

PUBLIC DISCLOSURE

May 10, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Apple Creek Banking Company
RSSD# 213912

P.O. Box 237
Apple Creek, OH 44606

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 the bank. 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 CRA RATING

The Apple Creek Banking Company (Apple Creek) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- Apple Creek's loan-to-deposit ratio (LTD) is reasonable given the bank's size, financial condition, and assessment areas' (AAs) credit needs.
- A majority of the bank's loans are originated inside the AA.
- There is a reasonable borrower distribution among borrowers of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- A reasonable distribution and dispersion of loans occurs throughout the bank's AAs.
- Neither the bank nor this Reserve Bank received any CRA-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) Interagency Examination Procedures for Small Institutions were utilized to evaluate the Apple Creek's CRA performance. The determination of which assessment areas 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 LMI geographies, and other non-financial considerations. For the purpose of this evaluation, Apple Creek has three CRA-delineated assessment areas in Ohio:

- Nonmetropolitan Ohio – full-scope evaluation
 - Consists of the entirety of Wayne County
- Canton-Massillon, OH MSA #15940 (Canton)– limited-scope evaluation
 - Consists of the western portion of Stark County
 - AA is comprised of seven middle-income tracts¹
- Akron, OH MSA #10420 – limited-scope evaluation
 - Consists of the southern portion of Summit County
 - AA is comprised of four middle-income tracts

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 amended the Home Mortgage Disclosure Act (HMDA) to add new data points. These changes were effective January 1, 2018 and included the reporting of home equity loans for certain institutions, the addition of new loan purposes, and changes to the definitions of some existing fields. Due to the breadth of these changes, HMDA-reportable loans originated or purchased on or after January 1, 2018, are separated from loans made before that date. Ultimately, these changes did not have a significant impact on Apple Creek's HMDA reporting. Due to extremely limited loan volumes, other closed-end and other open-end loans were not considered in this evaluation.

¹ Canton-Massillon MSA was comprised on six middle- and one upper-income tracts in 2016.

Apple Creek’s CRA performance was evaluated based on an analysis of home mortgage, small business, small farm, home equity, and consumer lending data originated from January 1, 2016 through December 31, 2020, subject to the following limitations and conditions.

Assessment Area	Conditions
Nonmetropolitan Ohio	<ul style="list-style-type: none"> • HMDA lending was reviewed for all years: <ul style="list-style-type: none"> ○ 2016, 2017, 2020 home purchase and refinance lending were evaluated separately. ○ 2018 and 2019 home purchase and refinance lending were combined. ○ Due to extremely limited loan volumes, home improvement and multi-family loans were not considered in this evaluation. • Small business lending was evaluated for 2019 and 2020, with each year considered separately. • Small farm lending was evaluated for 2019 and 2020, with the two years combined. • Combined consumer loan products (motor vehicle, other secured, and other unsecured loans) were evaluated for 2019 and 2020, with each year considered separately. • Home equity lending was evaluated for 2019 and 2020, with each year considered separately.
Canton-Massillon MSA	<ul style="list-style-type: none"> • Due to limited volumes, HMDA lending was combined, with each year considered separately. • Small business lending was evaluated for 2020. • Due to limited volumes, small farm, home equity, and consumer lending was not considered.
Akron MSA	<ul style="list-style-type: none"> • Due to limited volumes, HMDA lending was combined, with each year considered separately. • Due to limited volumes, small business, small farm, home equity, and consumer lending was not considered.

Nonmetropolitan Ohio received the most weight in the evaluation because it had the largest percentage of loans (by number and dollar amount), total deposits, and branches, followed by the Canton MSA and Akron MSA, respectively. Borrower distribution received greater weight than the geographic distribution given the limited number of LMI tracts in the AAs. A detailed description of the full-scope AA is presented in subsequent sections of this performance evaluation.

The following table shows the volume and distribution of loans originated within Apple Creek's assessment areas during the evaluation period:

Loan Type	Number of Loans	Dollar Amount of Loans (000s)
Motor Vehicle	41	\$389
Other - Secured	9	\$256
Other - Unsecured	6	\$16
Home Improvement	13	\$889
Home Purchase	215	\$25,573
Multi-Family Housing	13	\$2,655
Refinancing	162	\$23,601
Other Purpose Closed-End	6	\$883
Home Equity	47	\$2,256
Small Business	359	\$36,056
Small Farm	37	\$6,131
Total	908	\$98,705

Based on the total loan volume by number and dollar amount within the AAs, HMDA-reportable lending (home purchase and refinance) received the most weight, followed by small business, small farm, home equity, and consumer loans.

Aggregated lending data, which is comprised of lending activity for all other lenders reporting home mortgage loans under HMDA in the respective AAs, was used for comparison in evaluating Apple Creek’s lending performance in 2016, 2017, 2018, and 2019.²

DESCRIPTION OF INSTITUTION

The Apple Creek Banking Company is a community bank headquartered in Apple Creek, Ohio. The Apple Creek Banking Company is the sole subsidiary of Apple Creek Bancshares, Incorporated. Apple Creek had total assets of \$179.0 million as of December 31, 2020.

In addition to its main office in Apple Creek, the bank operates five branches. All six branches have cash-only ATMs and drive-thrus and offer weekend and extended hours of service. Apple Creek’s offices are located in middle-income tracts in Wooster (Wayne County), Beach City and Canal Fulton (Stark County), and New Franklin (Summit County). Apple Creek has not opened or closed any branches since the previous evaluation. Apple Creek offers an array of consumer and commercial deposit and loan products and is primarily a residential mortgage and commercial lender.

The following table displays the loan portfolio composition as of December 31, 2020.

²2020 aggregated lending data was not available for use in this evaluation.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2020		12/31/2019		12/31/2018	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	3,607	2.7%	2,593	2.4%	2,607	2.6%
Secured by One- to Four- Family Dwellings	42,119	31.6%	42,336	39.0%	40,658	39.9%
Other Real Estate: Farmland	11,625	8.7%	12,795	11.8%	11,380	11.2%
Other Real Estate: Multifamily	4,942	3.7%	4,306	4.0%	3,649	3.6%
Other Real Estate: Nonfarm nonresidential	34,984	26.2%	34,781	32.0%	34,654	34.0%
Commercial and Industrial	34,980	26.2%	10,537	9.7%	7,603	7.5%
Loans to Individuals	457	0.3%	504	0.5%	434	0.4%
Agricultural Loans	633	0.5%	700	0.6%	943	0.9%
<i>Total</i>	<i>\$133,347</i>	<i>100.00%</i>	<i>\$108,552</i>	<i>100.00%</i>	<i>\$101,928</i>	<i>100.00%</i>

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

The volume of commercial loans increased by approximately 232.0% from 2019 to 2020, primarily because Apple Creek 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 December 31, 2020, Apple Creek originated 280 business loans totaling \$23.4 million, of which 209 (74.6%) loans totaling \$8.0 million (34.3%) were PPP loans made to small businesses. Of the total PPP loans, 149 (71.3%) loans totaling \$6.2million (77.1%) benefited Apple Creek’s delineated AAs. The remaining 60 PPP loans totaling \$1.8 million were made outside Apple Creek’s delineated AAs, as 40 (66.7%) of these loans totaling \$972,872 (52.9%) benefited excluded portions of Summit and Stark counties.

Apple Creek was rated Satisfactory under the CRA at its November 7, 2016 performance evaluation.

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA³

Loan-to-Deposit Ratio

A financial institution’s loan-to-deposit (LTD) ratio is evaluated 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 assessment area since the previous examination, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and the area where they are located.

³ The 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.

The Apple Creek Banking Company Loan-to-Deposit Ratios				
AS OF DATE	APPLE CREEK BKG CO	BANK OF MAGNOLIA CO	FARMERS ST BK	CUSTOM PEER
December 31, 2020	80.9	55.1	71.8	63.4
September 30, 2020	79.7	56.6	79.3	68.0
June 30, 2020	78.7	54.3	78.5	66.4
March 31, 2020	84.6	54.6	76.0	65.3
December 31, 2019	82.6	56.9	78.4	67.7
September 30, 2019	81.0	53.7	75.5	64.6
June 30, 2019	85.7	52.8	79.8	66.3
March 31, 2019	83.8	50.3	75.8	63.1
December 31, 2018	83.4	50.2	76.9	63.5
September 30, 2018	83.9	47.2	80.2	63.7
June 30, 2018	80.1	48.2	78.4	63.3
March 31, 2018	78.9	49.1	76.3	62.7
December 31, 2017	80.0	49.7	77.8	63.7
September 30, 2017	79.1	46.4	76.5	61.5
June 30, 2017	79.8	46.1	76.1	61.1
March 31, 2017	80.0	44.4	74.5	59.4
December 31, 2016	79.6	43.6	73.8	58.7
September 30, 2016	80.1	45.3	74.0	59.6
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation	81.2	50.2	76.6	63.4

Apple Creek’s LTD ratio is reasonable given its size, financial condition, and assessment area credit needs. Over the prior 18 quarters, Apple Creek’s LTD ratio averaged 81.2%, which exceeds the custom peer average of 63.4%.

Assessment Area Concentration

Apple Creek’s mortgage lending in 2016 and 2017 was analyzed to determine the volume of lending inside and outside Apple Creek’s assessment area. Of Apple Creek’s 2016 and 2017 mortgage lending, 77.7%, by volume and 76.8% by total dollar amount were made inside the assessment area.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	8	88.9	\$620	93.7	1	11.1	\$42	6.3
Home Purchase - Conventional	88	72.1	\$9,999	72.4	34	27.9	\$3,815	27.6
Multi-Family Housing	1	50.0	\$71	36.2	1	50.0	\$125	63.8
Refinancing	74	85.1	\$9,356	81.9	13	14.9	\$2,065	18.1
Total HMDA related	171	77.7	\$20,046	76.8	49	22.3	\$6,047	23.2
TOTAL LOANS	171	77.7	\$20,046	76.8	49	22.3	\$6,047	23.2

Note: Affiliate loans not included

For the lending period of 2018 through 2020, Apple Creek’s mortgage lending and consumer lending was analyzed to determine the volume of lending inside and outside Apple Creek’s assessment area. From 2018 through 2020, 67.6% of total loans by volume and 59.3% by dollar amount were made inside the assessment area.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Motor Vehicle	41	85.4	\$389	77.9	7	14.6	\$110	22.1
Other - Secured	9	90.0	\$256	96.9	1	10.0	\$8	3.1
Other - Unsecured	6	85.7	\$16	86.8	1	14.3	\$2	13.2
Total Consumer related	56	86.2	\$661	84.5	9	13.8	\$121	15.5
Home Improvement	5	50.0	\$269	44.6	5	50.0	\$334	55.4
Home Purchase - Conventional	127	69.0	\$15,574	72.8	57	31.0	\$5,816	27.2
Multi-Family Housing	12	60.0	\$2,584	50.7	8	40.0	\$2,509	49.3
Other Purpose Closed-End	6	85.7	\$883	96.5	1	14.3	\$32	3.5
Refinancing	88	72.1	\$14,245	75.1	34	27.9	\$4,714	24.9
Total HMDA related	238	69.4	\$33,555	71.5	105	30.6	\$13,405	28.5
Home Equity	47	77.0	\$2,256	73.4	14	23.0	\$819	26.6
Total Non-HMDA	47	77.0	\$2,256	73.4	14	23.0	\$819	26.6
Small Business	359	61.8	\$36,056	47.8	222	38.2	\$39,447	52.2
Total Small Bus. related	359	61.8	\$36,056	47.8	222	38.2	\$39,447	52.2
Small Farm	37	92.5	\$6,131	95.9	3	7.5	\$263	4.1
Total Small Farm related	37	92.5	\$6,131	95.9	3	7.5	\$263	4.1
TOTAL LOANS	737	67.6	\$78,657	59.3	353	32.4	\$54,054	40.7

Note: Affiliate loans not included

While a majority of Apple Creek’s loans by volume and dollar amount were made inside its AAs, a concentration of loans made outside the bank’s delineated AAs in Summit and Stark counties was identified. Home purchase, refinancing, and small business lending represents 88.7% by volume and 92.5% by dollar amount of total loans outside the AAs and 34.8% by volume and 24.4% by dollar amount of these loans were made in excluded portions of Summit and Stark counties.

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

This criterion evaluates Apple Creek’s lending to borrowers of different income levels and businesses and farms of different revenue sizes. Apple Creek’s lending has an overall reasonable penetration among individuals of different income levels and businesses and farms of different sizes.

Geographic Distribution of Loans

This performance criterion evaluates Apple Creek's distribution of lending within its AAs by income level of tracts, with consideration given to the dispersion of loans throughout the AAs. Apple Creek's overall geographic distribution of loans reflects a reasonable dispersion throughout the AAs and a moderate level of lending gaps.

In the limited-scope AAs, a geographic distribution of 2016 HMDA lending among middle- and upper-income geographies was conducted in the Canton MSA. However, a geographic distribution of loans across different tract income levels was not necessary in the Canton MSA in 2017 through 2020 or in the Akron MSA during the evaluation period, because these AAs were only comprised of middle-income geographies; however the gap analysis, which is part of the geographic distribution, was still considered.

Response to Complaints

Neither Apple Creek nor this Reserve Bank have received any CRA-related complaints since the previous examination.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE
NONMETROPOLITAN OHIO ASSESSMENT AREA**
(Full-scope)

The Nonmetropolitan Ohio assessment area is comprised of the entirety of Wayne County. This 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, the AA was comprised of the following income-tract designations during the evaluation period.

Tract Income Level	2016	2017-2020
Low	1	0
Moderate	3	4
Middle	20	18
Upper	8	9
Unknown	0	1
Total	32	32

The AA lost one low- and two middle-income tracts and gained one moderate-, one upper-, and one unknown-income tracts between 2016 and 2017. During the evaluation period, no middle-income tracts were designated as distressed.

As of June 30, 2020, the Federal Deposit Insurance Corporation’s (FDIC) Deposit Market Share Report ranks Apple Creek seventh among 13 FDIC-insured depository institutions operating in the assessment area, with a market share of 4.24%. PNC Bank, National Association holds the largest market share at 25.7%.

The 2019 HMDA Peer Market data indicates that Apple Creek ranks 14th out of 185 HMDA reporters in the AA and originated 55 loans, compared to first-ranked Huntington National Bank, which originated 440 loans.

Apple Creek operates its main office and two branches each with cash-only ATMs and drive-thrus and extended and weekend hours in this AA. All three branches are located in middle-income tracts. These offices represent half of the bank’s total branches.

Community Contact

Two community contacts were utilized in the evaluation to provide additional information regarding credit needs and context to demographic and economic conditions of the local community. The first contact was with a representative from a community-based organization that provides a multitude of services to LMI communities. According to the contact, the food service industry and manufacturing are the primary industries in the area, along with hospitality and tourism. These industries were impacted by the COVID-19 pandemic. The primary form of

tourism in Wayne County is business- and university-related (The Ohio State University and College of Wooster) travel. Due to the pandemic, business travel was curtailed and university events were cancelled, which is now resuming. While there are available jobs in all three sectors, there is now a lack of available workers. The contact indicated that the lack of housing and rentals is a significant issue in the area that has led to increased housing and rental prices and resulted in a lack of available and affordable housing in the community. However, the contact indicated that local financial institutions are involved in the community and are trying to address housing and credit needs in the community. The contact mentioned institutions have participated in financing new affordable rental units and proactivity reached out to customers during the pandemic with mortgage payment assistance and home repairs.

The second contact was with a representative from an affordable housing agency. The contact stated there is a lack of affordable housing in the area due to market conditions that permit landlords to receive market value for rents and the age and quality of the housing stock available for rehabilitation. Typically, it is cost-prohibitive to convert dilapidated housing stock into serviceable affordable housing. There is a limited number of Section 8 housing available with long waiting lists that include many elderly and disabled LMI individuals. While the economy is doing well, average salaries are not keeping pace with housing costs. The contact stated while local banks are involved in the community, there is still a need for local financial institutions to help lower-income borrowers obtain low-cost housing loans and provide financing to rehabilitate dilapidated housing stock into safe, functional housing that is affordable.

Population Characteristics

Population Change					
Geography	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2019 Population	Percent Change Between 2015 and 2019
Wayne County	114,520	115,371	0.7%	115,710	0.3%
Ohio	11,536,504	11,575,977	0.3%	11,689,100	1.0%

- Wayne County and Ohio experienced slight gains in population between 2010 and 2019, but at a slightly lesser rate in Wayne County.
- 75.2% of the AA’s population was 18 years of age or older, the legal age to enter into a contract.
- 15.7% of the population was age 65 and over compared to 15.1% in Ohio, indicating the AA has a decent working- and consumer-age population and economic activity.
- The largest city in Wayne County is Wooster with a population of 26,394 and the next largest city is Orrville with a population of 8,419.
- Only 11.0% of the AA’s population resides in moderate-income tracts.

Income Characteristics

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

- The 2020 Median Family Income (MFI) in Nonmetropolitan Ohio was \$63,400 based on data from FFIEC, which represents an overall increase in MFI of 14.4% from 2016 to 2020.

Poverty Rates Assessment Area: Nonmetropolitan Ohio			
Area	Years		
	2017	2018	2019
Wayne County	12.9	9.4	9.9
Ohio	13.9	13.8	13.0
National	13.4	13.1	12.3

- Poverty rates fell in 2018 and increased slightly in 2019, but were consistently lower than the poverty rate of Ohio and the national average.
- Approximately 9.7% of AA families live below the poverty line, which is significantly lower than Ohio at 11.5%.
- Approximately 34.1% of AA families are designated as LMI, which is less than Ohio families at 38.9%.

Housing Characteristics

Geography	Housing Costs Change							
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Wayne County	\$ 136,800	\$ 135,700	-0.8%	35.4	37.1	\$ 626	\$ 657	5.0%
Ohio	\$ 136,400	\$ 129,900	-4.8%	34.7	38.1	\$ 678	\$ 730	7.7%

- There are 45,939 housing units in the AA of which 68.3% are owner-occupied, 25.2% are rental, and 6.6% are vacant.
- With nearly 31.8% of housing units being either rental or vacant, this could impact the bank’s ability to originate HMDA-reportable loans, particularly in moderate-income areas that have fewer housing units and considerably higher rental and vacancy rates.
- The median age of housing stock in the AA is 48 years old and 24.6% of housing units were built prior to 1950 (over 70 years old). The median age of housing stock in moderate-income tracts is 61 years old. The age of the housing stock may indicate a need for home improvement lending across the AA, particularly in moderate-income areas.

- Between 2010 and 2015, median housing values decreased slightly and housing became more affordable across the county due to increasing MFI and decreasing median housing values. The affordability ratio⁴ went from 35.4 in 2010 to 37.1 in 2015.
- Conversely, median gross rents increased across the county by 5.0% between 2010 and 2015. The decline in home prices relative to rental costs may have made purchasing a home more attractive to renters.
- Community contacts indicated that in Wayne County, housing available stock declined and prices increased in recent years, resulting in decreased availability and affordability, which contrasted with the housing value and affordability trends from 2010 to 2015.
- Nearly 39.8% of renters in the AA are cost-burdened, compared to 45.0% of renters in Ohio who are cost-burdened.

Building Permits - Number of Units					
Geography	2017	2018	% Change between 2017 and 2018	2019	% Change between 2018 and 2019
Wayne County	174	253	45.4%	206	-18.6%
Ohio	23,917	24,221	1.3%	23,047	-4.8%
United States	1,281,977	1,328,827	3.7%	1,386,048	4.3%

- Building permits in Wayne County increased by 45.4% from 2017 to 2018, but declined 18.6% from 2018 to 2019. The rates of increase and subsequent decline are greater than rates in Ohio and the nation.
- The decline in housing permits in 2018 is consistent with the comments from the community contact regarding housing availability and affordability.

Labor, Employment and Economic Characteristics

Unemployment Rates			
Assessment Area: Nonmetropolitan Ohio			
Geography	Years - Annualized		
	2017	2018	2019
Wayne County	3.9	3.6	3.2
Ohio	5.0	4.5	4.1
United States	4.4	3.9	3.7

- Unemployment rates across the AA declined from 2017 to 2019 and were consistently lower than the unemployment rates for Ohio.

⁴ The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered.

- According to the Ohio Office of Research,⁵ Wayne County is most impacted by the industries of manufacturing, trade, transportation, and utilities; education and health services; local government; leisure and hospitality; construction; and professional and business services. Major employers include Artiflex Manufacturing, College of Wooster, Frito-Lay, Inc., Gerber Poultry, JM Smucker Company, State of Ohio, Wooster City Schools, and Wooster Community Hospital. The average weekly wage for the private sector is \$882, which indicates that employed persons could afford the median rent of \$657.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN NONMETROPOLITAN OHIO

During the evaluation period, Apple Creek originated 378 HMDA-reportable loans, 306 small business loans, 36 small farm loans, 42 home equity loans, and 51 consumer loans in the Nonmetropolitan Ohio. This AA accounted for 89.5% of Apple Creek's total lending by volume and 69.5% of total deposits during the evaluation period.

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

Apple Creek's lending penetration among borrowers of different income (including LMI) levels and to businesses and farms of different sizes in Nonmetropolitan Ohio is considered reasonable.

HMDA-Reportable Lending

HMDA-reportable lending performance was compared to the percentage of families by family income (proxy) and the aggregate of all lenders. Apple Creek offers a housing program to assist LMI borrowers in Wayne County and will waive points and application fees for borrowers who meet certain income and other criteria. This program is offered each year until funds set aside have been exhausted and applicants are considered on a first-come, first-serve basis. During the evaluation period, Apple Creek originated five mortgage loans for LMI borrowers under this program. This program exhibits responsiveness of serving the credit needs of low-income individuals.

Home Purchase Lending

Apple Creek originated 43 home purchase loans in 2020, totaling in \$5.6 million. Apple Creek originated 12 (27.9%) home purchase loans to borrowers with unknown incomes.

⁵ www.development.oh.gov/reports_countytrends_map

Apple Creek originated one (2.3%) home purchase loan to a low-income borrower. This was substantially below proxy (15.8%). Therefore, the borrower distribution of home purchase loans to low-income borrowers is very poor.

Apple Creek originated 10 (23.3%) home purchase loans to moderate-income borrowers. This was greater than proxy (18.3%). Therefore, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

Apple Creek originated 11 (25.6%) home purchase loans to middle-income borrowers compared to proxy (21.8%). Apple Creek originated nine (20.9%) home purchase loans to upper-income borrowers compared to proxy (44.1%).

Apple Creek originated 42 home purchase loans in 2017 totaling \$4.5 million. Apple Creek originated 13 (31.0%) home purchase loans to borrowers with unknown incomes.

Apple Creek originated one (2.4%) loan to a low-income borrower. This was significantly below proxy (16.0%) and below the aggregate of all lenders (3.7%). Therefore, the borrower distribution of home purchase loans to low-income borrowers is poor.

Apple Creek originated six (14.3%) home purchase loans to moderate-income borrowers. This was below proxy (18.5%) and the aggregate of all lenders (20.9%). Therefore, the borrower distribution of home purchase loans to moderate-income borrowers is reasonable.

Apple Creek originated six (14.3%) home purchase loans to middle-income borrowers compared to proxy (21.9%) and the aggregate of all lenders (23.8%). Apple Creek originated 16 (38.1%) home purchase loans to upper-income borrowers compared to proxy (43.6%) and the aggregate of all lenders (33.8%).

Apple Creek originated 37 home purchase loans in 2016 totaling \$4.5 million. Apple Creek originated 12 (32.4%) home purchase loans to borrowers with unknown incomes.

Apple Creek originated one (2.7%) home purchase loan to a low-income borrower. This was significantly below proxy (14.9%) and the aggregate of all lenders (4.4%). Therefore, the borrower distribution of home purchase loans to low-income borrowers is poor.

Apple Creek originated seven (18.9%) home purchase loans to moderate-income borrowers. This was greater than proxy (15.9%), but below the aggregate of all lenders (21.5%). Therefore, the borrower distribution of home purchase loans to moderate-income borrowers is reasonable.

Apple Creek originated 6 (16.2%) home purchase loans to middle-income borrowers compared to proxy (22.4%) and the aggregate of all lenders (24.4%). Apple Creek originated 11 (29.7%) home purchase loans to upper-income borrowers compared to proxy (46.7%) and the aggregate of all lenders (34.0%).

Overall, Apple Creek's home purchase lending performance was below the percentage of families by family income and the aggregate of all lenders; therefore, the borrower distribution of home purchase lending is reasonable.

Refinance Lending

Apple Creek originated 51 refinance loans in 2020, totaling \$8.3 million. Apple Creek originated three (5.9%) refinance loans to borrowers with unknown incomes.

Apple Creek made three (5.9%) refinance loans to low-income borrowers, which was significantly below proxy (15.8%). Therefore, the borrower distribution of refinance loans to low-income borrowers is poor.

Apple Creek originated 11 (21.6%) refinance loans to moderate-income borrowers, which was greater than proxy (18.3%). Therefore, the borrower distribution of refinance loans to moderate-income borrowers is excellent.

Apple Creek originated 14 (27.5%) refinance loans to middle-income borrowers compared to proxy at 21.8%. Apple Creek originated 20 (39.2%) refinance loans to upper-income borrowers compared to proxy at (44.1%).

Apple Creek originated 27 refinance loans in 2017 totaling \$4.1 million. Apple Creek originated three (11.1%) refinance loans to borrowers with unknown incomes.

Apple Creek originated one (3.7%) refinance loan to a low-income borrower. This was below proxy (16.0%) and the aggregate of all lenders (5.2%). Therefore, the borrower distribution of refinance loans to low-income borrowers is poor.

Apple Creek originated three (11.1%) refinance loans to moderate-income borrowers. This was below proxy (18.5%) and the aggregate of all lenders (14.7%). Therefore, the borrower distribution of refinance loans to moderate-income borrowers is reasonable.

Apple Creek originated six (22.2%) refinance loans to middle income borrowers compared to proxy (21.9%) and the aggregate of all leaders (23.1%). Apple Creek originated 14 (51.9%) refinance loans to upper-income borrowers compared to proxy (43.6%) and the aggregate of all lenders (42.6%).

Apple Creek originated 41 refinance loans in 2016, totaling \$4.5 million. Apple Creek originated eight (19.5%) refinance loans to borrowers with unknown incomes.

Apple Creek originated two (4.9%) refinance loans to low-income borrowers. This was below proxy (14.9%) and slightly below the aggregate of all lenders (5.4%). Therefore, the borrower distribution of refinance loans to low-income borrowers is reasonable.

Apple Creek originated five (12.2%) refinance loans to moderate-income borrowers. This was below proxy (15.9%) and the aggregate of all lenders (16.1%). Therefore, the borrower distribution of refinance loans to moderate-income borrowers is reasonable.

Apple Creek originated 11 (26.8%) refinance loans to middle-income borrowers compared to proxy (22.4%) and the aggregate of all lenders (21.7%). Apple Creek originated 15 (36.6%) refinance loans to upper-income borrowers compared to proxy (46.7%) and the aggregate of all lenders (40.5%).

Overall, Apple Creek's refinance lending performance was below the percentage of families and the aggregate of all lenders; therefore, the borrower distribution of refinance lending is reasonable.

HMDA-Combined Lending

Apple Creek originated 51 HMDA loans in 2019 totaling \$5.7 million. Apple Creek originated nine (17.6%) HMDA loans to borrowers with unknown incomes.

Apple Creek originated three (5.9%) HMDA loans to low-income borrower, which was below proxy (15.8%), but greater than the aggregate of all lenders (5.4%). Therefore, the borrower distribution of HMDA loans to low-income borrowers is reasonable.

Apple Creek originated 10 (19.6%) HMDA loans to moderate-income borrowers. This was greater than proxy (18.3%), but slightly less than the aggregate of all lenders (19.7%). Therefore, the borrower distribution of HMDA loans to moderate-income borrowers is excellent.

Apple Creek originated 12 (23.5%) HMDA loans to middle-income borrower compared to proxy (21.8%) and the aggregate of all lenders (25.6%). Apple Creek originated 17 (33.3%) to upper-income borrowers compared to proxy (44.1%) and the aggregate of all lenders (36.3%).

Apple Creek originated 57 HMDA loans in 2018 totaling in \$8.5 million. Apple Creek originated seven (12.3%) HMDA loans to borrowers with unknown incomes.

Apple Creek originated four (7.0%) HMDA loans to low-income borrowers, which was below proxy (16.0%), but greater than the aggregate of all lenders (5.9%). Therefore, the borrower distribution of HMDA loans to low-income borrowers is reasonable.

Apple Creek originated 10 (17.5%) HMDA loan to moderate-income borrowers. This was below proxy (18.5%) and the aggregate of all lenders (23.3%). Therefore, the borrower distribution of HAD loans to moderate-income borrowers is reasonable.

Apple Creek originated 10 (17.5%) HMDA loans to middle-income borrowers compared to proxy (21.9%) and the aggregate of all lenders (22.8%). Apple Creek originated 26 (45.6%) HMA loans

to upper-income borrowers compared to proxy (43.6%) and the aggregate of all lenders (35.9%).

Overall, Apple Creek's HMDA lending HMDA loans is below the percentage of families by family income and the aggregate of all lenders; therefore, the borrower distribution of HMDA lending is reasonable.

Small Business Lending

Apple Creek made 231 small business loans, totaling \$19.3 million in 2020, of which 116 (50.2%) were made to small businesses with revenues less than \$1.0 million, which was below the percentage of small businesses in the assessment area at 89.7%. Of the 231 small business loans, 114 (49.4%) were PPP loans, of which 75 (65.8%) had unknown revenues; as a result, there were enough small business loans with reported revenues to conduct a meaningful analysis. In addition, Apple Creek made a good percentage (77.9%) of its small-dollar loans in amounts of \$100,000 or less. Apple Creek's small business lending increased by 208.0% from 2019 to 2020 due to the number of PPP loans originated to small businesses impacted by COVID across the AA. The increase in the number of small-dollar loans to small businesses indicates a willingness to lend in smaller amounts, which tend to represent amounts typically requested by small businesses. Apple Creek exhibits a good responsiveness to credit needs of small businesses across the AA.

Apple Creek made 75 small business loans, totaling \$11.6 million in 2019, of which 49 (65.3%) were made to small businesses with revenues less than \$1 million, which is below the percentage of small businesses in the assessment area at 89.7%. In addition, Apple Creek made an adequate percentage (64.0%) of its small-dollar loans in amounts of \$100,000 or less, indicating a willingness to lend in smaller amounts, which tend to represent amounts typically requested by small businesses.

Overall, the borrower distribution of small business lending is reasonable.

Small Farm Lending

Apple Creek made 36 small farm loans, totaling \$6.1 million in 2019 and 2020, of which 32 (88.9%) were made to small farms with revenues less than \$1 million, which is below the percentage of small farms in the assessment area at 98.2%. In addition, Apple Creek made an adequate percentage (66.7%) of its small-dollar loans in amounts of \$100,000 or less, indicating a willingness to lend in smaller amounts, which tend to represent amounts typically requested by small farms. Therefore, the borrower distribution of small farm lending is reasonable.

Home Equity Lending

Apple Creek originated 22 home equity loans, totaling \$1.0 million in 2020. Apple Creek's performance was compared to the percentage of owner-occupied units (proxy). Apple Creek

originated two (9.1%) home equity loans to low-income borrowers. This was below proxy (15.8%). Therefore, the borrower distribution of home equity loans to low-income borrowers is reasonable.

Apple Creek originated six (27.3%) home equity loans to moderate-income borrowers. This was greater than proxy (18.3%). Therefore, the borrower distribution of home equity loans to moderate-income borrowers is excellent.

Apple Creek originated five (22.7%) home equity loans to middle-income borrowers compared to proxy (21.8%). Apple Creek originated nine (40.9%) home equity loans to upper-income borrowers, compared to proxy (44.1%).

Apple Creek originated 20 home equity loans in 2019, totaling \$1.0 million. Apple Creek originated one (5.0%) home equity loan to borrowers with unknown incomes.

Apple Creek originated one (5.0%) home equity loan to a low-income borrower, which was below proxy (15.8%). Therefore, the borrower distribution of home equity loans to low-income borrowers is poor.

Apple Creek originated four (20.0%) home equity loans to moderate-income borrowers. This was greater than proxy (18.3%). Therefore, the borrower distribution of home equity loans to moderate-income borrowers is excellent.

Apple Creek originated eight (40.0%) home equity loans to middle-income borrowers compared to proxy (21.8%). Apple Creek originated six (30.0%) home equity loans to upper-income borrowers, compared to proxy (44.1%)

Overall, Apple Creek's home equity lending is above the percentage of owner-occupied units; therefore, the borrower distribution of home equity lending excellent.

Consumer Lending

Apple Creek originated 25 consumer loans totaling \$195.0 million in 2020. Apple Creek's performance was compared to the percentage of households by household income (proxy). Apple Creek originated one (4.0%) consumer loan to borrowers with unknown incomes.

Apple Creek made eight consumer loans (32.0%) to low-income borrowers, which was greater than proxy (18.7%). Therefore, the borrower distribution of consumer loans to low-income borrowers is excellent.

Apple Creek originated seven (28.0%) consumer loans to moderate-income borrowers. This was greater than proxy (15.4%). Therefore, the borrower distribution of consumer loans to moderate-income borrowers is excellent.

Apple Creek originated six (24.0%) consumer loans to middle-income borrowers compared to

proxy (19.5%). Apple Creek originated 3 (12.0%) consumer loans to upper-income borrowers compared to proxy (46.4%).

Apple Creek originated 26 consumer loans in 2019, totaling \$418 million. Apple Creek originated two (7.7%) consumer loans to borrowers with unknown incomes.

Apple Creek originated two (7.7%) consumer loans to low-income borrowers. This was below proxy of (18.7%). Therefore, borrower distribution of consumer loans to low-income borrowers is poor.

Apple Creek originated eight (30.8%) consumer loans to moderate-income borrowers. This was greater than proxy (15.4%). Therefore, the borrower distribution of consumer loans to moderate-income borrowers is excellent.

Apple Creek originated nine (34.6%) consumer loans to middle-income borrowers compared to proxy (19.5%). Apple Creek originated 5 (19.2%) consumer loans to upper-income borrowers compared to proxy (46.4%).

Overall, Apple Creek’s consumer lending was above the percentage of households by household income; therefore, the borrower distribution of consumer lending is excellent.

Geographic Distribution of Loans

This performance criterion evaluates the Apple Creek’s distribution of lending within its AA by income level of tracts with consideration given to the dispersion of loans throughout the AA. Apple Creek’s geographic distribution of reflects a reasonable dispersion of loans in Nonmetropolitan Ohio. Apple Creek has a moderate level of lending gaps.

Tract Income Level	Percentage of Lending Penetration				
	2016	2017	2018	2019	2020
Low	100.0%	N/A	N/A	N/A	N/A
Moderate	100.0%	75.0%	75.0%	100.0%	100.0%
Middle	80.0%	72.2%	83.3%	88.9%	100.0%
Upper	100.0%	77.8%	88.9%	88.9%	100.0%
Unknown	N/A	0.0%	0.0%	0.0%	0.0%
Total	87.5%	71.9%	81.3%	87.5%	96.9%

Apple Creek originated loans in 100.0% of the moderate-, middle-, and upper-income tracts in the assessment area in 2020 (no loans were made in the unknown-income tract). Apple Creek also originated loans in all four moderate-income tracts in 2016 and 2019 and three of the four moderate-income tracts in 2017 and 2018.

HMDA-Reportable Lending

Apple Creek's performance was compared to the percentage of owner-occupied units by tract income (proxy) and the aggregate of all lenders. Apple Creek's geographic distribution of HMDA-reportable lending is reasonable.

Home Purchase Lending

In 2020, Apple Creek made nine home purchase loans (20.9%) in moderate-income tracts, which was significantly above the percentage of owner-occupied units at 7.7%. Apple Creek's geographic distribution of home purchase lending in moderate-income tracts is excellent.

Apple Creek originated 23 home purchase loans in middle-income tracts (53.5%) compared to the percentage of owner-occupied units at 63.5%. Apple Creek originated 11 home purchase loans in upper-income tracts (25.6%) compared to proxy at 28.6%.

In 2017, Apple Creek originated five home purchase loans (11.9%) in moderate-income tracts, which was greater than the percentage of owner-occupied units at 7.7% and the aggregate of all lenders at 11.2%. Therefore, Apple Creek's geographic distribution of home purchase loans in moderate-income tracts is excellent.

Apple Creek originated 22 (52.4%) home purchase loans in middle-income tracts compared to the percentage of owner-occupied units at 63.5% and the aggregate of all lenders at 60.6%. Apple Creek made 15 loans in upper-income tracts (35.7%) compared to the percentage of owner-occupied units at 28.6% and the aggregate of all lenders at 28.0%.

In 2016, Apple Creek originated one home purchase loan (2.7%) in the low-income census tract compared to the percentage of owner-occupied units at 0.1% and the aggregate of all lenders at 0.2%. Given there is only one low-income census tract and the limited number of owner-occupied housing units, there appears to be limited opportunities for Apple Creek to make home purchase loans in this tract; therefore, Apple Creek's geographic distribution home purchase lending in the low-income tract is excellent.

Apple Creek originated six loans in moderate-income tracts (16.2%), which was substantially above the percentage of owner-occupied units at 5.5% and the aggregate of all lenders at 5.6%. Therefore, Apple Creek's geographic distribution of refinance lending in moderate-income tracts is excellent.

Apple Creek originated 14 home purchase loans in middle-income tracts (37.8%) compared to the percentage of owner-occupied units at 64.4% and the aggregate of all lenders at 62.6%. Apple Creek originated 16 home purchase loans in upper-income tracts (43.2%) compared to proxy at 30.0% and the aggregate of all lenders at 28.6%.

Overall, the geographic distribution of home purchase lending is excellent.

Refinance Lending

In 2020, Apple Creek originated one loan in a moderate-income tract (2.0%), which was below the percentage of owner-occupied units at 7.7%. Due to the limited number of moderate-income tracts, a low percentage of owner-occupied housing units, and high percentage of vacant properties, there is limited opportunity for refinance loans in the moderate-income tracts. Therefore, Apple Creek's geographic distribution of refinance lending in moderate-income tracts is reasonable.

Apple Creek originated 26 refinance loans in middle-income tracts (51.0%) compared to the percentage of owner-occupied units at 63.5%. Apple Creek originated 24 refinance loans in upper-income tracts (13.4%) compared to proxy at 6.5%.

In 2017, Apple Creek originated two loans in moderate-income tracts (7.4%), which was slightly below the percentage of owner-occupied units at 7.7% and greater than the aggregate of all lenders at 5.2%. Therefore, Apple Creek's geographic distribution of refinance lending in moderate-income tracts is excellent.

Apple Creek originated 14 refinance loans in middle-income tracts (51.9%) compared to the percentage of owner-occupied units at 63.5% and the aggregate of all lenders at 64.7%. Apple Creek originated 11 refinance loans in upper-income tracts (40.7%) compared to proxy at 28.6% and the aggregate of all lenders at 30.0%.

In 2016, Apple Creek originated no loans in the low-income census tract compared to the percentage of owner-occupied units at 0.1% and the aggregate of all lenders at 0.1%. Given there is only one low-income census tract and the limited number of owner-occupied housing units, there appear to be limited opportunities for Apple Creek to make refinance loans in this tract; therefore, Apple Creek's geographic distribution of refinance lending in the low-income tract is poor.

Apple Creek originated seven loans in moderate-income tracts (17.1%), which was substantially above the percentage of owner-occupied units at 5.5% and the aggregate of all lenders at 4.8%. Therefore, Apple Creek's geographic distribution of refinance lending in moderate-income tracts is excellent.

Apple Creek originated 22 refinance loans in middle-income tracts (53.7%) compared to the percentage of owner-occupied units at 64.4% and the aggregate of all lenders at 62.6%. Apple Creek originated 12 refinance loans in upper-income tracts (29.3%) compared to proxy at 30.0% and the aggregate of all lenders at 32.5%.

Overall, Apple Creek's refinance lending was slightly below the percentage of owner-occupied units but exceeded the aggregate of all lenders. Therefore, the geographic distribution of refinance lending is reasonable.

HMDA-Combined Lending

In 2019, Apple Creek originated 10 HMDA loans (19.6%) in moderate-income tracts, which was greater than the percentage of owner-occupied units at 7.7% and the aggregate of all lenders at 8.8%. Therefore, Apple Creek's geographic distribution of HMDA loans in moderate-income tracts is excellent.

Apple Creek originated 27 (52.9%) HMDA loans in middle-income tracts compared to the percentage of owner-occupied units at 63.5% and the aggregate of all lenders at 60.4%. Apple Creek made 14 HMDA loans in upper-income tracts (27.5%) compared to the percentage of owner-occupied units at 28.6% and the aggregate of all lenders at 30.8%.

In 2018, Apple Creek originated 10 HMDA loans (17.5%) in moderate-income tracts, which was greater than the percentage of owner-occupied units at 7.7% and the aggregate of all lenders at 8.4%. Therefore, Apple Creek's geographic distribution of home purchase and refinance loans in moderate-income tracts is excellent.

Apple Creek originated 32 (56.1%) HMDA loans in middle-income tracts compared to the percentage of owner-occupied units at 63.5% and the aggregate of all lenders at 63.0%. Apple Creek made 15 HMDA loans in upper-income tracts (26.3%) compared to the percentage of owner-occupied units at 28.6% and the aggregate of all lenders at 28.5%.

Overall, the geographic distribution of HMDA lending is excellent.

Small Business Lending

In 2020, Apple Creek originated 13 small business loans (5.6%) in moderate-income tracts, which was less than the percentage of small businesses at 10.7%. Therefore, Apple Creek's geographic distribution of small business loans in moderate-income tracts is reasonable.

Apple Creek originated 171 (74.0%) small business loans in middle-income tracts compared to the percentage of small businesses at 65.3%. Apple Creek made 47 loans in upper-income tracts (20.3%) compared to the percentage of small businesses at 23.8%.

In 2019, Apple Creek originated four small business loans (5.3%) in moderate-income tracts, which was less than the percentage of small businesses at 10.8%. Therefore, Apple Creek's geographic distribution of small business loans in moderate-income tracts is reasonable.

Apple Creek originated 55 (73.3%) small business loans in middle-income tracts compared to the percentage of small businesses at 65.3%. Apple Creek made 16 loans in upper-income tracts (21.3%) compared to the percentage of small businesses at 23.8%.

Overall, the geographic distribution of small business lending is reasonable.

Small Farm Lending

In 2019 and 2020, Apple Creek originated no small farm loans in moderate-income tracts compared to the percentage of small farms at 1.8%. Apple Creek originated 26 (72.2%) small farm loans in middle-income tracts compared to the percentage of small farms at 62.6%. Apple Creek made 10 loans in upper-income tracts (27.8%) compared to the percentage of small farms at 35.7%.

There are very few small farms (1.8%) in the moderate-income tracts, which limits the opportunity for small farm lending. Apple Creek originated the majority of its small farm loans in middle-income tracts, where most small farms are located. Therefore, the geographic distribution of small farm lending is reasonable.

Home Equity Lending

In 2020, Apple Creek originated no home equity loans in moderate-income tracts compared to the percentage of owner-occupied units at 7.7%. Therefore, Apple Creek's geographic distribution of home equity loans in moderate-income tracts is poor.

Apple Creek originated 17 (77.3%) home equity loans in middle-income tracts compared to the percentage of owner-occupied units at 63.5%. Apple Creek made five loans in upper-income tracts (22.7%) compared to the percentage of owner-occupied units at 28.6%.

In 2019, Apple Creek originated one home equity loan (5.0%) in a moderate-income tract, which was less than the percentage of owner-occupied units at 7.7%. Therefore, Apple Creek's geographic distribution of home equity loans in moderate-income tracts is reasonable.

Apple Creek originated 12 (60.0%) home equity loans in middle-income tracts compared to the percentage of owner-occupied units at 63.5%. Apple Creek made seven loans in upper-income tracts (35.0%) compared to the percentage of owner-occupied units at 28.6%.

Overall, the geographic distribution of home equity lending is reasonable.

Consumer Lending

In 2020, Apple Creek originated no consumer loans in moderate-income tracts compared to the percentage of households by household income at 10.9%. Therefore, Apple Creek's geographic distribution of consumer loans in moderate-income tracts is poor.

Apple Creek originated 20 (80.0%) consumer loans in middle-income tracts compared to the percentage of households by household income at 62.7%. Apple Creek made five loans in upper-income tracts (20.0%) compared to the percentage of households by household income at 26.3%.

In 2019, Apple Creek originated two consumer loans (7.7%) in moderate-income tracts, which was less than the percentage of households by household income at 10.9%. Therefore, Apple Creek's geographic distribution of consumer loans in moderate-income tracts is reasonable.

Apple Creek originated 16 (61.5%) consumer loans in middle-income tracts compared to the percentage of households by household income at 62.7%. Apple Creek made eight loans in upper-income tracts (30.8%) compared to the percentage of households by household income at 26.3%.

Overall, the geographic distribution of consumer lending is reasonable.

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS

- **Canton-Massillon OH MSA #15940**
 - As of December 31, 2020, Apple Creek operated two branches in this AA, representing 33.3% of its total branches.
 - As of June 30, 2020, Apple Creek had \$26.6 million in total deposits, representing a market share of 0.32%.

- **Akron OH MSA #10420**
 - As of December 31, 2020, Apple Creek operated one branch in this AA, representing 16.7% of its branches.
 - As of June 30, 2020, Apple Creek had \$18.3 million in total deposits, representing a market share of 0.13%.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Using available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with Apple Creek's lending performance overall. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix B and C for information regarding these areas.

Assessment Area	Lending Test
Canton-Massillon OH MSA #15940	Consistent
Akron OH MSA #10420	Below

The borrower distribution of HMDA-reportable loans was reasonable in the Canton MSA. Apple Creek originated several HMDA loans to LMI borrowers and was comparable or exceeded proxy and the aggregate of all lenders during the evaluation period. In the Canton MSA, approximately 62.5% of Apple Creek's 2020 small business loans were PPP loans for which banks were not required to collect revenue data. As a result, the borrower distribution performance to businesses of different sizes did not receive much weight. However, 81.3% of loans to businesses of different sizes were made in amounts of \$100,000 or less; this indicates a good willingness of the bank to lend in smaller amounts, which tend to represent amounts typically requested by small businesses, particularly businesses impacted by COVID.

The borrower distribution of HMDA-reportable loans was very poor in the Akron MSA. Apple Creek did not originate any HMDA loans to LMI borrowers during the evaluation period, compared to the 2016, 2017, 2018, and 2019 aggregate of all lenders able to originate approximately 31.0% of its HMDA loans to LMI borrowers.

A geographic distribution of loans across different tract income levels was not necessary in the Canton MSA in 2017, 2018, 2019, and 2020 or in the Akron MSA during the evaluation period, because these AAs were only comprised of middle-income geographies; but the gap analysis, which is part of the geographic distribution, was still considered.

Tract Income Level	Percentage of Lending Penetration Assessment Area: Canton-Massillon MSA #15940				
	2016	2017	2018	2019	2020
Middle	50.0%	57.1%	14.3%	71.4%	85.7%
Upper	100.0%	N/A	N/A	N/A	N/A
Total	57.1%	57.1%	14.3%	71.4%	85.7%

- The Canton MSA was comprised of comprised of six middle- and one-upper income tracts in 2016 and seven middle-income tracts in 2017 through 2020.
- Three middle-income tracts and the upper-income census tract had at least one loan in 2016.
- Four tracts had at least one loan in 2017.
- Only one census tract had a loan in 2018.
- Five tracts had at least one loan in 2019.
- Six tracts had at least one loan in 2020.
- This represents an overall significant level of lending gaps during the evaluation period.

The geographic distribution of 2016 HMDA lending among middle- and upper-income geographies was reasonable.

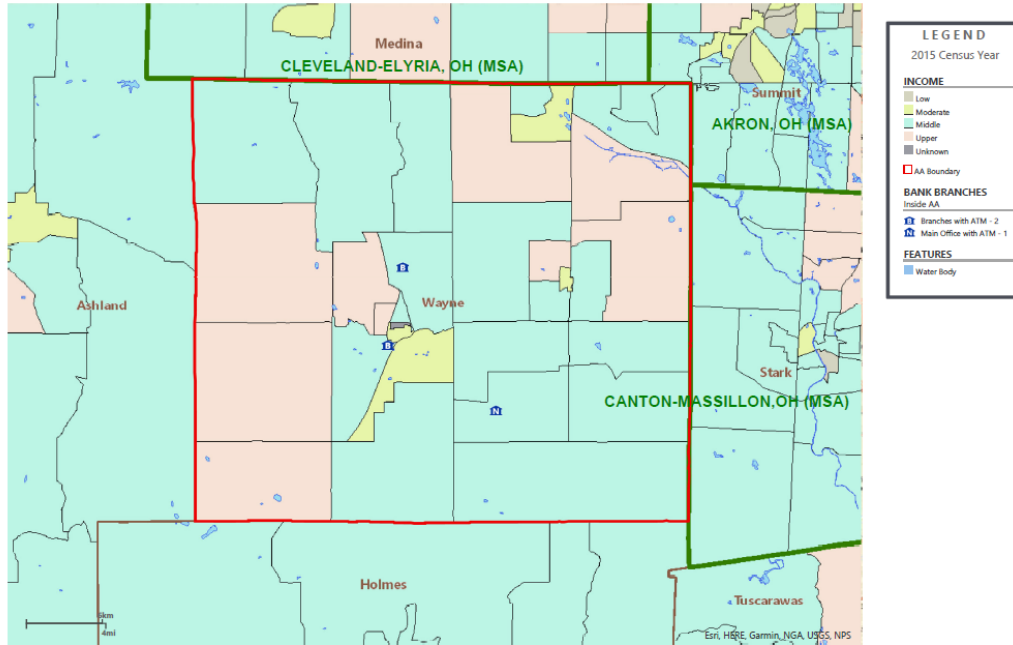
Tract Income Level	Percentage of Lending Penetration Assessment Area: Akron MSA #10420				
	2016	2017	2018	2019	2020
Middle	25.0%	25.0%	0.0%	75.0%	100.0%
Total	25.0%	25.0%	0.0%	75.0%	100.0%

- The Akron MSA was comprised of four middle-income census tracts during the evaluation period.
- Only one census tract had at least one loan in 2016 and 2017.
- No tracts had a loan in 2018.
- Three tracts had at least one loan in 2019.
- All four tracts had at least one loan in 2020.
- This represents an overall substantial level of lending gaps during the evaluation period.

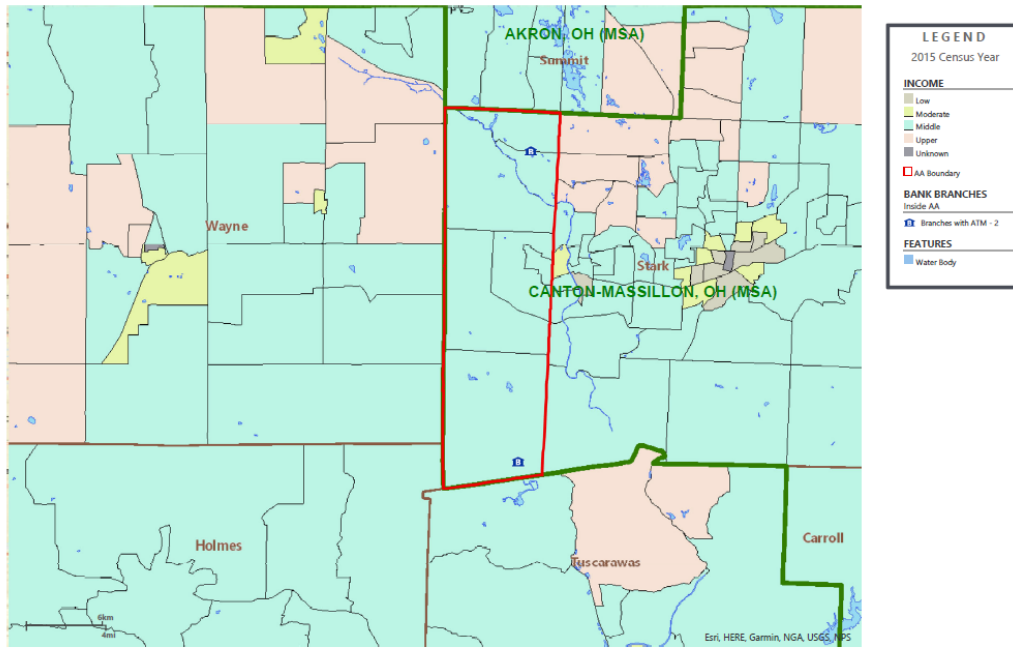
The performance in the limited-scope assessment areas did not change the overall rating.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

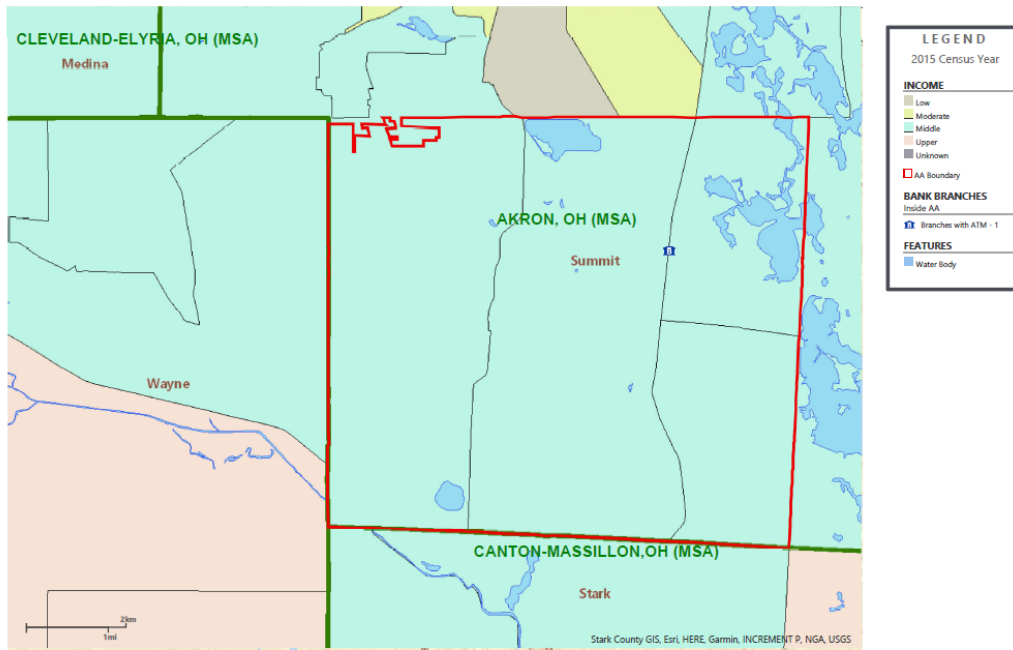
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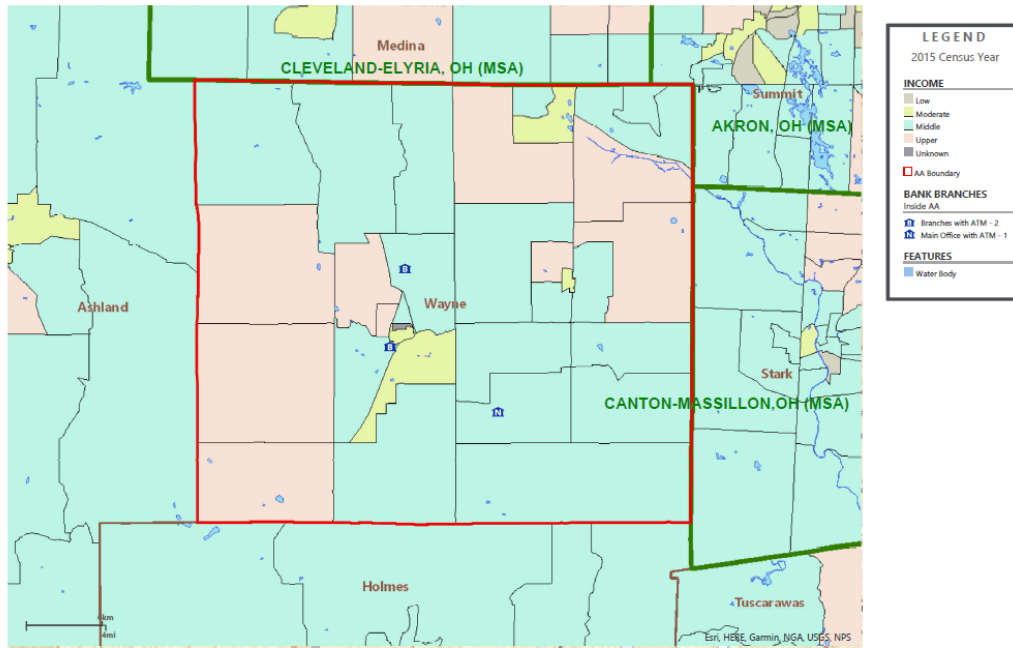
Assessment Area: 2020 Canton-Massillon, OH #15940



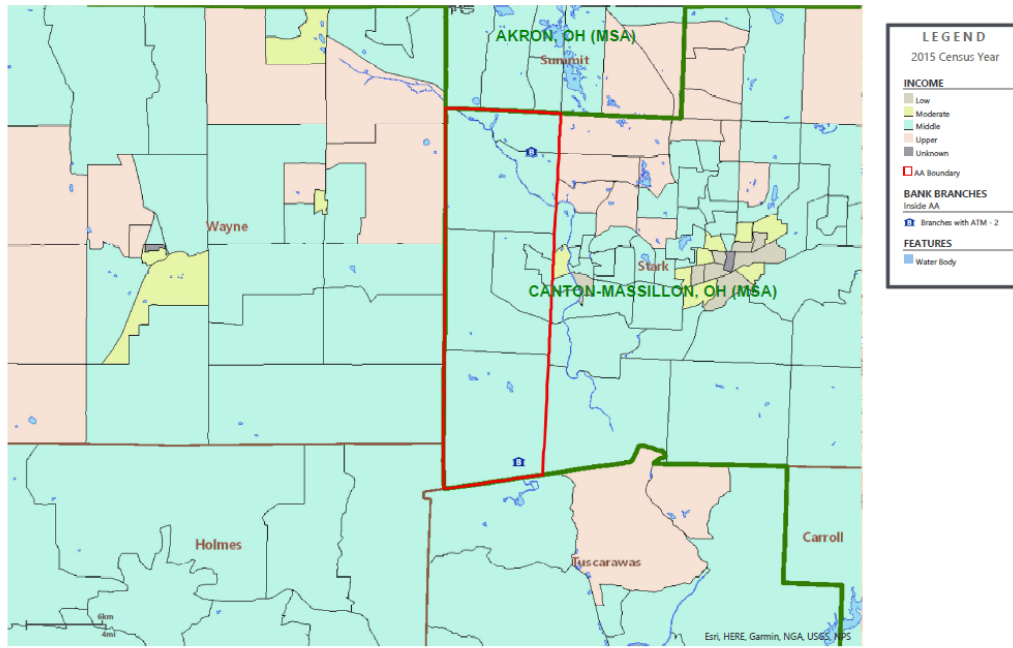
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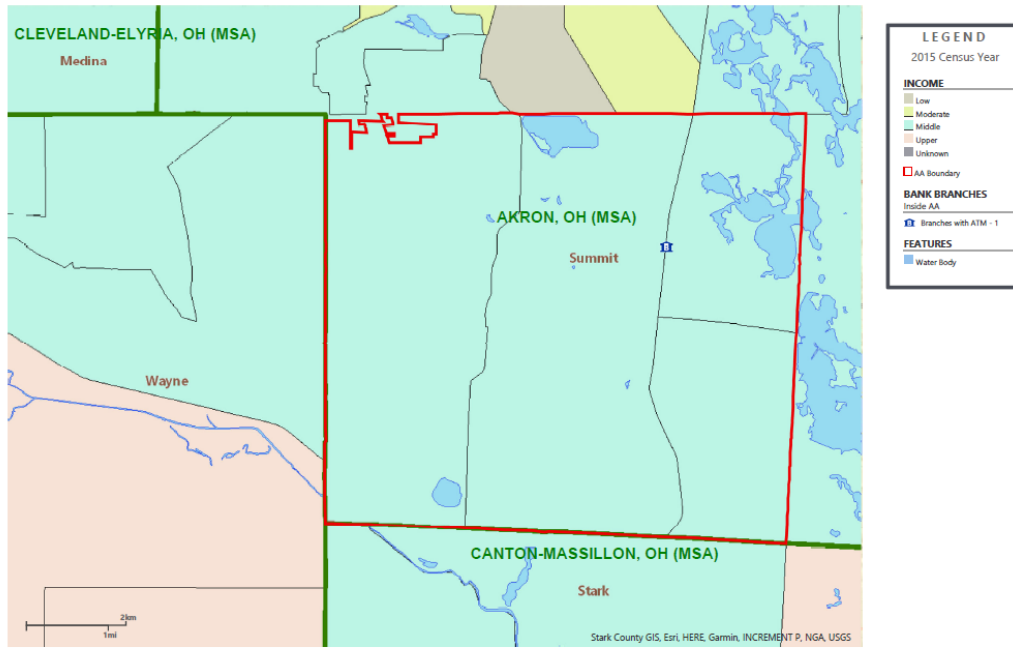
Assessment Area: 2019 Nonmetropolitan Ohio



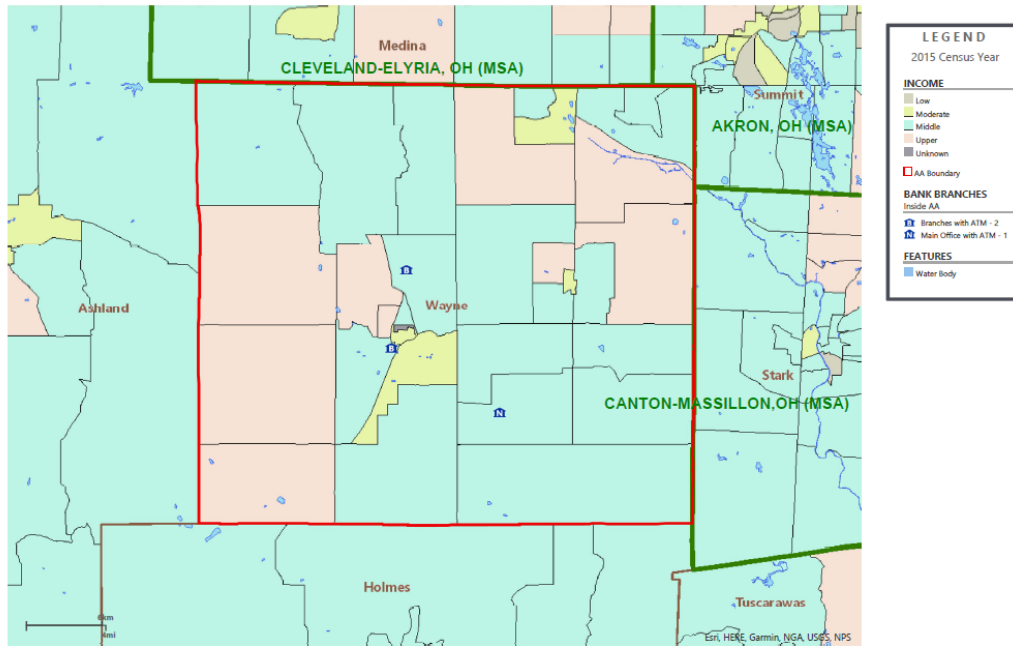
Assessment Area: 2019 Canton-Massillon, OH MSA #15940



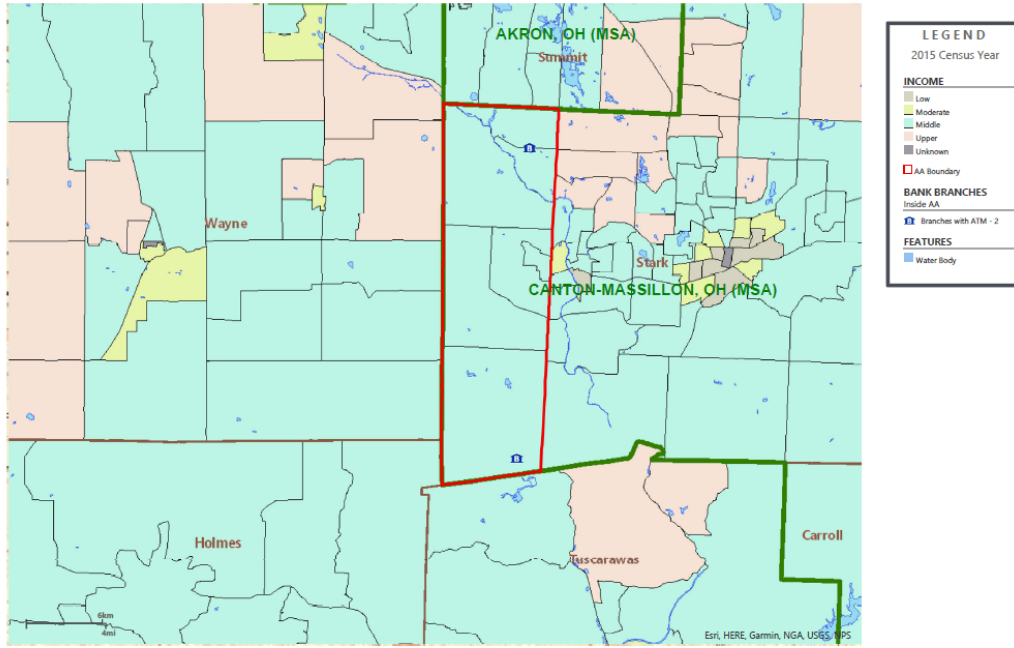
Assessment Area: 2019 Akron, OH MSA #10420



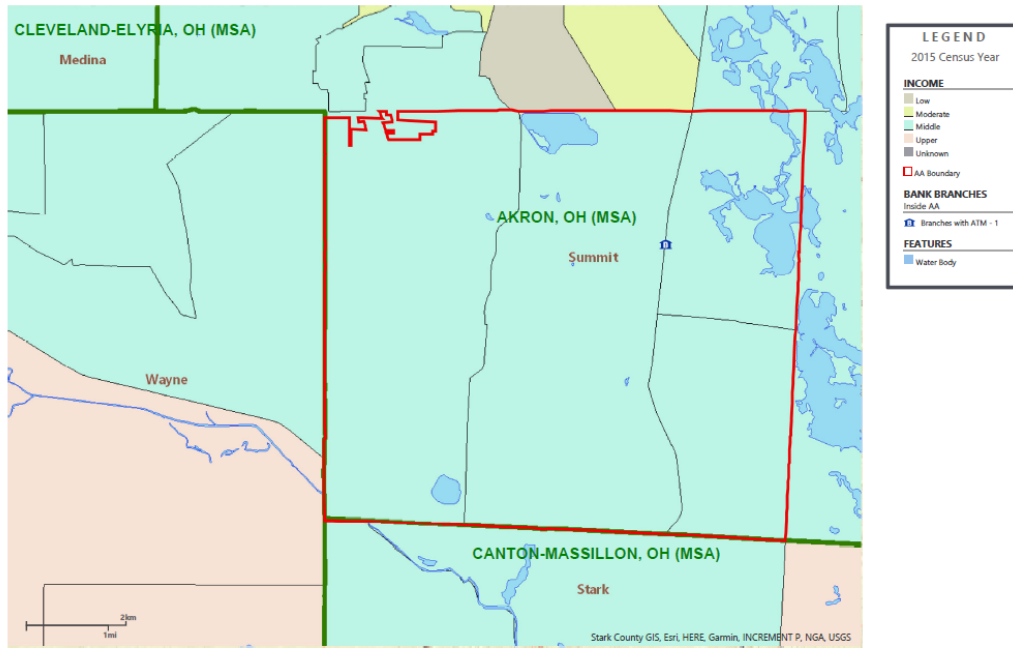
Assessment Area: 2018 Nonmetropolitan Ohio



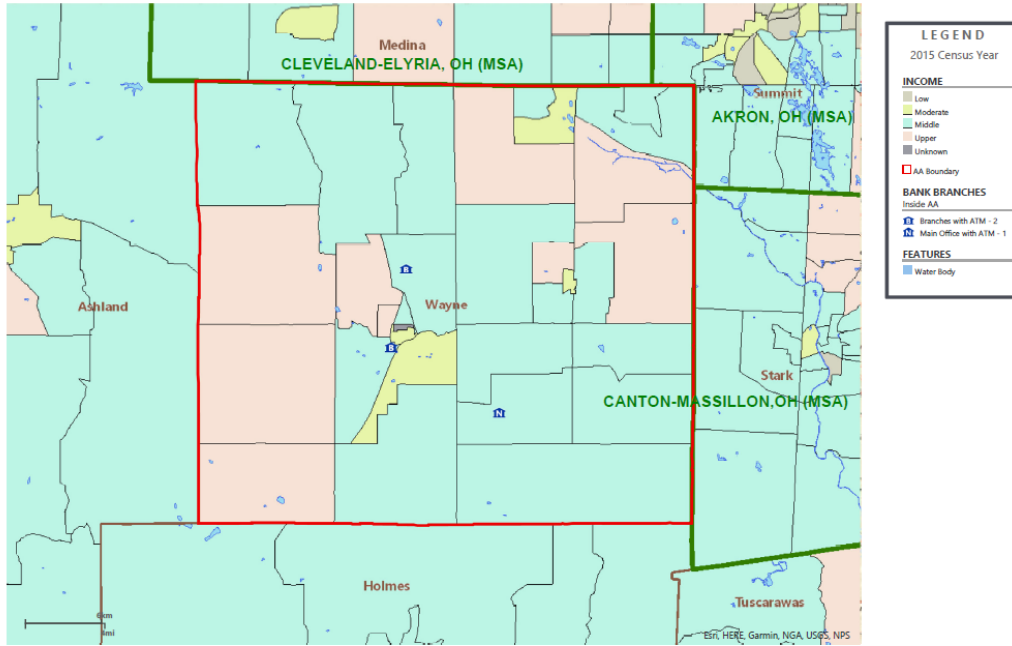
Assessment Area: 2018 Canton-Massillon, OH #15940



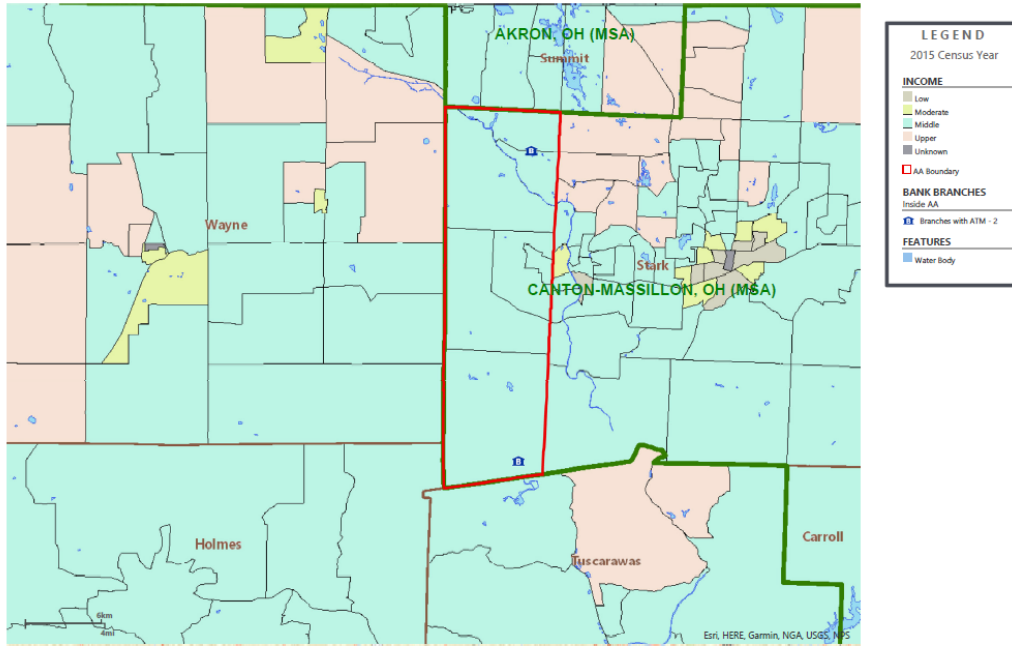
Assessment Area: 2018 Akron, OH MSA #10420



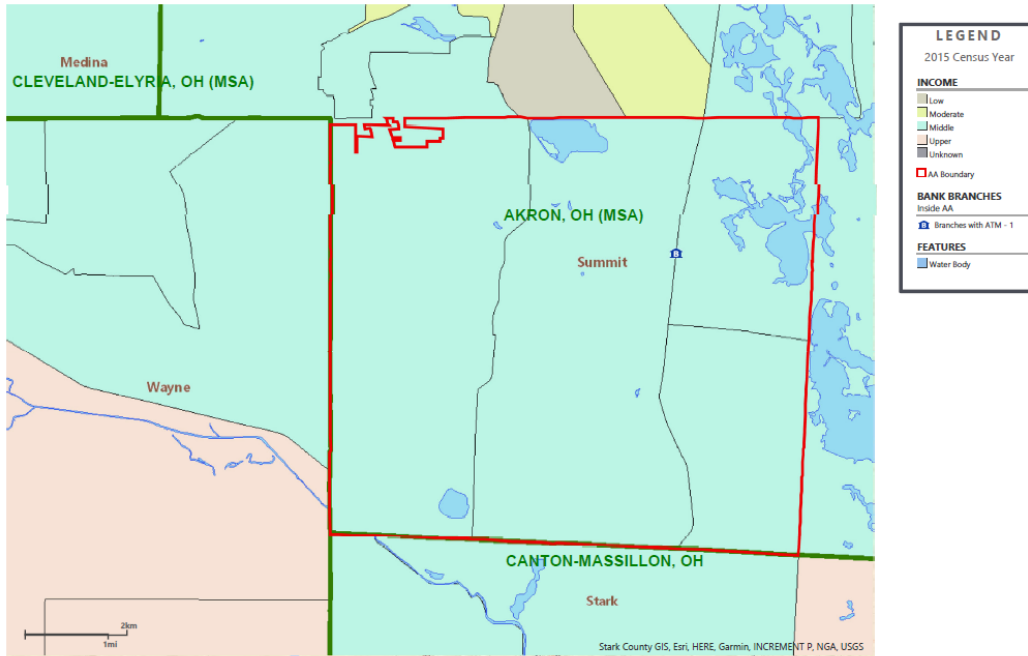
Assessment Area: 2017 Nonmetropolitan Ohio



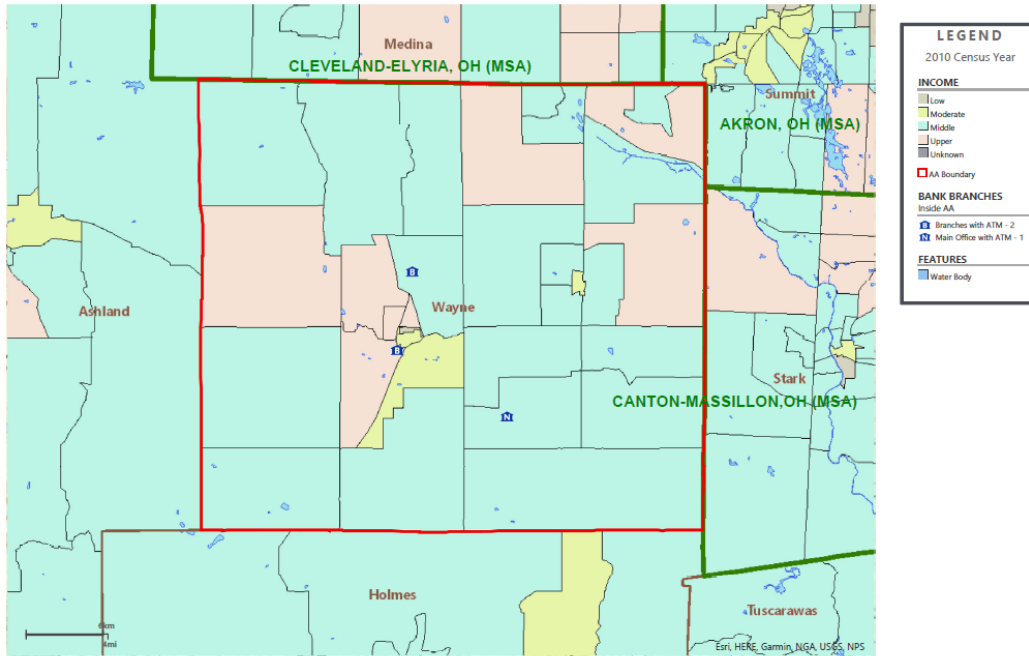
Assessment Area: 2017 Canton-Massillon, OH MSA #15940



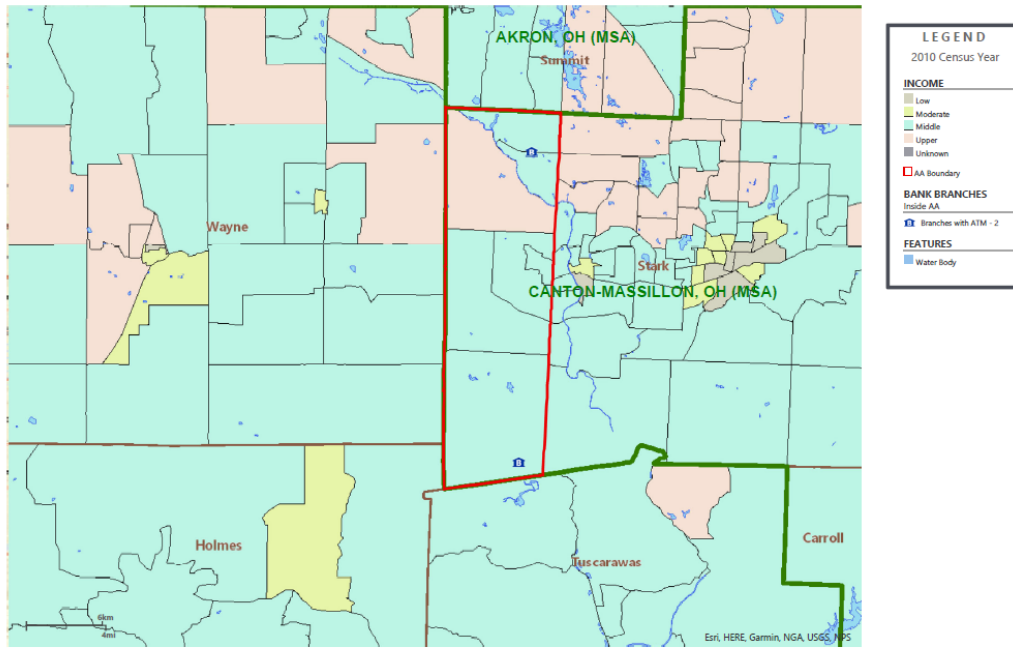
Assessment Area: 2017 Akron, OH MSA #10420



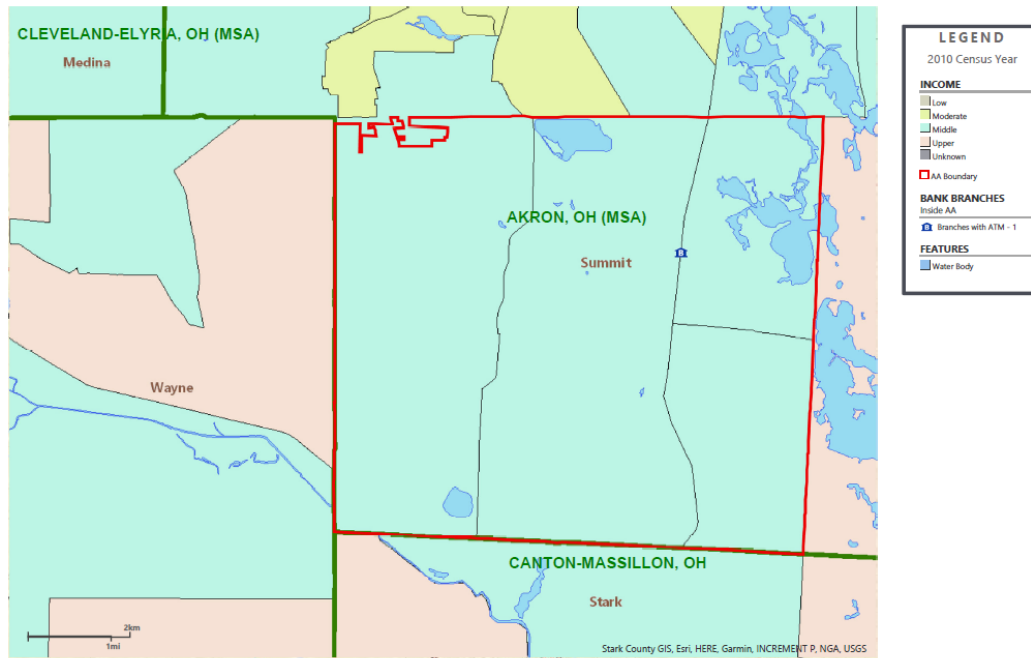
Assessment Area: 2016 Nonmetropolitan Ohio



Assessment Area: 2016 Canton-Massillon, OH MSA #15940



Assessment Area: 2016 Akron, OH MSA #10420



APPENDIX B – DEMOGRAPHIC INFORMATION

Combined Demographics Report

Assessment Area(s): 2020 Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,801	15.8
Moderate-income	4	12.5	2,788	9.2	579	20.8	5,558	18.3
Middle-income	18	56.3	19,241	63.3	1,834	9.5	6,642	21.8
Upper-income	9	28.1	8,378	27.5	534	6.4	13,419	44.1
Unknown-income	1	3.1	13	0.0	0	0.0	0	0.0
Total Assessment Area	32	100.0	30,420	100.0	2,947	9.7	30,420	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,244	2,429	7.7	46.3	2,227	42.5	588	11.2
Middle-income	28,532	19,926	63.5	69.8	6,977	24.5	1,629	5.7
Upper-income	12,073	8,970	28.6	74.3	2,313	19.2	790	6.5
Unknown-income	90	30	0.1	33.3	38	42.2	22	24.4
Total Assessment Area	45,939	31,355	100.0	68.3	11,555	25.2	3,029	6.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	505	10.7	435	10.3	64	15.0	6	10.2
Middle-income	3,071	65.3	2,737	65.0	298	69.8	36	61.0
Upper-income	1,119	23.8	1,039	24.7	63	14.8	17	28.8
Unknown-income	5	0.1	3	0.1	2	0.5	0	0.0
Total Assessment Area	4,700	100.0	4,214	100.0	427	100.0	59	100.0
			Percentage of Total Businesses:		89.7		9.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	7	1.8	7	1.8	0	0.0	0	0.0
Middle-income	249	62.6	243	62.1	5	83.3	1	100.0
Upper-income	142	35.7	141	36.1	1	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	398	100.0	391	100.0	6	100.0	1	100.0
			Percentage of Total Farms:		98.2		1.5	

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area(s): 2020 Canton-Massillon, OH MSA #15940

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,216	13.3
Moderate-income	0	0.0	0	0.0	0	0.0	2,046	22.4
Middle-income	7	100.0	9,119	100.0	507	5.6	2,381	26.1
Upper-income	0	0.0	0	0.0	0	0.0	3,476	38.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	9,119	100.0	507	5.6	9,119	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	13,789	10,388	100.0	75.3	2,604	18.9	797	5.8
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	13,789	10,388	100.0	75.3	2,604	18.9	797	5.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,008	922	100.0	66	100.0	20	100.0	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	1,008	922	100.0	66	100.0	20	100.0	
Percentage of Total Businesses:			91.5		6.5		2.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	61	60	100.0	1	100.0	0	0.0	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	61	60	100.0	1	100.0	0	.0	
Percentage of Total Farms:			98.4		1.6		.0	

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area(s): 2020 Akron, OH MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	445	9.9
Moderate-income	0	0.0	0	0.0	0	0.0	744	16.6
Middle-income	4	100.0	4,483	100.0	144	3.2	1,256	28.0
Upper-income	0	0.0	0	0.0	0	0.0	2,038	45.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4	100.0	4,483	100.0	144	3.2	4,483	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	6,791	5,445	100.0	80.2	666	9.8	680	10.0
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	6,791	5,445	100.0	80.2	666	9.8	680	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	629	100.0	595	100.0	27	100.0	7	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	629	100.0	595	100.0	27	100.0	7	100.0
Percentage of Total Businesses:			94.6		4.3		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	11	100.0	11	100.0	0	0.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	11	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area(s): 2019 Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,801	15.8
Moderate-income	4	12.5	2,788	9.2	579	20.8	5,558	18.3
Middle-income	18	56.3	19,241	63.3	1,834	9.5	6,642	21.8
Upper-income	9	28.1	8,378	27.5	534	6.4	13,419	44.1
Unknown-income	1	3.1	13	0.0	0	0.0	0	0.0
Total Assessment Area	32	100.0	30,420	100.0	2,947	9.7	30,420	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,244	2,429	7.7	46.3	2,227	42.5	588	11.2
Middle-income	28,532	19,926	63.5	69.8	6,977	24.5	1,629	5.7
Upper-income	12,073	8,970	28.6	74.3	2,313	19.2	790	6.5
Unknown-income	90	30	0.1	33.3	38	42.2	22	24.4
Total Assessment Area	45,939	31,355	100.0	68.3	11,555	25.2	3,029	6.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	511	10.8	440	10.4	66	15.3	5	8.6
Middle-income	3,090	65.3	2,754	64.9	299	69.4	37	63.8
Upper-income	1,125	23.8	1,045	24.6	64	14.8	16	27.6
Unknown-income	5	0.1	3	0.1	2	0.5	0	0.0
Total Assessment Area	4,731	100.0	4,242	100.0	431	100.0	58	100.0
Percentage of Total Businesses:			89.7		9.1		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	9	2.2	8	2.0	1	12.5	0	0.0
Middle-income	256	62.4	251	62.6	4	50.0	1	100.0
Upper-income	145	35.4	142	35.4	3	37.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	410	100.0	401	100.0	8	100.0	1	100.0
Percentage of Total Farms:			97.8		2.0		.2	

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report

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

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,216	13.3
Moderate-income	0	0.0	0	0.0	0	0.0	2,046	22.4
Middle-income	7	100.0	9,119	100.0	507	5.6	2,381	26.1
Upper-income	0	0.0	0	0.0	0	0.0	3,476	38.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	9,119	100.0	507	5.6	9,119	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	13,789	10,388	100.0	75.3	2,604	18.9	797	5.8
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	13,789	10,388	100.0	75.3	2,604	18.9	797	5.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	0	0	0.0	0	0.0	0	0.0	0
Moderate-income	0	0	0.0	0	0.0	0	0.0	0
Middle-income	1,026	939	100.0	68	100.0	19	100.0	100.0
Upper-income	0	0	0.0	0	0.0	0	0.0	0
Unknown-income	0	0	0.0	0	0.0	0	0.0	0
Total Assessment Area	1,026	939	100.0	68	100.0	19	100.0	100.0
	Percentage of Total Businesses:			91.5		6.6		1.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	0	0	0.0	0	0.0	0	0.0	0
Moderate-income	0	0	0.0	0	0.0	0	0.0	0
Middle-income	64	63	100.0	1	100.0	0	0.0	0.0
Upper-income	0	0	0.0	0	0.0	0	0.0	0
Unknown-income	0	0	0.0	0	0.0	0	0.0	0
Total Assessment Area	64	63	100.0	1	100.0	0	0.0	.0
	Percentage of Total Farms:			98.4		1.6		.0

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report

Assessment Area(s): 2019 Akron, OH MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	445	9.9
Moderate-income	0	0.0	0	0.0	0	0.0	744	16.6
Middle-income	4	100.0	4,483	100.0	144	3.2	1,256	28.0
Upper-income	0	0.0	0	0.0	0	0.0	2,038	45.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4	100.0	4,483	100.0	144	3.2	4,483	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	6,791	5,445	100.0	80.2	666	9.8	680	10.0
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	6,791	5,445	100.0	80.2	666	9.8	680	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	648	100.0	613	100.0	29	100.0	6	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	648	100.0	613	100.0	29	100.0	6	100.0
Percentage of Total Businesses:			94.6		4.5		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	13	100.0	13	100.0	0	0.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13	100.0	13	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report

Assessment Area(s): 2018 Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,874	16.0
Moderate-income	4	12.5	2,788	9.2	579	20.8	5,620	18.5
Middle-income	18	56.3	19,241	63.3	1,834	9.5	6,651	21.9
Upper-income	9	28.1	8,378	27.5	534	6.4	13,275	43.6
Unknown-income	1	3.1	13	0.0	0	0.0	0	0.0
Total Assessment Area	32	100.0	30,420	100.0	2,947	9.7	30,420	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,244	2,429	7.7	46.3	2,227	42.5	588	11.2
Middle-income	28,532	19,926	63.5	69.8	6,977	24.5	1,629	5.7
Upper-income	12,073	8,970	28.6	74.3	2,313	19.2	790	6.5
Unknown-income	90	30	0.1	33.3	38	42.2	22	24.4
Total Assessment Area	45,939	31,355	100.0	68.3	11,555	25.2	3,029	6.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	534	11.0	455	10.5	69	15.5	10	13.3
Middle-income	3,161	65.3	2,808	65.0	305	68.5	48	64.0
Upper-income	1,140	23.5	1,055	24.4	68	15.3	17	22.7
Unknown-income	7	0.1	4	0.1	3	0.7	0	0.0
Total Assessment Area	4,842	100.0	4,322	100.0	445	100.0	75	100.0
Percentage of Total Businesses:			89.3		9.2		1.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	1.9	7	1.7	1	11.1	0	0.0
Middle-income	274	63.6	268	63.7	5	55.6	1	100.0
Upper-income	149	34.6	146	34.7	3	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	431	100.0	421	100.0	9	100.0	1	100.0
Percentage of Total Farms:			97.7		2.1		.2	

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

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

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,216	13.3
Moderate-income	0	0.0	0	0.0	0	0.0	2,046	22.4
Middle-income	7	100.0	9,119	100.0	507	5.6	2,381	26.1
Upper-income	0	0.0	0	0.0	0	0.0	3,476	38.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	9,119	100.0	507	5.6	9,119	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	13,789	10,388	100.0	75.3	2,604	18.9	797	5.8
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	13,789	10,388	100.0	75.3	2,604	18.9	797	5.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0	0.0	0	0.0	
Middle-income	1,041	952	100.0	69	100.0	20	100.0	
Upper-income	0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,041	952	100.0	69	100.0	20	100.0	
Percentage of Total Businesses:				91.5		6.6	1.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0	0.0	0	0.0	
Middle-income	67	66	100.0	1	100.0	0	0.0	
Upper-income	0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	67	66	100.0	1	100.0	0	.0	
Percentage of Total Farms:				98.5		1.5	.0	

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

Assessment Area(s): 2018 Akron, OH MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	445	9.9
Moderate-income	0	0.0	0	0.0	0	0.0	744	16.6
Middle-income	4	100.0	4,483	100.0	144	3.2	1,256	28.0
Upper-income	0	0.0	0	0.0	0	0.0	2,038	45.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4	100.0	4,483	100.0	144	3.2	4,483	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	6,791	5,445	100.0	80.2	666	9.8	680	10.0
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	6,791	5,445	100.0	80.2	666	9.8	680	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	0	0	0.0	0	0.0	0	0.0	0
Moderate-income	0	0	0.0	0	0.0	0	0.0	0
Middle-income	648	614	100.0	28	100.0	6	100.0	
Upper-income	0	0	0.0	0	0.0	0	0.0	0
Unknown-income	0	0	0.0	0	0.0	0	0.0	0
Total Assessment Area	648	614	100.0	28	100.0	6	100.0	0
	Percentage of Total Businesses:			94.8		4.3		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	0	0	0.0	0	0.0	0	0.0	0
Moderate-income	0	0	0.0	0	0.0	0	0.0	0
Middle-income	14	14	100.0	0	0.0	0	0.0	0
Upper-income	0	0	0.0	0	0.0	0	0.0	0
Unknown-income	0	0	0.0	0	0.0	0	0.0	0
Total Assessment Area	14	14	100.0	0	.0	0	.0	.0
	Percentage of Total Farms:			100.0		.0		.0

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

Assessment Area(s): 2017 Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,874	16.0
Moderate-income	4	12.5	2,788	9.2	579	20.8	5,620	18.5
Middle-income	18	56.3	19,241	63.3	1,834	9.5	6,651	21.9
Upper-income	9	28.1	8,378	27.5	534	6.4	13,275	43.6
Unknown-income	1	3.1	13	0.0	0	0.0	0	0.0
Total Assessment Area	32	100.0	30,420	100.0	2,947	9.7	30,420	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0.0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,244	2,429	7.7	46.3	2,227	42.5	588	11.2
Middle-income	28,532	19,926	63.5	69.8	6,977	24.5	1,629	5.7
Upper-income	12,073	8,970	28.6	74.3	2,313	19.2	790	6.5
Unknown-income	90	30	0.1	33.3	38	42.2	22	24.4
Total Assessment Area	45,939	31,355	100.0	68.3	11,555	25.2	3,029	6.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	488	11.6	411	11.0	68	16.0	9	14.3
Middle-income	2,759	65.4	2,420	64.9	298	70.0	41	65.1
Upper-income	965	22.9	895	24.0	57	13.4	13	20.6
Unknown-income	5	0.1	2	0.1	3	0.7	0	0.0
Total Assessment Area	4,217	100.0	3,728	100.0	426	100.0	63	100.0
Percentage of Total Businesses:			88.4		10.1		1.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	1.9	7	1.7	1	11.1	0	0.0
Middle-income	259	62.7	253	62.6	6	66.7	0	0.0
Upper-income	146	35.4	144	35.6	2	22.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	413	100.0	404	100.0	9	100.0	0	.0
Percentage of Total Farms:			97.8		2.2		.0	

2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area(s): 2017 Canton-Massillon, OH MSA #15940

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,216	13.3
Moderate-income	0	0.0	0	0.0	0	0.0	2,046	22.4
Middle-income	7	100.0	9,119	100.0	507	5.6	2,381	26.1
Upper-income	0	0.0	0	0.0	0	0.0	3,476	38.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	9,119	100.0	507	5.6	9,119	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	13,789	10,388	100.0	75.3	2,604	18.9	797	5.8
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	13,789	10,388	100.0	75.3	2,604	18.9	797	5.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	942	100.0	855	100.0	71	100.0	16	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	942	100.0	855	100.0	71	100.0	16	100.0
Percentage of Total Businesses:			90.8		7.5		1.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	56	100.0	55	100.0	1	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	56	100.0	55	100.0	1	100.0	0	.0
Percentage of Total Farms:			98.2		1.8		.0	

2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area(s): 2017 Akron, OH MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	445	9.9
Moderate-income	0	0.0	0	0.0	0	0.0	744	16.6
Middle-income	4	100.0	4,483	100.0	144	3.2	1,256	28.0
Upper-income	0	0.0	0	0.0	0	0.0	2,038	45.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4	100.0	4,483	100.0	144	3.2	4,483	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	6,791	5,445	100.0	80.2	666	9.8	680	10.0
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	6,791	5,445	100.0	80.2	666	9.8	680	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	552	100.0	521	100.0	25	100.0	6	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	552	100.0	521	100.0	25	100.0	6	100.0
Percentage of Total Businesses:			94.4		4.5		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	11	100.0	11	100.0	0	0.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	11	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area(s): 2016 Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.1	49	0.2	30	61.2	4,512	14.9
Moderate-income	3	9.4	2,140	7.1	411	19.2	4,821	15.9
Middle-income	20	62.5	19,726	65.2	1,520	7.7	6,785	22.4
Upper-income	8	25.0	8,331	27.5	403	4.8	14,128	46.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	32	100.0	30,246	100.0	2,364	7.8	30,246	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	99	19	0.1	19.2	50	50.5	30	30.3
Moderate-income	3,988	1,764	5.5	44.2	1,665	41.8	559	14.0
Middle-income	28,271	20,670	64.4	73.1	5,777	20.4	1,824	6.5
Upper-income	13,338	9,619	30.0	72.1	2,831	21.2	888	6.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,696	32,072	100.0	70.2	10,323	22.6	3,301	7.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	0.1	2	0.0	3	0.7	0	0.0
Moderate-income	417	9.0	354	8.5	56	13.2	7	11.1
Middle-income	2,764	59.7	2,483	59.9	235	55.6	46	73.0
Upper-income	1,447	31.2	1,308	31.5	129	30.5	10	15.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,633	100.0	4,147	100.0	423	100.0	63	100.0
Percentage of Total Businesses:			89.5		9.1		1.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	4	0.9	4	0.9	0	0.0	0	0.0
Middle-income	331	71.6	324	71.4	7	87.5	0	0.0
Upper-income	127	27.5	126	27.8	1	12.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	462	100.0	454	100.0	8	100.0	0	.0
Percentage of Total Farms:			98.3		1.7		.0	

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area(s): 2016 Canton-Massillon, OH MSA #15940

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,338	14.9
Moderate-income	0	0.0	0	0.0	0	0.0	1,643	18.3
Middle-income	6	85.7	7,871	87.6	518	6.6	2,429	27.0
Upper-income	1	14.3	1,118	12.4	17	1.5	3,579	39.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	8,989	100.0	535	6.0	8,989	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	11,334	8,497	86.2	75.0	2,353	20.8	484	4.3
Upper-income	1,681	1,363	13.8	81.1	227	13.5	91	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	13,015	9,860	100.0	75.8	2,580	19.8	575	4.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	0	0	0.0	0	0.0	0	0.0	0.0
Moderate-income	0	0	0.0	0	0.0	0	0.0	0.0
Middle-income	901	85.6	827	85.2	61	92.4	13	81.3
Upper-income	152	14.4	144	14.8	5	7.6	3	18.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,053	100.0	971	100.0	66	100.0	16	100.0
	Percentage of Total Businesses:			92.2			6.3	1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	0	0	0.0	0	0.0	0	0.0	0.0
Moderate-income	0	0	0.0	0	0.0	0	0.0	0.0
Middle-income	48	76.2	48	76.2	0	0.0	0	0.0
Upper-income	15	23.8	15	23.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	63	100.0	63	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0			.0	.0

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area(s): 2016 Akron, OH MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	658	14.1
Moderate-income	0	0.0	0	0.0	0	0.0	892	19.1
Middle-income	4	100.0	4,681	100.0	196	4.2	1,151	24.6
Upper-income	0	0.0	0	0.0	0	0.0	1,980	42.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4	100.0	4,681	100.0	196	4.2	4,681	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	6,557	5,506	100.0	84.0	633	9.7	418	6.4
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	6,557	5,506	100.0	84.0	633	9.7	418	6.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	0	0	0.0	0	0.0	0	0.0	0
Moderate-income	0	0	0.0	0	0.0	0	0.0	0
Middle-income	599	567	100.0	26	100.0	6	100.0	
Upper-income	0	0	0.0	0	0.0	0	0.0	0
Unknown-income	0	0	0.0	0	0.0	0	0.0	0
Total Assessment Area	599	567	100.0	26	100.0	6	100.0	1.0
	Percentage of Total Businesses:			94.7		4.3		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	0	0	0.0	0	0.0	0	0.0	0
Moderate-income	0	0	0.0	0	0.0	0	0.0	0
Middle-income	11	11	100.0	0	0.0	0	0.0	0
Upper-income	0	0	0.0	0	0.0	0	0.0	0
Unknown-income	0	0	0.0	0	0.0	0	0.0	0
Total Assessment Area	11	11	100.0	0	.0	0	.0	.0
	Percentage of Total Farms:			100.0		.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX C – LENDING TABLES

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Income Categories	Assessment Area/Group :2020 Nonmetropolitan Ohio							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
HMDA								
Home Purchase								
Low	0	0.0%	0	0.0%	1	2.3%	20	0.4%
Moderate	9	20.9%	615	10.8%	10	23.3%	1,112	19.5%
Low/Moderate Total	9	20.9%	615	10.8%	11	25.6%	1,132	19.9%
Middle	23	53.3%	3,336	58.6%	11	25.6%	1,505	26.4%
Upper	11	25.6%	1,744	30.6%	9	20.9%	2,028	35.6%
Unknown	0	0.0%	0	0.0%	12	27.9%	1,030	18.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	5,695	100.0%	43	100.0%	5,695	100.0%
Refinance								
Low	0	0.0%	0	0.0%	3	5.9%	266	3.2%
Moderate	1	2.0%	159	1.9%	11	21.6%	1,189	14.2%
Low/Moderate Total	1	2.0%	159	1.9%	14	27.5%	1,455	17.4%
Middle	26	51.0%	4,430	53.0%	14	27.5%	2,204	26.3%
Upper	24	47.1%	3,777	45.1%	20	39.2%	3,646	43.6%
Unknown	0	0.0%	0	0.0%	3	5.9%	1,061	12.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	8,366	100.0%	51	100.0%	8,366	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	50	32.9%	0	0.0%	0	0.0%
Low/Moderate Total	1	33.3%	50	32.9%	0	0.0%	0	0.0%
Middle	1	33.3%	92	60.5%	1	33.3%	10	6.6%
Upper	1	33.3%	10	6.6%	1	33.3%	50	32.9%
Unknown	0	0.0%	0	0.0%	1	33.3%	92	60.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	152	100.0%	3	100.0%	152	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	28.6%	212	11.2%	1	14.3%	80	4.2%
Low/Moderate Total	2	28.6%	212	11.2%	1	14.3%	80	4.2%
Middle	3	42.9%	966	51.1%	0	0.0%	0	0.0%
Upper	2	28.6%	713	37.7%	4	57.1%	884	46.7%
Unknown	0	0.0%	0	0.0%	2	28.6%	927	49.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	1,891	100.0%	7	100.0%	1,891	100.0%
Other Purpose LOC								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Loan Purpose Not Applicable								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	4	3.3%	286	1.8%
Moderate	13	12.5%	1,036	6.4%	22	21.2%	2,381	14.8%
Low/Moderate Total	13	12.5%	1,036	6.4%	26	25.0%	2,667	16.6%
Middle	33	51.0%	8,804	54.8%	26	25.0%	3,719	23.1%
Upper	38	36.5%	6,244	38.8%	34	32.7%	6,608	41.0%
Unknown	0	0.0%	0	0.0%	18	17.3%	3,110	19.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	104	100.0%	16,104	100.0%	104	100.0%	16,104	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2020 Canton-Massillon, OH MSA #15940

Income Categories	HMDA							
	By Tract Income				By Reverse Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	140	68.7%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	140	68.7%
Middle	2	100.0%	234	100.0%	1	50.0%	93	39.7%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	234	100.0%	2	100.0%	234	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	16.7%	33	4.1%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	16.7%	33	4.1%
Middle	6	100.0%	798	100.0%	1	16.7%	158	19.8%
Upper	0	0.0%	0	0.0%	4	66.7%	607	76.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	798	100.0%	6	100.0%	798	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Purpose LOC								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Purpose Closed/Exception								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Loan Purpose Not Applicable								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	1	12.5%	33	3.2%
Moderate	0	0.0%	0	0.0%	1	12.5%	140	13.7%
Low/Moderate Total	0	0.0%	0	0.0%	2	25.0%	174	16.9%
Middle	2	100.0%	1,022	100.0%	3	25.0%	251	24.3%
Upper	0	0.0%	0	0.0%	4	50.0%	607	58.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	1,022	100.0%	8	100.0%	1,032	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2020 Akron, OH MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	60	100.0%	1	100.0%	60	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	60	100.0%	1	100.0%	60	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose LOC							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	275	100.0%	1	100.0%	275	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	275	100.0%	1	100.0%	275	100.0%
	Loan Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	335	100.0%	2	100.0%	335	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	335	100.0%	2	100.0%	335	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2019 Nonmetropolitan Ohio

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	2	5.9%	134	3.2%
Moderate	7	20.6%	564	13.3%	5	14.7%	442	10.4%
Low/Moderate Total	7	20.6%	564	13.3%	7	20.6%	576	13.6%
Middle	18	52.9%	2,074	49.0%	8	23.5%	1,070	25.3%
Upper	9	26.5%	1,594	37.7%	12	35.3%	2,135	50.4%
Unknown	0	0.0%	0	0.0%	7	20.6%	451	10.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	4,232	100.0%	34	100.0%	4,232	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	1	5.9%	33	2.2%
Moderate	3	17.6%	263	17.7%	5	29.4%	343	23.0%
Low/Moderate Total	3	17.6%	263	17.7%	6	35.3%	376	25.2%
Middle	9	52.9%	662	44.4%	4	23.5%	513	34.4%
Upper	5	29.4%	565	37.9%	5	29.4%	458	30.7%
Unknown	0	0.0%	0	0.0%	2	11.8%	143	9.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,490	100.0%	17	100.0%	1,490	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	70	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	70	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	70	100.0%	1	100.0%	70	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	100.0%	415	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	3	100.0%	415	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	415	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	415	100.0%	3	100.0%	415	100.0%
	Other Purpose LOC							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Loan Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	3	5.5%	167	2.7%
Moderate	13	23.6%	1,242	20.0%	10	18.2%	785	12.6%
Low/Moderate Total	13	23.6%	1,242	20.0%	13	23.6%	952	15.3%
Middle	28	50.9%	2,806	45.2%	12	21.8%	1,583	25.5%
Upper	14	25.5%	2,159	34.8%	17	30.9%	2,593	41.8%
Unknown	0	0.0%	0	0.0%	13	23.6%	1,079	17.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	55	100.0%	6,207	100.0%	55	100.0%	6,207	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group : 2019 Canton-Maillon, OH MSA #15940

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	26	10.3%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	26	10.3%
Middle	3	100.0%	248	100.0%	1	33.3%	128	31.0%
Upper	0	0.0%	0	0.0%	1	33.3%	94	37.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	248	100.0%	3	100.0%	248	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose LOC							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	320	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	320	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	320	100.0%	1	100.0%	320	100.0%
	Loan Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	25.0%	26	4.6%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	26	4.6%
Middle	4	100.0%	568	100.0%	1	25.0%	128	22.5%
Upper	0	0.0%	0	0.0%	2	50.0%	414	72.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	568	100.0%	4	100.0%	568	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2019 Akron, OH MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose LOC							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Loan Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2018 Nonmetropolitan Ohio

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	4	9.3%	367	7.3%
Moderate	9	20.9%	556	11.1%	9	20.9%	692	13.8%
Low/Moderate Total	9	20.9%	556	11.1%	13	30.2%	1,059	21.2%
Middle	21	48.8%	2,308	45.1%	6	14.0%	915	18.3%
Upper	13	30.2%	1,941	38.8%	17	39.5%	2,647	52.9%
Unknown	0	0.0%	0	0.0%	7	16.3%	384	7.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	5,005	100.0%	43	100.0%	5,005	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	7.1%	63	1.8%	1	7.1%	118	3.3%
Low/Moderate Total	1	7.1%	63	1.8%	1	7.1%	118	3.3%
Middle	11	78.0%	3,056	85.1%	4	28.0%	505	14.1%
Upper	2	14.3%	472	13.1%	9	64.3%	2,968	82.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	3,591	100.0%	14	100.0%	3,591	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	47	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	47	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	47	100.0%	1	100.0%	47	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	152	54.7%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	152	54.7%	0	0.0%	0	0.0%
Middle	1	50.0%	126	45.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	126	45.3%
Unknown	0	0.0%	0	0.0%	1	50.0%	152	54.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	278	100.0%	2	100.0%	278	100.0%
	Other Purpose LOC							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	1	25.0%	53	18.4%
Moderate	1	25.0%	90	31.3%	2	50.0%	125	43.4%
Low/Moderate Total	1	25.0%	90	31.3%	3	75.0%	178	61.8%
Middle	3	75.0%	198	68.8%	1	25.0%	110	38.2%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	288	100.0%	4	100.0%	288	100.0%
	Loan Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	5	7.8%	420	4.6%
Moderate	12	18.8%	861	9.3%	12	18.8%	935	10.2%
Low/Moderate Total	12	18.8%	861	9.3%	17	26.6%	1,355	14.7%
Middle	37	57.8%	5,935	64.4%	11	17.2%	1,530	16.6%
Upper	15	23.4%	2,413	26.2%	27	42.2%	5,741	62.3%
Unknown	0	0.0%	0	0.0%	9	14.1%	583	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	64	100.0%	9,209	100.0%	64	100.0%	9,209	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2018 Canton-Maillon, OH MSA #15940

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	100	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	100	100.0%	1	100.0%	100	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose LOC							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Loan Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	100	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	100	100.0%	1	100.0%	100	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2018 Akron, OH MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose LOC							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Loan Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2016 & 2017 Data

Assessment Area/Group :2017 Nonmetropolitan Ohio

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	1	2.4%	86	1.9%
Moderate	5	11.9%	453	9.9%	6	14.3%	428	9.4%
Low/Moderate Total	5	11.9%	453	9.9%	7	16.7%	514	11.3%
Middle	22	52.4%	2,388	51.8%	6	14.3%	314	7.8%
Upper	15	35.7%	1,740	38.1%	16	38.1%	2,069	45.4%
Unknown	0	0.0%	0	0.0%	13	31.0%	1,164	25.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	4,561	100.0%	42	100.0%	4,561	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	1	3.7%	60	1.5%
Moderate	2	7.4%	122	3.0%	3	11.1%	278	6.7%
Low/Moderate Total	2	7.4%	122	3.0%	4	14.8%	338	8.2%
Middle	14	31.9%	2,437	38.8%	6	22.2%	717	17.3%
Upper	11	40.7%	1,576	38.1%	14	51.9%	2,832	68.5%
Unknown	0	0.0%	0	0.0%	3	11.1%	248	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	4,135	100.0%	27	100.0%	4,135	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	100	71.4%	1	50.0%	40	28.6%
Low/Moderate Total	1	50.0%	100	71.4%	1	50.0%	40	28.6%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	40	28.6%	1	50.0%	100	71.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	140	100.0%	2	100.0%	140	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	2	2.8%	146	1.7%
Moderate	8	11.3%	675	7.6%	10	14.1%	746	8.4%
Low/Moderate Total	8	11.3%	675	7.6%	12	16.9%	892	10.1%
Middle	36	50.7%	4,805	54.4%	12	16.9%	1,531	17.3%
Upper	27	38.0%	3,356	38.0%	31	43.7%	5,001	56.6%
Unknown	0	0.0%	0	0.0%	16	22.5%	1,412	16.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	71	100.0%	8,836	100.0%	71	100.0%	8,836	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2016 & 2017 Data

Assessment Area/Group :2017 Canton-Massillon, OH MSA #15940

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	352	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	352	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	352	100.0%	3	100.0%	352	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	1	33.3%	135	37.3%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	135	37.3%
Middle	3	100.0%	362	100.0%	1	33.3%	67	18.3%
Upper	0	0.0%	0	0.0%	1	33.3%	160	44.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	362	100.0%	3	100.0%	362	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	1	16.7%	135	18.9%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	16.7%	135	18.9%
Middle	6	100.0%	714	100.0%	1	16.7%	67	9.4%
Upper	0	0.0%	0	0.0%	1	16.7%	160	22.4%
Unknown	0	0.0%	0	0.0%	3	50.0%	352	49.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	714	100.0%	6	100.0%	714	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2016 & 2017 Data

Assessment Area/Group :2017 Akron, OH MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	150	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	150	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	150	100.0%	1	100.0%	150	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	150	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	150	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	150	100.0%	1	100.0%	150	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2016 & 2017 Data

Assessment Area/Group :2016 Nonmetropolitan Ohio

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	2.7%	100	2.2%	1	2.7%	68	1.5%
Moderate	6	16.2%	548	12.1%	7	18.9%	448	9.9%
Low/Moderate Total	7	18.9%	648	14.3%	8	21.6%	516	11.4%
Middle	14	37.8%	1,389	30.8%	6	16.2%	615	13.8%
Upper	16	43.2%	2,499	55.1%	11	29.7%	1,820	40.1%
Unknown	0	0.0%	0	0.0%	12	32.4%	1,585	34.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	37	100.0%	4,536	100.0%	37	100.0%	4,536	100.0%
Refinance								
Low	0	0.0%	0	0.0%	2	4.9%	58	1.3%
Moderate	7	17.1%	441	9.7%	5	12.2%	447	9.8%
Low/Moderate Total	7	17.1%	441	9.7%	7	17.1%	505	11.1%
Middle	22	53.7%	2,547	56.1%	11	28.8%	960	21.1%
Upper	12	29.3%	1,553	34.2%	15	36.6%	1,846	40.7%
Unknown	0	0.0%	0	0.0%	8	19.5%	1,230	27.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	41	100.0%	4,541	100.0%	41	100.0%	4,541	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	16.7%	4	0.8%
Low/Moderate Total	0	0.0%	0	0.0%	1	16.7%	4	0.8%
Middle	3	30.0%	220	43.8%	1	16.7%	16	3.3%
Upper	3	50.0%	260	54.2%	3	50.0%	430	89.6%
Unknown	0	0.0%	0	0.0%	1	16.7%	30	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	480	100.0%	6	100.0%	480	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	1	1.2%	100	1.0%	3	3.6%	126	1.3%
Moderate	13	15.5%	989	10.3%	13	15.5%	899	9.4%
Low/Moderate Total	14	16.7%	1,089	11.4%	16	19.0%	1,025	10.7%
Middle	39	46.4%	4,156	43.5%	18	21.4%	1,591	16.6%
Upper	31	36.9%	4,312	45.1%	29	34.5%	4,096	42.9%
Unknown	0	0.0%	0	0.0%	21	25.0%	2,845	29.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	84	100.0%	9,557	100.0%	84	100.0%	9,557	100.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2016 & 2017 Data

Assessment Area/Group :2016 Canton-Massillon, OH MSA #15940

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	1	25.0%	9	3.4%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	9	3.4%
Middle	3	75.0%	199	74.3%	0	0.0%	0	0.0%
Upper	1	25.0%	69	25.7%	2	50.0%	159	59.3%
Unknown	0	0.0%	0	0.0%	1	25.0%	100	37.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	268	100.0%	4	100.0%	268	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	84	47.2%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	84	47.2%
Middle	2	100.0%	178	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	94	52.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	178	100.0%	2	100.0%	178	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	71	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	71	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	71	100.0%	1	100.0%	71	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	1	14.3%	9	1.7%
Moderate	0	0.0%	0	0.0%	1	14.3%	84	16.2%
Low/Moderate Total	0	0.0%	0	0.0%	2	28.6%	93	18.0%
Middle	6	85.7%	448	86.7%	0	0.0%	0	0.0%
Upper	1	14.3%	69	13.3%	3	42.9%	253	48.9%
Unknown	0	0.0%	0	0.0%	2	28.6%	171	33.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	517	100.0%	7	100.0%	517	100.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2016 & 2017 Data

Assessment Area/Group :2016 Akron, OH MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	132	100.0%	1	100.0%	132	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	132	100.0%	1	100.0%	132	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	140	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	140	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	140	100.0%	1	100.0%	140	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	272	100.0%	1	50.0%	132	48.5%
Upper	0	0.0%	0	0.0%	1	50.0%	140	51.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	272	100.0%	2	100.0%	272	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group: 2020 Nonmetropolitan Ohio

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	5.6%	660	3.4%	0	0.0%	0	0.0%
Low/Moderate Total	13	5.6%	660	3.4%	0	0.0%	0	0.0%
Middle	171	74.0%	14,619	75.8%	18	75.0%	2,681	87.8%
Upper	47	20.3%	3,998	20.7%	6	25.0%	381	12.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	231	100.0%	19,277	100.0%	24	100.0%	3,062	100.0%
	By Revenue							
Total \$1 Million or Less	116	50.2%	10,875	56.4%	22	91.7%	2,644	86.3%
Over \$1 Million	36	15.6%	5,695	29.5%	1	4.2%	318	10.4%
Not Known	79	34.2%	2,707	14.0%	1	4.2%	100	3.3%
Total	231	100.0%	19,277	100.0%	24	100.0%	3,062	100.0%
	By Loan Size							
\$100,000 or less	180	77.9%	6,294	32.7%	16	66.7%	604	19.7%
\$100,001 - \$250,000	37	16.0%	5,663	29.4%	3	12.5%	600	19.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	5.6%	5,920	30.7%	4	16.7%	1,308	42.7%
Over \$1 Million (Bus)-\$500k (Farm)	1	0.4%	1,400	7.3%	1	4.2%	550	18.0%
Total	231	100.0%	19,277	100.0%	24	100.0%	3,062	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	89	76.7%	3,375	31.0%	15	68.2%	504	19.1%
\$100,001 - \$250,000	19	16.4%	2,984	27.4%	3	13.6%	600	22.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	6.0%	3,116	28.7%	3	13.6%	990	37.5%
Over \$1 Million (Bus)-\$500k (Farm)	1	0.9%	1,400	12.9%	1	4.5%	550	20.8%
Total	116	100.0%	10,875	100.0%	22	100.0%	2,644	100.0%

*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group: 2020 Canton-Massillon, OHMSA #15940

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	32	100.0%	2,913	100.0%	1	100.0%	15	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	2,913	100.0%	1	100.0%	15	100.0%
	By Revenue							
Total \$1 Million or Less	9	28.1%	1,056	36.3%	1	100.0%	15	100.0%
Over \$1 Million	3	9.4%	978	33.6%	0	0.0%	0	0.0%
Not Known	20	62.5%	879	30.2%	0	0.0%	0	0.0%
Total	32	100.0%	2,913	100.0%	1	100.0%	15	100.0%
	By Loan Size							
\$100,000 or less	26	81.3%	809	27.8%	1	100.0%	15	100.0%
\$100,001 - \$250,000	3	9.4%	429	14.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	9.4%	1,675	57.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	2,913	100.0%	1	100.0%	15	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	7	77.8%	181	17.2%	1	100.0%	15	100.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	22.2%	875	82.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,056	100.0%	1	100.0%	15	100.0%

*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group: 2020 Akron, OH MSA #10420

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	17	100.0%	1,188	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,188	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	4	23.5%	203	17.1%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	13	76.5%	985	82.9%	0	0.0%	0	0.0%
Total	17	100.0%	1,188	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	14	82.4%	326	27.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	11.8%	362	30.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	5.9%	500	42.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,188	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	4	100.0%	203	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	203	100.0%	0	0.0%	0	0.0%

*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group: 2019 Nonmetropolitan Ohio

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	5.3%	229	2.0%	0	0.0%	0	0.0%
Low/Moderate Total	4	5.3%	229	2.0%	0	0.0%	0	0.0%
Middle	55	73.3%	9,044	77.7%	8	66.7%	2,796	91.8%
Upper	16	21.3%	2,361	20.3%	4	33.3%	257	8.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	75	100.0%	11,634	100.0%	12	100.0%	3,054	100.0%
	By Revenue							
Total \$1 Million or Less	49	65.3%	5,404	46.5%	10	83.3%	1,187	38.9%
Over \$1 Million	23	30.7%	6,022	51.8%	1	8.3%	461	15.1%
Not Known	3	4.0%	208	1.8%	1	8.3%	1,405	46.0%
Total	75	100.0%	11,634	100.0%	12	100.0%	3,054	100.0%
	By Loan Size							
\$100,000 or less	48	64.0%	1,922	16.5%	8	66.7%	375	12.3%
\$100,001 - \$250,000	12	16.0%	1,739	14.9%	1	8.3%	162	5.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	17.3%	5,551	47.7%	1	8.3%	461	15.1%
Over \$1 Million (Bus)-\$500k (Farm)	2	2.7%	2,422	20.8%	2	16.7%	2,055	67.3%
Total	75	100.0%	11,634	100.0%	12	100.0%	3,054	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	35	71.4%	1,281	23.7%	8	80.0%	375	31.6%
\$100,001 - \$250,000	8	16.3%	1,145	21.2%	1	10.0%	162	13.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	10.2%	1,878	34.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	1	2.0%	1,100	20.4%	1	10.0%	650	54.8%
Total	49	100.0%	5,404	100.0%	10	100.0%	1,187	100.0%

*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group: 2019 Canton-Massillon, OHMSA #15940

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	909	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	909	100.0%	0	0.0%	0	0.0%
By Revenue								
Total \$1 Million or Less	3	100.0%	909	100.0%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	909	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	1	33.3%	20	2.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	66.7%	889	97.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	909	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	1	33.3%	20	2.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	66.7%	889	97.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	909	100.0%	0	0.0%	0	0.0%

*Information based on Test data

CRA Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group: 2019 Akron, OHMSA #10420

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	135	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	135	100.0%	0	0.0%	0	0.0%
By Revenue								
Total \$1 Million or Less	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	100.0%	135	100.0%	0	0.0%	0	0.0%
Total	1	100.0%	135	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	100.0%	135	100.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	135	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on Test data

Consumer Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2020 Nonmetropolitan Ohio

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	2	9.1%	80	7.7%
Moderate	0	0.0%	0	0.0%	6	27.3%	240	23.1%
Low/Moderate Total	0	0.0%	0	0.0%	8	36.4%	320	30.7%
Middle	17	77.3%	856	82.2%	5	22.7%	212	20.4%
Upper	5	22.7%	185	17.8%	9	40.9%	509	48.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	1,041	100.0%	22	100.0%	1,041	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	7	35.0%	68	47.9%
Moderate	0	0.0%	0	0.0%	5	25.0%	29	20.4%
Low/Moderate Total	0	0.0%	0	0.0%	12	60.0%	98	68.3%
Middle	16	80.0%	98	68.6%	5	25.0%	27	19.1%
Upper	4	20.0%	45	31.4%	2	10.0%	12	8.7%
Unknown	0	0.0%	0	0.0%	1	5.0%	6	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	143	100.0%	20	100.0%	143	100.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	1	2.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	1	2.5%
Middle	3	100.0%	46	100.0%	1	33.3%	7	15.1%
Upper	0	0.0%	0	0.0%	1	33.3%	38	82.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	46	100.0%	3	100.0%	46	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	1	50.0%	4	72.7%
Moderate	0	0.0%	0	0.0%	1	50.0%	2	27.3%
Low/Moderate Total	0	0.0%	0	0.0%	2	100.0%	6	100.0%
Middle	1	50.0%	2	27.3%	0	0.0%	0	0.0%
Upper	1	50.0%	4	72.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	6	100.0%	2	100.0%	6	100.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	10	21.3%	153	12.3%
Moderate	0	0.0%	0	0.0%	13	27.7%	272	22.0%
Low/Moderate Total	0	0.0%	0	0.0%	23	48.9%	424	34.3%
Middle	37	78.7%	1,002	81.1%	11	23.4%	246	19.9%
Upper	10	21.3%	234	18.9%	12	25.5%	560	45.3%
Unknown	0	0.0%	0	0.0%	1	2.1%	6	0.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	47	100.0%	1,236	100.0%	47	100.0%	1,236	100.0%

Consumer Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2020 Canton-Massillon, OH MSA #15940

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	20	38.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	20	38.5%
Middle	2	100.0%	52	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	32	61.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	52	100.0%	2	100.0%	52	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	20	38.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	20	38.5%
Middle	2	100.0%	52	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	32	61.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	52	100.0%	2	100.0%	52	100.0%

Consumer Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2020 Alron, OH MSA #10420

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	7	100.0%	1	100.0%	7	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	7	100.0%	1	100.0%	7	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	6	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	6	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	6	100.0%	1	100.0%	6	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	13	100.0%	1	50.0%	7	52.1%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	6	47.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	13	100.0%	2	100.0%	13	100.0%

Consumer Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2019 Nonmetropolitan Ohio

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	1	5.0%	40	4.0%
Moderate	1	5.0%	15	1.5%	4	20.0%	64	6.4%
Low/Moderate Total	1	5.0%	15	1.5%	5	25.0%	104	10.3%
Middle	12	60.0%	686	68.2%	8	40.0%	443	44.0%
Upper	7	35.0%	305	30.3%	6	30.0%	420	41.7%
Unknown	0	0.0%	0	0.0%	1	5.0%	39	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	1,006	100.0%	20	100.0%	1,006	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	1	5.6%	13	5.7%
Moderate	1	5.0%	2	0.7%	4	22.2%	75	31.8%
Low/Moderate Total	1	5.0%	2	0.7%	5	27.8%	88	37.5%
Middle	11	61.1%	150	63.9%	7	38.9%	80	34.3%
Upper	6	33.3%	83	35.4%	4	22.2%	39	16.6%
Unknown	0	0.0%	0	0.0%	2	11.1%	27	11.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	234	100.0%	18	100.0%	234	100.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	25.0%	11	6.2%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	11	6.2%
Middle	2	50.0%	68	39.3%	2	50.0%	93	53.6%
Upper	2	50.0%	106	60.7%	1	25.0%	70	40.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	174	100.0%	4	100.0%	174	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	1	25.0%	2	21.9%
Moderate	1	25.0%	2	21.9%	3	75.0%	8	78.1%
Low/Moderate Total	1	25.0%	2	21.9%	4	100.0%	10	100.0%
Middle	3	75.0%	8	78.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	10	100.0%	4	100.0%	10	100.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	3	6.5%	56	3.9%
Moderate	3	6.5%	19	1.3%	12	26.1%	157	11.0%
Low/Moderate Total	3	6.5%	19	1.3%	15	32.6%	213	14.9%
Middle	28	60.9%	912	64.0%	17	37.0%	617	43.3%
Upper	15	32.6%	493	34.6%	11	23.9%	529	37.1%
Unknown	0	0.0%	0	0.0%	3	6.5%	66	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	1,424	100.0%	46	100.0%	1,424	100.0%

Consumer Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

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

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	3	25.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	3	25.5%
Middle	3	100.0%	12	100.0%	1	33.3%	4	30.9%
Upper	0	0.0%	0	0.0%	1	33.3%	5	43.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	12	100.0%	3	100.0%	12	100.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	30	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	30	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	30	100.0%	1	100.0%	30	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	25.0%	3	7.3%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	3	7.3%
Middle	4	100.0%	41	100.0%	1	25.0%	4	8.8%
Upper	0	0.0%	0	0.0%	2	50.0%	35	83.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	41	100.0%	4	100.0%	42	100.0%

Consumer Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2019 Alton, OH MSA #10420

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Non-HMDA Residential Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2020 Nonmetropolitan Ohio

	NON-HMDA RESIDENTIAL LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	2	9.1%	80	7.7%
Moderate	0	0.0%	0	0.0%	6	27.3%	240	23.1%
Low/Moderate Total	0	0.0%	0	0.0%	8	36.4%	320	30.7%
Middle	17	77.3%	856	82.2%	5	22.7%	212	20.4%
Upper	5	22.7%	185	17.8%	9	40.9%	509	48.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	1,041	100.0%	22	100.0%	1,041	100.0%
	Non-HMDA Loan Totals							
Low	0	0.0%	0	0.0%	2	9.1%	80	7.7%
Moderate	0	0.0%	0	0.0%	6	27.3%	240	23.1%
Low/Moderate Total	0	0.0%	0	0.0%	8	36.4%	320	30.7%
Middle	17	77.3%	856	82.2%	5	22.7%	212	20.4%
Upper	5	22.7%	185	17.8%	9	40.9%	509	48.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	1,041	100.0%	22	100.0%	1,041	100.0%

Non-HMDA Residential Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2020 Canton-Massillon, OH MSA #15940

	NON-HMDA RESIDENTIAL LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	20	38.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	20	38.5%
Middle	2	100.0%	52	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	32	61.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	52	100.0%	2	100.0%	52	100.0%
	Non-HMDA Loan Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	20	38.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	20	38.5%
Middle	2	100.0%	52	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	32	61.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	52	100.0%	2	100.0%	52	100.0%

Non-HMDA Residential Loan Distribution Table

Exam: The Apple Creek Banking Company 2021 - 2018-2020 Data

Assessment Area/Group :2020 Akron, OH MSA #10420

	NON-HMDA RESIDENTIAL LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	7	100.0%	1	100.0%	7	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	7	100.0%	1	100.0%	7	100.0%
	Non-HMDA Loan Totals							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	7	100.0%	1	100.0%	7	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	7	100.0%	1	100.0%	7	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2018-2020 Data

Selected Year: 2019

2019 Nonmetropolitan Ohio

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	81	5.2%	6,861	2.8%
Moderate	175	11.2%	18,616	7.7%	338	21.7%	40,334	16.6%
Low/Moderate Total	175	11.2%	18,616	7.7%	419	26.9%	47,195	19.4%
Middle	913	58.6%	146,814	60.3%	404	25.9%	60,323	24.8%
Upper	468	30.1%	77,783	32.0%	518	33.3%	106,566	43.8%
Unknown	1	0.1%	77	0.0%	216	13.9%	29,206	12.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,537	100.0%	243,290	100.0%	1,537	100.0%	243,290	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	60	5.6%	4,665	3.2%
Moderate	55	5.2%	4,854	3.3%	178	16.7%	18,381	12.6%
Low/Moderate Total	55	5.2%	4,854	3.3%	238	22.4%	23,046	15.7%
Middle	670	63.0%	91,803	62.7%	268	25.2%	34,903	23.8%
Upper	338	31.8%	49,686	33.9%	434	40.8%	68,278	46.6%
Unknown	1	0.1%	64	0.0%	124	11.7%	20,180	13.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,064	100.0%	146,407	100.0%	1,064	100.0%	146,407	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	20	6.3%	907	4.2%
Moderate	14	4.4%	796	3.6%	51	16.0%	3,289	15.1%
Low/Moderate Total	14	4.4%	796	3.6%	71	22.2%	4,196	19.2%
Middle	220	69.2%	15,351	70.3%	80	25.2%	5,387	24.7%
Upper	84	26.4%	5,683	26.0%	159	50.0%	11,844	54.3%
Unknown	0	0.0%	0	0.0%	8	2.5%	403	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	318	100.0%	21,830	100.0%	318	100.0%	21,830	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	55.6%	913	28.8%	0	0.0%	0	0.0%
Low/Moderate Total	5	55.6%	913	28.8%	0	0.0%	0	0.0%
Middle	3	33.3%	1,419	44.8%	0	0.0%	0	0.0%
Upper	1	11.1%	833	26.3%	1	11.1%	323	10.2%
Unknown	0	0.0%	0	0.0%	8	88.9%	2,842	89.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	3,165	100.0%	9	100.0%	3,165	100.0%
	Other Purpose LOC							
Low	0	0.0%	0	0.0%	14	8.9%	711	5.7%
Moderate	9	5.7%	417	3.4%	26	16.6%	1,828	14.8%
Low/Moderate Total	9	5.7%	417	3.4%	40	25.5%	2,539	20.5%
Middle	104	66.2%	8,308	67.0%	46	29.3%	3,827	30.9%
Upper	44	28.0%	3,667	29.6%	68	43.3%	5,749	46.4%
Unknown	0	0.0%	0	0.0%	3	1.9%	277	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	157	100.0%	12,392	100.0%	157	100.0%	12,392	100.0%
	Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	3	6.1%	192	3.7%
Moderate	2	4.1%	89	1.7%	14	28.6%	1,509	28.9%
Low/Moderate Total	2	4.1%	89	1.7%	17	34.7%	1,701	32.5%
Middle	35	71.4%	4,261	81.5%	13	26.5%	1,789	34.2%
Upper	12	24.5%	876	16.8%	18	36.7%	1,672	32.0%
Unknown	0	0.0%	0	0.0%	1	2.0%	64	1.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	5,226	100.0%	49	100.0%	5,226	100.0%
	Loan Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	23.3%	492	17.9%	0	0.0%	0	0.0%
Low/Moderate Total	7	23.3%	492	17.9%	0	0.0%	0	0.0%
Middle	17	56.7%	1,542	56.2%	0	0.0%	0	0.0%
Upper	6	20.0%	709	25.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	30	100.0%	2,743	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	2,743	100.0%	30	100.0%	2,743	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	178	5.6%	13,336	3.1%
Moderate	267	8.4%	26,177	6.0%	607	19.1%	65,341	15.0%
Low/Moderate Total	267	8.4%	26,177	6.0%	785	24.7%	78,677	18.1%
Middle	1,962	61.6%	269,498	61.9%	811	25.5%	106,229	24.4%
Upper	953	29.9%	139,237	32.0%	1,198	37.6%	194,432	44.7%
Unknown	2	0.1%	141	0.0%	390	12.2%	55,715	12.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,184	100.0%	435,053	100.0%	3,184	100.0%	435,053	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2018-2020 Data

Selected Year: 2019

2019 Canton-Massillon, OH MSA #15940

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	35	6.8%	3,364	4.3%
Moderate	0	0.0%	0	0.0%	132	25.6%	16,241	20.5%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	167	32.4%	19,605	24.8%
Middle	515	100.0%	79,144	100.0%	132	25.6%	20,735	26.2%
Upper	0	0.0%	0	0.0%	133	25.8%	27,419	34.6%
Unknown	0	0.0%	0	0.0%	83	16.1%	11,385	14.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	515	100.0%	79,144	100.0%	515	100.0%	79,144	100.0%
Refinance								
Low	0	0.0%	0	0.0%	41	9.5%	2,960	5.4%
Moderate	0	0.0%	0	0.0%	89	20.7%	8,771	15.9%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	130	30.2%	11,731	21.3%
Middle	430	100.0%	55,027	100.0%	107	24.9%	12,208	22.2%
Upper	0	0.0%	0	0.0%	152	35.3%	24,753	45.0%
Unknown	0	0.0%	0	0.0%	41	9.5%	6,335	11.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	430	100.0%	55,027	100.0%	430	100.0%	55,027	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	10	11.5%	421	8.0%
Moderate	0	0.0%	0	0.0%	22	25.3%	1,174	22.3%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	32	36.8%	1,595	30.3%
Middle	87	100.0%	5,257	100.0%	27	31.0%	1,819	34.6%
Upper	0	0.0%	0	0.0%	26	29.9%	1,804	34.3%
Unknown	0	0.0%	0	0.0%	2	2.3%	39	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	5,257	100.0%	87	100.0%	5,257	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Purpose LOC								
Low	0	0.0%	0	0.0%	3	3.7%	116	2.0%
Moderate	0	0.0%	0	0.0%	23	28.4%	1,257	21.3%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	26	32.1%	1,373	23.3%
Middle	81	100.0%	5,893	100.0%	20	24.7%	1,255	21.3%
Upper	0	0.0%	0	0.0%	34	42.0%	3,215	54.6%
Unknown	0	0.0%	0	0.0%	1	1.2%	50	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	81	100.0%	5,893	100.0%	81	100.0%	5,893	100.0%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	2	8.7%	50	1.0%
Moderate	0	0.0%	0	0.0%	8	34.8%	480	9.8%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	10	43.5%	530	10.8%
Middle	23	100.0%	4,894	100.0%	4	17.4%	318	6.5%
Upper	0	0.0%	0	0.0%	9	39.1%	4,046	82.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	4,894	100.0%	23	100.0%	4,894	100.0%
Loan Purpose Not Applicable								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	10.0%	150	13.9%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	1	10.0%	150	13.9%
Middle	10	100.0%	1,082	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	9	90.0%	932	86.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,082	100.0%	10	100.0%	1,082	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	91	7.9%	6,911	4.6%
Moderate	0	0.0%	0	0.0%	275	24.0%	28,073	18.6%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	366	31.9%	34,984	23.1%
Middle	1,146	100.0%	151,297	100.0%	290	25.3%	36,335	24.0%
Upper	0	0.0%	0	0.0%	354	30.9%	61,237	40.5%
Unknown	0	0.0%	0	0.0%	136	11.9%	18,741	12.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,146	100.0%	151,297	100.0%	1,146	100.0%	151,297	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2018-2020 Data

Selected Year: 2019

2019 Akron, OH MSA #10420

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	29	8.9%	3,038	5.6%
Moderate	0	0.0%	0	0.0%	84	25.8%	12,177	22.6%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>113</i>	<i>34.7%</i>	<i>15,215</i>	<i>28.2%</i>
Middle	326	100.0%	53,987	100.0%	82	25.2%	12,935	24.0%
Upper	0	0.0%	0	0.0%	81	24.8%	18,057	33.4%
Unknown	0	0.0%	0	0.0%	50	15.3%	7,780	14.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	326	100.0%	53,987	100.0%	326	100.0%	53,987	100.0%
Refinance								
Low	0	0.0%	0	0.0%	22	8.3%	1,916	5.0%
Moderate	0	0.0%	0	0.0%	51	19.3%	5,330	14.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>73</i>	<i>27.7%</i>	<i>7,246</i>	<i>19.0%</i>
Middle	264	100.0%	38,130	100.0%	76	28.8%	9,585	25.1%
Upper	0	0.0%	0	0.0%	88	33.3%	16,576	43.5%
Unknown	0	0.0%	0	0.0%	27	10.2%	4,723	12.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	264	100.0%	38,130	100.0%	264	100.0%	38,130	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	4	6.3%	149	3.4%
Moderate	0	0.0%	0	0.0%	15	23.4%	882	20.1%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>19</i>	<i>29.7%</i>	<i>1,031</i>	<i>23.5%</i>
Middle	64	100.0%	4,386	100.0%	23	35.9%	1,834	41.8%
Upper	0	0.0%	0	0.0%	21	32.8%	1,491	34.0%
Unknown	0	0.0%	0	0.0%	1	1.6%	30	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	64	100.0%	4,386	100.0%	64	100.0%	4,386	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Purpose LOC								
Low	0	0.0%	0	0.0%	6	10.2%	436	9.6%
Moderate	0	0.0%	0	0.0%	13	22.0%	958	21.1%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>19</i>	<i>32.2%</i>	<i>1,394</i>	<i>30.7%</i>
Middle	59	100.0%	4,536	100.0%	16	27.1%	896	19.8%
Upper	0	0.0%	0	0.0%	24	40.7%	2,246	49.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	59	100.0%	4,536	100.0%	59	100.0%	4,536	100.0%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	1	16.7%	70	9.2%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>16.7%</i>	<i>70</i>	<i>9.2%</i>
Middle	6	100.0%	760	100.0%	2	33.3%	190	25.0%
Upper	0	0.0%	0	0.0%	3	50.0%	500	65.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	760	100.0%	6	100.0%	760	100.0%
Loan Purpose Not Applicable								
Low	0	0.0%	0	0.0%	1	7.1%	1	0.1%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>7.1%</i>	<i>1</i>	<i>0.1%</i>
Middle	14	100.0%	1,179	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	13	92.9%	1,178	99.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	1,179	100.0%	14	100.0%	1,179	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	63	8.6%	5,610	5.4%
Moderate	0	0.0%	0	0.0%	163	22.2%	19,347	18.8%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>226</i>	<i>30.8%</i>	<i>24,957</i>	<i>24.2%</i>
Middle	733	100.0%	102,978	100.0%	199	27.1%	25,440	24.7%
Upper	0	0.0%	0	0.0%	217	29.6%	38,870	37.7%
Unknown	0	0.0%	0	0.0%	91	12.4%	13,711	13.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	733	100.0%	102,978	100.0%	733	100.0%	102,978	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2018-2020 Data

Selected Year: 2018

2018 Nonmetropolitan Ohio

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	84	5.4%	6,714	2.9%
Moderate	142	9.1%	13,120	5.7%	371	23.7%	41,797	18.0%
<i>Low/Moderate Total</i>	142	9.1%	13,120	5.7%	455	29.0%	48,511	20.9%
Middle	963	61.4%	142,630	61.6%	352	22.4%	49,086	21.2%
Upper	460	29.3%	75,637	32.7%	503	32.1%	100,433	43.4%
Unknown	3	0.2%	246	0.1%	258	16.5%	33,603	14.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,568	100.0%	231,633	100.0%	1,568	100.0%	231,633	100.0%
Refinance								
Low	0	0.0%	0	0.0%	61	6.7%	4,432	3.9%
Moderate	66	7.3%	6,124	5.3%	204	22.5%	20,990	18.3%
<i>Low/Moderate Total</i>	66	7.3%	6,124	5.3%	265	29.3%	25,422	22.2%
Middle	595	65.7%	76,285	66.5%	213	23.5%	25,088	21.9%
Upper	244	27.0%	32,279	28.1%	384	42.4%	57,704	50.3%
Unknown	0	0.0%	0	0.0%	43	4.8%	6,474	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	905	100.0%	114,688	100.0%	905	100.0%	114,688	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	24	6.7%	1,036	4.3%
Moderate	15	4.2%	661	2.7%	80	22.3%	4,625	19.0%
<i>Low/Moderate Total</i>	15	4.2%	661	2.7%	104	29.1%	5,661	23.3%
Middle	244	68.2%	16,810	69.2%	87	24.3%	6,187	25.5%
Upper	98	27.4%	6,770	27.9%	160	44.7%	12,152	50.0%
Unknown	1	0.3%	52	0.2%	7	2.0%	293	1.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	358	100.0%	24,293	100.0%	358	100.0%	24,293	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	7.7%	152	0.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	7.7%	152	0.8%	0	0.0%	0	0.0%
Middle	7	53.8%	15,701	85.4%	0	0.0%	0	0.0%
Upper	5	38.5%	2,543	13.8%	2	15.4%	235	1.3%
Unknown	0	0.0%	0	0.0%	11	84.6%	18,161	98.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	18,396	100.0%	13	100.0%	18,396	100.0%
Other Purpose LOC								
Low	0	0.0%	0	0.0%	12	6.8%	679	5.5%
Moderate	15	8.5%	725	5.9%	40	22.7%	2,448	19.9%
<i>Low/Moderate Total</i>	15	8.5%	725	5.9%	52	29.5%	3,127	25.5%
Middle	104	59.1%	7,133	58.1%	52	29.5%	3,708	30.2%
Upper	57	32.4%	4,425	36.0%	72	40.9%	5,448	44.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	176	100.0%	12,283	100.0%	176	100.0%	12,283	100.0%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	2	4.8%	67	2.9%
Moderate	2	4.8%	132	5.6%	15	35.7%	687	29.4%
<i>Low/Moderate Total</i>	2	4.8%	132	5.6%	17	40.5%	754	32.3%
Middle	30	71.4%	1,822	78.0%	9	21.4%	623	26.7%
Upper	10	23.8%	383	16.4%	15	35.7%	909	38.9%
Unknown	0	0.0%	0	0.0%	1	2.4%	51	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	2,337	100.0%	42	100.0%	2,337	100.0%
Loan Purpose Not Applicable								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	8.9%	310	6.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	5	8.9%	310	6.0%	0	0.0%	0	0.0%
Middle	39	69.6%	3,590	69.9%	1	1.8%	54	1.1%
Upper	12	21.4%	1,234	24.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	55	98.2%	5,080	98.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	5,134	100.0%	56	100.0%	5,134	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	183	5.9%	12,928	3.2%
Moderate	246	7.9%	21,224	5.2%	710	22.8%	70,547	17.3%
<i>Low/Moderate Total</i>	246	7.9%	21,224	5.2%	893	28.6%	83,475	20.4%
Middle	1,982	63.6%	263,971	64.6%	714	22.9%	84,746	20.7%
Upper	886	28.4%	123,271	30.2%	1,136	36.4%	176,881	43.3%
Unknown	4	0.1%	298	0.1%	375	12.0%	63,662	15.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,118	100.0%	408,764	100.0%	3,118	100.0%	408,764	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2018-2020 Data

Selected Year: 2018

2018 Canton-Massillon, OH MSA #15940

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	58	10.9%	4,698	6.2%
Moderate	0	0.0%	0	0.0%	132	24.8%	14,714	19.4%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>190</i>	<i>35.6%</i>	<i>19,412</i>	<i>25.6%</i>
Middle	533	100.0%	75,751	100.0%	126	23.6%	19,015	25.1%
Upper	0	0.0%	0	0.0%	132	24.8%	25,734	34.0%
Unknown	0	0.0%	0	0.0%	85	15.9%	11,590	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	533	100.0%	75,751	100.0%	533	100.0%	75,751	100.0%
Refinance								
Low	0	0.0%	0	0.0%	39	11.0%	2,967	7.4%
Moderate	0	0.0%	0	0.0%	74	20.8%	7,005	17.5%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>113</i>	<i>31.8%</i>	<i>9,972</i>	<i>24.8%</i>
Middle	355	100.0%	40,141	100.0%	101	28.5%	11,020	27.5%
Upper	0	0.0%	0	0.0%	121	34.1%	16,497	41.1%
Unknown	0	0.0%	0	0.0%	20	5.6%	2,652	6.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	355	100.0%	40,141	100.0%	355	100.0%	40,141	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	7	9.7%	397	11.1%
Moderate	0	0.0%	0	0.0%	17	23.6%	869	24.4%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>24</i>	<i>33.3%</i>	<i>1,266</i>	<i>35.5%</i>
Middle	72	100.0%	3,563	100.0%	23	31.9%	1,107	31.1%
Upper	0	0.0%	0	0.0%	25	34.7%	1,190	33.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	72	100.0%	3,563	100.0%	72	100.0%	3,563	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	100.0%	1,125	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	1,125	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	1,125	100.0%	2	100.0%	1,125	100.0%
Other Purpose LOC								
Low	0	0.0%	0	0.0%	13	12.0%	652	8.0%
Moderate	0	0.0%	0	0.0%	19	17.6%	1,606	19.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>32</i>	<i>29.6%</i>	<i>2,258</i>	<i>27.7%</i>
Middle	108	100.0%	8,165	100.0%	34	31.5%	2,184	26.7%
Upper	0	0.0%	0	0.0%	41	38.0%	3,705	45.4%
Unknown	0	0.0%	0	0.0%	1	0.9%	18	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	108	100.0%	8,165	100.0%	108	100.0%	8,165	100.0%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	2	13.3%	51	3.2%
Moderate	0	0.0%	0	0.0%	2	13.3%	165	10.4%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>26.7%</i>	<i>216</i>	<i>13.6%</i>
Middle	15	100.0%	1,592	100.0%	3	20.0%	355	22.3%
Upper	0	0.0%	0	0.0%	7	46.7%	948	59.5%
Unknown	0	0.0%	0	0.0%	1	6.7%	73	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	1,592	100.0%	15	100.0%	1,592	100.0%
Loan Purpose Not Applicable								
Low	0	0.0%	0	0.0%	1	3.7%	95	3.2%
Moderate	0	0.0%	0	0.0%	1	3.7%	48	1.6%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>7.4%</i>	<i>143</i>	<i>4.8%</i>
Middle	27	100.0%	2,941	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	25	92.6%	2,798	95.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	2,941	100.0%	27	100.0%	2,941	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	120	10.8%	8,860	6.6%
Moderate	0	0.0%	0	0.0%	245	22.0%	24,407	18.3%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>365</i>	<i>32.8%</i>	<i>33,267</i>	<i>25.0%</i>
Middle	1,112	100.0%	133,278	100.0%	287	25.8%	33,681	25.3%
Upper	0	0.0%	0	0.0%	326	29.3%	48,074	36.1%
Unknown	0	0.0%	0	0.0%	134	12.1%	18,256	13.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,112	100.0%	133,278	100.0%	1,112	100.0%	133,278	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2018-2020 Data

Selected Year: 2018

2018 Akron, OH MSA #10420

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	15	5.7%	1,492	3.5%
Moderate	0	0.0%	0	0.0%	74	28.0%	9,365	22.3%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>89</i>	<i>33.7%</i>	<i>10,857</i>	<i>25.8%</i>
Middle	264	100.0%	42,086	100.0%	80	30.3%	11,910	28.3%
Upper	0	0.0%	0	0.0%	58	22.0%	14,434	34.3%
Unknown	0	0.0%	0	0.0%	37	14.0%	4,885	11.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	264	100.0%	42,086	100.0%	264	100.0%	42,086	100.0%
Refinance								
Low	0	0.0%	0	0.0%	20	9.1%	1,532	5.4%
Moderate	0	0.0%	0	0.0%	55	25.1%	5,777	20.5%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>75</i>	<i>34.2%</i>	<i>7,309</i>	<i>25.9%</i>
Middle	219	100.0%	28,231	100.0%	58	26.5%	7,326	26.0%
Upper	0	0.0%	0	0.0%	76	34.7%	12,137	43.0%
Unknown	0	0.0%	0	0.0%	10	4.6%	1,459	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	219	100.0%	28,231	100.0%	219	100.0%	28,231	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	9	13.0%	648	13.1%
Moderate	0	0.0%	0	0.0%	17	24.6%	907	18.4%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>26</i>	<i>37.7%</i>	<i>1,555</i>	<i>31.5%</i>
Middle	69	100.0%	4,931	100.0%	15	21.7%	862	17.5%
Upper	0	0.0%	0	0.0%	28	40.6%	2,514	51.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	69	100.0%	4,931	100.0%	69	100.0%	4,931	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Purpose LOC								
Low	0	0.0%	0	0.0%	10	16.7%	515	13.4%
Moderate	0	0.0%	0	0.0%	15	25.0%	856	22.3%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>25</i>	<i>41.7%</i>	<i>1,371</i>	<i>35.6%</i>
Middle	60	100.0%	3,846	100.0%	16	26.7%	952	24.8%
Upper	0	0.0%	0	0.0%	18	30.0%	1,511	39.3%
Unknown	0	0.0%	0	0.0%	1	1.7%	12	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	60	100.0%	3,846	100.0%	60	100.0%	3,846	100.0%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	1	20.0%	16	12.9%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>20.0%</i>	<i>16</i>	<i>12.9%</i>
Middle	5	100.0%	124	100.0%	1	20.0%	25	20.2%
Upper	0	0.0%	0	0.0%	2	40.0%	63	50.8%
Unknown	0	0.0%	0	0.0%	1	20.0%	20	16.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	124	100.0%	5	100.0%	124	100.0%
Loan Purpose Not Applicable								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	14	100.0%	1,467	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	14	100.0%	1,467	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	1,467	100.0%	14	100.0%	1,467	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	55	8.7%	4,203	5.2%
Moderate	0	0.0%	0	0.0%	161	25.5%	16,905	21.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>216</i>	<i>34.2%</i>	<i>21,108</i>	<i>26.2%</i>
Middle	631	100.0%	80,685	100.0%	170	26.9%	21,075	26.1%
Upper	0	0.0%	0	0.0%	182	28.8%	30,659	38.0%
Unknown	0	0.0%	0	0.0%	63	10.0%	7,843	9.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	631	100.0%	80,685	100.0%	631	100.0%	80,685	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2016 & 2017 Data
2017 Nonmetropolitan Ohio

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	57	3.7%	4,655	2.1%
Moderate	171	11.2%	16,165	7.3%	319	20.9%	34,608	15.7%
<i>Low/Moderate Total</i>	<i>171</i>	<i>11.2%</i>	<i>16,165</i>	<i>7.3%</i>	<i>376</i>	<i>24.6%</i>	<i>39,263</i>	<i>17.8%</i>
Middle	925	60.6%	136,192	61.8%	364	23.8%	48,790	22.2%
Upper	427	28.0%	67,574	30.7%	516	33.8%	99,379	45.1%
Unknown	4	0.3%	322	0.1%	271	17.7%	32,821	14.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,527	100.0%	220,253	100.0%	1,527	100.0%	220,253	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	40	5.2%	3,250	3.2%
Moderate	40	5.2%	3,277	3.2%	112	14.7%	11,373	11.2%
<i>Low/Moderate Total</i>	<i>40</i>	<i>5.2%</i>	<i>3,277</i>	<i>3.2%</i>	<i>152</i>	<i>19.9%</i>	<i>14,623</i>	<i>14.4%</i>
Middle	494	64.7%	65,190	64.4%	176	23.1%	21,640	21.4%
Upper	229	30.0%	32,750	32.4%	325	42.6%	50,203	49.6%
Unknown	0	0.0%	0	0.0%	110	14.4%	14,751	14.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	763	100.0%	101,217	100.0%	763	100.0%	101,217	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	11	5.9%	291	2.1%
Moderate	11	5.9%	422	3.0%	43	23.0%	2,631	18.9%
<i>Low/Moderate Total</i>	<i>11</i>	<i>5.9%</i>	<i>422</i>	<i>3.0%</i>	<i>54</i>	<i>28.9%</i>	<i>2,922</i>	<i>21.0%</i>
Middle	119	65.6%	9,314	67.1%	54	28.9%	4,147	29.9%
Upper	57	30.5%	4,155	29.9%	72	38.5%	6,198	44.6%
Unknown	0	0.0%	0	0.0%	7	3.7%	624	4.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	187	100.0%	13,891	100.0%	187	100.0%	13,891	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	80.0%	15,649	99.1%	0	0.0%	0	0.0%
Upper	1	20.0%	145	0.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	15,794	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	15,794	100.0%	5	100.0%	15,794	100.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	108	4.4%	8,196	2.3%
Moderate	222	8.9%	19,864	5.7%	474	19.1%	48,612	13.8%
<i>Low/Moderate Total</i>	<i>222</i>	<i>8.9%</i>	<i>19,864</i>	<i>5.7%</i>	<i>582</i>	<i>23.4%</i>	<i>56,808</i>	<i>16.2%</i>
Middle	1,542	62.1%	226,345	64.5%	594	23.9%	74,577	21.2%
Upper	714	28.8%	104,624	29.8%	913	36.8%	155,780	44.4%
Unknown	4	0.2%	322	0.1%	393	15.8%	63,990	18.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,482	100.0%	351,153	100.0%	2,482	100.0%	351,153	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2016 & 2017 Data
2017 Canton-Massillon, OH MSA #15940

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	57	10.1%	5,114	6.8%
Moderate	0	0.0%	0	0.0%	150	26.6%	15,561	20.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>207</i>	<i>36.8%</i>	<i>20,675</i>	<i>27.5%</i>
Middle	563	100.0%	75,158	100.0%	112	19.9%	14,862	19.8%
Upper	0	0.0%	0	0.0%	154	27.4%	28,551	38.0%
Unknown	0	0.0%	0	0.0%	90	16.0%	11,070	14.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	563	100.0%	75,158	100.0%	563	100.0%	75,158	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	20	7.4%	1,633	4.8%
Moderate	0	0.0%	0	0.0%	47	17.5%	4,471	13.2%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>67</i>	<i>24.9%</i>	<i>6,104</i>	<i>18.0%</i>
Middle	269	100.0%	33,831	100.0%	74	27.5%	8,041	23.8%
Upper	0	0.0%	0	0.0%	84	31.2%	13,280	39.3%
Unknown	0	0.0%	0	0.0%	44	16.4%	6,406	18.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	269	100.0%	33,831	100.0%	269	100.0%	33,831	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	5	11.4%	219	7.3%
Moderate	0	0.0%	0	0.0%	7	15.9%	262	8.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>12</i>	<i>27.3%</i>	<i>481</i>	<i>16.0%</i>
Middle	44	100.0%	3,010	100.0%	14	31.8%	619	20.6%
Upper	0	0.0%	0	0.0%	18	40.9%	1,910	63.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	44	100.0%	3,010	100.0%	44	100.0%	3,010	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	82	9.4%	6,966	6.2%
Moderate	0	0.0%	0	0.0%	204	23.3%	20,294	18.1%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>286</i>	<i>32.6%</i>	<i>27,260</i>	<i>24.3%</i>
Middle	876	100.0%	111,999	100.0%	200	22.8%	23,522	21.0%
Upper	0	0.0%	0	0.0%	256	29.2%	43,741	39.1%
Unknown	0	0.0%	0	0.0%	134	15.3%	17,476	15.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	876	100.0%	111,999	100.0%	876	100.0%	111,999	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2016 & 2017 Data
2017 Akron, OH MSA #10420

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	18	6.7%	1,535	3.7%
Moderate	0	0.0%	0	0.0%	61	22.8%	6,768	16.5%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>79</i>	<i>29.5%</i>	<i>8,303</i>	<i>20.2%</i>
Middle	268	100.0%	41,137	100.0%	71	26.5%	10,623	25.8%
Upper	0	0.0%	0	0.0%	88	32.8%	18,191	44.2%
Unknown	0	0.0%	0	0.0%	30	11.2%	4,020	9.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	268	100.0%	41,137	100.0%	268	100.0%	41,137	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	13	8.4%	1,264	6.4%
Moderate	0	0.0%	0	0.0%	27	17.4%	2,551	13.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>40</i>	<i>25.8%</i>	<i>3,815</i>	<i>19.3%</i>
Middle	155	100.0%	19,745	100.0%	44	28.4%	5,450	27.6%
Upper	0	0.0%	0	0.0%	47	30.3%	7,095	35.9%
Unknown	0	0.0%	0	0.0%	24	15.5%	3,385	17.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	155	100.0%	19,745	100.0%	155	100.0%	19,745	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	4	13.8%	63	3.9%
Moderate	0	0.0%	0	0.0%	9	31.0%	456	28.5%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>13</i>	<i>44.8%</i>	<i>519</i>	<i>32.4%</i>
Middle	29	100.0%	1,602	100.0%	6	20.7%	496	31.0%
Upper	0	0.0%	0	0.0%	8	27.6%	407	25.4%
Unknown	0	0.0%	0	0.0%	2	6.9%	180	11.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	1,602	100.0%	29	100.0%	1,602	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	0	0.0%	0	0.0%	35	7.7%	2,862	4.6%
Moderate	0	0.0%	0	0.0%	97	21.5%	9,775	15.6%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>132</i>	<i>29.2%</i>	<i>12,637</i>	<i>20.2%</i>
Middle	452	100.0%	62,484	100.0%	121	26.8%	16,569	26.5%
Upper	0	0.0%	0	0.0%	143	31.6%	25,693	41.1%
Unknown	0	0.0%	0	0.0%	56	12.4%	7,585	12.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	452	100.0%	62,484	100.0%	452	100.0%	62,484	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2016 & 2017 Data
 2016 Nonmetropolitan Ohio

Selected Year: 2016

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	3	0.2%	241	0.1%	64	4.4%	4,936	2.5%
Moderate	80	5.6%	7,942	4.0%	310	21.5%	31,755	15.9%
<i>Low/Moderate Total</i>	<i>83</i>	<i>3.8%</i>	<i>8,183</i>	<i>4.1%</i>	<i>374</i>	<i>26.0%</i>	<i>36,691</i>	<i>18.4%</i>
Middle	945	65.6%	129,945	65.3%	352	24.4%	44,995	22.6%
Upper	412	28.6%	60,993	30.6%	489	34.0%	90,791	45.6%
Unknown	0	0.0%	0	0.0%	225	15.6%	26,644	13.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,440	100.0%	199,121	100.0%	1,440	100.0%	199,121	100.0%
	Refinance							
Low	1	0.1%	77	0.1%	47	5.4%	3,127	2.8%
Moderate	42	4.8%	3,150	2.8%	140	16.1%	12,822	11.3%
<i>Low/Moderate Total</i>	<i>43</i>	<i>4.9%</i>	<i>3,227</i>	<i>2.9%</i>	<i>187</i>	<i>21.4%</i>	<i>15,949</i>	<i>14.1%</i>
Middle	546	62.6%	70,836	62.6%	189	21.7%	20,702	18.3%
Upper	283	32.5%	39,072	34.5%	353	40.5%	57,455	50.8%
Unknown	0	0.0%	0	0.0%	143	16.4%	19,029	16.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	872	100.0%	113,135	100.0%	872	100.0%	113,135	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	9	6.1%	254	2.0%
Moderate	5	3.4%	180	1.4%	20	13.5%	888	6.8%
<i>Low/Moderate Total</i>	<i>5</i>	<i>3.4%</i>	<i>180</i>	<i>1.4%</i>	<i>29</i>	<i>19.6%</i>	<i>1,142</i>	<i>8.8%</i>
Middle	100	67.6%	8,440	65.0%	38	25.7%	2,757	21.2%
Upper	43	29.1%	4,363	33.6%	77	52.0%	8,713	67.1%
Unknown	0	0.0%	0	0.0%	4	2.7%	371	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	148	100.0%	12,983	100.0%	148	100.0%	12,983	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	28.6%	856	8.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>28.6%</i>	<i>856</i>	<i>8.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	3	42.9%	4,394	43.0%	0	0.0%	0	0.0%
Upper	2	28.6%	4,978	48.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	10,228	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	10,228	100.0%	7	100.0%	10,228	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2016 & 2017 Data
 2016 Canton-Massillon, OH MSA #15940

Selected Year: 2016

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	37	7.2%	3,097	4.5%
Moderate	0	0.0%	0	0.0%	108	20.9%	11,388	16.4%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>145</i>	<i>28.1%</i>	<i>14,485</i>	<i>20.8%</i>
Middle	445	86.2%	57,648	82.9%	133	25.8%	17,615	25.3%
Upper	71	13.8%	11,920	17.1%	137	26.6%	25,187	36.2%
Unknown	0	0.0%	0	0.0%	101	19.6%	12,281	17.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	516	100.0%	69,568	100.0%	516	100.0%	69,568	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	18	4.4%	1,284	2.6%
Moderate	0	0.0%	0	0.0%	87	21.3%	8,182	16.6%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>105</i>	<i>25.7%</i>	<i>9,466</i>	<i>18.2%</i>
Middle	353	86.3%	41,469	84.3%	87	21.3%	9,370	19.0%
Upper	56	13.7%	7,721	15.7%	119	29.1%	18,894	38.4%
Unknown	0	0.0%	0	0.0%	98	24.0%	11,460	23.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	409	100.0%	49,190	100.0%	409	100.0%	49,190	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	8	15.7%	124	5.5%
Moderate	0	0.0%	0	0.0%	22	43.1%	824	36.4%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>30</i>	<i>58.8%</i>	<i>948</i>	<i>41.8%</i>
Middle	40	78.4%	2,096	92.5%	7	13.7%	398	17.6%
Upper	11	21.6%	170	7.5%	14	27.5%	920	40.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	2,266	100.0%	51	100.0%	2,266	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	100.0%	871	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	871	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	871	100.0%	2	100.0%	871	100.0%

Peer Group HMDA Loan Distribution Table

Exam ID: The Apple Creek Banking Company 2021 - 2016 & 2017 Data
2016 Akron, OH MSA #10420

Selected Year: 2016

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	32	10.1%	3,084	6.7%
Moderate	0	0.0%	0	0.0%	74	23.3%	8,088	17.5%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>106</i>	<i>33.4%</i>	<i>11,172</i>	<i>24.1%</i>
Middle	317	100.0%	46,321	100.0%	83	26.2%	11,469	24.8%
Upper	0	0.0%	0	0.0%	76	24.0%	16,220	35.0%
Unknown	0	0.0%	0	0.0%	52	16.4%	7,460	16.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	317	100.0%	46,321	100.0%	317	100.0%	46,321	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	16	6.9%	1,242	4.1%
Moderate	0	0.0%	0	0.0%	52	22.3%	5,118	16.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>68</i>	<i>29.2%</i>	<i>6,360</i>	<i>20.8%</i>
Middle	233	100.0%	30,637	100.0%	51	21.9%	5,775	18.8%
Upper	0	0.0%	0	0.0%	73	31.3%	12,752	41.6%
Unknown	0	0.0%	0	0.0%	41	17.6%	5,750	18.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	233	100.0%	30,637	100.0%	233	100.0%	30,637	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	9	28.1%	318	15.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>9</i>	<i>28.1%</i>	<i>318</i>	<i>15.0%</i>
Middle	32	100.0%	2,125	100.0%	11	34.4%	797	37.5%
Upper	0	0.0%	0	0.0%	12	37.5%	1,010	47.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	2,125	100.0%	32	100.0%	2,125	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

APPENDIX D – 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. Tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

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

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

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

applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

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

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

Limited-scope review: Performance 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 the bank also maintains deposit facilities outside of the multistate metropolitan area.

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

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

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