
Low	8	10.8	223	7.1	23.1
Moderate	12	16.2	347	11.1	16.5
Middle	11	14.9	377	12.0	19.7
Upper	40	54.1	2,088	66.6	40.7
Unknown	3	4.1	102	3.3	0.0
Total	74	100.0	3,137	100.0	100.0
<i>Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Distribution of 2017 Home Equity Lines of Credit by Income Level of Geography					
Assessment Area: Toledo, Ohio MSA #45780					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	6.7
Moderate	1	1.4	21	0.7	11.8
Middle	54	73.0	2,039	65.0	45.8
Upper	19	25.7	1,077	34.3	35.7
Total	74	100.0	3,137	100.0	100.0
<i>Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

APPENDIX F

LIMITED SCOPE – DEMOGRAPHIC INFORMATION

Assessment Area(s): 2021 OH Lima MSA #30620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate-income	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle-income	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper-income	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33	100.0	26,203	100.0	3,325	12.7	26,203	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate-income	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle-income	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper-income	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,859	26,883	100.0	59.9	13,103	29.2	4,873	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	185	4.9	154	4.6	28	6.8	3	7.0
Moderate-income	738	19.4	617	18.5	111	26.9	10	23.3
Middle-income	1,665	43.8	1,486	44.5	156	37.8	23	53.5
Upper-income	1,211	31.9	1,086	32.5	118	28.6	7	16.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,799	100.0	3,343	100.0	413	100.0	43	100.0
Percentage of Total Businesses:			88.0		10.9		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	145	85.3	143	85.1	2	100.0	0	0.0
Upper-income	25	14.7	25	14.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	170	100.0	168	100.0	2	100.0	0	.0
Percentage of Total Farms:			98.8		1.2		.0	

Assessment Area(s): 2020 OH Lima MSA #30620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	4	12.1	1,445	5.5	766	53.0	5,698	21.7	
Moderate-income	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0	
Middle-income	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6	
Upper-income	7	21.2	7,464	28.5	274	3.7	10,387	39.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	33	100.0	26,203	100.0	3,325	12.7	26,203	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	3,374	720	2.7	21.3	1,818	53.9	836	24.8	
Moderate-income	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3	
Middle-income	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1	
Upper-income	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	44,859	26,883	100.0	59.9	13,103	29.2	4,873	10.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	184	4.8	155	4.6	28	6.7	1	2.4	
Moderate-income	736	19.4	614	18.4	112	26.7	10	24.4	
Middle-income	1,662	43.8	1,478	44.3	161	38.4	23	56.1	
Upper-income	1,213	32.0	1,088	32.6	118	28.2	7	17.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	3,795	100.0	3,335	100.0	419	100.0	41	100.0	
Percentage of Total Businesses:			87.9		11.0		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	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	152	85.4	150	85.2	2	100.0	0	0.0	
Upper-income	26	14.6	26	14.8	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	178	100.0	176	100.0	2	100.0	0	.0	
Percentage of Total Farms:			98.9		1.1		.0		

Assessment Area(s): 2019 OH Lima MSA #30620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate-income	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle-income	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper-income	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33	100.0	26,203	100.0	3,325	12.7	26,203	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate-income	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle-income	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper-income	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,859	26,883	100.0	59.9	13,103	29.2	4,873	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	180	4.7	149	4.5	29	6.7	2	4.4
Moderate-income	739	19.5	612	18.4	118	27.4	9	20.0
Middle-income	1,685	44.4	1,495	45.0	165	38.4	25	55.6
Upper-income	1,194	31.4	1,067	32.1	118	27.4	9	20.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,798	100.0	3,323	100.0	430	100.0	45	100.0
Percentage of Total Businesses:			87.5		11.3		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	2	1.0	2	1.0	0	0.0	0	0.0
Middle-income	174	84.1	172	83.9	2	100.0	0	0.0
Upper-income	31	15.0	31	15.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	207	100.0	205	100.0	2	100.0	0	.0
Percentage of Total Farms:			99.0		1.0		.0	

Assessment Area(s): 2018 OH Lima MSA #30620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate-income	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle-income	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper-income	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33	100.0	26,203	100.0	3,325	12.7	26,203	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate-income	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle-income	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper-income	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,859	26,883	100.0	59.9	13,103	29.2	4,873	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	186	4.7	156	4.5	29	6.8	1	2.1
Moderate-income	768	19.5	644	18.6	116	27.2	8	17.0
Middle-income	1,743	44.3	1,549	44.8	165	38.6	29	61.7
Upper-income	1,235	31.4	1,109	32.1	117	27.4	9	19.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,932	100.0	3,458	100.0	427	100.0	47	100.0
Percentage of Total Businesses:			87.9		10.9		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	1.0	2	1.0	0	0.0	0	0.0
Middle-income	176	85.4	174	85.3	2	100.0	0	0.0
Upper-income	28	13.6	28	13.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	206	100.0	204	100.0	2	100.0	0	.0
Percentage of Total Farms:			99.0		1.0		.0	

Assessment Area(s): 2017 OH Lima MSA #30620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate-income	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle-income	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper-income	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33	100.0	26,203	100.0	3,325	12.7	26,203	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate-income	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle-income	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper-income	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,859	26,883	100.0	59.9	13,103	29.2	4,873	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	166	4.8	137	4.5	29	7.1	0	0.0
Moderate-income	695	20.1	579	19.2	111	27.2	5	13.5
Middle-income	1,522	44.0	1,345	44.7	152	37.3	25	67.6
Upper-income	1,074	31.1	951	31.6	116	28.4	7	18.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,457	100.0	3,012	100.0	408	100.0	37	100.0
Percentage of Total Businesses:				87.1		11.8		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	176	85.9	174	85.7	2	100.0	0	0.0
Upper-income	29	14.1	29	14.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	205	100.0	203	100.0	2	100.0	0	.0
Percentage of Total Farms:				99.0		1.0		.0

APPENDIX G

LIMITED-SCOPE LENDING TABLES

HMDA LENDING TABLES

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level Assessment Area: Lima, Ohio MSA #30620							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	6.7	9.0	98	4.6	4.8	21.7
Moderate	4	26.7	26.1	528	24.7	20.3	17.0
Middle	1	6.7	23.8	65	3.0	23.2	21.6
Upper	3	20.0	29.0	976	45.7	41.1	39.6
Unknown	6	40.0	12.2	469	22.0	10.5	0.0
Total	15	100.0	100.0	2,136	100.0	100.0	100.0
Refinance Loans							
Low	1	5.6	6.2	86	2.7	3.1	21.7
Moderate	0	0.0	18.1	0	0.0	12.7	17.0
Middle	5	27.8	23.4	441	13.7	20.8	21.6
Upper	12	66.7	36.0	2,702	83.7	46.1	39.6
Unknown	0	0.0	16.3	0	0.0	17.3	0.0
Total	18	100.0	100.0	3,229	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.9	0	0.0	6.1	21.7
Moderate	0	0.0	16.5	0	0.0	12.8	17.0
Middle	0	0.0	21.5	0	0.0	22.3	21.6
Upper	0	0.0	45.0	0	0.0	51.0	39.6
Unknown	2	100.0	9.1	72	100.0	7.8	0.0
Total	2	100.0	100.0	72	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	5.3	7.6	184	2.9	4.0	21.7
Moderate	5	13.2	21.2	558	8.8	15.8	17.0
Middle	6	15.8	22.8	506	7.9	21.0	21.6
Upper	15	39.5	33.6	3,678	57.7	42.6	39.6
Unknown	10	26.3	14.8	1,448	22.7	16.5	42.5
Total	38	100.0	100.0	6,374	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Lima, Ohio MSA #30620							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	10.5	0	0.0	6.5	21.7
Moderate	0	0.0	18.8	0	0.0	11.5	17.0
Middle	0	0.0	18.8	0	0.0	16.2	21.6
Upper	0	0.0	44.0	0	0.0	61.7	39.6
Unknown	0	0.0	7.9	0	0.0	4.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.3	0	0.0	4.6	21.7
Moderate	1	100.0	28.1	30	100.0	24.4	17.0
Middle	0	0.0	9.4	0	0.0	5.8	21.6
Upper	0	0.0	43.8	0	0.0	52.3	39.6
Unknown	0	0.0	12.5	0	0.0	12.9	0.0
Total	1	100.0	100.0	30	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	4.2	0	0.0	3.7	21.6
Upper	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	95.8	0	0.0	96.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Lima, Ohio MSA #30620							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	4	9.5	12.3	353	5.8	7.3	21.7
Moderate	12	28.6	27.6	1,416	23.1	22.2	17.0
Middle	9	21.4	25.8	1,199	19.6	27.1	21.6
Upper	11	26.2	26.7	2,581	42.2	36.4	39.6
Unknown	6	14.3	7.5	571	9.3	6.9	0.0
Total	42	100.0	100.0	6,120	100.0	100.0	100.0
Refinance Loans							
Low	2	6.3	5.5	107	2.0	2.8	21.7
Moderate	3	9.4	17.1	479	9.0	11.8	17.0
Middle	9	28.1	22.6	1,084	20.3	19.9	21.6
Upper	17	53.1	43.5	3,506	65.8	53.1	39.6
Unknown	1	3.1	11.3	153	2.9	12.4	0.0
Total	32	100.0	100.0	5,329	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	11.2	0	0.0	9.9	21.7
Moderate	0	0.0	18.8	0	0.0	14.5	17.0
Middle	0	0.0	31.7	0	0.0	32.3	21.6
Upper	0	0.0	37.9	0	0.0	42.9	39.6
Unknown	0	0.0	0.4	0	0.0	0.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	6	7.9	8.3	460	3.7	4.6	21.7
Moderate	15	19.7	20.7	1,895	15.3	15.4	17.0
Middle	18	23.7	24.0	2,283	18.5	22.0	21.6
Upper	28	36.8	36.4	6,087	49.2	44.6	39.6
Unknown	9	11.8	10.6	1,639	13.3	13.3	42.5
Total	76	100.0	100.0	12,364	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Lima, Ohio MSA #30620							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	11.5	0	0.0	9.9	21.7
Moderate	0	0.0	20.0	0	0.0	16.2	17.0
Middle	0	0.0	27.0	0	0.0	22.3	21.6
Upper	0	0.0	41.0	0	0.0	51.4	39.6
Unknown	0	0.0	0.5	0	0.0	0.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.6	0	0.0	4.5	21.7
Moderate	0	0.0	27.8	0	0.0	37.8	17.0
Middle	0	0.0	22.2	0	0.0	13.9	21.6
Upper	0	0.0	22.2	0	0.0	20.3	39.6
Unknown	0	0.0	22.2	0	0.0	23.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	0.0	0	0.0	0.0	21.6
Upper	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Lima, Ohio MSA #30620							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	10.2	0	0.0	6.2	21.7
Moderate	11	28.9	25.0	1,108	17.7	19.0	17.0
Middle	11	28.9	27.3	1,458	23.3	27.4	21.6
Upper	15	39.5	27.2	3,661	58.5	39.6	39.6
Unknown	1	2.6	10.2	36	0.6	7.8	0.0
Total	38	100.0	100.0	6,263	100.0	100.0	100.0
Refinance Loans							
Low	1	11.1	9.2	67	5.9	5.0	21.7
Moderate	0	0.0	20.5	0	0.0	15.1	17.0
Middle	2	22.2	23.8	93	8.2	22.0	21.6
Upper	5	55.6	38.9	905	80.1	49.0	39.6
Unknown	1	11.1	7.7	65	5.8	8.9	0.0
Total	9	100.0	100.0	1,130	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	11.2	0	0.0	8.0	21.7
Moderate	0	0.0	24.8	0	0.0	21.6	17.0
Middle	0	0.0	21.9	0	0.0	19.2	21.6
Upper	0	0.0	41.7	0	0.0	51.2	39.6
Unknown	0	0.0	0.4	0	0.0	0.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	2.1	9.8	67	0.9	5.8	21.7
Moderate	11	22.9	22.5	1,108	14.3	16.9	17.0
Middle	13	27.1	25.0	1,551	20.0	24.2	21.6
Upper	20	41.7	32.1	4,566	58.9	40.8	39.6
Unknown	3	6.3	10.6	454	5.9	12.3	42.5
Total	48	100.0	100.0	7,746	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Lima, Ohio MSA #30620							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	11.1	0	0.0	6.1	21.7
Moderate	0	0.0	13.1	0	0.0	13.5	17.0
Middle	0	0.0	32.3	0	0.0	32.2	21.6
Upper	0	0.0	42.4	0	0.0	47.8	39.6
Unknown	0	0.0	1.0	0	0.0	0.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.9	0	0.0	4.5	21.7
Moderate	0	0.0	20.7	0	0.0	12.1	17.0
Middle	0	0.0	13.8	0	0.0	14.3	21.6
Upper	0	0.0	41.4	0	0.0	48.4	39.6
Unknown	0	0.0	17.2	0	0.0	20.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	0.0	0	0.0	0.0	21.6
Upper	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Lima, Ohio MSA #30620							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	10.2	0	0.0	6.2	21.7
Moderate	11	28.9	25.0	1,108	17.7	19.0	17.0
Middle	11	28.9	27.3	1,458	23.3	27.4	21.6
Upper	15	39.5	27.2	3,661	58.5	39.6	39.6
Unknown	1	2.6	10.2	36	0.6	7.8	0.0
Total	38	100.0	100.0	6,263	100.0	100.0	100.0
Refinance Loans							
Low	1	11.1	9.2	67	5.9	5.0	21.7
Moderate	0	0.0	20.5	0	0.0	15.1	17.0
Middle	2	22.2	23.8	93	8.2	22.0	21.6
Upper	5	55.6	38.9	905	80.1	49.0	39.6
Unknown	1	11.1	7.7	65	5.8	8.9	0.0
Total	9	100.0	100.0	1,130	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	11.2	0	0.0	8.0	21.7
Moderate	0	0.0	24.8	0	0.0	21.6	17.0
Middle	0	0.0	21.9	0	0.0	19.2	21.6
Upper	0	0.0	41.7	0	0.0	51.2	39.6
Unknown	0	0.0	0.4	0	0.0	0.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	2.1	9.8	67	0.9	5.8	21.7
Moderate	11	22.9	22.5	1,108	14.3	16.9	17.0
Middle	13	27.1	25.0	1,551	20.0	24.2	21.6
Upper	20	41.7	32.1	4,566	58.9	40.8	39.6
Unknown	3	6.3	10.6	454	5.9	12.3	42.5
Total	48	100.0	100.0	7,746	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Lima, Ohio MSA #30620							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	11.1	0	0.0	6.1	21.7
Moderate	0	0.0	13.1	0	0.0	13.5	17.0
Middle	0	0.0	32.3	0	0.0	32.2	21.6
Upper	0	0.0	42.4	0	0.0	47.8	39.6
Unknown	0	0.0	1.0	0	0.0	0.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.9	0	0.0	4.5	21.7
Moderate	0	0.0	20.7	0	0.0	12.1	17.0
Middle	0	0.0	13.8	0	0.0	14.3	21.6
Upper	0	0.0	41.4	0	0.0	48.4	39.6
Unknown	0	0.0	17.2	0	0.0	20.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	0.0	0	0.0	0.0	21.6
Upper	0	0.0	0.0	0	0.0	0.0	39.6
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Lima, Ohio MSA #30620							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	4	9.3	7.6	236	4.2	4.0	21.7
Moderate	9	20.9	21.8	839	14.8	15.3	17.0
Middle	9	20.9	24.7	912	16.1	22.4	21.6
Upper	17	39.5	34.4	3,172	55.9	47.4	39.6
Unknown	4	9.3	11.5	514	9.1	10.9	0.0
Total	43	100.0	100.0	5,673	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	6.8	0	0.0	3.2	21.7
Moderate	0	0.0	18.4	0	0.0	13.2	17.0
Middle	0	0.0	23.7	0	0.0	21.0	21.6
Upper	2	66.7	41.4	196	69.8	50.4	39.6
Unknown	1	33.3	9.7	85	30.2	12.1	0.0
Total	3	100.0	100.0	281	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	12.3	0	0.0	9.3	21.7
Moderate	0	0.0	16.0	0	0.0	12.6	17.0
Middle	0	0.0	23.3	0	0.0	20.2	21.6
Upper	0	0.0	46.7	0	0.0	54.7	39.6
Unknown	0	0.0	1.7	0	0.0	3.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	4	8.5	7.9	236	3.7	3.9	21.7
Moderate	9	19.1	20.0	839	13.1	14.0	17.0
Middle	9	19.1	24.1	912	14.3	21.0	21.6
Upper	19	40.4	37.9	3,368	52.8	46.7	39.6
Unknown	6	12.8	10.0	1,029	16.1	14.4	42.5
Total	47	100.0	100.0	6,384	100.0	100.0	100.0
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	13.3	1.9	99	4.6	0.8	2.7
Moderate	5	33.3	13.5	520	24.3	7.5	12.8
Middle	5	33.3	46.7	541	25.3	44.3	52.7
Upper	3	20.0	37.9	976	45.7	47.4	31.9
Total	15	100.0	100.0	2,136	100.0	100.0	100.0
Refinance Loans							
Low	1	5.6	1.3	74	2.3	0.6	2.7
Moderate	0	0.0	6.8	0	0.0	3.3	12.8
Middle	8	44.4	52.6	908	28.1	51.4	52.7
Upper	9	50.0	39.3	2,247	69.6	44.7	31.9
Total	18	100.0	100.0	3,229	100.0	100.0	100.0
Home Improvement Loans							
Low	1	50.0	1.7	32	44.4	0.8	2.7
Moderate	1	50.0	8.7	40	55.6	8.0	12.8
Middle	0	0.0	46.3	0	0.0	42.3	52.7
Upper	0	0.0	43.4	0	0.0	49.0	31.9
Total	2	100.0	100.0	72	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	10.3	0	0.0	14.8	9.6
Moderate	1	50.0	27.6	252	27.8	18.3	35.8
Middle	1	50.0	41.4	655	72.2	32.3	34.2
Upper	0	0.0	20.7	0	0.0	34.6	20.5
Total	2	100.0	100.0	907	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	4	10.5	1.6	205	3.2	1.1	2.7
Moderate	7	18.4	9.9	812	12.7	5.9	12.8
Middle	15	39.5	49.6	2,134	33.5	47.1	52.7
Upper	12	31.6	38.8	3,223	50.6	45.9	31.9
Total	38	100.0	100.0	6,374	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	1.0	0	0.0	0.3	2.7
Moderate	0	0.0	5.8	0	0.0	2.6	12.8
Middle	0	0.0	51.8	0	0.0	44.0	52.7
Upper	0	0.0	41.4	0	0.0	53.1	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	9.4	0	0.0	5.4	12.8
Middle	1	100.0	62.5	30	100.0	62.6	52.7
Upper	0	0.0	28.1	0	0.0	32.0	31.9
Total	1	100.0	100.0	30	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	16.7	0	0.0	13.4	12.8
Middle	0	0.0	41.7	0	0.0	49.5	52.7
Upper	0	0.0	41.7	0	0.0	37.1	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	2.4	1.4	53	0.9	0.6	2.7
Moderate	3	7.1	9.7	247	4.0	5.4	12.8
Middle	18	42.9	51.1	1,990	32.5	49.5	52.7
Upper	20	47.6	37.8	3,830	62.6	44.5	31.9
Total	42	100.0	100.0	6,120	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.6	0	0.0	0.2	2.7
Moderate	2	6.3	4.5	161	3.0	2.2	12.8
Middle	11	34.4	52.0	1,542	28.9	50.1	52.7
Upper	19	59.4	42.9	3,626	68.0	47.5	31.9
Total	32	100.0	100.0	5,329	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.9	0	0.0	0.2	2.7
Moderate	0	0.0	8.9	0	0.0	5.2	12.8
Middle	0	0.0	47.8	0	0.0	46.9	52.7
Upper	0	0.0	42.4	0	0.0	47.7	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	18.2	0	0.0	12.3	9.6
Moderate	0	0.0	36.4	0	0.0	66.9	35.8
Middle	2	100.0	31.8	915	100.0	14.6	34.2
Upper	0	0.0	13.6	0	0.0	6.3	20.5
Total	2	100.0	100.0	915	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	1.3	1.1	53	0.4	0.7	2.7
Moderate	5	6.6	7.0	408	3.3	5.5	12.8
Middle	31	40.8	51.2	4,447	36.0	48.8	52.7
Upper	39	51.3	40.7	7,456	60.3	45.0	31.9
Total	76	100.0	100.0	12,364	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	3.0	0	0.0	2.0	2.7
Moderate	0	0.0	7.0	0	0.0	4.8	12.8
Middle	0	0.0	48.5	0	0.0	46.4	52.7
Upper	0	0.0	41.5	0	0.0	46.7	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	16.7	0	0.0	17.5	12.8
Middle	0	0.0	50.0	0	0.0	45.7	52.7
Upper	0	0.0	33.3	0	0.0	36.8	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	2.7
Moderate	0	0.0	14.3	0	0.0	9.2	12.8
Middle	0	0.0	53.6	0	0.0	55.5	52.7
Upper	0	0.0	32.1	0	0.0	35.2	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	3.0	1.4	0	0.0	0.5	2.7
Moderate	3	9.1	9.0	398	6.4	4.6	12.8
Middle	20	60.6	49.4	1,630	26.0	46.8	52.7
Upper	9	27.3	40.2	4,235	67.6	48.1	31.9
Total	33	100.0	100.0	6,263	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.8	23	2.0	0.7	2.7
Moderate	1	7.7	6.9	0	0.0	4.5	12.8
Middle	6	46.2	54.9	515	45.6	52.5	52.7
Upper	6	46.2	36.4	592	52.4	42.4	31.9
Total	13	100.0	100.0	1,130	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.4	0	0.0	0.7	2.7
Moderate	0	0.0	7.9	0	0.0	3.9	12.8
Middle	0	0.0	58.6	0	0.0	59.1	52.7
Upper	0	0.0	32.0	0	0.0	36.3	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	29.2	0	0.0	26.0	9.6
Moderate	0	0.0	29.2	0	0.0	29.0	35.8
Middle	0	0.0	33.3	353	100.0	40.7	34.2
Upper	0	0.0	8.3	0	0.0	4.4	20.5
Total	0	0.0	100.0	353	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	2.2	1.9	23	0.3	1.6	2.7
Moderate	4	8.7	8.6	398	5.1	5.7	12.8
Middle	26	56.5	51.8	2,498	32.2	48.6	52.7
Upper	15	32.6	37.7	4,827	62.3	44.1	31.9
Total	46	100.0	100.0	7,746	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	2.0	0	0.0	0.6	2.7
Moderate	0	0.0	5.1	0	0.0	3.7	12.8
Middle	0	0.0	51.5	0	0.0	53.4	52.7
Upper	0	0.0	41.4	0	0.0	42.3	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.3	0	0.0	5.9	2.7
Moderate	0	0.0	20.7	0	0.0	15.4	12.8
Middle	0	0.0	34.5	0	0.0	28.8	52.7
Upper	0	0.0	34.5	0	0.0	50.0	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.0	0	0.0	1.1	2.7
Moderate	0	0.0	16.3	0	0.0	13.0	12.8
Middle	0	0.0	55.1	0	0.0	44.8	52.7
Upper	0	0.0	26.5	0	0.0	41.1	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.4	0	0.0	0.5	2.7
Moderate	6	15.8	9.0	398	6.4	4.6	12.8
Middle	11	28.9	49.4	1,630	26.0	46.8	52.7
Upper	21	55.3	40.2	4,235	67.6	48.1	31.9
Total	38	100.0	100.0	6,263	100.0	100.0	100.0
Refinance Loans							
Low	1	11.1	1.8	23	2.0	0.7	2.7
Moderate	0	0.0	6.9	0	0.0	4.5	12.8
Middle	5	55.6	54.9	515	45.6	52.5	52.7
Upper	3	33.3	36.4	592	52.4	42.4	31.9
Total	9	100.0	100.0	1,130	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.4	0	0.0	0.7	2.7
Moderate	0	0.0	7.9	0	0.0	3.9	12.8
Middle	0	0.0	58.6	0	0.0	59.1	52.7
Upper	0	0.0	32.0	0	0.0	36.3	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	29.2	0	0.0	26.0	9.6
Moderate	0	0.0	29.2	0	0.0	29.0	35.8
Middle	1	100.0	33.3	353	100.0	40.7	34.2
Upper	0	0.0	8.3	0	0.0	4.4	20.5
Total	1	100.0	100.0	353	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	2.1	1.9	23	0.3	1.6	2.7
Moderate	6	12.5	8.6	398	5.1	5.7	12.8
Middle	17	35.4	51.8	2,498	32.2	48.6	52.7
Upper	24	50.0	37.7	4,827	62.3	44.1	31.9
Total	48	100.0	100.0	7,746	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.0	0	0.0	0.6	2.7
Moderate	0	0.0	5.1	0	0.0	3.7	12.8
Middle	0	0.0	51.5	0	0.0	53.4	52.7
Upper	0	0.0	41.4	0	0.0	42.3	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.3	0	0.0	5.9	2.7
Moderate	0	0.0	20.7	0	0.0	15.4	12.8
Middle	0	0.0	34.5	0	0.0	28.8	52.7
Upper	0	0.0	34.5	0	0.0	50.0	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.0	0	0.0	1.1	2.7
Moderate	0	0.0	16.3	0	0.0	13.0	12.8
Middle	0	0.0	55.1	0	0.0	44.8	52.7
Upper	0	0.0	26.5	0	0.0	41.1	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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Distribution of 2017 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	2.3	1.0	73	1.3	0.3	2.7
Moderate	5	11.6	9.7	285	5.0	5.3	12.8
Middle	18	41.9	52.9	2,264	39.9	49.6	52.7
Upper	19	44.2	36.5	3,051	53.8	44.8	31.9
Total	43	100.0	100.0	5,673	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.4	0	0.0	1.9	2.7
Moderate	1	33.3	8.5	60	21.4	3.9	12.8
Middle	2	66.7	55.1	221	78.6	54.4	52.7
Upper	0	0.0	35.0	0	0.0	39.9	31.9
Total	3	100.0	100.0	281	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.0	0	0.0	1.4	2.7
Moderate	0	0.0	10.7	0	0.0	6.9	12.8
Middle	0	0.0	53.7	0	0.0	54.9	52.7
Upper	0	0.0	33.7	0	0.0	36.8	31.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	11.1	0	0.0	0.5	9.6
Moderate	1	100.0	77.8	430	100.0	98.4	35.8
Middle	0	0.0	11.1	0	0.0	1.1	34.2
Upper	0	0.0	0.0	0	0.0	0.0	20.5
Total	1	100.0	100.0	430	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	2.1	1.3	73	1.1	0.8	2.7
Moderate	7	14.9	9.7	775	12.1	8.7	12.8
Middle	20	42.6	53.5	2,485	38.9	49.2	52.7
Upper	19	40.4	35.5	3,051	47.8	41.3	31.9
Total	47	100.0	100.0	6,384	100.0	100.0	100.0
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

SMALL BUSINESS LENDING TABLES

Distribution of 2021 Small Business Lending by Revenue Size of Business							
Assessment Area: Lima, Ohio MSA #30620							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	18	52.9	46.3	2,314	59.4	30.3	88.0
Over \$1 Million	5	14.7		806	20.7		10.9
Revenue Unknown	11	32.4		777	19.9		1.1
Total	34	100.0		3,897	100.0		100.0
By Loan Size							
\$100,000 or Less	23	67.6	89.3	778	20.0	27.1	
\$100,001 - \$250,000	8	23.5	5.7	1,411	36.2	18.9	
\$250,001 - \$500,000	3	8.8	5.1	1,708	43.8	54.0	
Total	34	100.0	100.0	3,897	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	14	77.8		449	19.4		
\$100,001 - \$250,000	1	5.6		157	6.8		
\$250,001 - \$500,000	3	16.7		1,708	73.8		
Total	18	100.0		2,314	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2020 Small Business Lending by Revenue Size of Business							
Assessment Area: Lima, Ohio MSA #30620							
	Bank and Aggregate Loans						Total Businesses%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	9	16.7	30.5	1,257	24.7	18.2	87.9
Over \$1 Million	1	1.9		225	4.4		11.0
Revenue Unknown	44	81.5		3,610	70.9		1.1
Total	54	100.0		5,092	100.0		100.0
By Loan Size							
\$100,000 or Less	35	64.8	82.5	1,098	21.6	23.7	
\$100,001 - \$250,000	15	27.8	9.2	2,422	47.6	20.7	
\$250,001 - \$500,000	4	7.4	8.3	1,572	30.9	55.7	
Total	54	100.0	100.0	5,092	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	4	44.4		162	12.9		
\$100,001 - \$250,000	4	44.4		710	56.5		
\$250,001 - \$500,000	1	11.1		385	30.6		
Total	9	100.0		1,257	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

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Distribution of 2021 Small Business Lending by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	5.9	4.1	299	7.7	6.9	4.9
Moderate	11	32.4	16.1	1,065	27.3	22.0	19.4
Middle	8	23.5	44.6	661	17.0	38.9	43.8
Upper	13	38.2	34.9	1,872	48.0	32.1	31.9
Total	34	100.0	100.0	3,897	100.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Lima, Ohio MSA #30620							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	6	11.1	4.8	1,174	23.1	8.1	4.8
Moderate	11	20.4	17.7	1,317	25.9	21.7	19.4
Middle	20	37.0	43.6	1,300	25.5	42.0	43.8
Upper	17	31.5	33.6	1,301	25.5	28.2	32.0
Total	54	100.0	100.0	5,092	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

CONSUMER LENDING TABLES

Distribution of 2018 Consumer Loans by Borrower Income Level					
Assessment Area: Lima, Ohio MSA #30620					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Motor Vehicle Loans					
Low	5	31.3	43	17.8	24.7
Moderate	2	12.5	22	9.1	15.9
Middle	4	25.0	83	34.4	16.9
Upper	5	31.3	93	38.6	42.5
Unknown	0	0.0	0	0.0	0.0
Total	16	100.0	241	100.0	100.0
Other - Secured Loans					
Low	0	0.0	0	0.0	24.7
Moderate	2	25.0	26	19.0	15.9
Middle	5	62.5	101	73.7	16.9
Upper	1	12.5	10	7.3	42.5
Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	137	100.0	100.0
Other - Unsecured Loans					
Low	2	28.6	7	26.9	24.7
Moderate	2	28.6	8	30.8	15.9
Middle	3	42.9	11	42.3	16.9
Upper	0	0.0	0	0.0	42.5
Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	26	100.0	100.0
Total Consumer Loans					
Low	7	22.6	50	12.4	24.7
Moderate	6	19.4	56	13.9	15.9
Middle	12	38.7	195	48.3	16.9
Upper	6	19.4	103	25.5	42.5
Unknown	0	0.0	0	0.0	0.0
Total	31	100.0	404	100.0	100.0
Source: 2018 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2018 Consumer Loans by Income Level of Geography					
Assessment Area: Lima, Ohio MSA #30620					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Motor Vehicle Loans					
Low	0	0.0	0	0.0	6.3
Moderate	1	6.3	11	4.6	18.4
Middle	7	43.8	103	42.7	47.9
Upper	8	50.0	127	52.7	27.4
Total	16	100.0	241	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	6.3
Moderate	0	0.0	0	0.0	18.4
Middle	4	50.0	88	64.2	47.9
Upper	4	50.0	49	35.8	27.4
Total	8	100.0	137	100.0	100.0
Other – Unsecured Loans					
Low	1	14.3	3	11.5	6.3
Moderate	1	14.3	3	11.5	18.4
Middle	1	14.3	4	15.4	47.9
Upper	4	57.1	16	61.5	27.4
Total	7	100.0	26	100.0	100.0
Total Consumer Loans					
Low	1	3.2	3	0.7	6.3
Moderate	2	6.5	14	3.5	18.4
Middle	12	38.7	195	48.3	47.9
Upper	16	51.6	192	47.5	27.4
Total	31	100.0	404	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

APPENDIX H

GLOSSARY OF TERMS

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

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

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI 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 revenue of \$1.0 million or less; or, activities that revitalize or stabilize LMI 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 LMI 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 median family income that is less than 50 percent, in the case of a geography.

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

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

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

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

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1.0 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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