

PUBLIC DISCLOSURE

June 21, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Civista Bank
RSSD #542528

100 East Water Street
Sandusky, Ohio 44870

Federal Reserve Bank of Cleveland

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

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

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INSTITUTION’S COMMUNITY REINVESTMENT ACT (CRA) RATING: “High Satisfactory”

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

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

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

The major factors supporting the institution’s rating include:

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

DESCRIPTION OF INSTITUTION

Overview

Civista Bank (Civista) is a wholly owned subsidiary of Civista Bancshares, Inc., a bank holding company headquartered in Sandusky, Ohio. As of March 31, 2022, Civista reports total assets of \$3.2 billion and total deposits of \$2.7 billion, representing a 49.1% increase in total assets and 66.3% increase in total deposits since the previous evaluation. Civista accounted for 100 percent of the holding company's consolidated assets. Civista has no nonbank subsidiaries that provide mortgage lending or investment qualified CRA activities on its behalf.

Civista announced its acquisition of Comunibanc Corp., and its wholly owned subsidiary, The Henry County Bank, effective July 1, 2022. Civista will expand its presence in Northwest Ohio with an additional seven branches in Henry and Wood counties.¹ Because the merger occurred after the start date of this evaluation, activities from these banking centers will be evaluated in the next performance evaluation.

Business Lines

Civista operates with four lines of business. These business units provide traditional banking services to business and retail clients:

- Commercial Banking – includes investment commercial real estate, finance, and Small Business Administration funding
- Investments – includes full-service brokerage services and insurance
- Private Banking – includes wealth management which provides wealth planning, portfolio management, trust and estate, and retirement plan services
- Retail Banking – includes checking, savings, debit cards, credit cards, mortgages, home equity line, and personal loans

Assessment Areas

The following summarizes Civista's AAs evaluated as part of this CRA performance evaluation:

Ohio

- Akron OH MSA #10420, consisting of the entirety of Summit County (excluding Portage County)
- Cleveland-Elyria MSA #17460, consisting of the entirety of Cuyahoga County (excluding Geauga, Lake, Lorain, and Medina counties)
- Columbus OH MSA #18140, consisting of the entireties of Delaware, Franklin, Madison, and Union counties (excluding Fairfield, Hocking, Licking, Morrow, Perry, and Pickaway

¹ Henry County is in Nonmetropolitan Ohio and Wood County is in the Toledo OH MSA.

counties)

- Dayton-Kettering OH MSA #19430,² consisting of the entirety of Montgomery County (excluding Miami and Greene counties)³
- Mansfield OH MSA #31900, consisting of the entirety of Richland County
- Nonmetropolitan Ohio, consisting of the entireties of Champaign, Crawford, Erie, Huron, Logan, Sandusky, and Seneca counties
- Toledo OH MSA #45780, consisting of the entirety of Ottawa County⁴ (excluding Fulton, Lucas, and Wood counties)

Indiana

- Cincinnati OH-KY-IN MSA #17140,⁵ consisting of the entirety of Dearborn County (excluding Brown, Butler, Clermont, Hamilton, and Warren counties in Ohio; Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton counties in Kentucky; and Franklin, Ohio, and Union counties in Indiana)
- Nonmetropolitan Indiana, consisting of the entirety of Ripley County

Financial Overview

Civista offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents and businesses in its AAs. Consumer loan products include auto loans, personal lines of credit, installment loans, home equity loans, mortgage loans, and credit cards. Civista also offers construction lending and commercial loan products, including loans and lines of credit, business credit cards, and Small Business Administration (SBA) loans.

² The Office of Management and Budget (OMB) made MSA delineation changes; effective January 1, 2019, the name and number changed from Dayton OH MSA #19380 to Dayton-Kettering MSA #19430. There was no change to the composition of counties in the MSA.

³ Dayton-Kettering AA: Civista removed Miami County from this AA in 2020. Civista had no branches or deposit-taking facilities in Miami County.

⁴ Due to MSA delineation changes Ottawa County became part of the Toledo OH MSA, effective January 1, 2019.

⁵ While the Cincinnati OH-KY-IN MSA is a multi-state metropolitan area, lending and community development activity is being evaluated in the State of Indiana, because the bank has no branches or deposit-taking ATMs in the MSA's counties in Ohio or Kentucky.

The following chart displays Civista’s loan portfolio composition as of March 31, 2022.

Composition of Loan Portfolio as of March 31, 2022		
Loan Type	\$(000)	%
Construction and Land Development	161,651	8.0
Farmland	24,648	1.2
1-4 Family Residential Real Estate	437,564	21.6
Multifamily Residential Real Estate	196,995	9.7
Non-Farm Non-Residential Real Estate	974,020	48.1
Agricultural	3,851	0.2
Commercial and Industrial	214,389	10.6
Consumer	9,468	0.5
Other	396	0.0
Gross Loans	2,022,982	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

Civista’s investment portfolio as of March 31, 2022, was \$905.2 million, representing 28.5% of total assets. Investments in municipal securities accounted for 33.8% of investments, while interest bearing bank balances and U.S. treasury and agency securities comprised 38.4% and 20.9% of total investments, respectively. The remaining 6.9% of total investments consisted of all other securities.

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

Previous Public Evaluation

Civista’s CRA performance was evaluated using the CRA examination procedures for large banks. Civista received a “Satisfactory” rating in the May 13, 2019, CRA Performance Evaluation. The lending test was rated “Low Satisfactory,” investment test was rated “Outstanding,” and the service test was rated “Outstanding.”

SCOPE OF EXAMINATION

For the purpose of this evaluation, Civista is an interstate bank with nine delineated CRA AAs – seven AAs in Ohio and two AAs in Indiana.

The following AAs received full-scope reviews:

- Nonmetropolitan Ohio
- Cleveland-Elyria OH Metropolitan Statistical Area (MSA)
- Cincinnati OH-KY-IN MSA

Limited-scope reviews were completed for the remaining AAs.

Nonmetropolitan Ohio received the most weight in this evaluation because it is Civista's primary market. It has the most branches and the largest concentrations of lending, deposit, and community development activities. The Cleveland-Elyria MSA received the second-highest weight; because it is a newer market, has the highest percentage of LMI tracts and fourth largest concentration of total lending, followed by the Cincinnati OH-KY-IN MSA and limited-scope AAs Columbus, Dayton, Nonmetropolitan Indiana, Mansfield, Akron, and Toledo, respectively.

Examination Evaluation Period and Products Reviewed

This evaluation includes an analysis of HMDA-reportable and CRA-reportable loans originated from January 1, 2018, through December 31, 2021. Home purchase and refinance loans were evaluated separately each year in each AA; except in 2019 in the Cleveland-Elyria MSA, only home purchase loans had enough volume to conduct a meaningful analysis. Home improvement, multi-family, and other purpose closed-end loans were not considered in this evaluation due to limited volume. Small business loans were evaluated each year in each AA. Small farm loans were evaluated in Nonmetropolitan Ohio, the only AA with enough volume to conduct a meaningful analysis. Other types of consumer loans that can be reported optionally were not included in the analysis.

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

Community development loans and investments funded between September 15, 2018, through June 21, 2022, were reviewed as part of the lending and investment tests, respectively. Investments with community development as a primary purpose that were funded during a prior evaluation period, but still as of March 31, 2022, were also considered. Lastly, community development services that occurred during the evaluation period were reviewed as part of the service test evaluation.

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

Examination Analysis

Civista's CRA performance is being evaluated using the CRA examination procedures for large banks. Civista is being evaluated as an interstate bank. As a full-service interstate bank, the scope of this evaluation includes a full-scope evaluation of at least one AA in each state where Civista has deposit-taking facilities. The following criteria were considered in this evaluation: the volume of lending by number of loans and dollar amount as a percentage of overall and statewide lending activity, deposit market share, number of branches, percentage of deposits, percentage of LMI geographies, volume of community development activity, and other non-financial

considerations. Where comparable activity was noted, full-scope AAs not selected at the previous examination were considered.

Civista became an interstate bank September 15, 2018, when it expanded its operations into Indiana through the acquisition of United Community Bank (UCB) in Lawrenceburg, Indiana and added Dearborn and Ripley counties to its delineated AA and acquired eight branches and a loan production office. Based on the previous evaluation period, activities from these branches were not included in the previous evaluation.

This evaluation of Civista's lending record in individual AAs includes the utilization of and comparison to demographic characteristics. The primary sources for demographic data are the U.S. Census Bureau and Dun & Bradstreet.⁶ Demographic characteristics of a particular AA are useful in analyzing a financial institution's lending record, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small business demand, self-reported data on revenue size and geographic location from business entities are collected and published by Dun & Bradstreet. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The data, along with housing and economic conditions information, are used to establish performance context and evaluate Civista accordingly. Refer to appendices D and F for explicit demographic data.

The distribution of HMDA-reportable loans by borrower income is assessed by comparing the percentage of loans originated to borrowers in each income category (low-, moderate-, middle-, and upper-income) with the percentage of families in each income category. The distribution of small business and small farm loans by borrower income is assessed by comparing the percentage of loans originated to businesses or farms in each revenue category (less than or comparable to \$1.0 million and greater than \$1.0 million) to the percentage of total businesses or total farms in each revenue category.

Loans are evaluated to determine the lending activity inside and outside Civista's AAs. In addition, loans inside the AA are evaluated based on the geographic and borrower income distribution for each AA. The geographic distribution of HMDA loans is assessed by comparing the percentage of loans originated in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geography type. Small business and small farm loans are compared to the percentage of small businesses or small farms within each geographic income category.

⁶ Demographic data: Includes 2015 American Community Survey (ACS) and Dun & Bradstreet data, plus the most current census data available. American Community Survey (ACS) data is part of the U.S. Census Bureau's Decennial Census Program and is designed to provide more current demographic, social, economic, and housing estimates throughout the decade - <https://dataferrett.census.gov/AboutDatasets/ACS.html>

Borrower and geographic distribution received equal consideration in this evaluation, since the overall percentage of LMI families and geographies is comparable, unless stated otherwise.

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

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

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

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

Community contacts identified lack of affordable housing and rising home prices and rents as the area's most critical challenges; followed by workforce development, particularly in the manufacturing industry; and wraparound services for struggling individuals and families impacted by the COVID-19 emergency and/or rising prices. Lastly, the contacts identified several opportunities for bank participation. More detailed information obtained from individual community contacts is included in the "Description of the Institution's Operations" section for each full-scope AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Civista's overall CRA performance is rated "Satisfactory." Details are provided below, including facts, data, and analyses used to form conclusions regarding the lending, investment, and service test performance ratings. Civista's CRA program includes a CRA strategy to assist the bank in focusing on meeting the credit, service, and community development needs of its AA. Civista continues to work on strategies to increase its lending penetration across its AAs and reduce the uneven distribution of its community development activities.

Lending Test

Civista's lending test performance is rated "High Satisfactory." Lending performance is "High Satisfactory" in Ohio and Indiana. Overall, the geographic distribution of loans is adequate, with significant gaps in lending. The overall penetration of loans among borrowers of different income levels is adequate; and the distribution to businesses of different sizes is good and excellent to farms of different sizes. Civista is a leader in making community development loans. As discussed earlier, Civista's performance in Nonmetropolitan Ohio had the greatest impact on its overall lending performance.

While Civista's lending distribution by borrower income and geography is referenced throughout this report, detailed information about HMDA-reportable and CRA-reportable loans can be found in Appendix E for full-scope and Appendix G for limited-scope AAs, respectively. In some AA and product discussions, specific numbers are quoted from these tables to support relevant points; otherwise, general references are made about performance, and the reader should refer to the appendices for specific data.

Lending Activity

Civista's lending activity reflects an adequate responsiveness to the credit needs of its AAs, taking into consideration its strategic objectives, economic conditions, and competitive factors. During the evaluation period, the majority of loans originated by volume and dollar amount were made in Civista's delineated AAs; however, concentrations of lending in excluded counties within the Cincinnati OH-KY-IN MSA and Cleveland-Elyria MSA were identified.

As the data shows in the table below, Civista originated more HMDA-related loans by number and dollar amount than small business/small farm-related loans; as a result, HMDA-related lending typically had a greater impact on lending ratings. Overall lending was considered responsive to credit needs in all AAs, commensurate with deposits, and no conspicuous gaps in lending activity by income category were identified. Detailed information about lending activity can be found in each of the multi-state and state sections of this report.

Assessment Area Concentration

The following table shows the number and percentage of loans located inside and outside of Civista’s AAs by loan type. As indicated below, Civista originated an adequate percentage of the total loans by volume (77.7%) and by dollar amount (68.8%) to borrowers and businesses located within its AAs.

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	74	74.0	15,296	73.0	26	26.0	5,649	27.0
Home Purchase - Conventional	2,249	78.2	419,013	73.7	628	21.8	149,362	26.3
Home Purchase – FHA	171	80.3	26,136	79.0	42	19.7	6,968	21.0
Home Purchase – VA	25	65.8	5,614	62.0	13	34.2	3,445	38.0
Loan Purpose Not Applicable	2	100.0	334	100.0	0	0.0	0	0.0
Multi-Family Housing	88	69.3	90,940	38.8	39	30.7	143,331	61.2
Other Purpose Closed-End	23	92.0	840	83.3	2	8.0	168	16.7
Other Purpose Line of Credit	563	82.8	60,243	78.4	117	17.2	16,572	21.6
Refinancing	1,850	77.8	329,610	73.8	529	22.2	117,235	26.2
Total HMDA related	5,045	78.3	948,026	68.2	1,396	21.7	442,730	31.8
Small Business	3,696	76.2	385,875	69.7	1,155	23.8	168,080	30.3
Total Small Business related	3,696	76.2	385,875	69.7	1,155	23.8	168,080	30.3
Small Farm	201	94.4	16,566	90.3	12	5.6	1,778	9.7
Total Small Farm related	201	94.4	16,566	90.3	12	5.6	1,778	9.7
Total Loans	8,942	77.7	1,350,467	68.8	2,563	22.3	612,588	31.2

Note: Percentages may not total 100.0 percent due to rounding.

Civista originated 78.3% of HMDA-related loans by volume and 68.2% by dollar amount, 76.2% of small business loans by volume and 69.7% by dollar amount, 94.4% of small farm loans by volume and 90.3% by dollar amount to borrowers, businesses, and farms, respectively located inside its AAs.

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

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

The overall geographic distribution of loans reflects an adequate penetration throughout the AAs with a significant level of lending gaps. Geographic distribution of HMDA-reportable lending is good in Ohio and Indiana. Geographic distribution of small business lending is good in Ohio and Indiana. The geographic distribution of small farm lending is adequate in Nonmetropolitan Ohio. A significant level of lending gaps was identified in Ohio, and there were no lending gaps identified in Indiana.

Between April 7, 2020, through May 20, 2021, Civista facilitated 3,699 PPP loans totaling \$399.3 million through the U.S. government’s Paycheck Protection Program (PPP) to help small businesses impacted by the COVID-19 emergency.⁷ Of the total PPP loans, 2,798 (75.6%) loans, totaling \$279.1 million (69.9%), were made in the bank’s AAs. Consistent with information provided in the May 27, 2020, joint statement on CRA Consideration for Activities in Response to Coronavirus FAQs;⁸ loans, including PPP loans, in amounts of \$1.0 million or less to for-profit businesses or to nonprofit organizations that are secured by nonfarm, non-residential real estate, are reported, and considered as small business loans under the retail lending test. However, banks were not required to collect revenue data for PPP loans, since the intent of the PPP is to assist small businesses. These unique circumstances affecting borrowers and banks resulting from the COVID-19 emergency will be considered in this evaluation.

Community Development Loans

Civista is a leader in making community development loans during the evaluation period. Civista originated or renewed 60 community development loans totaling approximately \$86.8 million. This volume of community development lending is considered excellent given the size and presence of the institution in its AAs and community development lending opportunities and represents a substantial increase by volume and dollar amount since the previous evaluation. The following table reflects the total number community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Affordable Housing	34	\$45,492,192
Revitalization / Stabilization	21	\$31,535,934
Economic Development	5	\$ 9,797,222
Total	60	\$86,762,133
<i>Totals include CD loans that benefit broader regional areas</i>		

PPP loans in amounts greater than \$1.0 million may be considered as community development loans if they also have a primary purpose of community development as defined under the CRA. Civista originated 17 PPP loans in amounts greater than \$1.0 million, totaling \$27.2 million, to small businesses that helped revitalize or stabilize LMI geographies or retain LMI jobs in response to the COVID-19 emergency. These loans represent approximately 32.0% of Civista’s total community development lending by dollar amount and are considered responsive to small businesses in LMI geographies and businesses that retained LMI jobs. Twelve (12) of these PPP loans were made within the bank’s AAs; nine loans totaling \$15.0 million, helped stabilize small

⁷[FEMA Major Disaster Declarations: In March 2020, each county was designated as a major disaster area due to the COVID-19 pandemic](#)

⁸ [May 27 2020 - Frequently Asked Questions \(FAQs\) for Consideration for Activities in Response to the Coronavirus](#)

businesses in LMI geographies, and three loans totaling \$4.6 million, supported economic development by helping two non-profits retain 617 LMI jobs in Dayton and Sandusky. The remaining five PPP loans totaling \$5.6 million, helped stabilize small businesses in LMI geographies in broader regional areas in Ohio and the larger Cincinnati OH-KY-IN MSA. PPP loans are considered responsive to helping meet credit needs of LMI individuals and communities impacted by the COVID-19 emergency.

Civista also originated two economic development loans totaling \$5.2 million, supporting major redevelopment projects with incentives to bring at least 215 new permanent jobs to the cities of Sandusky (Nonmetropolitan Ohio) and Greendale (Dearborn AA) and seven revitalization/stabilization loans totaling \$9.0 million; helped address blight removal, retain a daycare center that provides services in a moderate-income neighborhood, and stabilize a historically disenfranchised inner-city neighborhoods in Columbus, Cleveland, Dayton, and Aurora (Dearborn AA). These community development loans are considered responsive to AA credit needs; community contacts emphasized the need for affordable housing and indicated workforce development is essential to support sustained economic growth.

Across the bank's AAs, Civista originated 20 community development loans totaling \$19.1 million, supporting 586 units of non-subsidized affordable rental housing. These rentals serve tenants with income at or below 80% area median income and charge rents that are low enough that tenants do not have to pay more than 30% of their income on housing-related expenses. Civista also originated 10 affordable housing loans totaling \$21.9 million that benefited broader regional areas in Ohio and the larger Cincinnati OH-KY-IN MSA, supporting 493 units of non-subsidized affordable rental housing. Civista also supported subsidized affordable housing across its AAs. Civista originated two affordable housing loans totaling \$1.6 million, supporting 83 units of subsidized affordable housing in the Dayton and Akron AAs. Civista originated two affordable housing loans totaling \$2.8 million that benefited broader regional areas in Ohio and the larger Cincinnati OH-IN-KY MSA, supporting 120 units of subsidized affordable rental housing. Community contacts emphasized all aspects of affordable housing as a critical need.

Approximately 71.0% of Civista's qualified community development lending by dollar amount occurred in Ohio, which is below the percentage of total lending at 81.0% and total deposits at 73.6%. Nearly 29.0% of qualified community development lending by dollar amount occurred in Indiana, which exceeded the percentage of total lending at 19.0% and total deposits at 26.4%. Civista is a leader in making community development loans in Ohio and Indiana.

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

Flexible Lending Practices⁹

Civista makes use of flexible lending practices in serving credit needs of borrowers in LMI geographies and to LMI borrowers throughout its AA. These programs are primarily designed to assist first-time homebuyers with needed down payment or closing costs or small businesses with access to capital.

- City of Sandusky Down Payment Assistance Program: This program provides down payment and/or closing cost assistance to LMI individuals who want to purchase a home in the city of Sandusky, Ohio. Civista assisted 55 individuals obtain approximately \$183,000 in assistance through this program during the evaluation period, which represents a substantial increase by dollar amount since the previous evaluation.
- Community View – Civista introduced its own LMI mortgage product in 2019. Community View helps make home ownership more affordable for LMI borrowers by expanding underwriting for non-traditional credit and reducing out-of-pocket expenses for LMI borrowers. Qualified borrowers can borrow up to 100 percent of the home's purchase price, private mortgage insurance is not required, eligible first-time homebuyers receive up to three percent of the home's purchase price for down payment assistance (up to \$3,000), and Civista will help pay for an approved course (up to \$500) required for first-time homebuyers. For properties located in LMI areas, there is no income limitation. For properties not located in LMI areas, the applicant(s) income cannot exceed 80 percent of the Federal Financial Institutions Examination Council's (FFIEC) estimated median family income for the property location. The impact of this program will be evaluated in the subsequent performance evaluation.
- Federal Home Loan Bank (FHLB) of Cincinnati Welcome Home Program: This FHLB program provides down payment assistance to LMI individuals funded through direct subsidies from member banks. Civista disbursed \$290,000 to 58 qualifying homebuyers through this program, which represents a substantial increase by dollar amount since the previous evaluation.
- Fannie Mae / Federal Housing Administration (FHA) / U.S. Department of Veterans Affairs (VA) -Insured Loan programs: These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments. During the evaluation period, Civista originated 1,397 loans through these programs totaling approximately \$220.8 million and 48.7% of the loans by volume and 33.0% by dollar amount were originated to LMI borrowers and 27.6% of the loans by volume and 16.8% by dollar amount were originated in LMI tracts.
- Small Business Administration (SBA) 7(a) Loan Program: This program is the SBA's most common loan program, offering funds to start-ups and existing small businesses with access to capital with more flexible repayment terms than conventional commercial financing for multiple purposes. Civista also offers a small business line of credit through its retail banking centers and business banking to meet the credit needs of small

⁹ Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank's performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria.

businesses. During the evaluation period, Civista originated 19 SBA loans totaling approximately \$13.3 million within its AAs.

- U.S. Department of Agriculture/Rural Housing Service (USDA): This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas. There are no down payment or mortgage insurance requirements. During the evaluation period, Civista originated 50 USDA loans totaling approximately \$6.4 million and 2.0% of these loans were originated in LMI geographies and 52.0% were originated to LMI borrowers.

Civista's participation in the PPP loan program is receiving consideration under flexible lending practices. PPP loans are considered responsive when made to small businesses with gross annual revenues of \$1.0 million or less in LMI and distressed middle-income geographies and businesses that retained LMI jobs. Civista originated 2,798 PPP loans in its AAs totaling approximately \$279.1 million and 17.0% were originated in LMI geographies and approximately 4.0% were originated in distressed middle-income geographies. Over 40.0% of PPP loans were made in Nonmetropolitan Ohio

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

Civista's use of these programs was evaluated when there was sufficient volume necessary to conduct a meaningful analysis. Several community contacts noted affordable housing as a significant need across the AAs. Therefore, the qualitative impact of these products on LMI individuals and in LMI areas enhanced Civista's overall lending test performance.

Lastly, in response to the COVID-19 emergency, Civista offered a pay assistance program for customers. The program provided a zero percent Pay Assistance Loan for government furloughed employees who had payroll direct deposit into a Civista checking or savings account prior to the pay interruption. Loan amounts equaled the customer's most recent direct deposits of pay. Civista also waived penalties for early withdrawals from certificates of deposit and late fee relief for customers experiencing hardships due to the pandemic. Between March 20 through May 31, 2020, Civista proactively waived the monthly service charge on all personal checking accounts. Civista also offered the ability for payment deferral for up to 90 days for mortgage, consumer, and commercial loan borrowers who were experiencing hardships related to the pandemic.

Investment Test

Civista's performance under the investment test is rated "Outstanding." Civista has \$27.4 million in qualified community development investments. This represents a significant increase by dollar amount since previous evaluation. The following table reflects the total number qualified investments by purpose, number, and dollar amount:

Purpose of CD Investment	#	\$
Affordable Housing	24	\$21,882,270
Community Services	6	\$ 2,545,000
Economic Development	1	\$ 2,310,000
Revitalization & Stabilization	1	\$ 645,000
Total	32	\$27,382,270

Civista obtained 23 new investments worth approximately \$18.1 million, representing 66.2% of total qualified investments. Civista holds nine prior period investments with a current book value of approximately \$2.5 million, representing 9.2% of total investments. Most new investments were in an equity fund that provides capital for the Low-Income Housing Tax Credit (LIHTC) markets across Ohio; these types of investments are considered complex, and Civista makes significant use of complex investments to support community development initiatives in Ohio. Civista also invested in mortgage-backed securities, CRA loan pools, and the FHLB of Cincinnati. These investments help to address affordable housing for families, the elderly, the formerly homeless, and people with special needs. Civista also invested in revenue and municipal bonds which support economic development, infrastructure improvements, and schools serving majority LMI student bodies. The remaining \$6.7 million (24.5%) is comprised of unfunded legally binding commitments to the Ohio equity fund and economic development revenue bond.

Approximately 85.5% of Civista's qualified community development investments by dollar amount benefited Ohio and 14.5% benefited Indiana, which exceeded the percentage of total deposits in Ohio (73.6%) and was below the percentage of total deposits in Indiana (26.4%).

Qualified investments also took the form of donations totaling \$99,484. Civista partners with a wide array of organizations and non-profits to fund economic development activities, affordable housing, educational programs, and initiatives aimed at responding to community needs and improving the financial stability of individuals and families. The following table reflects the total number community development donations by purpose, number, and dollar amount.

Purpose of CD Donation	#	\$
Community Services	41	\$27,683
Economic Development	12	\$68,551
Affordable Housing	3	\$3,250
Total	59	\$99,484

Approximately 73.5% of Civista's small dollar donations by dollar amount benefited Ohio and 26.5% benefited Indiana, which was comparable to the percentage of total deposits in Ohio (73.6%) and was below the percentage of total deposits in Indiana (26.4%).

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

Service Test

Civista's performance under the service test is rated Low Satisfactory. Retail delivery systems are reasonably accessible, and Civista provides an adequate level of community development services.

Retail Services

Civista has 33 branches, 33 full-service ATMs, and four stand-alone cash-only ATMs. On October 28, 2019, Civista opened a branch in Beachwood, Ohio (Cuyahoga County) and closed a loan production office in Mayfield Heights, Ohio (Cuyahoga County). Civista closed two branches with full-service ATMs: one in Shiloh, Ohio (Richland County) and one in Quincy, Ohio (Logan County). Civista also closed a limited-service drive-thru only branch with a full-service ATM and merged operations into an existing branch location in Urbana, Ohio (Champaign County). Lastly, Civista relocated a branch in a middle-income tract in Willard, Ohio (Huron County). The new branch is in an upper-income tract, and the closed/merged branches were in a middle-income tract. Civista's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. Civista operates two loan production offices, one in Westlake, Ohio (Cuyahoga County) and one outside its delineated CRA AA in the Cincinnati OH-KY-IN MSA in Fort Mitchell, Kentucky (Kenton County).

Overall retail delivery systems are reasonably accessible to Civista's geographies and individuals of different income levels. However, only 15.2% of Civista's branches serve LMI geographies, compared to 41.9% of total LMI tracts across the bank's delineated AAs. Specifically, Civista has no branches in low-income tracts, compared to 18.1% of low-income tracts and five branches (15.2%) in moderate-income tracts, compared to 23.8% of total moderate-income tracts. Civista's retail delivery systems performance is driven by the distribution of branches in Ohio where the bank has most of its branches. Nonmetropolitan Ohio is the only AA in Ohio with branches (two branches) in moderate-income tracts; while the remaining six urban AAs have no branches in LMI tracts, and 96.5% of LMI tracts in Ohio are in these AAs. Conversely, retail delivery systems are readily accessible in Indiana where Civista has three branches in the two moderate-income tracts in the Dearborn AA. The geographic distribution of Civista's branches and ATMs as of June 30, 2021, is shown in the table below.

Geographic Distribution of Branches and ATMs

Analysis Year: 2021

Exam: Civista Bank 2022
Assessment Area(s): Entire Institution

Tract Income Levels	BRANCHES							ATMS								DEMOGRAPHICS*					
	Total Branches		Opened**	Closed***	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%
Low	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	223	18.1%	12.1%	10.2%
	DTD	0		0	0	0	0	0		0		0	0	0		0	0				
	LS	0		0	0	0	0	0		0		0	0	0		0	0				
Moderate	Total	5	15.2%	0	0	5	4	5	15.2%	5	15.2%	0	0	0	0.0%	0	0	293	23.8%	23.1%	19.1%
	DTD	0		0	0	0	0	0		0		0	0	0		0	0				
	LS	0		0	0	0	0	0		0		0	0	0		0	0				
Middle	Total	18	54.5%	0	3	16	16	16	54.5%	18	54.5%	0	3	0	0.0%	0	1	409	33.3%	36.9%	33.1%
	DTD	0		0	0	0	0	0		0		0	0	0		0	0				
	LS	0		0	0	0	0	0		0		0	0	0		0	0				
Upper	Total	10	30.3%	1	0	9	7	8	30.3%	10	30.3%	1	0	4	100.0%	0	0	290	23.6%	27.7%	37.0%
	DTD	0		0	0	0	0	0		0		0	0	4		0	0				
	LS	0		0	0	0	0	0		0		0	0	0		0	0				
Unknown	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	15	1.2%	0.3%	0.6%
	DTD	0		0	0	0	0	0		0		0	0	0		0	0				
	LS	0		0	0	0	0	0		0		0	0	0		0	0				
Totals	Total	33	100.0%	1	3	30	27	29	100.0%	33	100.0%	1	3	4	100.0%	0	1	1,230	100.0%	100.0%	100.0%
	DTD	0		0	0	0	0	0		0		0	0	4		0	0				
	LS	0		0	0	0	0	0		0		0	0	0		0	0				

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

Banking services do not vary in a way that inconveniences any portion of Civista’s AAs. Civista’s banking centers are generally open six days a week and provide lobby and/or drive-thru services full days Monday through Friday (9:00 a.m. to 5:00 p.m.) and half days on Saturday (9:00 a.m. – noon). Thirty offices offer drive-thru services, 27 offices offer extended hours until 5:30 p.m. during the week, and 29 offices offer weekend hours; including but not limited to the branches serving moderate-income areas.

Civista offers a variety of alternative delivery systems to supplement its branch and ATM network. Alternative delivery systems primarily consist of website (*civista.bank*) and mobile banking applications that allow for standard online banking capabilities (mobile app, security alerts/notifications, bill pay, deposits, person-to-person pay, Apple Pay, Samsung Pay, and Android Pay).

Civista has seen an upward trend in digital banking enrollment, especially in mobile banking and mobile deposits. Online banking enrollments increased 10.0%, mobile banking 41.0%, mobile deposits 82.0%, and Bill Pay Plus 21.0%. Over half of enrolled customers used digital banking in the past 30 days. Nearly 62.0% of digital banking customers use mobile banking and 25.0% subscribed to Bill Pay Plus and average at least two payments a month. One-third (33.3%) of mobile banking customers are enrolled in mobile check deposit.¹⁰ Civista also offers 24-hour telephone banking line that provides customers with deposit and loan account information, as well as funds transfer and loan payment capabilities. The website, mobile banking, and telephone banking services are available to all bank customers regardless of location or income.

Civista developed a specialized checking account product, One Choice Checking, for individuals who have been reported to ChexSystems by a financial institution. Consumers are allowed to open this account even if a negative record remains on ChexSystems, if any charged-off balance

¹⁰ December 2018 - April 2022

has been paid in full. The checking account requires \$50 to open along with a \$12 monthly service charge. The account has full access to checking, ATM, and debit card services. After 12 months of maintaining the One Choice Checking account in good standing, the customer may request to move into a different checking account. Good standing is considered as making a deposit at least once every 30 calendar days to maintain a positive end-of-day balance including the payment of all bank fees and charges. These types of accounts tend to help disenfranchised consumers find safe, affordable bank accounts. During the evaluation period, Civista opened 449 One Choice Checking accounts with a current balance of \$117.8 million.

Community Development Services

Civista provides an adequate level of community development services throughout its AA, with 1,769 hours of community development services supporting various service activities during the evaluation period.

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

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours*
Community Services	57	52	44	1,509
Economic Development	6	6	5	224
Revitalization/ Stabilization	1	1	1	36
Total	64	59	50	1,769
<i>*Financial literacy not included in annualized hours since training transitioned from instructor-led to self-paced online learning in response to the COVID-19 emergency</i>				

Civista’s directors, officers, and staff members provided their financial expertise to the community by engaging in activities that promoted or facilitated services for LMI individuals, economic development, and revitalization and stabilization of LMI areas.

Approximately 65.0% of Civista’s total community development services hours benefited Ohio and 35.0% benefited Indiana, compared to the percentage of total branches at 75.8% in Ohio and 24.2% in Indiana. In addition, community development service hours in Ohio equate to 0.6 annualized persons (ANP)¹¹ and 0.3 ANP in Indiana. Community development services include the following:

¹¹ Annualized Persons (ANP): Number CD qualified service hours divided by 2,000 work hours in a year

Financial Education - In response to the COVID-19 pandemic and limited opportunities to hold in-person financial literacy sessions, the bank developed and launched the Civista Learning Vault, an online financial education platform accessed from the bank's website. The program was announced externally to bank customers in April 2020. The Learning Vault offers quick and easy online learning modules to help individuals build financial knowledge. A variety of courses are offered online focusing on topics such as healthy financial habits, building emergency savings, identity protection, credit scores and reports, buying a home, planning for retirement, and preventing elder financial abuse. All learning modules are available in English and Spanish. In addition to continuing to offer virtual courses, bank management intends to resume in-person financial literacy sessions post pandemic.

Civista continues to partner with Everfi, a for-profit company that partners with banks to deploy online financial education for students. These courses are available through in-person financial education events and the Civista Learning Vault. The Achieve curriculum offers students, adults, and entrepreneurs over 30 digital modules of learning covering financial wellness in uncertain times, financial foundations, investing in your future, financial caregiving, building financial capacity, owning a home, preparing for retirement, and small business essentials.

Civista provided the following online activity summary (2019 – 2021) for the Civista Learning Vault:

- 38,839 program users
- 19,401 activity starts
- 13:42 average time in program

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

Technical Assistance - Civista's employees provided technical assistance to community development and non-profit organizations. Technical assistance included fund raising, funds disbursement, volunteer income tax assistance, reviewing loan application requests, and reviewing income guidelines.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The Federal Reserve Bank of Cleveland conducted a fair lending analysis performed under Regulation B – Equal Credit Opportunity Act and Fair Housing Act requirements and was conducted concurrently with this CRA evaluation. Based on findings from that examination, no evidence of discriminatory or other illegal credit practices was identified. Thereby it was determined that an adjustment to the CRA Performance Evaluation rating is not warranted.

STATE OF OHIO

CRA RATING for State of Ohio:¹² “Satisfactory”

The lending test is rated: “High Satisfactory”

The investment test is rated: “Outstanding”

The service test is rated: “Low Satisfactory”

The major factors supporting this rating include:

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

SCOPE OF EXAMINATION

Full-scope reviews were conducted for Nonmetropolitan Ohio and the Cleveland-Elyria MSA. The period and products evaluated for these AAs are consistent with the scope discussed in the “Institution” section of this report.

Borrower and geographic distribution received equal weight in determining the CRA rating for the state. Nonmetropolitan Ohio received greater weight in determining the CRA rating for the

¹² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

state, since it had the largest lending volumes and number of banking centers and ranks first in the institution's share of lending, deposits, and branches during the evaluation period.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF OHIO

Lending activity accounted for 81.0% of Civista's total lending and deposits accounted for 73.6% of Civista's total deposits. HMDA-reportable lending in Ohio represented 73.9% of Civista's total HMDA lending and CRA-reportable lending represented 90.0% of Civista's total CRA lending. As of June 30, 2021, Civista ranks 22nd among 209 insured institutions and has a deposit market share of 0.4% in Ohio.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OHIO

Lending Test

Civista's performance under the lending test in Ohio is rated 'High Satisfactory.'

Lending Activity

Civista originated 3,650 HMDA loans totaling \$726.2 million, 3,332 small business loans totaling \$364.9 million, and 177 small farm loans totaling \$14.1 million during the evaluation period in Ohio. Civista's percentage of total lending in Ohio is 81.0%, which is greater than the percentage of total deposits at 73.6%.

Civista's lending activity reflects an adequate responsiveness to the credit needs across its AAs in Ohio, taking into consideration economic conditions and competitive factors. Lending activity is good in Nonmetropolitan Ohio, poor in the Toledo AA, and adequate in the remaining five AAs. While no substantial concentration of loans was identified in excluded counties in MSAs within the bank's delineated footprint, a small concentration of HMDA lending was identified in Lorain County in the Cleveland-Elyria MSA.

Borrower-Income, Business and Farm Revenue Size, and Geography

The overall distribution of loans among borrowers of different income levels is adequate and good to businesses of different sizes and excellent to farms of different sizes. HMDA-reportable lending to borrowers of different income levels is good in Nonmetropolitan Ohio and the Mansfield AA; adequate in the Cleveland, Columbus and Dayton AAs, and poor in the Akron and Toledo AAs. The distribution to businesses of different sizes is good in Nonmetropolitan Ohio and the Cleveland AA and adequate in the remaining five AAs. The distribution to farms of different sizes is excellent in Nonmetropolitan Ohio.

The overall geographic distribution of loans reflects an adequate penetration in Ohio, with a significant level of lending gaps. Geographic distribution is good in Nonmetropolitan Ohio, very poor in the Toledo AA, and adequate in the remaining five AAs. Nonmetropolitan Ohio and the Toledo AA had moderate levels; the Mansfield AA had significant levels; and the Akron, Cleveland, Columbus, and Dayton AAs had substantial levels of lending gaps.

Lastly, Civista exhibits an adequate record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less in Ohio.

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

Community Development Loans

Civista is a leader in making community development loans in Ohio. Civista originated 47 community development loans totaling \$61.9 million, accounting for 71.3% of bank-wide community development lending. Since the previous evaluation, Civista substantially increased its levels of community development lending, which exhibits responsiveness to addressing identified needs for assistance to small businesses, community revitalization and stabilization, and affordable housing. Civista is a leader in making community development loans in Nonmetropolitan Ohio and the Columbus and Cleveland AAs and makes an adequate level of community development loans in the Dayton and Akron AAs. Civista did not make community development loans in either the Mansfield or Toledo AAs. The majority of community development loans were in the Columbus AA, followed by the Cleveland AA and Nonmetropolitan Ohio, respectively.

Within its delineated AAs, Civista originated 19 community development loans totaling \$19.1 million, supporting non-subsidized affordable rental housing (561 units) located in LMI tracts in Akron, Cleveland, Columbus, and Dayton AAs, and Nonmetropolitan Ohio. Civista also originated two affordable housing loans, totaling \$1.6 million, supporting 83 units of subsidized affordable housing in the Dayton and Akron AAs.

Civista originated 12 loans totaling \$21.6 million that helped businesses retain 617 LMI jobs which helps to revitalize or stabilize LMI geographies within the bank's AAs. Civista originated nine PPP loans in amounts greater than \$1.0 million, totaling \$24.8 million, to small businesses that helped revitalize or stabilize LMI geographies or supported economic development by retaining 435 LMI jobs in response to the COVID-19 emergency in Nonmetropolitan Ohio. These loans are considered responsive to businesses in LMI geographies.

Civista also originated an economic development loan, totaling \$2.3 million, supporting a major redevelopment project with incentives that will bring at least 31 permanent jobs to the city of Sandusky and generate millions in tourist spending. Civista also invested in economic development revenue bonds associated with this project and seven revitalization/stabilization

loans, totaling \$9.0 million, that helped address blight removal, retain a daycare center that provides services in a moderate-income neighborhood, and stabilize a historically disenfranchised inner-city neighborhoods in Columbus, Cleveland, and Dayton.

These loans are considered responsive to AA credit needs; the community contacts each said there is a lack of affordable housing, and workforce development is essential to support sustained economic growth.

Lastly, consideration was given to eight qualified community development loans totaling \$11.2 million that benefited counties within a larger regional area outside Civista's delineated AAs. Five of these loans totaling \$6.5 million supported affordable housing and were extended to landlords to either purchase and/or renovate at least eight multi-family dwellings with 247 units of documented non-subsidized affordable rents and 142 (57.5%) of these units are in moderate-income tracts. The remaining affordable housing loan totaling \$2.4 million supports 96 units of affordable housing subsidized through a LIHTC. The two remaining community development loans are large dollar (in amounts greater than \$1.0 million) PPP loans. These loans were originated to a small business (\$2.4 million) that helped stabilize a moderate-income tract during the height of the pandemic emergency.

These community development loans helped to stabilize the local economy, especially during the height of the COVID-19 emergency; retained and created jobs in the community; and resulted in improved outcomes for LMI individuals and families. The community contacts stressed the critical need for affordable housing and social services targeted to lower-income individuals and families. Therefore, the community development loans exhibit excellent responsiveness to the credit needs of LMI individuals and areas in Ohio.

Flexible Lending

Overall, Civista makes use of flexible lending practices within its AAs in Ohio.

Investment Test

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

Civista holds 27 qualified community development investments totaling \$23.4 million in Ohio. Civista obtained 19 new investments totaling approximately \$16.3 million, representing 69.8% of qualified investments by dollar amount. From prior periods, Civista holds eight outstanding investments with a current book value of approximately \$360,000, representing 1.5% of qualified investments by dollar amount. Most new investments were in an equity fund that provides capital for the LIHTC markets across Ohio. Civista also invested in mortgage-backed securities, CRA loan pools, and the FHLB of Cincinnati. These investments help to address affordable housing for families, the elderly, the formally homeless, and people with special needs. Civista also invested in revenue and municipal bonds which support economic development,

infrastructure improvements and schools serving majority LMI student bodies. The remaining \$6.7 million (28.7%) is comprised of unfunded legally binding commitments to the Ohio equity fund and economic development revenue bond.

Twelve (12) of these investments totaling approximately \$11.0 million (nearly 50% of Civista's total investment dollars in Ohio) benefited a broader regional area that includes serving Civista's AAs. Civista obtained a new investment in the FHLB of Cincinnati totaling \$2.0 million. This investment promotes affordable housing and economic development across Ohio. Civista obtained four new investments totaling \$4.1 million in an equity fund that provides capital for the LIHTC markets across Ohio. The remaining \$4.8 million is comprised of unfunded legally binding commitments to the Ohio equity fund. These types of investments are considered complex, and Civista makes significant use of complex investments to support community development initiatives in Ohio.

Civista also originated 45 donations in Ohio totaling \$73,158 representing 73.5% of total dollar amount of donations made during the evaluation period. Donations in Nonmetropolitan Ohio represent 64.7% and 4.5% in the Cleveland AA. The remaining five AAs had few, if any donations. Donations primarily supported non-profit organizations that provide a wraparound of services to LMI individuals and families.

Approximately 81.0% of Civista's total qualified community development investments by dollar amount benefited Ohio, compared to the percentage of total deposits in Ohio at 73.6%. Civista has an excellent level of qualified community development investments, particularly those not routinely provided by private investors, and was often in a leadership position in Ohio and in Nonmetropolitan Ohio and the Columbus AA. Civista has a significant level of qualified community development investments in the Dayton AA, an adequate level in the Akron AA, and a poor level in the remaining three AAs.

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

Service Test

Civista's performance under the service test in Ohio is rated "Low Satisfactory." Retail services are reasonably accessible and Civista provides an adequate level of community development services in Ohio.

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

Retail Services

For this evaluation period, Civista maintains its main office and 25 branches, 25 full-service ATMs, and two cash-only ATMs in Ohio, representing 75.8% of the bank's total branches. All Civista's branches have full-service ATMs. Since the previous evaluation, Civista opened a branch and closed a loan production office in 2019 in the Cleveland MSA. Civista also closed a branch and relocated a branch in Nonmetropolitan Ohio and closed a branch in the Mansfield MSA. The new branch is in an upper-income tract and the closed/relocated branches were in middle-income tracts. Civista's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. Civista has two stand-alone cash-only ATMs in Nonmetropolitan Ohio.

Civista's retail delivery systems performance is driven by the distribution of branches in Ohio where the bank has most of its branches. Overall retail delivery systems are reasonably accessible to Civista's geographies and individuals of different income levels. Delivery systems are reasonably accessible in Nonmetropolitan Ohio and the Toledo AA¹³ and unreasonably inaccessible in the remaining five AAs. Nonmetropolitan Ohio is the only AA in Ohio with branches (two branches) in moderate-income tracts; while the remaining five urban AAs have no branches in LMI tracts, and 96.5% of LMI tracts in Ohio are in these AAs. Banking services do not vary or inconvenience any portion of Civista's AAs in Ohio. Twenty-three branches offer drive-thru facilities, 20 branches offer extended hours, and 22 branches offer weekend hours of service, including the branches in moderate-income tracts.

Community Development Services

Civista provides an adequate level of community development services in Ohio, with 1,154 hours (65.2%) of community development services supporting various service activities during the evaluation period. Community development service hours in Ohio equate to 0.6 ANP.

Thirty-four (34) employees were involved with 39 organizations that promote or facilitate community services targeted to LMI individuals, economic development by financing small businesses; and to a lesser extent, revitalize/stabilize LMI communities.

Civista's directors, officers, and staff members provided their financial and technical expertise to the community by providing leadership and engaging in activities that promoted or facilitated services for LMI individuals, economic development, and revitalization and stabilization of LMI areas.

Civista provided an adequate level of community development services in Nonmetropolitan Ohio and the Cleveland, Columbus, Mansfield, and Toledo AAs and a limited level in the Akron AA. Civista provided few, if any of community development services in the Dayton AA.

¹³ There are no LMI tracts in the bank's delineated CRA footprint in the Toledo AA

NONMETROPOLITAN AREA
(Full-scope Review)

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

Civista’s delineated footprint in Nonmetropolitan Ohio includes the entireties of Champaign, Crawford, Erie, Huron, Logan, Ottawa, Sandusky, and Seneca counties. The Office of Management and Budget (OMB) made MSA delineation changes; effective January 1, 2019, Ottawa County census tracts moved from Nonmetropolitan Ohio to the Toledo OH MSA. Due to these changes this AA was comprised of the following tracts for this analysis:

Tract Income Level	2018	2019 - 2021
	Number of Tracts	Number of Tracts
Moderate	18	18
Middle	65	57
Upper	24	19
Unknown	1	1
Total	108	95

The tract with the unknown-income designation encompasses a portion of Lake Erie in Erie County. The FFIEC¹⁴ designated six middle-income tracts in Ottawa County as distressed due to unemployment in 2018 and nine middle-income tracts in Huron County as distressed due to unemployment in 2019 and 2020. Subsequent performance context information does not include Ottawa County.

As of June 30, 2021, the Federal Deposit Insurance Corporation’s (FDIC) summary of deposits report, ranks Civista first among 35 institutions with 14.7% of the deposit market share, followed by Sutton Bank with 10.5%, The Croghan Colonial Bank with 7.8%, and PNC Bank, National Association with 7.3%, respectively. Deposits in this AA accounted for 52.2% of Civista’s total deposits and ranks as Civista’s highest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that Civista ranks third among 346 HMDA reporters in the AA having originated 721 loans. The top two HMDA lenders in this market Rocket Mortgage, LLC originated 1,170 loans and The Huntington National Bank originated 887 loans. Civista’s ranking among HMDA reporters was third in 2020 and seventh in 2019 and 2018.

Civista ranks fourth among 92 CRA reporters serving the AA in 2021 having originated 596 loans. The top three CRA reporters in this market Synchrony Bank originated 1,151 loans, American Express National Bank originated 661 loans, and US Bank National Association originated 570

¹⁴ FFIEC Distressed and Underserved Tracts - <https://www.ffiec.gov/cra/distressed.htm>

loans. These lenders tend to be issuers of credit cards, and their CRA loans primarily consist of commercial credit card accounts. Civista's ranking among CRA reporters was first in 2020 and ninth in 2019 and 2018.

Community Contacts

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from a county library. The contact said there is a lack of available, affordable housing in the community. Recently, a local landlord sold a multi-unit apartment building to a corporate real estate company and the rents increased. Home prices and rent costs have been rising. The contact stated that economic conditions have improved since the COVID-19 pandemic. Small businesses that closed during the height of the pandemic have re-opened and are hiring new employees. Unfortunately, these jobs are mostly part-time minimum wage jobs with no benefits. The contact stated that bank employees actively volunteer their time and skills for different community events, but there are opportunities for banks to offer financial literacy training to help individuals reduce debt and improve their credit and do more to promote affordable housing in the area.

The second interview was with a representative from a community action organization that offers a wide range of services to LMI individuals and families, including but not limited to utility assistance, emergency home repair, and first-time homebuyer counseling. The contact stated that there is a dire shortage of available housing in the area. The existing housing stock is old and in need of repair, and there is not enough affordable housing for seniors on a fixed income. There is also not enough market-rate housing to attract middle- and upper-income individuals and families that help to boost the economy. The contact indicated that post-COVID, local businesses continue to struggle to hire and retain workers; and renters continue to see rent hikes. Renters who have fallen behind on payments could face eviction, forcing them to cut back on necessities such as food and health care. The county is building a new industrial park which could create 1,000 new manufacturing jobs and generate more than \$150 million in community investments such as fiber optic high-speed internet service. These initiatives should help spur economic development in the community. The contact also believes there are opportunities for banks to have more flexible underwriting criteria for small businesses, which are the backbone of small rural communities. The contact stated area banks are actively engaged in the community.

Population Characteristics

Population Change			
Assessment Area: Nonmetropolitan Ohio			
Area	2015 Population	2020 Population	Percent Change
Champaign County	39,393	38,714	-1.7%
Crawford County	42,725	42,025	-1.6%
Erie County	76,141	75,622	-0.7%
Huron County	58,937	58,565	-0.6%
Logan County	45,484	46,150	1.5%
Sandusky County	60,187	58,896	-2.1%
Seneca County	55,929	55,069	-1.5%
Assessment Area	378,796	375,041	-1.0%
Ohio	11,575,977	11,780,017	1.8%

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
U.S. Census 2021 Population and Housing Unit Estimates Tables

- From 2015 through 2020 the AA experienced a slight loss (1.0%) in population compared to Sandusky County which experienced a 2.1% loss in population.
- 76.8% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 16.8% of the population in the AA was age 65 and over, compared to 15.1% in Ohio.
- AA population is aging and decreasing resulting in a shrinking working population or lack of labor supply and increasing demand for leisure and healthcare services.
- 18.9% of the AA's population reside in the AA's moderate-income tracts.
- Sandusky (Erie County) is the most populous city in the AA with 25,095 residents, and its population decreased by 2.7% between 2010 and 2020; compared to Urbana (Champaign County) with 11,115 residents, and its population decreased by 5.7% during the same period.

Income Characteristics

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

Source: 2018-2021 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased by 6.1%.

- According to 2015 U.S. Census data, AA MFI at \$57,610 is 8.3% less than Ohio MFI at \$62,817.

Poverty Rates			
Assessment Area: Nonmetropolitan Ohio			
Area	2018	2019	2020
Champaign County	10.0	7.7	10.1
Crawford County	14.0	14.7	12.1
Erie County	10.6	11.6	10.9
Huron County	11.1	10.0	9.8
Logan County	11.4	10.5	10.1
Sandusky County	10.0	9.6	10.4
Seneca County	12.1	12.1	10.4
Ohio	13.8	13.0	12.6
United States	13.1	12.3	11.9

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

- Poverty rates in the AA were mostly lower than poverty rates across Ohio and the United States in 2018, 2019, and 2020.
- Of the 101,472 families in the AA, 36.0% are designated as LMI with 10.5% living below poverty; compared to 38.9% designated as LMI with 11.5% living below poverty across Ohio.
- Of the 151,133 households in the AA, 12.9% are below the poverty level and 3.0% receive public assistance; compared to 15.0% of households across Ohio that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP) helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses. The table below shows the percent of the population by county that received SNAP benefits in 2019.

SNAP Benefits	
Assessment Area: Nonmetropolitan Ohio	
Area	2019
Champaign County	9.5%
Crawford County	14.5%
Erie County	11.7%
Huron County	12.3%
Logan County	10.7%
Sandusky County	9.1%
Seneca County	10.8%

Source: Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis¹⁵

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

Housing Characteristics

Housing Cost Change						
Assessment Area: Nonmetropolitan Ohio						
Area	Median Housing Value			Median Gross Rent		
	2015	2020	Percent Change	2015	2020	Percent Change
Champaign County	\$123,200	\$137,200	11.4%	\$700	\$737	5.3%
Crawford County	\$86,700	\$93,400	7.7%	\$631	\$646	2.4%
Erie County	\$131,400	\$146,800	11.7%	\$707	\$773	9.3%
Huron County	\$116,100	\$131,600	13.4%	\$630	\$707	12.2%
Logan County	\$119,400	\$142,400	19.3%	\$694	\$717	3.3%
Sandusky County	\$110,100	\$118,600	7.7%	\$634	\$716	12.9%
Seneca County	\$96,900	\$108,900	12.4%	\$645	\$699	8.4%
Ohio	\$129,900	\$151,400	16.6%	\$730	\$825	13.0%

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

- Median housing values across the AA increased between 7.7% to 19.3% from 2015 to 2019. Overall, housing became less affordable across the AA most likely because MFI did not keep pace with home price growth.
- Based on 2015 Census data, the affordability ratio¹⁶ was 42.0 in the AA compared to 38.1 in Ohio. Housing was generally more affordable across the AA than in other parts of Ohio. Crawford County had the highest affordability ratio at 47.1, and Erie County had the least affordable housing with an affordability ratio at 36.5.
- Median gross rents across the AA increased between 2.4% to 12.9% from 2015 to 2019. The rise in median gross rents indicates the need for more affordable housing. According to 2015 Census data, 39.5% of all renters in the AA have rental costs that are at least 30.0% of their income.
- According to the U.S. Department of Housing and Urban Development’s (HUD)’s 2021 Fair Market Rents data, the average rent for a one-bedroom unit was \$633 and \$815 for a two-bedroom unit in Erie County. Rents rose by 7.5% compared to a 2.1% increase in MFI from 2020 to 2021. While rents are rising, a median two-bedroom rent is still below the national average of \$1,283.
- There are 173,018 housing units in the AA, of which 62.3% are owner occupied, 25.1% are rental and 12.7% are vacant. There are more households who own their homes than there are renters. Only 17.5% of total housing units are in moderate-income tracts; 45.8% of the housing units are owner-occupied and 54.2% are either rental or vacant. With 37.8% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in moderate-income tracts.
- The median age of housing stock in the AA is 59 years old, and 35.4% of housing units were built prior to 1950. The median age of housing stock in moderate-income tracts is 61 years old. The age of the housing stock across the AA, particularly in moderate-income

¹⁶ 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.

tracts, demonstrates a potential need for home improvement lending and refinance or home improvement loans to remove lead-based paint that was commonly used on houses and apartments built before 1978.¹⁷

Housing Cost Burden						
Assessment Area: Nonmetropolitan Ohio						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Champaign County	61%	36%	17%	64%	27%	29%
Crawford County	52%	19%	16%	64%	24%	35%
Erie County	62%	29%	16%	79%	26%	36%
Huron County	71%	30%	16%	78%	21%	37%
Logan County	57%	31%	16%	67%	26%	32%
Sandusky County	63%	25%	14%	69%	30%	36%
Seneca County	62%	21%	14%	76%	26%	37%
Assessment Area	61%	27%	16%	72%	26%	35%
Ohio	64%	32%	17%	73%	34%	40%

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

- 61.0% of low-income homeowners and 72.0% of low-income renters are cost burdened, compared to 27.0% of moderate-income homeowners and 26.0% of moderate-income renters.
- About 16.0% of all homeowners and 35.0% of renters across the AA are cost burdened, compared to 17.0% of all homeowners and 40.0% of renters across Ohio.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

¹⁷ [Ohio Department of Health/Know Our Programs/Childhood Lead Poisoning](#)

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Nonmetropolitan Ohio					
Area	2017	2018	2019	2020	2021
Champaign County	4.1%	3.8%	3.7%	7.1%	4.4%
Crawford County	5.7%	5.2%	4.7%	9.3%	5.8%
Erie County	6.1%	5.6%	5.0%	10.4%	6.3%
Huron County	6.4%	5.9%	5.8%	9.5%	5.8%
Logan County	4.1%	3.7%	3.7%	8.2%	4.1%
Sandusky County	4.7%	4.5%	4.3%	8.1%	5.2%
Seneca County	4.7%	4.4%	4.2%	8.1%	4.7%
Assessment Area	5.2%	4.8%	4.6%	8.8%	5.3%
Ohio	5.0%	4.5%	4.2%	8.2%	5.1%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate for the AA increased from 4.6% in 2019 to 8.8% in 2020. Unemployment rates across the AA were consistently higher than unemployment rates in Ohio during this period.
- As reported by the Ohio Office of Research:¹⁸
 - Land use across the AA is primarily rural with less than 10.0% available for urban (i.e., residential, commercial, industrial, or recreational) development, except in Sandusky County which has 17.0% of land available for urban development.
 - The leading industries in the AA are manufacturing, government, retail trade, accommodation and food services, health care and social assistance, and farming (Huron County). Huron County is a top vegetable producer for Ohio and in the top 100 vegetable-producing counties in the United States. The average weekly wage for the private sector is \$802, which indicates that employed persons could afford median rents in the AA.
- Major employers include but are not limited to Cedar Fair Entertainment Company, Firelands Regional Health System, the Sandusky School District, Erie County government, Providence Care Center, Avita Health System, Hord Family Farms, Ohio Mutual Insurance Group, ESCO Bucyrus and D. Pickling & Company, Whirlpool, Revere Plastics, Sandusky County government, Crown Battery, and Fremont Schools, Mercy Tiffin Hospital, and Ameriwood Industries.¹⁹
- Erie County is known as the Lake Erie Shores & Island region and is considered a popular tourist attraction. Erie County is home to Cedar Point Amusement Park and several other popular indoor waterpark resorts. According to Shores & Islands Ohio, one in every four jobs in Erie County is tourism related. These jobs range from entry- to executive-level

¹⁸ Ohio County Trends: www.development.oh.gov/reports_countytrends_map

¹⁹Bank provided information

type jobs and generate more than \$356 million in wages annually across the region.²⁰

- In 2020, Bowling Green State University (BGSU), and Cedar Fair (owner and operator of Cedar Point) collaborated to create the nation's first post-secondary program offering degrees in resort and attraction management. The Sandusky facility opened in March 2021.²¹
- Based on 2015 Census data and BroadbandOhio,²² while approximately 83.1% of households in the AA have a broadband internet subscription, 75.1% of the populated area and 30.7% of households do not have access to the minimum bandwidth needed for basic internet activity. A Federal Reserve Bank of Cleveland report, *Access to Broadband is Essential for Positive Economic Outcomes*,²³ found that employment rates differed markedly for those with and without broadband in both urban and rural counties. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN OHIO

Lending Test

Civista's performance under the lending test in this AA is good. Civista's lending activity demonstrates a good responsiveness to the credit needs of the community. Civista has a good distribution among borrowers of different income levels and to businesses and farms of different revenue sizes. Civista has a good geographic distribution with a moderate level of lending gaps. Civista is a leader in making community development loans and makes extensive use of flexible lending practices in this AA. Civista exhibits a good record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenue of \$1.0 million or less.

Lending Activity

Lending activity levels reflect a good responsiveness to the credit needs within the AA. The percentage of Civista's lending in Nonmetropolitan is 40.3%, compared to the percentage of total deposits is 52.2%.

Distribution by Borrower Income and Revenue Size of Businesses and Farms

²⁰ ShoresandIslands: <https://www.shoresandislands.com/articles/post/tourism-jobs-and-careers-abundant-in-lake-erie-shores-islands/>

²¹ BGSU: <https://www.bgsu.edu/news/2020/10/inside-the-new-home-of-bgsus-cedar-fair-resort-and-attraction-management-program.html>

²² BroadbandOhio: <https://broadband.ohio.gov/view-maps/ohios-broadband-availability-gaps/ohios-broadband-availability-gaps>

²³ Cleveland Fed: <https://www.clevelandfed.org/en/newsroom-and-events/publications/notes-from-the-field/nftf-20210816-access-to-broadband-is-essential-for-positive-economic-outcomes.aspx>

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

Civista's overall distribution among borrowers of different income (including LMI) levels is good. The distribution of home purchase loans is excellent and refinance loans is good. The distribution is good to businesses and excellent to farms of different sizes.

HMDA Lending

During the evaluation period, Civista originated 1,810 HMDA-reportable loans totaling \$261.8 million. Of these loans, 957 were home purchase loans totaling \$133.5 million and 583 were refinance loans totaling \$92.1 million. Civista's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. Civista's borrower distribution of HMDA loans is good, considering the percentage of lower-income borrowers that are housing cost burdened. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, Civista originated 283 home purchase loans totaling \$43.8 million. Civista originated 10 (3.5%) home purchase loans to borrowers with unknown incomes totaling \$1.6 million (3.7%). By comparison, the aggregate of all lenders originated 16.2% by volume and 15.5% by dollar amount to borrowers with unknown incomes.

Civista originated 39 (13.8%) home purchase loans to low-income borrowers totaling \$3.5 million (8.1%), which was below the percentage of families at 18.6% by volume and dollar amount and exceeded the aggregate of all lenders at 7.9% by volume and 4.5% by dollar amount. Civista originated 77 (27.2%) home purchase loans to moderate-income borrowers totaling \$9.5 million (21.8%), which exceeded the percentage of families at 17.4% by volume and dollar amount and exceeded the aggregate of all lenders at 25.3% by volume and 18.8% by dollar amount.

In 2020, Civista originated 263 home purchase loans totaling \$37.7 million. Civista originated 13 (4.9%) home purchase loans to borrowers with unknown incomes totaling \$1.6 million (4.3%). By comparison, the aggregate of all lenders originated 13.8% by volume and 12.8% by dollar amount to borrowers with unknown incomes.

Civista originated 25 (9.5%) home purchase loans to low-income borrowers totaling \$2.2 million (5.9%), which was well below the percentage of families at 18.6% by volume and dollar amount and exceeded the aggregate of all lenders at 8.0% by volume and 4.7% by dollar amount. Civista originated 77 (29.3%) home purchase loans to moderate-income borrowers totaling \$8.3 million (21.9%), which exceeded the percentage of families at 17.4% by volume and dollar amount and exceeded the aggregate of all lenders at 26.2% by volume and 19.7% by dollar amount.

In 2019, Civista originated 207 home purchase loans totaling \$26.9 million. Civista originated eight (3.9%) home purchase loans to borrowers with unknown incomes totaling \$893,000 (3.3%). By comparison, the aggregate of all lenders originated 12.7% by volume and 12.1% by dollar amount to borrowers with unknown incomes.

Civista originated 27 (13.0%) home purchase loans to low-income borrowers totaling \$1.9 million (7.1%), which was below the percentage of families at 18.6% by volume and dollar amount and exceeded the aggregate of all lenders at 7.1% by volume and 3.8% by dollar amount. Civista originated 53 (25.6%) home purchase loans to moderate-income borrowers totaling \$5.0 million (18.6%), which exceeded the percentage of families at 17.4% by volume and dollar amount and was comparable to the aggregate of all lenders at 25.9% by volume and the aggregate of all lenders at 18.5% by dollar amount.

In 2018, Civista originated 204 home purchase loans totaling \$25.1 million. Civista originated six (2.9%) home purchase loans to borrowers with unknown incomes totaling \$1.0 million (4.0%). By comparison, the aggregate of all lenders originated 12.9% by volume and 11.9% by dollar amount to borrowers with unknown incomes.

Civista originated 21 (10.3%) home purchase loans to low-income borrowers totaling \$1.2 million (4.9%), which was significantly below the percentage of families at 18.3% by volume and dollar amount and exceeded the aggregate of all lenders at 7.2% by volume and 3.8% by dollar amount. Civista originated 60 (29.4%) home purchase loans to moderate-income borrowers totaling \$5.3 million (21.1%), which exceeded the percentage of families at 17.5% by volume and dollar amount and exceeded the aggregate of all lenders at 24.2% by volume and 17.6% by dollar amount.

Borrower distribution of home purchase loans to low-income borrowers is adequate given Civista's performance mostly fell below proxy and the aggregate of all lenders, particularly in 2021 and 2020 the years with the most loans. Borrower distribution to moderate-income borrowers is excellent given that Civista's performance mostly exceeded proxy and the aggregate of all lenders.

Refinance Lending

In 2021, Civista originated 211 refinance loans totaling \$32.7 million. Civista originated four (1.9%) refinance loans to borrowers with unknown incomes totaling \$713,000 (2.2%). By comparison, the aggregate of all lenders originated 15.5% by volume and 17.4% by dollar amount to borrowers with unknown incomes.

Civista originated nine (4.3%) refinance loans to low-income borrowers totaling \$806,000 (2.5%), which was well below the percentage of families at 18.6% by volume and dollar amount and well below the aggregate of all lenders at 5.6% by volume and 3.1% by dollar amount. Civista originated 40 (19.0%) refinance loans to moderate-income borrowers totaling \$3.9 million (12.0%), which exceeded the percentage of families at 17.4% by volume and was below by dollar amount.

The bank's performance exceeded the aggregate of all lenders at 16.6% by volume and 11.8% by dollar amount.

In 2020, Civista originated 245 refinance loans totaling \$42.4 million. Civista originated five (2.0%) refinance loans to borrowers with unknown incomes totaling \$747,000 (1.8%). By comparison, the aggregate of all lenders originated 14.9% by volume and 16.5% by dollar amount to borrowers with unknown incomes.

Civista originated seven (2.9%) refinance loans to low-income borrowers totaling \$455,000 (1.1%), which was significantly below the percentage of families at 18.6% by volume and dollar amount and below the aggregate of all lenders at 4.2% by volume and 2.2% by dollar amount. Civista originated 21 (8.6%) refinance loans to moderate-income borrowers totaling \$2.1 million (5.0%), which was well below the percentage of families at 17.4% by volume and dollar amount and well below the aggregate of all lenders at 14.1% by volume and 9.2% by dollar amount. In 2019, Civista originated 70 refinance loans totaling \$8.3 million. Civista originated three (4.3%) refinance loans to borrowers with unknown incomes totaling \$472,000 (5.7%). By comparison, the aggregate of all lenders originated 14.3% by volume and 18.3% by dollar amount to borrowers with unknown incomes.

Civista originated one (1.4%) refinance loan to low-income borrowers totaling \$39,000 (0.5%), which was significantly below the percentage of families at 18.6% by volume and dollar amount and below the aggregate of all lenders at 6.5% by volume and 3.5% by dollar amount. Civista originated 16 (22.9%) refinance loans to moderate-income borrowers totaling \$1.4 million (16.5%), which exceeded the percentage of families at 17.4% by volume and was below by dollar amount. The bank's performance exceeded the aggregate of all lenders at 16.6% by volume and 11.5% by dollar amount.

In 2018, Civista originated 57 refinance loans totaling \$8.7 million. Civista originated five (8.8%) refinance loans to borrowers with unknown incomes totaling \$880,000 (10.1%). By comparison, the aggregate of all lenders originated 7.8% by volume and 10.0% by dollar amount to borrowers with unknown incomes.

Civista originated three (5.3%) refinance loans to low-income borrowers totaling \$227,000 (2.6%), which was significantly below the percentage of families at 18.3% by volume and dollar amount and below the aggregate of all lenders at 9.6% by volume and 5.8% by dollar amount. Civista originated 11 (19.3%) refinance loans to moderate-income borrowers totaling \$809,000 (9.3%), which exceeded the percentage of families at 17.5% by volume and was below by dollar amount and below the aggregate of all lenders at 20.3% by volume and 15.0% by dollar amount.

Borrower distribution of refinance loans to low-income borrowers is poor given that Civista's performance mostly fell well below proxy and the aggregate of all lenders, particularly in 2021 and 2020 the years with the most loans. Borrower distribution to moderate-income borrowers is good given that Civista's performance fell below proxy and exceeded the aggregate of all lenders.

Small Business Lending

During the evaluation period Civista originated 1,611 small business loans to businesses of different sizes totaling \$137.0 million, and 1,132 (70.3%) loans totaling \$78.6 million (57.5%) were PPP loans with unknown gross annual revenue. Civista's performance was compared to the percentage of businesses (proxy) and the aggregate of all lenders.

In 2021, Civista originated 556 small business loans to businesses of different sizes totaling \$41.3 million, of which 84.4% were extended to businesses with unknown revenue. Of the total small business loans, 463 (83.3%) loans totaling \$28.6 million (69.3%) were PPP loans. Civista originated 87 (15.6%) loans totaling \$11.8 million (28.5%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 89.7%. While this is a poor distribution, Civista originated 454 (81.7%) small dollar loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, Civista originated 795 small business loans to businesses of different sizes totaling \$63.4 million, of which 84.0% were extended to businesses with unknown revenue. Of the total small business loans, 669 (84.2%) loans totaling \$50.0 million (78.9%) were PPP loans. Civista originated 127 (16.0%) loans totaling \$13.4 million (21.1%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 89.6% and the aggregate of all lenders at 47.4% by volume and 42.9% by dollar amount. While this is a poor distribution, Civista originated 635 (79.9%) small dollar loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2019, Civista originated 131 small business loans to businesses of different sizes totaling \$16.5 million, of which 6.9% were extended to businesses with unknown gross annual revenue. Civista originated 122 (93.1%) loans totaling \$14.0 million (84.6%) to businesses with revenue of \$1.0 million or less, which exceeded the percentage of small businesses at 89.4% and significantly exceeded the aggregate of all lenders at 46.4% by volume and 41.0% by dollar amount. Civista originated 76 (62.3%) small dollar loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

In 2018, Civista originated 129 small business loans to businesses of different sizes totaling \$15.8 million, of which 2.3% were extended to businesses with unknown gross annual revenue. Civista originated 124 (96.1%) loans totaling \$14.9 million (94.3%) to businesses with revenue of \$1.0 million or less, which exceeded the percentage of small businesses at 89.0% and significantly exceeded the aggregate of all lenders at 45.4% by volume and 34.2% by dollar amount. Civista originated 80 (62.0%) small dollar loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

While this analysis is skewed by the large number of businesses with unknown gross annual revenue in 2021 and 2020, the bank's performance exceeded demographic and market comparators in 2019 and 2018. Overall, the distribution to businesses of different sizes is good. Civista also exhibits a good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency.

Small Farm Lending

During the evaluation period, Civista originated 145 small farm loans to farms of different sizes totaling \$12.0 million. Civista's performance was compared to the percentage of farms (proxy) and the aggregate of all lenders.

In 2021, Civista originated 40 (100.0%) loans totaling \$3.4 million (100.0%) to farms with revenue of \$1.0 million or less, which exceeded the percentage of small farms at 98.0%. Civista originated 30 (75.0%) small dollar loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small farms in the AA.

In 2020, Civista originated 44 small farm loans totaling \$3.5 million to farms of different sizes. Of these, two (4.5%) loans totaling \$81,000 (2.3%) were extended to farms with unknown revenue. Civista originated 42 (95.5%) loans totaling \$3.4 million (97.7%) to farms with revenue of \$1.0 million or less, which was slightly below the percentage of small farms at 98.1% and significantly exceeded the aggregate of all lenders at 53.6% by volume and 67.0% by dollar amount. Civista originated 35 (79.5%) small farm loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small farms in the AA.

In 2019, Civista originated 35 (100.0%) loans totaling \$2.7 million (100.0%) to farms with revenue of \$1.0 million or less, which exceeded the percentage of small farms at 98.1% and significantly exceeded the aggregate of all lenders at 54.4% by volume and 59.9% by dollar amount. Civista originated 26 (74.3%) small farm loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small farms in the AA.

In 2018, Civista originated 26 small farm loans totaling \$2.4 million to farms of different sizes. Of these, one (3.8%) loan totaling \$1,000 (0.0%) was extended to a farm with unknown revenue. Civista originated 25 (96.2%) loans totaling \$2.4 million (100.0%) to farms with revenue of \$1.0 million or less, which was slightly below the percentage of small businesses at 97.8% and significantly exceeded the aggregate of all lenders by volume at 53.3% and 68.3% by dollar amount. Civista originated 20 (76.9%) small farm loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small farms in the AA.

While Civista’s farm lending volume is small, the bank’s performance was comparable to demographic comparators and consistently exceeded market comparators. Civista’s distribution to farms of different sizes is excellent. Civista also exhibits an adequate responsiveness to credit needs of small farms in the AA, since small dollar loans tend to represent amounts typically requested by small farms.

Geographic Distribution of Loans

Civista’s overall distribution of lending among geographies is good. Home purchase lending is excellent, refinance lending is good, small business lending is excellent, and small farm lending is adequate. Civista has a moderate level of lending gaps in Nonmetropolitan Ohio.

Percentage of Lending Penetration				
Tract Income Level	2018	2019	2020	2021
Moderate	38.9%	38.9%	72.2%	61.1%
Middle	67.7%	68.4%	77.2%	77.2%
Upper	66.7%	73.7%	78.9%	78.9%
Unknown	0.0%	0.0%	0.0%	0.0%
Total	62.0%	63.2%	75.8%	73.7%

Civista penetrated over two-thirds of the moderate-income tracts in 2020 and 2021; the improved penetration rate can be attributed to the increase of small business loans through the PPP. While there is a limited number of moderate-income tracts, approximately 46.0% of housing is owner-occupied indicating there are opportunities to originate mortgage loans in these tracts.

HMDA Lending

During the evaluation period, Civista originated 1,810 HMDA-reportable loans totaling \$261.8 million. Of these loans, 957 were home purchase loans totaling \$133.5 million and 583 were refinance loans totaling \$92.1 million. Civista’s performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. Civista’s geographic distribution of HMDA loans is good, considering the limited number of housing units, lower percentage of owner-occupied units, and higher percentage of rental and vacant units in moderate-income tracts. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, Civista originated 283 home purchase loans totaling \$43.8 million. Civista originated 71 (25.1%) home purchase loans in moderate-income tracts totaling \$8.6 million (19.6%), which significantly exceeded the percentage of owner-occupied units in these tracts at 12.9% by volume and dollar amount and significantly exceeded the aggregate of all lenders at 15.3% by volume and 11.2% by dollar amount.

In 2020, Civista originated 263 home purchase loans totaling \$37.7 million. Civista originated 61 (23.2%) home purchase loans in moderate-income tracts totaling \$6.6 million (17.5%), which significantly exceeded the percentage of owner-occupied units in these tracts at 12.9% and significantly exceeded the aggregate of all lenders at 14.0% by volume and 10.6% by dollar amount.

In 2019, Civista originated 207 home purchase loans totaling \$26.9 million. Civista originated 35 (16.9%) home purchase loans in moderate-income tracts totaling \$2.8 million (10.4%), which exceeded the percentage of owner-occupied units in these tracts at 12.9% by volume and dollar amount and exceeded the aggregate of all lenders at 13.9% by volume and 10.0% by dollar amount.

In 2018, Civista originated 204 home purchase loans totaling \$25.1 million. Civista originated 46 (22.5%) home purchase loans in moderate-income tracts totaling \$4.1 million (16.5%), which significantly exceeded the percentage of owner-occupied units in these tracts at 11.4% by volume and dollar amount and significantly exceeded the aggregate of all lenders at 11.8% by volume and 7.9% by dollar amount.

Civista's home purchase lending performance consistently exceeded the percentage of owner-occupied units (proxy) and the aggregate of all lenders. The geographic distribution of home purchase lending in moderate-income tracts is excellent.

Refinance Lending

In 2021, Civista originated 211 refinance loans totaling \$32.7 million. Civista originated 26 (12.3%) refinance loans in moderate-income tracts totaling \$2.9 million (8.9%), which was comparable the percentage of owner-occupied units in these tracts at 12.9% by volume and below by dollar amount. The bank's performance exceeded the aggregate of all lenders at 9.5% by volume and 7.1% by dollar amount.

In 2020, Civista originated 245 refinance loans totaling \$42.4 million. Civista originated 31 (12.7%) refinance loans in moderate-income tracts totaling \$3.4 million (8.0%), which was comparable to the percentage of owner-occupied units in these tracts at 12.9% by volume and below by dollar amount. The bank's performance exceeded the aggregate of all lenders at 8.6% by volume and 6.3% by dollar amount.

In 2019, Civista originated 70 refinance loans totaling \$8.3 million. Civista originated 16 (22.9%) refinance loans in moderate-income tracts totaling \$1.1 million (13.0%), which significantly exceeded the percentage of owner-occupied units in these tracts at 12.9% by volume and was comparable by dollar amount. The bank's performance significantly exceeded the aggregate of all lenders at 10.1% by volume and 7.2% by dollar amount.

In 2018, Civista originated 57 refinance loans totaling \$8.7 million. Civista originated five (8.8%) refinance loans in moderate-income tracts totaling \$233,000 (2.7%), which exceeded the percentage of owner-occupied units in these tracts at 11.4% by volume and dollar amount and exceeded the aggregate of all lenders at 8.6% by volume and 6.2% by dollar amount.

Civista's refinance lending performance was comparable to the percentage of owner-occupied units (proxy) and consistently exceeded the aggregate of all lenders. Geographic distribution of refinance lending in moderate-income tracts is good.

Small Business Lending

During the evaluation period Civista originated 1,611 small business loans to businesses of different sizes totaling \$137.0 million. Civista's geographic distribution of small business lending is excellent. Civista's performance was compared to the percentage of businesses by tract income (proxy) and aggregate of all lenders.

In 2021, Civista originated 556 small business loans totaling \$41.3 million. Civista originated 92 (16.5%) small business loans in moderate-income tracts totaling \$7.7 million (18.7%), which was comparable to the percentage of businesses in these tracts at 16.9% by volume and exceeded proxy by dollar amount.

In 2020, Civista originated 795 small business loans totaling \$63.4 million. Civista originated 132 (16.6%) small business loans in moderate-income tracts totaling \$11.3 million (17.9%), which was comparable the percentage of businesses in these tracts at 16.7% by volume and dollar amount and exceeded the aggregate of all lenders at 15.6% by volume and 17.1% by dollar amount.

In 2019, Civista originated 131 small business loans totaling \$16.5 million. Civista originated 23 (17.6%) small business loans in moderate-income tracts totaling \$2.1 million (12.5%), which exceeded the percentage of businesses in these tracts at 16.6% by volume and was below by dollar amount. The bank's performance exceeded the aggregate of all lenders at 14.9% by volume and was below at 17.4% by dollar amount.

In 2018, Civista originated 129 small business loans totaling \$15.8 million. Civista originated 27 (20.9%) small business loans in moderate-income tracts totaling \$4.1 million (26.2%), which exceeded the percentage of businesses in these tracts at 14.6% by volume and dollar amount and exceeded the aggregate of all lenders at 13.6% by volume and 13.1% by dollar amount.

Civista's small business lending performance was comparable or exceeded the percentage of businesses (proxy) and consistently exceeded the aggregate of all lenders. The geographic distribution of small business lending in moderate-income tracts is excellent.

Small Farm Lending

During the evaluation period, Civista originated 145 small farm loans to farms of different sizes totaling \$12.0 million. Civista’s geographic distribution of small farm lending is adequate. Civista’s performance was compared to the percentage of farms by tract income (proxy) and the aggregate of all lenders.

In 2021, Civista originated 40 small farm loans totaling \$3.4 million. Civista originated two (5.0%) small farm loans in moderate-income tracts totaling \$295,000 (8.6%), which significantly exceeded the percentage of farms in these tracts at 3.5% by volume and dollar amount.

In 2020, Civista originated 44 small farm loans totaling \$3.5 million. Civista originated one (2.3%) small farm loan in a moderate-income tract totaling \$55,000 (1.6%), which was below the percentage of farms in these tracts at 3.3% by volume and dollar amount and below the aggregate of all lenders at 3.2% by volume and 2.0% by dollar amount.

In 2019, Civista originated 35 small farm loans totaling \$2.7 million. Civista originated one (2.9%) small farm loan in a moderate-income tract totaling \$35,000 (1.3%), which was below the percentage of farms in these tracts at 3.5% by volume and dollar amount and below the aggregate of all lenders at 3.4% by volume and comparable at 1.6% by dollar amount. In 2018, Civista originated 26 small farm loans totaling \$2.4 million. Civista originated no small farm loans in moderate-income tracts, compared to the percentage of farms in these tracts at 3.2% and the aggregate of all lenders at 2.8% by volume and 1.1% by dollar amount.

Civista only originated four small farm loans in moderate-income tracts during the evaluation period and performance varied compared to the percentage of farms (proxy) and the aggregate of all lenders. Geographic distribution of small farm lending in moderate-income tracts is adequate.

Community Development Loans

Civista originated or renewed eight community development loans totaling \$7.7 million, which represents a substantial increase by dollar amount since the previous evaluation. The table below shows the number of community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Economic Development	3	\$4,876,570
Revitalization/Stabilization	1	\$1,839,200
Affordable Housing	4	\$1,005,750
Total	8	\$7,721,520

These loans represent 9.0% of the total dollar amount of community development loans, compared to 52.2% total deposits and 40.3% total lending in the AA. This ranks as Civista’s third-highest percentage of community development lending during the evaluation period.

The four affordable housing loans (\$1.0 million) support non-subsidized affordable rental housing in moderate-income tracts. These community development loans originated funds to small landlords to either purchase and/or renovate four multi-family dwellings with the majority of units (21 units) having documented affordable rents for the area.

One economic development loan (\$2.3 million) originated financing for a \$28.0 million arena, which is an expansion of Cedar Fair's Cedar Point Sports Center. In addition to sports the arena will be used for concerts, educational programs, and other events. This project supports Sandusky's community revitalization plan to focus on promoting sustainable tourism and is expected to create at least 31 permanent jobs and other associated employment opportunities in the community. Civista also invested in revenue bonds issued for this project (*refer to Investment Test for details*). This community development loan and associated qualified investment exhibits excellent responsiveness to credit and community development needs.

The three remaining community development loans are large dollar (> \$1.0 million) PPP loans. One loan (\$1.8 million) was extended to a small business in a distressed middle-income tract in Huron County. The two remaining loans (\$2.6 million) were extended to a large non-profit that provides a multitude of wraparound services to LMI individuals and families across the AA; these loans support economic development by helping the organization retain 435 LMI jobs during the height of the COVID-19 emergency. These PPP loans are considered responsive to small businesses in LMI geographies and businesses that retained LMI employees.

These community development loans helped to support non-subsidized affordable rental housing; stabilize the local economy, especially during the height of the COVID-19 emergency; retain and create jobs in the community; and improve outcomes for LMI individuals and families. The community contacts stressed the critical need for affordable housing and social services targeted to lower-income individuals and families. Therefore, these community development loans exhibit an excellent responsiveness to serving the credit needs of low-income individuals and areas and small businesses, and Civista is a leader in making community development loans in Nonmetropolitan Ohio.

Flexible Lending Programs

Civista originated 1,019 loans in four government-guaranteed loan programs totaling \$141.2 million in Nonmetropolitan Ohio. Civista originated 912 Fannie Mae loans totaling \$125.5 million, 59 FHA loans totaling \$8.7 million, 32 USDA loans totaling \$4.0 million, and 16 VA loans totaling \$3.0 million. Civista also provided direct subsidies totaling \$290,000 to 58 first-time homebuyers through the FHLB of Cincinnati's Welcome Home down payment assistance program. The following tables show the percentage by volume and dollar amount in these flexible lending programs (with at least 25 loans) and the distribution of lending by census tract and borrower income.

Borrower Distribution of Welcome Home Grants					
Borrower Income Level	Number of Grants	# - %	Total Grant Amount	\$ - %	Percentage of Families (2021)
Low	20	34.5	\$ 97,500	33.6	18.6
Moderate	35	60.3	\$ 177,500	61.2	17.4
Middle	3	5.2	\$ 15,000	5.2	22.2
Upper	0	0.0	\$ -	0.0	41.7
Total	58	100.0	\$ 290,000	100.0	100.0

Civista distributed 20 Welcome Home grants (\$97,500) to low-income homebuyers and 35 grants (\$177,500) to moderate-income homebuyers, which significantly exceeded the percentage of LMI families by volume and dollar amount.

Geographic Distribution of Welcome Home Grants					
Tract Income Level	Number of Grants	# - %	Total Grant Amount	\$ - %	Percentage of Owner-Occupied Units (2021)
Moderate	21	36.2	\$ 107,500	37.1	12.9
Middle	31	53.4	\$ 150,000	51.7	62.4
Upper	6	10.3	\$ 32,500	11.2	24.7
Total	58	100.0	\$ 290,000	100.0	100.0

Civista distributed 21 Welcome Home grants (\$107,500) to homebuyers in moderate-income tracts, which significantly exceeded the percentage of owner-occupied units by volume and dollar amount.

Borrower Distribution of Fannie Mae Loans					
Borrower Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Families (2021)
Low	64	7.0	\$ 4,652	3.7	18.6
Moderate	175	19.2	\$ 16,918	13.5	17.4
Middle	236	25.9	\$ 29,244	23.3	22.2
Upper	437	47.9	\$ 74,634	59.5	41.7
Total	912	100.0	\$ 125,448	100.0	100.0

Civista originated 64 Fannie Mae loans (\$4.7 million) to low-income borrowers, which was below the percentage of families by volume and dollar amount. Civista originated 175 Fannie Mae loans

(\$16.9 million) to moderate-income borrowers, which exceeded the percentage of families by volume and was below by dollar amount.

Geographic Distribution of Fannie Mae Loans					
Tract Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Owner-Occupied Units (2021)
Moderate	139	15.2	\$ 11,640	9.3	12.9
Middle	386	42.3	\$ 51,151	40.8	62.4
Upper	387	42.4	\$ 62,658	49.9	24.7
Total	912	100.0	\$ 125,448	100.0	100.0

Civista originated 139 Fannie Mae loans (\$11.6 million) in moderate-income tracts, which exceeded the percentage of owner-occupied units by volume and was below by dollar amount.

Borrower Distribution of FHA Loans					
Borrower Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Families (2021)
Low	3	5.1	\$ 205	2.4	17.4
Moderate	13	22.0	\$ 1,587	18.2	18.6
Middle	30	50.8	\$ 4,535	52.1	24.0
Upper	13	22.0	\$ 2,372	27.3	39.9
Total	59	100.0	\$ 8,700	100.0	100.0

Civista originated three FHA loans (\$205,000) to low-income borrowers, which was well below the percentage of families by volume and dollar amount. Civista originated 13 FHA loans (\$1.6 million) to moderate-income borrowers, which exceeded the percentage of families by volume and was comparable by dollar amount.

Geographic Distribution of FHA Loans					
Geographic Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Owner-Occupied Units (2021)
Moderate	9	15.3	\$ 1,126	12.9	12.9
Middle	35	59.3	\$ 5,056	58.1	62.4
Upper	15	25.4	\$ 2,518	28.9	24.7
Total	59	100.0	\$ 8,700	100.0	100.0

Civista originated nine FHA loans (\$1.1 million) in moderate-income tracts, which exceeded the percentage of owner-occupied units by volume and was comparable by dollar amount.

Borrower Distribution of USDA Loans					
Borrower Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Families (2021)
Low	2	6.3	\$ 115	2.9	17.4
Moderate	15	46.9	\$ 1,549	39.1	18.6
Middle	14	43.8	\$ 2,110	53.2	24.0
Upper	1	3.1	\$ 192	4.8	39.9
Total	32	100.0	\$ 3,965	100.0	100.0

Civista originated two USDA loans (\$115,000) to low-income borrowers, which was well below the percentage of families by volume and dollar amount. Civista originated 15 USDA loans (\$1.6 million) to moderate-income borrowers, which significantly exceeded the percentage of families by volume and dollar amount.

Geographic Distribution of USDA Loans					
Geographic Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Owner-Occupied Units (2021)
Moderate	1	3.1	\$ 66	1.7	12.9
Middle	22	68.8	\$ 2,562	64.6	62.4
Upper	9	28.1	\$ 1,337	33.7	24.7
Total	32	100.0	\$ 3,965	100.0	100.0

Civista originated one USDA loan (\$66,000) in a moderate-income tract, which was well below the percentage of owner-occupied units by volume and dollar amount.

Civista was able to assist LMI borrowers purchase homes, particularly moderate-income borrowers through these down-payment assistance programs. Flexible lending products and practices to low-income borrowers is adequate and lending to moderate-income borrowers and in moderate-income tracts is excellent.

Civista also assisted 55 LMI individuals to obtain approximately \$183,119 in down payment and/or closing cost assistance through City of Sandusky Down Payment Assistance program.

Civista makes extensive use of flexible lending practices in serving the credit needs of the Nonmetropolitan Ohio AA. These programs are designed to improve affordable housing for LMI individuals, and community contacts noted affordable housing as a significant need in this area. Therefore, the qualitative impact of these programs enhanced Civista’s overall lending test performance.

Investment Test

Civista holds \$6.8 million in total qualified community development investments in this AA during this evaluation period, which represents a substantial increase by dollar amount since the previous evaluation.

Purpose of CD Investment	#	\$
Affordable Housing	3	\$3,360,000
Economic Development	1	\$ 2,310,000
Community Services	2	\$1,155,000
Total	6	\$6,825,000

These qualified investments represent 24.9% by dollar amount of the total community development investments, compared to 52.2% total deposits in the AA. This ranks as Civista’s highest percentage of investments in an AA during the evaluation period. Civista has an excellent level of qualified community development investments and grants and is often in a leadership position.

Civista obtained five new investments worth approximately \$4.6 million, representing 67.2% of total qualified investments benefiting this AA. Lastly, Civista holds a prior period investment with a current book value of approximately \$360,000, representing 5.3% of qualified AA investments.

One of the new investments is a \$2.3 million legally binding commitment to invest in a revenue bond that provides funding for a \$28.0 million arena, which is an expansion of Cedar Fair’s Cedar Point Sports Center project. Civista dispersed \$431,494 during the evaluation period leaving approximately \$1.9 million in unfunded commitments. The unfunded portion represents 27.5% of investments in this AA. This project supports Sandusky’s community revitalization plan to focus on promoting sustainable tourism. Civista also originated a community development loan associated with this project (*refer to Community Development Lending for details*). This qualified investment and associated community development loan exhibits excellent responsiveness to credit and community development needs.

The remaining new investments consist of two investments totaling \$3.0 million, that provide capital funding to a public housing authority that participates in the Section 8 Housing Choice Voucher (HCV) program and other homeownership and family self-sufficiency programs, and

two municipal bond investments totaling \$1.2 million that support a school with majority of students eligible for free- and reduced-lunch program.

Civista also holds a prior period investment with this public housing authority which has a current book value of approximately \$360,000. Community contacts stressed the serious need for affordable housing in the area. Therefore, this qualified investment exhibits excellent responsiveness to credit and community development needs.

Civista made 34 donations totaling \$66,408, representing 62.8% of total donations by dollar amount, as shown in the table below:

Purpose of CD Donation	#	\$
Community Services	29	\$16,533
Economic Development	4	\$47,625
Affordable Housing	1	\$250
Total	34	\$66,408

This ranks as Civista’s highest percentage of donations during the evaluation period. Donations in this AA primarily supported economic development initiatives and non-profits that provide a multitude of services to LMI individuals and families, including but not limited to several local food banks and donations to the Salvation Army and United Way to help provide emergency support for people in need during the COVID-19 emergency. Civista has a good level of small dollar donations.

Service Test

Retail services are reasonably accessible and Civista provides an adequate level of community development services.

Retail Services

Since the previous evaluation, Civista has not opened any branches in the AA. Civista closed a branch with a full-service ATM in Quincy (Logan County) in a middle-income tract and closed a limited-service drive-thru only branch with a full-service ATM and merged operations into an existing branch location in Urbana (Champaign County) in a middle-income tract. Civista also relocated a branch with a full-service ATM in Willard (Huron County) in a middle-income tract. Civista’s record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and to LMI households. Civista’s delivery services are reasonably accessible to portions of Civista’s geographies and individuals of different income levels.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including moderate-income geographies and LMI households, and are consistent with

the services and hours discussed in the "Institution" assessment. All branches in this AA offer drive-thru services and extended and weekend hours of service.

Civista currently maintains its main office with a full-service ATM and 15 branches with full-service ATMs in this AA. The branches in moderate-income tracts are in Russells Point (Logan County) and Sandusky (Erie County). The branches in the middle-income tracts are in Urbana (Champaign County); Sandusky and Castalia (Erie County); Norwalk, Willard, Greenwich, and Plymouth (Huron County); and New Washington (Crawford County). The branches in upper-income tracts are in West Liberty (Logan County); Berlin Heights, Huron, and Sandusky (Erie County); and Norwalk (Huron County). Civista's branch offices in this AA represent 45.5% of Civista's total branches. Civista also has two stand-alone, cash-only ATMs in Sandusky (Erie County) in middle-income tracts.

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

Geographic Distribution of Branches and ATMs

Exam: Civista Bank 2022
Assessment Area(s): Nonmetropolitan Ohio

Analysis Year: 2021

Tract Income Levels	BRANCHES							ATMS							DEMOGRAPHICS*							
	Total Branches		Opened**	Closed***	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only		Census Tracts		Households	Total Businesses				
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%	
	DTO	0		0	0	0						0	0	0				0	0.0%	0.0%	0.0%	
	LS	0		0	0																	
Moderate	Total	2	13.3%	0	0	2	2	2	2	13.3%	2	13.3%	0	0	0	0.0%	0	0	18	18.3%	17.3%	16.3%
	DTO	0		0	0	0						0	0	0				0				
	LS	0		0	0							0	0	0				18	18.3%	17.3%	16.3%	
Middle	Total	8	53.3%	0	2	7	7	7	8	53.3%	8	53.3%	0	2	2	100.0%	0	0	57	60.0%	61.5%	59.7%
	DTO	0		0	0	0						0	0	2				57	60.0%	61.5%	59.7%	
	LS	0		0	0							0	0	0				0				
Upper	Total	5	33.3%	0	0	5	5	5	5	33.3%	5	33.3%	0	0	0	0.0%	0	0	19	20.0%	21.2%	23.4%
	DTO	0		0	0	0						0	0	0				19	20.0%	21.2%	23.4%	
	LS	0		0	0							0	0	0				0				
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1%	0.0%	0.0%
	DTO	0		0	0	0						0	0	0				1	1%	0.0%	0.0%	
	LS	0		0	0							0	0	0				0				
Totals	Total	15	100.0%	0	2	14	14	14	15	100.0%	15	100.0%	0	2	2	100.0%	0	0	95	100.0%	100.0%	100.0%
	DTO	0		0	0	0						0	0	2				0				
	LS	0		0	0							0	0	0				0				

DTO - Drive Thru Only
LS - Limited Service
Shaded rows indicate totals; unshaded rows are a subset of shaded rows
*Based on 2010 census data
**Acquired branches
***Closed branches are only included in the "Closed" columns and are not included in any other totals
LPOs not included in totals.

Branch distribution in moderate-income tracts is considered adequate. The distribution of branches and full-service ATMs at 13.3% was less than the percentage of moderate-income census tracts (18.3%), households (17.3%), and total businesses (16.3%) in these tracts.

Community Development Services

Civista provides an adequate level of community development services in this AA. During the evaluation period, 18 employees assisted 23 different organizations totaling 724 hours of community development service to local organizations that provide a multitude of services throughout the AA. This represents 40.9% of total service hours which is less than the total percentage branch offices at 45.5%. The hours of service provided in this AA equates to 0.4 ANP.

Purpose of CD Service	# Services	# Organizations	# Employees	# Hours
Community Services	22	20	15	620
Economic Development	2	2	2	68
Revitalization/ Stabilization	1	1	1	36
Total	25	23	18	724

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families; and promote affordable housing, community and economic development, and area revitalization and stabilization. Community development services include 602 hours serving on boards and committees and 122 hours providing technical expertise in the form of assisting with fundraising, curriculum development for workforce development training, and volunteer tax preparation for LMI individuals and families.

Other examples of community development services provided include but are not limited to:

- An employee serving on the board of directors for an organization that provides a multitude of services to LMI youth
- An employee serving on the board of directors and as treasurer for city improvement district
- An employee serving as executive director for foundation, which supports youth (LMI) facing financial hardships to excel athletically and academically
- One employee provided in-person financial literacy education to LMI children served by Erie County CASA, a nonprofit serving a moderate-income area

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE
CLEVELAND-ELYRIA OH MSA #17460**

Civista’s delineated footprint in the Cleveland-Elyria MSA (Cleveland AA) includes the entirety of Cuyahoga County (excluding Geauga, Lake, Lorain, and Medina counties). Civista entered this market October 28, 2019, when it closed its LPO and opened a branch office. This AA was comprised of the following tracts for this analysis:

Tract Income Level	2019 - 2021
	Number of Tracts
Low	107
Moderate	122
Middle	112
Upper	96
Unknown	10
Total	447

The 10 tracts with no income designations consist of six tracts in sparsely populated or industrial areas on the east side of Cleveland, one tract in an industrial area on the south side of Cleveland, two tracts for Cleveland Hopkins International Airport, and one tract in a portion of Lake Erie.

As of June 30, 2021, the FDIC summary of deposits report ranks Civista 20th among 26 institutions serving Cuyahoga County with 0.06% of the deposit market share. This is substantially lower than the three largest market holders, KeyBank National Association, PNC Bank National Association, and Citizens Bank National Association which hold 33.1%, 13.4%, and 11.7% of the market share, respectively. Of the financial institutions serving the entire Cleveland MSA, Civista ranks 26th among 34 institutions with 0.04% market share; compared to KeyBank National Association, The Huntington National Bank, and PNC Bank National Association which hold 27.8%, 14.4%, and 12.1% of the market, respectively. Civista has a very small share of the market in the MSA and competes with at least 30 financial institutions, including many large and regional banks, for the remaining 42.0% market share, indicating a largely fragmented and competitive banking environment. Deposits in this AA accounted for 1.8% of Civista’s total deposits and ranks as Civista’s second lowest percentage of deposits within its CRA delineated footprint.

The 2021 HMDA peer market data shows that Civista ranks 52nd of the 519 HMDA reporters in the AA having originated 147 loans. The top three HMDA lenders in this market Rocket Mortgage, LLC originated 4,296 loans, Third Federal Savings and Loan originated 4,229 loans, and The Huntington National Bank originated 3,931 loans. Only the top seven lenders in the AA surpassed 2,000 HMDA loans in 2021. Civista’s ranking among HMDA reporters was 52nd in 2020 and 60th in 2019.

Civista ranks 21st of the 161 CRA reporters serving the AA in 2021 having originated 189 loans. The top three CRA reporters in this market American Express National Bank originated 5,680 loans, JP Morgan Chase Bank National Association originated 4,494 loans, and The Huntington National Bank originated 2,897 loans. Only the top six lenders in the AA surpassed 2,000 CRA loans in 2021. These lenders tend to be issuers of credit cards, and their CRA loans primarily consist of commercial credit card accounts. Civista’s ranking among CRA reporters was 16th in 2020 and 38th in 2019.

Community Contact

There was a community contact interview conducted as part of this evaluation to provide supplemental information regarding the area’s credit needs and context to demographic and economic conditions of the local community. The interview was with a representative from a residential consortium. The contact said housing values continue to increase across Cuyahoga County, but Cleveland’s East Side and some other eastern suburbs are still suffering from the foreclosure crisis. While efforts to reduce blight are helping to increase home-sale prices in these areas, the funding for demolition is expected to run out. There is a shortage of affordable rentals in Cuyahoga County, especially for extremely low-income households. These households spend more than half of their income on housing and are more likely to experience unstable housing situations like evictions. The contact explained that manufacturing businesses are struggling to attract skilled workers. Consequently, the Manufacturing Advocacy and Growth Network (MAGNET) is involved in a workforce development initiative in Ohio to create interest in manufacturing careers and provide educational and training opportunities to prepare the next generation workforce for high-tech positions in the manufacturing industry. The contact indicated small dollar loans to small businesses are critical to meet a variety of needs, such as emergency expenses. There is also a need for homeowners to have access to affordable small dollar loans to make repairs to older housing stock in the inner-ring suburbs. Lastly, the contact thinks banks could be more actively involved in the community.

Population Characteristics

Population Change			
Assessment Area: Cleveland-Elyria, OH MSA #17460			
Area	2015 Population	2020 Population	Percent Change
Cuyahoga County	1,263,189	1,249,387	-1.1%
Cleveland-Elyria, OH MSA	2,064,483	2,075,662	0.5%
Ohio	11,575,977	11,780,017	1.8%
Source: 2011 - 2015 U.S. Census Bureau American Community Survey U.S. Census 2021 Population and Housing Unit Estimates Tables			

- Cuyahoga County experienced a slight loss (1.1%) in population from 2015 through 2020.
- 78.2% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 16.2% of the population in the AA was age 65 and over, compared to 15.1% in Ohio.
- AA population is aging and decreasing resulting in a shrinking working population or lack of labor supply and increasing demand for leisure and healthcare services.
- 40.2% of the AA’s population reside in the AA’s LMI tracts; therefore, there are opportunities to make loans in these tracts.
- According to 2020 Census data, the Cleveland MSA is the 34th most populous metropolitan area in the United States and the third largest metropolitan area in Ohio behind the Columbus and Cincinnati metropolitan areas, respectively.
- Cleveland is the most populous city in the AA with 367,991 residents. However, Cleveland’s population decreased by 7.3% between 2010 and 2021, compared to Columbus’ (906,528) and Cincinnati’s (308,935) populations which increased by 15.2% and 4.0%, respectively during this same period.

Income Characteristics

Borrower Income Levels														
Assessment Area: Cleveland-Elyria, OH MSA #17460														
FFIEC Estimated Median Family Income			Low			Moderate			Middle			Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2019	\$73,700		0	-	\$36,849	\$36,850	-	\$58,959	\$58,960	-	\$88,439	\$88,440	-	& above
2020	\$76,000	3.1	0	-	\$37,999	\$38,000	-	\$60,799	\$60,800	-	\$91,199	\$91,200	-	& above
2021	\$78,600	3.4	0	-	\$39,299	\$39,300	-	\$62,879	\$62,880	-	\$94,319	\$94,320	-	& above

Source: 2018-2021 FFIEC Census Data

- From 2019 through 2021 the median family income (MFI) in the AA increased by 6.6%, reflecting economic growth.
- According to 2015 U.S. Census data, AA MFI at \$60,546 is 3.6% less than Ohio MFI at \$62,817.

Poverty Rates			
Assessment Area: Cleveland-Elyria, OH MSA #17460			
Area	2018	2019	2020
Cuyahoga County	17.9	16.2	15.3
Ohio	13.8	13.0	12.6
United States	13.1	12.3	11.9

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

- Poverty rates in the AA were consistently higher than poverty rates across Ohio and the United States.

- Of the 305,683 families in the AA, 43.9% are designated as LMI with 14.5% living below poverty; compared to 38.9% designated as LMI with 11.5% living below poverty across Ohio.
- Of the 534,719 households in the AA, 18.2% are below the poverty level and 3.9% receive public assistance; compared to 15.0% of households across Ohio that are below the poverty level.
- According to Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis²⁴ in 2019, in Cuyahoga County 16.6% of the population received Supplemental Nutrition Assistance Program (SNAP) benefits. SNAP helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses.

Housing Characteristics

Housing Cost Change						
Assessment Area: Cleveland-Elyria, OH MSA #17460						
Area	Median Housing Value			Median Gross Rent		
	2015	2020	Percent Change	2015	2020	Percent Change
Cuyahoga County	\$121,800	\$156,200	28.2%	\$730	\$830	13.7%
Cleveland-Elyria, OH MSA	\$138,894	\$137,800	-0.8%	\$743	\$837	12.7%
Ohio	\$129,900	\$151,400	16.6%	\$730	\$825	13.0%

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

- Median housing values increased nearly 30.0% from 2015 to 2020 in Cuyahoga County. Overall, housing became less affordable across the AA most likely because MFI did not keep pace with home price growth.
- Based on 2015 Census data, the affordability ratio²⁵ was 36.3 in the AA compared to 38.1 in Ohio. Therefore, housing in the AA is less affordable than in other parts of Ohio.
- Median gross rent in Cuyahoga County increased from 2015 to 2019. The rise in median gross rents indicates the need for more affordable housing. According to 2015 Census data, 47.6% of all renters in the AA have rental costs that are at least 30.0% of their income.
- According to HUD’s 2021 Fair Market Rents data, the average rent for a one-bedroom unit was \$705 and \$865 for a two-bedroom unit in Cuyahoga County. Rents rose by 2.0% compared to a 3.4% increase in MFI from 2020 to 2021. While rents are rising, a median two-bedroom rent is still below the national average of \$1,283.

²⁴ [Federal Reserve Economic Data \(FRED\)](#)

²⁵ 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.

- There are 619,303 housing units in the AA, of which 51.2% are owner occupied, 35.1% are rental and 13.7% are vacant. There are more households who own their homes than there are renters. About 19.3% of total housing units are in low-income tracts; 24.8% of the housing units are owner-occupied and 75.3% are either rental or vacant. About 28.4% of total housing units are in moderate-income tracts; 40.5% of the housing units are owner-occupied and 56.9% are either rental or vacant. With 48.8% of housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts.
- Housing units in the AA primarily consist of single-family dwellings (64.2%) and multi-family dwellings (35.2%), compared to 73.0% single-family dwellings and 23.1% multi-family dwellings across Ohio.
- The median age of housing stock in the AA is 61 years old (including in LMI and middle-income tracts), and 40.1% of housing units were built prior to 1950. The age of the housing stock across the AA, demonstrates a potential need for home improvement lending and refinance or home improvement loans to remove lead-based paint that was commonly used on houses and apartments built before 1978.²⁶

Housing Cost Burden						
Assessment Area: Cleveland-Elyria, OH MSA #17460						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Cuyahoga County	67%	36%	21%	72%	36%	44%
Cleveland-Elyria, OH MSA	67%	35%	19%	73%	37%	43%
Ohio	64%	32%	17%	73%	34%	40%

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

- 67.0% of low-income homeowners and 72.0% of low-income renters are cost burdened, compared to 36.0% of moderate-income homeowners and 36.0% of moderate-income renters.
- About 21.0% of all homeowners across the AA are cost burdened, compared to 17.0% of all homeowners in Ohio.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters as well as low-income homeowners.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

²⁶ [Ohio Department of Health/Know Our Programs/Childhood Lead Poisoning](#)

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Cleveland-Elyria, OH MSA #17460					
Area	2017	2018	2019	2020	2021
Cuyahoga County	5.8%	4.9%	4.3%	10.7%	6.5%
Cleveland-Elyria, OH MSA	5.6%	4.7%	4.2%	9.8%	5.9%
Ohio	5.0%	4.5%	4.2%	8.2%	5.1%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While 2017-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate for the AA increased from 4.3% in 2019 to 10.7% in 2020. Unemployment rates across the AA were consistently higher than unemployment rates in Ohio during this period.
- According to Ohio Office of Research:²⁷
 - Land use in Cuyahoga County is primarily urban with 77.0% available for development (i.e., residential, commercial, industrial, or recreational).
 - The leading industries in the AA are health care and social assistance, government, manufacturing, retail trade, accommodation and food services, and professional and technical services. The average weekly wage for the private sector is \$1,129 and the average weekly wage for the service-providing sector is \$1,110, which indicates that employed persons could afford median rents in the AA.
- According to bank management, major employers include but are not limited to the Cleveland Clinic, the largest private employer in the city and Ohio. The Cleveland Clinic employs over 50,000 individuals. Technology is a growing sector in Cleveland and local government has deployed a strategy to recruit technology companies to the downtown area.
- In 2021, Cleveland received the eighth largest allocation of American Rescue Plan & Recovery Act funds, totaling \$512 million over the next two years. The funds are primarily intended to assist cities with revenue replacement that was lost due to the impacted of COVID-19. The mayor’s Rescue & Transformation Plan²⁸ was developed outlining priorities to for utilizing these funds. Focus areas include but are not limited to inclusive economic recovery, housing for all, and closing the digital divide.
- According to 2015 Census data and BroadbandOhio,²⁹ while 81.8% of households in Cuyahoga County have a broadband internet subscription, 8.0% of the county’s populated area and 5.0% of households do not have access to the minimum bandwidth needed for basic internet activity. A Federal Reserve Bank of Cleveland report, *Access to*

²⁷ Ohio County Trends: www.development.oh.gov/reports_countytrends_map

²⁸ [Cleveland’s Rescue & Transformation Plan](#)

²⁹ BroadbandOhio: <https://broadband.ohio.gov/view-maps/ohios-broadband-availability-gaps/ohios-broadband-availability-gaps>

Broadband is Essential for Positive Economic Outcomes,³⁰ found that employment rates differed markedly for those with and without broadband in both urban and rural counties. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CLEVELAND-ELYRIA OH MSA #17460

Lending Test

Civista's performance under the lending test in this AA is good. Civista's lending activity demonstrates an adequate responsiveness to the credit needs of the community. Civista has an adequate geographic distribution of loans with a substantial level of lending gaps. Civista has an adequate distribution among borrowers of different income levels and good distribution to businesses of different revenue sizes. Civista is a leader in making community development loans and makes use of flexible lending practices in this AA. Civista exhibits an adequate record of serving the credit needs of highly economically disadvantaged areas in its AA, low-income individuals, or businesses with gross annual revenue of \$1.0 million or less.

Lending Activity

Lending activity levels reflect an adequate responsiveness to the credit needs within the AA. The percentage of Civista's lending in the Cleveland AA is 10.2% and the percentage of total deposits is 1.8%.

While the majority of loans in the Cleveland MSA were made in the delineated AA by number and dollar amount; there was a concentration of HMDA loans (24.7% by volume and 29.5% by dollar amount) made outside this AA in Lorain County. Of the 205 total loans made in Lorain County, 17.1% by number and 14.5% by dollar amount were made in LMI tracts.

Geographic Distribution of Loans

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

While home purchase, refinance, and small business lending is good; Civista has a substantial level of lending gaps in the Cleveland AA. Therefore, the overall distribution of lending among geographies is adequate.

³⁰ Cleveland Fed: <https://www.clevelandfed.org/en/newsroom-and-events/publications/notes-from-the-field/nftf-20210816-access-to-broadband-is-essential-for-positive-economic-outcomes.aspx>

Percentage of Lending Penetration			
Tract Income Level	2019	2020	2021
Low	11.2%	24.3%	17.8%
Moderate	13.9%	32.8%	35.2%
Middle	14.3%	44.6%	42.9%
Upper	22.9%	72.9%	68.8%
Unknown	0.0%	30.0%	20.0%
Total	15.0%	42.3%	39.8%

Civista added this AA to its delineated footprint October 29, 2019, when it closed its LPO and opened a deposit-taking facility in the eastern part of Cuyahoga County. During the evaluation period, Civista penetrated about one-third (32.4%) of the tracts in the AA compared to 22.5% of LMI tracts. Civista’s only branch in this AA is in an upper-income tract approximately 19 miles east of Cleveland where a majority of LMI tracts are located. While Civista has a limited presence in this competitive market, the bank has also demonstrated its capacity to serve the credit needs of this AA.

HMDA Lending

During the evaluation period, Civista originated 331 HMDA-reportable loans totaling \$81.5 million. Of these loans, 151 were home purchase loans totaling \$27.4 million and 144 were refinance loans totaling \$28.3 million. Civista’s performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. Civista’s geographic distribution of HMDA loans is good, considering the limited number of housing units in LMI tracts and the high percentage of rental and vacant units in these tracts, particularly in low-income tracts. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, Civista originated 66 home purchase loans totaling \$13.1 million. Civista originated 10 (15.2%) home purchase loans in low-income tracts totaling \$1.1 million (8.1%), which exceeded the percentage of owner-occupied units in these tracts at 9.3% by volume and was below by dollar amount. The bank’s performance significantly exceeded the aggregate of all lenders at 7.4% by volume and 5.3% by dollar amount. Civista originated 15 (22.7%) home purchase loans in moderate-income tracts totaling \$2.0 million (15.0%), which exceeded the percentage of owner-occupied units in these tracts at 22.5% by volume but was below by dollar amount. The bank’s performance was below the aggregate of all lenders at 23.8% by volume and 16.3% by dollar amount.

In 2020, Civista originated 44 home purchase loans totaling \$7.4 million. Civista originated nine (20.5%) home purchase loans in low-income tracts totaling \$711,000 (9.6%), which significantly exceeded the percentage of owner-occupied units in these tracts at 9.3% by volume and exceeded

by dollar amount. The bank's performance significantly exceeded the aggregate of all lenders at 5.3% by volume and 3.9% by dollar amount. Civista originated 11 (25.0%) home purchase loans in moderate-income tracts totaling \$1.2 million (16.6%), which exceeded the percentage of owner-occupied units in these tracts at 22.5% by volume and dollar amount and exceeded the aggregate of all lenders at 20.4% by volume and 13.6% by dollar amount.

In 2019, Civista originated 41 home purchase loans totaling \$6.9 million. Civista originated nine (22.0%) home purchase loans in low-income tracts totaling \$1.0 million (14.7%), which significantly exceeded the percentage of owner-occupied units in these tracts at 9.3% by volume and dollar amount and significantly exceeded the aggregate of all lenders at 4.9% by volume and 3.8% by dollar amount. Civista originated nine (22.0%) home purchase loans in moderate-income tracts totaling \$494,000 (7.1%), which was comparable the percentage of owner-occupied units in these tracts at 22.5% by volume and below by dollar amount. The bank's performance exceeded the aggregate of all lenders at 21.1% by volume and was below at 13.9% by dollar amount.

Civista's home purchase lending performance consistently exceeded the percentage of owner-occupied units (proxy) and the aggregate of all lenders in low-income tracts, which is an excellent geographic distribution. The bank's performance mostly exceeded proxy and fell below the aggregate of all lenders in moderate-income tracts, which is a good geographic distribution.

Refinance Lending

In 2021, Civista originated 58 refinance loans totaling \$10.5 million. Civista originated six (10.3%) refinance loans in low-income tracts totaling \$879,000 (8.4%), which exceeded the percentage of owner-occupied units in these tracts at 9.3% by volume and was below by dollar amount. The bank's performance significantly exceeded the aggregate of all lenders at 3.2% by volume and 2.4% by dollar amount. Civista originated 13 (22.4%) refinance loans in moderate-income tracts totaling \$1.2 million (11.4%), which was comparable to the percentage of owner-occupied units in these tracts at 22.5% by volume and below by dollar amount. The bank's performance exceeded the aggregate of all lenders at 14.9% by volume and 9.7% by dollar amount.

In 2020, Civista originated 69 refinance loans totaling \$14.8 million. Civista originated nine (13.0%) refinance loans in low-income tracts totaling \$773,000 (5.2%), which exceeded the percentage of owner-occupied units in these tracts at 9.3% by volume and was below by dollar amount. The bank's performance significantly exceeded the aggregate of all lenders at 2.6% by volume and 2.1% by dollar amount. Civista originated 12 (17.4%) refinance loans in moderate-income tracts totaling \$1.8 million (11.9%), which was below the percentage of owner-occupied units in these tracts at 22.5% by volume and dollar amount and exceeded the aggregate of all lenders at 11.3% by volume and 7.4% by dollar amount.

Considering Civista's refinance lending performance was mixed compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders in LMI tracts but mostly exceeded these comparators; the geographic distribution in LMI tracts is good.

Small Business Lending

In 2021, Civista originated 189 small business loans totaling \$29.5 million. Civista originated two (1.1%) small business loans in unknown-income tracts totaling \$100,000 (0.3%) by dollar amount, compared to the percentage of businesses in these tracts at 1.3%.

Civista originated 12 (6.3%) small business loans in low-income tracts totaling \$2.1 million (7.1%), which was below the percentage of businesses in these tracts at 12.2% by volume and dollar amount. Civista originated 28 (14.8%) small business loans in moderate-income tracts totaling \$6.1 million (20.6%), which was below the percentage of businesses in these tracts at 22.0% by volume and dollar amount.

In 2020, Civista originated 348 small business loans totaling \$46.7 million. Civista originated seven (2.0%) small business loans in unknown-income tracts totaling \$1.1 million (2.4%), compared to the percentage of small businesses in these tracts at 1.2% and the aggregate of all lenders at 1.3% by volume and 2.0% by dollar amount.

Civista originated 23 (6.6%) small business loans in low-income tracts totaling \$3.5 million (7.4%), which was below the percentage of businesses in these tracts at 11.7% by volume and dollar amount and below the aggregate of all lenders at 10.7% by volume and 10.9% by dollar amount. Civista originated 47 (13.5%) small business loans in moderate-income tracts totaling \$7.6 million (16.2%), which was below the percentage of businesses in these tracts at 21.2% by volume and dollar amount and below the aggregate of all lenders at 19.4% by volume and 20.0% by dollar amount.

In 2019, Civista originated 30 small business loans totaling \$8.9 million. Civista originated seven (23.3%) small business loans in low-income tracts totaling \$1.8 million (20.3%), which exceeded the percentage of businesses in these tracts at 11.2% by volume and dollar amount and significantly exceeded the aggregate of all lenders at 10.5% by volume and 10.9% by dollar amount. Civista originated nine (30.0%) small business loans in moderate-income tracts totaling \$2.6 million (28.7%), which exceeded the percentage of businesses in these tracts at 20.3% by volume and dollar amount and significantly exceeded the aggregate of all lenders at 19.8% by volume and 20.9% by dollar amount.

Civista's small business lending performance fell mostly below the percentage of businesses (proxy) and the aggregate of all lenders in 2021 and 2020 and exceeded demographic and market comparators in 2019. The geographic distribution of small business lending in LMI tracts is good.

Distribution by Borrower Income and Revenue Size of the Business

Civista's overall distribution among borrowers of different income (including LMI) levels is adequate for home purchase and refinance lending and to businesses different sizes.

HMDA Lending

During the evaluation period, Civista originated 331 HMDA-reportable loans totaling \$81.5 million. Of these loans, 151 were home purchase loans totaling \$27.4 million and 144 were refinance loans totaling \$28.3 million. Civista's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. Civista's borrower distribution of HMDA loans is adequate. See Appendix E for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2021, Civista originated 66 home purchase loans totaling \$13.1 million. Civista originated three (4.5%) home purchase loans to borrowers with unknown incomes totaling \$627,000 (4.8%). By comparison, the aggregate of all lenders originated 15.3% by volume and 13.7% by dollar amount to borrowers with unknown incomes.

Civista originated four (6.1%) home purchase loans to low-income borrowers totaling \$441,000 (3.4%), which was significantly below the percentage of families at 26.9% by volume and dollar amount and below the aggregate of all lenders at 11.4% by volume and 6.6% by dollar amount. Civista originated 14 (21.2%) home purchase loans to moderate-income borrowers totaling \$1.8 million (14.1%), which exceeded the percentage of families at 17.0% by volume and was below by dollar amount. The bank's performance was below the aggregate of all lenders at 22.4% by volume and 17.0% by dollar amount.

In 2020, Civista originated 44 home purchase loans totaling \$7.4 million. Civista originated one (2.3%) home purchase loan to borrowers with unknown incomes totaling \$654,000 (8.8%). By comparison, the aggregate of all lenders originated 11.8% by volume and 10.6% by dollar amount to borrowers with unknown incomes.

Civista originated two (4.5%) home purchase loans to low-income borrowers totaling \$199,000 (2.7%), which was significantly below the percentage of families at 26.9% by volume and dollar amount and below the aggregate of all lenders at 10.0% by volume and 5.5% by dollar amount. Civista originated seven (15.9%) home purchase loans to moderate-income borrowers totaling \$664,000 (9.0%), which was below the percentage of families at 17.0% by volume and dollar amount and below the aggregate of all lenders at 24.3% by volume and 18.1% by dollar amount.

In 2019, Civista originated 41 home purchase loans totaling \$6.9 million. Civista originated four (9.8%) home purchase loans to borrowers with unknown incomes totaling \$908,000 (13.1%). By comparison, the aggregate of all lenders originated 14.4% by volume and 13.0% by dollar amount to borrowers with unknown incomes.

Civista originated three (7.3%) home purchase loans to low-income borrowers totaling \$206,000 (3.0%), which was significantly below the percentage of families at 26.9% by volume and dollar amount and below the aggregate of all lenders at 9.2% by volume and 4.8% by dollar amount.

Civista originated six (14.6%) home purchase loans to moderate-income borrowers totaling \$747,000 (10.8%), which was below the percentage of families at 17.0% by volume and dollar amount and below the aggregate of all lenders at 22.4% by volume and 15.9% by dollar amount.

Civista's performance fell significantly below demographic comparators and below market comparators to low-income borrowers, which is a poor borrower distribution. Considering the bank's mixed performance compared to proxy and the aggregate of all lenders; the borrower distribution to moderate-income borrowers is adequate.

Refinance Lending

In 2021, Civista originated 58 refinance loans totaling \$10.5 million. Civista originated one (1.7%) refinance loan to borrowers with unknown incomes totaling \$450,000 (4.3%). By comparison, the aggregate of all lenders originated 13.9% by volume and 14.1% by dollar amount to borrowers with unknown incomes.

Civista originated no refinance loans to low-income borrowers, compared to the percentage of families at 26.9% and the aggregate of all lenders at 7.1% by volume and 3.6% by dollar amount. Civista originated 11 (19.0%) refinance loans to moderate-income borrowers totaling \$1.3 million (12.6%), which exceeded the percentage of families at 17.0% by volume and was below by dollar amount. The bank's performance exceeded the aggregate of all lenders at 17.3% by volume and 11.4% by dollar amount.

In 2020, Civista originated 69 refinance loans totaling \$14.8 million. Civista originated three (4.3%) refinance loans to borrowers with unknown incomes totaling \$596,000 (4.0%). By comparison, the aggregate of all lenders originated 15.2% by volume and 14.6% by dollar amount to borrowers with unknown incomes.

Civista originated one (1.4%) refinance loan to low-income borrowers totaling \$23,000 (0.2%), which was significantly below the percentage of families at 26.9% by volume and dollar amount and below the aggregate of all lenders at 4.5% by volume and 2.1% by dollar amount. Civista originated two (2.9%) refinance loans to moderate-income borrowers totaling \$139,000 (0.9%), which was significantly below the percentage of families at 17.0% and significantly below the aggregate of all lenders at 13.5% by volume and 8.3% by dollar amount.

Civista only made one refinance loan to low-income borrowers, which is a very poor borrower distribution. Civista exceeded demographic and market comparators in 2021 and was significantly below these comparators in 2020 to moderate-income borrowers. Considering the bank's mixed performance, the borrower distribution to moderate-income borrowers is adequate.

Small Business Lending

During the evaluation period Civista originated 567 small business loans to businesses of different sizes totaling \$85.2 million, and 465 (82.0%) loans totaling \$52.6 million (61.8%) were PPP loans with unknown gross annual revenue. Civista's performance was compared to the percentage of businesses (proxy).

In 2021, Civista originated 189 small business loans to businesses of different sizes totaling \$29.5 million, of which 85.2% were extended to businesses with unknown revenue. Of the total small business loans, 154 (81.5%) loans totaling \$19.1 million (64.7%) were PPP loans. Civista originated 28 (14.8%) loans totaling \$8.0 million (27.1%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 90.2%. While this is a poor distribution, Civista originated 112 (59.3%) small dollar loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, Civista originated 348 small business loans to businesses of different sizes totaling \$46.7 million, of which 89.4% were extended to businesses with unknown revenue. Of the total small business loans, 311 (89.4%) loans totaling \$33.5 (71.6%) were PPP loans. Civista originated 37 (10.6%) loans totaling \$13.3 million (28.4%) were originated to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 89.8%. While this is a poor distribution, Civista originated 213 (61.2%) small dollar loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2019, Civista originated 30 small business loans to businesses of different sizes totaling \$8.9 million, of which 10.0% were extended to businesses with unknown gross annual revenue. Civista originated 27 (90.0%) loans totaling \$7.7 million (86.0%) to businesses with revenue of \$1.0 million or less, which exceeded the percentage of small businesses at 89.3% and significantly exceeded the aggregate of all lenders at 47.6% by volume and 27.2% by dollar amount. While this is an excellent distribution; Civista only originated seven (23.3%) small dollar loans in amounts of \$100,000 or less, which exhibits a poor responsiveness to credit needs of small businesses in the AA.

While this analysis is skewed by the large number of businesses with unknown gross annual revenue in 2021 and 2020, the bank's performance exceeded demographic and market comparators in 2019. Civista's distribution to businesses of different sizes is adequate. Civista also exhibits an adequate responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency.

Community Development Loans

Civista originated or renewed nine community development loans totaling \$14.3 million. The table below shows the number of community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Revitalization/Stabilization	5	\$9,325,456
Affordable Housing	4	\$4,938,000
Total	9	\$14,263,456

These loans represent 16.7% of the total dollar amount of community development loans and ranks as Civista’s second-highest percentage of community development lending during the evaluation period. Civista is a leader in making community development loans in the Cleveland AA.

Four revitalization/stabilization loans were large dollar (> \$1.0 million) PPP loans originated to four small businesses (\$8.7 million) that helped stabilize LMI tracts in Cuyahoga County. These loans are considered responsive to small businesses in LMI geographies impacted by the COVID-19 emergency. The remaining revitalization/stabilization loan (\$750,000) helps support Cleveland’s Neighborhood Transformation Initiative (NTI), which is a public-private partnership aimed at revitalizing historically marginalized neighborhoods. Through NTI, Cleveland and its community partners can offer new tools, programs, and resources to build wealth and stabilize neighborhoods.

The four affordable housing loans (\$4.9 million) provided funds to either purchase and/or renovate four multi-family dwellings in LMI tracts, where the majority of units (225 units) have documented non-subsidized affordable rents.

These community development loans helped small businesses and revitalized and stabilized local neighborhoods and the economy, especially during the height of the COVID-19 emergency and maintained affordable housing. The community contact stressed the need for small dollar loans to support small businesses and maintain all aspects of affordable housing. Therefore, the community development loans originated in the Cleveland AA exhibits an excellent responsiveness to needs in the community.

Flexible Lending Programs

Civista originated 190 loans in two government-guaranteed loan programs totaling \$28.4 million in the Cleveland MSA. Civista originated 186 Fannie Mae loans totaling \$27.7 million and four FHA loans totaling \$677,000. The following tables show the percentage by volume and dollar amount in these flexible lending programs (with at least 25 loans) and the distribution of lending by census tract and borrower income.

Borrower Distribution of Fannie Mae Loans					
Borrower Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Families (2021)
Low	12	6.5	\$ 912	3.3	26.9
Moderate	27	14.5	\$ 3,083	11.1	17.0
Middle	28	15.1	\$ 3,505	12.6	18.2
Upper	119	64.0	\$ 20,225	73.0	38.0
Total	186	100.0	\$ 27,724	100.0	100.0

Civista originated 12 Fannie Mae loans (\$912,000) to low-income borrowers, which was well below the percentage of families by volume and dollar amount. Civista originated 17 Fannie Mae loans (\$3.1 million) to moderate-income borrowers, which was below the percentage of families by volume and dollar amount.

Geographic Distribution of Fannie Mae Loans					
Tract Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Owner-Occupied Units (2021)
Low	33	17.7	\$ 2,627	9.5	9.3
Moderate	49	26.3	\$ 4,087	14.7	22.5
Middle	40	21.5	\$ 5,424	19.6	33.2
Upper	63	33.9	\$ 15,552	56.1	34.7
Unknown	1	0.5	\$ 34	0.1	0.3
Total	186	100.0	\$ 27,724	100.0	100.0

Civista originated 33 Fannie Mae loans (\$2.6 million) in low-income tracts, which significantly exceeded the percentage of owner-occupied units by volume was comparable by dollar amount. Civista originated 49 Fannie Mae loans (\$26.3 million) in moderate-income tracts, which exceeded the percentage of owner-occupied units by volume was below by dollar amount.

Civista was able to assist LMI borrowers purchase homes through these down-payment assistance programs. Flexible lending products and practices to LMI borrowers is adequate and is excellent in LMI tracts.

Civista makes use of flexible lending practices in serving the credit needs of the Cleveland MSA. These programs are designed to improve affordable housing for LMI individuals. Therefore, the qualitative impact of these programs enhanced Civista's overall lending test performance.

Investment Test

Civista holds one new qualified community development investment, totaling \$240,000. This qualified investment represents 0.9% by dollar amount of the total community development investments and ranks as Civista's seventh-highest percentage of community development investments during the evaluation period. Civista invested in a municipal school bond supporting a school with majority of students eligible for free- and reduced-lunch program. Civista has a poor level of qualified community development investments; however, Civista only entered this market in October 2019.

Civista made seven donations, totaling \$4,500, representing 4.4% of total donations by dollar amount. This ranks as Civista's fifth-highest percentage of donations made during the evaluation period. Donations in this AA supported community services. Most donations supported a regional food bank that serves a multitude of individuals and families, particularly during the height of the COVID-19 emergency; another donation supported a fundraiser to help women in homeless shelters. Civista has an adequate level of small dollar donations.

Service Test

Retail services are unreasonably inaccessible and Civista provides an adequate level of community development services.

Retail Services

As of October 28, 2019, Civista closed a loan production office in Mayfield Heights (Cuyahoga County) in a middle-income tract and opened a branch with a full-service ATM in Beachwood (Cuyahoga County) in an upper-income tract. Civista operates a loan production office in Westlake (Cuyahoga County) in a middle-income tract. This branch office represents 3.0% of Civista's total branches. Civista's record of opening and closing offices has generally not adversely affected the accessibility of its delivery systems. Civista's delivery services are unreasonably inaccessible to portions of Civista's geographies and individuals of different income levels.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including moderate-income geographies and LMI households, and are consistent with the services and hours discussed in the "Institution" assessment. All branches in this AA offer drive-thru services and extended and weekend hours of service.

The following table illustrates the percentage of the branch office and ATM in comparison to the

number and percentage of census tracts and the percentage of households and businesses in those tracts.

Geographic Distribution of Branches and ATMs

Exam: Civista Bank 2022
Assessment Area(s): Cleveland-Elyria, OH MSA #17460

Analysis Year: 2021

Tract Income Levels	BRANCHES							ATMS								DEMOGRAPHICS*						
	Total Branches		Opened**	Closed***	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	Total	%	Open	Closed	Total	%	Open	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0	0	0
	DTO	0		0	0	0												107	23.9%	16.6%	12.2%	
	LS	0		0	0																	
Moderate	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0	0	0
	DTO	0		0	0	0												122	27.3%	27.5%	22.0%	
	LS	0		0	0																	
Middle	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0	0	0
	DTO	0		0	0	0												112	25.1%	29.0%	27.9%	
	LS	0		0	0																	
Upper	Total	1	100.0%	1	0	1	0	0	1	100.0%	1	100.0%	1	0	0	0.0%	0	0	0	0	0	0
	DTO	0		0	0	0												96	21.3%	26.0%	36.7%	
	LS	0		0	0																	
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0	0	0
	DTO	0		0	0	0												10	2.2%	0.9%	1.3%	
	LS	0		0	0																	
Totals	Total	1	100.0%	1	0	1	0	0	1	100.0%	1	100.0%	1	0	0	0.0%	0	0	0	0	0	0
	DTO	0		0	0	0												447	100.0%	100.0%	100.0%	
	LS	0		0	0																	

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

Civista has no branches or other deposit-taking facilities in LMI tracts, compared 51.2% LMI census tracts, and 44.1% households and 34.2% total businesses in these tracts.

Community Development Services

Civista provides an adequate level of community development services in this AA. During the evaluation period, five employees assisted five different organizations totaling 149 hours of community development service to local organizations that provide a multitude of services to LMI individuals and families throughout the AA. This represents 7.5% of total service hours which exceeds the total percentage branch offices at 3.0%. Also, the hours of service provided in this AA equates to 0.1 ANP.

Employees provided financial expertise through leadership positions in multiple community organizations that provide services to LMI individuals and families; and promote affordable housing, community and economic development, and area revitalization and stabilization. Community development services include 128 hours serving on boards and committees, 21 hours providing technical expertise.

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

- Two employees provided technical expertise in the form of determining compliance with income guidelines for LMI individuals and families to receive wraparound services
- An employee volunteered as a tax preparer for LMI families through a metro housing authority
- An employee served as a board member for an organization focused on improving literacy and fostering leadership skills through mentoring for at-risk LMI youth

- An employee in partnership with a regional nonprofit provided in-person financial literacy education to LMI students in an elementary school in a low-income neighborhood (over 60% of students eligible for free and reduced lunch program)

METROPOLITAN AREAS
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS

- **Akron MSA**
 - As of June 30, 2021, Civista operated one branch in the AA, representing 3.0% of its branches.
 - As of June 30, 2021, Civista had \$100.8 million in deposits in this AA, representing a market share of 0.6% and 4.2% of its deposits.
- **Columbus MSA**
 - As of June 30, 2021, Civista operated two branches in the AA, representing 6.1% of its branches.
 - As of June 30, 2021, Civista had \$112.6 million in deposits in this AA, representing a market share of 0.1% and 4.6% of its deposits.
- **Dayton-Kettering MSA**
 - As of June 30, 2021, Civista operated three branches in the AA, representing 9.1% of its branches.
 - As of June 30, 2021, Civista had \$119.7 million in deposits in this AA, representing a market share of 1.0% and 4.9% of its deposits.
- **Mansfield MSA**
 - As of June 30, 2021, Civista operated two branches in the AA, representing 6.1% of its branches.
 - As of June 30, 2021, Civista had \$116.7 million in deposits in this AA, representing a market share of 4.7% and 4.8% of its deposits.
- **Toledo MSA**
 - As of June 30, 2021, Civista operated one branch in the AA, representing 3.0% of its branches.
 - As of June 30, 2021, Civista had \$24.3 million in deposits in this AA, representing a market share of 2.3% and 1.0% of its deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Using available facts and data, including performance and demographic information, each AA's performance was evaluated and compared with Civista's overall performance. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Akron MSA	Below	Below	Consistent
Columbus MSA	Consistent	Consistent	Consistent
Dayton-Kettering MSA	Below	Below	Below
Mansfield MSA	Below	Below	Consistent
Toledo MSA	Below	Below	Consistent

For the lending test, Civista received a “High Satisfactory” rating. Performance in the Columbus AA is consistent with overall performance and below in the remaining four AAs. The borrower distribution of loans is poor in the Akron and Toledo AAs, adequate in the Columbus and Dayton AAs, and good in the Mansfield AA. The distribution to businesses of different revenue sizes is adequate in all five AAs. The geographic distribution of loans is very poor in the Toledo AA and adequate in the remaining four AAs. Gaps in lending were found to be substantial in the Akron, Columbus, and Dayton AAs, significant in the Mansfield AA, and moderate in the Toledo AA. Civista is a leader in making community development loans in the Columbus AA, made an adequate level of community development loans in the Akron and Dayton AAs, and made no community development loans in the Mansfield and Toledo AAs. Civista makes use of flexible lending programs in the Akron and Columbus AAs and limited use in the remaining three AAs. These ratings are primarily due to the substantial and significant lending gaps relative to Civista’s operational presence in the overall AAs.

For the investment test, Civista received an “Outstanding” rating. Performance in Columbus AA is consistent with overall performance and below overall performance in the remaining four AAs. The level of qualified community development investments is excellent in the Columbus AA, significant in the Dayton AA, adequate in the Akron AA, and poor in the Mansfield and Toledo AAs. The below-level performance was primarily due to lower levels of qualified investments, contributions, and responsiveness to credit and community development needs relative to Civista’s operational presence in the overall AA.

For the service test, Civista received a “Low Satisfactory” rating. Performance is consistent with overall performance in four AAs and below overall performance in the Dayton AA. Retail services are reasonably accessible in the Toledo AA which has no LMI tracts and unreasonably inaccessible in the remaining four AAs. Civista has no branches in LMI tracts in these urban AAs, while 96.5% of LMI tracts in Ohio are in these AAs. Civista provides an adequate level of community development services in the Columbus, Mansfield, and Toledo AAs; a limited level in the Akron AA; and few, if any in the Dayton AA. These ratings are primarily due to the poor branch distribution relative to Civista’s operational presence in the overall AA.

Performance in the limited-scope AAs did not impact to the overall rating.

STATE OF INDIANA

CRA RATING for State of Indiana:³¹ “Satisfactory”

The lending test is rated: “High Satisfactory”

The investment test is rated: “Low Satisfactory”

The service test is rated: “High Satisfactory”

The major factors supporting this rating include:

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

SCOPE OF EVALUATION

A full-scope review was conducted for the Cincinnati OH-KY-IN MSA (Dearborn AA) and a limited-scope review was conducted for Nonmetropolitan Indiana. The time period and products evaluated for these AAs are consistent with the scope discussed in the “Institution” section of this report.

Borrower distribution received greater weight than geographic distribution in the state based on the overall percentage of LMI geographies is greater than the overall percentage of LMI families.

³¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

The Dearborn AA received greater weight in determining the CRA rating for the state, since it had the largest lending volumes and number of banking centers and ranks first in the institution's share of lending, deposits, and branches during the evaluation period.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF INDIANA

Lending activity accounted for 19.0% of Civista's total lending activity and deposits accounted for 26.4% of Civista's total deposits. HMDA-reportable lending in Indiana represented 26.1% of Civista's total HMDA lending and CRA-reportable lending represented 10.0% of Civista's total CRA lending. As of June 30, 2021, Civista ranks 35th among 123 insured institutions and has a deposit market share of 0.4% in Indiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF INDIANA

Lending Test

Civista's performance under the lending test in Indiana is rated "High Satisfactory."

Lending Activity

Civista originated 1,292 HMDA loans totaling \$207.0 million, 364 small business loans totaling \$21.5 million, and 24 small farm loans totaling \$2.4 million during the evaluation period in Indiana. Civista's percentage of total lending in Indiana is 19.0%, which is less than the percentage of total deposits at 26.4%.

Civista's lending activity reflects a good responsiveness to the credit needs across its AAs in Indiana, taking into consideration economic conditions and competitive factors. Lending activity is good in the Dearborn AA and adequate in Nonmetropolitan Indiana. While no substantial concentration of loans was identified in excluded counties in the MSA; a small concentration of small business lending was identified in Butler County and a small concentration of small business and HMDA lending was identified in Hamilton and Warren counties in Ohio in the Cincinnati OH-KY-IN MSA.

Borrower-Income, Business Revenue Size, and Geography

The overall distribution of loans among borrowers of different income levels is good and adequate to businesses of different sizes in Indiana. HMDA-reportable lending to borrowers of different income levels is good in the Dearborn AA and adequate in Nonmetropolitan Indiana. The distribution to businesses of different sizes is adequate in the Dearborn AA and Nonmetropolitan Indiana.

The overall geographic distribution of loans reflects a good penetration in Indiana. Geographic distribution is good in the Dearborn AA and very poor in Nonmetropolitan Indiana. There were no gaps in lending in either AA.

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

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

Community Development Loans

Civista makes a relatively high level of community development loans in Indiana. Civista originated 13 community development loans totaling \$24.9 million, accounting for 28.7% of bank-wide community development lending. Civista makes an adequate level of community development loans in the Dearborn AA and did not make community development loans in Nonmetropolitan Indiana.

Within the Dearborn AA, Civista originated four community development loans totaling \$5.8 million. These loans supported affordable housing, revitalization and stabilization of a LMI communities, and economic development.

Lastly, consideration was given to nine qualified community development loans totaling \$19.1 million that benefited counties within a larger regional area outside Civista's delineated AAs. Five of these loans were affordable housing loans totaling \$15.5 million, extended to landlords to either purchase and/or renovate at least six multi-family dwellings with 246 units of documented non-subsidized affordable rents and 116 (47.2%) of these units are in moderate-income tracts. The sixth affordable housing loan totaling \$348,000, supported 24 units of subsidized housing through the Section 8 HCV program. The three remaining community development loans are large dollar (in amounts greater than \$1.0 million) PPP loans. These loans were originated to two small businesses (\$3.3 million) that helped stabilize LMI tracts during the height of the pandemic emergency.

These community development loans helped to stabilize the local economy, especially during the height of the COVID-19 emergency and retained and created jobs in the community. The community contact stressed the critical need for affordable housing and supporting economic development. Therefore, the community development loans exhibit good responsiveness to the credit needs of LMI individuals and areas in Indiana.

Flexible Lending

Overall, Civista makes use of flexible lending practices within its AAs in Indiana.

Investment Test

Civista's performance under the investment test in Indiana is rated "Low Satisfactory."

Civista holds five qualified community development investments totaling \$4.0 million in Indiana. Civista obtained four new investments totaling approximately \$1.8 million, representing 45.3% of qualified investments by dollar amount. From prior periods, Civista holds one outstanding investments with a current book value of approximately \$2.2 million, representing 54.7% of qualified investments by dollar amount. New investments were in revenue bonds which support infrastructure improvements in a moderate-income tract in the Dearborn AA and three schools serving majority LMI student bodies in Nonmetropolitan Indiana. The prior period investment is in mortgage-backed security that supports affordable housing in Nonmetropolitan Indiana.

Civista also originated 11 donations in Indiana totaling \$26,326 representing 26.5% of total dollar amount of donations made during the evaluation period. Donations primarily supported non-profit organizations that promote economic development.

Civista has an adequate level of qualified investments in Indiana, approximately 14.5% of Civista's total qualified community development investments by dollar amount benefited Indiana, compared to the percentage of total deposits in Indiana at 26.4%. Civista has an adequate level of qualified community development qualified investments in the Dearborn AA and an excellent level in Nonmetropolitan Indiana.

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

Service Test

Civista's performance under the service test in Indiana is rated "High Satisfactory". Retail services are readily accessible and Civista provides an adequate level of community development services in Indiana.

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

Retail Services

For this evaluation period, Civista maintains eight branches, eight full-service ATMs, and two cash-only ATMs in Indiana, representing 24.2% of the bank's total branches. All Civista's branches have full-service ATMs. Since the previous evaluation, Civista has not opened or closed any branches since entering this market in September 2018 with the acquisition of UCB. Civista's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. Civista has two stand-alone cash-only ATMs in Dearborn County.

Overall retail delivery systems are readily accessible to Civista's geographies and individuals of different income levels in Indiana. Delivery systems are readily accessible in the Dearborn AA and accessible in Nonmetropolitan Indiana. Banking services do not vary or inconvenience any portion of Civista's AAs in Indiana. Eight branches offer drive-thru facilities, seven branches offer extended hours, and eight branches offer weekend hours of service, including the branches in moderate-income tracts.

Community Development Services

Civista provides an adequate level of community development services in Indiana, with 615 hours (34.8%) of community development services supporting various service activities during the evaluation period. Community development service hours in Indiana equate to 0.3 ANP.

Sixteen (16) employees were involved with 20 organizations that promote or facilitate community services targeted to LMI individuals, economic development by financing small businesses; and to a lesser extent, revitalize/stabilize LMI communities.

Civista's directors, officers, and staff members provided their financial and technical expertise to the community by providing leadership and engaging in activities that promoted or facilitated services for LMI individuals, economic development, and revitalization and stabilization of LMI areas.

Civista provided an adequate level of community development services in the Dearborn AA and a limited level in Nonmetropolitan Indiana.

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

Civista’s delineated footprint in the Cincinnati OH-KY-IN MSA (Dearborn AA) includes the entirety of Dearborn County in Indiana (excluding Brown, Butler, Clermont, Hamilton, and Warren counties in Ohio; Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton counties in Kentucky; and Franklin, Ohio, and Union counties in Indiana). Dearborn County is in the southeast portion of Indiana, 30 minutes from downtown Cincinnati. This AA was comprised of the following tracts for this analysis:

Tract Income Level	2018 - 2021
	Number of Tracts
Moderate	2
Middle	8
Total	10

As of June 30, 2021, the FDIC summary of deposits report ranks Civista first out of seven institutions with 42.3% of the deposit market share in Dearborn County, followed by US Bank National Association with 20.0% and First Financial Bank with 15.8%, respectively. Deposits in this AA accounted for 22.0% of Civista’s total deposits and ranks as Civista’s second highest percentage of deposits within its CRA delineated footprint. By comparison, of the financial institutions serving the entire Cincinnati MSA, Civista ranks 16th among 59 institutions with only 0.3% market share; compared to US Bank National Association and Fifth Third Bank National Association which hold 46.4% and 28.6% of the market, respectively. Civista has a very small share of the market in the MSA and competes with at least 56 financial institutions, including many large and regional banks, for the remaining 25.0% market share, indicating a largely fragmented and competitive banking environment.

The 2021 HMDA peer market data shows that Civista ranks first of the 203 HMDA reporters in the AA having originated 373 loans. First Financial Bank originated 188 loans, Rocket Mortgage, LLC originated 161 loans, Nations Reliable Lending, LLC originated 143 loans, and US Bank National Association originated 132 loans. Civista’s ranking among HMDA reporters was first in 2020, 2019, and 2018.

Civista ranks sixth of the 49 CRA reporters serving the AA in 2021 having originated 80 loans. The top three CRA reporters in this market US Bank National Association, American Express National Bank, and Synchrony Bank originated 170, 123, and 92 loans, respectively. These lenders tend to be issuers of credit cards, and their CRA loans primarily consist of commercial credit card accounts. Civista’s ranking among CRA reporters was first in 2020, 13th in 2019, and 18th in 2019.

Community Contact

There was a community contact interview conducted as part of this evaluation to provide supplemental information regarding the area’s credit needs and context to demographic and economic conditions of the local community. The interview was with a representative from Dearborn County. The contact stated that the county is part of the Southeast Business Development Region and is strategically located near Cincinnati, Indianapolis, and Louisville. Dearborn County has multiple recreational and natural attractions that help to draw visitors from around the country and region. The county also is home to two Ivy Tech campuses that provide advanced manufacturing training. The contact said the population is relatively educated and can meet the demands of specialized industries that can generate economic growth. However, the county’s population is older compared to the rest of Indiana and the nation, which could limit the ability to meet future workforce demands for businesses wanting to locate in the county. Currently, more than half of people living in Dearborn County are employed outside the county. The contact emphasized a lack of road infrastructure as a major challenge for the county. Additionally, high-speed internet, sewer, water, and affordable housing are vital to support economic development of the region. Improving the infrastructure network should help attract more residents to the area. There are opportunities for banks to provide funding for major initiatives to help the county achieve its goals in the regional economic development plan.

Population Characteristics

Population Change			
Assessment Area: Cincinnati, OH-KY-IN MSA #17140			
Area	2015 Population	2020 Population	Percent Change
Dearborn County	49,679	50,816	2.3%
Cincinnati, OH-KY-IN MSA	2,162,401	2,259,935	4.5%
Indiana	6,568,645	6,805,985	3.6%
<i>Source: 2011 - 2015 U.S. Census Bureau American Community Survey U.S. Census 2021 Population and Housing Unit Estimates Tables</i>			

- The AA experienced a 2.3% gain in population from 2015 through 2020.
- 76.4% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 14.6% of the population in the AA was age 65 and over, compared to 13.9% in Indiana.
- 18.1% of the AA’s population reside in the AA’s moderate-income tracts.
- Lawrenceburg is the most populous city in this AA with 5,122 residents, and its population increased by 1.6% between 2010 and 2021.

Income Characteristics

Borrower Income Levels														
Assessment Area: Cincinnati, OH-KY-IN MSA #17140														
FFIEC Estimated Median Family Income			Low			Moderate			Middle			Upper		
Year	\$	% Change	0	-	49.9%	50%	-	79.9%	80%	-	119.9%	120%	-	& above
2018	\$77,000		0	-	\$38,499	\$38,500	-	\$61,599	\$61,600	-	\$92,399	\$92,400	-	& above
2019	\$76,700	-0.4	0	-	\$38,349	\$38,350	-	\$61,359	\$61,360	-	\$92,039	\$92,040	-	& above
2020	\$80,100	4.4	0	-	\$40,049	\$40,050	-	\$64,079	\$64,080	-	\$96,119	\$96,120	-	& above
2021	\$81,900	2.2	0	-	\$40,949	\$40,950	-	\$65,519	\$65,520	-	\$98,279	\$98,280	-	& above

Source: 2018-2021 FFIEC Census Data

- During the evaluation period, the median family income (MFI) in the AA increased by 6.8%, reflecting economic growth.
- According to 2015 U.S. Census data, AA MFI at \$70,178 is 14.8% greater than Indiana MFI at \$61,119.

Poverty Rates			
Assessment Area: Cincinnati, OH-KY-IN MSA #17140			
Area	2018	2019	2020
Dearborn County	9.4	9.3	7.8
Indiana	13.0	11.9	11.6
United States	13.1	12.3	11.9

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

- Poverty rates in the AA were consistently lower than poverty rates across Indiana and the United States.
- Of the 13,367 families in the AA, 36.0% are designated as LMI with 6.7% living below poverty; compared to 38.4% designated as LMI with 11.1% living below poverty across Indiana.
- Of the 18,634 households in the AA, 9.3% are below the poverty level and 2.6% receive public assistance; compared to 14.2% of households across Indiana that are below the poverty level.
- According to Federal Reserve Economic Data (FRED) maintained by the Federal Reserve Bank of St. Louis³² in 2019, in Dearborn County 6.0% of the population received Supplemental Nutrition Assistance Program (SNAP) benefits. SNAP helps LMI individuals and families, the elderly, and the working poor purchase food and reduce food insecurity and may free up resources for other necessities, such as clothing, housing, and medical expenses.

³² [Federal Reserve Economic Data \(FRED\)](#)

Housing Characteristics

Housing Cost Change						
Assessment Area: Cincinnati, OH-KY-IN MSA #17140						
Area	Median Housing Value			Median Gross Rent		
	2015	2020	Percent Change	2015	2020	Percent Change
Dearborn County	\$159,100	\$174,500	9.7%	\$746	\$740	-0.8%
Cincinnati, OH-KY-IN MSA	\$153,344	\$175,300	14.3%	\$750	\$859	14.5%
Indiana	\$124,200	\$148,900	19.9%	\$745	\$844	13.3%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey						

- Median housing values increased nearly 10.0% from 2015 to 2020 in Dearborn County. Overall, housing became less affordable across the AA most likely because MFI did not keep pace with home price growth.
- Based on 2015 Census data, the affordability ratio³³ was 36.7 in the AA compared to 39.7 in Indiana. Therefore, housing in the AA is less affordable than in other parts of Indiana.
- Median gross rent in Dearborn County decreased slightly from 2015 to 2020, compared to a 14.5% increase in the MSA. According to 2015 Census data, 42.2% of all renters in the AA have rental costs that are at least 30.0% of their income.
- According to HUD’s 2021 Fair Market Rents data, the average rent for a one-bedroom unit was \$698 and \$916 for a two-bedroom unit in Dearborn County. Rents rose by 5.9% compared to a 2.2% increase in MFI from 2020 to 2021. While rents are rising, a median two-bedroom rent is still below the national average of \$1,283.
- There are 20,231 housing units in the AA, of which 72.4% are owner occupied, 19.7% are rental and 7.9% are vacant. There are more households who own their homes than there are renters. Approximately 20.0% of total housing units are in moderate-income tracts; 45.9% of the housing units are owner-occupied and 54.1% are either rental or vacant. Nearly 28.0% of housing units across the AA are either rental or vacant, compared to 54.1% in moderate-income tracts; so there may be limited opportunities to originate mortgage loans in moderate-income tracts.
- Housing units in the AA primarily consist of single-family dwellings (84.2%) compared to 76.3% single-family dwellings across Indiana.
- The median age of housing stock in the AA is 43 years old, and 21.8% of housing units were built prior to 1950. The median age of housing stock in moderate-income tracts is 61 years old. The age of the housing stock across the AA, particularly in moderate-income tracts, demonstrates a potential need for home improvement lending.

³³ 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.

Housing Cost Burden						
Assessment Area: Cincinnati, OH-KY-IN MSA #17140						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Dearborn County	61%	42%	19%	75%	19%	45%
Cincinnati, OH-KY-IN MSA	65%	35%	18%	73%	28%	41%
Indiana	61%	28%	16%	75%	37%	42%

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

- 61.0% of low-income homeowners and 75.0% of low-income renters are cost burdened, compared to 42.0% of moderate-income homeowners and 19.0% of moderate-income renters.
- About 19.0% of all homeowners across the AA are cost burdened, compared to 16.0% of all homeowners in Indiana.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters as well as low-income homeowners.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Labor, Employment, and Economic Characteristics

Unemployment Rates					
Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Area	2017	2018	2019	2020	2021
Dearborn County, Indiana	3.8%	3.6%	3.5%	7.0%	3.0%
Cincinnati, OH-KY-IN MSA	4.3%	3.9%	3.7%	7.0%	4.4%
Indiana	3.5%	3.4%	3.3%	7.2%	3.6%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While 2017-2021 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate for the AA increased from 3.5% in 2019 to 7.0% in 2020. Unemployment rates across the AA were consistently lower than unemployment rates in Indiana during this period.
- Approximately 47.0% of land in Dearborn County is available for urban (i.e., residential, commercial, industrial, or recreational) development.³⁴
- According to Dearborn County Planning and Zoning:³⁵

³⁴ City-Data.com: [Dearborn County, Indiana \(IN\)](https://www.city-data.com/usa/cities/indiana/indiana.html)

³⁵ Community Profile: www.dearborncounty.org/egov/documents/1581110207_3805.pdf

- The leading industries in the AA are education and health services; trade, transportation, and utilities; manufacturing; leisure and hospitality; professional and business services; and construction. Major employers include but are not limited to Hollywood Casino, Matthews Aurora Funeral Solutions (manufacturing caskets), Perfect North Slopes, Dearborn County Hospital, Dearborn County, Wal-Mart Supercenter. The average weekly wage for the private sector is \$912, which indicates that employed persons could afford median rents in the AA.
- Based on 2015 Census data and BroadbandNow,³⁶ approximately 85.1% of households in Dearborn County have a broadband internet subscription, and 96.4% of residents have access to internet plan of at least 100+Mbps broadband, which is considered suitable for many internet-intensive activities.

³⁶ BroadbandNow: broadbandnow.com/Indiana

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

Lending Test

Civista's performance under the lending test in this AA is good. Civista's lending activity demonstrates a good responsiveness to the credit needs of the community. Civista good distribution among borrowers of different income levels and an adequate distribution to businesses of different revenue sizes. Civista has good geographic distribution of loans and no lending gaps. Civista makes an adequate level of community development loans and makes use of flexible lending practices in this AA. Civista exhibits a good record of serving the credit needs of highly economically disadvantaged areas in its AA, low-income individuals, or businesses with gross annual revenue of \$1.0 million or less.

Lending Activity

Lending levels reflect a good responsiveness to the credit needs within the AA. The percentage of Civista's lending in Dearborn AA is 14.0%, while the percentage of total deposits is greater at 22.0%.

While the majority of loans were made in the bank's AA, concentrations of lending were identified in three excluded counties in the MSA. There was a concentration of small business loans in Butler County (10.2% by volume and 9.6% by dollar amount). There was a concentration of small business and HMDA loans in Hamilton County (28.0% by volume and 30.3% by dollar amount). There was a concentration of small business and HMDA loans in Warren County (21.6% by volume and 24.0% by dollar amount). Of the 627 total loans made in these three counties, 14.9% by volume and 14.3% by dollar amount were made in LMI tracts.

Distribution by Borrower Income and Revenue Size of the Business

Civista's overall distribution among borrowers of different income (including LMI) levels is good for refinance and home purchase loans and adequate to businesses of different sizes.

HMDA Lending

During the evaluation period, Civista originated 973 HMDA-reportable loans totaling \$166.5 million. Of these loans, 483 were refinance loans totaling \$79.0 million and 323 were home purchase loans totaling \$67.3 million. Civista's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. Civista's borrower distribution of HMDA loans is good, considering increasing price of homes. See Appendix E for explicit HMDA-reportable lending data.

Refinance Lending

In 2021, Civista originated 155 refinance loans totaling \$28.0 million. Civista originated two (1.3%) refinance loans to borrowers with unknown incomes totaling \$304,000 (1.1%). By comparison, the aggregate of all lenders originated 18.1% by volume and 19.7% by dollar amount to borrowers with unknown incomes.

Civista originated 15 (9.7%) refinance loans to low-income borrowers totaling \$1.7 million (6.0%), which was well below the percentage of families at 17.4% by volume and dollar amount and exceeded the aggregate of all lenders at 8.2% by volume and 5.2% by dollar amount. Civista originated 46 (29.7%) refinance loans to moderate-income borrowers totaling \$6.4 million (22.7%), which exceeded the percentage of families in these tracts at 18.6% by volume and dollar amount and exceeded the aggregate of all lenders at 20.8% by volume and 15.8% by dollar amount.

In 2020, Civista originated 182 refinance loans totaling \$31.6 million. Civista originated two (1.1%) refinance loans to borrowers with unknown incomes totaling \$314,000 (1.0%). By comparison, the aggregate of all lenders originated 18.3% by volume and 20.3% by dollar amount to borrowers with unknown incomes.

Civista originated 12 (6.6%) refinance loans to low-income borrowers totaling \$1.3 million (4.0%), which was well below the percentage of families at 17.4% by volume and dollar amount and exceeded the aggregate of all lenders at 5.8% by volume and 3.5% by dollar amount. Civista originated 51 (28.0%) refinance loans to moderate-income borrowers totaling \$7.0 million (22.1%), which exceeded the percentage of families in these tracts at 18.6% by volume and dollar amount and exceeded the aggregate of all lenders at 18.4% by volume and 14.4% by dollar amount.

In 2019, Civista originated 59 refinance loans totaling \$10.0 million. Civista originated two (3.4%) refinance loans to borrowers with unknown incomes totaling \$305,000 (3.0%). By comparison, the aggregate of all lenders originated 16.4% by volume and 20.2% by dollar amount to borrowers with unknown incomes.

Civista originated seven (11.9%) refinance loans to low-income borrowers totaling \$560,000 (5.6%), which was below the percentage of families at 17.4% by volume and dollar amount and exceeded the aggregate of all lenders at 8.5% by volume and 4.8% by dollar amount. Civista originated 15 (25.4%) refinance loans to moderate-income borrowers totaling \$2.0 million (19.5%), which exceeded the percentage of families at 18.6% by volume and dollar amount and exceeded the aggregate of all lenders at 21.1% by volume and 15.9% by dollar amount.

In 2018, Civista originated 87 refinance loans totaling \$9.4 million. Civista originated two (2.3%) refinance loans to borrowers with unknown incomes totaling \$197,000 (2.1%). By comparison, the aggregate of all lenders originated 7.7% by volume and 8.4% by dollar amount to borrowers with unknown incomes.

Civista originated 16 (18.4%) refinance loans to low-income borrowers totaling \$1.3 million (13.5%), which exceeded the percentage of families at 17.7% by volume and was below by dollar amount. The bank's performance exceeded the aggregate of all lenders at 15.5% by volume and 11.6% by dollar amount. Civista originated 22 (25.3%) refinance loans to moderate-income borrowers totaling \$1.9 million (20.3%), which exceeded the percentage of families at 18.8% by volume and dollar amount and exceeded the aggregate of all lenders at 21.9% by volume and 19.9% by dollar amount.

While Civista's performance fell below the proxy for low-income borrowers, the bank's performance mostly exceeded proxy for moderate-income borrowers and the aggregate of all lenders for LMI borrowers; the borrower distribution for low-income borrowers is good and excellent for moderate-income borrowers.

Home Purchase Lending

In 2021, Civista originated 83 home purchase loans totaling \$19.5 million. Civista originated two (2.4%) home purchase loans to borrowers with unknown incomes totaling \$147,000 (0.8%). By comparison, the aggregate of all lenders originated 18.4% by volume and 17.6% by dollar amount to borrowers with unknown incomes.

Civista originated 17 (20.5%) home purchase loans to low-income borrowers totaling \$2.1 million (10.5%), which exceeded the percentage of families at 17.4% by volume and was below by dollar amount. The bank's performance significantly exceeded the aggregate of all lenders at 10.4% by volume and 6.1% by dollar amount. Civista originated 24 (28.9%) home purchase loans to moderate-income borrowers totaling \$4.1 million (21.0%), which significantly exceeded the percentage of families at 18.6% by volume and dollar amount and exceeded the aggregate of all lenders at 25.1% by volume and 20.4% by dollar amount.

In 2020, Civista originated 79 home purchase loans totaling \$17.2 million. Civista originated on (1.3%) home purchase loan to borrowers with unknown incomes totaling \$100,000 (0.6%). By comparison, the aggregate of all lenders originated 12.0% by volume and 11.4% by dollar amount to borrowers with unknown incomes.

Civista originated 10 (12.7%) home purchase loans to low-income borrowers totaling \$1.3 million (7.3%), which was below the percentage of families at 17.4% by volume and dollar amount and was below the aggregate of all lenders at 12.9% by volume and 7.7% by dollar amount. Civista originated 19 (24.1%) home purchase loans to moderate-income borrowers totaling \$3.0 million (17.6%), which exceeded the percentage of families at 18.6% by volume and was below by dollar amount. The bank's performance was below the aggregate of all lenders at 27.5% by volume and 23.4% by dollar amount.

In 2019, Civista originated 78 home purchase loans totaling \$16.0 million. Civista originated eight (10.3%) home purchase loans to low-income borrowers totaling \$849,000 (5.3%), which was well

below the percentage of families in these tracts at 17.4% by volume and dollar amount and exceeded the aggregate of all lenders at 9.2% by volume and 5.1% by dollar amount. Civista originated 21 (26.9%) home purchase loans to moderate-income borrowers totaling \$2.9 million (18.3%), which exceeded the percentage of families in these tracts at 18.6% by volume and was comparable by dollar amount. The bank's performance exceeded the aggregate of all lenders at 24.1% by volume and was below at 19.2% by dollar amount.

In 2018, Civista originated 83 home purchase loans totaling \$14.6 million. Civista originated one (1.2%) home purchase loan to borrowers with unknown incomes totaling \$384,000 (2.6%) by dollar amount. In comparison, the aggregate of all lenders originated 15.3% by volume and 14.0% by dollar amount to borrowers with unknown incomes.

Civista originated 13 (15.7%) home purchase loans to low-income borrowers totaling \$1.2 million (8.3%), which was below the percentage of families at 17.7% by volume and dollar amount and exceeded the aggregate of all lenders at 10.7% by volume and 6.3% by dollar amount. Civista originated 28 (33.7%) home purchase loans to moderate-income borrowers totaling \$3.7 million (25.5%), which significantly exceeded the percentage of families at 18.8% by volume and dollar amount and exceeded the aggregate of all lenders at 23.6% by volume and 18.9% by dollar amount.

While Civista's performance fell below the proxy and mostly exceeded the aggregate of all lenders for low-income borrowers, the bank's performance consistently exceeded proxy and the aggregate of all lenders for moderate-income borrowers. The borrower distribution for low-income borrowers is good and excellent for moderate-income borrowers.

Small Business Lending

During the evaluation period Civista originated 265 small business loans to businesses of different sizes totaling \$16.8 million, and 226 (85.3%) loans totaling \$11.7 million (69.6%) were PPP loans with unknown gross annual revenue. Civista's performance was compared to the percentage of businesses (proxy).

In 2021, Civista originated 79 small business loans to businesses of different sizes totaling \$4.9 million, of which 87.3% were extended to businesses with unknown revenue. Of the total small business loans, 68 (86.1%) loans totaling \$3.3 million (67.3%) were PPP loans. Civista originated 10 (12.7%) loans totaling \$1.5 million (30.3%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 93.8%. While this is a poor distribution, Civista originated 66 (83.5%) small dollar loans in amounts of \$100,000 or less. Civista's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, Civista originated 174 small business loans totaling \$9.4 million to businesses of different sizes totaling \$9.4 million, of which 90.8% were extended to businesses with unknown revenue.

Of the total small business loans, 158 (90.8%) totaling \$8.4 million (89.4%) were PPP loans. Civista originated 16 (9.2%) loans totaling \$936,000 (10.0%) to businesses with revenue of \$1.0 million or less, compared to the percentage of small businesses at 93.1%. and the aggregate of all lenders at 51.1% by volume and at 35.5% by dollar amount. While this is a poor distribution, Civista originated 157 (90.2%) small dollar loans in amounts of \$100,000 or less. Civista’s willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

While this analysis is skewed by the large number of businesses with unknown gross annual revenue; Civista’s distribution among businesses of different sizes is adequate. Civista also exhibits a good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency.

Geographic Distribution of Loans

Civista’s overall distribution of lending among geographies is good. Refinance lending is good, home purchase lending is excellent, and small business lending is excellent. Civista has no lending gaps in the AA.

Percentage of Lending Penetration				
Tract Income Level	2018	2019	2020	2021
Moderate	100.0%	100.0%	100.0%	100.0%
Middle	100.0%	100.0%	100.0%	100.0%
Total	100.0%	100.0%	100.0%	100.0%

Civista penetrated 100.0% of the tracts in its AA each year during the evaluation period, which is noteworthy considering the considering the limited number of housing units, lower percentage of owner-occupied units, and higher percentage of rental and vacant units in moderate-income tracts.

HMDA Lending

During the evaluation period, Civista originated 973 HMDA-reportable loans totaling \$166.5 million. Of these loans, 483 were refinance loans totaling \$79.0 million and 323 were home purchase loans totaling \$67.3 million. Civista’s performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. Civista’s geographic distribution of HMDA loans is good. See Appendix E for explicit HMDA-reportable lending data.

Refinance Lending

In 2021, Civista originated 155 refinance loans totaling \$28.0 million. Civista originated 19 (12.3%) refinance loans in moderate-income tracts totaling \$2.4 million (8.6%), which was below the

percentage of owner-occupied units in these tracts at 12.7% by volume and dollar amount and exceeded the aggregate of all lenders at 10.1% by dollar amount and 7.3% by dollar amount.

In 2020, Civista originated 182 refinance loans totaling \$31.6 million. Civista originated 20 (11.0%) refinance loans in moderate-income tracts totaling \$2.6 million (8.1%), which was below the percentage of owner-occupied units in these tracts at 12.7% by volume and dollar amount and exceeded the aggregate of all lenders at 8.7% by volume and 6.5% by dollar amount.

In 2019, Civista originated 59 refinance loans totaling \$10.0 million. Civista originated nine (15.3%) refinance loans in moderate-income tracts totaling \$1.1 million (10.8%), which exceeded the percentage of owner-occupied units in these tracts at 12.7% and exceeded the aggregate of all lenders at 10.1% by volume and 6.8% by dollar amount.

In 2018, Civista originated 87 refinance loans totaling \$9.4 million. Civista originated 18 (20.7%) refinance loans in moderate-income tracts totaling \$1.5 million (15.8%), which exceeded the percentage of owner-occupied units in these tracts at 12.7% by volume and dollar amount and exceeded the aggregate of all lenders at 14.2% by volume and 10.6% by dollar amount.

Civista's refinance lending performance mostly was below the percentage of owner-occupied units (proxy) and exceeded the aggregate of all lenders in 2021 and 2020 the years with the highest loan volume. The geographic distribution of refinance lending in moderate-income tracts is good.

Home Purchase Lending

In 2021, Civista originated 83 home purchase loans totaling \$19.5 million. Civista originated 19 (22.9%) home purchase loans in moderate-income tracts totaling \$2.6 million (13.5%), which exceeded the percentage of owner-occupied units in these tracts at 12.7% by volume and dollar amount and exceeded the aggregate of all lenders at 21.0% by volume and 15.3% by dollar amount.

In 2020, Civista originated 79 home purchase loans totaling \$17.2 million. Civista originated 17 (21.5%) home purchase loans in moderate-income tracts totaling \$2.3 million (13.6%), which exceeded the percentage of owner-occupied units in these tracts at 12.7% by volume and dollar amount and exceeded the aggregate of all lenders at 19.1% by volume and 14.1% by dollar amount.

In 2019, Civista originated 78 home purchase loans totaling \$16.0 million. Civista originated 11 (14.1%) home purchase loans in moderate-income tracts totaling \$1.1 million (7.0%), which exceeded the percentage of owner-occupied units in these tracts at 12.7% by volume and dollar amount and was below the aggregate of all lenders at 15.3% by volume and 10.4% by dollar amount.

In 2018, Civista originated 83 home purchase loans totaling \$14.6 million. Civista originated 15 (18.1%) home purchase loans in moderate-income tracts totaling \$1.7 million (11.9%), which exceeded the percentage of owner-occupied units in these tracts at 12.7% by volume and was below by dollar amount. The bank’s performance exceeded the aggregate of all lenders at 15.0% by volume and 11.2% by dollar amount.

Civista’s home purchase lending performance consistently exceeded the percentage of owner-occupied units (proxy) and mostly exceeded the aggregate of all lenders. The geographic distribution of home purchase lending in moderate-income tracts is excellent.

Small Business Lending

In 2021, Civista originated 79 small business loans totaling \$4.9 million. Civista originated 29 (36.7%) small business loans in moderate-income tracts totaling \$3.2 million (65.3%), which exceeded the percentage of businesses in these tracts at 31.8% by volume and dollar amount.

In 2020, Civista originated 174 small business loans totaling \$9.4 million. Civista originated 70 (40.2%) small business loans in moderate-income tracts totaling \$5.2 million (55.9%), which exceeded the percentage of businesses in these tracts at 31.4% and exceeded the aggregate of all lenders at 27.8% by volume and 45.8% by dollar amount.

Civista’s small business lending performance consistently exceeded demographic and market comparators. Geographic distribution of small business lending in moderate-income tracts is excellent.

Community Development Loans

Civista originated or renewed four community development loans totaling \$5.8 million. The table below shows the number of community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Economic Development	1	\$2,920,437
Revitalization/Stabilization	2	\$2,814,300
Affordable Housing	1	\$ 20,000
Total	4	\$5,754,737

These loans represent 6.7% of the total dollar amount of community development loans and ranks as Civista’s fifth-highest percentage of community development lending during the evaluation period. Civista made an adequate level of community development loans in the Dearborn AA.

A community development loan supporting economic development was a \$2.9 million loan that provided financing for the construction of a new manufacturing facility in a moderate-income area. The construction of this facility was part of an economic development agreement with the city of Greendale to promote permanent employment. Per the agreement, the company agreed to retain 79 permanent full-time jobs and create no fewer than 105 permanent full-time jobs.

One of two loans supporting revitalization and stabilization was a \$160,000 loan that provided financing to a new small business owner to re-open a day care facility in a moderate-income tract. The day care provides services to LMI families in the community, which is considered responsive. The other loan was a large dollar (> \$1.0 million) PPP loan totaling \$2.7 million, originated to a small business that helped stabilize a moderate-income tract. This loan is considered responsive to small businesses in LMI geographies impacted by the COVID-19 emergency.

The community development loan supporting affordable housing originated \$20,000 to small landlord to make repairs in a multi-family dwelling with 30 units in a moderate-income tract that have documented non-subsidized affordable rents.

These community development loans helped to stabilize the local economy, especially during the height of the COVID-19 emergency; retain and create manufacturing jobs in the community; and to a lesser extent maintain affordable housing. Therefore, the community development loans originated in the Dearborn AA exhibits an adequate responsiveness to needs in the community.

Flexible Lending Programs

Civista originated 464 loans in three government-guaranteed loan programs totaling \$73.3 million in the Dearborn AA. Civista originated 445 Fannie Mae loans totaling \$69.8 million, 12 FHA loans totaling \$2.3 million, and seven USDA loans totaling \$1.2 million. The following tables show the percentage by volume and dollar amount in these flexible lending programs (with at least 25 loans) and the distribution of lending by census tract and borrower income.

Borrower Distribution of Fannie Mae Loans					
Borrower Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Families (2021)
Low	58	13.0	\$ 6,035	8.6	17.4
Moderate	130	29.2	\$ 18,227	26.1	18.6
Middle	123	27.6	\$ 18,103	25.9	24.0
Upper	134	30.1	\$ 27,472	39.3	39.9
Total	445	100.0	\$ 69,836	100.0	100.0

Civista originated 58 Fannie Mae loans (\$6.0 million) to low-income borrowers, which was below the percentage of families by volume and dollar amount. Civista originated 130 Fannie Mae loans

(\$18.2 million) to moderate-income borrowers, which significantly exceeded the percentage of families by volume and dollar amount.

Geographic Distribution of Fannie Mae Loans					
Tract Income Level	Number of Loans	# - %	Total Loan Amount (in \$000s)	\$ - %	Percentage of Owner-Occupied Units (2021)
Moderate	75	16.9	\$ 9,657	13.8	12.7
Middle	370	83.1	\$ 60,179	86.2	87.3
Total	445	100.0	\$ 69,836	100.0	100.0

Civista originated 75 Fannie Mae loans (\$9.7 million) in moderate-income tracts, which exceeded the percentage of owner-occupied units by volume and dollar amount.

Civista was able to assist LMI borrowers purchase homes, particularly to moderate-income borrowers through these down-payment assistance programs. Flexible lending products and practices to low-income borrowers is adequate and lending to moderate-income borrowers and in moderate-income tracts is excellent.

Civista makes use of flexible lending practices in serving the credit needs of the Nonmetropolitan Ohio AA. These programs are designed to improve affordable housing for LMI individuals, and the community contact noted affordable housing as a need in this area. Therefore, the qualitative impact of these programs enhanced Civista’s overall lending test performance.

Investment Test

Civista holds one new qualified community development investment, totaling \$645,000. This qualified investment represents 2.4% by dollar amount of the total community development investments and ranks as Civista’s fifth-highest percentage of community development investments during the evaluation period. Civista invested in a municipal revenue improvement bond to subsidize infrastructure projects that will help revitalize and stabilize moderate-income geographies within the community. Civista has an adequate level of qualified community development investments.

Civista made eight donations totaling \$21,650, representing 21.1% of total donations by dollar amount, as shown in the table below:

Purpose of CD Donation	#	\$
Economic Development	5	\$16,250
Community Services	3	\$5,400
Total	8	\$21,650

This ranks as Civista's second-highest percentage of donations made during the evaluation period. Donations in this AA primarily supported economic development initiatives and non-profits that provide a multitude of services to LMI children. Civista has a good level of small dollar donations.

Service Test

Retail services are readily accessible and Civista provides an adequate level of community development services.

Retail Services

Civista has not opened or closed any branches since entering this market September 15, 2018. Civista's record of opening and closing offices (acquisition) improved the accessibility of its delivery systems, particularly in moderate-income geographies and to LMI households. Civista's delivery services are readily accessible to portions of Civista's geographies and individuals of different income levels.

Business hours and services provided do not vary in a way that inconveniences certain portions of the AA, including moderate-income geographies and LMI households, and are consistent with the services and hours discussed in the "Institution" assessment. All branches in this AA offer drive-thru services and extended and weekend hours of service.

Civista currently maintains five branches with full-service ATMs in this AA. In moderate-income tracts, Civista has three branches with two in Lawrenceburg and one in Aurora. The branches in the middle-income tracts are in Lawrenceburg and West Harrison. Branch offices in this AA represent 15.2% of Civista's total branches. Civista also has two stand-alone, cash-only ATMs in Lawrenceburg and Moores Hill in middle-income tracts.

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

Geographic Distribution of Branches and ATMs

Analysis Year: 2021

Exam: Civista Bank 2022
Assessment Area(s): Cincinnati, OH-KY-IN MSA #17140

Tract Income Levels	BRANCHES							ATMS							DEMOGRAPHICS*								
	Total Branches		Opened**	Closed***	Drive-Thru	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only			Census Tracts	Households	Total Businesses					
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%			
Low	Total	0	0.0%	0	0	0	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%		
	DTO	0		0	0	0						0	0	0				0	0.0%	0.0%	0.0%		
	LS	0		0	0							0	0	0									
Moderate	Total	3	60.0%	0	0	3	2	3	3	60.0%	3	60.0%	0	0	0	0.0%	0	0	0	2	20.0%	19.2%	31.8%
	DTO	0		0	0	0						0	0	0				2	20.0%	19.2%	31.8%		
	LS	0		0	0							0	0	0									
Middle	Total	2	40.0%	0	0	2	2	2	2	40.0%	2	40.0%	0	0	2	100.0%	0	0	0	8	80.0%	80.8%	68.2%
	DTO	0		0	0	0						0	0	2				8	80.0%	80.8%	68.2%		
	LS	0		0	0							0	0	0									
Upper	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						0	0	0				0	0.0%	0.0%	0.0%		
	LS	0		0	0							0	0	0									
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						0	0	0				0	0.0%	0.0%	0.0%		
	LS	0		0	0							0	0	0									
Total	Total	5	100.0%	0	0	5	4	5	5	100.0%	5	100.0%	0	0	2	100.0%	0	0	10	100.0%	100.0%	100.0%	
	DTO	0		0	0	0						0	0	2				10	100.0%	100.0%	100.0%		
	LS	0		0	0							0	0	0									

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

Branch distribution in moderate-income tracts is considered excellent. The distribution of branches and full-service ATMs exceeded the percentage of moderate-income census tracts, households, and total businesses in these tracts.

Community Development Services

Civista provides an adequate level of community development services in this AA. During the evaluation period, four employees assisted four different organizations totaling 134 hours of community development service to local organizations that provide a multitude of services to LMI individuals and families throughout the AA. This represents 7.6% of total service hours, which is less than the total percentage branch offices at 15.2%. Also, the hours of service provided in this AA equates to 0.1 ANP.

Employees provided financial expertise through leadership positions in multiple community organizations that provide wraparound services to LMI individuals and families. Community development services include 92 hours serving on boards and committees, 42 hours providing technical expertise.

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

- An employee provided technical expertise in an appointed position by the mayor in the form of reviewing and disbursing funds for the city to organizations and groups for project initiatives and fundraising events targeted to help LMI citizens
- An employee served on board of directors for an SBA lending group
- An employee volunteered as a tax preparer for LMI families through a local nonprofit

NONMETROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS

- **Nonmetropolitan Indiana**
 - As of June 30, 2021, Civista operated three branches in the AA, representing 9.1% of its branches.
 - As of June 30, 2021, Civista had \$107.1 million in deposits in this AA, representing a market share of 11.7% and 4.4% of its deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Using available facts and data, including performance and demographic information, each AA’s performance was evaluated and compared with Civista’s overall performance. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices F and G for information regarding these areas.

AA	Lending Test	Investment Test	Service Test
Nonmetropolitan Indiana	Below	Above	Below

For the lending test, Civista received a “High Satisfactory” rating. Performance in the limited-scope AA is adequate and below overall performance. The distribution among borrowers of different income levels and businesses of different sizes is adequate. The geographic distribution of loans is very poor with no gaps in lending. Civista made no community development loans and makes limited use of flexible lending programs in Nonmetropolitan Indiana.

For the investment test, Civista received a “Low Satisfactory” rating. Performance in the limited-scope AA is excellent and above overall performance. Civista’s above performance was primarily due to the levels of qualified investments, contributions, and responsiveness to credit and community development needs relative to Civista’s operational presence in the overall AA.

For the service test, Civista received a “High Satisfactory” rating. Performance in the limited-scope AA is adequate which is below overall performance. Retail services are accessible. Qualified community development services are limited. These ratings are primarily due to the number of services and hours dedicated to providing qualified services relative to Civista’s operational presence in the overall AA.

Performance in the limited-scope AA did not impact to the overall rating.

APPENDIX A

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED	<p>HMDA-Reportable Loans: January 1, 2018 – December 31, 2021</p> <p>CRA-Reportable (SB/SF) Loans: January 1, 2018 – December 31, 2021</p> <p>Community Development Loans, Investments Services: September 15, 2018 – June 20, 2022</p>	
FINANCIAL INSTITUTION Civista / Sandusky, Ohio		PRODUCTS REVIEWED HMDA / Small Business / Small Farm
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED -
Civista has no nonbank subsidiaries which provide mortgage lending or investment qualified CRA activities on its behalf.		

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION

ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
<ul style="list-style-type: none"> • Nonmetropolitan Ohio • Cleveland-Elyria, OH MSA • Cincinnati OH-KY-IN MSA • Akron, OH MSA • Columbus, OH MSA • Dayton-Kettering, OH MSA • Mansfield, OH MSA • Toledo, OH MSA • Nonmetropolitan Indiana 	<p>Full-scope review Full-scope review Full-scope review</p> <p>Limited-scope review Limited-scope review Limited-scope review Limited-scope review Limited-scope review Limited-scope review</p>	<p>None</p>	<p>None</p>

APPENDIX B

SUMMARY OF INSTITUTION & FULL-SCOPE RATINGS

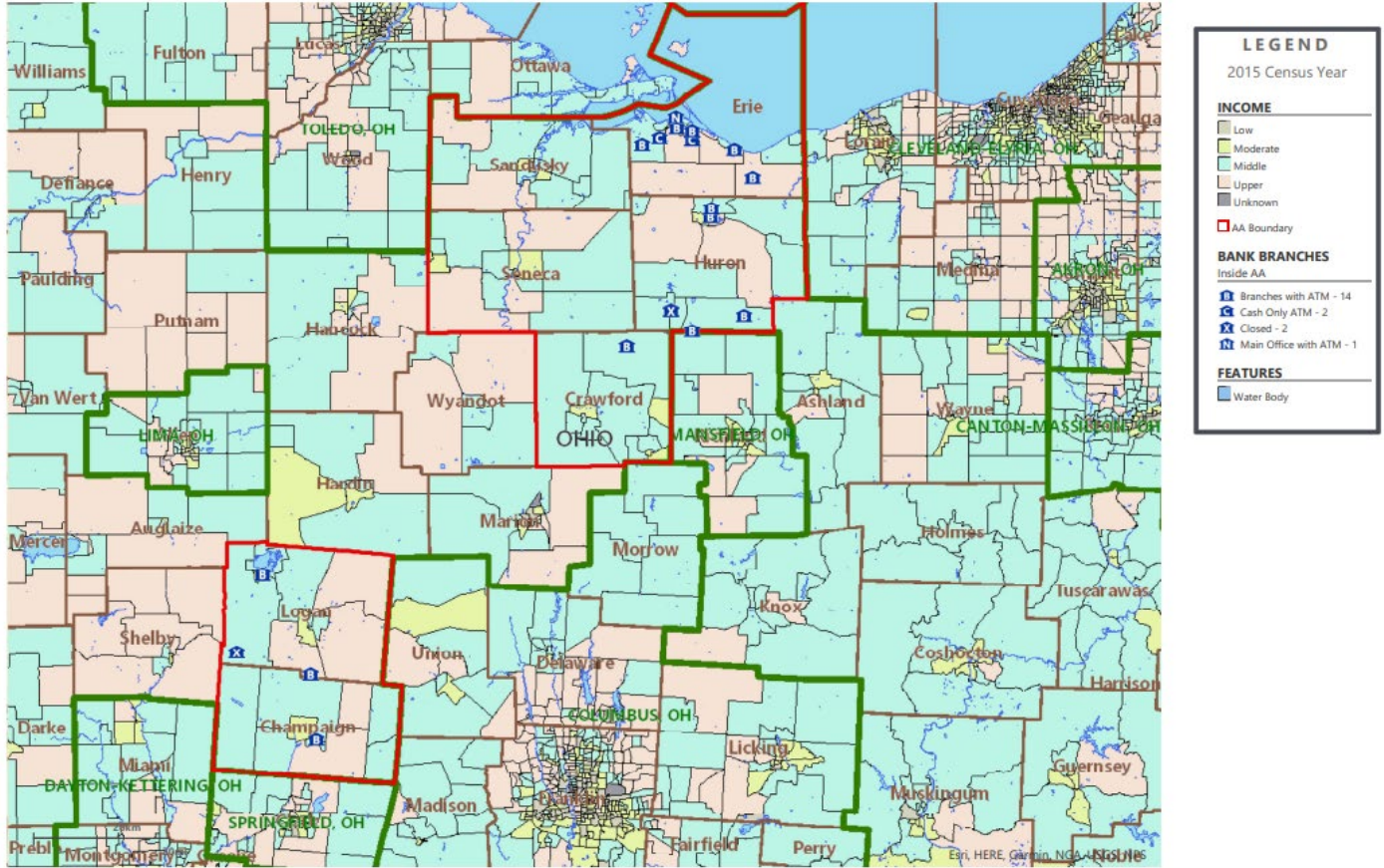
Institution Rating	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Institution	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Assessment Area	Ratings			
Nonmetropolitan Ohio	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Cleveland-Elyria OH MSA	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
Cincinnati OH-KY-IN MSA	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

SUMMARY OF LIMITED-SCOPE REVIEWS

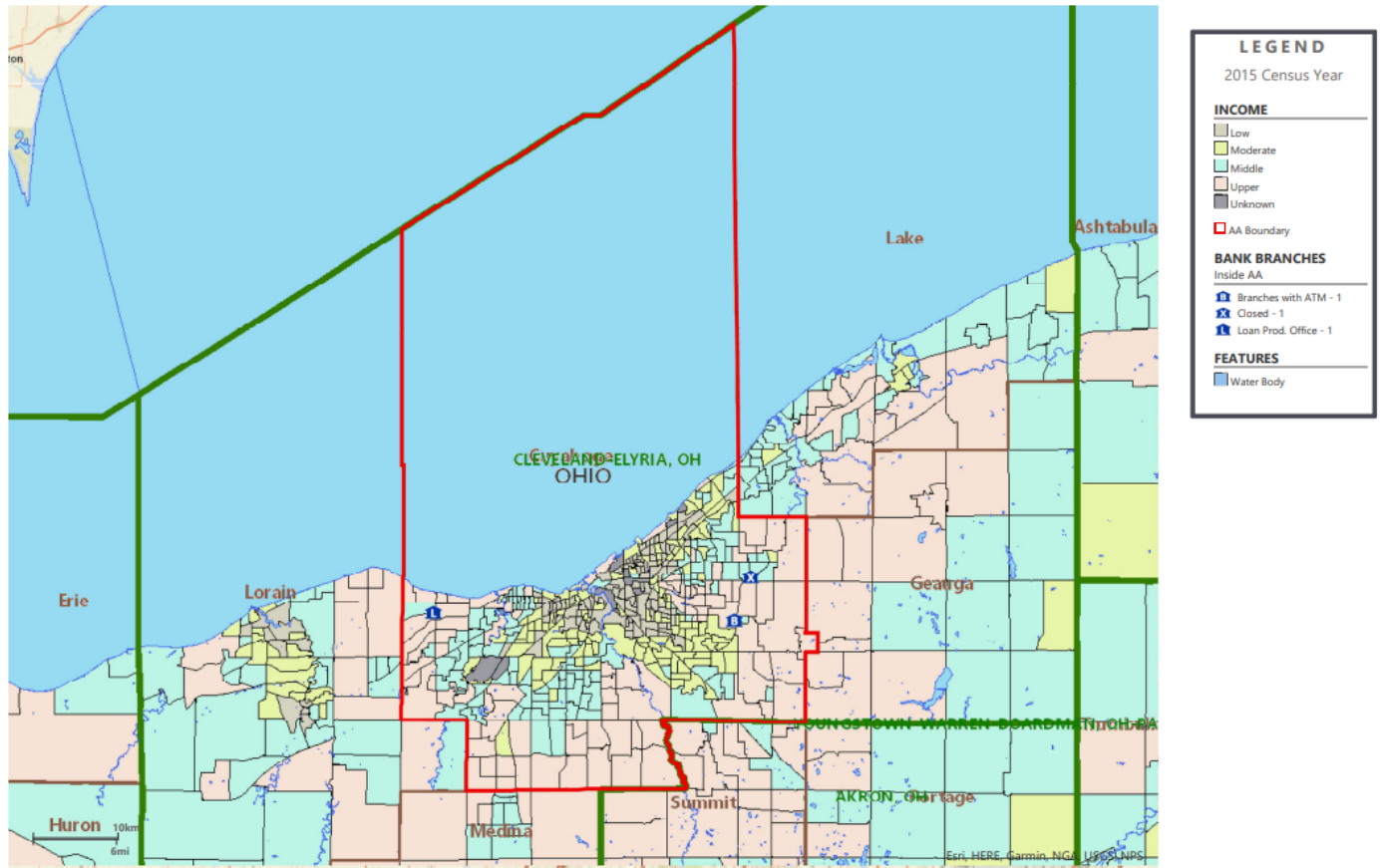
Assessment Area	Ratings		
	Lending Test	Investment Test	Service Test
Akron OH MSA	Low Satisfactory	Low Satisfactory	Low Satisfactory
Columbus OH MSA	High Satisfactory	Outstanding	Low Satisfactory
Dayton-Kettering OH MSA	Low Satisfactory	High Satisfactory	Needs to Improve
Mansfield OH MSA	Low Satisfactory	Needs to Improve	Low Satisfactory
Toledo OH MSA	Needs to Improve	Needs to Improve	Low Satisfactory
Nonmetropolitan Indiana	Low Satisfactory	Outstanding	Low Satisfactory

APPENDIX C ASSESSMENT AREA MAPS

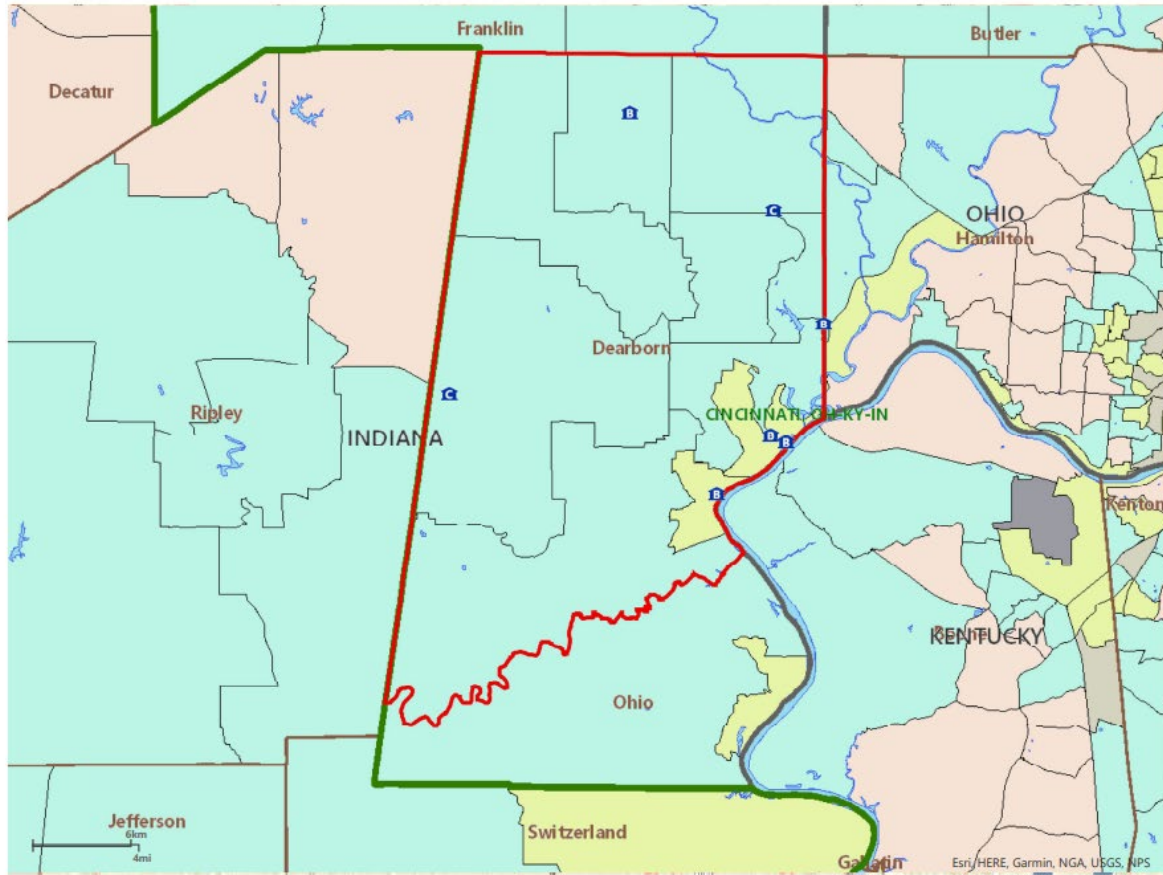
2021 OH Nonmetropolitan



2021 OH Cleveland-Elyria MSA #17460



2021 IN Cincinnati MSA #17140



LEGEND
2015 Census Year

INCOME

- Low
- Moderate
- Middle
- Upper
- Unknown

BANK BRANCHES
Inside AA

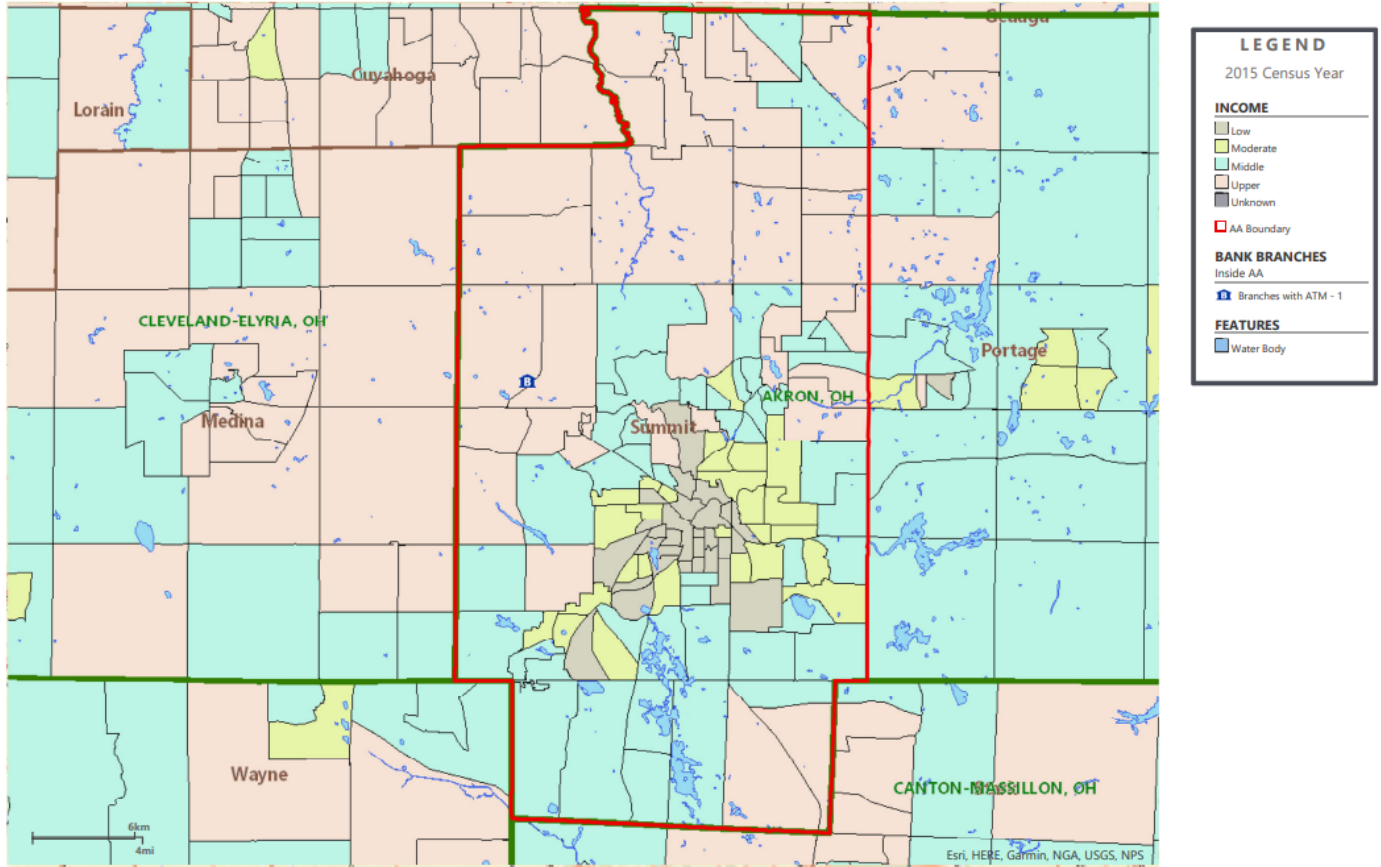
- Branches with ATM - 5
- Cash Only ATM - 2

FEATURES

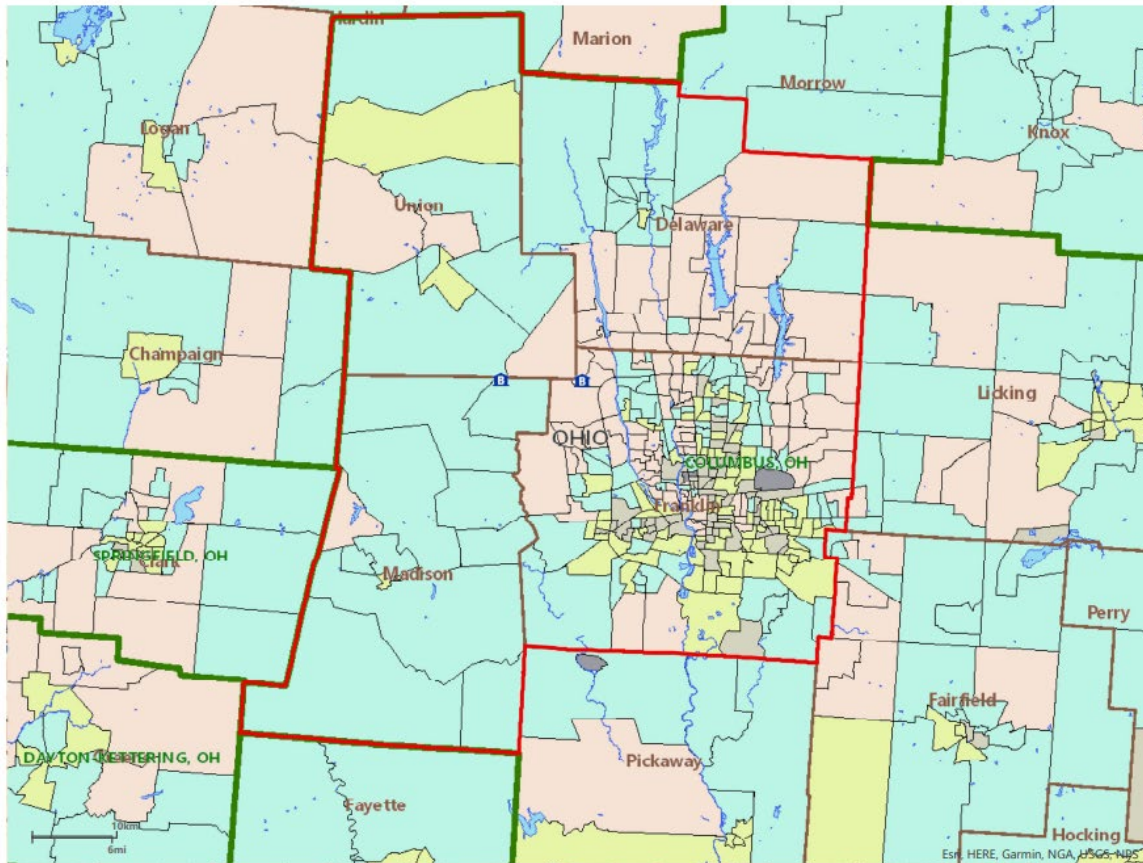
- Water Body

AA Boundary

2021 OH Akron MSA #10420



2021 OH Columbus MSA #18140



LEGEND
2015 Census Year

INCOME

- Low
- Moderate
- Middle
- Upper
- Unknown

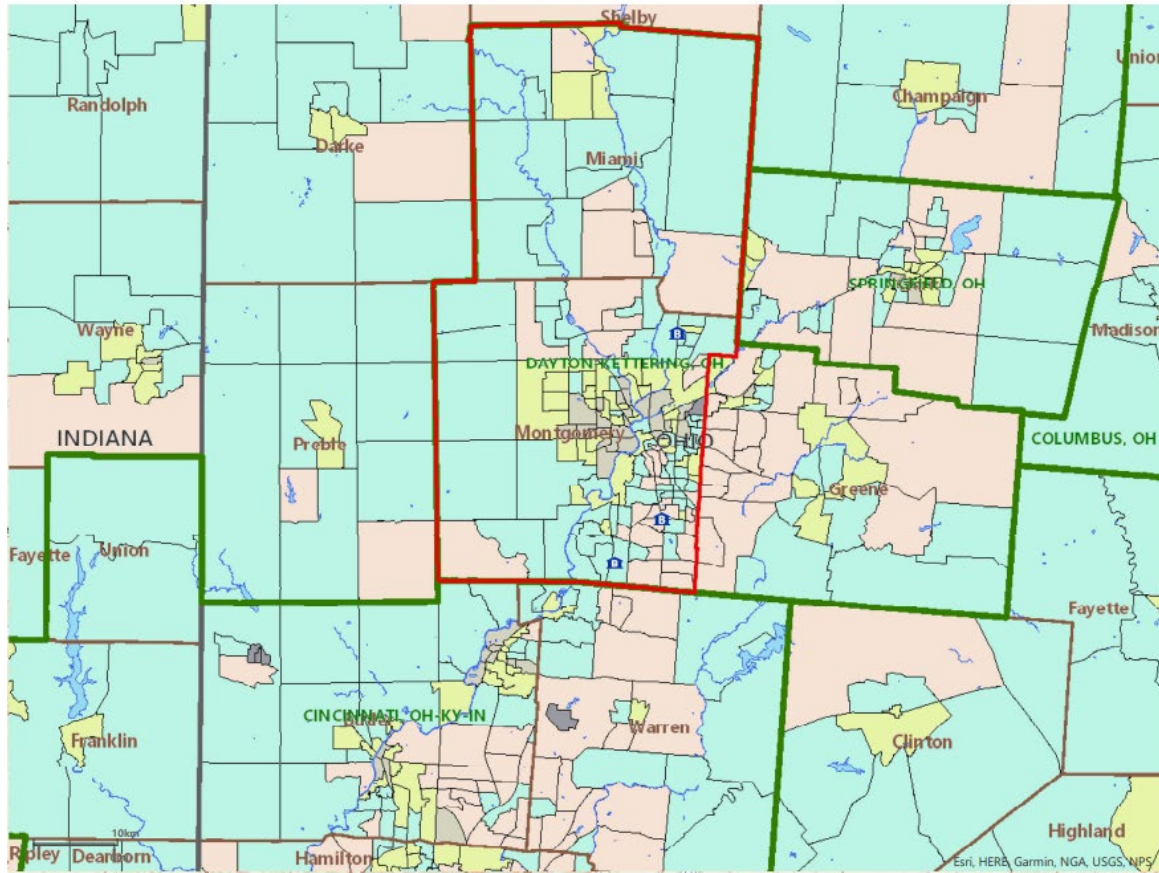
BANK BRANCHES
Inside AA

- Branches with ATM - 2

FEATURES

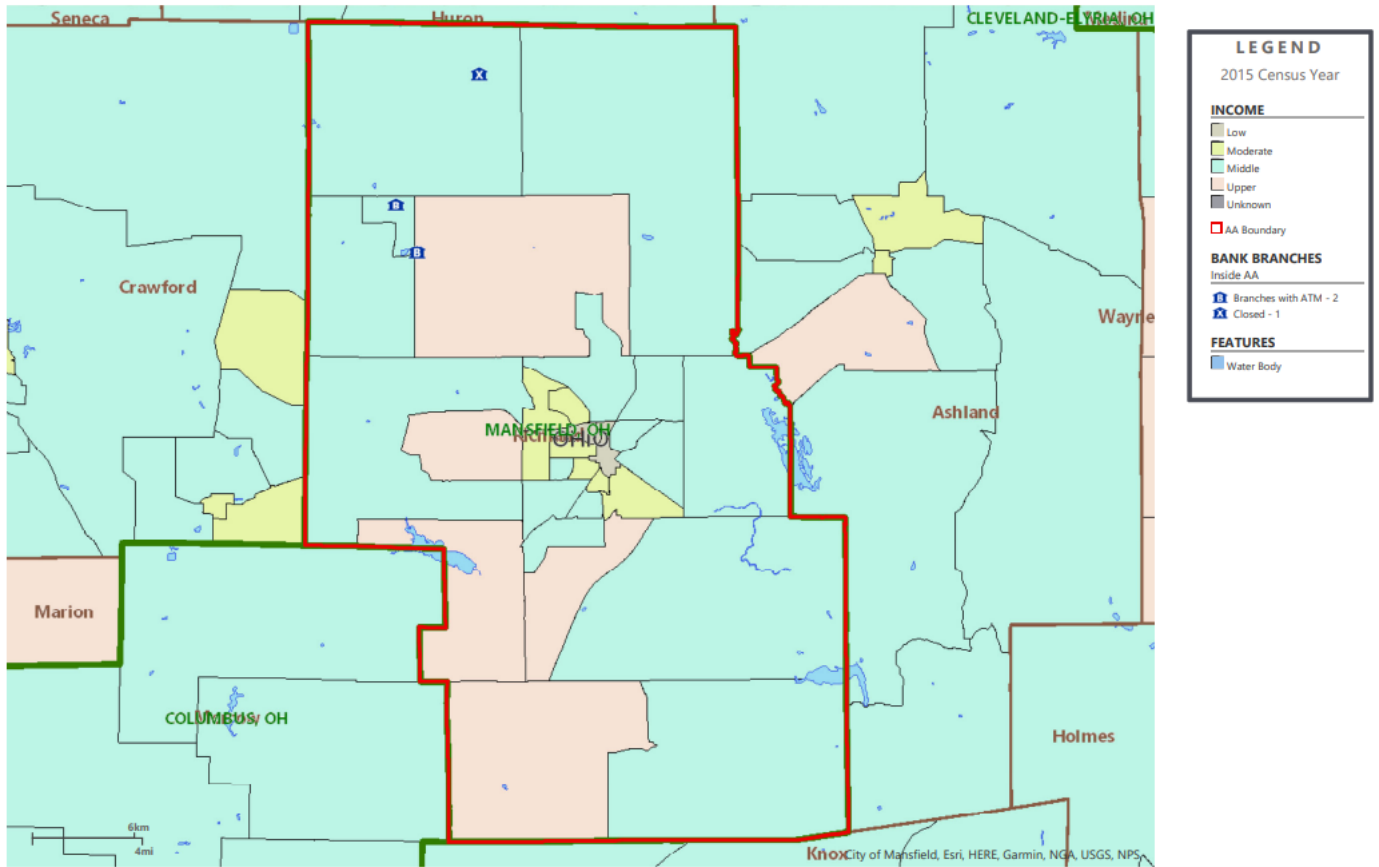
- Water Body

2021 OH Dayton-Kettering MSA #19430

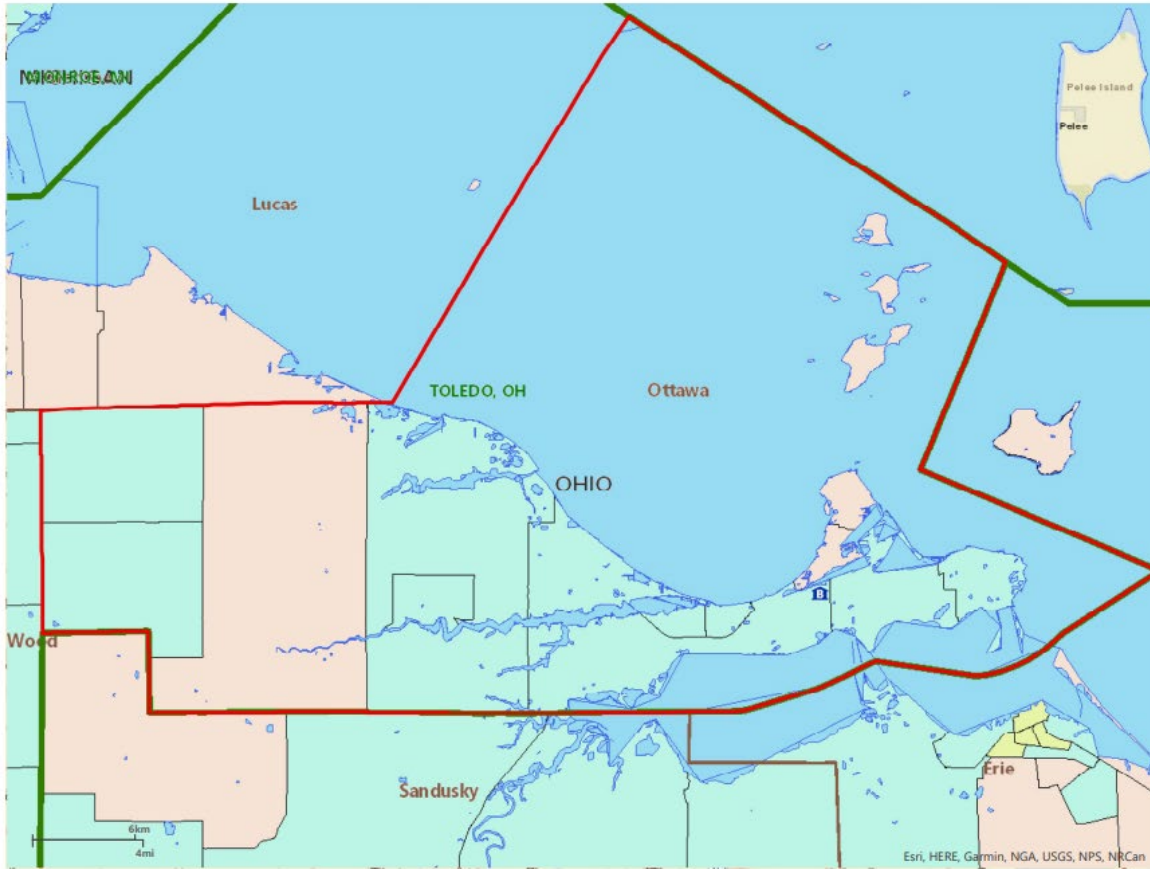


LEGEND	
2015 Census Year	
INCOME	
[Lightest shade]	Low
[Light shade]	Moderate
[Medium shade]	Middle
[Dark shade]	Upper
[Darkest shade]	Unknown
[Red outline]	AA Boundary
BANK BRANCHES	
Inside AA	
[Blue icon]	Branches with ATM - 3
FEATURES	
[Light blue]	Water Body

2021 OH Mansfield MSA #31900



2021 OH Toledo MSA #45780



LEGEND
2015 Census Year

INCOME

- Low
- Moderate
- Middle
- Upper
- Unknown

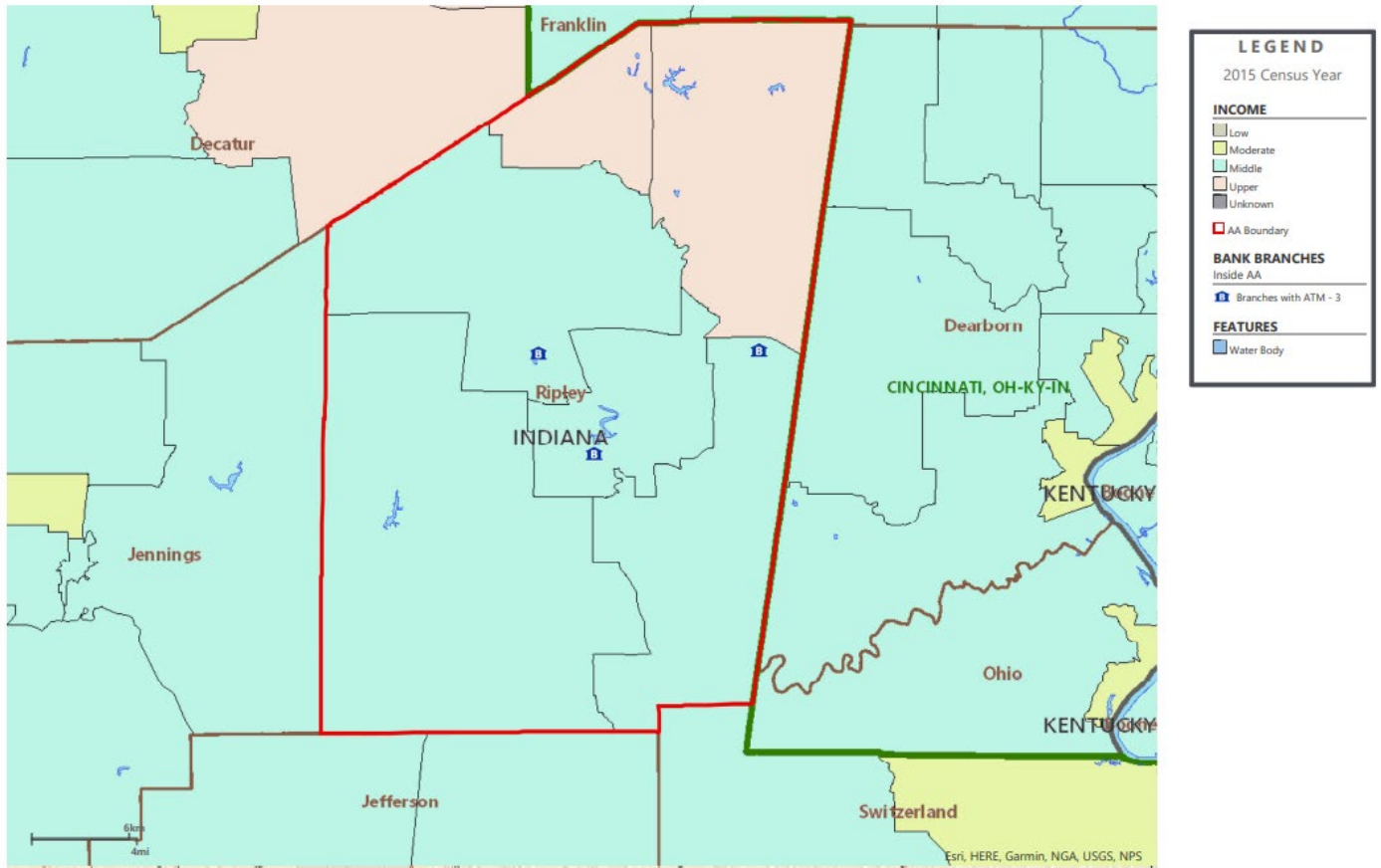
BANK BRANCHES
Inside AA

- Branches with ATM - 1

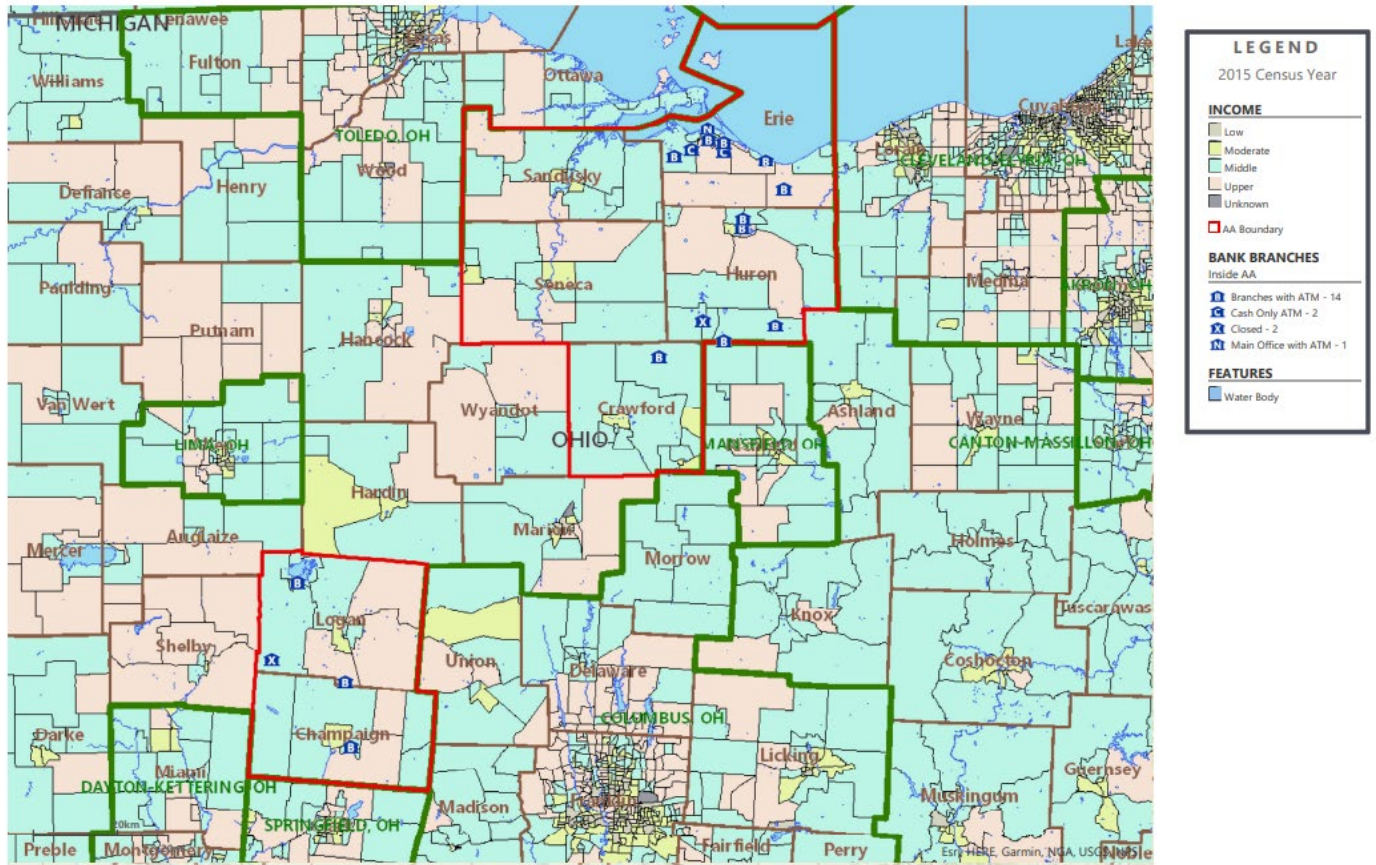
FEATURES

- Water Body

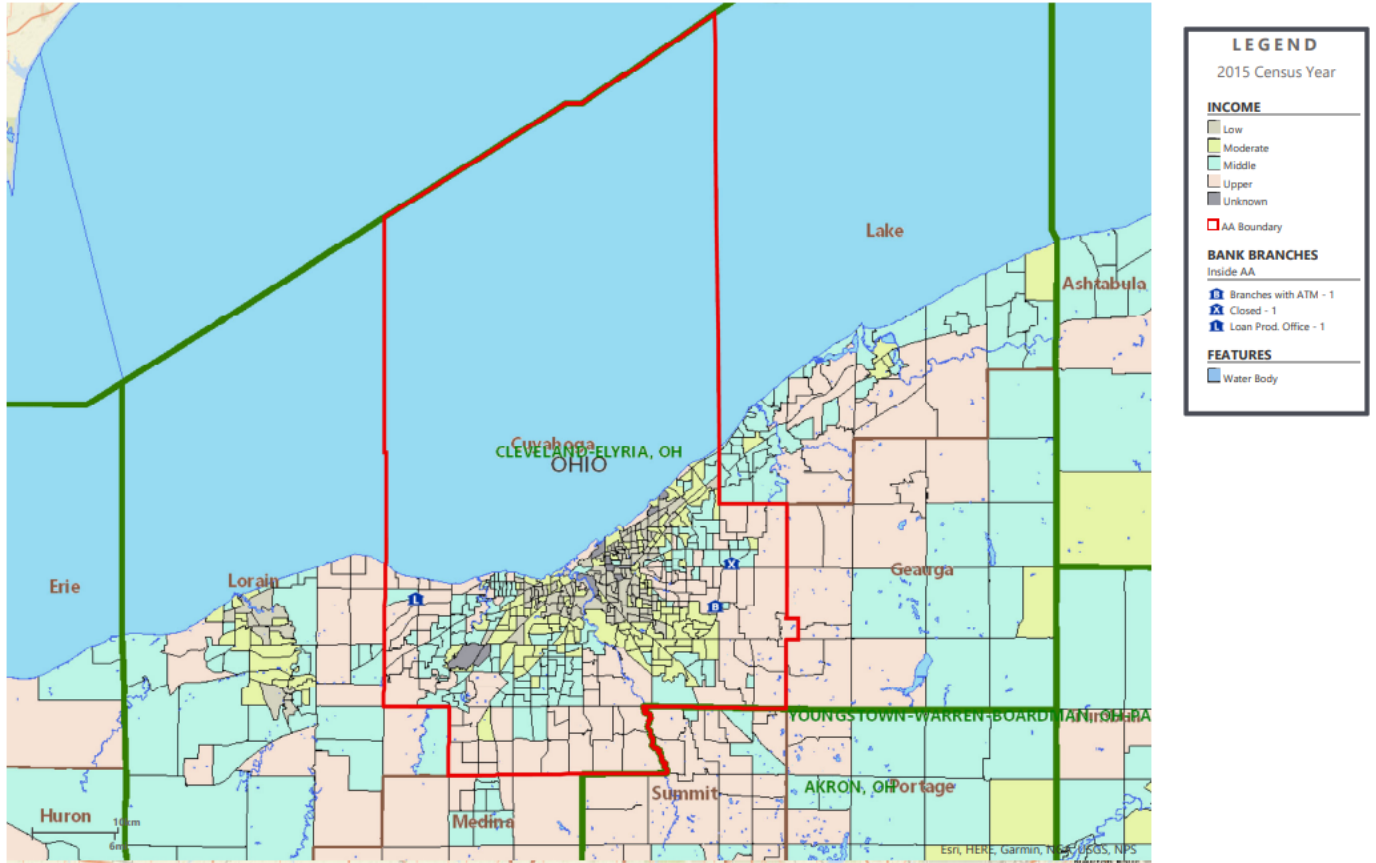
2021 IN Nonmetropolitan



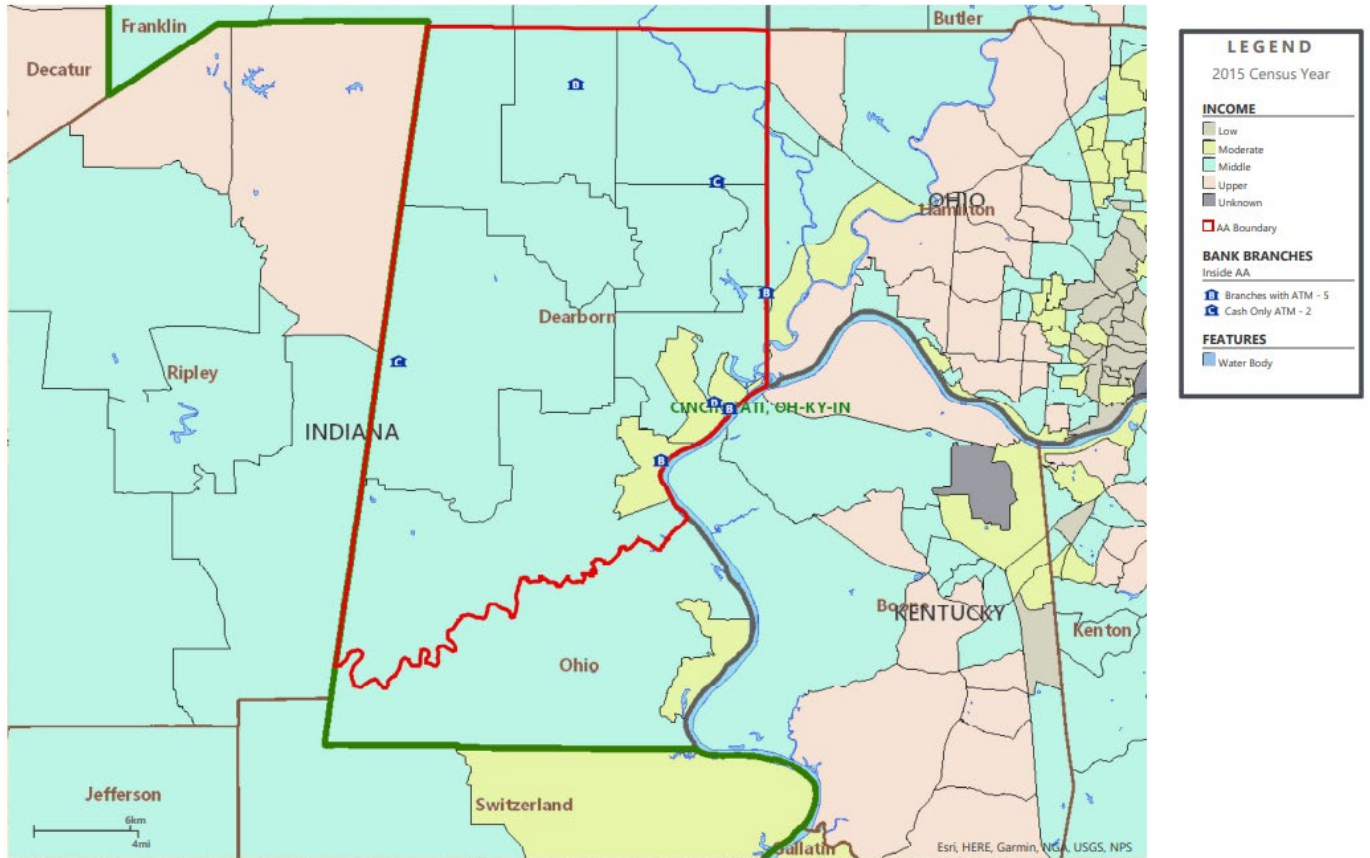
Assessment Area: 2020 OH Nonmetropolitan



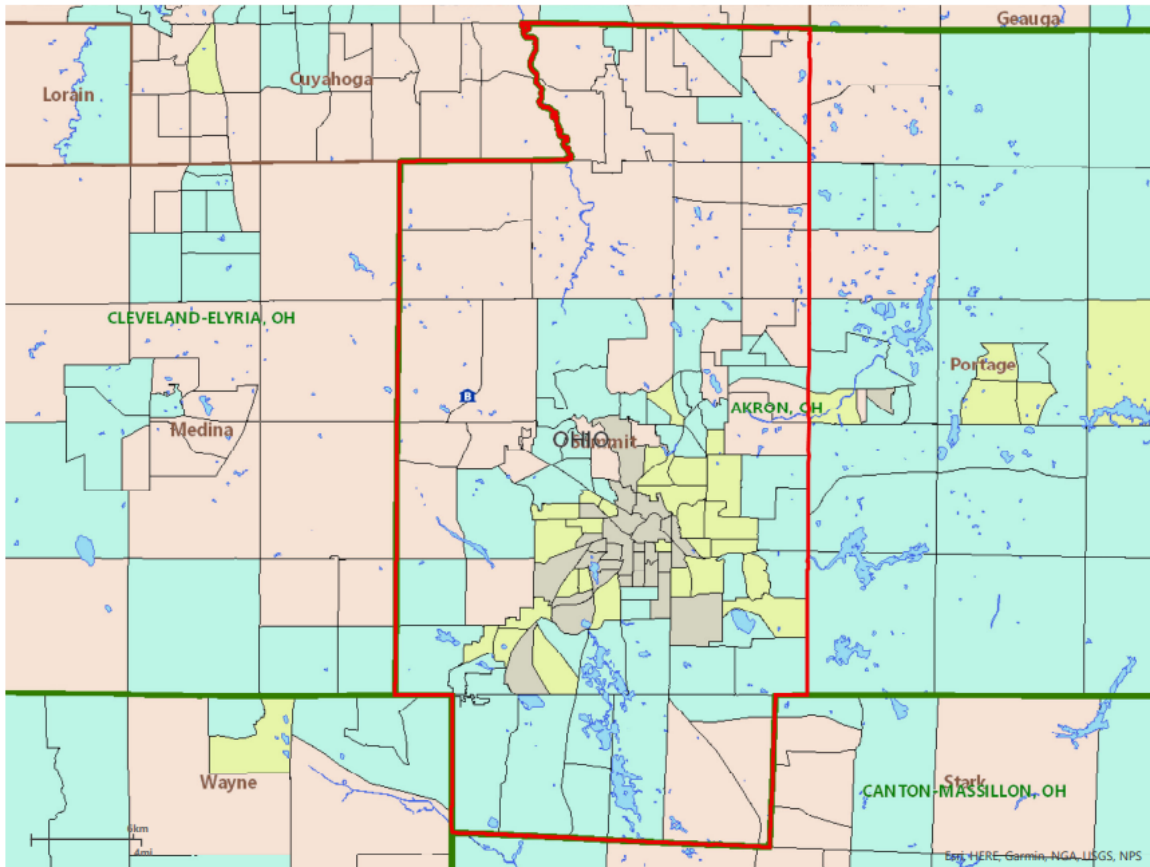
Assessment Area: 2020 OH Cleveland-Elyria MSA #17460



2020 IN Cincinnati MSA #17140



Assessment Area: 2020 OH Akron MSA #10420



LEGEND
2015 Census Year

INCOME

- Low
- Moderate
- Middle
- Upper
- Unknown

AA Boundary

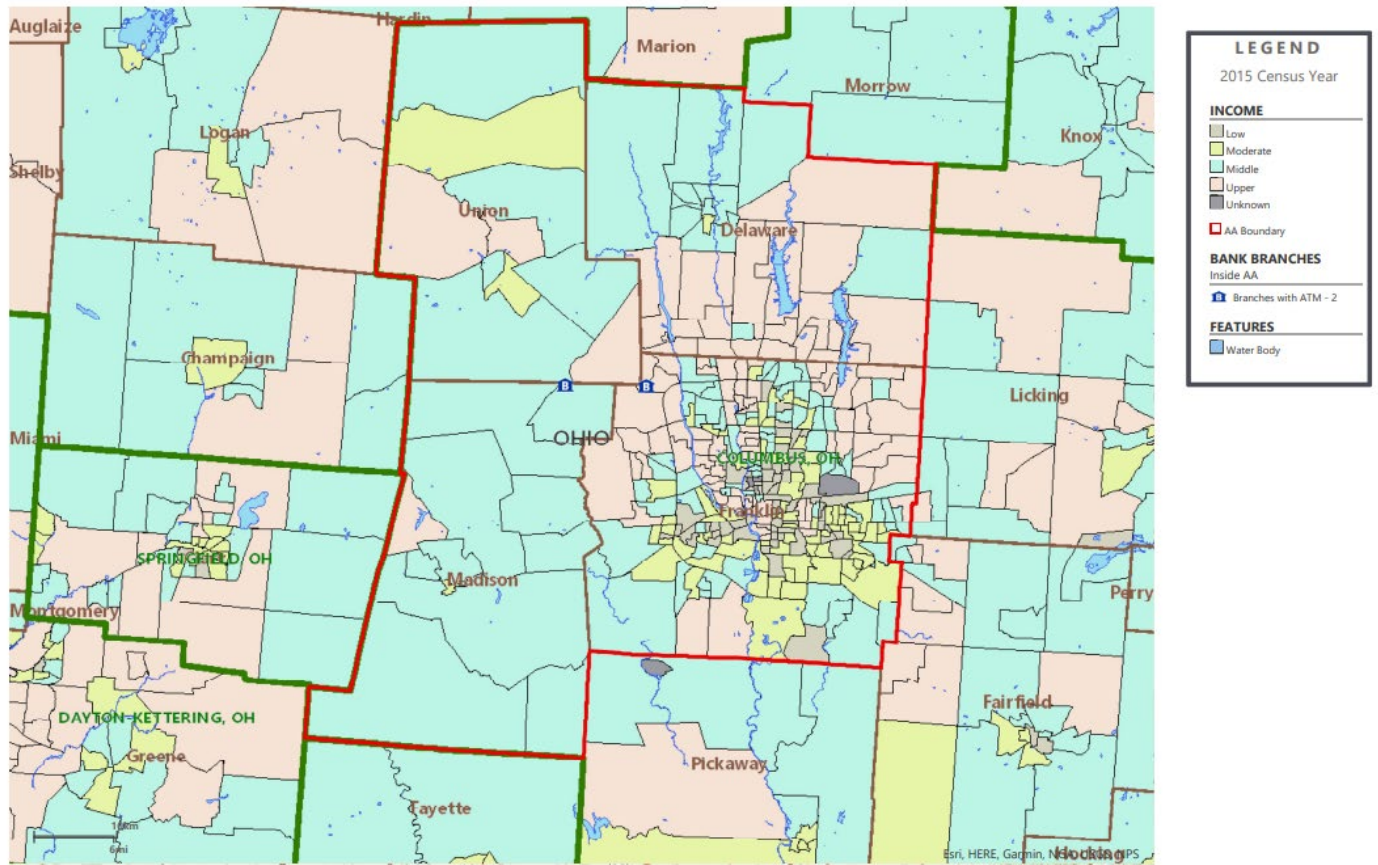
BANK BRANCHES
Inside AA

- Branches with ATM - 1

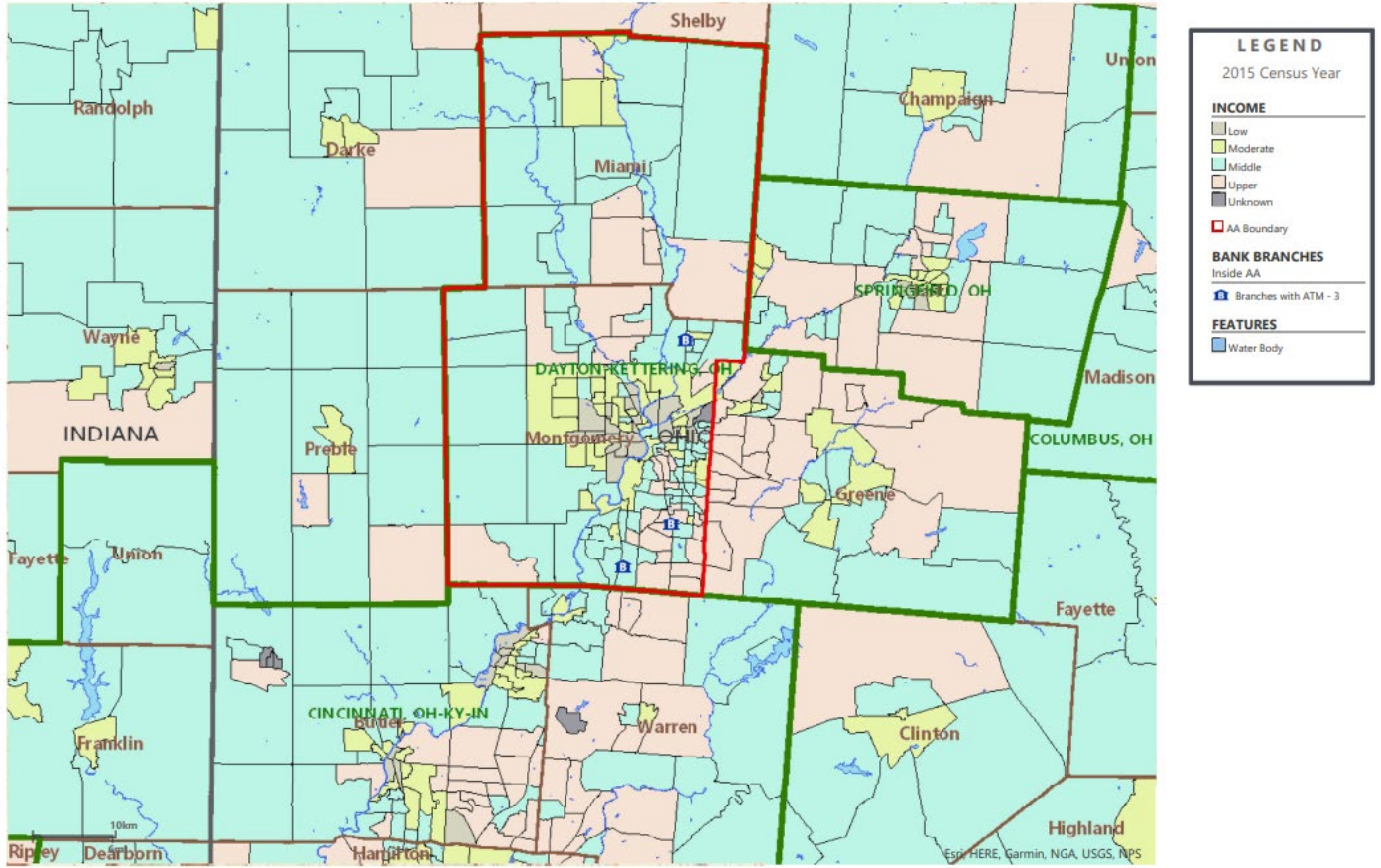
FEATURES

- Water Body

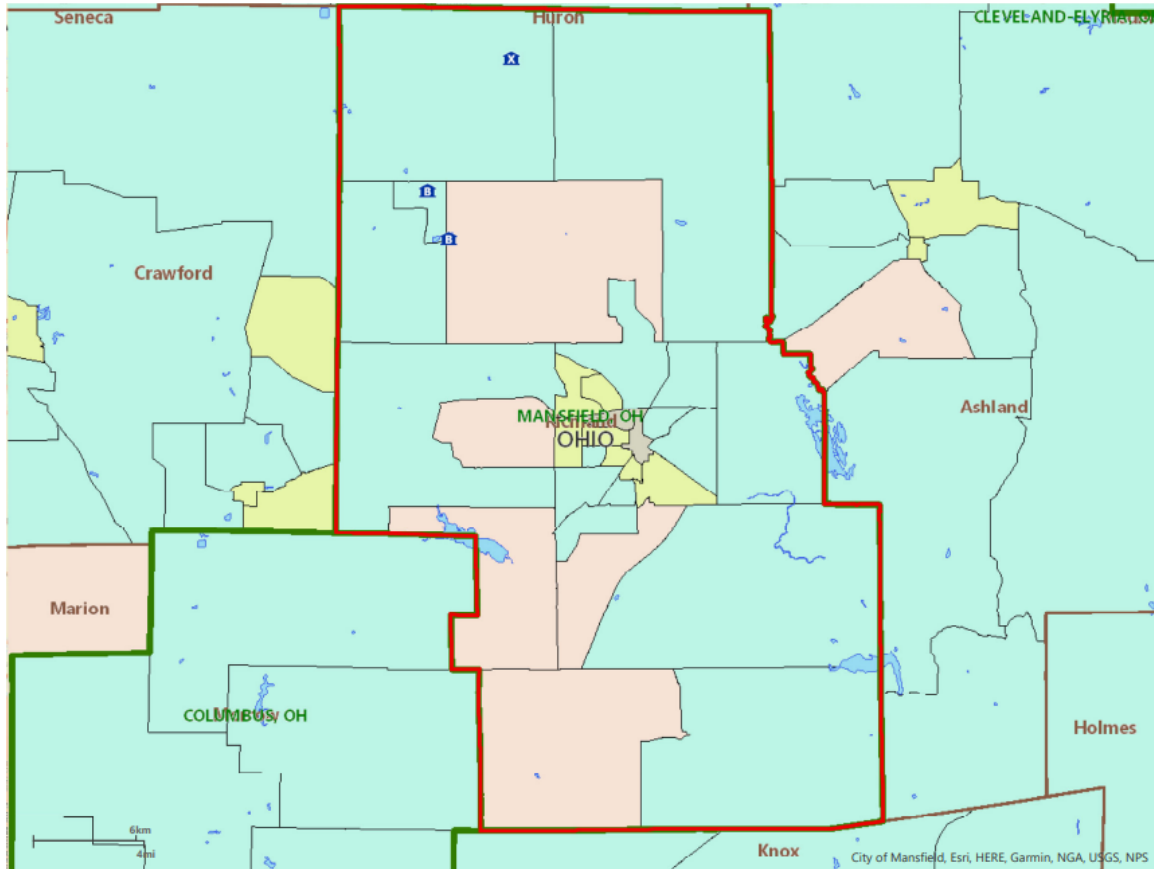
Assessment Area: 2020 OH Columbus MSA #18140



Assessment Area: 2020 OH Dayton-Kettering MSA #19430



Assessment Area: 2020 OH Mansfield MSA #31900



LEGEND
2015 Census Year

INCOME

- Low
- Moderate
- Middle
- Upper
- Unknown

AA Boundary

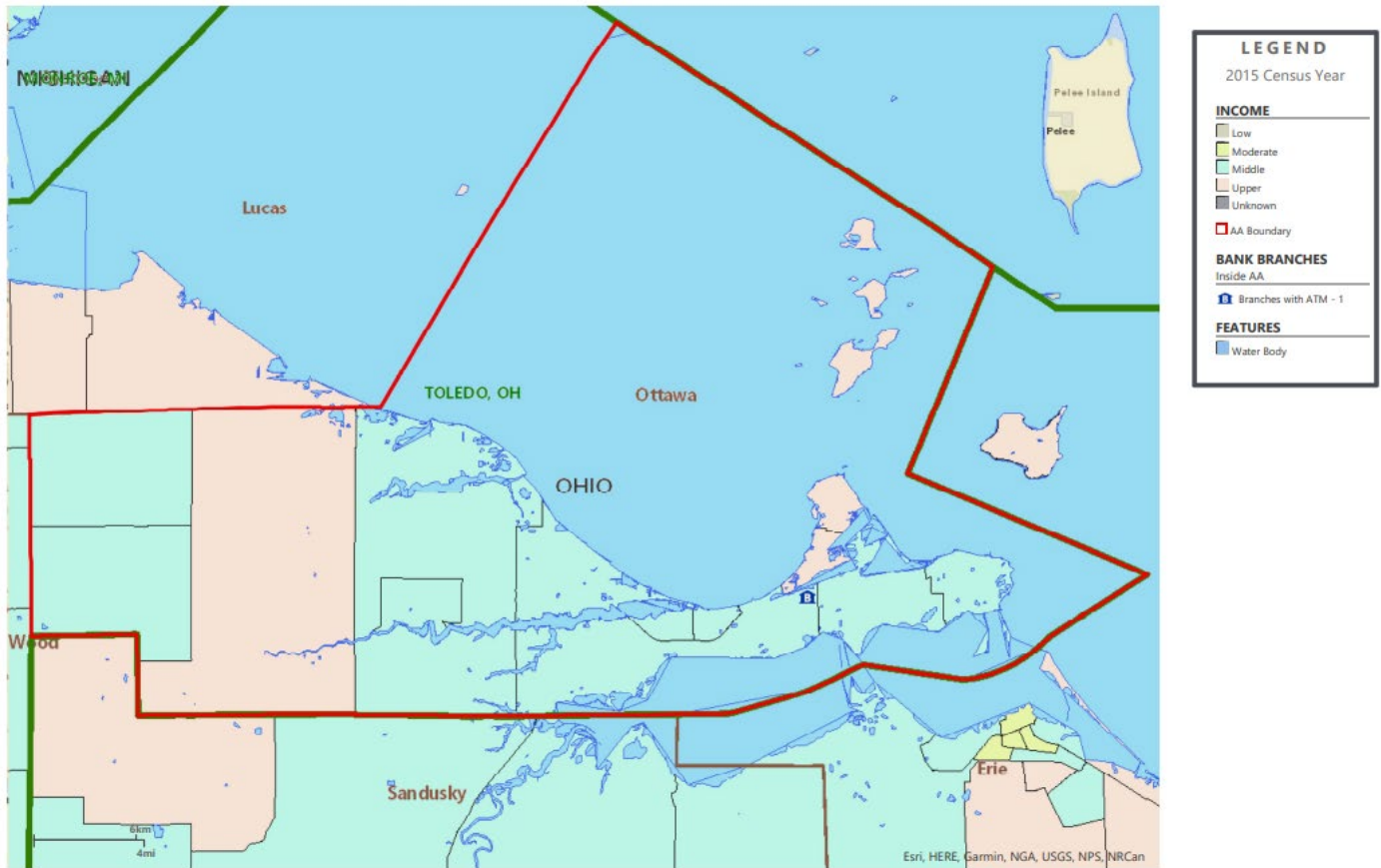
BANK BRANCHES
Inside AA

- Branches with ATM - 2
- Closed - 1

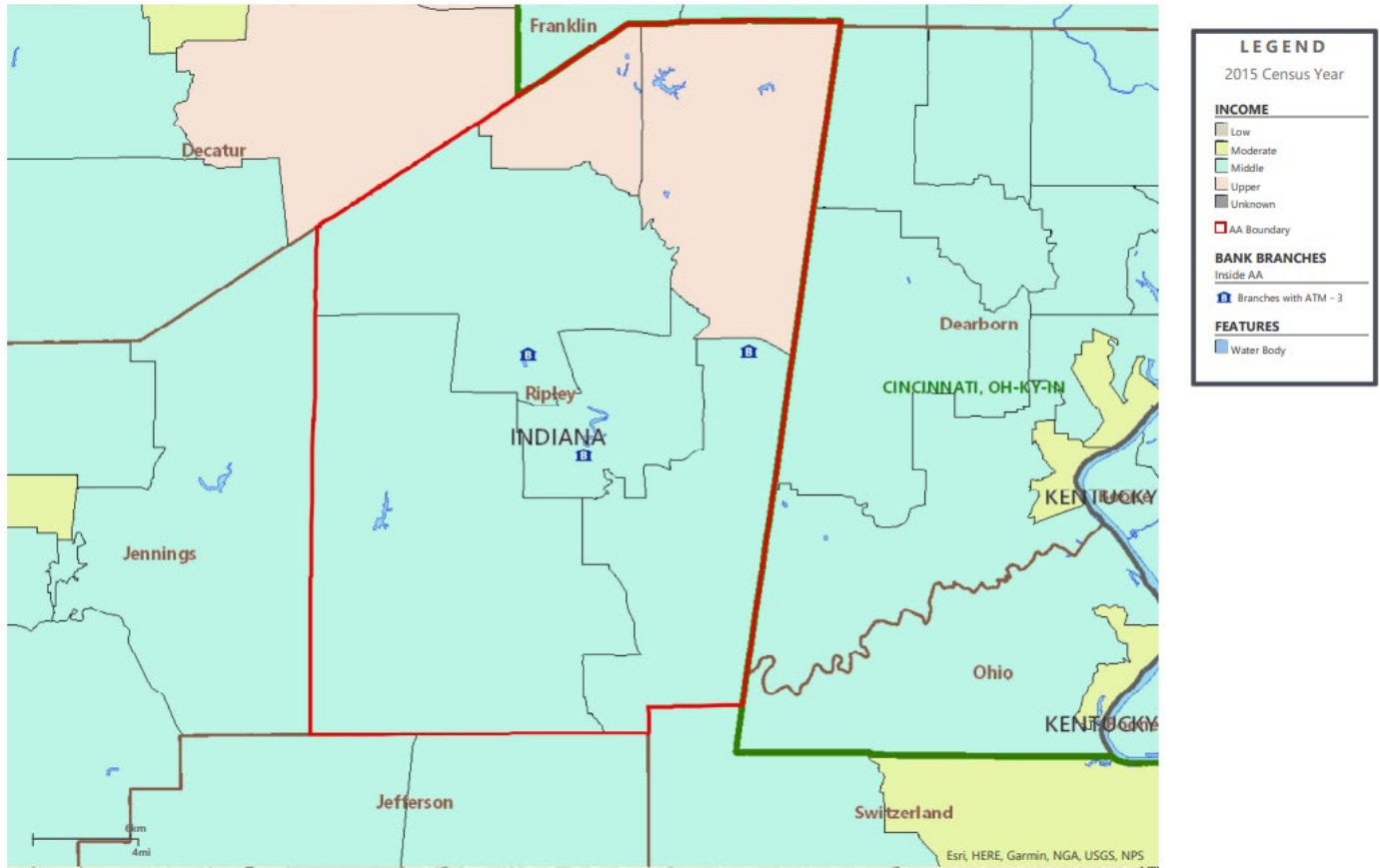
FEATURES

- Water Body

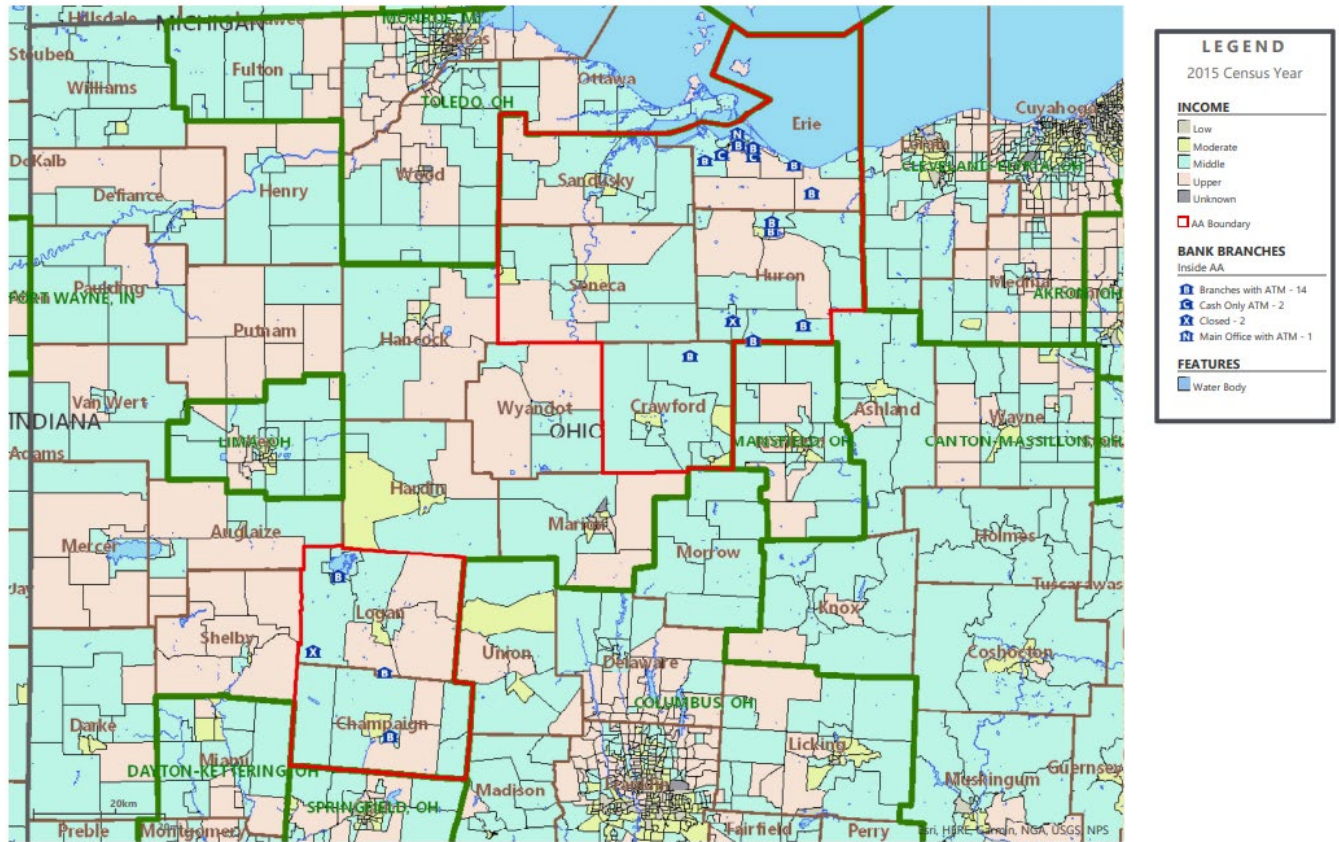
Assessment Area: 2020 OH Toledo MSA #45780



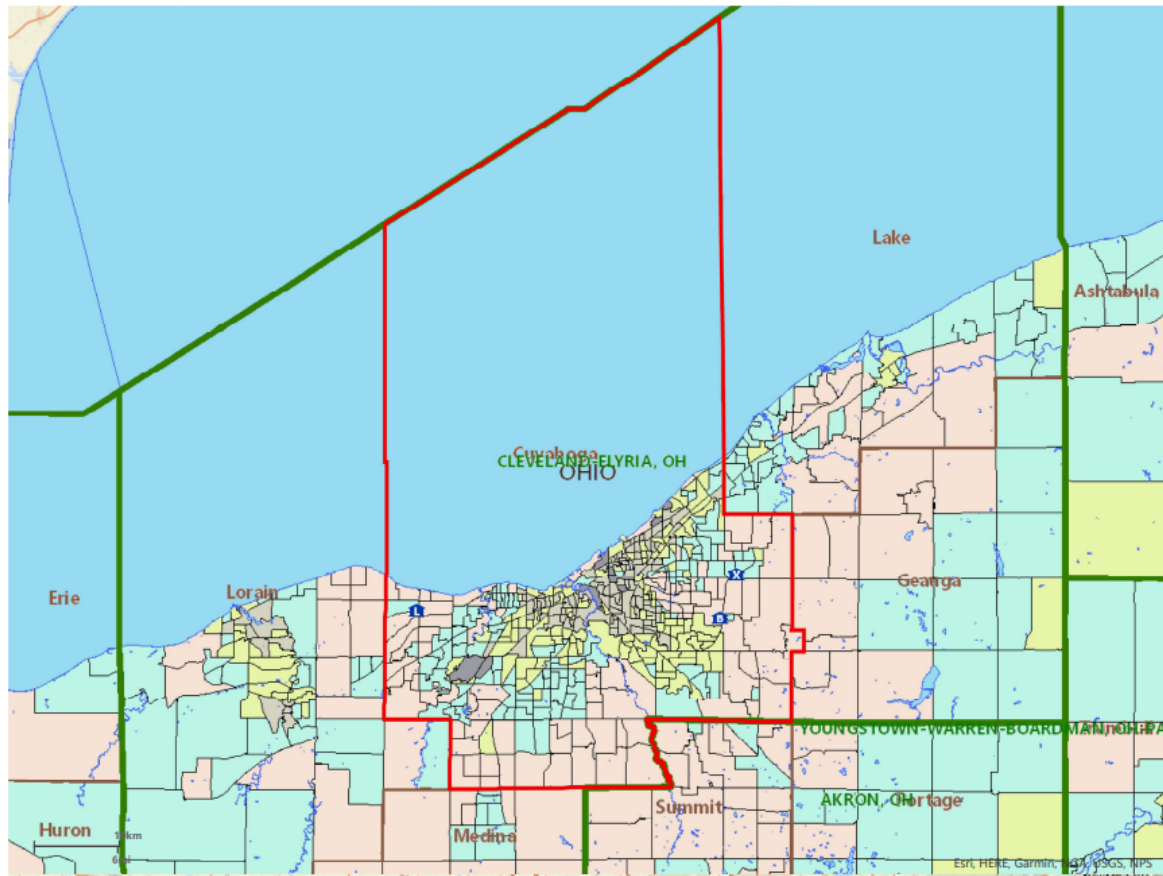
Assessment Area: 2020 IN Nonmetropolitan



Assessment Area: 2019 OH Nonmetropolitan



Assessment Area: 2019 OH Cleveland-Elyria MSA #17460



LEGEND
2015 Census Year

INCOME

- Low
- Moderate
- Middle
- Upper
- Unknown

AA Boundary

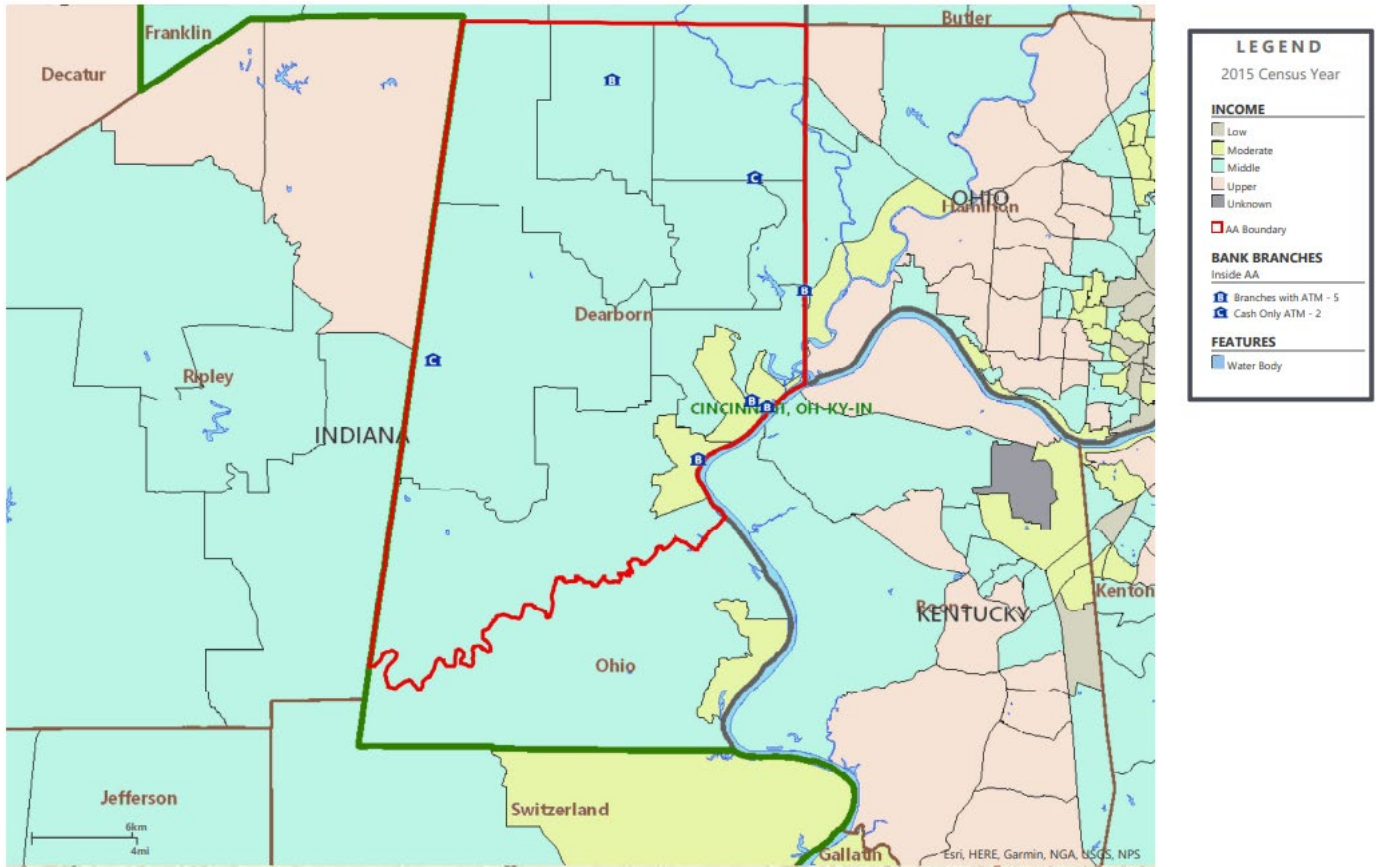
BANK BRANCHES
Inside AA

- Branches with ATM - 1
- Closed - 1
- Loan Prod. Office - 1

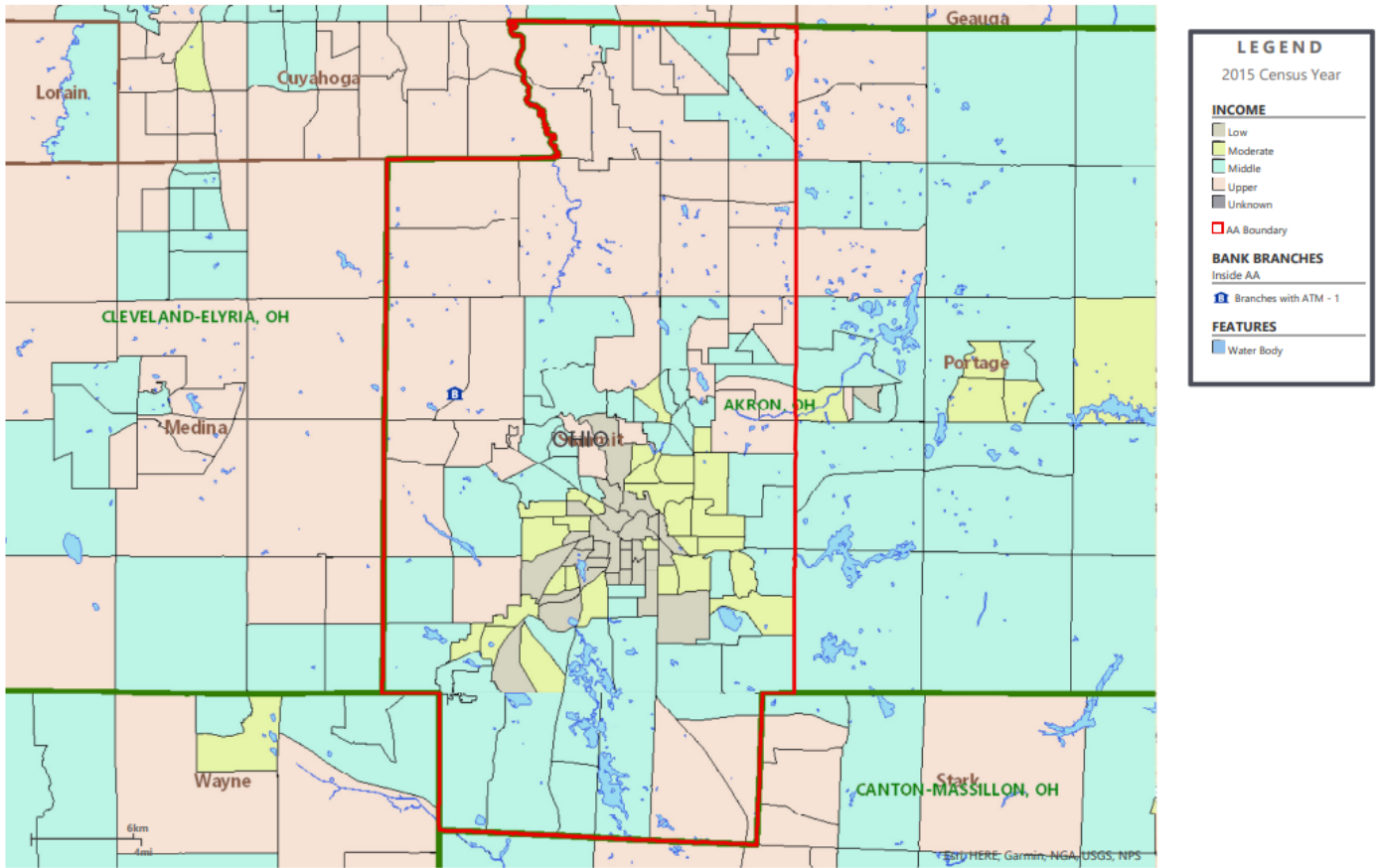
FEATURES

- Water Body

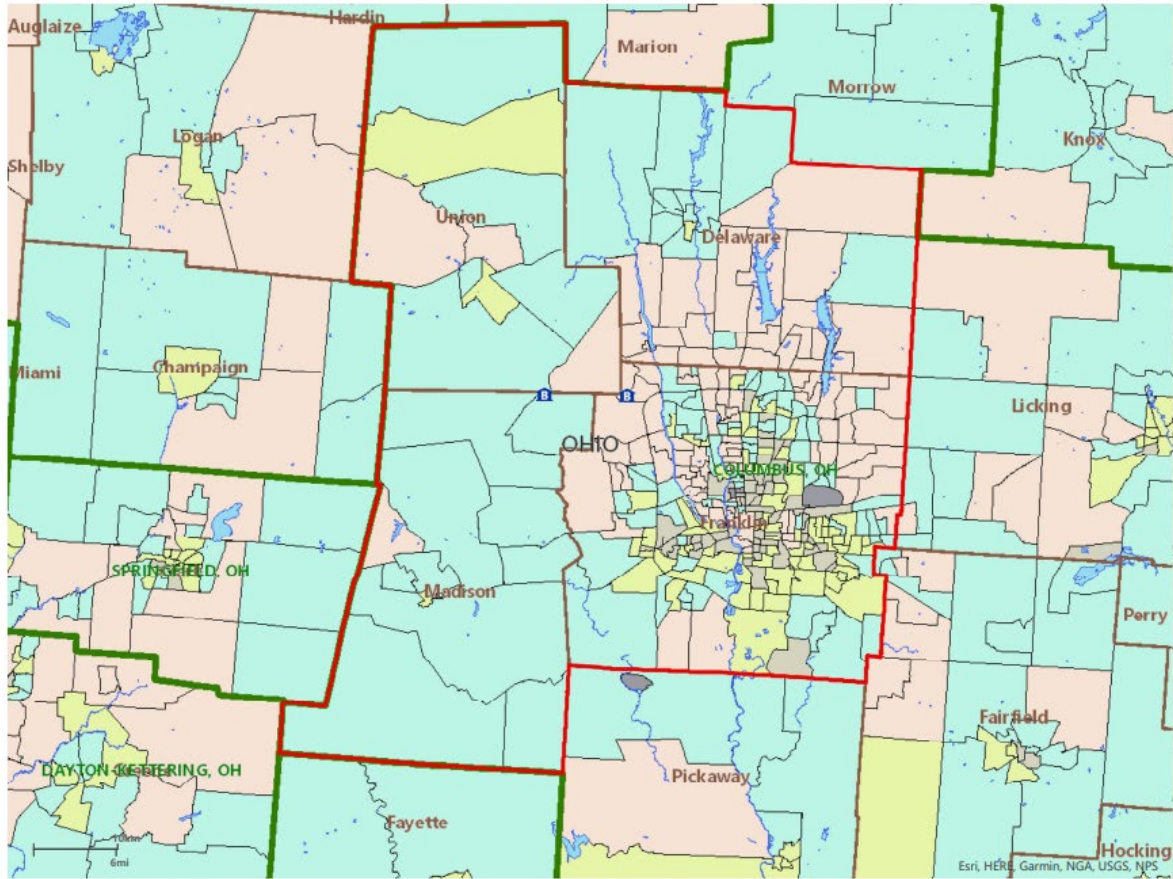
Assessment Area: 2019 IN Cincinnati MSA #17140



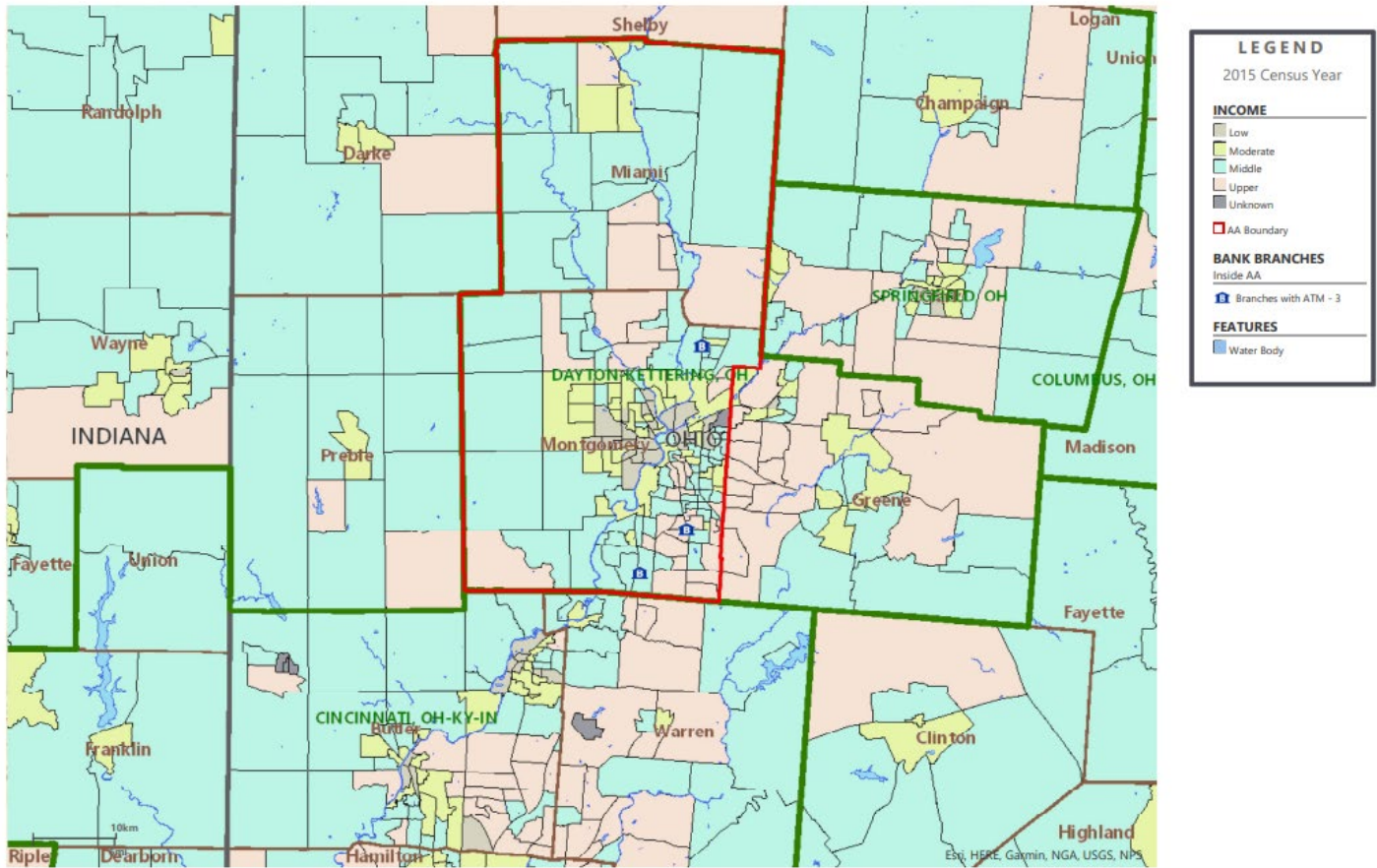
Assessment Area: 2019 OH Akron MSA #10420



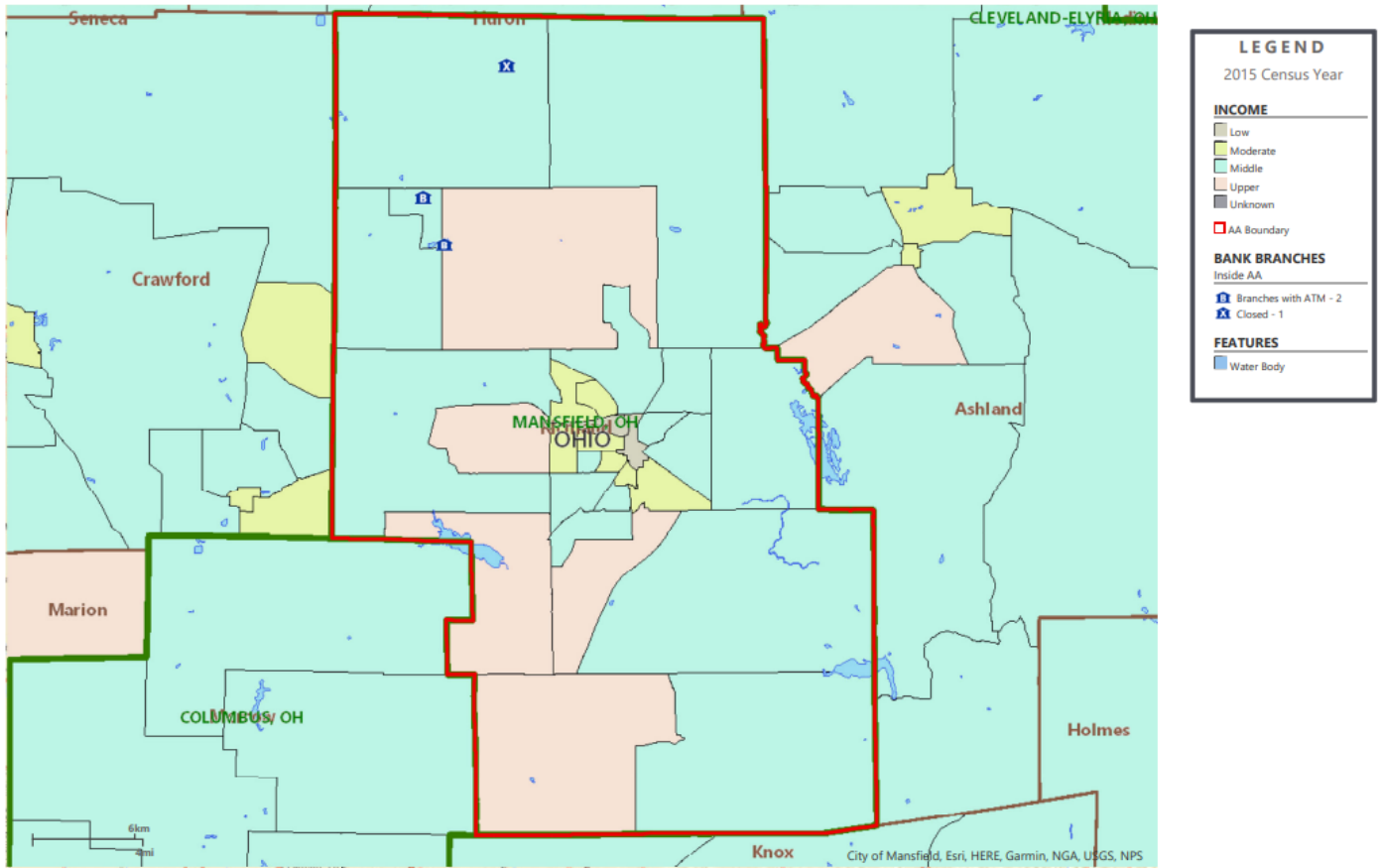
Assessment Area: 2019 OH Columbus MSA #18140



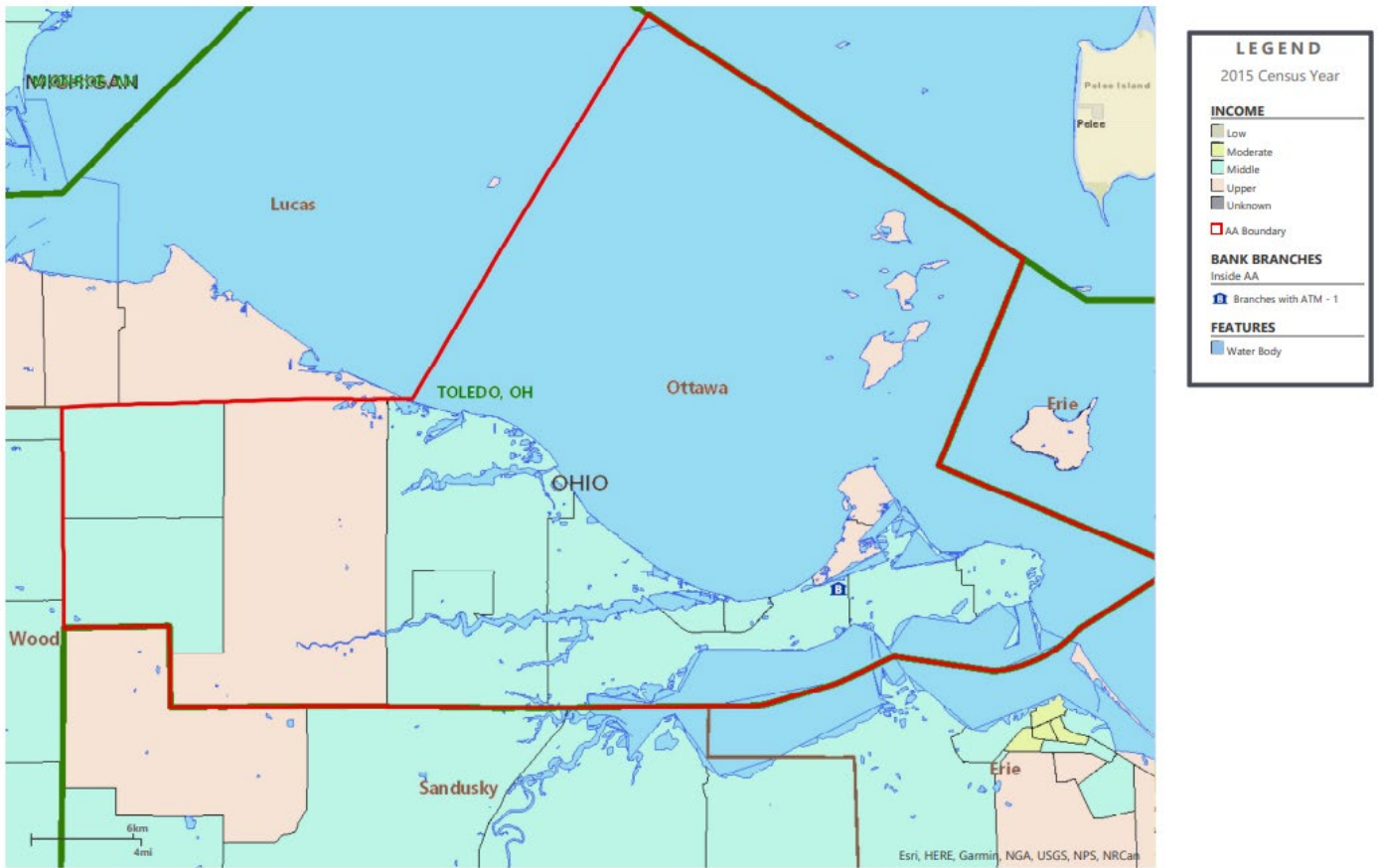
Assessment Area: 2019 OH Dayton-Kettering MSA #19430



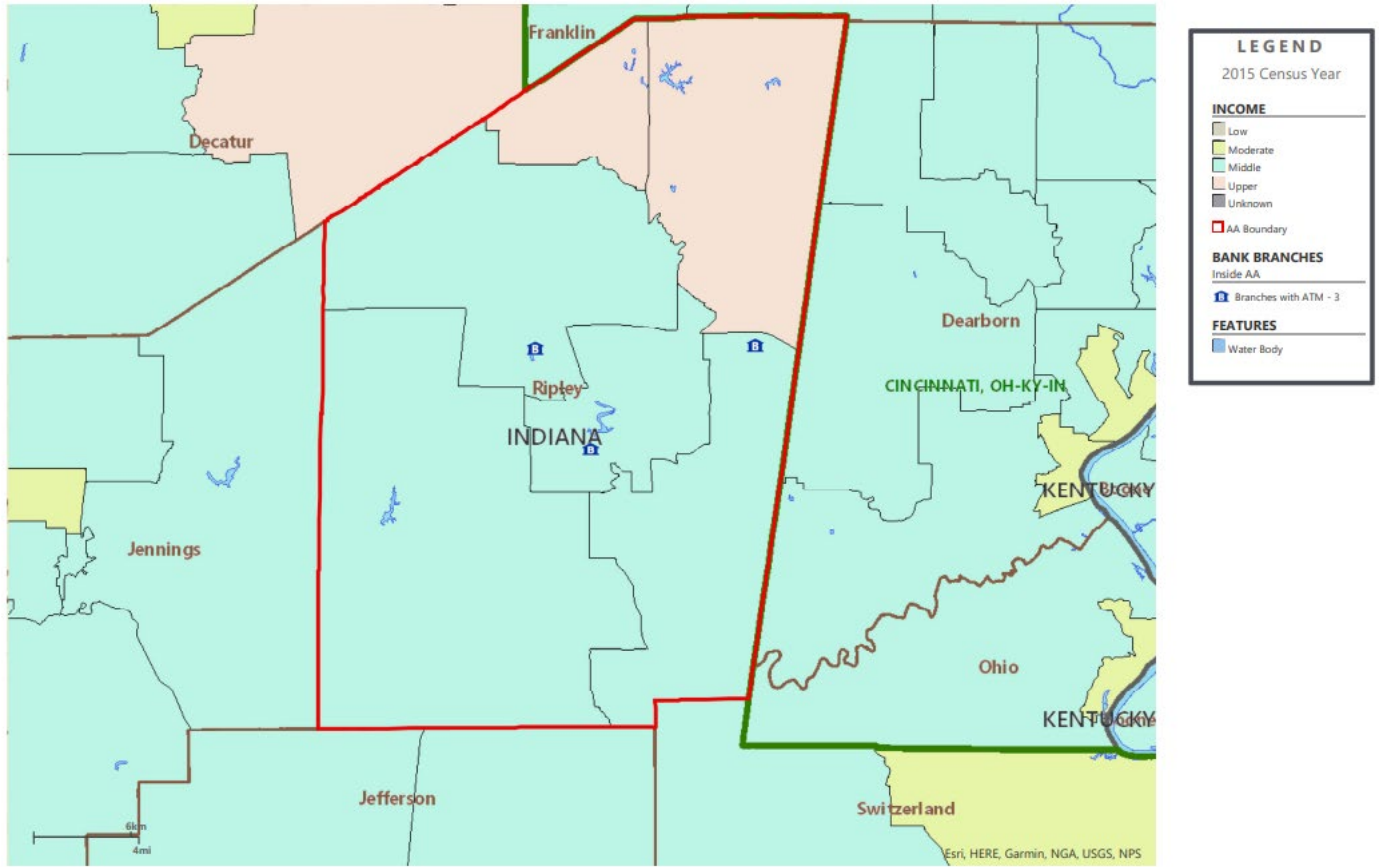
Assessment Area: 2019 OH Mansfield MSA #31900



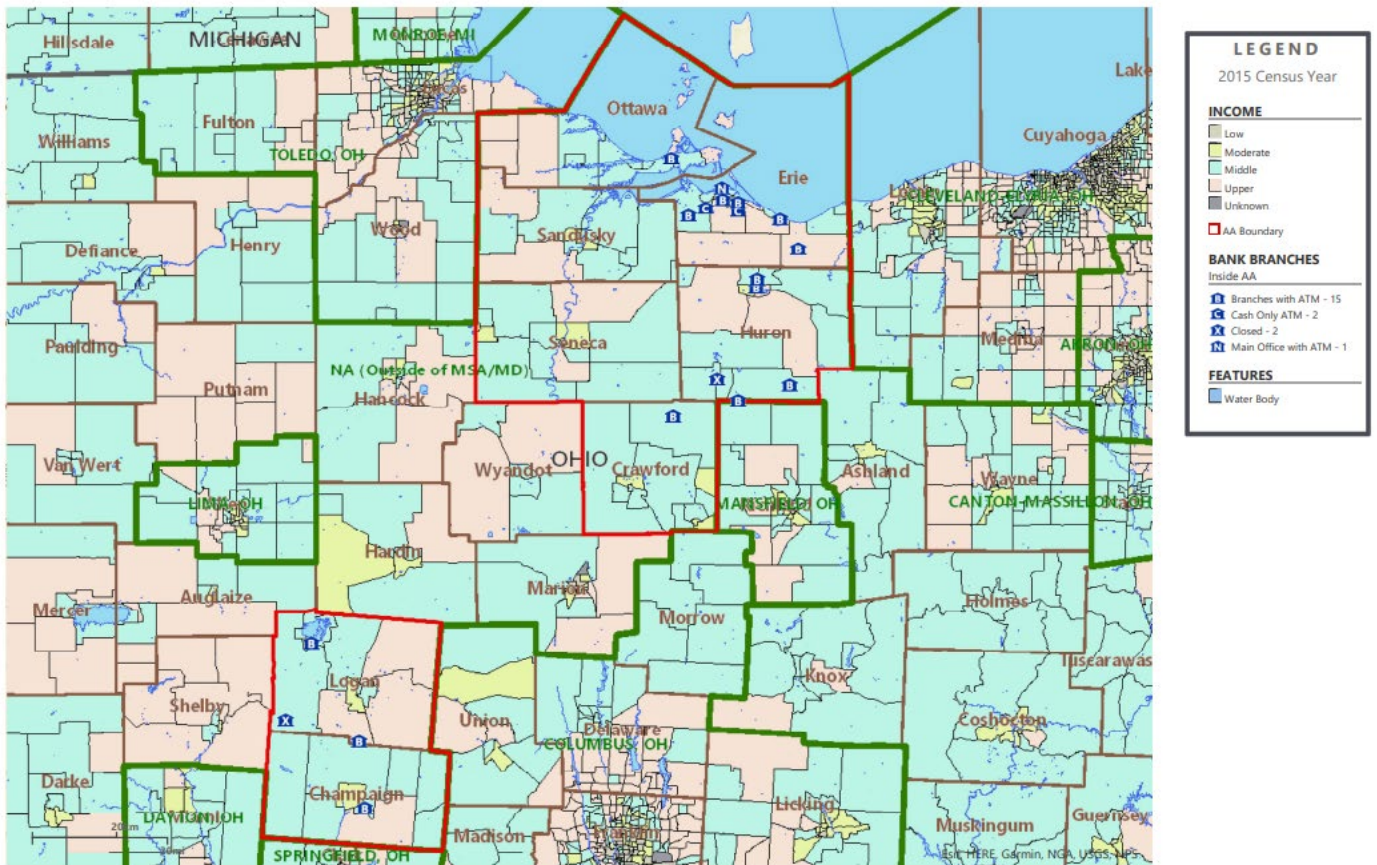
Assessment Area: 2019 OH Toledo MSA #45780



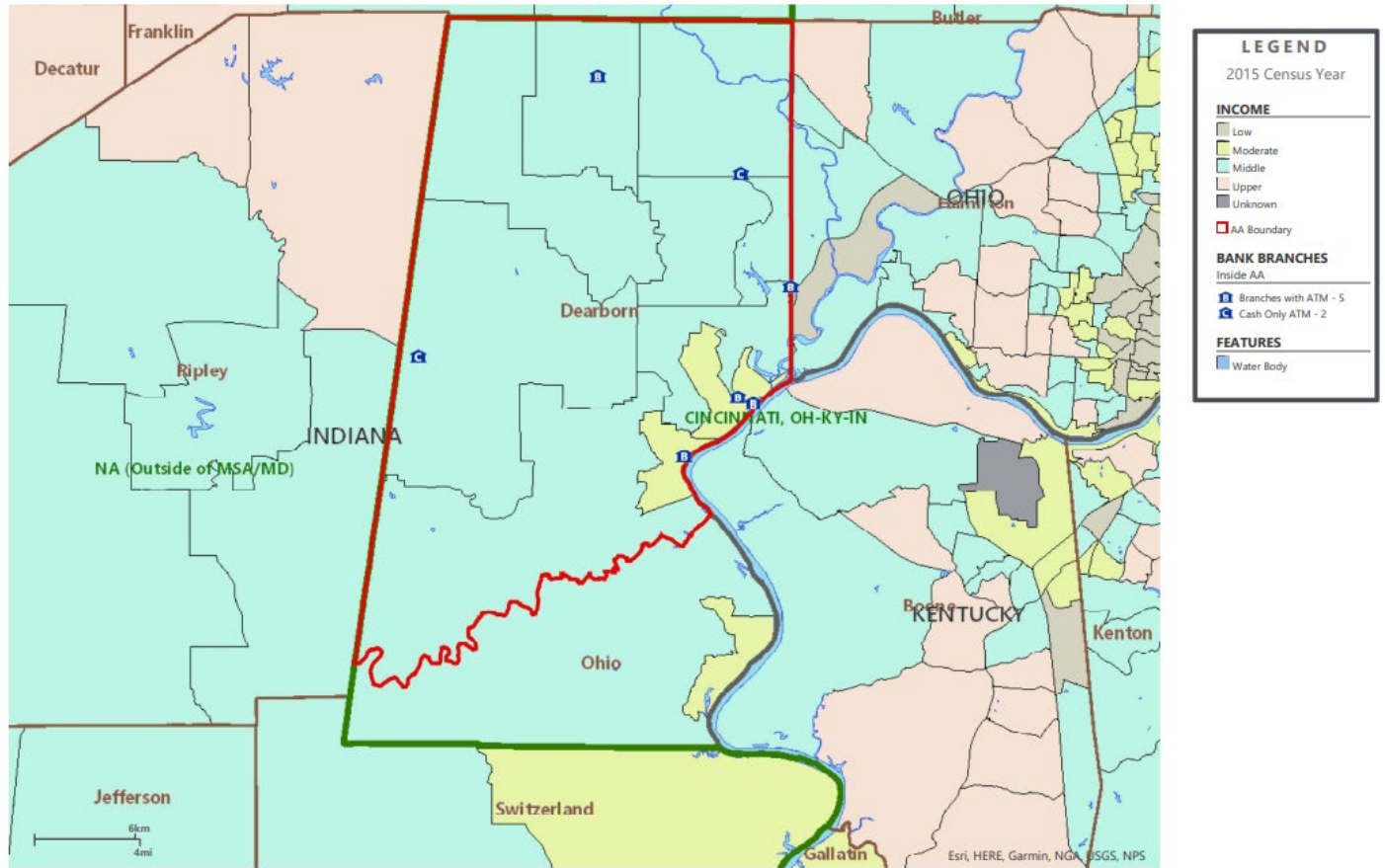
Assessment Area: 2019 IN Nonmetropolitan



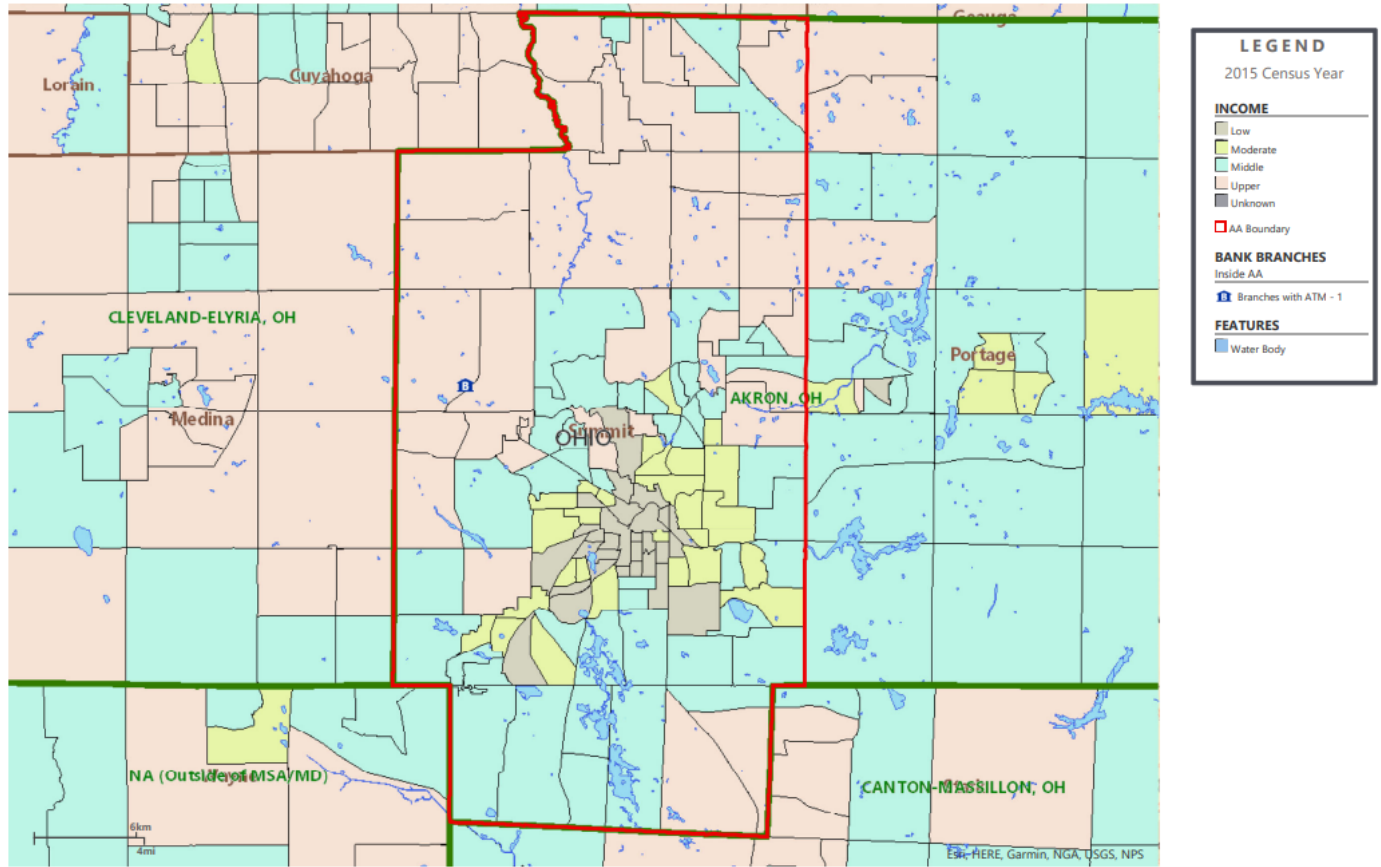
Assessment Area: 2018 OH Nonmetropolitan



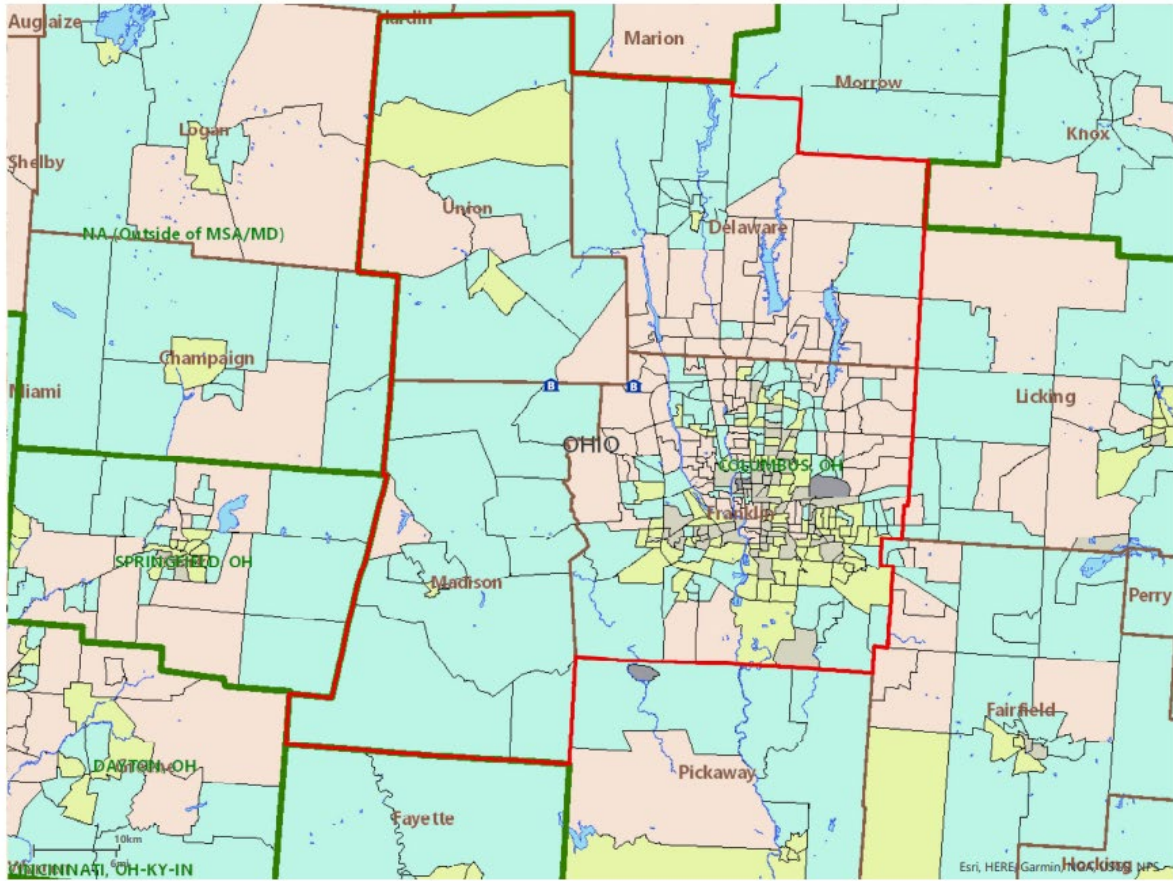
Assessment Area: 2018 IN Cincinnati MSA #17140



Assessment Area: 2018 OH Akron MSA #10420



Assessment Area: 2018 OH Columbus MSA #18140



LEGEND
2015 Census Year

INCOME

- Low
- Moderate
- Middle
- Upper
- Unknown

AA Boundary

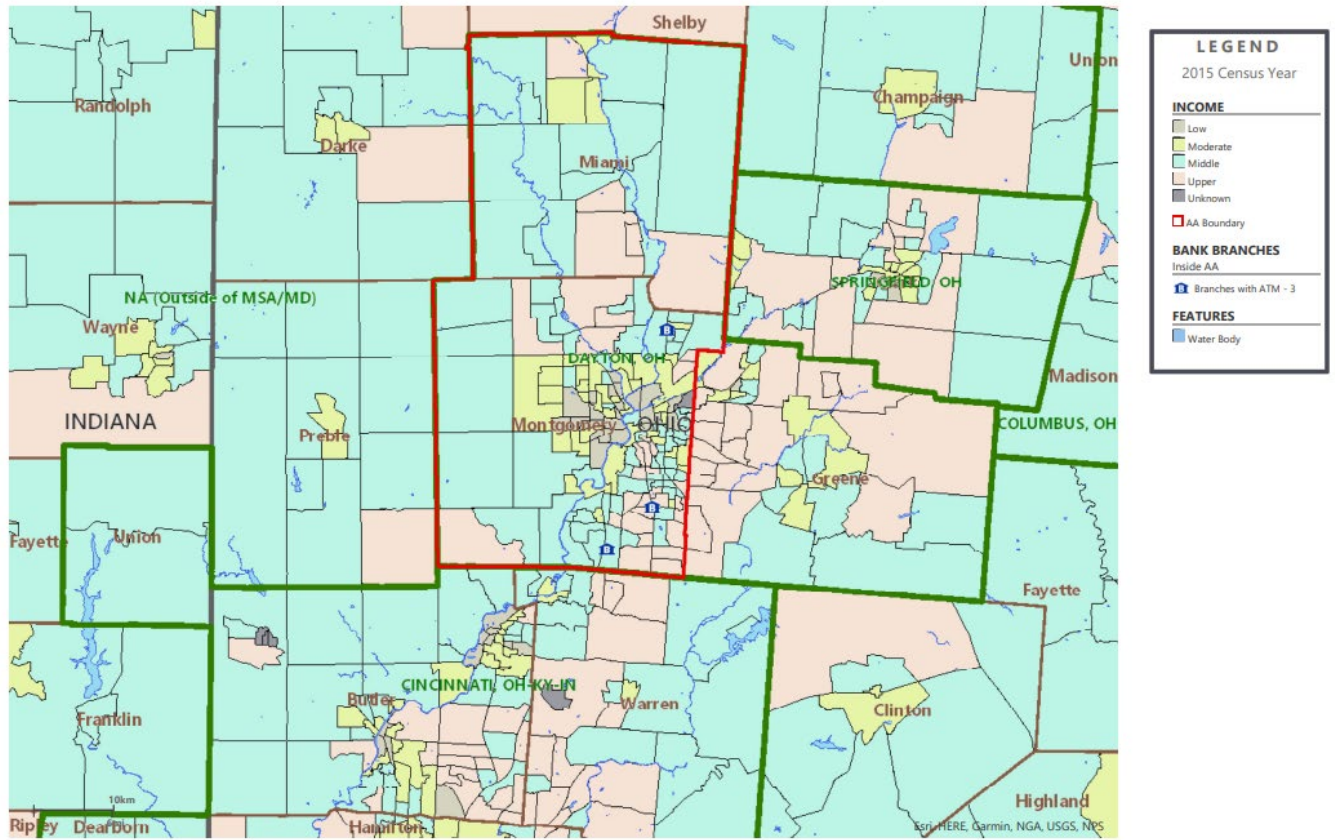
BANK BRANCHES
Inside AA

- Branches with ATM - 2

FEATURES

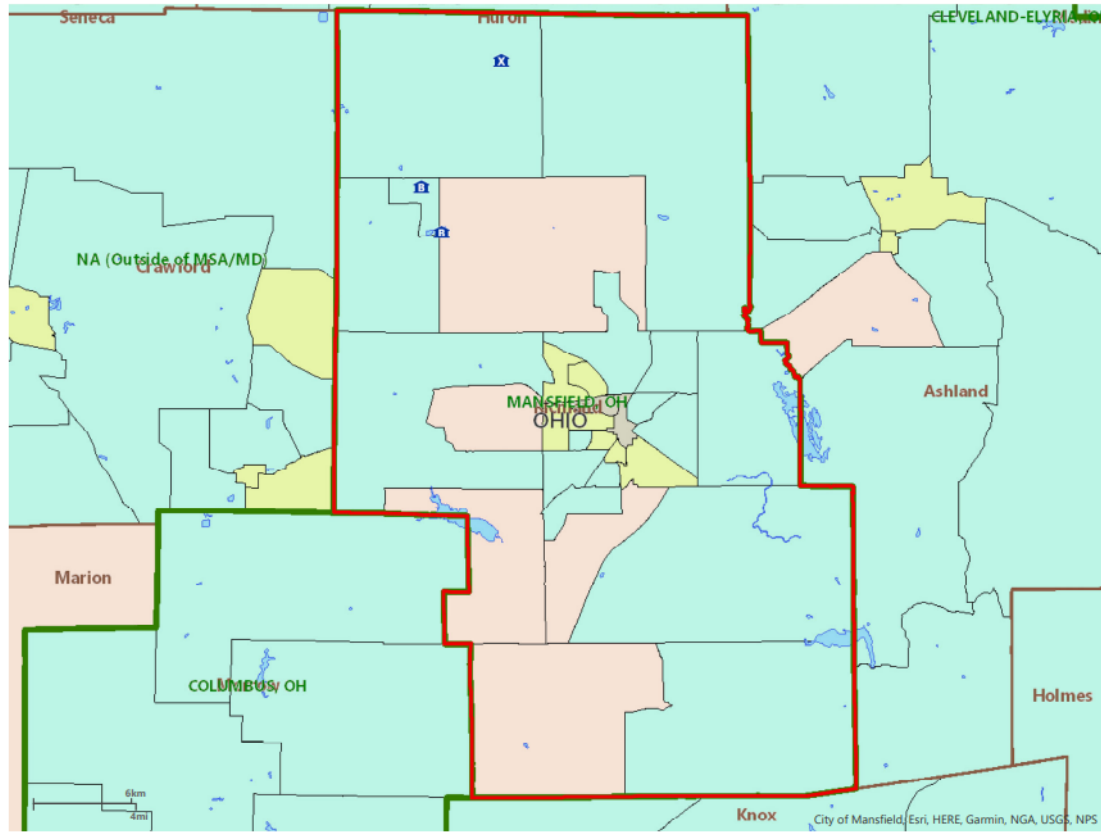
- Water Body

Assessment Area: 2018 OH Dayton MSA #19380



Assessment Area: 2018 OH Mansfield MSA #31900

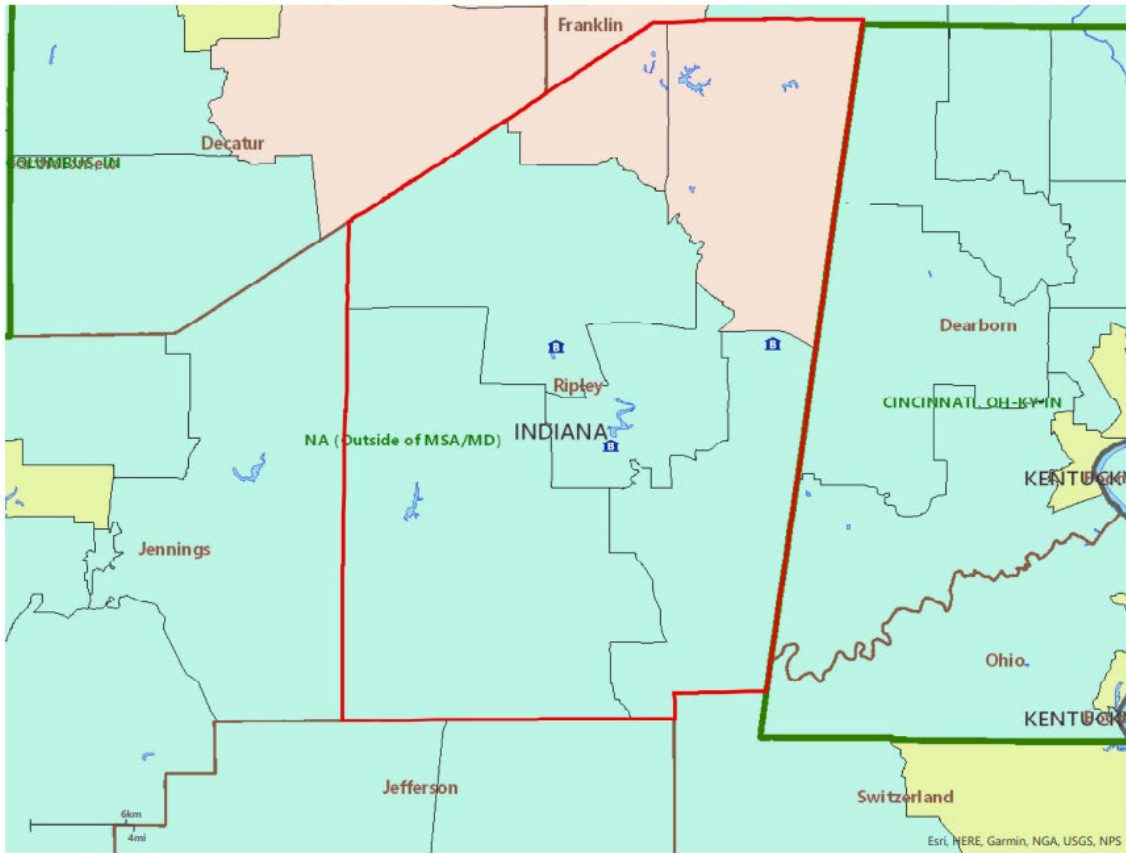
Restricted FR



LEGEND	
2015 Census Year	
INCOME	
[Lightest Color]	Low
[Light Color]	Moderate
[Medium Color]	Middle
[Dark Color]	Upper
[Darkest Color]	Unknown
[Red Line]	AA Boundary
BANK BRANCHES	
Inside AA	
[Blue House Icon]	Branches with ATM - 2
[Blue X Icon]	Closed - 1
FEATURES	
[Blue Polygon]	Water Body

Assessment Area: 2018 IN Nonmetropolitan

Restricted FR



LEGEND
2015 Census Year

INCOME

- Low
- Moderate
- Middle
- Upper
- Unknown

BANK BRANCHES
Inside AA

- Branches with ATM - 3

FEATURES

- Water Body
- AA Boundary

APPENDIX D

FULL SCOPE - DEMOGRAPHIC INFORMATION

2021 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	18,920	18.6
Moderate	18	18.9	15,535	15.3	3,401	21.9	17,680	17.4
Middle	57	60.0	62,848	61.9	6,204	9.9	22,547	22.2
Upper	19	20.0	23,089	22.8	1,044	4.5	42,325	41.7
Unknown	1	1.1	0	0.0	0	0.0	0	0.0
Total AA	95	100.0	101,472	100.0	10,649	10.5	101,472	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	30,349	13,911	12.9	45.8	12,187	40.2	4,251	14.0
Middle	106,461	67,217	62.4	63.1	25,771	24.2	13,473	12.7
Upper	36,208	26,608	24.7	73.5	5,439	15.0	4,161	11.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	173,018	107,736	100.0	62.3	43,397	25.1	21,885	12.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,211	16.9	1,976	16.8	214	19.2	21	9.0
Middle	7,839	59.7	7,040	59.8	657	58.9	142	60.7
Upper	3,070	23.4	2,754	23.4	245	22.0	71	30.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13,120	100.0	11,770	100.0	1,116	100.0	234	100.0
Percentage of Total Businesses:				89.7		8.5		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	38	3.5	38	3.6	0	0.0	0	0.0
Middle	682	63.6	668	63.6	12	75.0	2	40.0
Upper	352	32.8	345	32.8	4	25.0	3	60.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,072	100.0	1,051	100.0	16	100.0	5	100.0
Percentage of Total Farms:				98.0		1.5		0.5
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	18,920	18.6
Moderate	18	18.9	15,535	15.3	3,401	21.9	17,680	17.4
Middle	57	60.0	62,848	61.9	6,204	9.9	22,547	22.2
Upper	19	20.0	23,089	22.8	1,044	4.5	42,325	41.7
Unknown	1	1.1	0	0.0	0	0.0	0	0.0
Total AA	95	100.0	101,472	100.0	10,649	10.5	101,472	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	30,349	13,911	12.9	45.8	12,187	40.2	4,251	14.0
Middle	106,461	67,217	62.4	63.1	25,771	24.2	13,473	12.7
Upper	36,208	26,608	24.7	73.5	5,439	15.0	4,161	11.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	173,018	107,736	100.0	62.3	43,397	25.1	21,885	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,236	16.7	1,994	16.6	218	18.8	24	10.7
Middle	8,012	59.8	7,186	59.9	689	59.3	137	61.2
Upper	3,142	23.5	2,824	23.5	255	21.9	63	28.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13,390	100.0	12,004	100.0	1,162	100.0	224	100.0
Percentage of Total Businesses:			89.6		8.7		1.7	
	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	38	3.3	38	3.4	0	0.0	0	0.0
Middle	724	63.7	709	63.6	13	76.5	2	40.0
Upper	375	33.0	368	33.0	4	23.5	3	60.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,137	100.0	1,115	100.0	17	100.0	5	100.0
Percentage of Total Farms:			96.1		1.5		0.4	
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

2019 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	18,920	18.6
Moderate	18	18.9	15,535	15.3	3,401	21.9	17,680	17.4
Middle	57	60.0	62,848	61.9	6,204	9.9	22,547	22.2
Upper	19	20.0	23,089	22.8	1,044	4.5	42,325	41.7
Unknown	1	1.1	0	0.0	0	0.0	0	0.0
Total AA	95	100.0	101,472	100.0	10,649	10.5	101,472	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	30,349	13,911	12.9	45.8	12,187	40.2	4,251	14.0
Middle	106,461	67,217	62.4	63.1	25,771	24.2	13,473	12.7
Upper	36,208	26,608	24.7	73.5	5,439	15.0	4,161	11.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	173,018	107,736	100.0	62.3	43,397	25.1	21,885	12.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,241	16.6	1,990	16.5	227	18.8	24	10.4
Middle	8,109	60.0	7,253	60.1	716	59.3	140	60.9
Upper	3,163	23.4	2,832	23.5	265	21.9	66	28.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13,513	100.0	12,075	100.0	1,208	100.0	230	100.0
Percentage of Total Businesses:				89.4		8.9		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	42	3.5	42	3.6	0	0.0	0	0.0
Middle	772	64.1	757	64.0	13	72.2	2	40.0
Upper	391	32.4	383	32.4	5	27.8	3	60.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,205	100.0	1,182	100.0	18	100.0	5	100.0
Percentage of Total Farms:				98.1		1.5		0.4
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2018 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	20,809	18.3
Moderate	18	16.7	15,535	13.7	3,401	21.9	19,868	17.5
Middle	65	60.2	70,537	62.1	6,874	9.7	25,244	22.2
Upper	24	22.2	27,434	24.2	1,205	4.4	47,585	41.9
Unknown	1	0.9	0	0.0	0	0.0	0	0.0
Total AA	108	100.0	113,506	100.0	11,480	10.1	113,506	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	30,349	13,911	11.4	45.8	12,187	40.2	4,251	14.0
Middle	122,788	75,604	62.2	61.6	28,275	23.0	18,909	15.4
Upper	47,848	31,996	26.3	66.9	6,494	13.6	9,358	19.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	200,985	121,511	100.0	60.5	46,956	23.4	32,518	16.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,255	14.6	1,999	14.5	227	16.7	29	8.6
Middle	9,381	60.6	8,362	60.6	805	59.2	214	63.1
Upper	3,856	24.9	3,432	24.9	328	24.1	96	28.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15,492	100.0	13,793	100.0	1,360	100.0	339	100.0
Percentage of Total Businesses:			89.0		8.8		2.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	43	3.2	43	3.2	0	0.0	0	0.0
Middle	901	66.3	883	66.4	14	63.6	4	50.0
Upper	416	30.6	404	30.4	8	36.4	4	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,360	100.0	1,330	100.0	22	100.0	8	100.0
Percentage of Total Farms:			97.8		1.6		0.6	
<p>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2021 CLEVELAND-ELYRIA, OH MSA #17460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	107	23.9	45,824	15.0	19,512	42.6	82,174	26.9
Moderate	122	27.3	76,882	25.2	14,968	19.5	51,938	17.0
Middle	112	25.1	88,684	29.0	6,358	7.2	55,539	18.2
Upper	96	21.5	92,755	30.3	2,827	3.0	116,032	38.0
Unknown	10	2.2	1,538	0.5	663	43.1	0	0.0
Total AA	447	100.0	305,683	100.0	44,328	14.5	305,683	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	119,347	29,584	9.3	24.8	59,381	49.8	30,382	25.5
Moderate	176,161	71,357	22.5	40.5	75,934	43.1	28,890	16.4
Middle	169,000	105,318	33.2	62.3	49,669	29.4	14,013	8.3
Upper	148,841	110,102	34.7	74.0	28,812	19.4	9,927	6.7
Unknown	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1
Total AA	619,303	317,310	100.0	51.2	217,409	35.1	84,584	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	8,221	12.2	7,304	12.0	863	14.0	54	11.6
Moderate	14,867	22.0	13,455	22.1	1,332	21.6	80	17.2
Middle	18,796	27.9	17,282	28.4	1,397	22.7	117	25.2
Upper	24,731	36.7	22,131	36.4	2,388	38.8	212	45.7
Unknown	850	1.3	675	1.1	174	2.8	1	0.2
Total AA	67,465	100.0	60,847	100.0	6,154	100.0	464	100.0
Percentage of Total Businesses:				90.2		9.1		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	27	11.8	25	11.3	1	20.0	1	100.0
Moderate	41	18.0	41	18.5	0	0.0	0	0.0
Middle	55	24.1	54	24.3	1	20.0	0	0.0
Upper	103	45.2	100	45.0	3	60.0	0	0.0
Unknown	2	0.9	2	0.9	0	0.0	0	0.0
Total AA	228	100.0	222	100.0	5	100.0	1	100.0
Percentage of Total Farms:				97.4		2.2		0.4
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 CLEVELAND-ELYRIA, OH MSA #17460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	107	23.9	45,824	15.0	19,512	42.6	82,174	26.9
Moderate	122	27.3	76,882	25.2	14,968	19.5	51,938	17.0
Middle	112	25.1	88,684	29.0	6,358	7.2	55,539	18.2
Upper	96	21.5	92,755	30.3	2,827	3.0	116,032	38.0
Unknown	10	2.2	1,538	0.5	663	43.1	0	0.0
Total AA	447	100.0	305,683	100.0	44,328	14.5	305,683	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	119,347	29,584	9.3	24.8	59,361	49.8	30,362	25.5
Moderate	176,181	71,357	22.5	40.5	75,934	43.1	28,890	16.4
Middle	169,000	105,318	33.2	62.3	49,669	29.4	14,013	8.3
Upper	148,841	110,102	34.7	74.0	28,812	19.4	9,927	6.7
Unknown	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1
Total AA	619,303	317,310	100.0	51.2	217,409	35.1	84,584	13.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,749	11.7	6,823	11.4	880	14.0	46	10.6
Moderate	14,049	21.2	12,616	21.2	1,358	21.5	75	17.2
Middle	18,625	28.1	17,090	28.7	1,428	22.7	107	24.5
Upper	25,117	37.9	22,455	37.7	2,454	38.9	208	47.7
Unknown	817	1.2	633	1.1	184	2.9	0	0.0
Total AA	66,357	100.0	59,617	100.0	6,304	100.0	436	100.0
Percentage of Total Businesses:			89.8		9.5		0.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	26	11.3	24	10.7	1	16.7	1	100.0
Moderate	34	14.7	34	15.2	0	0.0	0	0.0
Middle	60	26.0	59	26.3	1	16.7	0	0.0
Upper	109	47.2	105	46.9	4	66.7	0	0.0
Unknown	2	0.9	2	0.9	0	0.0	0	0.0
Total AA	231	100.0	224	100.0	6	100.0	1	100.0
Percentage of Total Farms:			97.0		2.6		0.4	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2019 CLEVELAND-ELYRIA, OH MSA #17460 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	107	23.9	45,824	15.0	19,512	42.6	82,174	26.9
Moderate	122	27.3	76,882	25.2	14,968	19.5	51,938	17.0
Middle	112	25.1	88,684	29.0	6,358	7.2	55,539	18.2
Upper	96	21.5	92,755	30.3	2,827	3.0	116,032	38.0
Unknown	10	2.2	1,538	0.5	663	43.1	0	0.0
Total AA	447	100.0	305,683	100.0	44,328	14.5	305,683	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	119,347	29,584	9.3	24.8	59,361	49.8	30,362	25.5
Moderate	176,181	71,357	22.5	40.5	75,934	43.1	28,890	16.4
Middle	169,000	105,318	33.2	62.3	49,669	29.4	14,013	8.3
Upper	148,841	110,102	34.7	74.0	28,812	19.4	9,927	6.7
Unknown	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1
Total AA	619,303	317,310	100.0	51.2	217,409	35.1	84,584	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	7,252	11.2	6,297	10.9	905	14.0	50	11.1
Moderate	13,173	20.3	11,717	20.2	1,385	21.4	71	15.8
Middle	18,457	28.5	16,848	29.1	1,492	23.0	117	26.0
Upper	25,120	38.8	22,401	38.7	2,508	38.7	211	46.9
Unknown	798	1.2	602	1.0	195	3.0	1	0.2
Total AA	64,800	100.0	57,865	100.0	6,485	100.0	450	100.0
Percentage of Total Businesses:					89.3		10.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	24	10.0	22	9.4	1	14.3	1	100.0
Moderate	42	17.4	42	18.0	0	0.0	0	0.0
Middle	60	24.9	59	25.3	1	14.3	0	0.0
Upper	114	47.3	109	46.8	5	71.4	0	0.0
Unknown	1	0.4	1	0.4	0	0.0	0	0.0
Total AA	241	100.0	233	100.0	7	100.0	1	100.0
Percentage of Total Farms:					96.7		2.9	
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2021 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,361	17.7
Moderate	2	20.0	2,008	15.0	308	15.3	2,515	18.8
Middle	8	80.0	11,359	85.0	581	5.1	3,226	24.1
Upper	0	0.0	0	0.0	0	0.0	5,265	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	13,367	100.0	889	6.7	13,367	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,071	1,867	12.7	45.9	1,716	42.2	488	12.0
Middle	16,160	12,779	87.3	79.1	2,272	14.1	1,109	6.9
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
Total AA	20,231	14,646	100.0	72.4	3,988	19.7	1,597	7.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	677	31.8	617	30.9	50	48.1	10	35.7
Middle	1,449	68.2	1,377	69.1	54	51.9	18	64.3
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
Total AA	2,126	100.0	1,994	100.0	104	100.0	28	100.0
Percentage of Total Businesses:			93.8		4.9		1.3	
	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.3	2	2.3	0	0.0	0	0.0
Middle	85	97.7	84	97.7	1	100.0	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
Total AA	87	100.0	86	100.0	1	100.0	0	0.0
Percentage of Total Farms:			96.9		1.1		0.0	
<p>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2020 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,361	17.7
Moderate	2	20.0	2,008	15.0	308	15.3	2,515	18.8
Middle	8	80.0	11,359	85.0	581	5.1	3,226	24.1
Upper	0	0.0	0	0.0	0	0.0	5,265	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	13,367	100.0	889	6.7	13,367	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,071	1,867	12.7	45.9	1,716	42.2	488	12.0
Middle	16,160	12,779	87.3	79.1	2,272	14.1	1,109	6.9
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
Total AA	20,231	14,646	100.0	72.4	3,988	19.7	1,597	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	686	31.4	622	30.6	55	46.2	9	28.1
Middle	1,498	68.6	1,411	69.4	64	53.8	23	71.9
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
Total AA	2,184	100.0	2,033	100.0	119	100.0	32	100.0
Percentage of Total Businesses:				93.1		5.4		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.4	2	2.4	0	0.0	0	0.0
Middle	83	97.6	82	97.6	1	100.0	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
Total AA	85	100.0	84	100.0	1	100.0	0	0.0
Percentage of Total Farms:				96.8		1.2		0.0
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2019 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,361	17.7
Moderate	2	20.0	2,008	15.0	308	15.3	2,515	18.8
Middle	8	80.0	11,359	85.0	581	5.1	3,226	24.1
Upper	0	0.0	0	0.0	0	0.0	5,265	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	13,367	100.0	889	6.7	13,367	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,071	1,867	12.7	45.9	1,716	42.2	488	12.0
Middle	16,160	12,779	87.3	79.1	2,272	14.1	1,109	6.9
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
Total AA	20,231	14,646	100.0	72.4	3,988	19.7	1,597	7.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	692	31.6	626	30.8	59	47.6	7	20.6
Middle	1,498	68.4	1,406	69.2	65	52.4	27	79.4
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
Total AA	2,190	100.0	2,032	100.0	124	100.0	34	100.0
Percentage of Total Businesses:			92.8		5.7		1.6	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	3.5	3	3.6	0	0.0	0	0.0
Middle	82	96.5	81	96.4	1	100.0	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
Total AA	85	100.0	84	100.0	1	100.0	0	0.0
Percentage of Total Farms:			98.8		1.2		0.0	
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2018 CINCINNATI, OH-KY-IN MSA #17140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,361	17.7
Moderate	2	20.0	2,008	15.0	308	15.3	2,515	18.8
Middle	8	80.0	11,359	85.0	581	5.1	3,226	24.1
Upper	0	0.0	0	0.0	0	0.0	5,265	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	13,367	100.0	889	6.7	13,367	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,071	1,867	12.7	45.9	1,716	42.2	488	12.0
Middle	16,160	12,779	87.3	79.1	2,272	14.1	1,109	6.9
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
Total AA	20,231	14,646	100.0	72.4	3,988	19.7	1,597	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	675	30.9	606	30.0	61	48.8	8	22.2
Middle	1,509	69.1	1,417	70.0	64	51.2	28	77.8
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
Total AA	2,184	100.0	2,023	100.0	125	100.0	36	100.0
Percentage of Total Businesses:				92.6		5.7		1.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.5	2	2.5	0	0.0	0	0.0
Middle	79	97.5	78	97.5	1	100.0	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
Total AA	81	100.0	80	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0
<p>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

APPENDIX E

FULL-SCOPE – LENDING TABLES

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	39	13.8	7.9	3,545	8.1	4.5	18.6
Moderate	77	27.2	25.3	9,528	21.8	18.8	17.4
Middle	65	23.0	22.7	9,534	21.8	22.0	22.2
Upper	92	32.5	27.9	19,565	44.7	39.2	41.7
Unknown	10	3.5	16.2	1,622	3.7	15.5	0.0
Total	283	100.0	100.0	43,794	100.0	100.0	100.0
Refinance Loans							
Low	9	4.3	5.6	806	2.5	3.1	18.6
Moderate	40	19.0	16.6	3,932	12.0	11.8	17.4
Middle	57	27.0	24.9	7,329	22.4	21.6	22.2
Upper	101	47.9	37.4	19,915	60.9	46.1	41.7
Unknown	4	1.9	15.5	713	2.2	17.4	0.0
Total	211	100.0	100.0	32,695	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.6	0	0.0	4.1	18.6
Moderate	1	20.0	16.6	90	8.7	10.5	17.4
Middle	2	40.0	23.8	354	34.0	22.2	22.2
Upper	2	40.0	50.0	596	57.3	56.0	41.7
Unknown	0	0.0	3.1	0	0.0	7.2	0.0
Total	5	100.0	100.0	1,040	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	74	10.3	6.7	5,429	5.4	3.7	18.6
Moderate	158	21.9	20.1	15,869	15.9	14.6	17.4
Middle	170	23.6	23.5	20,559	20.6	21.0	22.2
Upper	293	40.6	33.7	52,955	53.0	41.8	41.7
Unknown	26	3.6	16.0	5,044	5.1	19.0	0.0
Total	721	100.0	100.0	99,856	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	26	12.0	11.0	1,078	100.0	5.6	18.6
Moderate	40	18.4	17.4	2,319	215.1	11.9	17.4
Middle	46	21.2	21.4	3,342	310.0	17.3	22.2
Upper	98	45.2	47.1	12,879	1194.7	61.5	41.7
Unknown	7	3.2	3.0	1,022	94.8	3.7	0.0
Total	217	100.0	100.0	1,078	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.3	0	0.0	4.2	18.6
Moderate	0	0.0	13.3	0	0.0	9.1	17.4
Middle	0	0.0	27.3	0	0.0	24.9	22.2
Upper	0	0.0	47.7	0	0.0	55.7	41.7
Unknown	0	0.0	5.5	0	0.0	6.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	18.6
Moderate	0	0.0	0.6	0	0.0	0.3	17.4
Middle	0	0.0	0.0	0	0.0	0.0	22.2
Upper	0	0.0	2.4	0	0.0	6.0	41.7
Unknown	0	0.0	97.0	0	0.0	93.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	25	9.5	8.0	2,223	5.9	4.7	18.6
Moderate	77	29.3	26.2	8,254	21.9	19.7	17.4
Middle	52	19.8	24.3	7,396	19.6	23.5	22.2
Upper	96	36.5	27.6	18,164	48.2	39.3	41.7
Unknown	13	4.9	13.8	1,619	4.3	12.8	0.0
Total	263	100.0	100.0	37,656	100.0	100.0	100.0
Refinance Loans							
Low	7	2.9	4.2	455	1.1	2.2	18.6
Moderate	21	8.6	14.1	2,136	5.0	9.2	17.4
Middle	55	22.4	23.9	6,781	16.0	20.3	22.2
Upper	157	64.1	42.9	32,263	76.1	51.8	41.7
Unknown	5	2.0	14.9	747	1.8	16.5	0.0
Total	245	100.0	100.0	42,382	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.6	0	0.0	2.1	18.6
Moderate	3	27.3	17.8	358	20.9	15.1	17.4
Middle	2	18.2	22.9	274	16.0	20.5	22.2
Upper	5	45.5	50.9	1,000	58.3	57.1	41.7
Unknown	1	9.1	2.8	84	4.9	5.1	0.0
Total	11	100.0	100.0	1,716	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	32	6.1	5.8	2,678	3.2	3.2	18.6
Moderate	101	19.3	18.9	10,748	12.9	13.5	17.4
Middle	110	21.0	23.5	14,607	17.6	20.9	22.2
Upper	258	49.2	35.8	51,427	61.8	45.1	41.7
Unknown	23	4.4	16.0	3,709	4.5	17.3	0.0
Total	524	100.0	100.0	83,169	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	6.5	0	0.0	4.5	18.6
Moderate	0	0.0	13.4	0	0.0	9.4	17.4
Middle	0	0.0	28.0	0	0.0	23.9	22.2
Upper	0	0.0	51.1	0	0.0	61.2	41.7
Unknown	0	0.0	0.9	0	0.0	1.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.5	0	0.0	3.5	18.6
Moderate	0	0.0	19.8	0	0.0	10.1	17.4
Middle	0	0.0	25.5	0	0.0	17.1	22.2
Upper	0	0.0	43.4	0	0.0	67.5	41.7
Unknown	0	0.0	3.8	0	0.0	1.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	18.6
Moderate	0	0.0	0.0	0	0.0	0.0	17.4
Middle	1	100.0	0.3	156	100.0	0.5	22.2
Upper	0	0.0	0.0	0	0.0	0.0	41.7
Unknown	0	0.0	99.7	0	0.0	99.5	0.0
Total	1	100.0	100.0	156	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	27	13.0	7.1	1,901	7.1	3.8	18.6
Moderate	53	25.6	25.9	5,008	18.6	18.5	17.4
Middle	37	17.9	23.9	4,632	17.2	22.7	22.2
Upper	82	39.6	30.3	14,503	53.8	43.0	41.7
Unknown	8	3.9	12.7	893	3.3	12.1	0.0
Total	207	100.0	100.0	26,937	100.0	100.0	100.0
Refinance Loans							
Low	1	1.4	6.5	39	0.5	3.5	18.6
Moderate	16	22.9	16.6	1,367	16.5	11.5	17.4
Middle	17	24.3	23.4	1,727	20.8	20.0	22.2
Upper	33	47.1	39.2	4,678	56.5	46.6	41.7
Unknown	3	4.3	14.3	472	5.7	18.3	0.0
Total	70	100.0	100.0	8,283	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.3	0	0.0	4.8	18.6
Moderate	0	0.0	15.2	0	0.0	11.7	17.4
Middle	0	0.0	28.6	0	0.0	23.4	22.2
Upper	6	100.0	47.5	963	100.0	58.0	41.7
Unknown	0	0.0	2.4	0	0.0	2.1	0.0
Total	6	100.0	100.0	963	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	28	9.6	6.7	1,940	5.1	3.6	18.6
Moderate	70	24.0	21.2	6,396	17.0	15.1	17.4
Middle	57	19.5	23.7	6,563	17.4	21.0	22.2
Upper	122	41.8	34.6	20,193	53.6	43.5	41.7
Unknown	15	5.1	13.8	2,615	6.9	16.9	0.0
Total	292	100.0	100.0	37,707	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	6.6	0	0.0	5.0	18.6
Moderate	0	0.0	18.9	0	0.0	13.4	17.4
Middle	0	0.0	24.6	0	0.0	21.3	22.2
Upper	0	0.0	48.9	0	0.0	59.4	41.7
Unknown	0	0.0	1.1	0	0.0	1.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.3	0	0.0	9.3	18.6
Moderate	1	25.0	16.0	21	12.7	9.4	17.4
Middle	2	50.0	27.8	96	57.8	23.1	22.2
Upper	1	25.0	40.1	49	29.5	55.8	41.7
Unknown	0	0.0	3.7	0	0.0	2.5	0.0
Total	4	100.0	100.0	166	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	18.6
Moderate	0	0.0	0.6	0	0.0	0.4	17.4
Middle	0	0.0	2.4	0	0.0	4.2	22.2
Upper	0	0.0	0.6	0	0.0	1.0	41.7
Unknown	0	0.0	96.4	0	0.0	94.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	21	10.3	7.2	1,229	4.9	3.8	18.3
Moderate	60	29.4	24.2	5,280	21.1	17.6	17.5
Middle	46	22.5	23.9	5,409	21.6	22.4	22.2
Upper	71	34.8	31.8	12,148	48.5	44.4	41.9
Unknown	6	2.9	12.9	1,004	4.0	11.9	0.0
Total	204	100.0	100.0	25,070	100.0	100.0	100.0
Refinance Loans							
Low	3	5.3	9.6	227	2.6	5.8	18.3
Moderate	11	19.3	20.3	809	9.3	15.0	17.5
Middle	14	24.6	24.4	1,399	16.0	21.4	22.2
Upper	24	42.1	37.9	5,422	62.1	47.9	41.9
Unknown	5	8.8	7.8	880	10.1	10.0	0.0
Total	57	100.0	100.0	8,737	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.9	0	0.0	5.1	18.3
Moderate	0	0.0	20.4	0	0.0	17.0	17.5
Middle	0	0.0	23.8	0	0.0	21.2	22.2
Upper	2	66.7	45.8	1,005	97.1	53.5	41.9
Unknown	1	33.3	2.2	30	2.9	3.2	0.0
Total	3	100.0	100.0	1,035	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	25	9.2	7.8	1,478	3.6	4.2	18.3
Moderate	71	26.0	21.9	6,089	14.8	15.9	17.5
Middle	60	22.0	23.3	6,808	16.6	20.9	22.2
Upper	98	35.9	34.6	18,655	45.4	44.4	41.9
Unknown	19	7.0	12.5	8,080	19.7	14.6	0.0
Total	273	100.0	100.0	41,110	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	9.9	0	0.0	6.3	18.3
Moderate	0	0.0	20.0	0	0.0	14.3	17.5
Middle	0	0.0	21.9	0	0.0	18.9	22.2
Upper	0	0.0	47.5	0	0.0	59.3	41.9
Unknown	0	0.0	0.7	0	0.0	1.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	100.0	5.6	22	100.0	3.8	18.3
Moderate	0	0.0	15.3	0	0.0	9.3	17.5
Middle	0	0.0	27.1	0	0.0	16.6	22.2
Upper	0	0.0	50.7	0	0.0	69.6	41.9
Unknown	0	0.0	1.4	0	0.0	0.7	0.0
Total	1	100.0	100.0	22	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.2	18.3
Moderate	0	0.0	1.6	0	0.0	1.0	17.5
Middle	0	0.0	0.8	0	0.0	0.8	22.2
Upper	0	0.0	1.6	0	0.0	4.2	41.9
Unknown	0	0.0	95.5	0	0.0	93.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	71	25.1	15.3	8,591	19.6	11.2	12.9
Middle	141	49.8	62.7	21,278	48.6	61.3	62.4
Upper	71	25.1	21.9	13,925	31.8	27.4	24.7
Total	283	100.0	100.0	43,794	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	26	12.3	9.5	2,912	8.9	7.1	12.9
Middle	96	45.5	61.3	14,132	43.2	59.1	62.4
Upper	89	42.2	29.1	15,651	47.9	33.8	24.7
Total	211	100.0	100.0	32,695	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	40.0	11.3	316	30.4	10.1	12.9
Middle	1	20.0	62.9	128	12.3	55.4	62.4
Upper	2	40.0	25.8	596	57.3	34.5	24.7
Total	5	100.0	100.0	1,040	100.0	100.0	100.0
Multifamily Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	20.0	32.5	263	15.6	16.6	35.0
Middle	3	60.0	57.5	1,340	79.4	36.0	53.8
Upper	1	20.0	10.0	84	5.0	47.4	11.2
Total	5	100.0	100.0	1,687	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	125	17.3	12.3	13,779	13.8	9.4	12.9
Middle	338	46.9	61.8	45,084	45.1	59.3	62.4
Upper	258	35.8	25.9	40,993	41.1	31.3	24.7
Total	721	100.0	100.0	99,856	100.0	100.0	100.0
Source: 2021 FHTEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	25	11.5	11.0	1,697	8.2	9.2	12.9
Middle	97	44.7	55.0	8,206	39.8	48.5	62.4
Upper	95	43.8	34.0	10,737	52.0	42.3	24.7
Total	217	100.0	100.0	20,640	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	14.1	0	0.0	11.0	12.9
Middle	0	0.0	57.8	0	0.0	65.6	62.4
Upper	0	0.0	28.1	0	0.0	23.4	24.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	15.2	0	0.0	11.6	12.9
Middle	0	0.0	68.5	0	0.0	66.7	62.4
Upper	0	0.0	16.4	0	0.0	21.7	24.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	61	23.2	14.0	6,594	17.5	10.6	12.9
Middle	110	41.8	62.5	14,899	39.6	60.5	62.4
Upper	92	35.0	23.5	16,163	42.9	28.9	24.7
Total	263	100.0	100.0	37,656	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	31	12.7	8.6	3,404	8.0	6.3	12.9
Middle	89	36.3	59.7	14,860	35.1	57.3	62.4
Upper	125	51.0	31.7	24,118	56.9	36.4	24.7
Total	245	100.0	100.0	42,382	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	18.2	13.1	152	8.9	10.7	12.9
Middle	4	36.4	61.2	730	42.5	57.5	62.4
Upper	5	45.5	25.7	834	48.6	31.9	24.7
Total	11	100.0	100.0	1,716	100.0	100.0	100.0
Multifamily Loans							
Low	0	0.0	0.0	0	0.0	0.0	Multifamily Units % 0.0
Moderate	2	50.0	40.0	326	25.9	49.2	35.0
Middle	2	50.0	56.0	933	74.1	47.2	53.8
Upper	0	0.0	4.0	0	0.0	3.6	11.2
Total	4	100.0	100.0	1,259	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	0.0	0	0.0	0.0	Owner Occupied Units % 0.0
Moderate	96	18.3	11.4	10,476	12.6	9.2	12.9
Middle	205	39.1	61.0	31,422	37.3	58.6	62.4
Upper	223	42.6	27.7	41,271	49.6	32.2	24.7
Total	524	100.0	100.0	83,169	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.5	0	0.0	5.1	12.9
Middle	0	0.0	59.8	0	0.0	58.0	62.4
Upper	0	0.0	32.7	0	0.0	37.0	24.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.4	0	0.0	4.7	12.9
Middle	0	0.0	62.3	0	0.0	69.1	62.4
Upper	0	0.0	27.4	0	0.0	26.2	24.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	18.6	0	0.0	15.1	12.9
Middle	0	0.0	61.9	0	0.0	59.1	62.4
Upper	1	100.0	19.6	156	100.0	25.8	24.7
Total	1	100.0	100.0	156	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	35	16.9	13.9	2,814	10.4	10.0	12.9
Middle	106	51.2	62.7	14,190	52.7	61.6	62.4
Upper	66	31.9	23.4	9,933	36.9	28.5	24.7
Total	207	100.0	100.0	26,937	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	16	22.9	10.1	1,076	13.0	7.2	12.9
Middle	30	42.9	59.4	3,820	46.1	57.7	62.4
Upper	24	34.3	30.5	3,387	40.9	35.0	24.7
Total	70	100.0	100.0	8,283	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	8.0	168	17.4	6.6	12.9
Middle	4	66.7	60.1	495	51.4	56.8	62.4
Upper	1	16.7	31.9	300	31.2	36.6	24.7
Total	6	100.0	100.0	963	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.1	0	0.0	3.9	35.0
Middle	4	80.0	74.2	858	63.2	76.9	53.8
Upper	1	20.0	9.7	500	36.8	19.2	11.2
Total	5	100.0	100.0	1,358	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	54	18.5	12.2	4,177	11.1	8.8	12.9
Middle	145	49.7	61.2	19,389	51.4	60.4	62.4
Upper	93	31.8	26.6	14,141	37.5	30.8	24.7
Total	292	100.0	100.0	37,707	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.3	0	0.0	7.1	12.9
Middle	0	0.0	56.6	0	0.0	57.9	62.4
Upper	0	0.0	34.2	0	0.0	35.0	24.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	50.0	15.4	119	71.7	10.7	12.9
Middle	1	25.0	59.3	26	15.7	52.9	62.4
Upper	1	25.0	25.3	21	12.7	36.4	24.7
Total	4	100.0	100.0	166	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	17.2	0	0.0	12.9	12.9
Middle	0	0.0	63.9	0	0.0	64.1	62.4
Upper	0	0.0	18.9	0	0.0	23.0	24.7
Total	0	0.0	0.0	0	0.0	0.0	0.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	46	22.5	11.8	4,138	16.5	7.9	11.4
Middle	90	44.1	60.8	10,417	41.6	57.7	62.2
Upper	68	33.3	27.4	10,515	41.9	34.5	26.3
Total	204	100.0	100.0	25,070	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	8.8	8.6	233	2.7	6.2	11.4
Middle	25	43.9	58.7	3,057	35.0	54.7	62.2
Upper	27	47.4	32.6	5,447	62.3	39.1	26.3
Total	57	100.0	100.0	8,737	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	12.5	45	4.3	10.5	11.4
Middle	2	66.7	58.7	990	95.7	58.1	62.2
Upper	0	0.0	28.8	0	0.0	31.6	26.3
Total	3	100.0	100.0	1,035	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	31.6	0	0.0	42.5	29.8
Middle	5	62.5	55.3	2,665	42.7	45.7	55.7
Upper	3	37.5	13.2	3,581	57.3	11.7	14.5
Total	8	100.0	100.0	6,246	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	52	19.0	11.1	4,416	10.7	8.6	11.4
Middle	123	45.1	59.9	17,151	41.7	56.4	62.2
Upper	98	35.9	29.0	19,543	47.5	35.0	26.3
Total	273	100.0	100.0	41,110	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2018 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.7	0	0.0	6.5	11.4
Middle	0	0.0	57.2	0	0.0	53.3	62.2
Upper	0	0.0	34.1	0	0.0	40.2	26.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.7	0	0.0	7.6	11.4
Middle	1	100.0	59.7	22	100.0	50.2	62.2
Upper	0	0.0	30.6	0	0.0	42.2	26.3
Total	1	100.0	100.0	22	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	18.4	0	0.0	14.3	11.4
Middle	0	0.0	60.4	0	0.0	60.9	62.2
Upper	0	0.0	21.2	0	0.0	24.8	26.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Nonmetropolitan Ohio					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	87	15.6	11,772	28.5	89.7
Over \$1 Million	0	0.0	0	0.0	8.5
Revenue Unknown	469	84.4	29,512	71.5	1.8
Total	556	100.0	41,284	100.0	100.0
By Loan Size					
\$100,000 or Less	454	81.7	12,530	30.4	
\$100,001 - \$250,000	59	10.6	9,695	23.5	
\$250,001 - \$1 Million	43	7.7	19,059	46.2	
Total	556	100.0	41,284	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	54	62.1	2,482	21.1	
\$100,001 - \$250,000	19	21.8	3,159	26.8	
\$250,001 - \$1 Million	14	16.1	6,131	52.1	
Total	87	100.0	11,772	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	127	16.0	47.4	13,392	21.1	42.9	89.6
Over \$1 Million	0	0.0		0	0.0		8.7
Revenue Unknown	668	84.0		49,999	78.9		1.7
Total	795	100.0		63,391	100.0		100.0
By Loan Size							
\$100,000 or Less	635	79.9	87.6	19,275	30.4	30.9	
\$100,001 - \$250,000	92	11.6	7.3	14,303	22.6	21.8	
\$250,001 - \$1 Million	68	8.6	5.1	29,813	47.0	47.2	
Total	795	100.0	100.0	63,391	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	87	68.5		3,535	26.4		
\$100,001 - \$250,000	23	18.1		3,758	28.1		
\$250,001 - \$1 Million	17	13.4		6,099	45.5		
Total	127	100.0		13,392	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	122	93.1	46.4	13,995	84.6	41.0	89.4
Over \$1 Million	0	0.0		0	0.0		8.9
Revenue Unknown	9	6.9		2,548	15.4		1.7
Total	131	100.0		16,543	100.0		100.0
By Loan Size							
\$100,000 or Less	79	60.3	92.6	2,891	17.5	34.9	
\$100,001 - \$250,000	37	28.2	4.3	5,780	34.9	20.4	
\$250,001 - \$1 Million	15	11.5	3.1	7,872	47.6	44.7	
Total	131	100.0	100.0	16,543	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	76	62.3		2,772	19.8		
\$100,001 - \$250,000	33	27.0		4,965	35.5		
\$250,001 - \$1 Million	13	10.7		6,258	44.7		
Total	122	100.0		13,995	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	124	96.1	45.4	14,886	94.3	34.2	89.0
Over \$1 Million	2	1.6		365	2.3		8.8
Revenue Unknown	3	2.3		541	3.4		2.2
Total	129	100.0		15,792	100.0		100.0
By Loan Size							
\$100,000 or Less	80	62.0	92.8	2,904	18.4	33.9	
\$100,001 - \$250,000	31	24.0	3.9	5,396	34.2	18.1	
\$250,001 - \$1 Million	18	14.0	3.3	7,492	47.4	47.9	
Total	129	100.0	100.0	15,792	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	78	62.9		2,863	19.2		
\$100,001 - \$250,000	29	23.4		5,031	33.8		
\$250,001 - \$1 Million	17	13.7		6,992	47.0		
Total	124	100.0		14,886	100.0		
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	92	16.5	7,739	18.7	16.9
Middle	268	48.2	14,955	36.2	59.7
Upper	196	35.3	18,590	45.0	23.4
Total	556	100.0	41,284	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	132	16.6	15.6	11,327	17.9	17.1	16.7
Middle	355	44.7	56.2	28,573	45.1	56.6	59.8
Upper	308	38.7	27.9	23,491	37.1	26.0	23.5
Total	795	100.0	100.0	63,391	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 Small Business Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	23	17.6	14.9	2,061	12.5	17.3	16.6
Middle	51	38.9	56.3	6,390	38.6	53.6	60.0
Upper	57	43.5	26.7	8,092	48.9	27.7	23.4
Total	131	100.0	100.0	16,543	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Business Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	27	20.9	13.6	4,141	26.2	13.1	14.6
Middle	54	41.9	56.4	5,331	33.8	56.0	60.6
Upper	48	37.2	28.3	6,320	40.0	30.3	24.9
Total	129	100.0	100.0	15,792	100.0	100.0	100.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Farm Lending by Revenue Size of Farm					
Assessment Area: Nonmetropolitan Ohio					
	Bank Loans*				Total Farms %
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	40	100.0	3,428	100.0	98.0
Over \$1 Million	0	0.0	0	0.0	1.5
Revenue Unknown	0	0.0	0	0.0	0.5
Total	40	100.0	3,428	100.0	100.0
By Loan Size					
\$100,000 or Less	30	75.0	1,591	46.4	
\$100,001 - \$250,000	9	22.5	1,437	41.9	
\$250,001 - \$500,000	1	2.5	400	11.7	
Total	40	100.0	3,428	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	30	75.0	1,591	46.4	
\$100,001 - \$250,000	9	22.5	1,437	41.9	
\$250,001 - \$500,000	1	2.5	400	11.7	
Total	40	100.0	3,428	100.0	

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Distribution of 2020 Small Farm Lending by Revenue Size of Farms							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Farms%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	42	95.5	53.6	3,393	97.7	67.0	98.1
Over \$1 Million	0	0.0		0	0.0		1.5
Revenue Unknown	2	4.5		81	2.3		0.4
Total	44	100.0		3,474	100.0		100.0
By Loan Size							
\$100,000 or Less	35	79.5	85.7	1,782	51.3	41.3	
\$100,001 - \$250,000	7	15.9	9.6	942	27.1	27.7	
\$250,001 - \$500,000	2	4.5	4.7	750	21.6	31.0	
Total	44	100.0	100.0	3,474	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	33	78.6		1,701	50.1		
\$100,001 - \$250,000	7	16.7		942	27.8		
\$250,001 - \$500,000	2	4.8		750	22.1		
Total	42	100.0		3,393	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 Small Farm Lending by Revenue Size of Farms							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Farms%
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	35	100.0	54.4	2,745	100.0	59.9	98.1
Over \$1 Million	0	0.0		0	0.0		1.5
Revenue Unknown	0	0.0		0	0.0		0.4
Total	35	100.0		2,745	100.0		100.0
By Loan Size							
\$100,000 or Less	26	74.3	84.6	1,321	48.1	35.8	
\$100,001 - \$250,000	9	25.7	11.4	1,424	51.9	36.5	
\$250,001 - \$500,000	0	0.0	4.0	0	0.0	27.7	
Total	35	100.0	100.0	2,745	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	26	74.3		1,321	48.1		
\$100,001 - \$250,000	9	25.7		1,424	51.9		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	35	100.0		2,745	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Farm Lending by Revenue Size of Farms							
Assessment Area: Nonmetropolitan Ohio							
	Bank and Aggregate Loans						Total Farms%
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	25	96.2	53.3	2,378	100.0	68.3	97.8
Over \$1 Million	0	0.0		0	0.0		1.6
Revenue Unknown	1	3.8		1	0.0		0.6
Total	26	100.0		2,379	100.0		100.0
By Loan Size							
\$100,000 or Less	20	76.9	85.1	872	36.7	32.7	
\$100,001 - \$250,000	4	15.4	9.7	726	30.5	32.4	
\$250,001 - \$500,000	2	7.7	5.1	781	32.8	34.9	
Total	26	100.0	100.0	2,379	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	19	76.0		871	36.6		
\$100,001 - \$250,000	4	16.0		726	30.5		
\$250,001 - \$500,000	2	8.0		781	32.8		
Total	25	100.0		2,378	100.0		
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans*				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	2	5.0	295	8.6	3.5
Middle	21	52.5	1,329	38.8	63.6
Upper	17	42.5	1,804	52.6	32.8
Total	40	100.0	3,428	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Distribution of 2020 Small Farm Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans					Total Farms %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%		\$%
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	1	2.3	3.2	55	1.6	2.0	
Middle	29	65.9	64.7	1,955	56.3	70.7	
Upper	14	31.8	32.1	1,464	42.1	27.3	
Total	44	100.0	100.0	3,474	100.0	100.0	

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

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2019 Small Farm Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.9	3.4	35	1.3	1.6	3.5
Middle	21	60.0	69.2	1,287	46.9	75.8	64.1
Upper	13	37.1	26.3	1,423	51.8	22.3	32.4
Total	35	100.0	100.0	2,745	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Farm Lending by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.8	0	0.0	1.1	3.2
Middle	15	57.7	66.7	958	40.3	72.6	66.3
Upper	11	42.3	30.3	1,421	59.7	26.2	30.6
Total	26	100.0	100.0	2,379	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	10	15.2	7.4	1,054	8.1	5.3	9.3
Moderate	15	22.7	23.8	1,967	15.0	16.3	22.5
Middle	18	27.3	36.8	2,923	22.3	31.9	33.2
Upper	23	34.8	31.9	7,142	54.6	46.4	34.7
Total	66	100.0	100.0	13,086	100.0	100.0	100.0
Refinance Loans							
Low	6	10.3	3.2	879	8.4	2.4	9.3
Moderate	13	22.4	14.9	1,197	11.4	9.7	22.5
Middle	13	22.4	34.6	2,050	19.6	26.4	33.2
Upper	26	44.8	47.2	6,345	60.6	61.6	34.7
Total	58	100.0	100.0	10,471	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.0	0	0.0	3.2	9.3
Moderate	1	33.3	15.0	68	4.0	8.8	22.5
Middle	0	0.0	32.4	0	0.0	24.8	33.2
Upper	2	66.7	47.4	1,652	96.0	63.0	34.7
Total	3	100.0	100.0	1,720	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	16.7	26.4	575	11.6	17.1	18.9
Moderate	1	16.7	32.4	1,440	28.9	31.5	35.3
Middle	0	0.0	29.6	0	0.0	32.2	27.2
Upper	4	66.7	11.1	2,960	59.5	19.0	16.4
Total	6	100.0	100.0	4,975	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	17	11.6	5.2	2,508	7.9	5.2	9.3
Moderate	31	21.1	18.9	4,692	14.8	14.9	22.5
Middle	32	21.8	35.2	5,022	15.8	29.1	33.2
Upper	67	45.6	40.6	19,466	61.4	50.8	34.7
Total	147	100.0	100.0	31,688	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank and Aggregate Loans					Owner Occupied Units %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Other Purpose LOC							
Low	0	0.0	2.2	0	0.0	1.3	9.3
Moderate	1	7.1	11.6	20	1.4	7.4	22.5
Middle	1	7.1	29.9	49	3.4	22.5	33.2
Upper	12	85.7	56.3	1,367	95.2	68.8	34.7
Total	14	100.0	100.0	1,436	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.4	0	0.0	4.0	9.3
Moderate	0	0.0	17.3	0	0.0	9.8	22.5
Middle	0	0.0	32.7	0	0.0	20.6	33.2
Upper	0	0.0	43.6	0	0.0	65.6	34.7
Total	0	0.0	6.4	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	7.7	0	0.0	2.8	9.3
Moderate	0	0.0	39.1	0	0.0	27.4	22.5
Middle	0	0.0	39.1	0	0.0	22.2	33.2
Upper	0	0.0	13.4	0	0.0	44.7	34.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	9	20.5	5.3	711	9.6	3.9	9.3
Moderate	11	25.0	20.4	1,227	16.6	13.6	22.5
Middle	11	25.0	38.0	1,861	25.2	31.7	33.2
Upper	13	29.5	36.1	3,597	48.6	50.7	34.7
Total	44	100.0	100.0	7,396	100.0	100.0	100.0
Refinance Loans							
Low	9	13.0	2.6	773	5.2	2.1	9.3
Moderate	12	17.4	11.3	1,755	11.9	7.4	22.5
Middle	10	14.5	31.9	1,650	11.2	23.1	33.2
Upper	38	55.1	54.2	10,579	71.7	67.5	34.7
Total	69	100.0	100.0	14,757	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.1	0	0.0	3.1	9.3
Moderate	0	0.0	12.4	0	0.0	8.0	22.5
Middle	1	50.0	32.8	116	21.3	23.7	33.2
Upper	1	50.0	50.6	428	78.7	65.1	34.7
Total	2	100.0	100.0	544	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	3	42.9	25.6	4,635	79.3	11.9	
Moderate	0	0.0	29.2	0	0.0	19.6	35.3
Middle	2	28.6	28.7	370	6.3	38.0	27.2
Upper	2	28.6	18.0	840	14.4	28.1	16.4
Total	7	100.0	100.0	5,845	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	21	17.2	4.0	6,119	21.4	3.5	
Moderate	23	18.9	16.1	2,982	10.4	11.1	22.5
Middle	24	19.7	34.5	3,997	14.0	27.7	33.2
Upper	54	44.3	45.3	15,444	54.1	57.5	34.7
Total	122	100.0	100.0	28,542	100.0	100.0	100.0

Source: 2020 FFIEC Census Data

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	9	22.0	4.9	1,022	14.7	3.8	9.3
Moderate	9	22.0	21.1	494	7.1	13.9	22.5
Middle	11	26.8	36.5	1,474	21.3	29.7	33.2
Upper	12	29.3	37.4	3,946	56.9	52.6	34.7
Total	41	100.0	100.0	6,936	100.0	100.0	100.0
Refinance Loans							
Low	1	5.9	3.1	38	1.2	2.0	9.3
Moderate	4	23.5	13.1	338	11.0	7.9	22.5
Middle	3	17.6	33.4	340	11.1	25.0	33.2
Upper	9	52.9	50.5	2,349	76.6	65.0	34.7
Total	17	100.0	100.0	3,065	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.5	0	0.0	3.5	9.3
Moderate	0	0.0	15.7	0	0.0	11.6	22.5
Middle	0	0.0	34.6	0	0.0	28.0	33.2
Upper	0	0.0	45.2	0	0.0	56.9	34.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							
							Multifamily Units %
Low	1	25.0	29.1	100	0.9	10.5	18.9
Moderate	0	0.0	35.8	0	0.0	31.9	35.3
Middle	2	50.0	26.4	1,765	15.7	40.2	27.2
Upper	1	25.0	8.1	9,400	83.4	16.9	16.4
Total	4	100.0	100.0	11,265	100.0	100.0	100.0
Total HMDA Reportable Loans							
							Owner Occupied Units %
Low	11	17.7	4.4	1,160	5.5	4.0	9.3
Moderate	13	21.0	18.1	832	3.9	13.9	22.5
Middle	16	25.8	35.0	3,579	16.3	29.2	33.2
Upper	22	35.5	42.5	15,695	73.3	52.8	34.7
Total	62	100.0	100.0	21,266	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	4	6.1	11.4	441	3.4	6.6	26.9
Moderate	14	21.2	22.4	1,848	14.1	17.0	17.0
Middle	9	13.6	19.2	2,149	16.4	18.1	18.2
Upper	36	54.5	31.7	8,021	61.3	44.6	38.0
Unknown	3	4.5	15.3	627	4.8	13.7	0.0
Total	66	100.0	100.0	13,086	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.1	0	0.0	3.6	26.9
Moderate	11	19.0	17.3	1,315	12.6	11.4	17.0
Middle	9	15.5	22.5	1,587	15.2	18.3	18.2
Upper	37	63.8	39.2	7,119	68.0	52.7	38.0
Unknown	1	1.7	13.9	450	4.3	14.1	0.0
Total	58	100.0	100.0	10,471	100.0	100.0	100.0
Home Improvement Loans							
Low	1	33.3	9.6	68	4.0	5.4	26.9
Moderate	0	0.0	18.1	0	0.0	12.2	17.0
Middle	0	0.0	24.8	0	0.0	19.0	18.2
Upper	2	66.7	45.1	1,652	96.0	60.6	38.0
Unknown	0	0.0	2.3	0	0.0	2.9	0.0
Total	3	100.0	100.0	1,720	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	5	3.4	9.0	509	1.6	4.5	26.9
Moderate	27	18.4	19.1	3,283	10.4	12.3	17.0
Middle	21	14.3	20.9	4,002	12.6	16.0	18.2
Upper	84	57.1	36.2	17,842	56.3	43.5	38.0
Unknown	10	6.8	14.8	6,052	19.1	23.7	0.0
Total	147	100.0	100.0	31,688	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	8.9	0	0.0	6.1	26.9
Moderate	2	14.3	16.2	120	0.0	11.3	17.0
Middle	3	21.4	22.5	266	0.0	19.1	18.2
Upper	9	64.3	49.6	1,050	0.0	61.0	38.0
Unknown	0	0.0	2.8	0	0.0	2.6	0.0
Total	14	100.0	100.0	1,436	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.0	0	0.0	5.7	26.9
Moderate	0	0.0	17.6	0	0.0	9.9	17.0
Middle	0	0.0	20.4	0	0.0	13.3	18.2
Upper	0	0.0	42.5	0	0.0	62.4	38.0
Unknown	0	0.0	8.5	0	0.0	8.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.5	0	0.0	0.0	26.9
Moderate	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	0.2	0	0.0	0.1	18.2
Upper	0	0.0	0.0	0	0.0	0.0	38.0
Unknown	0	0.0	99.4	0	0.0	99.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	4.5	10.0	199	2.7	5.5	26.9
Moderate	7	15.9	24.3	664	9.0	18.1	17.0
Middle	11	25.0	20.9	1,622	21.9	19.3	18.2
Upper	23	52.3	33.0	4,257	57.6	46.5	38.0
Unknown	1	2.3	11.8	654	8.8	10.6	0.0
Total	44	100.0	100.0	7,396	100.0	100.0	100.0
Refinance Loans							
Low	1	1.4	4.5	23	0.2	2.1	26.9
Moderate	2	2.9	13.5	139	0.9	8.3	17.0
Middle	10	14.5	20.6	981	6.6	15.9	18.2
Upper	53	76.8	46.1	13,018	88.2	59.1	38.0
Unknown	3	4.3	15.2	596	4.0	14.6	0.0
Total	69	100.0	100.0	14,757	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.7	0	0.0	4.3	26.9
Moderate	0	0.0	16.1	0	0.0	11.7	17.0
Middle	0	0.0	22.7	0	0.0	16.5	18.2
Upper	2	100.0	51.8	544	100.0	64.6	38.0
Unknown	0	0.0	2.7	0	0.0	2.8	0.0
Total	2	100.0	100.0	544	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	2.5	6.8	222	0.8	3.4	26.9
Moderate	9	7.4	17.7	803	2.8	11.6	17.0
Middle	21	17.2	20.0	2,603	9.1	15.9	18.2
Upper	78	63.9	39.2	17,819	62.4	49.2	38.0
Unknown	11	9.0	16.2	7,095	24.9	19.8	0.0
Total	122	100.0	100.0	28,542	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	7.4	0	0.0	5.1	26.9
Moderate	0	0.0	17.0	0	0.0	11.4	17.0
Middle	0	0.0	22.4	0	0.0	16.1	18.2
Upper	0	0.0	50.2	0	0.0	62.3	38.0
Unknown	0	0.0	3.0	0	0.0	5.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.8	0	0.0	4.0	26.9
Moderate	0	0.0	16.4	0	0.0	8.0	17.0
Middle	0	0.0	19.3	0	0.0	8.9	18.2
Upper	0	0.0	44.9	0	0.0	72.8	38.0
Unknown	0	0.0	7.6	0	0.0	6.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.1	0	0.0	0.1	26.9
Moderate	0	0.0	0.0	0	0.0	0.0	17.0
Middle	0	0.0	0.1	0	0.0	0.0	18.2
Upper	0	0.0	0.1	0	0.0	0.1	38.0
Unknown	0	0.0	99.8	0	0.0	99.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	3	7.3	9.2	206	3.0	4.8	26.9
Moderate	6	14.6	22.4	747	10.8	15.9	17.0
Middle	9	22.0	21.2	1,158	16.7	19.0	18.2
Upper	19	46.3	32.8	3,917	56.5	47.2	38.0
Unknown	4	9.8	14.4	908	13.1	13.0	0.0
Total	41	100.0	100.0	6,936	100.0	100.0	100.0
Refinance Loans							
Low	2	11.8	7.3	148	4.8	3.5	26.9
Moderate	1	5.9	16.6	108	3.5	10.7	17.0
Middle	2	11.8	21.0	467	15.2	16.4	18.2
Upper	11	64.7	40.7	2,235	72.9	53.9	38.0
Unknown	1	5.9	14.5	107	3.5	15.4	0.0
Total	17	100.0	100.0	3,065	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.5	0	0.0	6.2	26.9
Moderate	0	0.0	18.0	0	0.0	13.3	17.0
Middle	0	0.0	24.2	0	0.0	20.7	18.2
Upper	0	0.0	45.6	0	0.0	56.1	38.0
Unknown	0	0.0	2.7	0	0.0	3.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	5	8.1	8.6	354	1.7	4.0	26.9
Moderate	7	11.3	19.5	855	4.0	12.3	17.0
Middle	11	17.7	20.9	1,625	7.6	16.0	18.2
Upper	30	48.4	36.0	6,152	28.9	44.1	38.0
Unknown	9	14.5	15.0	12,280	57.7	23.6	0.0
Total	62	100.0	100.0	21,266	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	10.7	0	0.0	7.1	26.9
Moderate	0	0.0	20.1	0	0.0	14.8	17.0
Middle	0	0.0	23.0	0	0.0	18.7	18.2
Upper	0	0.0	43.4	0	0.0	56.0	38.0
Unknown	0	0.0	2.8	0	0.0	3.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.0	0	0.0	6.8	26.9
Moderate	0	0.0	18.1	0	0.0	11.6	17.0
Middle	0	0.0	21.1	0	0.0	15.1	18.2
Upper	0	0.0	41.6	0	0.0	58.4	38.0
Unknown	0	0.0	7.3	0	0.0	8.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.1	0	0.0	0.0	26.9
Moderate	0	0.0	0.6	0	0.0	0.4	17.0
Middle	0	0.0	0.2	0	0.0	0.1	18.2
Upper	0	0.0	1.0	0	0.0	3.2	38.0
Unknown	0	0.0	98.0	0	0.0	96.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cleveland-Elyria, OH MSA #17460							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	3.5	0	0.0	1.9	9.3
Moderate	0	0.0	12.6	0	0.0	7.8	22.5
Middle	0	0.0	30.9	0	0.0	23.0	33.2
Upper	0	0.0	53.0	0	0.0	67.3	34.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	4.1	0	0.0	3.1	9.3
Moderate	0	0.0	18.4	0	0.0	9.9	22.5
Middle	0	0.0	32.8	0	0.0	22.9	33.2
Upper	0	0.0	44.8	0	0.0	64.1	34.7
Total	0	0.0	4.1	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	9.1	0	0.0	5.4	9.3
Moderate	0	0.0	33.5	0	0.0	23.3	22.5
Middle	0	0.0	37.0	0	0.0	33.4	33.2
Upper	0	0.0	19.9	0	0.0	37.6	34.7
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending by Income Level of Geography					
Assessment Area: Cleveland-Elyria, OH #17460					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	%	\$(000)	%	
Low	12	6.3	2,108	7.1	12.2
Moderate	28	14.8	6,090	20.6	22.0
Middle	58	30.7	9,920	33.6	27.9
Upper	89	47.1	11,307	38.3	36.7
Unknown	2	1.1	100	0.3	1.3
Total	189	100.0	29,525	100.0	100.0
Source: 2021 FFIEC Census Data					
2021 Dun & Bradstreet Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.					

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Cleveland-Elyria, OH #17460							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	23	6.6	10.7	3,469	7.4	10.9	11.7
Moderate	47	13.5	19.4	7,595	16.2	20.0	21.2
Middle	112	32.2	27.1	15,290	32.7	24.7	28.1
Upper	159	45.7	41.4	19,247	41.2	42.4	37.9
Unknown	7	2.0	1.3	1,139	2.4	2.0	1.2
Total	348	100.0	100.0	46,740	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 Small Business Lending by Income Level of Geography							
Assessment Area: Cleveland-Elyria, OH #17460							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	7	23.3	10.5	1,812	20.3	10.9	11.2
Moderate	9	30.0	19.8	2,555	28.7	20.9	20.3
Middle	5	16.7	26.2	1,569	17.6	23.3	28.5
Upper	9	30.0	41.8	2,971	33.4	43.0	38.8
Total	30	100.0	100.0	8,907	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Cleveland-Elyria, OH #17460					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	28	14.8	8,014	27.1	90.2
Over \$1 Million	0	0.0	0	0.0	9.1
Revenue Unknown	161	85.2	21,511	72.9	0.7
Total	189	100.0	29,525	100.0	100.0
By Loan Size					
\$100,000 or Less	112	59.3	3,634	12.3	
\$100,001 - \$250,000	36	19.0	5,728	19.4	
\$250,001 - \$1 Million	41	21.7	20,163	68.3	
Total	189	100.0	29,525	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	9	32.1	614	7.7	
\$100,001 - \$250,000	7	25.0	1,105	13.8	
\$250,001 - \$1 Million	12	42.9	6,295	78.6	
Total	28	100.0	8,014	100.0	
<p>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Cleveland-Elyria, OH #17460							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	37	10.6	46.0	13,282	28.4	27.6	89.8
Over \$1 Million	0	0.0		0	0.0		9.5
Revenue Unknown	311	89.4		33,458	71.6		0.7
Total	348	100.0		46,740	100.0		100.0
By Loan Size							
\$100,000 or Less	213	61.2	84.0	6,721	14.4	26.2	
\$100,001 - \$250,000	74	21.3	8.7	11,340	24.3	20.1	
\$250,001 - \$1 Million	61	17.5	7.3	28,679	61.4	53.7	
Total	348	100.0	100.0	46,740	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	9	24.3		459	3.5		
\$100,001 - \$250,000	7	18.9		1,222	9.2		
\$250,001 - \$1 Million	21	56.8		11,601	87.3		
Total	37	100.0		13,282	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Cleveland-Elyria, OH #17460							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	27	90.0	47.6	7,661	86.0	27.2	89.3
Over \$1 Million	0	0.0		0	0.0		10.0
Revenue Unknown	3	10.0		1,246	14.0		0.7
Total	30	100.0		8,907	100.0		100.0
By Loan Size							
\$100,000 or Less	7	23.3	92.3	420	4.7	30.7	
\$100,001 - \$250,000	9	30.0	3.6	1,525	17.1	15.1	
\$250,001 - \$1 Million	14	46.7	4.1	6,962	78.2	54.2	
Total	30	100.0	100.0	8,907	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	6	22.2		320	4.2		
\$100,001 - \$250,000	9	33.3		1,525	19.9		
\$250,001 - \$1 Million	12	44.4		5,816	75.9		
Total	27	100.0		7,661	100.0		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Agg			
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	17	20.5	10.4	2,052	10.5	6.1	17.4
Moderate	24	28.9	25.1	4,099	21.0	20.4	18.6
Middle	16	19.3	23.1	3,618	18.6	23.4	24.0
Upper	24	28.9	23.1	9,584	49.1	32.6	39.9
Unknown	2	2.4	18.4	147	0.8	17.6	0.0
Total	83	100.0	100.0	19,500	100.0	100.0	100.0
Refinance Loans							
Low	15	9.7	8.2	1,688	6.0	5.2	17.4
Moderate	46	29.7	20.8	6,370	22.7	15.8	18.6
Middle	35	22.6	24.7	5,311	19.0	23.6	24.0
Upper	57	36.8	28.3	14,328	51.2	35.6	39.9
Unknown	2	1.3	18.1	304	1.1	19.7	0.0
Total	155	100.0	100.0	28,001	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.5	0	0.0	3.5	17.4
Moderate	2	28.6	23.7	273	21.6	17.6	18.6
Middle	2	28.6	20.4	375	29.7	16.7	24.0
Upper	3	42.9	44.1	613	48.6	56.5	39.9
Unknown	0	0.0	5.4	0	0.0	5.7	0.0
Total	7	100.0	100.0	1,261	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	47	12.6	9.0	5,278	8.7	5.7	17.4
Moderate	97	26.0	22.1	12,356	20.4	17.4	18.6
Middle	91	24.4	24.0	12,857	21.2	23.0	24.0
Upper	129	34.6	27.7	29,239	48.2	34.3	39.9
Unknown	9	2.4	17.3	987	1.6	19.6	0.0
Total	373	100.0	100.0	60,717	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	15	11.9	9.8	1,538	100.0	11.9	17.4
Moderate	25	19.8	18.0	1,614	104.9	13.6	18.6
Middle	38	30.2	27.3	3,553	231.0	26.0	24.0
Upper	45	35.7	41.8	4,714	306.5	45.6	39.9
Unknown	3	2.4	3.1	146	9.5	2.9	0.0
Total	126	100.0	100.0	1,538	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.0	0	0.0	6.1	17.4
Moderate	0	0.0	20.0	0	0.0	22.1	18.6
Middle	0	0.0	28.0	0	0.0	15.7	24.0
Upper	0	0.0	44.0	0	0.0	56.1	39.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	17.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.6
Middle	0	0.0	0.0	0	0.0	0.0	24.0
Upper	0	0.0	0.0	0	0.0	0.0	39.9
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	10	12.7	12.9	1,254	7.3	7.7	17.4
Moderate	19	24.1	27.5	3,031	17.6	23.4	18.6
Middle	19	24.1	22.3	3,856	22.4	23.4	24.0
Upper	30	38.0	25.3	8,989	52.2	34.1	39.9
Unknown	1	1.3	12.0	100	0.6	11.4	0.0
Total	79	100.0	100.0	17,230	100.0	100.0	100.0
Refinance Loans							
Low	12	6.6	5.8	1,253	4.0	3.5	17.4
Moderate	51	28.0	18.4	6,989	22.1	14.4	18.6
Middle	49	26.9	23.1	7,370	23.3	20.4	24.0
Upper	68	37.4	34.3	15,722	49.7	41.4	39.9
Unknown	2	1.1	18.3	314	1.0	20.3	0.0
Total	182	100.0	100.0	31,648	100.0	100.0	100.0
Home Improvement Loans							
Low	1	12.5	12.8	141	9.5	9.8	17.4
Moderate	1	12.5	21.8	84	5.7	16.0	18.6
Middle	3	37.5	28.2	596	40.2	26.2	24.0
Upper	3	37.5	32.1	660	44.6	43.6	39.9
Unknown	0	0.0	5.1	0	0.0	4.4	0.0
Total	8	100.0	100.0	1,481	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	23	8.5	8.4	2,648	5.2	5.2	17.4
Moderate	72	26.5	21.3	10,126	20.1	17.6	18.6
Middle	72	26.5	22.9	11,877	23.5	21.5	24.0
Upper	102	37.5	30.6	25,421	50.4	38.2	39.9
Unknown	3	1.1	16.8	414	0.8	17.5	0.0
Total	272	100.0	100.0	50,486	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	7.0	0	0.0	5.0	17.4
Moderate	0	0.0	16.9	0	0.0	14.0	18.6
Middle	0	0.0	35.2	0	0.0	33.2	24.0
Upper	0	0.0	35.2	0	0.0	40.7	39.9
Unknown	0	0.0	5.6	0	0.0	7.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	15.4	0	0.0	6.3	17.4
Moderate	1	33.3	19.2	22	17.3	20.0	18.6
Middle	1	33.3	26.9	55	43.3	19.4	24.0
Upper	1	33.3	23.1	50	39.4	43.8	39.9
Unknown	0	0.0	15.4	0	0.0	10.6	0.0
Total	3	100.0	100.0	127	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	17.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.6
Middle	0	0.0	0.0	0	0.0	0.0	24.0
Upper	0	0.0	0.0	0	0.0	0.0	39.9
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	8	10.3	9.2	849	5.3	5.1	17.4
Moderate	21	26.9	24.1	2,931	18.3	19.2	18.6
Middle	20	25.6	25.5	3,268	20.4	25.1	24.0
Upper	29	37.2	27.4	8,978	56.0	36.7	39.9
Unknown	0	0.0	13.8	0	0.0	13.9	0.0
Total	78	100.0	100.0	16,026	100.0	100.0	100.0
Refinance Loans							
Low	7	11.9	8.5	560	5.6	4.8	17.4
Moderate	15	25.4	21.1	1,951	19.5	15.9	18.6
Middle	16	27.1	21.8	2,237	22.3	19.8	24.0
Upper	19	32.2	32.2	4,967	49.6	39.4	39.9
Unknown	2	3.4	16.4	305	3.0	20.2	0.0
Total	59	100.0	100.0	10,020	100.0	100.0	100.0
Home Improvement Loans							
Low	1	16.7	6.9	15	4.7	3.6	17.4
Moderate	2	33.3	18.8	132	41.5	18.4	18.6
Middle	0	0.0	22.8	0	0.0	21.9	24.0
Upper	3	50.0	47.5	171	53.8	50.7	39.9
Unknown	0	0.0	4.0	0	0.0	5.3	0.0
Total	6	100.0	100.0	318	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	16	10.6	8.6	1,424	5.3	5.0	17.4
Moderate	41	27.2	22.0	5,095	19.0	17.5	18.6
Middle	39	25.8	23.8	5,616	20.9	22.6	24.0
Upper	52	34.4	30.4	14,131	52.6	37.6	39.9
Unknown	3	2.0	15.2	575	2.1	17.3	0.0
Total	151	100.0	100.0	26,841	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	5.2	0	0.0	9.9	17.4
Moderate	0	0.0	19.0	0	0.0	12.6	18.6
Middle	0	0.0	17.2	0	0.0	14.7	24.0
Upper	0	0.0	50.0	0	0.0	51.5	39.9
Unknown	0	0.0	8.6	0	0.0	11.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	13.0	0	0.0	9.5	17.4
Moderate	3	42.9	15.2	81	39.1	12.0	18.6
Middle	3	42.9	43.5	111	53.6	35.2	24.0
Upper	1	14.3	26.1	15	7.2	39.9	39.9
Unknown	0	0.0	2.2	0	0.0	3.5	0.0
Total	7	100.0	100.0	207	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	17.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.6
Middle	0	0.0	3.6	0	0.0	4.8	24.0
Upper	0	0.0	0.0	0	0.0	0.0	39.9
Unknown	0	0.0	96.4	0	0.0	95.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	13	15.7	10.7	1,215	8.3	6.3	17.7
Moderate	28	33.7	23.6	3,722	25.5	18.9	18.8
Middle	20	24.1	24.8	3,072	21.1	24.7	24.1
Upper	21	25.3	25.5	6,184	42.4	36.1	39.4
Unknown	1	1.2	15.3	384	2.6	14.0	0.0
Total	83	100.0	100.0	14,577	100.0	100.0	100.0
Refinance Loans							
Low	16	18.4	15.5	1,265	13.5	11.6	17.7
Moderate	22	25.3	21.9	1,897	20.3	19.9	18.8
Middle	23	26.4	27.5	2,486	26.6	28.0	24.1
Upper	24	27.6	27.4	3,507	37.5	32.2	39.4
Unknown	2	2.3	7.7	197	2.1	8.4	0.0
Total	87	100.0	100.0	9,352	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.9	0	0.0	2.0	17.7
Moderate	0	0.0	24.7	0	0.0	22.6	18.8
Middle	0	0.0	24.7	0	0.0	25.7	24.1
Upper	0	0.0	43.2	0	0.0	48.6	39.4
Unknown	0	0.0	2.5	0	0.0	1.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	29	16.4	11.8	2,480	8.7	7.5	17.7
Moderate	52	29.4	22.3	5,665	19.9	18.3	18.8
Middle	44	24.9	25.4	5,578	19.6	24.8	24.1
Upper	47	26.6	27.0	9,841	34.6	34.4	39.4
Unknown	5	2.8	13.5	4,839	17.0	15.0	0.0
Total	177	100.0	100.0	28,403	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	4.4	0	0.0	3.0	17.7
Moderate	0	0.0	11.1	0	0.0	10.3	18.8
Middle	0	0.0	33.3	0	0.0	27.8	24.1
Upper	0	0.0	48.9	0	0.0	53.2	39.4
Unknown	0	0.0	2.2	0	0.0	5.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	20.5	0	0.0	14.5	17.7
Moderate	2	40.0	17.9	46	21.3	7.4	18.8
Middle	1	20.0	25.6	20	9.3	32.8	24.1
Upper	2	40.0	28.2	150	69.4	42.6	39.4
Unknown	0	0.0	7.7	0	0.0	2.7	0.0
Total	5	100.0	100.0	216	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.0	0	0.0	3.3	17.7
Moderate	0	0.0	6.1	0	0.0	0.1	18.8
Middle	0	0.0	0.0	0	0.0	0.0	24.1
Upper	0	0.0	0.0	0	0.0	0.0	39.4
Unknown	0	0.0	90.9	0	0.0	96.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	19	22.9	21.0	2,624	13.5	15.3	12.7
Middle	64	77.1	79.0	16,876	86.5	84.7	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	83	100.0	100.0	19,500	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	19	12.3	10.1	2,422	8.6	7.3	12.7
Middle	136	87.7	89.9	25,579	91.4	92.7	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	155	100.0	100.0	28,001	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.7	0	0.0	5.3	12.7
Middle	7	100.0	90.3	1,261	100.0	94.7	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	1,261	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	100.0	62.5	390	100.0	12.2	62.7
Middle	0	0.0	37.5	0	0.0	87.8	37.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	390	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	60	16.1	14.2	7,003	11.5	10.8	12.7
Middle	313	83.9	85.8	53,714	88.5	89.2	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	373	100.0	100.0	60,717	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	20	15.9	12.4	1,567	13.5	11.4	12.7
Middle	106	84.1	87.6	9,998	86.5	88.6	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	126	100.0	100.0	11,565	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.0	0	0.0	2.1	12.7
Middle	0	0.0	96.0	0	0.0	97.9	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.7	0	0.0	6.6	12.7
Middle	0	0.0	92.3	0	0.0	93.4	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	17	21.5	19.1	2,344	13.6	14.1	12.7
Middle	62	78.5	80.9	14,886	86.4	85.9	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	79	100.0	100.0	17,230	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	20	11.0	8.7	2,551	8.1	6.5	12.7
Middle	162	89.0	91.3	29,097	91.9	93.5	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	182	100.0	100.0	31,648	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	37.5	12.8	537	36.3	12.6	12.7
Middle	5	62.5	87.2	944	63.7	87.4	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	1,481	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	62.7
Middle	0	0.0	100.0	0	0.0	100.0	37.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	40	14.7	12.6	5,432	10.8	9.7	12.7
Middle	232	85.3	87.4	45,054	89.2	90.3	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	272	100.0	100.0	50,486	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.6	0	0.0	4.4	12.7
Middle	0	0.0	94.4	0	0.0	95.6	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.7	0	0.0	4.6	12.7
Middle	3	100.0	92.3	127	100.0	95.4	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	127	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	28.6	0	0.0	27.3	12.7
Middle	0	0.0	71.4	0	0.0	72.7	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	11	14.1	15.3	1,125	7.0	10.4	12.7
Middle	67	85.9	84.7	14,901	93.0	89.6	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	78	100.0	100.0	16,026	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	15.3	10.1	1,082	10.8	6.8	12.7
Middle	50	84.7	89.9	8,938	89.2	93.2	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	59	100.0	100.0	10,020	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.9	0	0.0	6.3	12.7
Middle	6	100.0	93.1	318	100.0	93.7	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	318	100.0	100.0	100.0
Multifamily Loans							
							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	75.0	270	100.0	17.1	62.7
Middle	0	0.0	25.0	0	0.0	82.9	37.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	270	100.0	100.0	100.0
Total HMDA Reportable Loans							
							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	24	15.9	13.0	2,544	9.5	9.1	12.7
Middle	127	84.1	87.0	24,297	90.5	90.9	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	151	100.0	100.0	26,841	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.6	0	0.0	4.5	12.7
Middle	0	0.0	91.4	0	0.0	95.5	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	42.9	13.0	67	32.4	7.0	12.7
Middle	4	57.1	87.0	140	67.6	93.0	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	207	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	28.6	0	0.0	29.9	12.7
Middle	0	0.0	71.4	0	0.0	70.1	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	15	18.1	15.0	1,728	11.9	11.2	12.7
Middle	68	81.9	85.0	12,849	88.1	88.8	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	83	100.0	100.0	14,577	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	20.7	14.2	1,481	15.6	10.6	12.7
Middle	69	79.3	85.8	7,871	84.2	89.4	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	87	100.0	100.0	9,352	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.7	0	0.0	3.7	12.7
Middle	0	0.0	96.3	0	0.0	96.3	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	50.0	258	6.1	15.2	62.7
Middle	1	50.0	50.0	4,000	93.9	84.8	37.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	4,258	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	34	19.2	14.2	3,467	12.2	10.9	12.7
Middle	143	80.8	85.8	24,936	87.8	89.1	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	177	100.0	100.0	28,403	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	13.3	0	0.0	8.1	12.7
Middle	0	0.0	86.7	0	0.0	91.9	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.7	0	0.0	3.5	12.7
Middle	5	100.0	92.3	216	100.0	96.5	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	216	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	21.2	0	0.0	14.1	12.7
Middle	0	0.0	78.8	0	0.0	85.9	87.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	10	12.7	1,498	30.3	93.8
Over \$1 Million	0	0.0	0	0.0	4.9
Revenue Unknown	69	87.3	3,447	69.7	1.3
Total	79	100.0	4,945	100.0	100.0
By Loan Size					
\$100,000 or Less	66	83.5	1,398	28.3	
\$100,001 - \$250,000	11	13.9	1,788	36.2	
\$250,001 - \$1 Million	2	2.5	1,759	35.6	
Total	79	100.0	4,945	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	6	60.0	252	16.8	
\$100,001 - \$250,000	3	30.0	455	30.4	
\$250,001 - \$1 Million	1	10.0	791	52.8	
Total	10	100.0	1,498	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	16	9.2	51.1	936	10.0	35.5	93.1
Over \$1 Million	0	0.0		0	0.0		5.4
Revenue Unknown	158	90.8		8,436	90.0		1.5
Total	174	100.0		9,372	100.0		100.0
By Loan Size							
\$100,000 or Less	157	90.2	89.9	5,010	53.5	36.5	
\$100,001 - \$250,000	13	7.5	5.6	2,096	22.4	17.9	
\$250,001 - \$1 Million	4	2.3	4.5	2,266	24.2	45.7	
Total	174	100.0	100.0	9,372	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	15	93.8		768	82.1		
\$100,001 - \$250,000	1	6.3		168	17.9		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	16	100.0		936	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography					
Assessment Area: Cincinnati, OH-KY-IN MSA #17140					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	29	36.7	3,227	65.3	48.2
Middle	50	63.3	1,718	34.7	51.3
Upper	0	0.0	0	0.0	0.0
Total	79	100.0	4,945	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Cincinnati, OH-KY-IN MSA #17140							
Geographic Income Level	Bank and Aggregate Loans					Total Businesses %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	\$%		\$%
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	70	40.2	27.8	5,236	55.9	45.8	
Middle	104	59.8	71.7	4,136	44.1	54.0	
Upper	0	0.0	0.0	0	0.0	0.0	
Total	174	100.0	100.0	9,372	100.0	100.0	

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

Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX F

LIMITED SCOPE – DEMOGRAPHIC INFORMATION

2021 AKRON, OH MSA #10420 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,305	12.6	2,827	12.0	449	18.3	29	14.6
Moderate	4,096	15.7	3,712	15.8	363	14.8	21	10.6
Middle	8,164	31.2	7,502	31.9	601	24.5	61	30.8
Upper	10,579	40.5	9,452	40.2	1,040	42.4	87	43.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26,144	100.0	23,493	100.0	2,453	100.0	198	100.0
Percentage of Total Businesses:			89.9		9.4		0.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	3.1	4	2.5	1	33.3	0	0.0
Moderate	15	9.4	14	8.9	1	33.3	0	0.0
Middle	50	31.3	50	31.8	0	0.0	0	0.0
Upper	90	56.3	89	56.7	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	160	100.0	157	100.0	3	100.0	0	0.0
Percentage of Total Farms:			98.1		1.9		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 AKRON, OH MSA #10420 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied			Rental		Vacant		
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate	55,151	28,005	19.1	50.3	20,426	37.0	6,720	12.2
Middle	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9.9
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	3,215	12.2	2,737	11.6	450	17.9	28	14.6
Moderate	4,078	15.5	3,685	15.6	376	14.9	17	8.9
Middle	8,298	31.5	7,602	32.2	636	25.3	60	31.3
Upper	10,759	40.3	9,617	40.7	1,055	41.9	87	45.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26,350	100.0	23,641	100.0	2,517	100.0	192	100.0
Percentage of Total Businesses:				89.7		9.6		0.7
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	5	3.0	4	2.4	1	33.3	0	0.0
Moderate	17	10.1	16	9.7	1	33.3	0	0.0
Middle	56	33.3	56	33.9	0	0.0	0	0.0
Upper	90	53.6	89	53.9	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	168	100.0	165	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.2		1.3		0.0
<i>Source:</i> 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey <i>Note:</i> Percentages may not total 100.0 percent due to rounding.								

2019 AKRON, OH MSA #10420 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,242	2,750	11.6	467	18.2	25	13.2	
Moderate	4,042	3,648	15.4	376	14.7	18	9.5	
Middle	8,375	7,675	32.4	645	25.1	57	30.0	
Upper	10,796	9,633	40.6	1,073	41.9	90	47.4	
Unknown	0	0	0.0	0	0.0	0	0.0	
Total AA	26,455	23,706	100.0	2,559	100.0	190	100.0	
Percentage of Total Businesses:				89.6	9.7	0.7		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6	5	2.9	1	33.3	0	0.0	
Moderate	19	18	10.4	1	33.3	0	0.0	
Middle	63	63	36.4	0	0.0	0	0.0	
Upper	88	87	50.3	1	33.3	0	0.0	
Unknown	0	0	0.0	0	0.0	0	0.0	
Total AA	176	173	100.0	3	100.0	0	0.0	
Percentage of Total Farms:				98.3	1.7	0.0		
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2018 AKRON, OH MSA #10420 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,183	12.2	2,659	11.4	454	18.5	40	16.5
Moderate	3,960	15.1	3,541	15.2	392	15.0	27	11.2
Middle	8,247	31.5	7,551	32.4	630	24.1	66	27.3
Upper	10,755	41.1	9,541	41.0	1,105	42.3	109	45.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26,145	100.0	23,292	100.0	2,611	100.0	242	100.0
Percentage of Total Businesses:			89.1		10.0		0.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	3.0	4	2.5	1	33.3	0	0.0
Moderate	19	11.4	18	11.0	1	33.3	0	0.0
Middle	61	36.7	61	37.4	0	0.0	0	0.0
Upper	81	48.8	80	49.1	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	166	100.0	163	100.0	3	100.0	0	0.0
Percentage of Total Farms:			98.2		1.8		0.0	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2021 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	61	17.9	35,806	10.1	13,289	37.1	78,446	22.1	
Moderate	80	23.5	76,212	21.5	14,433	18.9	58,888	16.6	
Middle	96	28.2	105,590	29.8	7,580	7.2	66,340	18.7	
Upper	101	29.6	136,436	38.5	3,624	2.7	150,522	42.5	
Unknown	3	0.9	152	0.0	54	35.5	0	0.0	
Total AA	341	100.0	354,196	100.0	38,980	11.0	354,196	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	83,011	19,904	5.9	22.6	48,317	54.9	19,790	22.5	
Moderate	150,633	62,337	18.5	41.4	71,243	47.3	17,053	11.3	
Middle	187,085	105,969	31.4	56.6	68,224	36.5	12,892	6.9	
Upper	213,821	148,911	44.2	69.6	53,770	25.1	11,140	5.2	
Unknown	1,657	29	0.0	1.8	1,227	74.0	401	24.2	
Total AA	641,207	337,150	100.0	52.6	242,781	37.9	61,276	9.6	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low	7,402	10.1	6,677	9.9	684	12.0	41	6.0	
Moderate	13,551	18.4	12,478	18.6	991	17.4	82	12.1	
Middle	19,486	26.5	17,962	26.8	1,347	23.6	177	26.1	
Upper	32,727	44.5	29,742	44.3	2,609	45.8	376	55.4	
Unknown	324	0.4	256	0.4	65	1.1	3	0.4	
Total AA	73,490	100.0	67,115	100.0	5,696	100.0	679	100.0	
Percentage of Total Businesses:				91.3		7.8		0.9	
	Total Farms by Tract		Farms by Tract & Revenue Size						
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low	24	3.2	22	3.0	2	12.5	0	0.0	
Moderate	73	9.8	71	9.8	2	12.5	0	0.0	
Middle	374	50.3	368	50.7	5	31.3	1	100.0	
Upper	271	36.5	264	36.4	7	43.8	0	0.0	
Unknown	1	0.1	1	0.1	0	0.0	0	0.0	
Total AA	743	100.0	726	100.0	16	100.0	1	100.0	
Percentage of Total Farms:				97.7		2.2		0.1	
<p>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>									

2020 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	61	17.9	35,806	10.1	13,289	37.1	78,446	22.1		
Moderate	80	23.5	76,212	21.5	14,433	18.9	58,888	16.6		
Middle	96	28.2	105,590	29.8	7,580	7.2	66,340	18.7		
Upper	101	29.6	136,436	38.5	3,624	2.7	150,522	42.5		
Unknown	3	0.9	152	0.0	54	35.5	0	0.0		
Total AA	341	100.0	354,196	100.0	38,980	11.0	354,196	100.0		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	88,011	19,904	5.9	22.6	48,317	54.9	19,790	22.5		
Moderate	150,633	62,337	18.5	41.4	71,243	47.3	17,053	11.3		
Middle	187,085	105,969	31.4	56.6	68,224	36.5	12,892	6.9		
Upper	213,821	148,911	44.2	69.6	53,770	25.1	11,140	5.2		
Unknown	1,657	29	0.0	1.8	1,227	74.0	401	24.2		
Total AA	641,207	337,150	100.0	52.6	242,781	37.9	61,276	9.6		
	Total Businesses by Tract		Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	7,238	9.8	6,504	9.7	692	11.8	42	6.7		
Moderate	13,192	17.9	12,096	18.0	1,021	17.4	75	11.9		
Middle	19,495	26.5	17,933	26.7	1,400	23.8	162	25.8		
Upper	33,299	45.3	30,262	45.1	2,690	45.8	347	55.2		
Unknown	332	0.5	254	0.4	75	1.3	3	0.5		
Total AA	73,556	100.0	67,049	100.0	5,878	100.0	629	100.0		
Percentage of Total Businesses:					91.2		8.0		0.9	
	Total Farms by Tract		Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	23	2.9	21	2.7	2	11.1	0	0.0		
Moderate	79	10.0	77	10.0	2	11.1	0	0.0		
Middle	387	49.1	380	49.4	6	33.3	1	100.0		
Upper	298	37.8	290	37.7	8	44.4	0	0.0		
Unknown	1	0.1	1	0.1	0	0.0	0	0.0		
Total AA	788	100.0	769	100.0	18	100.0	1	100.0		
Percentage of Total Farms:					97.6		2.3		0.1	
<i>Source:</i> 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey <i>Note:</i> Percentages may not total 100.0 percent due to rounding.										

2019 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	61	17.9	35,806	10.1	13,289	37.1	78,446	22.1	
Moderate	80	23.5	76,212	21.5	14,433	18.9	58,888	16.6	
Middle	96	28.2	105,590	29.8	7,580	7.2	66,340	18.7	
Upper	101	29.6	136,436	38.5	3,624	2.7	150,522	42.5	
Unknown	3	0.9	152	0.0	54	35.5	0	0.0	
Total AA	341	100.0	354,196	100.0	38,980	11.0	354,196	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	88,011	19,904	5.9	22.6	48,317	54.9	19,790	22.5	
Moderate	150,633	62,337	18.5	41.4	71,243	47.3	17,053	11.3	
Middle	187,085	105,969	31.4	56.6	68,224	36.5	12,892	6.9	
Upper	213,821	148,911	44.2	69.6	53,770	25.1	11,140	5.2	
Unknown	1,657	29	0.0	1.8	1,227	74.0	401	24.2	
Total AA	641,207	337,150	100.0	52.6	242,781	37.9	61,276	9.6	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low	7,195	9.8	6,442	9.6	720	11.9	33	5.4	
Moderate	13,044	17.8	11,903	17.8	1,065	17.6	76	12.4	
Middle	19,536	26.6	17,920	26.8	1,462	24.2	154	25.1	
Upper	33,343	45.4	30,266	45.3	2,729	45.1	348	56.8	
Unknown	342	0.5	267	0.4	73	1.2	2	0.3	
Total AA	73,460	100.0	66,798	100.0	6,049	100.0	613	100.0	
Percentage of Total Businesses:			90.9		8.2		0.8		
	Total Farms by Tract		Farms by Tract & Revenue Size						
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low	26	3.1	24	3.0	2	10.5	0	0.0	
Moderate	83	10.0	81	10.1	2	10.5	0	0.0	
Middle	404	48.9	396	49.2	7	36.8	1	50.0	
Upper	313	37.9	304	37.8	8	42.1	1	50.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	826	100.0	805	100.0	19	100.0	2	100.0	
Percentage of Total Farms:			97.5		2.3		0.2		
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>									

2018 COLUMBUS, OH MSA #18140 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	61	17.9	35,806	10.1	13,259	37.1	78,446	22.1
Moderate	80	23.3	76,212	21.5	14,433	18.9	58,888	16.6
Middle	96	28.2	105,390	29.8	7,580	7.2	66,340	18.7
Upper	101	29.6	136,436	38.5	3,624	2.7	150,522	42.5
Unknown	3	0.9	152	0.0	54	35.5	0	0.0
Total AA	341	100.0	354,196	100.0	38,950	11.0	354,196	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	88,011	19,904	2.9	22.6	48,317	54.9	19,790	22.5
Moderate	150,633	62,937	18.5	41.4	71,243	47.3	17,053	11.3
Middle	187,085	105,969	31.4	56.6	68,224	36.5	12,892	6.9
Upper	213,821	148,911	44.2	69.6	53,770	25.1	11,140	5.2
Unknown	1,657	29	0.0	1.8	1,227	74.0	401	24.2
Total AA	641,207	337,150	100.0	52.6	242,781	37.9	61,276	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,067	9.7	6,268	9.5	737	11.9	62	7.4
Moderate	12,865	17.6	11,638	17.7	1,097	17.7	110	13.1
Middle	19,390	26.3	17,685	26.8	1,497	24.1	198	23.7
Upper	33,397	45.7	30,125	45.7	2,800	45.1	462	55.2
Unknown	328	0.4	252	0.4	71	1.1	5	0.6
Total AA	73,027	100.0	65,988	100.0	6,202	100.0	837	100.0
Percentage of Total Businesses:			90.4		8.5		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	21	2.5	19	2.3	2	9.5	0	0.0
Moderate	78	9.2	76	9.2	2	9.5	0	0.0
Middle	424	50.2	415	50.5	8	38.1	1	50.0
Upper	321	38.0	311	37.8	9	42.9	1	50.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	845	100.0	822	100.0	21	100.0	2	100.0
Percentage of Total Farms:			97.3		2.5		0.2	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2021 DAYTON-KETTERING, OH MSA #19430 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	24	15.7	15,725	11.7	6,297	40.0	34,181	25.5
Moderate	36	23.5	27,773	20.7	6,211	22.4	23,772	17.8
Middle	63	41.2	62,323	46.6	6,068	9.7	26,236	19.6
Upper	29	19.0	28,051	21.0	843	3.0	49,683	37.1
Unknown	1	0.7	0	0.0	0	0.0	0	0.0
Total AA	153	100.0	133,872	100.0	19,419	14.5	133,872	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	39,755	11,514	8.5	29.0	17,567	44.2	10,674	26.8
Moderate	58,532	24,596	18.1	42.0	24,228	41.4	9,708	16.6
Middle	112,515	67,551	49.8	60.0	36,423	32.4	8,541	7.6
Upper	43,613	32,028	23.6	73.4	8,780	20.1	2,805	6.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	254,415	135,689	100.0	53.3	86,998	34.2	31,728	12.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,342	10.6	2,073	10.4	261	13.3	8	6.1
Moderate	4,503	20.4	3,996	20.1	488	24.9	19	14.4
Middle	10,269	46.6	9,292	46.6	898	45.7	79	59.8
Upper	4,905	22.3	4,564	22.9	315	16.0	26	19.7
Unknown	2	0.0	1	0.0	1	0.1	0	0.0
Total AA	22,021	100.0	19,926	100.0	1,963	100.0	132	100.0
Percentage of Total Businesses:			90.5		8.9		0.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	9	3.9	9	4.0	0	0.0	0	0.0
Moderate	21	9.1	20	8.9	1	16.7	0	0.0
Middle	141	61.0	136	60.7	5	83.3	0	0.0
Upper	60	26.0	59	26.3	0	0.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	231	100.0	224	100.0	6	100.0	1	100.0
Percentage of Total Farms:			97.0		2.6		0.4	
<p>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2020 DAYTON-KETTERING, OH MSA #19430 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	24	15.7	15,725	11.7	6,297	40.0	34,181	25.5
Moderate	36	23.5	27,773	20.7	6,211	22.4	23,772	17.8
Middle	63	41.2	62,323	46.6	6,068	9.7	26,236	19.6
Upper	29	19.0	28,051	21.0	843	3.0	49,683	37.1
Unknown	1	0.7	0	0.0	0	0.0	0	0.0
Total AA	153	100.0	133,872	100.0	19,419	14.5	133,872	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	39,755	11,514	8.5	29.0	17,567	44.2	10,674	26.8
Moderate	58,532	24,596	18.1	42.0	24,228	41.4	9,706	16.6
Middle	112,515	67,551	49.8	60.0	36,423	32.4	8,541	7.6
Upper	43,613	32,028	23.6	73.4	8,780	20.1	2,805	6.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	254,415	135,689	100.0	53.3	86,998	34.2	31,728	12.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,254	10.2	1,986	10.0	262	12.7	6	5.3
Moderate	4,403	20.0	3,870	19.5	515	25.1	18	15.8
Middle	10,400	47.1	9,396	47.2	936	45.5	68	59.6
Upper	5,002	22.7	4,639	23.3	341	16.6	22	19.3
Unknown	2	0.0	1	0.0	1	0.0	0	0.0
Total AA	22,061	100.0	19,892	100.0	2,055	100.0	114	100.0
Percentage of Total Businesses:			90.2		9.3		0.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	10	4.2	10	4.3	0	0.0	0	0.0
Moderate	22	9.2	21	9.1	1	16.7	0	0.0
Middle	144	60.3	139	59.9	5	83.3	0	0.0
Upper	63	26.4	62	26.7	0	0.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	239	100.0	232	100.0	6	100.0	1	100.0
Percentage of Total Farms:			97.1		2.5		0.4	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2019 DAYTON-KETTERING, OH MSA #19430 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	24	13.8	15,725	9.7	6,297	40.0	39,304	24.3
Moderate	39	22.4	31,779	19.7	7,134	22.4	28,814	17.8
Middle	76	43.7	77,847	48.1	7,426	9.5	32,379	20.0
Upper	34	19.5	36,347	22.5	1,291	3.6	61,201	37.8
Unknown	1	0.6	0	0.0	0	0.0	0	0.0
Total AA	174	100.0	161,698	100.0	22,148	13.7	161,698	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	39,755	11,514	7.0	29.0	17,567	44.2	10,674	26.8
Moderate	65,397	28,571	17.4	43.7	26,592	40.7	10,234	15.6
Middle	137,930	83,485	50.7	60.5	43,943	31.9	10,502	7.6
Upper	55,599	41,025	24.9	73.8	11,125	20.0	3,449	6.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	298,681	164,595	100.0	55.1	99,227	33.2	34,859	11.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,241	8.6	1,964	8.4	269	10.8	8	4.7
Moderate	4,879	18.7	4,252	18.2	601	24.2	26	15.2
Middle	12,816	49.2	11,542	49.3	1,170	47.1	104	60.8
Upper	6,124	23.5	5,650	24.1	441	17.8	33	19.3
Unknown	2	0.0	1	0.0	1	0.0	0	0.0
Total AA	26,062	100.0	23,409	100.0	2,482	100.0	171	100.0
Percentage of Total Businesses:			89.8		9.5		0.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	10	2.3	10	2.3	0	0.0	0	0.0
Moderate	29	6.6	28	6.5	1	12.5	0	0.0
Middle	307	69.9	299	69.7	7	87.5	1	50.0
Upper	93	21.2	92	21.4	0	0.0	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	439	100.0	429	100.0	8	100.0	2	100.0
Percentage of Total Farms:			97.7		1.8		0.5	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2018 DAYTON, OH MSA #19380 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	24	13.8	15,725	9.7	6,297	40.0	39,304	24.3
Moderate	39	22.4	31,779	19.7	7,134	22.4	28,814	17.8
Middle	76	43.7	77,847	48.1	7,426	9.5	32,379	20.0
Upper	34	19.5	36,347	22.5	1,291	3.6	61,201	37.8
Unknown	1	0.6	0	0.0	0	0.0	0	0.0
Total AA	174	100.0	161,696	100.0	22,148	13.7	161,696	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	39,755	11,514	7.0	29.0	17,567	44.2	10,674	26.8
Moderate	65,397	28,571	17.4	43.7	26,592	40.7	10,234	15.6
Middle	137,930	83,485	50.7	60.5	43,943	31.9	10,502	7.6
Upper	55,599	41,025	24.9	73.8	11,125	20.0	3,449	6.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	298,681	164,595	100.0	55.1	99,227	33.2	34,859	11.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,188	8.5	1,896	8.2	280	11.0	12	5.1
Moderate	4,819	18.7	4,158	18.1	627	24.6	34	14.3
Middle	12,703	49.2	11,365	49.4	1,193	46.8	145	61.2
Upper	6,090	23.6	5,598	24.3	446	17.5	46	19.4
Unknown	3	0.0	2	0.0	1	0.0	0	0.0
Total AA	25,803	100.0	23,019	100.0	2,547	100.0	237	100.0
Percentage of Total Businesses:				89.2			9.9	0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	8	1.8	5	1.9	0	0.0	0	0.0
Moderate	29	6.7	28	6.6	1	12.5	0	0.0
Middle	315	72.2	307	72.1	7	87.5	1	50.0
Upper	84	19.3	83	19.5	0	0.0	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	436	100.0	426	100.0	8	100.0	2	100.0
Percentage of Total Farms:				97.7			1.8	0.5
<p>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2021 MANSFIELD, OH MSA #31900 AA DEMOGRAPHICS										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	2	6.7	1,272	4.2	463	36.4	6,270	20.6		
Moderate	7	23.3	4,630	15.2	1,284	27.7	5,633	18.5		
Middle	16	53.3	17,162	56.3	1,641	9.6	6,376	20.9		
Upper	5	16.7	7,407	24.3	424	5.7	12,192	40.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	30	100.0	30,471	100.0	3,812	12.5	30,471	100.0		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	2,662	710	2.2	26.7	1,305	49.0	647	24.3		
Moderate	10,680	4,486	13.6	42.0	3,954	37.0	2,240	21.0		
Middle	29,414	19,121	57.9	65.0	7,575	25.8	2,718	9.2		
Upper	11,597	8,687	26.3	74.9	2,265	19.5	645	5.6		
Unknown	0	0	0.0	0.0	0	0.0	0	0.0		
Total AA	54,353	33,004	100.0	60.7	15,099	27.8	6,250	11.5		
	Total Businesses by Tract		Businesses by Tract & Revenue Size							
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	420	9.4	350	8.6	61	16.2	9	20.0		
Moderate	665	14.8	596	14.7	65	17.2	4	8.9		
Middle	2,231	49.7	2,049	50.4	163	43.2	19	42.2		
Upper	1,173	26.1	1,072	26.4	88	23.3	13	28.9		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	4,489	100.0	4,067	100.0	377	100.0	45	100.0		
Percentage of Total Businesses:					90.6		8.4		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size							
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
			#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0		
Moderate	4	2.3	4	2.3	0	0.0	0	0.0		
Middle	127	73.4	126	73.7	1	50.0	0	0.0		
Upper	42	24.3	41	24.0	1	50.0	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	173	100.0	171	100.0	2	100.0	0	0.0		
Percentage of Total Farms:					98.8		1.2		0.0	
<p>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>										

2020 MANSFIELD, OH MSA #31900 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	6.7	1,272	4.2	463	36.4	6,270	20.6
Moderate	7	23.3	4,630	15.2	1,284	27.7	5,633	18.5
Middle	16	53.3	17,162	56.3	1,641	9.6	6,376	20.9
Upper	5	16.7	7,407	24.3	424	5.7	12,192	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30	100.0	30,471	100.0	3,812	12.5	30,471	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied		Rental		Vacant			
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	2,662	710	2.2	26.7	1,305	49.0	647	24.3
Moderate	10,680	4,486	13.6	42.0	3,954	37.0	2,240	21.0
Middle	29,414	19,121	57.9	65.0	7,575	25.8	2,718	9.2
Upper	11,597	8,687	26.3	74.9	2,265	19.5	645	5.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	54,353	33,004	100.0	60.7	15,099	27.8	6,250	11.5
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	414	9.2	349	8.5	58	14.8	7	17.1
Moderate	661	14.6	591	14.4	67	17.1	3	7.3
Middle	2,248	49.7	2,058	50.3	171	43.7	19	46.3
Upper	1,199	26.5	1,092	26.7	95	24.3	12	29.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,522	100.0	4,090	100.0	391	100.0	41	100.0
Percentage of Total Businesses:			90.4		8.6		0.9	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	2.2	4	2.2	0	0.0	0	0.0
Middle	131	72.8	130	73.0	1	50.0	0	0.0
Upper	45	25.0	44	24.7	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	180	100.0	178	100.0	2	100.0	0	0.0
Percentage of Total Farms:			98.9		1.1		0.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2019 MANSFIELD, OH MSA #31900 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	6.7	1,272	4.2	463	36.4	6,270	20.6
Moderate	7	23.3	4,630	15.2	1,284	27.7	5,633	18.5
Middle	16	53.3	17,162	56.3	1,641	9.6	6,376	20.9
Upper	5	16.7	7,407	24.3	424	5.7	12,192	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30	100.0	30,471	100.0	3,812	12.5	30,471	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,662	710	2.2	26.7	1,305	49.0	647	24.3
Moderate	10,680	4,486	13.6	42.0	3,954	37.0	2,240	21.0
Middle	29,414	19,121	57.9	65.0	7,575	25.8	2,718	9.2
Upper	11,597	8,687	26.3	74.9	2,265	19.5	645	5.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	54,353	33,004	100.0	60.7	15,099	27.8	6,250	11.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	410	9.0	343	8.3	60	15.2	7	15.6
Moderate	668	14.7	597	14.5	68	17.2	3	6.7
Middle	2,266	49.7	2,076	50.4	169	42.8	21	46.7
Upper	1,211	26.6	1,099	26.7	98	24.6	14	31.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,555	100.0	4,115	100.0	395	100.0	45	100.0
Percentage of Total Businesses:			90.3		8.7		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	1.6	3	1.7	0	0.0	0	0.0
Middle	136	74.3	134	74.0	2	100.0	0	0.0
Upper	44	24.0	44	24.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	183	100.0	181	100.0	2	100.0	0	0.0
Percentage of Total Farms:			98.9		1.1		0.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2018 MANSFIELD, OH MSA #31900 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	6.7	1,272	4.2	463	36.4	6,270	20.6
Moderate	7	23.3	4,630	15.2	1,284	27.7	5,635	18.5
Middle	16	53.3	17,162	56.3	1,641	9.6	6,376	20.9
Upper	5	16.7	7,407	24.3	424	5.7	12,192	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30	100.0	30,471	100.0	3,812	12.5	30,471	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,662	710	2.2	26.7	1,306	49.0	647	24.3
Moderate	10,680	4,486	13.6	42.0	3,954	37.0	2,240	21.0
Middle	29,414	19,121	57.9	65.0	7,575	25.8	2,718	9.2
Upper	11,597	8,687	26.3	74.9	2,265	19.5	645	5.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	54,353	33,004	100.0	60.7	15,099	27.8	6,250	11.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	411	8.9	344	8.3	58	14.6	9	14.1
Moderate	670	14.5	591	14.2	73	18.3	6	9.4
Middle	2,302	49.7	2,106	50.6	168	42.2	28	43.8
Upper	1,245	26.9	1,125	27.0	99	24.9	21	32.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,628	100.0	4,166	100.0	396	100.0	64	100.0
Percentage of Total Businesses:			90.0		8.6		1.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	1.5	3	1.6	0	0.0	0	0.0
Middle	137	70.6	135	70.3	2	100.0	0	0.0
Upper	54	27.8	54	28.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	194	100.0	192	100.0	2	100.0	0	0.0
Percentage of Total Farms:			99.0		1.0		0.0	
<p>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2021 TOLEDO, OH MSA #45780 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,871	15.5
Moderate	0	0.0	0	0.0	0	0.0	2,262	18.8
Middle	9	69.2	9,059	75.3	754	8.3	2,754	22.9
Upper	4	30.8	2,975	24.7	77	2.6	5,147	42.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	12,034	100.0	831	6.9	12,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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
Middle	20,550	10,282	74.6	50.0	2,919	14.2	7,349	35.8
Upper	7,417	3,493	25.4	47.1	640	8.6	3,284	44.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	27,967	13,775	100.0	49.3	3,559	12.7	10,633	38.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
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
Middle	1,373	75.5	1,241	75.3	107	79.9	25	65.8
Upper	446	24.5	406	24.7	27	20.1	13	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,819	100.0	1,647	100.0	134	100.0	38	100.0
Percentage of Total Businesses:				90.5		7.4		2.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
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
Middle	59	64.8	58	64.4	1	100.0	0	0.0
Upper	32	35.2	32	35.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	91	100.0	90	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.9		1.1		0.0
<p>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2020 TOLEDO, OH MSA #45780 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,871	15.5
Moderate	0	0.0	0	0.0	0	0.0	2,262	18.8
Middle	9	69.2	9,059	75.3	754	8.3	2,754	22.9
Upper	4	30.8	2,975	24.7	77	2.6	5,147	42.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	12,034	100.0	831	6.9	12,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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
Middle	20,550	10,282	74.6	50.0	2,919	14.2	7,349	35.8
Upper	7,417	3,493	25.4	47.1	640	8.6	3,284	44.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	27,967	13,775	100.0	49.3	3,559	12.7	10,633	38.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
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
Middle	1,398	75.4	1,263	75.3	111	79.3	24	64.9
Upper	456	24.6	414	24.7	29	20.7	13	35.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,854	100.0	1,677	100.0	140	100.0	37	100.0
Percentage of Total Businesses:				90.5			7.6	2.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
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
Middle	63	65.6	61	64.9	1	100.0	1	100.0
Upper	33	34.4	33	35.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	96	100.0	94	100.0	1	100.0	1	100.0
Percentage of Total Farms:				97.9			1.0	1.0
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2019 TOLEDO, OH MSA #45780 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,871	15.5
Moderate	0	0.0	0	0.0	0	0.0	2,262	18.8
Middle	9	69.2	9,059	75.3	754	8.3	2,754	22.9
Upper	4	30.8	2,975	24.7	77	2.6	5,147	42.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	12,034	100.0	831	6.9	12,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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
Middle	20,550	10,282	74.6	50.0	2,919	14.2	7,349	35.8
Upper	7,417	3,493	25.4	47.1	640	8.6	3,284	44.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	27,967	13,775	100.0	49.3	3,559	12.7	10,633	38.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
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
Middle	1,372	75.1	1,232	74.9	115	79.3	25	65.8
Upper	456	24.9	413	25.1	30	20.7	13	34.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,828	100.0	1,645	100.0	145	100.0	38	100.0
Percentage of Total Businesses:			90.0		7.9		2.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
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
Middle	63	64.3	61	63.5	1	100.0	1	100.0
Upper	35	35.7	35	36.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	98	100.0	96	100.0	1	100.0	1	100.0
Percentage of Total Farms:			98.0		1.0		1.0	
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2021 NONMETROPOLITAN INDIANA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,165	14.7
Moderate	0	0.0	0	0.0	0	0.0	1,450	18.3
Middle	4	66.7	4,654	58.8	277	6.0	1,742	22.0
Upper	2	33.3	3,267	41.2	180	5.5	3,564	45.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,921	100.0	457	5.8	7,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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
Middle	7,217	5,036	59.7	69.8	1,370	19.0	811	11.2
Upper	4,864	3,401	40.3	69.9	1,114	22.9	349	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	12,081	8,437	100.0	69.8	2,484	20.6	1,160	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Middle	597	45.3	542	46.0	35	33.7	20	58.8
Upper	720	54.7	637	54.0	69	66.3	14	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,317	100.0	1,179	100.0	104	100.0	34	100.0
Percentage of Total Businesses:			89.5		7.9		2.6	
	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Middle	93	63.7	92	63.4	1	100.0	0	0.0
Upper	53	36.3	53	36.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	146	100.0	145	100.0	1	100.0	0	0.0
Percentage of Total Farms:			99.3		0.7		0.0	
<p>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2020 NONMETROPOLITAN INDIANA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,165	14.7
Moderate	0	0.0	0	0.0	0	0.0	1,450	18.3
Middle	4	66.7	4,654	58.8	277	6.0	1,742	22.0
Upper	2	33.3	3,267	41.2	180	5.5	3,564	45.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,921	100.0	457	5.8	7,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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
Middle	7,217	5,036	59.7	69.8	1,370	19.0	811	11.2
Upper	4,864	3,401	40.3	69.9	1,114	22.9	349	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	12,081	8,437	100.0	69.8	2,484	20.6	1,160	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Middle	605	45.0	551	45.8	36	33.3	18	56.3
Upper	738	55.0	652	54.2	72	66.7	14	43.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,343	100.0	1,203	100.0	108	100.0	32	100.0
Percentage of Total Businesses:					89.6		8.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Middle	100	64.5	99	64.3	1	100.0	0	0.0
Upper	55	35.5	55	35.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	155	100.0	154	100.0	1	100.0	0	0.0
Percentage of Total Farms:					99.4		0.6	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2019 NONMETROPOLITAN INDIANA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,165	14.7
Moderate	0	0.0	0	0.0	0	0.0	1,450	18.3
Middle	4	66.7	4,654	58.8	277	6.0	1,742	22.0
Upper	2	33.3	3,267	41.2	180	5.5	3,564	45.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,921	100.0	457	5.8	7,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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
Middle	7,217	5,036	59.7	69.8	1,370	19.0	811	11.2
Upper	4,864	3,401	40.3	69.9	1,114	22.9	349	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	12,081	8,437	100.0	69.8	2,484	20.6	1,160	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Middle	600	45.6	545	46.3	37	34.6	18	58.1
Upper	715	54.4	632	53.7	70	65.4	13	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,315	100.0	1,177	100.0	107	100.0	31	100.0
Percentage of Total Businesses:				89.5		8.1		2.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Middle	104	65.8	103	65.6	1	100.0	0	0.0
Upper	54	34.2	54	34.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	158	100.0	157	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0
<p>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

2018 NONMETROPOLITAN INDIANA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,165	14.7
Moderate	0	0.0	0	0.0	0	0.0	1,450	18.3
Middle	4	66.7	4,654	58.8	277	6.0	1,742	22.0
Upper	2	33.3	3,267	41.2	180	5.5	3,564	45.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,921	100.0	457	5.8	7,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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
Middle	7,217	5,036	59.7	69.8	1,370	19.0	811	11.2
Upper	4,864	3,401	40.3	69.9	1,114	22.9	349	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	12,081	8,437	100.0	69.8	2,484	20.6	1,160	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Middle	609	46.3	548	46.8	39	36.1	22	61.1
Upper	706	53.7	623	53.2	69	63.9	14	38.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,315	100.0	1,171	100.0	108	100.0	36	100.0
Percentage of Total Businesses:							2.7	
	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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
Middle	109	67.7	108	67.5	1	100.0	0	0.0
Upper	52	32.3	52	32.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	161	100.0	160	100.0	1	100.0	0	0.0
Percentage of Total Farms:							0.6	
<p>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

APPENDIX G

LIMITED-SCOPE LENDING TABLES

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Akron, OH MSA #10420							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	12.5	16.4	206	8.0	9.2	21.9
Moderate	4	25.0	23.8	373	14.5	18.8	16.7
Middle	2	12.5	18.4	309	12.1	18.7	20.7
Upper	7	43.8	25.2	1,567	61.1	39.0	40.6
Unknown	1	6.3	16.2	109	4.3	14.3	0.0
Total	16	100.0	100.0	2,564	100.0	100.0	100.0
Refinance Loans							
Low	2	10.5	10.3	130	2.9	5.6	21.9
Moderate	0	0.0	20.0	0	0.0	14.0	16.7
Middle	3	15.8	21.8	363	8.1	19.5	20.7
Upper	14	73.7	34.6	3,961	88.9	46.8	40.6
Unknown	0	0.0	13.3	0	0.0	14.1	0.0
Total	19	100.0	100.0	4,454	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.8	0	0.0	6.4	21.9
Moderate	0	0.0	19.8	0	0.0	15.9	16.7
Middle	0	0.0	23.2	0	0.0	21.3	20.7
Upper	0	0.0	44.7	0	0.0	53.1	40.6
Unknown	0	0.0	2.5	0	0.0	3.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	4	8.0	12.5	336	2.7	6.8	21.9
Moderate	6	12.0	21.1	628	5.0	15.2	16.7
Middle	7	14.0	20.3	1,359	10.8	18.2	20.7
Upper	29	58.0	31.7	6,594	52.4	41.8	40.6
Unknown	4	8.0	14.4	3,669	29.2	18.0	0.0
Total	50	100.0	100.0	12,586	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Akron, OH MSA #10420							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	10.4	0	0.0	6.8	21.9
Moderate	2	16.7	16.3	255	0.0	12.1	16.7
Middle	2	16.7	23.4	687	0.0	19.8	20.7
Upper	8	66.7	47.6	1,066	0.0	59.2	40.6
Unknown	0	0.0	2.2	0	0.0	2.1	0.0
Total	12	100.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.4	0	0.0	7.4	21.9
Moderate	0	0.0	21.2	0	0.0	13.5	16.7
Middle	0	0.0	16.5	0	0.0	9.9	20.7
Upper	0	0.0	41.5	0	0.0	55.5	40.6
Unknown	0	0.0	10.4	0	0.0	13.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.9
Moderate	0	0.0	0.4	0	0.0	0.0	16.7
Middle	0	0.0	0.4	0	0.0	0.2	20.7
Upper	0	0.0	0.4	0	0.0	1.2	40.6
Unknown	0	0.0	98.8	0	0.0	98.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Akron, OH MSA #10420							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	14.3	13.7	196	9.6	7.2	21.9
Moderate	1	7.1	24.6	41	2.0	18.4	16.7
Middle	6	42.9	20.4	857	41.8	19.4	20.7
Upper	3	21.4	30.0	388	18.9	44.8	40.6
Unknown	2	14.3	11.4	569	27.7	10.2	0.0
Total	14	100.0	100.0	2,051	100.0	100.0	100.0
Refinance Loans							
Low	1	2.6	5.8	65	0.9	2.7	21.9
Moderate	4	10.3	14.6	398	5.4	9.4	16.7
Middle	7	17.9	20.5	886	12.0	16.7	20.7
Upper	26	66.7	44.5	5,917	80.0	56.1	40.6
Unknown	1	2.6	14.6	128	1.7	15.1	0.0
Total	39	100.0	100.0	7,394	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.0	0	0.0	5.3	21.9
Moderate	0	0.0	16.6	0	0.0	12.6	16.7
Middle	0	0.0	22.9	0	0.0	20.0	20.7
Upper	0	0.0	49.8	0	0.0	59.7	40.6
Unknown	0	0.0	2.6	0	0.0	2.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	5.0	8.8	261	1.8	4.3	21.9
Moderate	5	8.3	18.2	439	3.0	12.3	16.7
Middle	13	21.7	19.9	1,743	12.0	16.7	20.7
Upper	29	48.3	38.1	6,305	43.3	48.4	40.6
Unknown	10	16.7	15.1	5,800	39.9	18.3	0.0
Total	60	100.0	100.0	14,548	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Akron, OH MSA #10420							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	8.5	0	0.0	5.1	21.9
Moderate	0	0.0	17.4	0	0.0	13.3	16.7
Middle	0	0.0	20.3	0	0.0	17.4	20.7
Upper	0	0.0	51.3	0	0.0	61.9	40.6
Unknown	0	0.0	2.4	0	0.0	2.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.0	0	0.0	4.1	21.9
Moderate	0	0.0	20.0	0	0.0	10.1	16.7
Middle	0	0.0	22.9	0	0.0	15.4	20.7
Upper	0	0.0	35.4	0	0.0	55.7	40.6
Unknown	0	0.0	13.7	0	0.0	14.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.1	0	0.0	0.1	21.9
Moderate	0	0.0	0.1	0	0.0	0.0	16.7
Middle	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	0.0	0	0.0	0.0	40.6
Unknown	0	0.0	99.7	0	0.0	99.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Akron, OH MSA #10420							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	5.9	11.6	31	1.3	5.9	21.9
Moderate	8	47.1	21.5	878	37.0	15.4	16.7
Middle	3	17.6	21.4	155	6.5	20.1	20.7
Upper	3	17.6	31.0	1,187	50.0	45.9	40.6
Unknown	2	11.8	14.5	124	5.2	12.7	0.0
Total	17	100.0	100.0	2,375	100.0	100.0	100.0
Refinance Loans							
Low	1	6.7	9.2	56	2.3	4.4	21.9
Moderate	4	26.7	16.4	303	12.4	10.8	16.7
Middle	3	20.0	21.2	173	7.1	17.2	20.7
Upper	7	46.7	40.7	1,907	78.2	52.6	40.6
Unknown	0	0.0	12.5	0	0.0	15.0	0.0
Total	15	100.0	100.0	2,439	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.7	0	0.0	7.1	21.9
Moderate	0	0.0	17.4	0	0.0	13.9	16.7
Middle	0	0.0	23.0	0	0.0	20.3	20.7
Upper	0	0.0	47.7	0	0.0	56.6	40.6
Unknown	0	0.0	2.2	0	0.0	2.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	5.3	10.4	87	0.9	5.1	21.9
Moderate	12	31.6	18.9	1,181	11.6	12.7	16.7
Middle	6	15.8	21.2	328	3.2	17.6	20.7
Upper	10	26.3	35.8	3,094	30.3	45.4	40.6
Unknown	8	21.1	13.8	5,527	54.1	19.1	0.0
Total	38	100.0	100.0	10,217	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Akron, OH MSA #10420							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	10.2	0	0.0	6.7	21.9
Moderate	0	0.0	18.9	0	0.0	15.5	16.7
Middle	0	0.0	24.0	0	0.0	20.3	20.7
Upper	0	0.0	45.5	0	0.0	55.8	40.6
Unknown	0	0.0	1.3	0	0.0	1.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	13.4	0	0.0	8.8	21.9
Moderate	0	0.0	18.4	0	0.0	11.7	16.7
Middle	0	0.0	22.6	0	0.0	19.1	20.7
Upper	0	0.0	36.8	0	0.0	48.0	40.6
Unknown	0	0.0	8.8	0	0.0	12.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.5	0	0.0	0.1	21.9
Moderate	0	0.0	1.1	0	0.0	1.1	16.7
Middle	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	1.4	0	0.0	4.0	40.6
Unknown	0	0.0	97.0	0	0.0	94.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Akron, OH MSA #10420							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	5.3	12.4	80	1.5	6.0	21.9
Moderate	3	15.8	22.5	393	7.4	15.9	16.7
Middle	3	15.8	20.4	449	8.5	19.1	20.7
Upper	11	57.9	30.6	4,310	81.6	46.4	40.6
Unknown	1	5.3	14.1	50	0.9	12.5	0.0
Total	19	100.0	100.0	5,282	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	12.3	0	0.0	6.8	21.9
Moderate	1	16.7	21.2	29	2.6	16.0	16.7
Middle	2	33.3	23.1	152	13.6	20.2	20.7
Upper	3	50.0	37.4	936	83.8	49.9	40.6
Unknown	0	0.0	6.0	0	0.0	7.1	0.0
Total	6	100.0	100.0	1,117	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	12.8	0	0.0	10.0	21.9
Moderate	0	0.0	17.1	0	0.0	15.2	16.7
Middle	0	0.0	24.3	0	0.0	21.6	20.7
Upper	0	0.0	44.2	0	0.0	50.5	40.6
Unknown	0	0.0	1.6	0	0.0	2.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	3.4	12.2	80	1.0	6.1	21.9
Moderate	4	13.8	20.7	422	5.4	14.7	16.7
Middle	5	17.2	21.0	601	7.6	18.1	20.7
Upper	14	48.3	33.6	5,246	66.7	44.3	40.6
Unknown	5	17.2	12.5	1,516	19.3	16.7	0.0
Total	29	100.0	100.0	7,865	100.0	100.0	100.0
Source: 2016 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Akron, OH MSA #10420							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	13.7	0	0.0	8.8	21.9
Moderate	0	0.0	19.8	0	0.0	16.7	16.7
Middle	0	0.0	23.0	0	0.0	20.6	20.7
Upper	0	0.0	42.8	0	0.0	52.7	40.6
Unknown	0	0.0	0.7	0	0.0	1.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	15.7	0	0.0	10.7	21.9
Moderate	0	0.0	16.9	0	0.0	10.4	16.7
Middle	0	0.0	20.6	0	0.0	18.8	20.7
Upper	0	0.0	41.5	0	0.0	55.2	40.6
Unknown	0	0.0	5.2	0	0.0	4.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.4	0	0.0	0.7	21.9
Moderate	0	0.0	2.3	0	0.0	1.4	16.7
Middle	0	0.0	1.9	0	0.0	1.0	20.7
Upper	0	0.0	2.1	0	0.0	2.2	40.6
Unknown	0	0.0	92.3	0	0.0	94.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	6.3	6.9	80	3.1	3.4	7.4
Moderate	3	18.8	22.1	301	11.7	13.5	19.1
Middle	9	56.3	38.2	1,420	55.4	34.7	37.2
Upper	3	18.8	32.8	763	29.8	48.4	36.3
Total	16	100.0	100.0	2,564	100.0	100.0	100.0
Refinance Loans							
Low	1	5.3	2.6	56	1.3	1.2	7.4
Moderate	4	21.1	11.3	292	6.6	6.2	19.1
Middle	4	21.1	38.4	759	17.0	32.2	37.2
Upper	10	52.6	47.7	3,347	75.1	60.3	36.3
Total	19	100.0	100.0	4,454	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.6	0	0.0	2.2	7.4
Moderate	0	0.0	11.0	0	0.0	6.6	19.1
Middle	0	0.0	33.8	0	0.0	27.6	37.2
Upper	0	0.0	51.7	0	0.0	63.6	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	2	66.7	27.6	1,960	55.1	51.1	21.6
Moderate	1	33.3	35.6	1,600	44.9	12.6	17.1
Middle	0	0.0	25.3	0	0.0	11.2	37.0
Upper	0	0.0	11.5	0	0.0	25.1	24.2
Total	3	100.0	100.0	3,560	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	4	8.0	4.4	2,096	16.7	4.5	7.4
Moderate	8	16.0	15.6	2,193	17.4	9.4	19.1
Middle	18	36.0	37.9	2,699	21.4	32.1	37.2
Upper	20	40.0	42.1	5,598	44.5	53.9	36.3
Total	50	100.0	100.0	12,586	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2012-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	2.4	0	0.0	1.4	7.4
Moderate	0	0.0	7.9	0	0.0	4.2	19.1
Middle	5	41.7	34.2	520	25.9	29.0	37.2
Upper	7	58.3	55.5	1,488	74.1	65.4	36.3
Total	12	100.0	100.0	2,008	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.8	0	0.0	1.0	7.4
Moderate	0	0.0	15.6	0	0.0	7.3	19.1
Middle	0	0.0	37.3	0	0.0	29.0	37.2
Upper	0	0.0	44.3	0	0.0	62.7	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	9.9	0	0.0	32.0	7.4
Moderate	0	0.0	34.4	0	0.0	17.4	19.1
Middle	0	0.0	39.1	0	0.0	32.0	37.2
Upper	0	0.0	16.6	0	0.0	18.6	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	7.1	5.2	45	2.2	2.7	7.4
Moderate	2	14.3	17.9	192	9.4	10.2	19.1
Middle	6	42.9	39.4	667	32.5	34.2	37.2
Upper	5	35.7	37.5	1,147	55.9	52.9	36.3
Total	14	100.0	100.0	2,051	100.0	100.0	100.0
Refinance Loans							
Low	2	5.1	1.7	83	1.1	0.8	7.4
Moderate	12	30.8	8.0	768	10.4	4.1	19.1
Middle	6	15.4	35.0	795	10.8	28.3	37.2
Upper	19	48.7	55.3	5,748	77.7	66.8	36.3
Total	39	100.0	100.0	7,394	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.2	0	0.0	1.8	7.4
Moderate	0	0.0	10.7	0	0.0	6.4	19.1
Middle	0	0.0	35.1	0	0.0	28.6	37.2
Upper	0	0.0	52.0	0	0.0	63.2	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	14.3	17.8	1,200	23.5	17.4	21.6
Moderate	1	14.3	26.0	1,400	27.4	4.0	17.1
Middle	3	42.9	38.4	1,018	19.9	45.6	37.0
Upper	2	28.6	17.8	1,485	29.1	32.9	24.2
Total	7	100.0	100.0	5,103	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	4	6.7	3.3	1,328	9.1	2.4	7.4
Moderate	15	25.0	12.6	2,360	16.2	6.7	19.1
Middle	15	25.0	36.7	2,480	17.0	31.5	37.2
Upper	26	43.3	47.4	8,380	57.6	59.4	36.3
Total	60	100.0	100.0	14,548	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	2.2	0	0.0	1.0	7.4
Moderate	0	0.0	8.0	0	0.0	4.7	19.1
Middle	0	0.0	31.7	0	0.0	27.7	37.2
Upper	0	0.0	58.1	0	0.0	66.7	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.9	0	0.0	2.3	7.4
Moderate	0	0.0	13.7	0	0.0	5.9	19.1
Middle	0	0.0	33.7	0	0.0	25.3	37.2
Upper	0	0.0	45.7	0	0.0	66.5	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.6	0	0.0	3.5	7.4
Moderate	0	0.0	29.1	0	0.0	18.5	19.1
Middle	0	0.0	40.7	0	0.0	40.0	37.2
Upper	0	0.0	23.6	0	0.0	38.1	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	29.4	5.0	190	8.0	2.2	7.4
Moderate	4	23.5	18.2	347	14.6	9.9	19.1
Middle	4	23.5	38.8	707	29.8	33.7	37.2
Upper	4	23.5	38.1	1,131	47.6	54.1	36.3
Total	17	100.0	100.0	2,375	100.0	100.0	100.0
Refinance Loans							
Low	3	20.0	2.8	75	3.1	1.5	7.4
Moderate	4	26.7	10.2	158	6.5	5.5	19.1
Middle	2	13.3	36.9	311	12.8	30.1	37.2
Upper	6	40.0	50.1	1,895	77.7	63.0	36.3
Total	15	100.0	100.0	2,439	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.2	0	0.0	2.4	7.4
Moderate	0	0.0	12.0	0	0.0	8.4	19.1
Middle	0	0.0	37.1	0	0.0	33.8	37.2
Upper	0	0.0	46.7	0	0.0	55.4	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	18.6	0	0.0	9.5	21.6
Moderate	3	50.0	31.4	1,393	25.8	12.1	17.1
Middle	3	50.0	41.4	4,010	74.2	57.2	37.0
Upper	0	0.0	8.6	0	0.0	21.2	24.2
Total	6	100.0	100.0	5,403	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	8	21.1	4.3	265	2.6	2.5	7.4
Moderate	11	28.9	14.7	1,898	18.6	8.5	19.1
Middle	9	23.7	38.0	5,028	49.2	33.9	37.2
Upper	10	26.3	43.0	3,026	29.6	55.1	36.3
Total	38	100.0	100.0	10,217	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	2.8	0	0.0	1.5	7.4
Moderate	0	0.0	9.7	0	0.0	5.2	19.1
Middle	0	0.0	37.0	0	0.0	29.7	37.2
Upper	0	0.0	50.5	0	0.0	63.6	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.5	0	0.0	3.3	7.4
Moderate	0	0.0	17.2	0	0.0	10.0	19.1
Middle	0	0.0	34.7	0	0.0	31.1	37.2
Upper	0	0.0	40.6	0	0.0	55.5	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	12.0	0	0.0	7.9	7.4
Moderate	0	0.0	23.0	0	0.0	15.9	19.1
Middle	0	0.0	42.6	0	0.0	40.3	37.2
Upper	0	0.0	22.4	0	0.0	35.9	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	4.0	0	0.0	1.9	7.4
Moderate	3	15.8	17.6	340	6.4	9.6	19.1
Middle	5	26.3	39.4	625	11.8	33.9	37.2
Upper	11	57.9	38.9	4,317	81.7	54.6	36.3
Total	19	100.0	100.0	5,282	100.0	100.0	100.0
Refinance Loans							
Low	1	16.7	3.5	29	2.6	1.7	7.4
Moderate	1	16.7	12.5	17	1.5	7.2	19.1
Middle	1	16.7	38.9	150	13.4	33.2	37.2
Upper	3	50.0	45.1	921	82.5	57.9	36.3
Total	6	100.0	100.0	1,117	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.1	0	0.0	2.3	7.4
Moderate	0	0.0	10.3	0	0.0	7.3	19.1
Middle	0	0.0	38.3	0	0.0	33.1	37.2
Upper	0	0.0	47.4	0	0.0	57.3	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	25.0	24.2	86	5.9	18.1	21.6
Moderate	1	25.0	22.7	150	10.2	6.8	17.1
Middle	2	50.0	33.3	1,230	83.9	38.1	37.0
Upper	0	0.0	19.7	0	0.0	37.0	24.2
Total	4	100.0	100.0	1,466	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	6.9	4.0	115	1.5	2.8	7.4
Moderate	5	17.2	15.4	507	6.4	8.8	19.1
Middle	8	27.6	39.1	2,005	25.5	34.0	37.2
Upper	14	48.3	41.5	5,238	66.6	54.3	36.3
Total	29	100.0	100.0	7,865	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	3.0	0	0.0	1.5	7.4
Moderate	0	0.0	11.3	0	0.0	7.0	19.1
Middle	0	0.0	39.8	0	0.0	36.6	37.2
Upper	0	0.0	46.0	0	0.0	54.9	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.3	0	0.0	9.4	7.4
Moderate	0	0.0	17.7	0	0.0	9.6	19.1
Middle	0	0.0	37.1	0	0.0	34.8	37.2
Upper	0	0.0	37.9	0	0.0	46.2	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	7.4	0	0.0	4.2	7.4
Moderate	0	0.0	23.6	0	0.0	14.6	19.1
Middle	0	0.0	37.3	0	0.0	32.9	37.2
Upper	0	0.0	31.7	0	0.0	48.4	36.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Akron, OH MSA #10420					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	15	22.7	2,713	26.5	89.9
Over \$1 Million	0	0.0	0	0.0	9.4
Revenue Unknown	51	77.3	7,510	73.5	0.8
Total	66	100.0	10,223	100.0	100.0
By Loan Size					
\$100,000 or Less	38	57.6	1,492	14.6	
\$100,001 - \$250,000	16	24.2	2,392	23.4	
\$250,001 - \$1 Million	12	18.2	6,339	62.0	
Total	66	100.0	10,223	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	7	46.7	498	18.4	
\$100,001 - \$250,000	5	33.3	820	30.2	
\$250,001 - \$1 Million	3	20.0	1,395	51.4	
Total	15	100.0	2,713	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Akron, OH MSA #10420							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	24	20.9	45.8	5,203	34.0	29.3	89.7
Over \$1 Million	0	0.0		0	0.0		9.6
Revenue Unknown	91	79.1		10,102	66.0		0.7
Total	115	100.0		15,305	100.0		100.0
By Loan Size							
\$100,000 or Less	70	60.9	83.3	2,571	16.8	26.1	
\$100,001 - \$250,000	26	22.6	9.4	3,919	25.6	21.6	
\$250,001 - \$1 Million	19	16.5	7.3	8,815	57.6	52.3	
Total	115	100.0	100.0	15,305	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	11	45.8		591	11.4		
\$100,001 - \$250,000	7	29.2		1,154	22.2		
\$250,001 - \$1 Million	6	25.0		3,458	66.5		
Total	24	100.0		5,203	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Akron, OH MSA #10420							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	18	66.7	43.7	5,105	70.9	31.5	89.1
Over \$1 Million	3	11.1		1,195	16.6		10.0
Revenue Unknown	6	22.2		905	12.6		0.9
Total	27	100.0		7,205	100.0		100.0
By Loan Size							
\$100,000 or Less	10	37.0	91.7	540	7.5	31.3	
\$100,001 - \$250,000	7	25.9	3.8	1,181	16.4	14.7	
\$250,001 - \$1 Million	10	37.0	4.5	5,484	76.1	54.1	
Total	27	100.0	100.0	7,205	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	6	33.3		300	5.9		
\$100,001 - \$250,000	5	27.8		881	17.3		
\$250,001 - \$1 Million	7	38.9		3,924	76.9		
Total	18	100.0		5,105	100.0		
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography					
Assessment Area: Akron, OH MSA #10420					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	%	\$(000)	%	
Low	6	9.1	1,898	18.6	12.6
Moderate	10	15.2	1,975	19.3	15.7
Middle	16	24.2	3,484	34.1	31.2
Upper	34	51.5	2,866	28.0	40.5
Total	66	100.0	10,223	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	5	4.3	10.9	1,183	7.7	15.0	12.2
Moderate	14	12.2	13.8	1,873	12.2	14.3	15.5
Middle	26	22.6	29.7	3,016	19.7	24.9	31.5
Upper	70	60.9	45.3	9,233	60.3	45.8	40.8
Total	115	100.0	100.0	15,305	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2018 Small Business Lending by Income Level of Geography							
Assessment Area: Akron, OH MSA #10420							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	4	14.8	10.9	705	9.8	12.2	12.2
Moderate	4	14.8	14.5	571	7.9	15.0	15.1
Middle	4	14.8	30.0	1,355	18.8	25.5	31.5
Upper	15	55.6	43.4	4,574	63.5	47.0	41.1
Total	27	100.0	100.0	7,205	100.0	100.0	100.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	26	14.0	7.3	3,832	8.7	3.8	22.1
Moderate	62	33.3	20.3	12,379	28.2	14.6	16.6
Middle	37	19.9	19.2	7,957	18.1	17.5	18.7
Upper	58	31.2	35.2	18,842	42.9	47.7	42.5
Unknown	3	1.6	18.0	926	2.1	16.3	
Total	186	100.0	100.0	43,936	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	6.5	0	0.0	3.3	22.1
Moderate	12	14.3	16.4	1,817	8.7	10.8	16.6
Middle	11	13.1	20.2	2,380	11.4	16.9	18.7
Upper	58	69.0	41.3	16,155	77.1	52.8	42.5
Unknown	3	3.6	15.6	613	2.9	16.2	
Total	84	100.0	100.0	20,965	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.5	0	0.0	3.3	22.1
Moderate	1	50.0	14.4	242	77.8	10.2	16.6
Middle	0	0.0	20.1	0	0.0	16.5	18.7
Upper	1	50.0	56.5	69	22.2	66.6	42.5
Unknown	0	0.0	2.5	0	0.0	3.4	
Total	2	100.0	100.0	311	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	30	7.9	6.7	4,129	5.0	3.2	22.1
Moderate	89	23.5	17.4	16,127	19.5	11.2	16.6
Middle	63	16.6	19.6	12,012	14.5	15.5	18.7
Upper	185	48.8	40.0	45,800	55.5	46.4	42.5
Unknown	12	3.2	16.3	4,519	5.5	23.7	
Total	379	100.0	100.0	82,587	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	4	3.9	5.3	297	100.0	3.2	22.1
Moderate	14	13.6	13.9	1,689	568.7	9.4	16.6
Middle	15	14.6	20.3	1,675	564.0	16.4	18.7
Upper	68	66.0	57.8	10,734	3614.1	68.6	42.5
Unknown	2	1.9	2.6	422	142.1	2.4	
Total	103	100.0	100.0	297	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.2	0	0.0	3.8	22.1
Moderate	0	0.0	15.8	0	0.0	9.5	16.6
Middle	0	0.0	17.6	0	0.0	10.8	18.7
Upper	0	0.0	47.2	0	0.0	64.1	42.5
Unknown	0	0.0	11.2	0	0.0	11.8	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.2	22.1
Moderate	0	0.0	0.4	0	0.0	0.1	16.6
Middle	0	0.0	1.2	0	0.0	0.4	18.7
Upper	0	0.0	1.0	0	0.0	0.9	42.5
Unknown	0	0.0	96.9	0	0.0	98.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	17	12.8	9.8	2,639	7.6	5.4	22.1
Moderate	24	18.0	21.6	4,038	11.6	15.8	16.6
Middle	24	18.0	20.5	5,928	17.0	19.2	18.7
Upper	61	45.9	33.7	20,748	59.4	46.5	42.5
Unknown	7	5.3	14.4	1,587	4.5	13.0	
Total	133	100.0	100.0	34,940	100.0	100.0	100.0
Refinance Loans							
Low	2	1.4	4.6	202	0.5	2.2	22.1
Moderate	10	7.2	13.3	1,804	4.8	8.6	16.6
Middle	28	20.3	20.5	5,809	15.5	17.1	18.7
Upper	96	69.6	46.0	29,117	77.7	56.0	42.5
Unknown	2	1.4	15.7	522	1.4	16.1	
Total	138	100.0	100.0	37,454	100.0	100.0	100.0
Home Improvement Loans							
Low	1	14.3	5.5	130	6.9	3.6	22.1
Moderate	0	0.0	13.7	0	0.0	9.9	16.6
Middle	1	14.3	21.7	208	11.0	18.0	18.7
Upper	5	71.4	56.0	1,555	82.1	63.5	42.5
Unknown	0	0.0	3.1	0	0.0	5.1	
Total	7	100.0	100.0	1,893	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	20	7.1	6.4	2,971	3.4	3.2	22.1
Moderate	35	12.4	15.8	6,020	6.8	10.4	16.6
Middle	53	18.8	20.1	11,945	13.6	16.4	18.7
Upper	162	57.4	41.4	51,420	58.4	48.3	42.5
Unknown	12	4.3	16.3	15,673	17.8	21.8	
Total	282	100.0	100.0	88,029	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	6.2	0	0.0	3.7	22.1
Moderate	0	0.0	13.9	0	0.0	9.7	16.6
Middle	0	0.0	22.3	0	0.0	17.7	18.7
Upper	0	0.0	55.9	0	0.0	67.5	42.5
Unknown	0	0.0	1.7	0	0.0	1.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.5	0	0.0	5.1	22.1
Moderate	0	0.0	16.3	0	0.0	8.3	16.6
Middle	0	0.0	21.8	0	0.0	15.8	18.7
Upper	0	0.0	44.8	0	0.0	63.0	42.5
Unknown	0	0.0	7.6	0	0.0	7.8	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.4	0	0.0	0.3	22.1
Moderate	1	100.0	0.4	178	100.0	0.3	16.6
Middle	0	0.0	0.3	0	0.0	0.1	18.7
Upper	0	0.0	0.3	0	0.0	0.1	42.5
Unknown	0	0.0	98.5	0	0.0	99.2	
Total	1	100.0	100.0	178	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	14	10.1	7.1	1,791	5.2	3.7	22.1
Moderate	28	20.3	20.3	4,812	13.9	14.2	16.6
Middle	26	18.8	19.7	5,455	15.8	17.5	18.7
Upper	61	44.2	37.5	20,449	59.2	51.1	42.5
Unknown	9	6.5	15.3	2,009	5.8	13.6	
Total	138	100.0	100.0	34,516	100.0	100.0	100.0
Refinance Loans							
Low	2	4.3	5.7	145	1.2	2.8	22.1
Moderate	3	6.4	14.0	552	4.4	8.8	16.6
Middle	8	17.0	20.3	1,575	12.7	16.4	18.7
Upper	32	68.1	45.6	9,572	77.1	56.0	42.5
Unknown	2	4.3	14.5	571	4.6	16.0	
Total	47	100.0	100.0	12,415	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.2	0	0.0	4.3	22.1
Moderate	0	0.0	15.0	0	0.0	10.8	16.6
Middle	0	0.0	21.2	0	0.0	17.6	18.7
Upper	2	40.0	54.1	452	40.0	62.0	42.5
Unknown	3	60.0	3.5	677	60.0	5.3	
Total	5	100.0	100.0	1,129	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	16	8.3	6.4	1,936	3.7	2.8	22.1
Moderate	31	16.1	17.0	5,364	10.2	10.2	16.6
Middle	34	17.7	19.7	7,030	13.3	14.6	18.7
Upper	95	49.5	41.7	30,473	57.8	45.8	42.5
Unknown	16	8.3	15.2	7,882	15.0	26.5	
Total	192	100.0	100.0	52,685	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	6.3	0	0.0	3.5	22.1
Moderate	0	0.0	14.7	0	0.0	10.1	16.6
Middle	0	0.0	22.4	0	0.0	18.4	18.7
Upper	0	0.0	54.1	0	0.0	65.2	42.5
Unknown	0	0.0	2.5	0	0.0	2.7	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.5	0	0.0	4.6	22.1
Moderate	0	0.0	18.5	0	0.0	12.2	16.6
Middle	0	0.0	20.6	0	0.0	15.8	18.7
Upper	0	0.0	44.6	0	0.0	56.8	42.5
Unknown	0	0.0	7.8	0	0.0	10.7	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.5	0	0.0	0.2	22.1
Moderate	0	0.0	0.9	0	0.0	0.6	16.6
Middle	0	0.0	0.9	0	0.0	1.0	18.7
Upper	0	0.0	2.0	0	0.0	3.9	42.5
Unknown	0	0.0	95.8	0	0.0	94.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	7	5.4	7.2	771	2.6	3.6	22.1
Moderate	22	17.1	19.4	3,193	10.7	13.1	16.6
Middle	19	14.7	19.9	3,870	12.9	17.7	18.7
Upper	72	55.8	37.7	20,111	67.1	51.6	42.5
Unknown	9	7.0	15.9	2,010	6.7	14.0	0.0
Total	129	100.0	100.0	29,955	100.0	100.0	100.0
Refinance Loans							
Low	2	6.5	8.6	253	3.8	4.8	22.1
Moderate	7	22.6	17.9	1,069	16.0	12.6	16.6
Middle	4	12.9	22.2	675	10.1	19.5	18.7
Upper	12	38.7	42.4	2,942	44.1	53.4	42.5
Unknown	6	19.4	8.9	1,738	26.0	9.7	0.0
Total	31	100.0	100.0	6,677	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.1	0	0.0	2.9	22.1
Moderate	0	0.0	13.7	0	0.0	9.9	16.6
Middle	0	0.0	21.0	0	0.0	17.0	18.7
Upper	0	0.0	53.6	0	0.0	62.0	42.5
Unknown	2	100.0	6.6	764	100.0	8.2	0.0
Total	2	100.0	100.0	764	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	9	5.4	7.1	1,024	2.4	3.2	22.1
Moderate	29	17.3	17.5	4,262	10.0	10.6	16.6
Middle	23	13.7	20.1	4,545	10.6	15.1	18.7
Upper	84	50.0	40.0	23,053	53.9	44.1	42.5
Unknown	23	13.7	15.2	9,908	23.2	27.0	0.0
Total	168	100.0	100.0	42,792	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Columbus, OH MSA #18140							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	6.4	0	0.0	4.1	22.1
Moderate	0	0.0	13.8	0	0.0	10.3	16.6
Middle	0	0.0	22.2	0	0.0	17.7	18.7
Upper	0	0.0	53.4	0	0.0	64.5	42.5
Unknown	0	0.0	4.1	0	0.0	3.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.2	0	0.0	4.1	22.1
Moderate	0	0.0	16.5	0	0.0	11.8	16.6
Middle	0	0.0	23.2	0	0.0	15.0	18.7
Upper	0	0.0	47.2	0	0.0	58.6	42.5
Unknown	0	0.0	7.0	0	0.0	10.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.6	0	0.0	1.1	22.1
Moderate	0	0.0	1.1	0	0.0	1.1	16.6
Middle	0	0.0	1.6	0	0.0	1.4	18.7
Upper	0	0.0	1.2	0	0.0	1.4	42.5
Unknown	0	0.0	94.5	0	0.0	95.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	13	7.0	7.9	2,154	4.9	5.0	5.9
Moderate	39	21.0	19.8	7,003	15.9	13.7	18.5
Middle	56	30.1	28.9	12,025	27.4	25.1	31.4
Upper	78	41.9	43.3	21,754	51.8	56.2	44.2
Total	186	100.0	100.0	43,936	100.0	100.0	100.0
Refinance Loans							
Low	4	4.8	3.9	723	3.4	2.4	5.9
Moderate	3	3.6	14.1	656	3.1	8.8	18.5
Middle	21	25.0	28.4	3,654	17.4	22.9	31.4
Upper	56	66.7	53.6	15,932	76.0	65.8	44.2
Total	84	100.0	100.0	20,965	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.8	0	0.0	3.0	5.9
Moderate	0	0.0	12.2	0	0.0	7.7	18.5
Middle	2	100.0	25.4	311	100.0	21.2	31.4
Upper	0	0.0	56.6	0	0.0	68.2	44.2
Total	2	100.0	100.0	311	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	25.0	25.1	551	21.5	20.7	17.7
Moderate	0	0.0	26.4	0	0.0	21.3	28.8
Middle	3	75.0	26.4	2,007	78.5	24.0	28.6
Upper	0	0.0	19.9	0	0.0	33.4	24.2
Total	4	100.0	100.0	2,558	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	20	5.3	5.5	3,798	4.6	5.1	5.9
Moderate	50	13.2	16.1	8,690	10.5	11.9	18.5
Middle	117	30.9	28.3	21,509	26.0	23.8	31.4
Upper	192	50.7	50.0	48,590	58.8	59.2	44.2
Total	379	100.0	100.0	82,587	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2012-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	2	1.9	2.6	370	2.5	1.6	5.9
Moderate	8	7.8	11.3	1,031	7.0	6.9	18.5
Middle	35	34.0	24.1	3,512	23.7	19.0	31.4
Upper	58	56.3	61.9	9,904	66.8	72.6	44.2
Total	103	100.0	100.0	14,817	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.5	0	0.0	3.8	5.9
Moderate	0	0.0	18.2	0	0.0	9.4	18.5
Middle	0	0.0	26.5	0	0.0	16.9	31.4
Upper	0	0.0	48.4	0	0.0	68.9	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	12.6	0	0.0	6.6	5.9
Moderate	0	0.0	33.2	0	0.0	43.2	18.5
Middle	0	0.0	35.1	0	0.0	28.7	31.4
Upper	0	0.0	19.0	0	0.0	21.5	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	9	6.8	7.4	2,108	6.0	4.8	5.9
Moderate	24	18.0	19.2	4,259	12.2	13.0	18.5
Middle	36	27.1	30.6	8,049	23.0	26.5	31.4
Upper	64	48.1	42.8	20,524	58.7	55.7	44.2
Total	133	100.0	100.0	34,940	100.0	100.0	100.0
Refinance Loans							
Low	3	2.2	2.4	287	0.8	1.5	5.9
Moderate	7	5.1	10.2	1,014	2.7	6.2	18.5
Middle	24	17.4	26.9	4,816	12.9	21.2	31.4
Upper	102	73.9	60.6	30,932	82.6	71.1	44.2
Total	138	100.0	100.0	37,454	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.5	0	0.0	3.1	5.9
Moderate	1	14.3	10.6	167	8.8	7.3	18.5
Middle	1	14.3	26.4	130	6.9	21.1	31.4
Upper	5	71.4	59.5	1,596	84.3	68.5	44.2
Total	7	100.0	100.0	1,893	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	27.3	0	0.0	13.4	17.7
Moderate	1	33.3	25.7	7,200	53.1	22.4	28.8
Middle	1	33.3	25.7	5,500	40.5	30.7	28.6
Upper	1	33.3	19.7	864	6.4	32.1	24.2
Total	3	100.0	100.0	13,564	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	12	4.3	4.3	2,395	2.7	3.6	5.9
Moderate	34	12.1	13.7	12,818	14.6	9.9	18.5
Middle	62	22.0	28.3	18,495	21.0	23.8	31.4
Upper	172	61.0	53.6	53,916	61.2	62.6	44.2
Total	282	100.0	100.0	88,029	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.4	0	0.0	1.2	5.9
Moderate	0	0.0	9.8	0	0.0	5.6	18.5
Middle	0	0.0	26.5	0	0.0	20.8	31.4
Upper	0	0.0	61.4	0	0.0	72.4	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.0	0	0.0	3.3	5.9
Moderate	0	0.0	15.8	0	0.0	7.9	18.5
Middle	0	0.0	31.5	0	0.0	25.6	31.4
Upper	0	0.0	46.7	0	0.0	63.2	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	9.9	0	0.0	5.8	5.9
Moderate	1	100.0	31.3	178	100.0	23.6	18.5
Middle	0	0.0	34.7	0	0.0	35.6	31.4
Upper	0	0.0	24.1	0	0.0	35.0	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	178	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	12	8.7	6.6	1,964	5.7	3.9	5.9
Moderate	23	16.7	18.7	3,491	10.1	12.0	18.5
Middle	34	24.6	30.9	6,715	19.5	26.8	31.4
Upper	69	50.0	43.8	22,346	64.7	57.3	44.2
Total	138	100.0	100.0	34,516	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.1	0	0.0	1.8	5.9
Moderate	10	21.3	12.4	1,482	11.9	7.5	18.5
Middle	10	21.3	29.3	1,938	15.6	23.1	31.4
Upper	27	57.4	55.1	8,995	72.5	67.5	44.2
Total	47	100.0	100.0	12,415	100.0	100.0	100.0
Home Improvement Loans							
Low	3	60.0	4.4	677	60.0	3.8	5.9
Moderate	0	0.0	13.0	0	0.0	9.4	18.5
Middle	1	20.0	27.9	150	13.3	23.8	31.4
Upper	1	20.0	54.6	302	26.7	63.0	44.2
Total	5	100.0	100.0	1,129	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	50.0	21.3	1,125	24.3	9.2	17.7
Moderate	0	0.0	22.5	0	0.0	11.6	28.8
Middle	0	0.0	24.9	0	0.0	25.2	28.6
Upper	1	50.0	28.2	3,500	75.7	53.2	24.2
Total	2	100.0	100.0	4,625	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	16	8.3	5.1	3,766	7.1	3.9	5.9
Moderate	33	17.2	16.0	4,973	9.4	10.4	18.5
Middle	45	23.4	30.0	8,803	16.7	25.2	31.4
Upper	98	51.0	48.9	35,143	66.7	60.3	44.2
Total	192	100.0	100.0	52,685	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.5	0	0.0	1.4	5.9
Moderate	0	0.0	10.5	0	0.0	6.5	18.5
Middle	0	0.0	28.5	0	0.0	22.2	31.4
Upper	0	0.0	58.5	0	0.0	70.0	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.4	0	0.0	4.7	5.9
Moderate	0	0.0	21.0	0	0.0	11.6	18.5
Middle	0	0.0	28.5	0	0.0	20.0	31.4
Upper	0	0.0	44.1	0	0.0	63.7	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	9.0	0	0.0	5.1	5.9
Moderate	0	0.0	33.6	0	0.0	25.9	18.5
Middle	0	0.0	34.9	0	0.0	35.0	31.4
Upper	0	0.0	22.5	0	0.0	34.0	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	6	4.7	5.4	823	2.7	2.8	5.9
Moderate	12	9.3	18.2	1,946	6.5	11.4	18.5
Middle	39	30.2	31.3	6,775	22.6	26.2	31.4
Upper	72	55.8	45.1	20,411	68.1	59.5	44.2
Total	129	100.0	100.0	29,955	100.0	100.0	100.0
Refinance Loans							
Low	5	16.1	4.1	580	8.7	2.4	5.9
Moderate	3	9.7	16.0	252	3.8	10.2	18.5
Middle	9	29.0	30.7	1,742	26.1	25.6	31.4
Upper	14	45.2	49.2	4,103	61.4	61.7	44.2
Total	31	100.0	100.0	6,677	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.5	0	0.0	2.8	5.9
Moderate	0	0.0	11.5	0	0.0	8.2	18.5
Middle	1	50.0	27.8	100	13.1	22.7	31.4
Upper	1	50.0	57.1	664	86.9	66.4	44.2
Total	2	100.0	100.0	764	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	16.7	22.2	189	3.5	10.5	17.7
Moderate	1	16.7	27.6	1,750	32.4	27.7	28.8
Middle	1	16.7	23.7	1,168	21.6	30.3	28.6
Upper	2	33.3	25.4	1,799	33.3	31.2	24.2
Total	6	100.0	100.0	5,396	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	12	7.1	4.9	1,592	3.7	3.9	5.9
Moderate	16	9.5	16.9	3,948	9.2	13.5	18.5
Middle	50	29.8	30.4	9,785	22.9	26.4	31.4
Upper	89	53.0	47.7	26,977	63.0	56.1	44.2
Total	168	100.0	100.0	42,792	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	2.4	0	0.0	1.3	5.9
Moderate	0	0.0	10.6	0	0.0	6.1	18.5
Middle	0	0.0	27.4	0	0.0	21.0	31.4
Upper	0	0.0	59.6	0	0.0	71.6	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.3	0	0.0	3.9	5.9
Moderate	0	0.0	16.8	0	0.0	12.8	18.5
Middle	0	0.0	30.5	0	0.0	20.4	31.4
Upper	0	0.0	45.0	0	0.0	62.2	44.2
Total	0	0.0	7.3	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	8.6	0	0.0	4.2	5.9
Moderate	0	0.0	27.4	0	0.0	18.6	18.5
Middle	0	0.0	26.9	0	0.0	24.1	31.4
Upper	0	0.0	37.2	0	0.0	53.1	44.2
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Columbus, OH MSA #18140					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	13	9.0	3,918	25.1	91.3
Over \$1 Million	0	0.0	0	0.0	7.8
Revenue Unknown	132	91.0	11,681	74.9	0.9
Total	145	100.0	15,599	100.0	100.0
By Loan Size					
\$100,000 or Less	99	68.3	2,899	18.6	
\$100,001 - \$250,000	30	20.7	4,812	30.8	
\$250,001 - \$1 Million	16	11.0	7,888	50.6	
Total	145	100.0	15,599	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	5	38.5	131	3.3	
\$100,001 - \$250,000	2	15.4	302	7.7	
\$250,001 - \$1 Million	6	46.2	3,485	88.9	
Total	13	100.0	3,918	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Columbus, OH MSA #18140							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	18	7.4	42.1	5,964	21.1	27.9	91.2
Over \$1 Million	0	0.0		0	0.0		8.0
Revenue Unknown	224	92.6		22,253	78.9		0.9
Total	242	100.0		28,217	100.0		100.0
By Loan Size							
\$100,000 or Less	168	69.4	84.2	5,263	18.7	27.1	
\$100,001 - \$250,000	39	16.1	8.8	6,050	21.4	21.2	
\$250,001 - \$1 Million	35	14.5	7.0	16,904	59.9	51.7	
Total	242	100.0	100.0	28,217	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	3	16.7		114	1.9		
\$100,001 - \$250,000	4	22.2		732	12.3		
\$250,001 - \$1 Million	11	61.1		5,118	85.8		
Total	18	100.0		5,964	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography					
Assessment Area: Columbus, OH MSA #18140					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	%	\$(000)	%	
Low	4	2.8	1,641	10.5	10.1
Moderate	17	11.7	1,250	8.0	18.4
Middle	31	21.4	3,615	23.2	26.5
Upper	93	64.1	9,093	58.3	44.5
Total	145	100.0	15,599	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Columbus, OH MSA #18140							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	10	4.1	8.3	2,234	7.9	8.5	9.8
Moderate	17	7.0	14.7	2,529	9.0	14.3	17.9
Middle	56	23.1	23.9	6,887	24.4	23.3	26.5
Upper	159	65.7	52.6	16,567	58.7	52.8	45.3
Total	242	100.0	100.0	28,217	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	7.7	10.3	288	5.1	5.9	25.5
Moderate	7	26.9	23.0	1,296	22.8	18.0	17.8
Middle	4	15.4	20.5	853	15.0	21.0	19.6
Upper	13	50.0	25.7	3,237	57.0	35.9	37.1
Unknown	0	0.0	20.4	0	0.0	19.1	0.0
Total	26	100.0	100.0	5,674	100.0	100.0	100.0
Refinance Loans							
Low	1	10.0	7.9	40	2.3	4.1	25.5
Moderate	3	30.0	18.7	390	22.6	13.1	17.8
Middle	0	0.0	21.2	0	0.0	18.2	19.6
Upper	5	50.0	33.4	1,233	71.6	42.2	37.1
Unknown	1	10.0	18.8	60	3.5	22.4	0.0
Total	10	100.0	100.0	1,723	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	15.4	0	0.0	6.0	25.5
Moderate	0	0.0	20.7	0	0.0	13.7	17.8
Middle	0	0.0	21.5	0	0.0	19.7	19.6
Upper	0	0.0	40.1	0	0.0	56.8	37.1
Unknown	0	0.0	2.3	0	0.0	3.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	4	7.3	9.2	458	4.3	4.7	25.5
Moderate	11	20.0	20.4	1,806	16.8	14.4	17.8
Middle	7	12.7	20.6	1,235	11.5	18.1	19.6
Upper	30	54.5	30.5	6,749	62.9	36.6	37.1
Unknown	3	5.5	19.3	480	4.5	26.2	0.0
Total	55	100.0	100.0	10,728	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	1	5.9	7.9	130	100.0	5.3	25.5
Moderate	1	5.9	19.4	120	92.3	14.3	17.8
Middle	3	17.6	21.9	382	293.8	19.3	19.6
Upper	12	70.6	47.2	2,279	1753.1	57.9	37.1
Unknown	0	0.0	3.6	0	0.0	3.3	0.0
Total	17	100.0	100.0	130	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.9	0	0.0	4.1	25.5
Moderate	0	0.0	20.9	0	0.0	13.5	17.8
Middle	0	0.0	22.3	0	0.0	21.1	19.6
Upper	0	0.0	39.3	0	0.0	46.6	37.1
Unknown	0	0.0	10.6	0	0.0	14.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	25.5
Moderate	0	0.0	0.3	0	0.0	0.2	17.8
Middle	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.3	0	0.0	0.2	37.1
Unknown	0	0.0	99.3	0	0.0	99.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	3.1	11.3	80	0.7	6.4	25.5
Moderate	2	6.3	25.4	405	3.7	19.5	17.8
Middle	4	12.5	22.1	914	8.4	22.1	19.6
Upper	23	71.9	28.5	8,973	82.7	39.5	37.1
Unknown	2	6.3	12.8	474	4.4	12.5	0.0
Total	32	100.0	100.0	10,846	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	5.5	0	0.0	2.7	25.5
Moderate	4	17.4	13.9	454	9.7	9.0	17.8
Middle	6	26.1	19.8	733	15.6	16.0	19.6
Upper	12	52.2	38.9	3,330	70.8	47.0	37.1
Unknown	1	4.3	21.8	185	3.9	25.3	0.0
Total	23	100.0	100.0	4,702	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.3	0	0.0	4.3	25.5
Moderate	0	0.0	18.4	0	0.0	13.4	17.8
Middle	0	0.0	23.7	0	0.0	18.7	19.6
Upper	0	0.0	48.4	0	0.0	62.1	37.1
Unknown	1	100.0	1.2	88	100.0	1.5	0.0
Total	1	100.0	100.0	88	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	1.8	8.2	80	0.5	4.3	25.5
Moderate	6	10.5	19.0	859	5.4	13.3	17.8
Middle	10	17.5	20.5	1,647	10.4	17.8	19.6
Upper	35	61.4	33.6	12,303	77.3	40.6	37.1
Unknown	5	8.8	18.7	1,017	6.4	24.0	0.0
Total	57	100.0	100.0	15,906	100.0	100.0	100.0

Source: 2020 FFIEC Census Data

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

Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	10.8	0	0.0	7.7	25.5
Moderate	0	0.0	16.9	0	0.0	10.9	17.8
Middle	0	0.0	21.4	0	0.0	18.6	19.6
Upper	0	0.0	48.6	0	0.0	60.5	37.1
Unknown	0	0.0	2.3	0	0.0	2.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.8	0	0.0	3.1	25.5
Moderate	0	0.0	19.8	0	0.0	14.5	17.8
Middle	0	0.0	24.6	0	0.0	19.7	19.6
Upper	0	0.0	46.5	0	0.0	57.7	37.1
Unknown	0	0.0	3.4	0	0.0	5.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	25.5
Moderate	0	0.0	0.1	0	0.0	0.0	17.8
Middle	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.0	0	0.0	0.0	37.1
Unknown	0	0.0	99.9	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	6.9	9.7	122	1.9	5.2	24.3
Moderate	5	17.2	23.7	745	11.4	17.9	17.8
Middle	4	13.8	22.3	544	8.4	21.7	20.0
Upper	17	58.6	31.4	4,909	75.4	43.0	37.8
Unknown	1	3.4	12.9	190	2.9	12.2	0.0
Total	29	100.0	100.0	6,510	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	8.1	0	0.0	3.8	24.3
Moderate	0	0.0	16.3	0	0.0	10.4	17.8
Middle	1	20.0	20.8	149	12.4	17.0	20.0
Upper	4	80.0	36.6	1,054	87.6	44.7	37.8
Unknown	0	0.0	18.2	0	0.0	24.0	0.0
Total	5	100.0	100.0	1,203	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.9	0	0.0	6.6	24.3
Moderate	0	0.0	19.2	0	0.0	15.1	17.8
Middle	0	0.0	24.4	0	0.0	20.2	20.0
Upper	1	100.0	44.8	172	100.0	55.7	37.8
Unknown	0	0.0	1.7	0	0.0	2.4	0.0
Total	1	100.0	100.0	172	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	2	5.4	9.3	122	0.7	4.5	24.3
Moderate	5	13.5	20.6	745	4.1	14.1	17.8
Middle	5	13.5	21.6	693	3.8	18.4	20.0
Upper	22	59.5	33.5	6,135	33.5	40.1	37.8
Unknown	3	8.1	15.1	10,640	58.0	23.0	0.0
Total	37	100.0	100.0	18,335	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	13.0	0	0.0	7.8	24.3
Moderate	0	0.0	20.2	0	0.0	15.1	17.8
Middle	0	0.0	22.9	0	0.0	20.4	20.0
Upper	0	0.0	42.4	0	0.0	55.4	37.8
Unknown	0	0.0	1.5	0	0.0	1.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.2	0	0.0	7.2	24.3
Moderate	0	0.0	20.7	0	0.0	17.9	17.8
Middle	0	0.0	26.4	0	0.0	21.3	20.0
Upper	0	0.0	39.6	0	0.0	48.5	37.8
Unknown	0	0.0	2.2	0	0.0	5.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.5	0	0.0	0.3	24.3
Moderate	0	0.0	1.0	0	0.0	0.6	17.8
Middle	0	0.0	0.0	0	0.0	0.0	20.0
Upper	0	0.0	0.5	0	0.0	1.3	37.8
Unknown	0	0.0	98.0	0	0.0	97.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Dayton, OH MSA #19380							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	8.8	0	0.0	4.2	24.3
Moderate	6	25.0	20.8	698	19.7	13.8	17.8
Middle	1	4.2	22.1	58	1.6	18.5	20.0
Upper	11	45.8	36.3	2,132	60.2	43.0	37.8
Unknown	6	25.0	12.0	655	18.5	20.5	
Total	24	100.0	100.0	3,543	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	6.0	0	0.0	3.0	8.5
Moderate	1	3.8	17.1	180	3.2	11.6	18.1
Middle	10	38.5	53.2	1,602	28.2	50.8	49.8
Upper	15	57.7	23.7	3,892	68.6	34.6	23.6
Total	26	100.0	100.0	5,674	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.2	0	0.0	1.2	8.5
Moderate	0	0.0	11.1	0	0.0	7.5	18.1
Middle	5	50.0	53.3	690	40.0	47.8	49.8
Upper	5	50.0	33.5	1,033	60.0	43.5	23.6
Total	10	100.0	100.0	1,723	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	11.0	0	0.0	4.4	8.5
Moderate	0	0.0	18.5	0	0.0	8.8	18.1
Middle	0	0.0	43.8	0	0.0	47.7	49.8
Upper	0	0.0	26.6	0	0.0	39.1	23.6
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	50.0	22.7	214	51.0	9.6	17.8
Moderate	0	0.0	21.6	0	0.0	24.6	29.9
Middle	1	50.0	48.5	206	49.0	62.1	39.2
Upper	0	0.0	7.2	0	0.0	3.7	13.1
Total	2	100.0	100.0	420	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	1.8	4.5	214	2.0	2.7	8.5
Moderate	2	3.6	14.3	315	2.9	11.0	18.1
Middle	20	36.4	52.5	3,042	28.4	49.8	49.8
Upper	32	58.2	28.8	7,157	66.7	36.5	23.6
Total	55	100.0	100.0	10,728	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2012-2018 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	3.8	0	0.0	2.2	8.5
Moderate	1	5.9	11.2	135	4.6	7.2	18.1
Middle	4	23.5	44.3	544	18.7	37.3	49.8
Upper	12	70.6	40.7	2,232	76.7	53.3	23.6
Total	17	100.0	100.0	2,911	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.4	0	0.0	2.7	8.5
Moderate	0	0.0	16.9	0	0.0	12.7	18.1
Middle	0	0.0	53.3	0	0.0	48.9	49.8
Upper	0	0.0	24.4	0	0.0	35.8	23.6
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	7.7	0	0.0	2.7	8.5
Moderate	0	0.0	27.2	0	0.0	54.4	18.1
Middle	0	0.0	50.2	0	0.0	30.2	49.8
Upper	0	0.0	15.0	0	0.0	12.7	23.6
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	4.2	0	0.0	2.0	8.5
Moderate	9	9.4	15.4	578	5.3	10.4	18.1
Middle	19	40.6	55.0	2,534	23.4	50.5	49.8
Upper	16	50.0	25.5	7,736	71.3	37.1	23.6
Total	32	100.0	100.0	10,848	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.4	0	0.0	0.7	8.5
Moderate	1	4.3	8.7	108	2.3	5.5	18.1
Middle	9	39.1	50.2	1,844	39.2	43.6	49.8
Upper	13	56.5	39.6	2,752	58.5	50.2	23.6
Total	23	100.0	100.0	4,702	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.3	0	0.0	2.1	8.5
Moderate	0	0.0	13.3	0	0.0	8.5	18.1
Middle	1	100.0	49.3	88	100.0	45.5	49.8
Upper	0	0.0	33.1	0	0.0	44.0	23.6
Total	1	100.0	100.0	88	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	100.0	25.7	270	100.0	8.6	
Moderate	0	0.0	21.4	0	0.0	13.9	29.9
Middle	0	0.0	32.9	0	0.0	49.8	39.2
Upper	0	0.0	20.0	0	0.0	27.7	13.1
Total	1	100.0	100.0	270	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	1.8	3.0	270	1.7	1.8	
Moderate	4	7.0	12.6	682	4.3	8.5	18.1
Middle	23	40.4	52.6	4,466	28.1	47.4	49.8
Upper	29	50.9	31.8	10,488	65.9	42.2	23.6
Total	57	100.0	100.0	15,906	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2013-2018 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.7	0	0.0	1.5	8.5
Moderate	0	0.0	9.9	0	0.0	6.1	18.1
Middle	0	0.0	52.2	0	0.0	45.1	49.8
Upper	0	0.0	36.2	0	0.0	47.3	23.6
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.9	0	0.0	1.5	8.5
Moderate	0	0.0	14.5	0	0.0	9.7	18.1
Middle	0	0.0	54.5	0	0.0	49.7	49.8
Upper	0	0.0	28.2	0	0.0	39.0	23.6
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.0	0	0.0	2.8	8.5
Moderate	0	0.0	23.5	0	0.0	18.0	18.1
Middle	0	0.0	57.8	0	0.0	56.8	49.8
Upper	0	0.0	13.6	0	0.0	22.4	23.6
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	3.3	0	0.0	1.7	7.0
Moderate	4	13.8	13.6	289	4.4	8.5	17.4
Middle	13	44.8	53.9	2,359	36.2	49.3	50.7
Upper	12	41.4	29.2	3,862	59.3	40.5	24.9
Total	29	100.0	100.0	6,510	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.6	0	0.0	0.7	7.0
Moderate	0	0.0	8.9	0	0.0	5.2	17.4
Middle	0	0.0	53.0	0	0.0	47.1	50.7
Upper	5	100.0	36.5	1,203	100.0	47.0	24.9
Total	5	100.0	100.0	1,203	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.4	0	0.0	1.3	7.0
Moderate	0	0.0	12.0	0	0.0	7.2	17.4
Middle	0	0.0	54.5	0	0.0	51.2	50.7
Upper	1	100.0	31.1	172	100.0	40.4	24.9
Total	1	100.0	100.0	172	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	1	50.0	7.8	910	8.7	2.2	16.5
Moderate	0	0.0	28.4	0	0.0	20.1	28.8
Middle	0	0.0	49.0	0	0.0	53.9	41.2
Upper	1	50.0	14.7	9,540	91.3	23.8	13.5
Total	2	100.0	100.0	10,450	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	2.7	2.9	910	5.0	1.5	7.0
Moderate	4	10.8	12.3	289	1.6	8.6	17.4
Middle	13	35.1	53.6	2,359	12.9	49.1	50.7
Upper	19	51.4	31.2	14,777	80.6	40.8	24.9
Total	37	100.0	100.0	18,335	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$(000)	
Other Purpose LOC							
Low	0	0.0	2.7	0	0.0	1.3	7.0
Moderate	0	0.0	8.9	0	0.0	5.1	17.4
Middle	0	0.0	56.4	0	0.0	48.1	50.7
Upper	0	0.0	32.1	0	0.0	45.5	24.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.8	0	0.0	1.8	7.0
Moderate	0	0.0	13.2	0	0.0	8.5	17.4
Middle	0	0.0	50.2	0	0.0	45.5	50.7
Upper	0	0.0	32.8	0	0.0	44.1	24.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	7.5	0	0.0	4.4	7.0
Moderate	0	0.0	24.1	0	0.0	18.9	17.4
Middle	0	0.0	53.3	0	0.0	52.4	50.7
Upper	0	0.0	15.1	0	0.0	24.4	24.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Dayton, OH MSA #19380							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$(000)	
Low	2	8.3	3.5	118	3.3	1.5	7.0
Moderate	5	20.8	14.2	544	15.4	10.6	17.4
Middle	8	33.3	52.8	933	26.3	50.1	50.7
Upper	9	37.5	29.4	1,948	55.0	37.7	24.9
Total	24	100.0	100.0	3,543	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Dayton-Kettering, OH MSA #19430					
	Bank Loans*				Total Businesses %
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	14	15.6	2,774	24.3	90.5
Over \$1 Million	0	0.0	0	0.0	8.9
Revenue Unknown	76	84.4	8,633	75.7	0.6
Total	90	100.0	11,407	100.0	100.0
By Loan Size					
\$100,000 or Less	58	64.4	2,171	19.0	
\$100,001 - \$250,000	18	20.0	2,661	23.3	
\$250,001 - \$1 Million	14	15.6	6,575	57.6	
Total	90	100.0	11,407	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	5	35.7	175	6.3	
\$100,001 - \$250,000	5	35.7	780	28.1	
\$250,001 - \$1 Million	4	28.6	1,819	65.6	
Total	14	100.0	2,774	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Dayton-Kettering, OH MSA #19430							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	25	14.3	40.5	3,343	21.0	25.4	90.2
Over \$1 Million	0	0.0		0	0.0		9.3
Revenue Unknown	150	85.7		12,560	79.0		0.5
Total	175	100.0		15,903	100.0		100.0
By Loan Size							
\$100,000 or Less	127	72.6	81.3	4,853	30.5	23.2	
\$100,001 - \$250,000	33	18.9	10.2	4,994	31.4	21.4	
\$250,001 - \$1 Million	15	8.6	8.4	6,056	38.1	55.4	
Total	175	100.0	100.0	15,903	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	12	48.0		666	19.9		
\$100,001 - \$250,000	10	40.0		1,401	41.9		
\$250,001 - \$1 Million	3	12.0		1,276	38.2		
Total	25	100.0		3,343	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography					
Assessment Area: Dayton-Kettering, OH MSA #19430					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	3	3.3	440	3.9	10.6
Moderate	13	14.4	879	7.7	20.4
Middle	41	45.6	5,528	48.5	46.6
Upper	33	36.7	4,560	40.0	22.3
Total	90	100.0	11,407	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Dayton-Kettering, OH MSA #19430							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	10	5.7	9.4	1,163	7.3	11.6	10.2
Moderate	23	13.1	18.9	1,983	12.5	21.8	20.0
Middle	81	46.3	46.2	8,452	53.1	46.4	47.1
Upper	61	34.9	25.2	4,305	27.1	20.0	22.7
Total	175	100.0	100.0	15,903	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Mansfield, OH MSA #31900							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	12.0	8.0	203	7.1	4.4	20.6
Moderate	8	32.0	25.0	859	30.0	18.3	18.5
Middle	9	36.0	23.0	1,025	35.9	21.8	20.9
Upper	5	20.0	30.4	772	27.0	42.6	40.0
Unknown	0	0.0	13.6	0	0.0	12.9	0.0
Total	25	100.0	100.0	2,859	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.7	0	0.0	2.5	20.6
Moderate	1	12.5	15.8	72	6.9	10.9	18.5
Middle	3	37.5	24.5	303	29.0	20.5	20.9
Upper	4	50.0	39.7	670	64.1	48.8	40.0
Unknown	0	0.0	15.3	0	0.0	17.3	0.0
Total	8	100.0	100.0	1,045	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	10.6	0	0.0	5.6	20.6
Moderate	1	50.0	19.7	64	32.7	15.8	18.5
Middle	1	50.0	19.7	132	67.3	21.1	20.9
Upper	0	0.0	46.8	0	0.0	53.1	40.0
Unknown	0	0.0	3.2	0	0.0	4.3	0.0
Total	2	100.0	100.0	196	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	11	18.0	6.5	612	10.4	3.4	20.6
Moderate	16	26.2	19.9	1,343	22.7	14.3	18.5
Middle	17	27.9	23.2	1,770	29.9	20.4	20.9
Upper	17	27.9	35.4	2,185	37.0	44.3	40.0
Unknown	0	0.0	15.0	0	0.0	17.5	0.0
Total	61	100.0	100.0	5,910	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level Assessment Area: Mansfield, OH MSA #31900							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	8	30.8	12.3	409	100.0	7.7	20.6
Moderate	6	23.1	15.8	348	85.1	10.2	18.5
Middle	4	15.4	21.9	310	75.8	20.6	20.9
Upper	8	30.8	45.6	743	181.7	58.1	40.0
Unknown	0	0.0	4.4	0	0.0	3.5	0.0
Total	26	100.0	100.0	409	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.4	0	0.0	3.1	20.6
Moderate	0	0.0	25.0	0	0.0	23.8	18.5
Middle	0	0.0	25.0	0	0.0	25.3	20.9
Upper	0	0.0	42.9	0	0.0	46.8	40.0
Unknown	0	0.0	1.8	0	0.0	1.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	20.6
Moderate	0	0.0	0.0	0	0.0	0.0	18.5
Middle	0	0.0	0.0	0	0.0	0.0	20.9
Upper	0	0.0	0.0	0	0.0	0.0	40.0
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Mansfield, OH MSA #31900							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	6	27.3	12.1	442	20.2	6.9	20.6
Moderate	8	36.4	26.7	765	35.0	20.9	18.5
Middle	6	27.3	22.2	749	34.3	22.7	20.9
Upper	2	9.1	27.6	229	10.5	38.8	40.0
Unknown	0	0.0	11.4	0	0.0	10.8	0.0
Total	22	100.0	100.0	2,185	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	5.6	0	0.0	2.8	20.6
Moderate	2	15.4	17.4	186	11.1	12.5	18.5
Middle	5	38.5	23.3	563	33.6	20.5	20.9
Upper	6	46.2	37.3	929	55.4	45.7	40.0
Unknown	0	0.0	16.5	0	0.0	18.6	0.0
Total	13	100.0	100.0	1,678	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.8	0	0.0	5.8	20.6
Moderate	0	0.0	21.3	0	0.0	17.7	18.5
Middle	0	0.0	25.5	0	0.0	21.1	20.9
Upper	0	0.0	41.8	0	0.0	48.9	40.0
Unknown	0	0.0	3.5	0	0.0	6.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	6	17.1	8.4	442	11.4	4.6	20.6
Moderate	10	28.6	21.2	951	24.6	16.1	18.5
Middle	11	31.4	22.1	1,312	34.0	20.8	20.9
Upper	8	22.9	32.3	1,158	30.0	41.6	40.0
Unknown	0	0.0	16.1	0	0.0	16.8	0.0
Total	35	100.0	100.0	3,863	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Mansfield, OH MSA #31900							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	11.5	0	0.0	11.0	20.6
Moderate	0	0.0	24.4	0	0.0	24.9	18.5
Middle	0	0.0	21.8	0	0.0	14.8	20.9
Upper	0	0.0	42.3	0	0.0	49.3	40.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.8	0	0.0	3.2	20.6
Moderate	0	0.0	26.8	0	0.0	21.9	18.5
Middle	0	0.0	14.6	0	0.0	11.3	20.9
Upper	0	0.0	36.6	0	0.0	54.9	40.0
Unknown	0	0.0	12.2	0	0.0	8.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	20.6
Moderate	0	0.0	0.0	0	0.0	0.0	18.5
Middle	0	0.0	0.0	0	0.0	0.0	20.9
Upper	0	0.0	0.0	0	0.0	0.0	40.0
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Mansfield, OH MSA #31900							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	4	17.4	5.6	292	14.0	3.0	20.6
Moderate	8	34.8	17.6	597	28.5	11.6	18.5
Middle	7	30.4	24.5	696	33.3	20.5	20.9
Upper	3	13.0	38.4	460	22.0	47.6	40.0
Unknown	1	4.3	13.9	47	2.2	17.3	0.0
Total	23	100.0	100.0	2,092	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Mansfield, OH MSA #31900							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%		\$%
Low	1	6.7	9.4	77	4.3	4.9	20.6
Moderate	6	40.0	20.6	490	27.2	15.1	18.5
Middle	2	13.3	25.4	262	14.5	23.4	20.9
Upper	4	26.7	31.0	700	38.8	41.1	40.0
Unknown	2	13.3	13.8	273	15.1	15.4	0.0
Total	15	100.0	100.0	1,802	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Mansfield, OH MSA #31900							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.1	0	0.0	0.5	2.2
Moderate	2	8.0	12.8	232	8.1	7.8	13.6
Middle	17	68.0	58.8	1,638	59.0	58.1	57.9
Upper	6	24.0	27.2	939	32.8	33.7	26.3
Total	25	100.0	100.0	2,809	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.4	0	0.0	0.2	2.2
Moderate	0	0.0	7.2	0	0.0	4.2	13.6
Middle	6	75.0	58.4	590	56.5	57.4	57.9
Upper	2	25.0	33.9	455	43.5	38.2	26.3
Total	8	100.0	100.0	1,045	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	2.2
Moderate	0	0.0	7.4	0	0.0	4.0	13.6
Middle	2	100.0	62.8	196	100.0	59.1	57.9
Upper	0	0.0	29.8	0	0.0	36.8	26.3
Total	2	100.0	100.0	196	100.0	100.0	100.0
Multifamily Loans							
							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	8.0
Moderate	0	0.0	46.4	0	0.0	43.7	37.5
Middle	0	0.0	42.9	0	0.0	44.8	38.6
Upper	0	0.0	10.7	0	0.0	11.6	15.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
							Owner Occupied Units %
Low	0	0.0	0.7	0	0.0	0.3	2.2
Moderate	2	3.5	10.1	232	3.9	7.1	13.6
Middle	41	67.2	58.8	3,547	60.0	57.6	57.9
Upper	18	29.5	30.3	2,131	36.1	35.0	26.3
Total	61	100.0	100.0	5,910	100.0	100.0	100.0
Source: 2021 FRTEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Mansfield, OH MSA #31900							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.9	0	0.0	0.3	2.2
Moderate	0	0.0	7.9	0	0.0	3.5	13.6
Middle	16	61.5	58.8	1,073	59.3	58.7	57.9
Upper	10	38.5	32.5	737	40.7	37.6	26.3
Total	26	100.0	100.0	1,810	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	2.2
Moderate	0	0.0	5.4	0	0.0	2.3	13.6
Middle	0	0.0	69.6	0	0.0	77.6	57.9
Upper	0	0.0	25.0	0	0.0	20.1	26.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.9	0	0.0	0.9	2.2
Moderate	0	0.0	15.4	0	0.0	9.3	13.6
Middle	0	0.0	57.7	0	0.0	62.3	57.9
Upper	0	0.0	25.0	0	0.0	27.5	26.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Mansfield, OH MSA #31900							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.7	0	0.0	0.3	2.2
Moderate	2	9.1	10.9	150	6.9	5.9	13.6
Middle	17	77.3	59.3	1,698	77.7	59.2	57.9
Upper	3	13.6	29.0	337	15.4	34.7	26.3
Total	22	100.0	100.0	2,185	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.3	0	0.0	0.1	2.2
Moderate	1	7.7	5.2	49	2.9	2.6	13.6
Middle	6	46.2	56.2	735	43.8	55.9	57.9
Upper	6	46.2	38.3	894	53.3	41.4	26.3
Total	13	100.0	100.0	1,678	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	2.2
Moderate	0	0.0	8.5	0	0.0	6.8	13.6
Middle	0	0.0	60.3	0	0.0	63.3	57.9
Upper	0	0.0	31.2	0	0.0	29.9	26.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	8.0
Moderate	0	0.0	47.1	0	0.0	17.9	37.5
Middle	0	0.0	47.1	0	0.0	81.5	38.6
Upper	0	0.0	5.9	0	0.0	0.6	15.9
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.5	0	0.0	0.2	2.2
Moderate	3	8.6	8.3	199	5.2	4.6	13.6
Middle	23	65.7	57.5	2,433	63.0	57.8	57.9
Upper	9	25.7	33.6	1,231	31.9	37.5	26.3
Total	35	100.0	100.0	3,863	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Mansfield, OH MSA #31900							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	2.2
Moderate	0	0.0	7.7	0	0.0	5.0	13.6
Middle	0	0.0	50.0	0	0.0	45.6	57.9
Upper	0	0.0	42.3	0	0.0	49.4	26.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	2.2
Moderate	0	0.0	7.3	0	0.0	4.7	13.6
Middle	0	0.0	48.8	0	0.0	45.2	57.9
Upper	0	0.0	43.9	0	0.0	50.1	26.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.6	0	0.0	0.7	2.2
Moderate	0	0.0	17.2	0	0.0	11.7	13.6
Middle	0	0.0	57.8	0	0.0	61.7	57.9
Upper	0	0.0	22.4	0	0.0	25.9	26.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Mansfield, OH MSA #31900							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.9	0	0.0	0.7	2.2
Moderate	3	13.0	9.1	163	7.8	6.3	13.6
Middle	16	69.6	57.2	1,356	64.8	55.0	57.9
Upper	4	17.4	32.8	573	27.4	37.9	26.3
Total	23	100.0	100.0	2,092	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Mansfield, OH MSA #31900							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.7	0	0.0	0.6	2.2
Moderate	0	0.0	9.1	0	0.0	5.3	13.6
Middle	11	73.3	59.7	1,298	72.0	58.3	57.9
Upper	4	26.7	30.5	504	28.0	35.8	26.3
Total	15	100.0	100.0	1,802	100.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Mansfield, OH MSA #31900					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	4	8.9	385	11.5	90.6
Over \$1 Million	0	0.0	0	0.0	8.4
Revenue Unknown	41	91.1	2,960	88.5	1.0
Total	45	100.0	3,345	100.0	100.0
By Loan Size					
\$100,000 or Less	36	80.0	1,106	33.1	
\$100,001 - \$250,000	6	13.3	898	26.8	
\$250,001 - \$1 Million	3	6.7	1,341	40.1	
Total	45	100.0	3,345	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	2	50.0	100	26.0	
\$100,001 - \$250,000	2	50.0	285	74.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	4	100.0	385	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Mansfield, OH MSA #31900							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	13	19.1	39.8	1,383	29.1	27.9	90.4
Over \$1 Million	0	0.0		0	0.0		8.6
Revenue Unknown	55	80.9		3,377	70.9		0.9
Total	68	100.0		4,760	100.0		100.0
By Loan Size							
\$100,000 or Less	54	79.4	84.8	1,419	29.8	30.0	
\$100,001 - \$250,000	10	14.7	9.4	1,629	34.2	25.6	
\$250,001 - \$1 Million	4	5.9	5.8	1,712	36.0	44.4	
Total	68	100.0	100.0	4,760	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	9	69.2		285	20.6		
\$100,001 - \$250,000	2	15.4		328	23.7		
\$250,001 - \$1 Million	2	15.4		770	55.7		
Total	13	100.0		1,383	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography Assessment Area: Mansfield, OH MSA #31900					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	1	2.2	106	3.2	9.4
Moderate	2	4.4	580	17.3	14.8
Middle	37	82.2	2,024	60.5	49.7
Upper	5	11.1	635	19.0	26.1
Total	45	100.0	3,345	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Income Level of Geography Assessment Area: Mansfield, OH MSA #31900							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	2	2.9	10.3	412	8.7	12.5	9.2
Moderate	1	1.5	14.6	182	3.8	16.4	14.6
Middle	52	76.5	48.6	3,149	66.2	42.6	49.7
Upper	13	19.1	26.1	1,017	21.4	28.5	26.5
Total	68	100.0	100.0	4,760	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	4.2	0	0.0	1.8	15.5
Moderate	1	4.8	16.6	128	2.2	9.8	18.8
Middle	3	14.3	18.2	534	9.3	12.8	22.9
Upper	17	81.0	51.8	5,062	88.4	63.3	42.8
Unknown	0	0.0	9.1	0	0.0	12.3	0.0
Total	21	100.0	100.0	5,724	100.0	100.0	100.0
Refinance Loans							
Low	3	16.7	4.9	292	7.9	2.6	15.5
Moderate	1	5.6	15.2	88	2.4	9.9	18.8
Middle	1	5.6	19.9	140	3.8	15.8	22.9
Upper	13	72.2	48.8	3,198	86.0	60.3	42.8
Unknown	0	0.0	11.2	0	0.0	11.4	0.0
Total	18	100.0	100.0	3,718	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.4	0	0.0	4.5	15.5
Moderate	0	0.0	14.3	0	0.0	13.3	18.8
Middle	0	0.0	19.8	0	0.0	16.0	22.9
Upper	0	0.0	59.3	0	0.0	65.2	42.8
Unknown	0	0.0	2.2	0	0.0	1.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	3	5.8	4.5	292	2.5	2.2	15.5
Moderate	3	5.8	15.6	241	2.0	9.6	18.8
Middle	6	11.5	18.9	874	7.4	13.9	22.9
Upper	40	76.9	50.3	10,386	88.1	60.9	42.8
Unknown	0	0.0	10.7	0	0.0	13.3	0.0
Total	52	100.0	100.0	11,793	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	3.8	0	0.0	3.7	15.5
Moderate	1	7.7	17.3	25	0.0	9.9	18.8
Middle	2	15.4	13.5	200	0.0	10.0	22.9
Upper	10	76.9	57.7	2,126	0.0	71.9	42.8
Unknown	0	0.0	7.7	0	0.0	4.5	0.0
Total	13	100.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.7	0	0.0	1.9	15.5
Moderate	0	0.0	11.1	0	0.0	2.0	18.8
Middle	0	0.0	14.8	0	0.0	6.4	22.9
Upper	0	0.0	66.7	0	0.0	89.3	42.8
Unknown	0	0.0	3.7	0	0.0	0.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	15.5
Moderate	0	0.0	0.0	0	0.0	0.0	18.8
Middle	0	0.0	0.0	0	0.0	0.0	22.9
Upper	0	0.0	0.0	0	0.0	0.0	42.8
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	5.3	0	0.0	3.1	15.5
Moderate	2	8.7	14.1	230	4.9	9.1	18.8
Middle	7	30.4	18.9	1,022	21.6	14.6	22.9
Upper	12	52.2	54.0	3,329	70.3	64.9	42.8
Unknown	2	8.7	7.7	155	3.3	8.3	0.0
Total	23	100.0	100.0	4,736	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.4	0	0.0	2.3	15.5
Moderate	2	14.3	11.1	389	13.7	7.0	18.8
Middle	0	0.0	17.2	0	0.0	12.7	22.9
Upper	12	85.7	58.7	2,452	86.3	69.0	42.8
Unknown	0	0.0	8.6	0	0.0	9.0	0.0
Total	14	100.0	100.0	2,841	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.3	0	0.0	5.9	15.5
Moderate	0	0.0	10.9	0	0.0	6.4	18.8
Middle	0	0.0	31.5	0	0.0	20.4	22.9
Upper	0	0.0	52.2	0	0.0	66.7	42.8
Unknown	0	0.0	1.1	0	0.0	0.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	0	0.0	4.7	0	0.0	2.7	15.5
Moderate	4	10.8	12.3	619	8.2	7.9	18.8
Middle	7	18.9	18.3	1,022	13.5	13.3	22.9
Upper	24	64.9	55.8	5,781	76.3	66.5	42.8
Unknown	2	5.4	8.8	155	2.0	9.6	0.0
Total	37	100.0	100.0	7,577	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	7.1	0	0.0	3.7	15.5
Moderate	0	0.0	23.8	0	0.0	24.8	18.8
Middle	0	0.0	28.6	0	0.0	15.8	22.9
Upper	0	0.0	40.5	0	0.0	55.7	42.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.4	0	0.0	3.6	15.5
Moderate	0	0.0	16.2	0	0.0	11.2	18.8
Middle	0	0.0	10.8	0	0.0	4.2	22.9
Upper	0	0.0	62.2	0	0.0	78.6	42.8
Unknown	0	0.0	5.4	0	0.0	2.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	15.5
Moderate	0	0.0	4.8	0	0.0	3.2	18.8
Middle	0	0.0	0.0	0	0.0	0.0	22.9
Upper	0	0.0	0.0	0	0.0	0.0	42.8
Unknown	0	0.0	95.2	0	0.0	96.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.0	0	0.0	2.4	15.5
Moderate	2	11.1	14.1	226	4.7	8.9	18.8
Middle	4	22.2	20.1	757	15.7	15.1	22.9
Upper	10	55.6	52.1	3,447	71.7	64.4	42.8
Unknown	2	11.1	8.8	380	7.9	9.3	0.0
Total	18	100.0	100.0	4,810	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	18	85.7	68.8	4,538	79.3	60.9	74.6
Upper	3	14.3	31.2	1,186	20.7	39.1	25.4
Total	21	100.0	100.0	5,724	100.0	100.0	100.0
Refinance Loans							
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
Middle	11	61.1	69.4	2,308	62.1	65.3	74.6
Upper	7	38.9	30.6	1,410	37.9	34.7	25.4
Total	18	100.0	100.0	3,718	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	72.5	0	0.0	75.6	74.6
Upper	0	0.0	27.5	0	0.0	24.4	25.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	77.7
Upper	0	0.0	0.0	0	0.0	0.0	22.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	37	71.2	69.4	7,998	67.8	63.9	74.6
Upper	15	28.8	30.6	3,796	32.2	36.1	25.4
Total	52	100.0	100.0	11,793	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2021-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	8	61.5	61.5	1,152	49.0	49.9	74.6
Upper	5	38.5	38.5	1,199	51.0	50.1	25.4
Total	13	100.0	100.0	2,351	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	70.4	0	0.0	63.0	74.6
Upper	0	0.0	29.6	0	0.0	37.0	25.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	92.9	0	0.0	85.8	74.6
Upper	0	0.0	7.1	0	0.0	14.2	25.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	17	73.9	69.1	3,017	63.7	61.0	74.6
Upper	6	26.1	30.9	1,719	36.3	39.0	25.4
Total	23	100.0	100.0	4,736	100.0	100.0	100.0
Refinance Loans							
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
Middle	7	50.0	66.2	1,404	49.4	63.7	74.6
Upper	7	50.0	33.8	1,437	50.6	36.3	25.4
Total	14	100.0	100.0	2,841	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	75.0	0	0.0	77.9	74.6
Upper	0	0.0	25.0	0	0.0	22.1	25.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	77.7
Upper	0	0.0	0.0	0	0.0	0.0	22.3
Total	0	0.0	0.0	0	0.0	0.0	0.0
Total HMDA Reportable Loans							Owner Occupied Units %
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
Middle	24	64.9	67.8	4,421	58.3	63.1	74.6
Upper	13	35.1	32.2	3,156	41.7	36.9	25.4
Total	37	100.0	100.0	7,577	100.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	61.9	0	0.0	44.9	74.6
Upper	0	0.0	38.1	0	0.0	55.1	25.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	67.6	0	0.0	42.7	74.6
Upper	0	0.0	32.4	0	0.0	57.3	25.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	85.7	0	0.0	86.6	74.6
Upper	0	0.0	14.3	0	0.0	13.4	25.4
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
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
Middle	12	66.7	69.9	3,688	76.7	64.5	74.6
Upper	6	33.3	30.1	1,122	23.3	35.5	25.4
Total	18	100.0	100.0	4,810	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Toledo, OH MSA #45780					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	6	24.0	2,048	58.2	90.5
Over \$1 Million	0	0.0	0	0.0	7.4
Revenue Unknown	19	76.0	1,472	41.8	2.1
Total	25	100.0	3,520	100.0	100.0
By Loan Size					
\$100,000 or Less	19	76.0	564	16.0	
\$100,001 - \$250,000	1	4.0	173	4.9	
\$250,001 - \$1 Million	5	20.0	2,783	79.1	
Total	25	100.0	3,520	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	115	5.6	115	5.6	
\$100,001 - \$250,000	173	8.4	173	8.4	
\$250,001 - \$1 Million	1,760	85.9	1,760	85.9	
Total	2,048	100.0	2,048	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Toledo, OH #45780							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	7	16.7	46.6	1,199	34.5	36.5	90.5
Over \$1 Million	0	0.0		0	0.0		7.6
Revenue Unknown	35	83.3		2,281	65.5		2.0
Total	42	100.0		3,480	100.0		100.0
By Loan Size							
\$100,000 or Less	31	73.8	87.9	715	20.5	31.8	
\$100,001 - \$250,000	8	19.0	7.5	1,234	35.5	24.0	
\$250,001 - \$1 Million	3	7.1	4.6	1,531	44.0	44.1	
Total	42	100.0	100.0	3,480	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	3	42.9		129	10.8		
\$100,001 - \$250,000	2	28.6		339	28.3		
\$250,001 - \$1 Million	2	28.6		731	61.0		
Total	7	100.0		1,199	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography					
Assessment Area: Toledo, OH MSA #45780					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	15	60.0	1,930	54.8	75.5
Upper	10	40.0	1,590	45.2	24.5
Total	25	100.0	3,520	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Distribution of 2020 Small Business Lending by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	29	69.0	71.0	1,745	50.1	69.6	75.4
Upper	13	31.0	28.2	1,735	49.9	30.1	24.6
Total	42	100.0	100.0	3,480	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	6	14.0	8.1	815	10.3	4.5	14.7
Moderate	15	34.9	23.7	1,967	24.8	18.4	18.3
Middle	8	18.6	26.6	1,373	17.3	27.5	22.0
Upper	14	32.6	23.1	3,778	47.6	29.9	45.0
Unknown	0	0.0	18.5	0	0.0	19.7	0.0
Total	43	100.0	100.0	7,933	100.0	100.0	100.0
Refinance Loans							
Low	7	13.7	5.6	525	8.5	3.3	14.7
Moderate	12	23.5	16.8	1,245	20.2	12.0	18.3
Middle	20	39.2	25.3	2,641	42.8	23.2	22.0
Upper	12	23.5	34.6	1,764	28.6	41.9	45.0
Unknown	0	0.0	17.7	0	0.0	19.7	0.0
Total	51	100.0	100.0	6,175	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.9	0	0.0	4.4	14.7
Moderate	0	0.0	11.8	0	0.0	14.4	18.3
Middle	0	0.0	17.6	0	0.0	9.9	22.0
Upper	1	100.0	55.9	286	100.0	64.6	45.0
Unknown	0	0.0	11.8	0	0.0	6.7	0.0
Total	1	100.0	100.0	286	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	19	14.6	6.9	1,594	9.3	4.0	14.7
Moderate	33	25.4	18.9	3,687	21.6	14.9	18.3
Middle	38	29.2	25.5	4,882	28.6	24.8	22.0
Upper	40	30.8	31.3	6,936	40.6	37.0	45.0
Unknown	0	0.0	17.4	0	0.0	19.4	0.0
Total	130	100.0	100.0	17,099	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	6	17.1	13.6	254	100.0	9.0	14.7
Moderate	6	17.1	15.3	475	187.0	17.2	18.3
Middle	10	28.6	28.8	868	341.7	27.5	22.0
Upper	13	37.1	40.7	1,108	436.2	43.6	45.0
Unknown	0	0.0	1.7	0	0.0	2.7	0.0
Total	35	100.0	100.0	254	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.5	0	0.0	2.5	14.7
Moderate	0	0.0	0.0	0	0.0	0.0	18.3
Middle	0	0.0	12.5	0	0.0	3.5	22.0
Upper	0	0.0	75.0	0	0.0	94.1	45.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	14.7
Moderate	0	0.0	0.0	0	0.0	0.0	18.3
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	45.0
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	9.1	5.6	201	6.2	3.3	14.7
Moderate	11	50.0	32.7	1,443	44.7	25.3	18.3
Middle	4	18.2	23.3	894	27.7	24.5	22.0
Upper	4	18.2	24.8	606	18.8	34.2	45.0
Unknown	1	4.5	13.7	85	2.6	12.6	0.0
Total	22	100.0	100.0	3,229	100.0	100.0	100.0
Refinance Loans							
Low	7	13.5	3.2	469	6.9	1.8	14.7
Moderate	11	21.2	15.8	1,173	17.2	11.6	18.3
Middle	12	23.1	20.8	1,455	21.3	18.1	22.0
Upper	22	42.3	44.6	3,732	54.6	50.9	45.0
Unknown	0	0.0	15.6	0	0.0	17.7	0.0
Total	52	100.0	100.0	6,829	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.3	0	0.0	1.3	14.7
Moderate	0	0.0	16.3	0	0.0	10.9	18.3
Middle	1	100.0	16.3	259	100.0	24.3	22.0
Upper	0	0.0	62.8	0	0.0	62.5	45.0
Unknown	0	0.0	2.3	0	0.0	0.9	0.0
Total	1	100.0	100.0	259	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	9	11.8	4.1	670	6.5	2.3	14.7
Moderate	22	28.9	21.2	2,616	25.3	16.4	18.3
Middle	17	22.4	21.3	2,608	25.2	20.3	22.0
Upper	27	35.5	38.4	4,370	42.2	44.2	45.0
Unknown	1	1.3	15.1	85	0.8	16.8	0.0
Total	76	100.0	100.0	10,349	100.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	3.7	0	0.0	1.5	14.7
Moderate	0	0.0	7.4	0	0.0	16.6	18.3
Middle	0	0.0	25.9	0	0.0	31.7	22.0
Upper	0	0.0	59.3	0	0.0	46.5	45.0
Unknown	0	0.0	3.7	0	0.0	3.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	25.0	0	0.0	18.6	14.7
Moderate	0	0.0	12.5	0	0.0	7.6	18.3
Middle	0	0.0	25.0	0	0.0	22.6	22.0
Upper	1	100.0	37.5	32	100.0	51.1	45.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	32	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	14.7
Moderate	0	0.0	0.0	0	0.0	0.0	18.3
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	45.0
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	8.3	7.2	165	4.9	4.7	14.7
Moderate	12	50.0	24.9	1,397	41.9	18.9	18.3
Middle	3	12.5	22.5	498	14.9	22.4	22.0
Upper	5	20.8	32.1	947	28.4	42.4	45.0
Unknown	2	8.3	13.3	328	9.8	11.6	0.0
Total	24	100.0	100.0	3,335	100.0	100.0	100.0
Refinance Loans							
Low	3	15.8	6.0	90	3.9	2.9	14.7
Moderate	4	21.1	18.8	465	20.4	14.2	18.3
Middle	3	15.8	18.8	270	11.8	15.6	22.0
Upper	9	47.4	40.4	1,454	63.8	45.3	45.0
Unknown	0	0.0	16.0	0	0.0	22.0	0.0
Total	19	100.0	100.0	2,279	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.7	0	0.0	6.0	14.7
Moderate	0	0.0	20.0	0	0.0	10.5	18.3
Middle	0	0.0	24.4	0	0.0	28.7	22.0
Upper	0	0.0	46.7	0	0.0	49.0	45.0
Unknown	0	0.0	2.2	0	0.0	5.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	5	11.4	6.5	255	4.5	4.0	14.7
Moderate	16	36.4	22.0	1,862	33.0	16.9	18.3
Middle	6	13.6	20.8	768	13.6	19.9	22.0
Upper	15	34.1	37.1	2,421	43.0	43.7	45.0
Unknown	2	4.5	13.6	328	5.8	15.5	0.0
Total	44	100.0	100.0	5,634	100.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	14.7
Moderate	0	0.0	12.5	0	0.0	3.7	18.3
Middle	0	0.0	15.6	0	0.0	15.6	22.0
Upper	0	0.0	65.6	0	0.0	78.9	45.0
Unknown	0	0.0	6.3	0	0.0	1.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.5	0	0.0	8.7	14.7
Moderate	0	0.0	31.6	0	0.0	47.1	18.3
Middle	0	0.0	21.1	0	0.0	18.6	22.0
Upper	1	100.0	36.8	20	100.0	25.6	45.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	20	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	14.7
Moderate	0	0.0	0.0	0	0.0	0.0	18.3
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	45.0
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	4	11.8	7.3	243	5.9	3.8	14.7
Moderate	5	14.7	28.7	481	11.7	22.4	18.3
Middle	16	47.1	24.6	1,872	45.4	24.4	22.0
Upper	9	26.5	27.5	1,530	37.1	37.7	45.0
Unknown	0	0.0	11.8	0	0.0	11.7	0.0
Total	34	100.0	100.0	4,126	100.0	100.0	100.0
Refinance Loans							
Low	2	5.9	7.5	123	3.7	4.3	14.7
Moderate	8	23.5	21.6	733	22.1	17.9	18.3
Middle	7	20.6	22.5	578	17.4	18.7	22.0
Upper	16	47.1	40.4	1,836	55.4	48.6	45.0
Unknown	1	2.9	8.0	45	1.4	10.5	0.0
Total	34	100.0	100.0	3,315	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.0	0	0.0	4.8	14.7
Moderate	0	0.0	11.6	0	0.0	11.1	18.3
Middle	0	0.0	20.9	0	0.0	20.6	22.0
Upper	0	0.0	55.8	0	0.0	62.5	45.0
Unknown	0	0.0	4.7	0	0.0	1.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	6	8.7	7.7	366	4.9	4.1	14.7
Moderate	13	18.8	24.4	1,214	16.2	20.3	18.3
Middle	23	33.3	23.1	2,450	32.7	22.5	22.0
Upper	26	37.7	33.8	3,416	45.6	41.6	45.0
Unknown	1	1.4	11.1	45	0.6	11.5	0.0
Total	69	100.0	100.0	7,491	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Indiana							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	13.6	0	0.0	5.8	14.7
Moderate	0	0.0	9.1	0	0.0	9.0	18.3
Middle	0	0.0	18.2	0	0.0	19.5	22.0
Upper	0	0.0	54.5	0	0.0	63.9	45.0
Unknown	0	0.0	4.5	0	0.0	1.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	14.3	0	0.0	11.4	14.7
Moderate	0	0.0	19.0	0	0.0	13.0	18.3
Middle	0	0.0	19.0	0	0.0	30.7	22.0
Upper	1	100.0	42.9	50	100.0	39.5	45.0
Unknown	0	0.0	4.8	0	0.0	5.4	0.0
Total	1	100.0	100.0	50	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	14.7
Moderate	0	0.0	0.0	0	0.0	0.0	18.3
Middle	0	0.0	0.0	0	0.0	0.0	22.0
Upper	0	0.0	0.0	0	0.0	0.0	45.0
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	29	67.4	55.8	5,343	67.4	53.6	59.7
Upper	14	32.6	44.2	2,590	32.6	46.4	40.3
Total	43	100.0	100.0	7,933	100.0	100.0	100.0
Refinance Loans							
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
Middle	44	86.3	54.7	5,443	88.1	50.4	59.7
Upper	7	13.7	45.0	732	11.9	49.4	40.3
Total	51	100.0	100.0	6,175	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	44.1	236	100.0	48.6	59.7
Upper	0	0.0	55.9	0	0.0	51.4	40.3
Total	1	100.0	4.0	236	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	43.1
Upper	0	0.0	0.0	0	0.0	0.0	56.9
Total	0	0.0	100.0	0	0.0	0.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
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
Middle	106	81.5	55.6	13,362	78.1	52.2	59.7
Upper	24	18.5	44.2	3,737	21.9	47.6	40.3
Total	130	100.0	100.0	17,099	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	32	91.4	66.1	2,290	84.7	57.7	59.7
Upper	3	8.6	33.9	415	15.3	42.3	40.3
Total	35	100.0	100.0	2,705	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	62.5	0	0.0	87.9	59.7
Upper	0	0.0	37.5	0	0.0	12.1	40.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	73.9	59.7
Upper	0	0.0	83.3	0	0.0	26.1	40.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	17	77.3	54.7	2,541	78.7	51.3	59.7
Upper	5	22.7	45.3	638	21.3	48.7	40.3
Total	22	100.0	100.0	3,229	100.0	100.0	100.0
Refinance Loans							
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
Middle	40	76.9	46.7	5,177	75.8	43.8	59.7
Upper	12	23.1	53.3	1,652	24.2	56.2	40.3
Total	52	100.0	100.0	6,829	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	44.2	259	100.0	41.5	59.7
Upper	0	0.0	55.8	0	0.0	58.5	40.3
Total	1	100.0	4.0	259	100.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	43.1
Upper	0	0.0	0.0	0	0.0	0.0	56.9
Total	0	0.0	200.0	0	0.0	0.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
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
Middle	58	76.3	49.3	7,977	77.1	47.0	59.7
Upper	18	23.7	50.7	2,372	22.9	53.0	40.3
Total	76	100.0	100.0	10,349	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	25.9	0	0.0	24.2	59.7
Upper	0	0.0	74.1	0	0.0	75.8	40.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	75.0	0	0.0	56.2	59.7
Upper	1	100.0	25.0	32	100.0	43.8	40.3
Total	1	100.0	100.0	32	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	68.3	59.7
Upper	0	0.0	69.2	0	0.0	31.7	40.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	15	62.5	55.3	1,570	47.1	47.6	59.7
Upper	9	37.5	44.7	1,765	52.9	52.4	40.3
Total	24	100.0	100.0	3,335	100.0	100.0	100.0
Refinance Loans							
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
Middle	18	94.7	57.1	2,099	92.1	18.1	59.7
Upper	1	5.3	42.9	180	7.9	15.1	40.3
Total	19	100.0	100.0	2,279	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	35.6	0	0.0	42.0	59.7
Upper	0	0.0	64.4	0	0.0	58.0	40.3
Total	0	0.0	4.0	0	0.0	100.0	100.0
Multifamily Loans							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	43.1
Upper	0	0.0	100.0	0	0.0	100.0	56.9
Total	0	0.0	100.0	0	0.0	0.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
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
Middle	33	75.0	53.7	3,669	65.1	49.7	59.7
Upper	11	25.0	46.3	1,965	34.9	50.3	40.3
Total	44	100.0	100.0	5,634	100.0	100.0	100.0
Sources: 2019 FRTEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	40.6	0	0.0	43.2	59.7
Upper	0	0.0	59.4	0	0.0	56.8	40.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	31.6	0	0.0	39.3	59.7
Upper	1	100.0	68.4	20	100.0	60.7	40.3
Total	1	100.0	100.0	20	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	63.0	59.7
Upper	0	0.0	75.0	0	0.0	37.0	40.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	29	85.3	54.3	3,338	80.9	50.3	59.7
Upper	5	14.7	45.5	788	19.1	49.4	40.3
Total	34	100.0	100.0	4,126	100.0	100.0	100.0
Refinance Loans							
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
Middle	28	82.4	58.2	2,811	84.8	22.6	59.7
Upper	6	17.6	41.8	504	15.2	15.9	40.3
Total	34	100.0	100.0	3,315	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	44.2	0	0.0	30.1	59.7
Upper	0	0.0	55.8	0	0.0	69.9	40.3
Total	0	0.0	0.0	0	0.0	100.0	100.0
Multifamily Loans							
							Multifamily Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	43.1
Upper	0	0.0	0.0	0	0.0	0.0	56.9
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total HMDA Reportable Loans							
							Owner Occupied Units %
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
Middle	57	82.6	54.4	6,149	82.1	51.9	59.7
Upper	12	17.4	45.4	1,342	17.9	47.9	40.3
Total	69	100.0	100.0	7,491	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	50.0	0	0.0	42.0	59.7
Upper	0	0.0	50.0	0	0.0	58.0	40.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	42.9	0	0.0	42.1	59.7
Upper	1	100.0	57.1	50	100.0	57.9	40.3
Total	1	100.0	100.0	50	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	62.0	59.7
Upper	0	0.0	60.0	0	0.0	38.0	40.3
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Nonmetropolitan Indiana					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	1	2.8	50	5.3	89.5
Over \$1 Million	0	0.0	0	0.0	7.9
Revenue Unknown	35	97.2	902	94.7	2.6
Total	36	100.0	952	100.0	100.0
By Loan Size					
\$100,000 or Less	35	97.2	818	85.9	
\$100,001 - \$250,000	1	2.8	134	14.1	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	36	100.0	952	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	1	100.0	50	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	50	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses							
Assessment Area: Nonmetropolitan Indiana							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	9	17.0	39.6	535	16.5	26.8	89.6
Over \$1 Million	0	0.0		0	0.0		8.0
Revenue Unknown	44	83.0		2,701	83.5		2.4
Total	53	100.0		3,236	100.0		100.0
By Loan Size							
\$100,000 or Less	47	88.7	83.1	1,335	41.3	24.6	
\$100,001 - \$250,000	3	5.7	9.6	368	11.4	22.3	
\$250,001 - \$1 Million	3	5.7	7.3	1,533	47.4	53.1	
Total	53	100.0	100.0	3,236	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less							
\$100,000 or Less	7	77.8		307	57.4		
\$100,001 - \$250,000	2	22.2		228	42.6		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	9	100.0		535	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography Assessment Area: Nonmetropolitan Indiana					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	33	91.7	883	92.8	45.3
Upper	3	8.3	69	7.2	54.7
Total	36	100.0	952	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Distribution of 2020 Small Business Lending by Income Level of Geography Assessment Area: Nonmetropolitan Indiana							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	42	79.2	46.7	2,190	67.7	35.1	45.0
Upper	11	20.8	53.3	1,046	32.3	64.9	55.0
Total	53	100.0	100.0	3,236	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX H

GLOSSARY OF TERMS

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

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

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenue of \$1.0 million or less; or, activities that revitalize or stabilize LMI geographies.

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

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

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

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

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

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

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

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

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

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1.0 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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