

PUBLIC DISCLOSURE

April 19, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

North Valley Bank
RSSD# 783910

2775 Maysville Pike
Zanesville, OH 43701

Federal Reserve Bank of Cleveland

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

North Valley Bank (North Valley) is rated **Outstanding**. This rating is based on the following conclusions with respect to the performance criteria:

- North Valley's net loan-to-deposit ratio (NLTD) is more than reasonable given the bank's size, financial condition, and assessment areas' (AAs) credit needs.
- A majority of North Valley's loans are originated inside the AAs.
- There is a reasonable borrower distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- An excellent geographic distribution of loans occurs throughout the bank's AAs.
- Neither the bank nor this Reserve Bank received any CRA-related complaints since the previous evaluation.
- The investment record enhances credit availability in the AAs.
- North Valley's record of providing other services enhances credit availability in the AAs.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* were utilized to evaluate North Valley's CRA performance. The determination of which AAs received full-scope versus limited-scope evaluations was based on the following criteria: the volume of lending by number of loans and dollar amount as a percentage of overall lending activity, deposit market share, percentage of deposits, number of branches, percentage of low- and moderate-income geographies, and other non-financial considerations. For the purpose of this evaluation, North Valley has two CRA-delineated AAs in Ohio and the full-scope AA received the most weight based on the above criteria.

- Nonmetropolitan Ohio – full-scope evaluation
 - Consists of the entireties of Muskingum and Morgan counties
- Columbus, OH MSA #18140 (Columbus) – limited-scope evaluation
 - Consists of the entireties of Fairfield, Licking, Madison, Perry, and Pickaway counties¹ and Fayette County²

The following data was reviewed:

- North Valley's 19-quarter average NLTD ratio
- An analysis of HMDA-reportable, consumer, and small business loans originated from January 1, 2016 through June 30, 2020
 - The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 amended the Home Mortgage Disclosure Act (HMDA) to add new data points.

¹Fairfield, Madison, and Pickaway counties were added to the AA in 2019.

²Fayette County was also added to the AA in 2019; however, Fayette County is not part of the Columbus MSA but is included in this AA given its similar demographic characteristics and contiguousness to Madison and Pickaway counties.

These changes were effective on January 1, 2018 and included the reporting of home equity lines of credit for certain institutions, the addition of new loan purposes, and changes to the definitions of some existing fields. Due to these changes, HMDA-reportable loans originated or purchased on or after January 1, 2018 are separate from loans made before that date. North Valley is not required to report open-end lines of credit; therefore, no home equity lines of credit were reviewed as HMDA-reportable loans. Lastly, due to the limited volume of other-purpose closed-end loans, these loans were not considered in this evaluation.

- HMDA-reportable loans consist of home purchase and refinance loans. Due to limited loan volumes, home improvement loans and multi-family loans were not considered separately in this evaluation.
- Consumer loans consist of motor vehicle and secured/other unsecured loans.
- Due to limited loan volumes, only HMDA-reportable home purchase loans were analyzed in 2018, all HMDA-reportable loans were combined in 2020, and consumer loans were combined in 2020 to conduct a meaningful analysis.
- Based on the total loan volume by number and dollar amount within the AAs, HMDA-reportable (home purchase and refinance) received the most weight, followed by small business, and consumer (motor vehicle and secured/other unsecured) loans.
- Aggregated lending data, which is comprised of lending activity for all other lenders reporting HMDA loans in the respective AAs, was used as a comparison in evaluating North Valley's lending performance in 2016, 2017, 2018, and 2019.³
- While conclusions with respect to HMDA-reportable, small business, and consumer lending were evaluated for multiple years, only 2019 lending tables (most recent full-year of lending activity) are reflected in the body of the report, with comparisons made to the bank's performance in the first half of 2020 and full years of 2018, 2017, and 2016 (see Appendix C for full-scope and Appendix E for limited-scope lending data).
- Lastly, borrower distribution received greater weight than geographic distribution, primarily because 40.82% of families residing in the AAs are considered to be low- and moderate-income compared to 30.58% of low- and moderate-income census tracts.

DESCRIPTION OF INSTITUTION

North Valley is a community bank headquartered in Zanesville, Ohio. North Valley's characteristics include:

- North Valley is a wholly owned subsidiary of North Valley Bancshares.
- North Valley has total assets of \$290.7 million as of December 31, 2020.

³ 2020 aggregated lending data was not available for use in this evaluation.

- In addition to its main office in Zanesville, North Valley has another branch and a business banking center located in Zanesville,⁴ and one branch located in Malta⁵ in the Nonmetropolitan Ohio AA.
- In the Columbus AA, North Valley purchased two branches in 2019 from Ohio Valley Bank (Gallipolis, Ohio) that are located in New Holland (moderate-income) and Mount Sterling (middle-income). North Valley also has two existing branches located in Buckeye Lake (low-income) and Corning (moderate-income).
- The main office, six branches, and the business banking center each have full-service ATMs.
- North Valley has not closed any branches since the previous evaluation.
- North Valley has a loan production office located in Franklin County, which is outside its delineated footprint in the Columbus AA.
- As shown in the table below, North Valley’s primary business focus is commercial and residential real estate lending.

Composition of Loan Portfolio as of December 31, 2020		
Loan Type	\$(000)	%
Construction and Land Development	13,614	6.26
Farmland	11,452	5.27
1-4 Family Residential Real Estate	55,587	25.56
Multifamily Residential Real Estate	12,416	5.71
Non-Farm Non-Residential Real Estate	66,978	30.80
Agricultural	1,533	0.71
Commercial and Industrial	46,120	21.21
Consumer	9,310	4.28
Other	427	0.20
Gross Loans	217,437	100.00
<i>Note: Percentages may not total 100% due to rounding.</i>		

North Valley was rated Satisfactory under the CRA at its August 1, 2016 performance evaluation.

There are no known legal, financial, or other factors impeding North Valley’s ability to help meet the credit needs in its communities.

⁴ Zanesville is in Muskingum County.

⁵ Malta is in Morgan County.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA⁶

Net Loan-to-Deposit Ratio

This performance criterion evaluates North Valley’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, location, and market share. While the 19-quarter NLTD average is 79.91%, the NLTD average increased each quarter from 67.70% in June 30, 2016 to 95.10% in December 31, 2020. The substantial increase in loans in 2020 was primarily due to the large number of Paycheck Protection Program (PPP) loans, and the 11.60% increase in deposits in December 31, 2019 was due to the purchase of two branches in Central Ohio (North Valley only purchased deposits; no loans). Therefore, North Valley was able to fund new loans from the purchase of these branches. Lastly, North Valley sells its conventional HMDA-reportable loans on the secondary market, as a result these loans do not appear on the bank’s HMDA Loan Application Register (LAR). Even though these loans are sold on the secondary market, they still help to meet the credit needs of the AAs. Taking these factors into account, North Valley’s NLTD is more than reasonable.

Comparative NLTD Ratios June 30, 2016 – December 31, 2020			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			19 Quarter Average
North Valley Bank	Zanesville, Ohio	290,687	79.91
Similarly Situated Institutions			
The Community Bank	Zanesville, Ohio	526,974	81.41
The First National Bank of McConnelsville	McConnelsville, Ohio	193,808	60.96
Peoples State Bank	New Lexington, Ohio	168,814	82.09
The Savings Bank	Circleville, Ohio	387,882	68.27

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs.

⁶ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to AAs.

Lending Inside and Outside the Assessment Areas – 2016-2017								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Purchase - Conventional	113	91.13	14,207	90.39	11	8.87	1,510	9.61
Home Purchase – FHA	2	66.67	205	39.42	1	33.33	315	60.58
Home Improvement	22	88.00	1,388	92.16	3	12.00	118	7.84
Multi-Family Housing	8	100.00	2,659	100.00	0	0.00	0	0.00
Refinancing	80	91.95	10,825	88.72	7	8.05	1,376	11.28
Total HMDA related	225	91.09	29,284	89.82	22	8.91	3,319	10.18
Total Loans	225	91.09	29,284	89.82	22	8.91	3,319	10.18

Note: Percentages may not total 100% due to rounding

In 2016 through 2017, a substantial majority of North Valley’s loans, by number and dollar amount, are originated inside the AAs.

Lending Inside and Outside the Assessment Areas – 2018-2020								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Motor Vehicle	125	80.13	2,750	70.05	31	19.87	1,176	29.95
Other - Secured	166	93.79	3,341	94.17	11	6.21	207	5.83
Other – Unsecured	26	92.86	205	96.24	2	7.14	8	3.76
Total Consumer-related	317	87.81	6,296	81.90	44	12.19	1,391	18.10
Home Purchase - Conventional	99	86.09	12,551	82.07	16	13.91	2,742	17.93
Home Purchase – FHA	2	66.67	298	73.04	1	33.33	110	26.96
Home Improvement	12	75.00	1,020	78.58	4	25.00	278	21.42
Multi-Family Housing	13	92.86	5,222	76.07	1	7.14	1,643	23.93
Other Purpose Closed-End	12	100.00	961	100.00	0	0.00	0	0.00
Refinancing	90	90.91	11,942	86.50	9	9.09	1,864	13.50
Total HMDA-related	228	88.03	31,994	82.82	31	11.97	6,637	17.18
Home Equity	76	91.57	4,415	88.12	7	8.43	595	11.88
Total Non-HMDA Residential-related	76	91.57	4,415	88.12	7	8.43	595	11.88
Small Business	421	65.68	51,084	52.42	220	34.32	46,368	47.58
Total Small Business-related	421	65.68	51,084	52.42	220	34.32	46,368	47.58
Total Loans	1,042	77.53	93,789	63.04	302	22.47	54,991	36.96

Note: Percentages may not total 100% due to rounding.

In 2018 through June 30, 2020, a majority of North Valley’s loans by number and dollar amount are originated inside the AAs. Overall, a majority of North Valley’s loans are originated inside the AAs.

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

This performance criterion evaluates North Valley’s lending to borrowers of different income levels and businesses of different revenue sizes. North Valley’s lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes.

The volume of business loans originated increased by approximately 225.25% from 2019 to June 30, 2020 because North Valley facilitated loans through the U.S. government's Paycheck Protection Program (PPP) to help small businesses impacted by the COVID-19 emergency. From January 1, 2020 through June 30, 2020, North Valley originated 322 business loans totaling \$34.3 million, of which 264 (81.99%) loans totaling \$22.2 million (64.60%) were PPP loans made to small businesses. Banks were not required to collect revenue data for PPP loans, since the intent of the PPP is to assist small businesses; therefore, these unique circumstances affecting borrowers and banks resulting from the COVID-19 emergency will be taken into account in this evaluation. As a result, the borrower distribution performance to businesses of different sizes in 2020 will not receive much weight, since gross annual revenue information was not available for a large percentage of North Valley's small business loans. In addition to PPP loans, North Valley offered loan modifications to 12 small businesses impacted by the COVID-19 emergency, which exhibits a responsiveness to credit needs of small businesses in the AA.

Geographic Distribution of Loans

This performance criterion evaluates North Valley's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. North Valley's overall geographic distribution of loans reflects excellent dispersion throughout the AAs and a moderate level of lending gaps across the AAs.

Response to Complaints

Neither North Valley nor this Reserve Bank have received any CRA-related complaints since the previous evaluation.

Investments and Services

North Valley elected to have its performance with respect to making qualified investments and providing services evaluated. This performance enhanced North Valley's CRA rating.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

NONMETROPOLITAN ASSESSMENT AREA
(Full-scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN NONMETROPOLITAN OHIO

The Nonmetropolitan Ohio AA is comprised of the entireties of Muskingum and Morgan counties (see Appendix A for AA maps and Appendix B for additional demographic data).

- Nonmetropolitan Ohio AA remains unchanged since the previous evaluation.
- Due to the use of 2015 U.S. Census American Community Survey (ACS) data instead of 2010 U.S. Census data in 2017 and changes to MSA designations by the Office of Management and Budget (OMB) in 2019, the AA was comprised of the following income tract designations during the evaluation period.

Census Tract Designations			
Assessment Area: Nonmetropolitan Ohio			
Tract Level Income	2016	2017-2018	2019-2020
	Number of Tracts	Number of Tracts	Number of Tracts
Low	1	1	1
Moderate	10	8	7
Middle	11	13	13
Upper	1	1	2
Total	23	23	23

- This AA lost three moderate-income census tracts between 2016 and 2019, gained two middle-income census tracts between 2016 and 2017, and gained one upper-income census tract between 2018 and 2019. There were no changes to the number of low- and unknown-income census tracts.
- Two middle-income tracts in Morgan County were designated as distressed due to unemployment in 2017, 2018, and 2020 and designated as distressed due to unemployment and poverty in 2019.
- Based on the June 30, 2020 Federal Deposit Insurance Corporation (FDIC)’s Deposit Market Share Report, North Valley’s market share at 8.11% ranks fourth of 11 FDIC-insured depository institutions operating from a total of 36 offices. The Park National Bank holds the largest market share at 36.63%.
- The 2019 HMDA peer market data indicates that North Valley ranks seventh out of 178 HMDA reporters in the AA and originated 65 loans compared to first-ranked The Park National Bank, which originated 614 loans.
- North Valley operates its main office and two branches each with a full-service ATM and extended and weekend hours in this AA. North Valley also operates a business banking center with a full-service ATM which provides banking services to its commercial customers. The main office, business banking center, and one branch are located in a middle-income tract and the remaining branch is located in a moderate-income tract.

These offices represent half of the bank’s total branches. North Valley has not opened or closed any branches in this AA since the previous evaluation.

- A community contact was utilized in the evaluation to provide additional information regarding credit needs and context to demographic and economic conditions of the local community. The contact was with a representative from a charitable foundation that focuses on economic vitality and preparing students for successful transitions to postsecondary education. The contact indicated the economy has continued to improve, as evidenced by recent business expansion. The contact explained there is a lack of available housing in the area to accommodate new job seekers and a need to continue to support small businesses with access to capital.

Population Change Assessment Area: Nonmetropolitan Ohio			
Area	2010 Population	2015 Population	Percent Change
Nonmetropolitan Ohio Assessment Area	101,128	100,929	-0.20%
Morgan County, Ohio	15,054	14,913	-0.94%
Muskingum County, Ohio	86,074	86,016	-0.07%
Ohio	11,536,504	11,575,977	0.34%

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- Between 2010 and 2015 the AA’s population remained fairly stable, but experienced a slight loss, while Ohio’s population remained fairly stable and experienced a slight gain.
- 76.74% of the AA’s population was 18 years of age or older, the legal age to enter into a contract.
- 16.63% of the population was age 65 and over, compared to 15.09% in Ohio, indicating the AA has a smaller working- and consumer-age population and reduced economic activity.
- The largest city in Muskingum County is Zanesville with a population of 25,158 compared to McConnelsville, the largest municipality in Morgan County, with a population of 1,749.
- Only 3.54% of the AA’s population resides in the low-income tract and 26.03% in moderate-income tracts.

Median Family Income Change Assessment Area: Nonmetropolitan Ohio									
FFIEC Estimated Median Family Income (MFI)			Low	Moderate	Middle	Upper			
Year	\$	% Change	0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above			
2016	\$55,400		0 - \$27,699	\$27,700 - \$44,319	\$44,320 - \$66,479	\$66,480 - & above			
2017	\$57,600	4.0%	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			

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

- During the evaluation period, the MFI in the AA increased each year, except for a slight decline in 2019, with an overall increase of 14.44% during this span.

Housing Cost Change Assessment Area: Nonmetropolitan Ohio						
Area	Median Housing Value			Median Gross Rent		
	2010	2015	Percent Change	2010	2015	Percent Change
Nonmetropolitan Ohio	\$107,305	\$105,106	-2.10%	\$562	\$627	10.37%
Morgan County	\$86,000	\$88,300	2.70%	\$510	\$549	7.60%
Muskingum County	\$111,100	\$108,600	-2.30%	\$567	\$641	13.10%
Ohio	\$136,400	\$129,900	-4.80%	\$678	\$730	7.70%

Source: 2006-2010 / 2011-2015 U.S. Census Bureau: American Community Survey

- There are 45,703 housing units in the AA, of which 60.40% are owner-occupied, 27.90% are rental, and 11.60% are vacant.
- With nearly 40.00% of housing units being either rental or vacant, this could impact the bank’s ability to originate HMDA-reportable loans, particularly in LMI areas that have fewer housing units and considerably higher rental and vacancy rates.
- The median age of housing stock in the AA is 53 years old and 32.30% of housing units were built prior to 1950 (over 70 years old). The median age of housing stock in LMI tracts is 61 years old. The age of the housing stock may indicate a need for home improvement lending across the AA, particularly in LMI areas.
- Between 2010 and 2015, median housing values in Muskingum County decreased, while median housing values in Morgan County increased.
- During this same time period, housing become more affordable across the AA due to increasing MFI and decreasing median housing values. The affordability ratio⁷ went from 36.0 in 2010 to 38.7 in 2015.
- Conversely, median gross rents increased across the AA by nearly 11.00% between 2010 and 2015. The decline in home prices relative to rental costs may have made purchasing a home more attractive to renters.

⁷The 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.

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
Nonmetropolitan Ohio	58%	27%	19%	69%	24%	42%
Morgan County	54%	21%	20%	65%	23%	42%
Muskingum County	59%	29%	19%	70%	24%	42%
Ohio	64%	35%	20%	74%	32%	43%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2011-2015 Comprehensive Housing Affordability Strategy

- Nearly 60.00% of low-income homeowners and 70.00% of low-income renters are considered to be cost-burdened, which is significantly higher than all other homeowners and renters across the AA, while nearly one-quarter of moderate-income renters and slightly less than one-third of moderate-income homeowners are considered to be cost-burdened. Moderate-income renters are actually less cost-burdened than all renters across the AA.
- Based on the median housing value of \$108,600, rent and mortgage payments are roughly the same. For example, a 30-year, fixed-rate mortgage at 3.42% with 3.00% money down and estimates for private mortgage insurance, property taxes, and home insurance is approximately \$642 a month compared to median gross rent of \$641 a month. Based on these factors, moderate-income individuals appear to have the option to rent or own, while low-income individuals who are significantly cost-burdened may experience greater difficulty saving enough to make a sufficient down payment or affording increasing rents.

Poverty Rates			
Assessment Area: Nonmetropolitan Ohio			
Area	2017	2018	2019
Morgan County	20.50%	17.00%	15.70%
Muskingum County	14.80%	16.60%	15.30%
Ohio	13.90%	13.80%	13.00%
National	13.40%	13.10%	12.30%

Source: U.S. Department of Agriculture (USDA) Economic Research Service

- While poverty rates fell each year in Muskingum and Morgan counties, the poverty rates in the AA were consistently higher than the national average and Ohio.
- Approximately 14.80% of AA families live below the poverty line, which is significantly higher than Ohio at 11.50%.
- Approximately 44.00% of AA families are designated as LMI, which is greater than Ohio families at 39.00%.

- Muskingum and Morgan counties are rural Appalachian counties experiencing economic stagnation and higher levels of unemployment and poverty than the national rates. Historically, Appalachia has battled poverty, unemployment, stagnant industry, and lower educational attainment and wages. While progress has been made to narrow these gaps, significant divisions remain between Appalachia and the rest of the nation. According to the Appalachian Regional Commission (ARC),⁸ in 2021, Muskingum County’s economic status was designated as transitional with four distressed areas and Morgan County’s economic status was designated as at-risk with one distressed areas. Consequently, these counties, especially Morgan County, are particularly susceptible to reduced labor market activity and stunted economic growth potential.

Unemployment Rates					
Assessment Area: Nonmetropolitan Ohio					
Area	2015	2016	2017	2018	2019
Morgan County	7.33%	8.34%	6.78%	5.96%	6.46%
Muskingum County	6.23%	6.07%	5.69%	5.28%	4.91%
Ohio	4.91%	5.03%	4.97%	4.48%	4.11%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While unemployment rates across the AA varied between 2015 and 2019, area unemployment rates were consistently higher than Ohio.
- According to Ohio Office of Research,⁹ Muskingum County is most impacted by the industries of trade, transportation and utilities; education and health services; local government; natural resources and mining; and leisure and hospitality. Major employers include 5 B’s Inc., AK Steel Holding Co., Dollar General Corp., Genesis HealthCare Systems, Muskingum University, Muskingum County government, and Zanesville City Schools. The average weekly wage for the private sector is \$778, which indicates that employed persons could afford the median rent of \$641. Morgan County is most impacted by the industries of trade, transportation and utilities; manufacturing; education and health services; and leisure and hospitality. Major employers include EZG Manufacturing, Hann Manufacturing, Highland Oaks, Kroger Co., Morgan County government, and Morgan Local schools. The average weekly wage for the private sector is \$725, which indicates that employed persons could afford the median rent of \$549.

⁸ARC: Report referenced: County Economic Status and Distressed Areas by State, FY 2021 - https://www.arc.gov/appalachian_region/CountyEconomicStatusandDistressedAreasinAppalachia.asp

- ARC is a federal-state partnership dedicated to promoting economic development and addressing quality of life issues for Appalachian residents, releases annual listings of each Appalachian county’s economic health from best to worst. Every county is designated as either attainment, competitive, transitional, at-risk, or distressed. These designations are based on several economic indicators, including poverty rates, per capita market income, and three-year average of unemployment rates.

⁹ www.development.oh.gov>reports_countytrends_map

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN
NONMETROPOLITAN OHIO**

During the evaluation period, North Valley originated 322 HMDA-reportable loans, 219 small business loans, and 203 consumer loans in the Nonmetropolitan Ohio AA. Nonmetropolitan Ohio accounted for 63.40% of North Valley's total lending by volume and 72.70% of total deposits during the evaluation period.

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

North Valley's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

HMDA-Reportable Lending

North Valley's HMDA-reportable lending performance was compared to the percentage of families by family income (proxy) and the aggregate of all lenders. The percentage of borrowers with unknown-income designations was 15.41% during the evaluation period.

The borrower distribution of home purchase lending to low-income borrowers is reasonable. North Valley made no home purchase loans to low-income borrowers in 2019 or 2016. North Valley's performance fell just below the percentage of low-income families and the aggregate of all lenders in 2018 and 2017.

The borrower distribution of home purchase lending to moderate-income borrowers is reasonable. North Valley's performance in 2019 and 2016 exceeded the percentage of moderate-income families and the aggregate of all lenders. In 2018, the bank's performance exceeded proxy and fell below the aggregate of all lenders and fell below both comparators in 2017.

The borrower distribution of refinance lending to low-income borrowers is reasonable. North Valley's performance fell below the percentage of low-income families in 2019, 2017, and 2016 and the aggregate of all lenders in 2017 and 2016. However, North Valley's performance exceeded the aggregate of all lenders in 2019.

The borrower distribution of refinance lending to moderate-income borrowers is reasonable. North Valley's performance in 2019 exceeded the percentage of moderate-income families and the aggregate of all lenders and fell below proxy and the aggregate of all lenders in 2016 and 2017.

Lastly, in 2020, North Valley made no HMDA-reportable loans to low-income borrowers, which reflects a very poor borrower distribution. North Valley's performance was just below proxy for moderate-income borrowers, which reflects a reasonable borrower distribution.

Generally, borrower distribution to middle- and upper-income borrowers fell slightly below or exceeded proxy and the aggregate of all lenders during the evaluation period and did not change the overall outcome of the HMDA-reportable lending analysis in Nonmetropolitan Ohio.

The overall borrower distribution of HMDA-reportable lending is reasonable. North Valley was able to make loans to borrowers of all income levels despite the area’s challenging economic conditions discussed earlier in this evaluation that likely reduced the number of individuals able to pay a HMDA-reportable loan.

Distribution of 2019 HMDA-Reportable Lending 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	0	0.00	7.12	0	0.00	3.73	26.00
Moderate	7	25.00	21.92	666	17.81	16.57	17.94
Middle	6	21.43	24.98	814	21.76	25.09	20.50
Upper	12	42.86	29.25	2,075	55.48	40.11	35.56
Unknown	3	10.71	16.73	185	4.95	14.50	0.00
Total	28	100.00	100.00	3,740	100.00	100.00	100.00
Refinance Loans							
Low	2	6.90	6.41	152	4.47	3.40	26.00
Moderate	6	20.69	16.07	609	17.90	11.06	17.94
Middle	6	20.69	23.19	569	16.73	20.83	20.50
Upper	11	37.93	38.86	1,696	49.85	46.26	35.56
Unknown	4	13.79	15.46	376	11.05	18.46	0.00
Total	29	100.00	100.00	3,402	100.00	100.00	100.00
Home Improvement Loans							
Low	0	0.00	7.04	0	0.00	4.66	26.00
Moderate	0	0.00	18.59	0	0.00	23.29	17.94
Middle	1	50.00	28.64	131	86.75	29.26	20.50
Upper	0	0.00	43.22	0	0.00	40.90	35.56
Unknown	1	50.00	2.51	20	13.25	1.89	0.00
Total	2	100.00	100.00	151	100.00	100.00	100.00
Total HMDA-Reportable Loans							
Low	3	4.62	7.06	181	2.29	3.62	26.00
Moderate	13	20.00	18.81	1,275	16.10	13.99	17.94
Middle	14	21.54	23.88	1,574	19.88	22.51	20.50
Upper	24	36.92	33.89	3,858	48.73	41.00	35.56
Unknown	11	16.92	16.36	1,029	13.00	18.88	0.00
Total	65	100.00	100.00	7,917	100.00	100.00	100.00
Source: 2019 FFIEC Census Data 2011 – 2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Small Business Lending

The borrower distribution of small business lending is reasonable. North Valley’s lending to businesses with revenues less than \$1 million fell below the percentage of small businesses in the AA; however, North Valley made an excellent percentage of its small dollar loans in amounts of \$100,000 or less. In 2019, the bank made nearly 58.00% of its loans to businesses in amounts of \$100,000 or less, but from January 1, 2020 through June 30, 2020, North Valley made 79.00% of its loans in amounts of \$100,000 or less due to the significant number of PPP loans originated to small businesses impacted by COVID across the AA. This indicates a willingness of the bank to lend in smaller amounts, which tends to represent amounts typically requested by small businesses. As the community contact indicated a need for small dollar lending and stressed the positive impact PPP lending has had on the viability of small businesses in the community during the pandemic, North Valley exhibits an excellent responsiveness to credit needs of small businesses across the AA.

Distribution of 2019 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Nonmetropolitan Ohio					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	45	78.95	6,076	59.10	90.78
Over \$1 Million	12	21.05	4,205	40.90	7.47
Revenue Unknown	0	0.00	0	0.00	1.76
Total	57	100.00	10,281	100.00	100.00
By Loan Size					
\$100,000 or Less	33	57.89	1,335	12.99	
\$100,001 - \$250,000	10	17.54	1,437	13.98	
\$250,001 - \$1 Million	12	21.05	4,724	45.95	
Total	57	100.00	10,281	100.00	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	30	66.67	1,143	18.81	
\$100,001 - \$250,000	8	17.78	1,088	17.91	
\$250,001 - \$1 Million	6	13.33	2,152	35.42	
Total	45	100.00	6,076	100.00	
<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% due to rounding.</i>					

Consumer Lending

North Valley’s consumer lending performance was compared to the percentage of households by household income (proxy). The percentage of borrowers with unknown-incomes was 7.39% during the evaluation period.

The borrower distribution of consumer lending is excellent. While motor vehicle and secured/other unsecured lending to low-income borrowers fell below the percentage of low-income households in 2020 and 2019, lending to moderate-income borrowers substantially exceeded proxy for these consumer products.

Generally, borrower distribution to middle- and upper-income borrowers fell slightly below or exceeded proxy during the evaluation period and did not change the overall outcome of the consumer lending analysis in Nonmetropolitan Ohio.

North Valley was able to make loans to borrowers of all income levels despite the area’s challenging economic conditions discussed earlier in this evaluation and having access to funding for reliable transportation and small-dollar unsecured credit for daily and/or emergency expenses is particularly crucial to LMI individuals and families.

Distribution of 2019 Motor Vehicle Lending by Borrower Income Level Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Low	8	13.79	59	4.85	28.17
Moderate	11	18.97	201	16.53	16.81
Middle	19	32.76	340	27.96	17.58
Upper	18	31.03	587	48.27	37.43
Unknown	2	3.45	29	2.38	0.00
Total	58	100.00	1,216	100.00	100.00
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100% due to rounding.</i>					

Distribution of 2019 Secured and Other Unsecured Consumer Lending by Borrower Income Level Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Low	13	14.44	65	3.98	28.17
Moderate	26	28.89	216	13.22	16.81
Middle	21	23.33	350	21.42	17.58
Upper	19	21.11	901	55.14	37.43
Unknown	11	12.22	103	6.30	0.00
Total	90	100.00	1634	100.00	100.00
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100% due to rounding.</i>					

Geographic Distribution of Loans

North Valley's geographic distribution of loans reflects an excellent distribution among the different census tracts and dispersion throughout the AA. North Valley had a low level of lending gaps during the evaluation period. North Valley made loans in all of the tracts in its AA in 2020, 2019, and 2017 and 91.00% in 2018 and 2016. This is notable considering the economic challenges in the AA and competition from several larger financial institutions in the AA that likely have greater resources to originate more loans.

HMDA-Reportable Lending

North Valley's HMDA-reportable lending performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders.

The geographic distribution of home purchase lending in the low-income geography is reasonable. North Valley's performance in 2018 and 2016 exceeded the percentage of owner-occupied units and the aggregate of all lenders. In 2019, the bank did not make any loans in the low-income tract.

The geographic distribution of home purchase lending in moderate-income geographies is excellent. North Valley's performance exceeded the percentage of owner-occupied units and the aggregate of all lenders in 2019, 2018, 2017, and 2016.

The borrower distribution of refinance lending in the low-income geography is poor. North Valley did not make any refinance loans in the low-income geography in 2019, 2017, or 2016. However, the borrower distribution of refinance lending in moderate-income geographies is excellent. North Valley's performance exceeded the percentage of owner-occupied units in 2019 and 2016 and fell below proxy in 2017; however, North Valley's performance exceeded the aggregate of all lenders all three years.

Lastly, in 2020, North Valley's performance exceeded proxy in the low-income tract, which reflects an excellent geographic distribution. North Valley's performance was just below proxy in moderate-income geographies, which reflects a reasonable geographic distribution.

Generally, the geographic distribution in middle- and upper-income geographies fell slightly below or exceeded proxy and the aggregate of all lenders during the evaluation period and did not change the overall outcome of the HMDA-reportable lending analysis in Nonmetropolitan Ohio.

The overall geographic distribution of HMDA-reportable lending is reasonable. North Valley was able to make loans in all of the AA's geographies despite the area's challenging economic conditions, including the limited number of housing units and high percentage of rental and vacant units in LMI tracts, but particularly in the low-income tract.

Distribution of 2019 HMDA-Reportable Lending 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	0.00	2.35	0	0.00	1.68	2.46
Moderate	7	25.00	21.07	913	24.41	16.21	23.97
Middle	21	75.00	66.55	2,827	75.59	70.78	63.61
Upper	0	0.00	10.04	0	0.00	11.33	9.96
Total	28	100.00	100.00	3,740	100.00	100.00	100.00
Refinance Loans							
Low	0	0.00	1.53	0	0.00	0.78	2.46
Moderate	9	31.03	14.34	1,061	31.19	10.32	23.97
Middle	19	65.52	70.19	2,091	61.46	74.16	63.61
Upper	1	3.45	13.94	250	7.35	14.74	9.96
Total	29	100.00	100.00	3,402	100.00	100.00	100.00
Home Improvement Loans							
Low	0	0.00	1.51	0	0.00	1.36	2.46
Moderate	2	100.00	15.58	151	100.00	15.93	23.97
Middle	0	0.00	73.87	0	0.00	72.73	63.61
Upper	0	0.00	9.05	0	0.00	9.98	9.96
Total	2	100.00	100.00	151	100.00	100.00	100.00
Multifamily Loans							Multifamily Units %
Low	0	0.00	5.00	0	0.00	10.20	
Moderate	1	33.33	20.00	225	50.22	13.95	20.27
Middle	2	66.67	70.00	223	49.78	64.53	72.00
Upper	0	0.00	5.00	0	0.00	0.00	5.83
Total	3	100.00	100.00	448	100.00	100.00	100.00
Total HMDA-Reportable Loans							Owner Occupied Units %
Low	0	0.00	1.85	0	0.00	1.55	
Moderate	21	32.31	18.35	2,466	31.15	14.06	23.97
Middle	43	66.15	68.63	5,201	65.69	72.01	63.61
Upper	1	1.54	11.18	250	3.16	12.38	9.96
Total	65	100.00	100.00	7,917	100.00	100.00	100.00
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding.							

Small Business Lending

The geographic distribution of small business lending is excellent. The geographic distribution of small business lending in the low-income geography and moderate-income geographies is excellent. North Valley’s performance exceeded the percentage of businesses in these tracts in 2020 and 2019.

Generally, the geographic distribution in middle- and upper-income geographies fell below the percentage of businesses in these tracts during the evaluation period and did not change the overall outcome of the small business lending analysis in Nonmetropolitan Ohio.

Distribution of 2019 Small Business Lending by Income Level of Geography Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	4	7.02	651	6.33	2.33
Moderate	13	22.81	2,193	21.33	20.31
Middle	38	66.67	7,272	70.73	68.92
Upper	2	3.51	164	1.60	8.44
Total	57	100.00	10,281	100.00	100.00
<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% due to rounding.</i>					

Consumer Lending

North Valley’s consumer lending performance was compared to the percentage of households by tract income (proxy).

The geographic distribution of consumer lending is excellent. While motor vehicle and secured/other unsecured lending in the low-income tract fell below the percentage of households in the tract, lending in moderate-income tracts substantially exceeded proxy for these consumer products in 2020 and 2019.

Generally, borrower distribution to middle- and upper-income borrowers fell slightly below or exceeded proxy during the evaluation period and did not change the overall outcome of the consumer lending analysis in Nonmetropolitan Ohio.

Distribution of 2019 Motor Vehicle Lending by Income Level of Geography Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	1	1.72	12	0.99	3.42
Moderate	21	36.21	363	29.85	26.26
Middle	29	50.00	766	62.99	61.46
Upper	7	12.07	76	6.25	8.87
Total	58	100.00	1,216	100.00	100.00

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100% due to rounding.

Distribution of 2019 Unsecured and Other Secured Consumer Lending by Income Level of Geography Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	2	2.22	38	2.33	3.42
Moderate	38	42.22	412	25.21	26.26
Middle	45	50.00	793	48.53	61.46
Upper	5	5.56	391	23.93	8.87
Total	90	100.00	1634	100.00	100.00

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100% due to rounding.

Investments and Services

During this evaluation period, North Valley invested in a municipal school bond totaling approximately \$550,300. The school system serves a community located in a distressed middle-income geography. Funds from this investment were used to address needs associated with the school’s educational and operational expenses. North Valley also made 18 donations totaling approximately \$5,305 to 10 different non-profits that provide a multitude of services to low- and moderate-income individuals and families and promote economic development. As a result, North Valley’s investment record enhances credit availability in Nonmetropolitan Ohio.

During the evaluation period, 43 employees participated in 141 services by either serving on boards or committees, providing financial literacy training, or providing technical assistance, primarily in the form of fundraising to 56 organizations. North Valley also provided community services considered responsive to the needs of LMI individuals and families due to the COVID-19 emergency, such as volunteering at food banks and a not-for-profit affordable housing organization. As a result, North Valley’s record of providing other services enhances credit availability in the AA.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN COLUMBUS OH MSA #18141

Columbus OH MSA

- As of December 31, 2020, North Valley operated four branches in the AA, representing half of its total branches.
- As of June 30, 2020, North Valley had \$60.7 million in deposits in this AA, representing a market share of 1.30% and 27.30% of its total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN COLUMBUS OH MSA #18141

North Valley's lending performance is consistent with the institution's lending performance overall. Under the lending test, North Valley had an excellent borrower distribution among individuals of different income levels and a reasonable distribution among businesses of different sizes. North Valley had an excellent geographic distribution of loans. However, there was a significant amount of lending gaps, most likely due to the bank's limited presence and high degree of competition in this market.

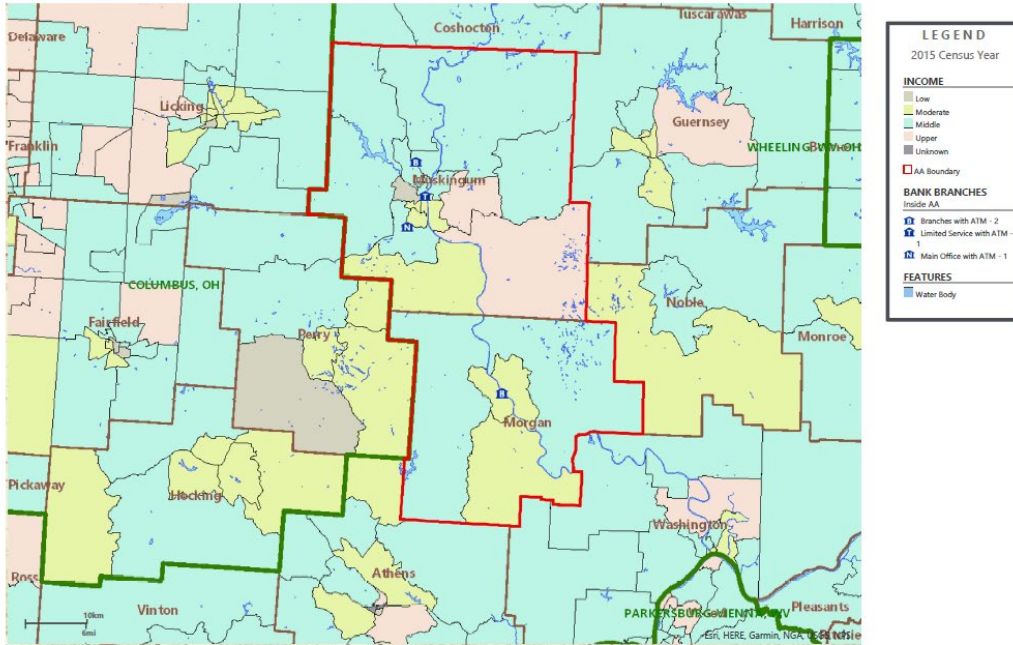
North Valley funded three qualified investments worth approximately \$2.7 million during the current evaluation period. These investments helped to revitalize and stabilize moderate-income communities and provide services to LMI children. The first qualified investment (\$1.1 million) helped fund the repair, renovation, and expansion of the Perry County's existing child service agency headquarters building located in a moderate-income area. The second investment (\$800,000) provided operating funds to a school district that serves a moderate-income community with a majority of the student body eligible for the free or reduced lunch program. The third qualified investment (\$653,300) helped a moderate-income city fund multiple infrastructure improvements and rehabilitate multiple vacant apartment buildings. North Valley also had one prior period investment with a book value of \$350,225 that provided operating funds to a school district that serves a moderate-income community with a majority of the student body eligible for the free or reduced lunch program. North Valley also made seven donations totaling approximately \$3,650 to seven different non-profits that provide a multitude of services to low- and moderate-income individuals and families or promote economic development. As a result, North Valley's investment record enhances credit availability in the Columbus AA.

During the evaluation period, six employees provided 17 services by either serving on boards or committees or providing technical assistance, primarily in the form of fundraising to eight organizations. North Valley also provided community services that are responsive to the needs of LMI individuals and families due to the COVID-19 emergency, such as volunteering at food banks and a not-for-profit affordable housing organization. As a result, North Valley's record of providing other services enhances credit availability in the AA.

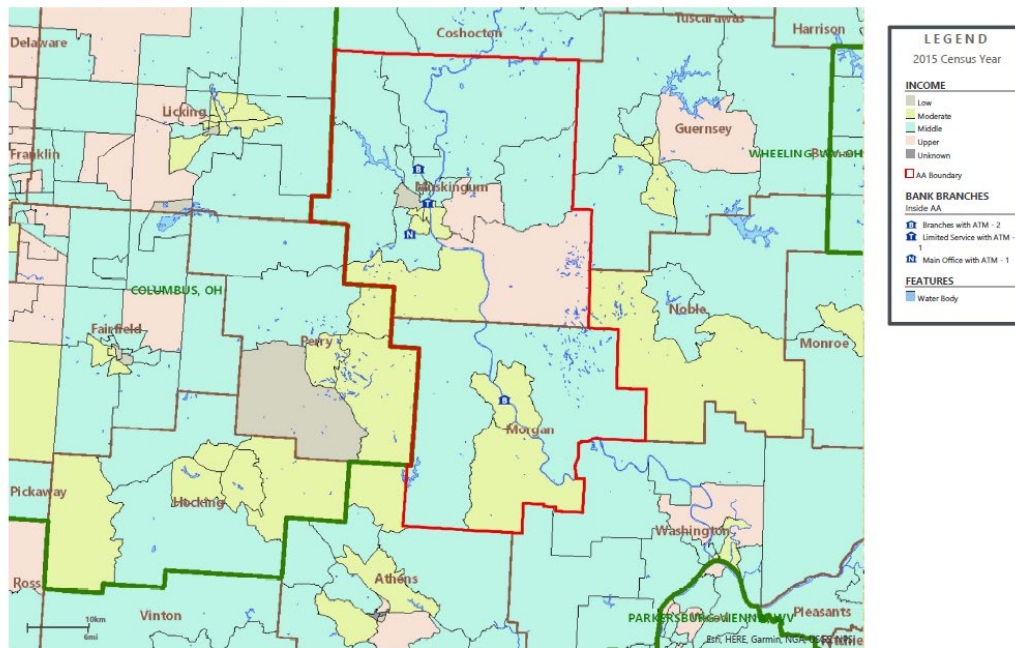
The performance in the limited-scope AA contributed to the overall rating.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

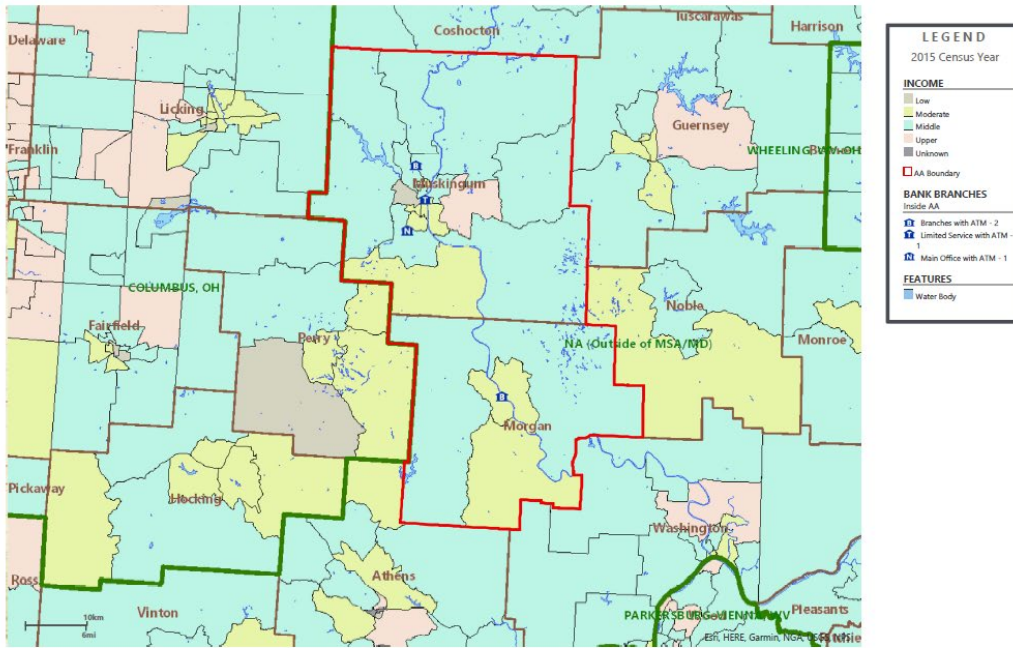
Assessment Area: 2020 Nonmetropolitan Ohio



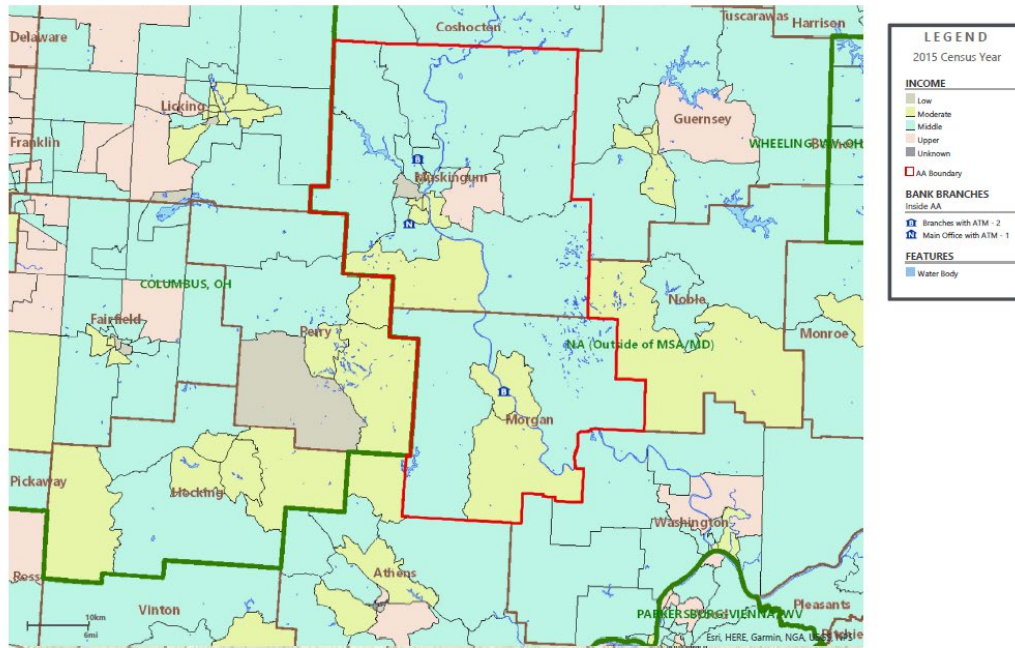
Assessment Area: 2019 Nonmetropolitan Ohio



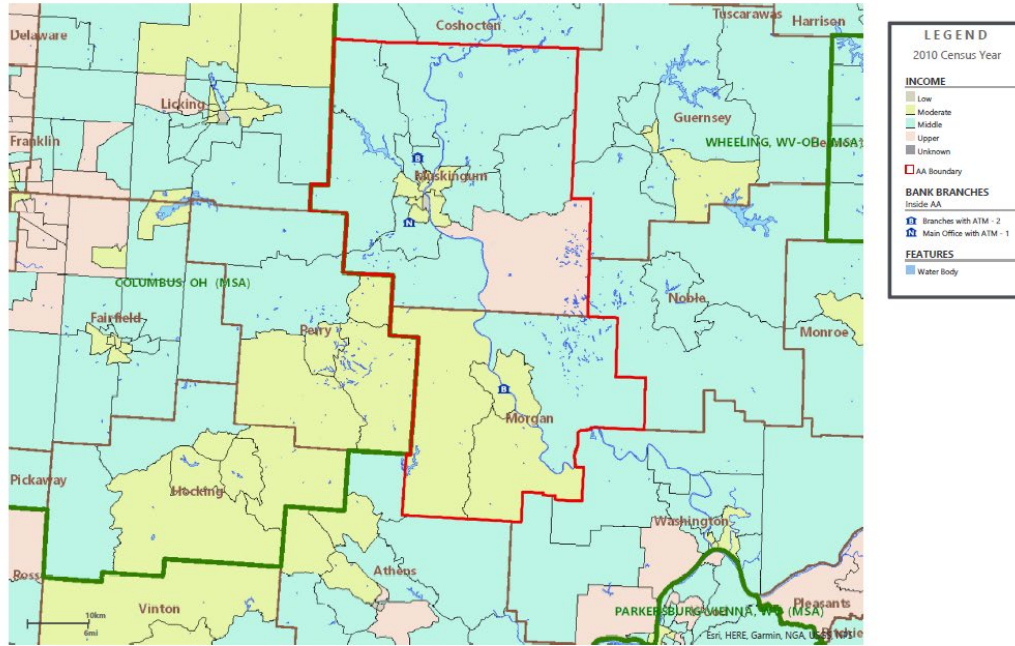
Assessment Area: 2018 Nonmetropolitan Ohio



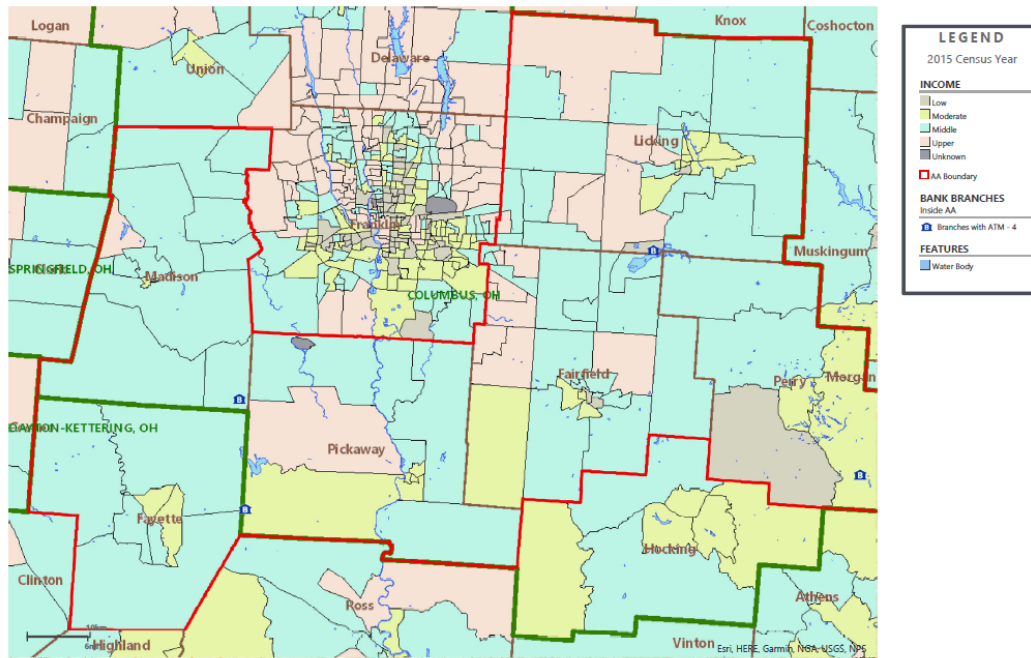
Assessment Area: 2017 Nonmetropolitan Ohio



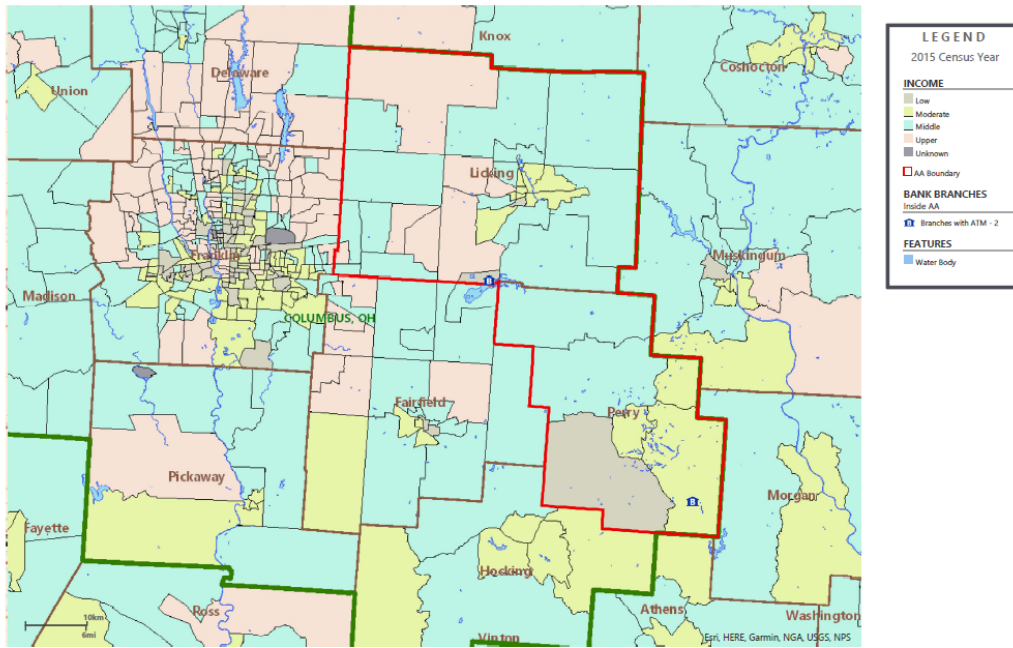
Assessment Area: 2016 Nonmetropolitan Ohio



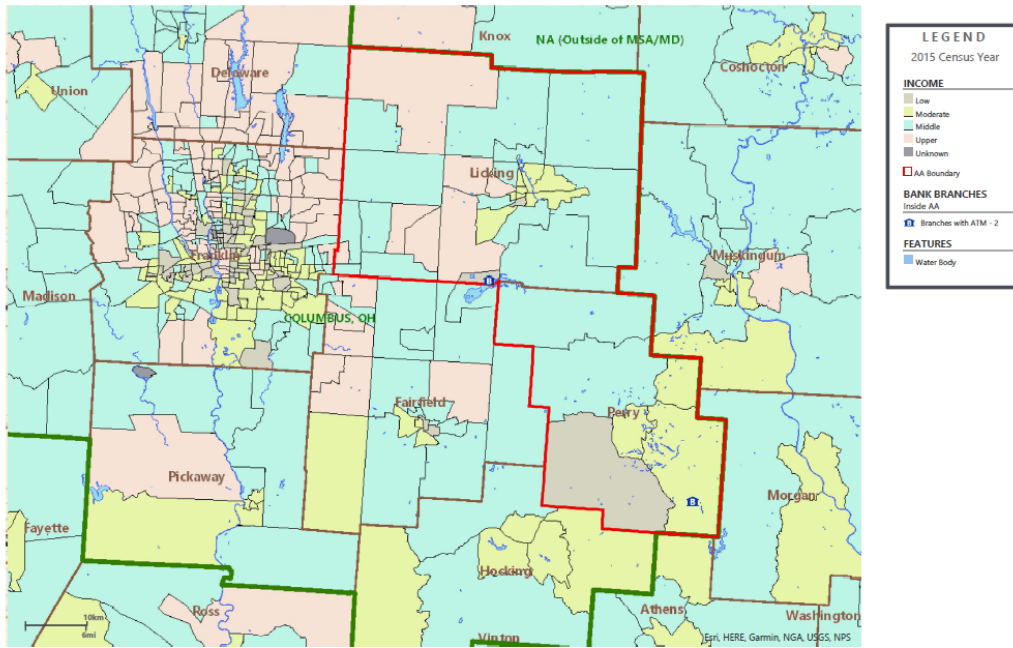
Assessment Area: 2020 Columbus, OH MSA #18140



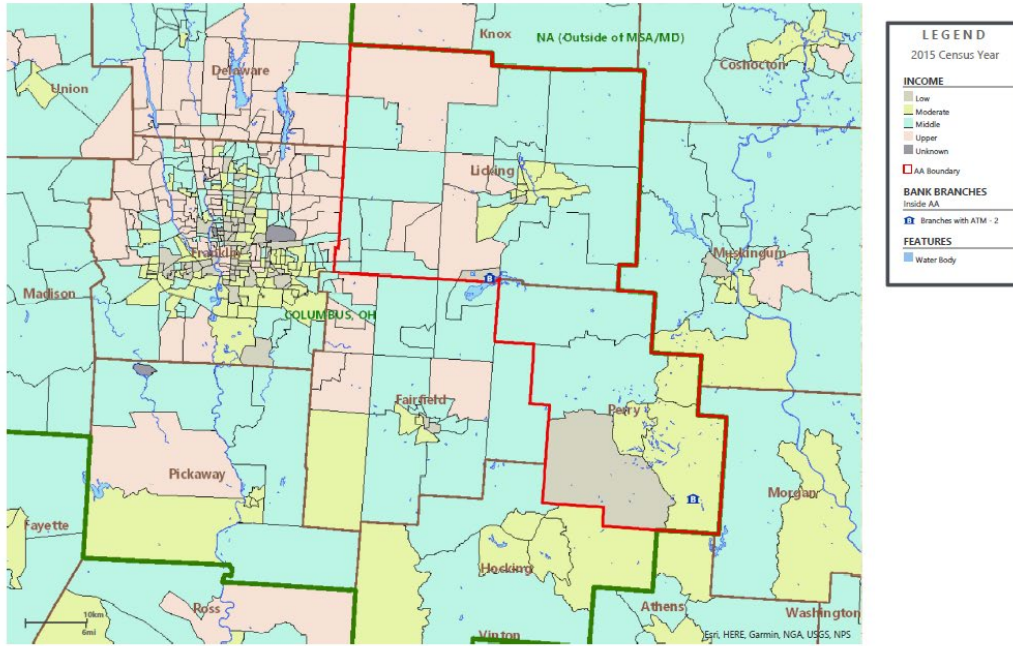
Assessment Area: 2019 Columbus, OH MSA #18140



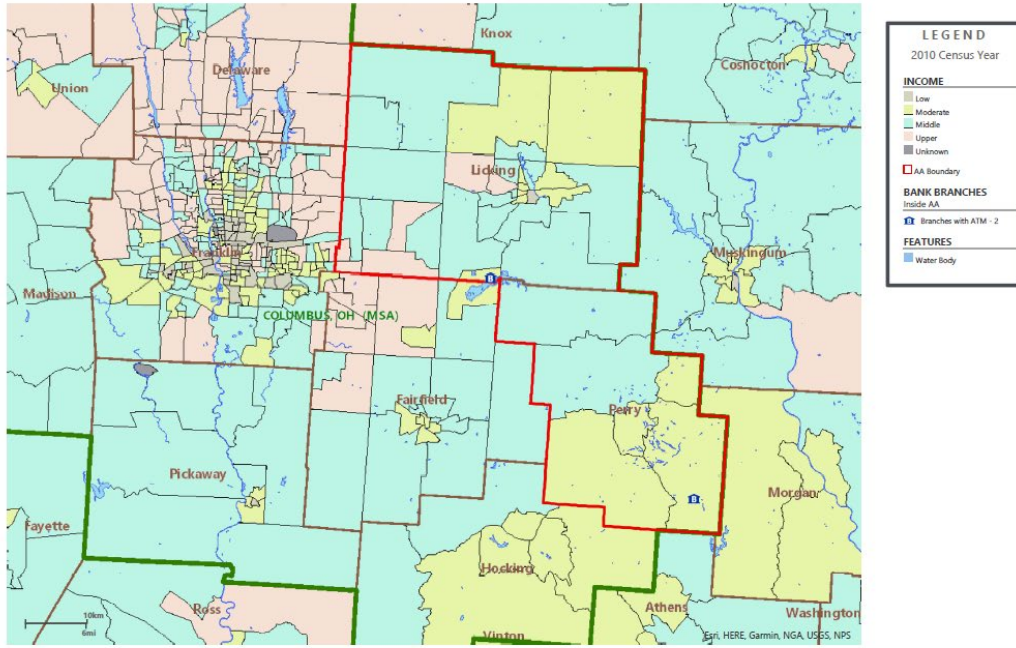
Assessment Area: 2018 Columbus, OH MSA #18140



Assessment Area: 2017 Columbus, OH MSA #18140



Assessment Area: 2016 Columbus, OH MSA #18140



APPENDIX B – DEMOGRAPHIC INFORMATION
(Full-scope Assessment Area)

2020 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.35	936	3.43	331	35.36	7,091	26.00
Moderate	7	30.43	6,871	25.19	1,552	22.59	4,893	17.94
Middle	13	56.52	16,804	61.61	1,798	10.70	5,591	20.50
Upper	2	8.70	2,664	9.77	353	13.25	9,700	35.56
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	23	100.00	27,275	100.00	4,034	14.79	27,275	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,681	678	2.46	40.33	702	41.76	301	17.91
Moderate	12,480	6,620	23.97	53.04	3,984	31.92	1,876	15.03
Middle	27,752	17,565	63.61	63.29	7,252	26.13	2,935	10.58
Upper	3,790	2,751	9.96	72.59	829	21.87	210	5.54
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	45,703	27,614	100.00	60.42	12,767	27.93	5,322	11.64
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	85	2.28	70	2.06	15	5.49	0	0.00
Moderate	765	20.52	692	20.39	51	18.68	22	36.07
Middle	2,573	69.02	2,361	69.56	179	65.57	33	54.10
Upper	305	8.18	271	7.98	28	10.26	6	9.84
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	3,728	100.00	3,394	100.00	273	100.00	61	100.00
Percentage of Total Businesses:				91.04		7.32		1.64
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.81	2	0.82	0	0.00	0	0.00
Moderate	51	20.73	51	20.82	0	0.00	0	0.00
Middle	161	65.45	161	65.71	0	0.00	0	0.00
Upper	32	13.01	31	12.65	1	100.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	246	100.00	245	100.00	1	100.00	0	0.00
Percentage of Total Farms:				99.59		0.41		0.00

2019 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.35	936	3.43	331	35.36	7,091	26.00
Moderate	7	30.43	6,871	25.19	1,552	22.59	4,893	17.94
Middle	13	56.52	16,804	61.61	1,798	10.70	5,591	20.50
Upper	2	8.70	2,664	9.77	353	13.25	9,700	35.56
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	23	100.00	27,275	100.00	4,034	14.79	27,275	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,681	678	2.46	40.33	702	41.76	301	17.91
Moderate	12,480	6,620	23.97	53.04	3,984	31.92	1,876	15.03
Middle	27,752	17,565	63.61	63.29	7,252	26.13	2,935	10.58
Upper	3,790	2,751	9.96	72.59	829	21.87	210	5.54
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	45,703	27,614	100.00	60.42	12,767	27.93	5,322	11.64
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	86	2.33	72	2.15	14	5.07	0	0.00
Moderate	751	20.31	678	20.20	50	18.12	23	35.38
Middle	2,548	68.92	2,328	69.37	184	66.67	36	55.38
Upper	312	8.44	278	8.28	28	10.14	6	9.23
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	3,697	100.00	3,356	100.00	276	100.00	65	100.00
Percentage of Total Businesses:				90.78		7.47		1.76
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.81	2	0.81	0	0.00	0	0.00
Moderate	50	20.24	50	20.33	0	0.00	0	0.00
Middle	165	66.80	165	67.07	0	0.00	0	0.00
Upper	30	12.15	29	11.79	1	100.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	247	100.00	246	100.00	1	100.00	0	0.00
Percentage of Total Farms:				99.60		0.40		0.00
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding.</p>								

2018 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.35	936	3.43	331	35.36	7,154	26.23
Moderate	8	34.78	7,737	28.37	1,753	22.66	4,936	18.10
Middle	13	56.52	16,971	62.22	1,715	10.11	5,605	20.55
Upper	1	4.35	1,631	5.98	235	14.41	9,580	35.12
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	23	100.00	27,275	100.00	4,034	14.79	27,275	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,681	678	2.46	40.33	702	41.76	301	17.91
Moderate	14,093	7,312	26.48	51.88	4,768	33.83	2,013	14.28
Middle	27,665	17,917	64.88	64.76	6,816	24.64	2,932	10.60
Upper	2,264	1,707	6.18	75.40	481	21.25	76	3.36
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	45,703	27,614	100.00	60.42	12,767	27.93	5,322	11.64
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	92	2.42	76	2.22	15	5.15	1	1.19
Moderate	896	23.59	803	23.46	64	21.99	29	34.52
Middle	2,585	68.06	2,342	68.42	193	66.32	50	59.52
Upper	225	5.92	202	5.90	19	6.53	4	4.76
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	3,798	100.00	3,423	100.00	291	100.00	84	100.00
Percentage of Total Businesses:				90.13		7.66		2.21
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.78	2	0.79	0	0.00	0	0.00
Moderate	52	20.39	51	20.16	1	50.00	0	0.00
Middle	193	75.69	192	75.89	1	50.00	0	0.00
Upper	8	3.14	8	3.16	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	255	100.00	253	100.00	2	100.00	0	0.00
Percentage of Total Farms:				99.22		0.78		0.00
<p>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding.</p>								

2017 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.35	936	3.43	331	35.36	7,154	26.23
Moderate	8	34.78	7,737	28.37	1,753	22.66	4,936	18.10
Middle	13	56.52	16,971	62.22	1,715	10.11	5,605	20.55
Upper	1	4.35	1,631	5.98	235	14.41	9,580	35.12
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	23	100.00	27,275	100.00	4,034	14.79	27,275	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,681	678	2.46	40.33	702	41.76	301	17.91
Moderate	14,093	7,312	26.48	51.88	4,768	33.83	2,013	14.28
Middle	27,665	17,917	64.88	64.76	6,816	24.64	2,932	10.60
Upper	2,264	1,707	6.18	75.40	481	21.25	76	3.36
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	45,703	27,614	100.00	60.42	12,767	27.93	5,322	11.64
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	87	2.56	69	2.27	17	5.96	1	1.35
Moderate	810	23.82	723	23.78	60	21.05	27	36.49
Middle	2,308	67.88	2,077	68.30	188	65.96	43	58.11
Upper	195	5.74	172	5.66	20	7.02	3	4.05
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	3,400	100.00	3,041	100.00	285	100.00	74	100.00
Percentage of Total Businesses:				89.44	8.38	2.18		
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.79	2	0.80	0	0.00	0	0.00
Moderate	54	21.43	53	21.20	1	50.00	0	0.00
Middle	187	74.21	186	74.40	1	50.00	0	0.00
Upper	9	3.57	9	3.60	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	252	100.00	250	100.00	2	100.00	0	0.00
Percentage of Total Farms:				99.21	0.79	0.00		
<p>Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding.</p>								

2016 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.35	998	3.63	380	38.08	6,490	23.62
Moderate	10	43.48	9,388	34.17	1,731	18.44	5,523	20.10
Middle	11	47.83	16,199	58.96	1,499	9.25	6,144	22.36
Upper	1	4.35	891	3.24	71	7.97	9,319	33.92
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	23	100.00	27,476	100.00	3,681	13.40	27,476	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,731	701	2.43	40.50	802	46.33	228	13.17
Moderate	17,234	9,544	33.13	55.38	5,046	29.28	2,644	15.34
Middle	25,158	17,555	60.95	69.78	5,485	21.80	2,118	8.42
Upper	1,421	1,004	3.49	70.65	171	12.03	246	17.31
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	45,544	28,804	100.00	63.24	11,504	25.26	5,236	11.50
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	107	2.80	107	2.80	100	2.89	7	2.44
Moderate	1,378	36.02	1,378	36.02	1,220	35.23	130	45.30
Middle	2,226	58.18	2,226	58.18	2,040	58.91	142	49.48
Upper	115	3.01	115	3.01	103	2.97	8	2.79
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	3,826	100.00	3,826	100.00	3,463	100.00	287	100.00
Percentage of Total Businesses:				90.51		7.50		1.99
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.35	1	0.35	0	0.00	1	50.00
Moderate	77	26.64	77	26.64	77	26.83	0	0.00
Middle	186	64.36	186	64.36	186	64.81	0	0.00
Upper	25	8.65	25	8.65	24	8.36	1	50.00
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	289	100.00	289	100.00	287	100.00	2	100.00
Percentage of Total Farms:				99.31		0.69		0.00
<p>Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding.</p>								

APPENDIX C – LENDING TABLES
(Full-scope Assessment Area)

Distribution of 2020 HMDA-Reportable Lending by Borrower Income Level Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	%	\$(000)	%	
Home Purchase Loans					
Low	0	0.00	0	0.00	26.00
Moderate	1	11.11	172	13.07	17.94
Middle	2	22.22	119	9.06	20.50
Upper	5	55.56	950	72.22	35.56
Unknown	1	11.11	75	5.72	0.00
Total	9	100.00	1,316	100.00	100.00
Refinance Loans					
Low	0	0.00	0	0.00	26.00
Moderate	4	25.00	230	10.85	17.94
Middle	4	25.00	406	19.12	20.50
Upper	5	31.25	882	41.55	35.56
Unknown	3	18.75	606	28.53	0.00
Total	16	100.00	2,124	100.00	100.00
Home Improvement Loans					
Low	0	0.00	0	0.00	26.00
Moderate	0	0.00	0	0.00	17.94
Middle	0	0.00	0	0.00	20.50
Upper	1	100.00	170	100.00	35.56
Unknown	0	0.00	0	0.00	0.00
Total	1	100.00	170	100.00	100.00
Total HMDA-Reportable Loans					
Low	0	0.00	0	0.00	26.00
Moderate	5	16.67	402	9.02	17.94
Middle	6	20.00	525	11.77	20.50
Upper	11	36.67	2,003	44.90	35.56
Unknown	8	26.67	1,531	34.32	0.00
Total	30	100.00	4,461	100.00	100.00
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis. *Aggregate data is not currently available.</p>					

Distribution of 2018 HMDA-Reportable Lending by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		\$%
Home Purchase Loans							
Low	2	5.71	7.27	120	2.48	4.31	26.23
Moderate	7	20.00	22.83	694	14.34	17.03	18.10
Middle	9	25.71	24.72	1,008	20.82	24.16	20.55
Upper	14	40.00	29.07	2,862	59.12	40.22	35.12
Unknown	3	8.57	16.11	157	3.24	14.28	0.00
Total	35	100.00	100.00	4,841	100.00	100.00	100.00
Refinance Loans							
Low	0	0.00	8.64	0	0.00	4.82	26.23
Moderate	3	15.79	18.65	185	5.86	13.33	18.10
Middle	4	21.05	22.28	506	16.02	19.41	20.55
Upper	10	52.63	38.92	2,250	71.23	52.05	35.12
Unknown	2	10.53	11.51	218	6.90	10.39	0.00
Total	19	100.00	100.00	3,159	100.00	100.00	100.00
Home Improvement Loans							
Low	0	0.00	5.88	0	0.00	4.43	26.23
Moderate	0	0.00	22.46	0	0.00	22.52	18.10
Middle	0	0.00	25.67	0	0.00	24.51	20.55
Upper	0	0.00	39.57	0	0.00	43.61	35.12
Unknown	1	100.00	6.42	93	100.00	4.93	0.00
Total	1	100.00	100.00	93	100.00	100.00	100.00
Total HMDA-Reportable Loans							
Low	2	3.28	7.58	120	1.14	4.41	26.23
Moderate	10	16.39	20.75	879	8.35	15.53	18.10
Middle	14	22.95	23.27	1,642	15.59	21.93	20.55
Upper	25	40.98	33.56	5,135	48.75	43.28	35.12
Unknown	10	16.39	14.84	2,757	26.17	14.85	0.00
Total	61	100.00	100.00	10,533	100.00	100.00	100.00
Source: 2018 FFIEC Census Data 2011 – 2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2017 HMDA-Reportable Lending 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	3	5.77	6.80	216	3.82	3.53	26.23
Moderate	7	13.46	21.05	399	7.06	15.38	18.10
Middle	15	28.85	24.55	1,473	26.07	24.06	20.55
Upper	17	32.69	30.35	2,905	51.42	41.37	35.12
Unknown	10	19.23	17.25	657	11.63	15.66	0.00
Total	52	100.00	100.00	5,650	100.00	100.00	100.00
Refinance Loans							
Low	1	3.85	5.74	80	2.09	3.37	26.23
Moderate	2	7.69	15.63	254	6.62	11.09	18.10
Middle	2	7.69	21.21	392	10.22	18.66	20.55
Upper	15	57.69	37.16	2,182	56.91	44.80	35.12
Unknown	6	23.08	20.26	926	24.15	22.08	0.00
Total	26	100.00	100.00	3,834	100.00	100.00	100.00
Home Improvement Loans							
Low	0	0.00	5.95	0	0.00	2.58	26.23
Moderate	1	20.00	24.86	84	18.34	18.07	18.10
Middle	0	0.00	23.78	0	0.00	21.53	20.55
Upper	1	20.00	39.46	205	44.76	54.45	35.12
Unknown	3	60.00	5.95	169	36.90	3.38	0.00
Total	5	100.00	100.00	458	100.00	100.00	100.00
Total HMDA-Reportable Loans							
Low	4	4.60	6.40	296	2.58	3.26	26.23
Moderate	10	11.49	19.73	737	6.43	13.44	18.10
Middle	17	19.54	23.42	1,865	16.27	21.14	20.55
Upper	33	37.93	32.88	5,292	46.17	40.55	35.12
Unknown	23	26.44	17.57	3,271	28.54	21.61	0.00
Total	87	100.00	100.00	11,461	100.00	100.00	100.00
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2016 HMDA-Reportable Lending 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	0	0.00	5.48	0	0.00	2.65	23.62
Moderate	7	23.33	23.17	621	13.10	17.90	20.10
Middle	7	23.33	23.33	401	8.46	21.90	22.36
Upper	12	40.00	32.38	1,921	40.51	43.11	33.92
Unknown	4	13.33	15.63	1,799	37.94	14.44	0.00
Total	30	100.00	100.00	4,742	100.00	100.00	100.00
Refinance Loans							
Low	1	2.78	5.59	33	0.66	2.86	23.62
Moderate	5	13.89	14.63	430	8.65	9.24	20.10
Middle	13	36.11	21.54	1,506	30.31	19.23	22.36
Upper	14	38.89	38.83	2,093	42.12	49.34	0.00
Unknown	3	8.33	19.41	907	18.25	19.32	0.00
Total	36	100.00	100.00	4,969	100.00	100.00	100.00
Home Improvement Loans							
Low	0	0.00	4.29	0	0.00	1.20	23.62
Moderate	1	10.00	19.63	30	6.85	13.19	20.10
Middle	4	40.00	26.38	123	28.08	26.89	22.36
Upper	4	40.00	44.79	278	63.47	54.13	0.00
Unknown	1	10.00	4.91	7	1.60	4.59	0.00
Total	10	100.00	100.00	438	100.00	100.00	100.00
Total HMDA-Reportable Loans							
Low	1	1.27	5.41	33	0.31	2.52	23.62
Moderate	13	16.46	19.89	1,081	10.03	13.92	20.10
Middle	24	30.38	22.87	2,030	18.83	20.10	22.36
Upper	30	37.97	35.43	4,292	39.82	43.42	0.00
Unknown	11	13.92	16.41	3,343	31.01	20.03	0.00
Total	79	100.00	100.00	10,779	100.00	100.00	100.00
Source: 2016 FFIEC Census Data 2006-2010 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA-Reportable Lending by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Other Purpose LOC					
Low	0	0.00	0	0.00	26.00
Moderate	0	0.00	0	0.00	17.94
Middle	0	0.00	0	0.00	20.50
Upper	0	0.00	0	0.00	35.56
Unknown	0	0.00	0	0.00	0.00
Total	0	0.00	0	0.00	100.00
Other Purpose Closed/Exempt					
Low	0	0.00	0	0.00	26.00
Moderate	0	0.00	0	0.00	17.94
Middle	0	0.00	0	0.00	20.50
Upper	0	0.00	0	0.00	35.56
Unknown	0	0.00	0	0.00	0.00
Total	0	0.00	0	0.00	100.00
Purpose Not Applicable					
Low	0	0.00	0	0.00	26.00
Moderate	0	0.00	0	0.00	17.94
Middle	0	0.00	0	0.00	20.50
Upper	0	0.00	0	0.00	35.56
Unknown	0	0.00	0	0.00	0.00
Total	0	0.00	0	0.00	100.00
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding. *Aggregate data is not currently available.</p>					

Distribution of 2019 HMDA-Reportable Lending 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	0.00	11.38	0	0.00	7.45	26.00
Moderate	0	0.00	16.26	0	0.00	15.61	17.94
Middle	0	0.00	20.33	0	0.00	22.94	20.50
Upper	0	0.00	50.41	0	0.00	53.38	35.56
Unknown	0	0.00	1.63	0	0.00	0.61	0.00
Total	0	0.00	100.00	0	0.00	100.00	100.00
Other Purpose Closed/Exempt							
Low	1	33.33	17.07	29	16.48	5.28	26.00
Moderate	0	0.00	14.63	0	0.00	8.74	17.94
Middle	1	33.33	29.27	60	34.09	24.60	20.50
Upper	1	33.33	34.15	87	49.43	57.14	35.56
Unknown	0	0.00	4.88	0	0.00	4.24	0.00
Total	3	100.00	100.00	176	100.00	100.00	100.00
Purpose Not Applicable							
Low	0	0.00	0.00	0	0.00	0.00	26.00
Moderate	0	0.00	0.00	0	0.00	0.00	17.94
Middle	0	0.00	0.00	0	0.00	0.00	20.50
Upper	0	0.00	0.00	0	0.00	0.00	35.56
Unknown	0	0.00	100.00	0	0.00	100.00	0.00
Total	0	0.00	100.00	0	0.00	100.00	100.00
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding.							

Distribution of 2018 HMDA-Reportable Lending 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	0.00	11.01	0	0.00	6.38	26.23
Moderate	0	0.00	16.51	0	0.00	12.76	18.10
Middle	0	0.00	21.10	0	0.00	26.72	20.55
Upper	0	0.00	50.46	0	0.00	53.72	35.12
Unknown	0	0.00	0.92	0	0.00	0.42	0.00
Total	0	0.00	100.00	0	0.00	100.00	100.00
Other Purpose Closed/Exempt							
Low	0	0.00	6.25	0	0.00	5.96	26.23
Moderate	0	0.00	27.08	0	0.00	31.73	18.10
Middle	1	50.00	25.00	128	84.77	25.19	20.55
Upper	1	50.00	39.58	23	15.23	35.79	35.12
Unknown	0	0.00	2.08	0	0.00	1.33	0.00
Total	2	100.00	100.00	151	100.00	100.00	100.00
Purpose Not Applicable							
Low	0	0.00	0.00	0	0.00	0.00	26.23
Moderate	0	0.00	2.13	0	0.00	1.61	18.10
Middle	0	0.00	0.00	0	0.00	0.00	20.55
Upper	0	0.00	2.13	0	0.00	2.59	35.12
Unknown	0	0.00	95.74	0	0.00	95.80	0.00
Total	0	0.00	100.00	0	0.00	100.00	100.00
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding.							

Distribution of 2020 HMDA-Reportable Lending by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	%	
Home Purchase Loans					
Low	0	0.00	0	0.00	2.46
Moderate	3	33.33	373	28.32	23.97
Middle	6	66.67	944	71.75	63.61
Upper	0	0.00	0	0.00	9.96
Total	9	100.00	1,316	100.00	100.00
Refinance Loans					
Low	0	0.00	0	0.00	2.46
Moderate	4	25.00	273	12.87	23.97
Middle	12	75.00	1,851	87.17	63.61
Upper	0	0.00	0	0.00	9.96
Total	16	100.00	2,124	100.00	100.00
Home Improvement Loans					
Low	0	0.00	0	0.00	2.46
Moderate	0	0.00	0	0.00	23.97
Middle	1	100.00	170	100.00	63.61
Upper	0	0.00	0	0.00	9.96
Total	1	100.00	170	100.00	100.00
Multifamily Loans					Multifamily Units %
Low	1	25.00	156	18.37	1.90
Moderate	0	0.00	0	0.00	20.27
Middle	3	75.00	694	81.73	72.00
Upper	0	0.00	0	0.00	5.83
Total	4	100.00	849	100.00	100.00
Total HMDA-Reportable Loans					Owner Occupied Units %
Low	1	3.33	156	3.50	2.46
Moderate	7	23.33	646	14.48	23.97
Middle	22	73.33	3,660	82.04	63.61
Upper	0	0.00	0	0.00	9.96
Total	30	100.00	4,461	100.00	100.00
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100% due to rounding. *Aggregate data is not currently available.					

Distribution of 2018 HMDA-Reportable Lending 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	1	2.86	1.34	82	1.69	0.65	2.46
Moderate	14	40.00	25.28	1,612	33.30	18.25	26.48
Middle	19	54.29	65.32	3,034	62.67	70.41	64.88
Upper	1	2.86	8.06	113	2.33	10.69	6.18
Total	35	100.00	100.00	4,841	100.00	100.00	100.00
Refinance Loans							
Low	0	0.00	1.13	0	0.00	0.77	2.46
Moderate	4	21.05	22.78	315	9.97	17.24	26.48
Middle	15	78.95	68.96	2,844	90.03	75.45	64.88
Upper	0	0.00	7.13	0	0.00	6.54	6.18
Total	19	100.00	100.00	3,159	100.00	100.00	100.00
Home Improvement Loans							
Low	0	0.00	1.07	0	0.00	0.78	2.46
Moderate	0	0.00	24.60	0	0.00	26.59	26.48
Middle	1	100.00	68.45	93	100.00	65.93	64.88
Upper	0	0.00	5.88	0	0.00	6.70	6.18
Total	1	100.00	100.00	93	100.00	100.00	100.00
Multifamily Loans							Multifamily Units %
Low	0	0.00	9.09	0	0.00	28.71	
Moderate	2	50.00	27.27	401	17.52	9.01	28.61
Middle	2	50.00	63.64	1,888	82.48	62.28	63.66
Upper	0	0.00	0.00	0	0.00	0.00	5.83
Total	4	100.00	100.00	2,289	100.00	100.00	100.00
Total HMDA-Reportable Loans							Owner Occupied Units %
Low	1	1.64	1.38	82	0.78	1.27	
Moderate	21	34.43	24.36	2,456	23.32	18.14	26.48
Middle	38	62.30	66.76	7,882	74.83	71.80	64.88
Upper	1	1.64	7.50	113	1.07	8.78	6.18
Total	61	100.00	100.00	10,533	100.00	100.00	100.00
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding.							

Distribution of 2017 HMDA-Reportable Lending 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	1	1.92	2.22	58	1.03	1.34	2.46
Moderate	18	34.62	24.27	1,064	18.83	18.26	26.48
Middle	30	57.69	66.64	4,159	73.61	71.91	64.88
Upper	3	5.77	6.87	369	6.53	8.49	6.18
Total	52	100.00	100.00	5,650	100.00	100.00	100.00
Refinance Loans							
Low	0	0.00	2.39	0	0.00	1.14	2.46
Moderate	6	23.08	22.01	824	21.49	17.31	26.48
Middle	20	76.92	69.38	3,010	78.51	74.10	64.88
Upper	0	0.00	6.22	0	0.00	7.45	6.18
Total	26	100.00	100.00	3,834	100.00	100.00	100.00
Home Improvement Loans							
Low	0	0.00	1.62	0	0.00	0.32	2.46
Moderate	1	20.00	24.86	97	21.18	21.54	26.48
Middle	4	80.00	67.57	361	78.82	73.58	64.88
Upper	0	0.00	5.95	0	0.00	4.56	6.18
Total	5	100.00	100.00	458	100.00	100.00	100.00
Multifamily Loans							Multifamily Units %
Low	0	0.00	9.09	0	0.00	2.06	1.90
Moderate	1	25.00	18.18	518	34.10	7.06	28.61
Middle	3	75.00	72.73	1,001	65.90	90.88	63.66
Upper	0	0.00	0.00	0	0.00	0.00	5.83
Total	4	100.00	100.00	1,519	100.00	100.00	100.00
Total HMDA-Reportable Loans							Owner Occupied Units %
Low	1	1.15	2.25	58	0.51	1.29	2.46
Moderate	26	29.89	23.65	2,503	21.84	17.50	26.48
Middle	57	65.52	67.52	8,531	74.44	73.62	64.88
Upper	3	3.45	6.58	369	3.22	7.59	6.18
Total	87	100.00	100.00	11,461	100.00	100.00	100.00
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding.							

Distribution of 2016 HMDA-Reportable Lending 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	2	6.67	1.83	149	3.14	0.85	2.43
Moderate	17	56.67	29.60	1,243	26.21	22.51	33.13
Middle	11	36.67	65.87	3,350	70.65	74.13	60.95
Upper	0	0.00	2.70	0	0.00	2.51	3.49
Total	30	100.00	100.00	4,742	100.00	100.00	100.00
Refinance Loans							
Low	0	0.00	1.60	0	0.00	0.72	2.43
Moderate	16	44.44	24.47	1,789	36.00	18.82	33.13
Middle	19	52.78	70.35	3,108	62.55	76.72	60.95
Upper	1	2.78	3.59	72	1.45	3.74	3.49
Total	36	100.00	100.00	4,969	100.00	100.00	100.00
Home Improvement Loans							
Low	0	0.00	1.84	0	0.00	0.31	2.43
Moderate	3	30.00	28.83	45	10.27	17.99	33.13
Middle	7	70.00	67.48	393	89.73	80.78	60.95
Upper	0	0.00	1.23	0	0.00	0.85	3.49
Total	10	100.00	100.00	438	100.00	100.00	100.00
Multifamily Loans							Multifamily Units %
Low	0	0.00	0.00	0	0.00	0.00	6.36
Moderate	1	33.33	28.57	130	20.63	10.88	28.61
Middle	2	66.67	71.43	500	79.37	89.12	64.14
Upper	0	0.00	0.00	0	0.00	0.00	0.89
Total	3	100.00	100.00	630	100.00	100.00	100.00
Total HMDA-Reportable Loans							Owner Occupied Units %
Low	2	2.53	1.74	149	1.38	0.74	2.43
Moderate	37	46.84	27.77	3,207	29.75	20.50	33.13
Middle	39	49.37	67.55	7,351	68.20	76.04	60.95
Upper	1	1.27	2.89	72	0.67	2.71	3.49
Total	79	100.00	100.00	10,779	100.00	100.00	100.00
Source: 2016 FFIEC Census Data 2006-2010 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding.							

Distribution of 2020 HMDA-Reportable Lending by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	#%	\$(000)	%	
Other Purpose LOC					
Low	0	0.00	0	0.00	2.46
Moderate	0	0.00	0	0.00	23.97
Middle	0	0.00	0	0.00	63.61
Upper	0	0.00	0	0.00	9.96
Total	0	0.00	0	0.00	100.00
Other Purpose Closed/Exempt					
Low	0	0.00	0	0.00	2.46
Moderate	0	0.00	0	0.00	23.97
Middle	0	0.00	0	0.00	63.61
Upper	0	0.00	0	0.00	9.96
Total	0	0.00	0	0.00	100.00
Purpose Not Applicable					
Low	0	0.00	0	0.00	2.46
Moderate	0	0.00	0	0.00	23.97
Middle	0	0.00	0	0.00	63.61
Upper	0	0.00	0	0.00	9.96
Total	0	0.00	0	0.00	100.00

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

Note: Percentages may not total 100% due to rounding. *Aggregate data is not currently available.

Distribution of 2019 HMDA-Reportable Lending 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	0.00	0.00	0	0.00	0.00	2.46
Moderate	0	0.00	16.26	0	0.00	15.08	23.97
Middle	0	0.00	76.42	0	0.00	77.65	63.61
Upper	0	0.00	7.32	0	0.00	7.27	9.96
Total	0	0.00	100.00	0	0.00	100.00	100.00
Other Purpose Closed/Exempt							
Low	0	0.00	0.00	0	0.00	0.00	2.46
Moderate	2	66.67	21.95	116	65.91	13.87	23.97
Middle	1	33.33	60.98	60	34.09	70.65	63.61
Upper	0	0.00	17.07	0	0.00	15.48	9.96
Total	3	100.00	100.00	176	100.00	100.00	100.00

Purpose Not Applicable							
Low	0	0.00	0.00	0	0.00	0.00	2.46
Moderate	0	0.00	34.04	0	0.00	24.12	23.97
Middle	0	0.00	61.70	0	0.00	73.27	63.61
Upper	0	0.00	4.26	0	0.00	2.61	9.96
Total	0	0.00	100.00	0	0.00	100.00	100.00
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding							

Distribution of 2018 HMDA-Reportable Lending 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	0.00	2.75	0	0.00	2.02	2.46
Moderate	0	0.00	18.35	0	0.00	11.44	26.48
Middle	0	0.00	70.64	0	0.00	82.62	64.88
Upper	0	0.00	8.26	0	0.00	3.92	6.18
Total	0	0.00	100.00	0	0.00	100.00	100.00
Other Purpose Closed/Exempt							
Low	0	0.00	2.08	0	0.00	1.51	2.46
Moderate	1	50.00	27.08	128	84.77	34.03	26.48
Middle	1	50.00	64.58	23	15.23	61.84	64.88
Upper	0	0.00	6.25	0	0.00	2.62	6.18
Total	2	100.00	100.00	151	100.00	100.00	100.00
Purpose Not Applicable							
Low	0	0.00	2.13	0	0.00	3.28	2.46
Moderate	0	0.00	36.17	0	0.00	29.15	26.48
Middle	0	0.00	55.32	0	0.00	57.38	64.88
Upper	0	0.00	6.38	0	0.00	10.19	6.18
Total	0	0.00	100.00	0	0.00	100.00	100.00
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100% due to rounding.							

Distribution of 2020 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Nonmetropolitan Ohio					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	23	14.20	3,345	15.59	91.04
Over \$1 Million	6	3.70	1,911	8.91	7.32
Revenue Unknown	133	82.10	16,203	75.51	1.64
Total	162	100.00	21,459	100.00	100.00
By Loan Size					
\$100,000 or Less	128	79.01	3,962	18.46	
\$100,001 - \$250,000	20	12.35	3,080	14.35	
\$250,001 - \$1 Million	9	5.56	4,028	18.77	
Total	162	100.00	21,459	100.00	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	16	69.57	527	15.75	
\$100,001 - \$250,000	4	17.39	541	16.17	
\$250,001 - \$1 Million	2	8.70	977	29.21	
Total	23	100.00	3,345	100.00	
<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% due to rounding.</i>					

Distribution of 2020 Motor Vehicle and Secured/Other Unsecured Consumer Lending					
by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Low	12	21.82	192	17.73	28.17
Moderate	17	30.91	314	28.99	16.81
Middle	7	12.73	102	9.42	17.58
Upper	17	30.91	441	40.72	37.43
Unknown	2	3.64	35	3.23	0.00
Total	55	100.00	1083	100.00	100.00
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100% due to rounding.</i>					

Distribution of 2020 Small Business Lending by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	8	4.94	4,900	22.83	2.28
Moderate	44	27.16	4,497	20.96	20.52
Middle	102	62.96	11,744	54.73	69.02
Upper	8	4.94	317	1.48	8.18
Total	162	100.00	21,459	100.00	100.00

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100% due to rounding.

Distribution of 2020 Motor Vehicle and Secured/Other Unsecured Consumer Lending					
by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
Low	0	0.00	0.00	0.00	3.42
Moderate	26	47.27	462.00	42.66	26.26
Middle	24	43.64	514.00	47.46	61.46
Upper	5	9.09	106.00	9.79	8.87
Unknown	0	0.00	0.00	0.00	0.00

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

Note: Percentages may not total 100% due to rounding.

APPENDIX D – DEMOGRAPHIC INFORMATION
(Limited-scope Assessment Area)

2020 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	5.10	4,874	3.82	1,229	25.22	28,149	22.06
Moderate	24	24.49	24,972	19.57	4,368	17.49	23,087	18.10
Middle	52	53.06	70,590	55.33	5,356	7.59	27,905	21.87
Upper	16	16.33	27,151	21.28	937	3.45	48,446	37.97
Unknown	1	1.02	0	0.00	0	0.00	0	0.00
Total AA	98	100.00	127,587	100.00	11,890	9.32	127,587	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	9,134	4.185	3.30	45.82	3,638	39.83	1,311	14.35
Moderate	42,630	21,540	16.96	50.53	17,189	40.32	3,901	9.15
Middle	106,865	71,896	56.61	67.28	26,843	25.12	8,126	7.60
Upper	35,441	29,381	23.13	82.90	4,325	12.20	1,735	4.90
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	194,070	127,002	100.00	65.44	51,995	26.79	15,073	7.77
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	872	4.95	795	4.88	66	6.01	11	4.68
Moderate	3,338	18.95	2,999	18.42	290	26.39	49	20.85
Middle	9,345	53.06	8,672	53.27	550	50.05	123	52.34
Upper	4,052	23.01	3,807	23.39	193	17.56	52	22.13
Unknown	5	0.03	5	0.03	0	0.00	0	0.00
Total AA	17,612	100.00	16,278	100.00	1,099	100.00	235	100.00
Percentage of Total Businesses:				92.43		6.24		1.33
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	11	1.18	11	1.20	0	0.00	0	0.00
Moderate	112	12.02	106	11.57	5	38.46	1	33.33
Middle	631	67.70	624	68.12	6	46.15	1	33.33
Upper	178	19.10	175	19.10	2	15.38	1	33.33
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	932	100.00	916	100.00	13	100.00	3	100.00
Percentage of Total Farms:				98.28		1.39		0.32
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100% due to rounding</i>								

2019 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	7.89	3,441	6.23	796	23.13	13,116	23.73
Moderate	12	31.58	12,118	21.92	2,359	19.47	10,075	18.23
Middle	16	42.11	26,877	48.63	1,960	7.29	12,349	22.34
Upper	7	18.42	12,835	23.22	522	4.07	19,731	35.70
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	38	100.00	55,271	100.00	5,637	10.20	55,271	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,024	3,201	5.68	53.14	1,891	31.39	932	15.47
Moderate	21,091	10,989	19.49	52.10	7,955	37.72	2,147	10.18
Middle	40,447	28,498	50.54	70.46	8,932	22.08	3,017	7.46
Upper	17,378	13,703	24.30	78.85	2,841	16.35	834	4.80
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	84,940	56,391	100.00	66.39	21,619	25.45	6,930	8.16
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	302	3.74	276	3.71	18	3.47	8	6.50
Moderate	1,750	21.65	1,567	21.05	157	30.25	26	21.14
Middle	3,904	48.29	3,624	48.69	218	42.00	62	50.41
Upper	2,129	26.33	1,976	26.55	126	24.28	27	21.95
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	8,085	100.00	7,443	100.00	519	100.00	123	100.00
Percentage of Total Businesses:				92.06		6.42		1.52
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	11	2.91	11	2.96	0	0.00	0	0.00
Moderate	29	7.67	26	6.99	2	40.00	1	100.00
Middle	241	63.76	238	63.98	3	60.00	0	0.00
Upper	97	25.66	97	26.08	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	378	100.00	372	100.00	5	100.00	1	100.00
Percentage of Total Farms:				98.41		1.32		0.26
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding.</p>								

2018 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	7.89	3,441	6.23	796	23.13	13,116	23.73
Moderate	12	31.58	12,118	21.92	2,359	19.47	10,075	18.23
Middle	16	42.11	26,877	48.63	1,960	7.29	12,349	22.34
Upper	7	18.42	12,835	23.22	522	4.07	19,731	35.70
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	38	100.00	55,271	100.00	5,637	10.20	55,271	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,024	3,201	5.68	53.14	1,891	31.39	932	15.47
Moderate	21,091	10,989	19.49	52.10	7,955	37.72	2,147	10.18
Middle	40,447	28,498	50.54	70.46	8,932	22.08	3,017	7.46
Upper	17,378	13,703	24.30	78.85	2,841	16.35	834	4.80
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	84,940	56,391	100.00	66.39	21,619	25.45	6,930	8.16
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	299	3.66	272	3.62	18	3.52	9	6.21
Moderate	1,785	21.83	1,597	21.24	157	30.72	31	21.38
Middle	3,961	48.45	3,678	48.92	213	41.68	70	48.28
Upper	2,130	26.06	1,972	26.23	123	24.07	35	24.14
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	8,175	100.00	7,519	100.00	511	100.00	145	100.00
Percentage of Total Businesses:				91.98		6.25		1.77
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12	3.05	12	3.12	0	0.00	0	0.00
Moderate	30	7.63	27	7.01	2	28.57	1	100.00
Middle	252	64.12	248	64.42	4	57.14	0	0.00
Upper	99	25.19	98	25.45	1	14.29	0	0.00
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	393	100.00	385	100.00	7	100.00	1	100.00
Percentage of Total Farms:				97.96		1.78		0.25
<p>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding.</p>								

2017 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	7.89	3,441	6.23	796	23.13	13,116	23.73
Moderate	12	31.58	12,118	21.92	2,359	19.47	10,075	18.23
Middle	16	42.11	26,877	48.63	1,960	7.29	12,349	22.34
Upper	7	18.42	12,835	23.22	522	4.07	19,731	35.70
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	38	100.00	55,271	100.00	5,637	10.20	55,271	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,024	3,201	5.68	53.14	1,891	31.39	932	15.47
Moderate	21,091	10,989	19.49	52.10	7,955	37.72	2,147	10.18
Middle	40,447	28,498	50.54	70.46	8,932	22.08	3,017	7.46
Upper	17,378	13,703	24.30	78.85	2,841	16.35	834	4.80
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	84,940	56,391	100.00	66.39	21,619	25.45	6,930	8.16
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	265	3.84	233	3.71	22	4.49	10	8.20
Moderate	1,530	22.19	1,359	21.63	148	30.20	23	18.85
Middle	3,263	47.33	3,007	47.87	197	40.20	59	48.36
Upper	1,836	26.63	1,683	26.79	123	25.10	30	24.59
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	6,894	100.00	6,282	100.00	490	100.00	122	100.00
Percentage of Total Businesses:				91.12		7.11		1.77
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	13	3.64	13	3.70	0	0.00	0	0.00
Moderate	32	8.96	30	8.55	2	33.33	0	0.00
Middle	229	64.15	226	64.39	3	50.00	0	0.00
Upper	83	23.25	82	23.36	1	16.67	0	0.00
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	357	100.00	351	100.00	6	100.00	0	0.00
Percentage of Total Farms:				98.32		1.68		0.00
<p>Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding.</p>								

2016 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	2.63	791	1.45	232	29.33	11,956	21.98
Moderate	13	34.21	15,809	29.06	2,444	15.46	10,649	19.58
Middle	18	47.37	28,226	51.89	2,087	7.39	12,432	22.86
Upper	6	15.79	9,568	17.59	286	2.99	19,357	35.59
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	38	100.00	54,394	100.00	5,049	9.28	54,394	100.00
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,744	692	1.22	39.68	862	49.43	190	10.89
Moderate	25,990	15,438	27.30	59.40	7,632	29.37	2,920	11.24
Middle	42,465	29,719	52.56	69.98	9,255	21.79	3,491	8.22
Upper	13,240	10,693	18.91	80.76	1,832	13.84	715	5.40
Unknown	0	0	0.00	0.00	0	0.00	0	0.00
Total AA	83,439	56,542	100.00	67.76	19,581	23.47	7,316	8.77
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	324	4.28	284	4.08	35	7.17	5	4.17
Moderate	1,716	22.69	1,565	22.51	114	23.36	37	30.83
Middle	3,967	52.46	3,658	52.60	252	51.64	57	47.50
Upper	1,555	20.56	1,447	20.81	87	17.83	21	17.50
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	7,562	100.00	6,954	100.00	488	100.00	120	100.00
Percentage of Total Businesses:				91.96		6.45		1.59
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.25	1	0.25	0	0.00	0	0.00
Moderate	103	25.56	102	25.76	1	14.29	0	0.00
Middle	273	67.74	267	67.42	6	85.71	0	0.00
Upper	26	6.45	26	6.57	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00	0	0.00
Total AA	403	100.00	396	100.00	7	100.00	0	0.00
Percentage of Total Farms:				98.26		1.74		0.00
<p>Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100% due to rounding.</p>								

APPENDIX E – LENDING TABLES
(Limited-scope Assessment Area)

Distribution of 2020 HMDA-Reportable Lending by Borrower Income Level					
Assessment Area: Columbus, OH MSA #18140					
Borrower Income Level	Bank Loans*				Families by Family Income %
	#	#%	\$(000)	\$%	
Total HMDA-Reportable Loans					
Low	4	21.05	289	11.48	22.06
Moderate	2	10.53	180	7.15	18.10
Middle	5	26.32	719	28.54	21.87
Upper	5	26.32	1,050	41.67	37.97
Unknown	3	15.79	282	11.21	
Total	19	100.00	2,519	100.00	100.00
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100% due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2019 HMDA-Reportable Lending by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Total HMDA-Reportable Loans							
Low	5	26.32	9.43	317	10.24	5.00	23.73
Moderate	3	15.79	21.84	251	8.11	16.10	18.23
Middle	1	5.26	23.02	91	2.94	21.60	22.34
Upper	5	26.32	29.95	619	20.00	37.70	35.70
Unknown	5	26.32	15.76	1,817	58.71	19.60	
Total	19	100.00	100.00	2,520	100.00	100.00	100.00
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2018 HMDA-Reportable Lending by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Total HMDA-Reportable Loans							
Low	2	7.41	11.16	55	1.94	6.10	23.78
Moderate	8	29.63	23.04	594	20.97	17.30	18.23
Middle	6	22.22	22.44	736	25.98	20.40	22.34
Upper	3	11.11	30.51	662	23.37	39.40	35.70
Unknown	8	29.63	12.85	786	27.74	16.90	
Total	27	100.00	100.00	2,520	100.00	100.00	100.00
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2017 HMDA-Reportable Lending by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Total HMDA-Reportable Loans							
Low	5	17.24	10.39	339	9.97	5.40	23.73
Moderate	8	27.59	22.04	1,006	29.59	16.30	18.23
Middle	9	31.03	22.57	1,110	32.65	21.00	22.34
Upper	2	6.90	28.80	444	13.06	37.50	35.70
Unknown	5	17.24	16.20	501	14.74	19.80	
Total	29	100.00	100.00	3,400	100.00	100.00	100.00
<i>Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2016 HMDA-Reportable Lending by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Total HMDA-Reportable Loans							
Low	5	16.67	8.49	207	5.68	4.20	21.98
Moderate	2	6.67	19.89	161	4.42	14.60	19.58
Middle	3	10.00	20.79	166	4.56	18.50	22.86
Upper	11	36.67	30.51	1,791	49.15	40.40	35.59
Unknown	9	30.00	20.32	1,319	36.20	22.40	
Total	30	100.00	100.00	3,644	100.00	100.00	100.00

Source: 2016 FFIEC Census Data
2006-2010 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2020 HMDA-Reportable Lending by Income Level of Geography					
Assessment Area: Columbus, OH MSA #18140					
Geographic Income Level	Bank Loans*				Owner Occupied Units %
	#	%	\$(000)	%	
Total HMDA-reportable Loans					
Low	1	5.26	102	4.06	3.30
Moderate	5	26.32	576	22.89	16.96
Middle	13	68.42	1,841	73.10	56.61
Upper	0	0.00	0	0.00	23.13
Total	19	100.00	2,519	100.00	100.00

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

Note: Percentages may not total 100% due to rounding. *Aggregate data is not currently available.

Distribution of 2019 HMDA-Reportable Lending by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Total HMDA-Reportable Loans							
Low	1	5.26	3.57	10	0.32	2.30	5.68
Moderate	6	31.58	16.56	1,880	60.74	10.50	19.49
Middle	12	63.16	51.40	1,205	38.93	52.50	50.54
Upper	0	0.00	28.46	0.00	0.00	34.80	24.30
Total	19	100.00	100.00	3,095	100.00	100.00	100.00

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2018 HMDA-Reportable Lending by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Total HMDA-Reportable Loans							
Low	3	11.11	3.72	222	7.84	2.60	5.68
Moderate	10	37.04	17.27	838	29.58	10.60	19.49
Middle	14	51.85	51.02	1,773	62.58	53.20	50.54
Upper	0	0.00	27.99	0.00	0.00	33.70	24.30
Total	27	100.00	100.00	3,095	100.00	100.00	100.00

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2017 HMDA-Reportable Lending by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Total HMDA-Reportable Loans							
Low	2	6.90	3.83	82	2.40	2.70	5.68
Moderate	10	34.50	18.29	1,048	30.80	11.10	19.49
Middle	15	51.70	50.74	2,009	59.10	53.60	50.54
Upper	2	6.90	27.14	261	7.70	32.60	24.30
Total	29	100.00	100.00	3,400	100.00	100.00	100.00

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2016 HMDA-Reportable Lending by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Total HMDA-Reportable Loans							
Low	0	0.00	0.76	0	0.00	0.30	1.22
Moderate	12	40.00	19.26	1,527	41.90	13.0	27.30
Middle	17	56.67	55.95	2,001	54.91	57.80	52.56
Upper	1	3.33	24.03	116	3.18	28.80	18.91
Total	30	100.00	100.00	3,644	100.00	100.00	100.00

Source: 2016 FFIEC Census Data
2006-2010 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100% due to rounding. Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2020 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Columbus, OH MSA #18140					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	22	13.75	4,350	33.79	92.43
Over \$1 Million	7	4.38	2,547	19.79	
Revenue Unknown	131	81.88	5,977	46.43	
Total	160	100.00	12,873	100.00	100.00
By Loan Size					
\$100,000 or Less	129	80.63	4,039	31.38	
\$100,001 - \$250,000	24	15.00	3,641	28.28	
\$250,001 - \$1 Million	5	3.13	2,158	16.76	
Total	160	100.00	12,873	100.00	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	12	54.55	622	14.30	
\$100,001 - \$250,000	7	31.82	1,041	23.93	
\$250,001 - \$1 Million	2	9.09	1,086	24.97	
Total	22	100.00	4,350	100.00	
<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% due to rounding.</i>					

Distribution of 2019 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Columbus, OH MSA #18140					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	36	85.71	3,664	56.61	92.06
Over \$1 Million	6	14.29	2,808	43.39	
Revenue Unknown	0	0.00	0.00	0.00	
Total	42	100.00	6,472	100.00	100.00
By Loan Size					
\$100,000 or Less	28	66.67	1,398	21.60	
\$100,001 - \$250,000	9	21.43	1,378	21.29	
\$250,001 - \$1 Million	4	9.52	2,195	33.92	
Total	42	100.00	6,472	100.00	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	25	69.44	1,207	32.94	
\$100,001 - \$250,000	8	22.22	1,255	34.25	
\$250,001 - \$1 Million	3	8.33	1,202	32.81	
Total	36	100.00	3,664	100.00	
<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% due to rounding.</i>					

Distribution of 2020 Consumer Lending by Borrower Income Level Assessment Area: Columbus, OH MSA #18140					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	%	\$(000)	%	
Low	14	28.57	134	11.72	23.63
Moderate	16	32.65	226	19.77	16.53
Middle	6	12.24	112	9.80	17.99
Upper	13	26.53	670	58.62	41.85
Total	49	100.00	100.00	100.00	100.00

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100% due to rounding.

Distribution of 2019 Consumer Lending by Borrower Income Level Assessment Area: Columbus, OH MSA #18140					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	%	\$(000)	%	
Low	20	30.77	194	15.90	25.34
Moderate	14	21.54	222	18.20	17.09
Middle	12	18.46	207	16.97	17.87
Upper	17	26.15	554	45.41	39.07
Unknown	2	3.08	42	3.44	
Total	65	100.00	1,220	100.00	100.00

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100% due to rounding.

Distribution of 2020 Small Business Lending by Income Level of Geography Assessment Area: Columbus, OH MSA #18140					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
Low	13	8.13	2,069	16.07	4.95
Moderate	35	21.88	2,363	18.36	18.95
Middle	93	58.13	7,420	57.64	53.06
Upper	19	11.88	1,021	7.93	23.01
Total	160	100.00	12,873	100.00	100.00

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100% due to rounding.

Distribution of 2019 Small Business Lending by Income Level of Geography					
Assessment Area: Columbus, OH MSA #18140					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	5	11.90	297	4.59	3.74
Moderate	8	19.05	368	5.69	21.65
Middle	24	57.14	5,385	83.20	48.29
Upper	5	11.90	421	6.50	26.33
Total	42	100.00	6,472	100.00	100.00

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100% due to rounding.

Distribution of 2020 Consumer Lending by Income Level by Geography					
Assessment Area: Columbus, OH MSA #18140					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	5	10.20	95	8.31	4.37
Moderate	16	32.65	144	12.60	21.64
Middle	22	44.90	619	54.16	55.16
Upper	6	12.24	284	24.85	18.83
Total	49	100.00	1,143	100.00	100.00

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

Note: Percentages may not total 100% due to rounding.

Distribution of 2019 Consumer Lending by Income Level by Geography					
Assessment Area: Columbus, OH MSA #18140					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	11	16.92	150	12.30	6.5
Moderate	25	38.46	354	29.02	24.28
Middle	25	38.46	624	51.15	47.98
Upper	4	6.15	92	7.54	21.21
Total	65	100.00	1,220	100.00	100.00

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

Note: Percentages may not total 100% due to rounding.

APPENDIX F – GLOSSARY

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

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

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

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

HMDA 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).

HMDA-reportable 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 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. For these institutions, no state ratings will be received unless North Valley also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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

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

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