

PUBLIC DISCLOSURE

May 12, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Richwood Banking Company, Inc.
RSSD #150727

28 North Franklin Street
Richwood, OH 43344

Federal Reserve Bank of Cleveland

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

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with 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.

TABLE OF CONTENTS

Institution’s Community Reinvestment Act Rating 2

Scope of Examination..... 2

Description of Institution 5

Conclusions With Respect to Performance Tests 6

Fair Lending or Other Illegal Credit Practices Review 13

Columbus OH Metropolitan Area (Full-Scope Review)

 Description of Institution’s Operations 14

 Conclusions With Respect to Performance Tests 23

Limited-scope Reviews

- Nonmetropolitan Ohio

- Springfield OH Metropolitan Area

 Description of Institution’s Operations 33

 Conclusions With Respect to Performance Tests 33

Appendix A – Maps of the Assessment Areas..... 34

Appendix B – Demographic Information..... 37

Appendix C –Lending Tables

 HMDA Lending Tables..... 41

 Small Business Lending Tables 53

 Home Equity Lending Tables..... 57

 Consumer Lending Tables..... 59

Appendix D - Glossary of Terms 61

INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING

Richwood Banking Company (Richwood) is rated: Outstanding

The Lending Test is rated: Outstanding

The Community Development Test is rated: Outstanding

The major factors and criteria contributing to this rating include:

- The net loan-to-deposit (NLTD) ratio is reasonable given the institution's size, financial condition, and assessment area (AA) credit needs;
- A majority of loans and other lending-related activities are in the AA;
- The distribution of loans reflects an excellent penetration among individuals of different income levels (including low- and moderate-income) and reasonable among businesses of different sizes; and,
- The geographic distribution of loans reflects excellent dispersion throughout the AA.
- The bank's community development performance demonstrates excellent responsiveness to the community development needs of the AA, considering the bank's capacity and the need and availability of such opportunities in the bank's AA.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* was utilized to evaluate Richwood's CRA Performance under Regulation BB. The evaluation considered CRA performance context, including Richwood's asset size, financial condition, business strategy and market competition, as well as the demographics, economic characteristics, and credit needs of the AAs. The following data was reviewed:

- Richwood's 11-quarter average NLTD ratio
- Home Mortgage Disclosure Act (HMDA)-reportable (home purchase, refinance, home improvement, multi-family, and other purpose closed end) loans were analyzed from January 1, 2022, through December 31, 2023. Small business, consumer (motor vehicle, other secured, and other unsecured), and home equity loans were analyzed from January 1, 2023, through December 31, 2023.
- Based on the total loan volume by number and dollar amount, HMDA-reportable lending received the most weight, followed by small business, home equity, and consumer lending, respectively.

- In accordance with CRA examination procedures, the HMDA universe was reviewed.¹ Conclusions were reached in the aggregate for each year. If lending differed between years, more weight was given to 2022 performance, the year with the most loans by volume and dollar amount. A sample of small business, home equity, and consumer loans was chosen due to significant volume, and as such, an accurate conclusion concerning the bank's lending record could not be reached without their inclusion. Conclusions were reached in the aggregate for consumer loans. There was only enough loan volume to evaluate small business, consumer, and home equity lending in the Columbus AA.
- Borrower distribution received more weight than geographic distribution based on the overall percentage of low- and moderate-income (LMI) families (23.2%) compared to LMI geographies (6.2%).
- Aggregated (peer) lending data, which is comprised of lending activity for all other lenders reporting home mortgage loans under HMDA in the respective AA, was used as a comparison in evaluating the bank's lending performance in 2022 and 2023.
- 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.
- The evaluation period for community development activities was July 13, 2021, through May 12, 2025. Community development activities are comprised of community development loans, qualified investments, and services.

As a full-service intrastate bank with multiple AAs, at least one AA must undergo a full-scope review. The determination of which AAs received full-scope versus limited-scope evaluations was based on the following criteria: the volume of lending by number of loans and dollar amount as a percentage of overall and statewide lending activity, deposit market share, number of branches, percentage of deposits, percentage of low- and moderate-income geographies, volume of community development activity, and other non-financial considerations.

¹HMDA data was reviewed since the bank's previous evaluation; however, only data for 2022 and 2023 is presented in this evaluation.

For this evaluation, Richwood has the following three CRA delineated AAs:

- Columbus, OH Metropolitan Statistical Area (MSA) #18140 – Full-scope evaluation
 - Consists of the entireties of Delaware, Madison, and Union counties.
 - Excludes Fairfield, Franklin, Licking, Morrow, and Pickaway counties.
 - Since the previous evaluation Richwood expanded its AA to include the entireties of Delaware and Madison counties.
- Nonmetropolitan Ohio – Limited-scope evaluation
 - Consists of the entireties of Champaign and Logan counties and portions of Hardin and Marion counties.
 - Since the previous evaluation Richwood expanded its AA to include one census tract in Hardin County.
- Springfield, OH MSA #44220 – (Springfield) – Limited-scope evaluation
 - Consists of entirety of Clark County, which is the entirety of the MSA

The Columbus AA was given the greatest weight in the evaluation and selected to undergo a full-scope review, as it contained the largest percentage of branches and originated the largest amount of loans (by number and dollar amount). A detailed description of the full-scope AA is presented in subsequent sections of this performance evaluation.

To better understand AA community development and credit needs, several sources were used, including publicly accessible data and information submitted by the bank. One community contact was conducted. The interview was conducted with a representative from an economic development corporation. The contact operates inside Richwood’s AAs. This individual has expertise in their respective fields and is familiar with the economic, social, and demographic characteristics and community development opportunities in the AA. Information obtained from this interview helped establish context for the communities in which Richwood operates and gather information on its performance. More detailed information obtained from this is included in the “Description of the Institution’s Operations” section for the full-scope AA.

DESCRIPTION OF INSTITUTION

Richwood is an intrastate community bank and is a banking subsidiary of Richwood Bancshares; both entities are headquartered in Richwood, Ohio. The bank's characteristics include:

- Richwood has total assets of \$1.2 billion and total deposits of \$ 919.3 million as of December 31, 2023. Total assets increased by 11.9% while total deposits decreased by a 4.2% since the previous evaluation.²
- All of Richwood's Automated Teller Machines (ATMs) are cash-only and will be referred to as ATMs throughout this evaluation. In addition to the main office with an ATM, Richwood maintains seven branches with ATMs and one drive-thru only branch with an ATM. Richwood maintains its main office and three branches in the Columbus AA. Richwood maintains three branches in middle-income tracts in Nonmetropolitan Ohio and one branch in a middle-income tract and a drive-thru only branch in a moderate-income tract in the Springfield AA.³
- The main office and five branches offer drive-thru services and extended and weekend hours of service. Two branches in Nonmetropolitan Ohio and the drive-through-only branch in the Springfield AA do not offer weekend hours.
- Since the previous evaluation, Richwood has not opened or closed any branches.
- Richwood is a full-service retail bank that offers traditional products, including consumer and business checking and savings accounts, home equity loans, motor vehicle loans, credit cards, and commercial and agriculture loans. Richwood's website richwoodbank.com, customer Contact Center, and online and mobile banking supplements its branch and ATM networks.
- Richwood has seen an upward trend in digital banking enrollment (online banking and mobile usage) since the previous evaluation, especially mobile deposits. Richwood 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, telephone banking, and Contact Center services are available to all bank customers regardless of location or income.

² Financial As of Date: March 31, 2021

³ Effective April 21, 2024, the Springfield Downtown branch changed from a full-service branch to a drive-thru only branch operating Monday-Friday, 10:00 A.M.-5:00 P.M.

The loan portfolio composition as of December 31, 2023, is shown in the table below. Richwood’s primary business focus is non-farm non-residential real estate loans followed by residential real estate.

| COMPOSITION OF LOAN PORTFOLIO | | | | | |
|---|------------------|----------------|------------------|----------------|-------------|
| Loan Type | 12/31/2023 | | 12/31/2022 | | % Change |
| | \$ (000s) | Percent | \$ (000s) | Percent | |
| Construction and Development | 71,039 | 9.3% | 47,338 | 6.6% | 50.1% |
| Secured by One- to Four- Family Dwellings | 187,542 | 24.5% | 182,657 | 25.3% | 2.7% |
| Other Real Estate: Farmland | 113,319 | 14.8% | 118,084 | 16.3% | -4.0% |
| Multifamily | 29,990 | 3.9% | 34,436 | 4.8% | -12.9% |
| Nonfarm nonresidential | 286,566 | 37.4% | 262,561 | 36.3% | 9.1% |
| Commercial and Industrial | 47,153 | 6.2% | 47,681 | 6.6% | -1.1% |
| Loans to Individuals | 3,548 | 0.5% | 3,636 | 0.5% | -2.4% |
| Agricultural Loans | 26,857 | 3.5% | 26,139 | 3.6% | 2.7% |
| <i>Total</i> | <i>\$766,014</i> | <i>100.00%</i> | <i>\$722,532</i> | <i>100.00%</i> | <i>6.0%</i> |

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

Richwood’s investment portfolio as of December 31, 2023, was \$332.6 million, which represented 28.2% of total assets. U.S. Treasury and Agency securities, municipal bonds, and interest-bearing bank balances accounted for 51.2%, 27.0%, 16.0% of total investments, respectively with the remaining 5.8%% comprised of all other securities and fed funds sold.

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

Richwood was rated Satisfactory under the CRA at its previous evaluation conducted July 12, 2021. The lending and community development tests were each rated Satisfactory.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Richwood’s overall CRA performance is rated Outstanding. Details are provided below, including facts, data, and analyses used to form conclusions regarding the lending and community development test performance ratings.

LENDING TEST

Richwood’s performance relative to the lending test is rated Outstanding based on Richwood’s loan-to-deposit ratio, AA concentration, and borrower and geographic distribution.

Richwood’s performance relative to the lending test is excellent in the Columbus AA and reasonable in Nonmetropolitan Ohio and the Springfield MSA.

Net Loan-to-Deposit Ratio (NLTD)

A financial institution’s NLTD ratio is evaluated to determine the reasonableness of lending considering performance context, such as Richwood’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA since the previous evaluation in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions (custom peer group). To assess the bank’s performance, we analyzed the NLTD ratio of comparable institutions. The custom peer group was selected based on asset size, market share, and the area where they are located.

| Comparative Loan-to-Deposit (LTD) Ratio | | |
|--|--|------------------------------|
| Institution | Total Assets as of 12/31/2023 \$(000) | NLTD Ratio (%) |
| | | 11 – Quarter Average* |
| Richwood Banking Company, Inc. | \$1,181,242 | 70.0 |
| Similarly Situated Institutions | \$(000) | Custom Peer Ratio |
| Citizens NB | \$1,007,407 | 101.5 |
| Merchants NB | \$1,336,528 | 84.3 |
| Union Banking Company | \$1,068,193 | 67.5 |
| Quarterly LTD Ratio Average Since the Previous Evaluation | | 71.3 |
| <i>* June 30, 2021 - December 31, 2023</i> | | 84.4 |

During this period, Richwood’s NLTD ratio averaged 70.0%, compared to peer ratio at 84.4%. In discussions with bank management, they indicated its lower LTD ratio compared to peer can be attributed to Richwood’s significant amount of municipal and restricted deposits that are not available to be leveraged for lending purposes. Given these factors, Richwood’s NLTD ratio is considered reasonable given the bank’s size, financial condition, and AA credit needs.

Assessment Area Concentration

During the evaluation period, Richwood’s lending was analyzed to determine the volume of lending inside and outside Richwood’s AA. A majority of loans and other lending-related activities are in the AA.

| Lending Inside and Outside the Assessment Area | | | | | | | | |
|--|------------|-------------|-----------------|-------------|------------|-------------|-----------------|-------------|
| Loan Types | Inside | | | | Outside | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| Other Loan Data | 42 | 93.3 | \$405 | 87.6 | 3 | 6.7 | \$57 | 12.4 |
| Total Consumer related | 42 | 93.3 | \$405 | 87.6 | 3 | 6.7 | \$57 | 12.4 |
| Home Improvement | 8 | 80 | \$619 | 75.6 | 2 | 20 | \$200 | 24.4 |
| Home Purchase - Conventional | 127 | 71.3 | \$29,171 | 70 | 51 | 28.7 | \$12,480 | 30 |
| Multi-Family Housing | 8 | 23.5 | \$9,693 | 27.1 | 26 | 76.5 | \$26,124 | 72.9 |
| Other Purpose Closed-End | 19 | 100 | \$1,820 | 100 | 0 | 0 | \$0 | 0 |
| Refinancing | 79 | 81.4 | \$14,637 | 77.1 | 18 | 18.6 | \$4,358 | 22.9 |
| Total HMDA related | 241 | 71.3 | \$55,940 | 56.4 | 97 | 28.7 | \$43,162 | 43.6 |
| Home Equity | 53 | 96.4 | \$5,617 | 98.3 | 2 | 3.6 | \$98 | 1.7 |
| Total Non-HMDA | 53 | 96.4 | \$5,617 | 98.3 | 2 | 3.6 | \$98 | 1.7 |
| Small Business | 53 | 85.5 | \$6,263 | 72.8 | 9 | 14.5 | \$2,342 | 27.2 |
| Total Small Bus. related | 53 | 85.5 | \$6,263 | 72.8 | 9 | 14.5 | \$2,342 | 27.2 |
| TOTAL LOANS | 389 | 77.8 | \$68,226 | 59.9 | 111 | 22.2 | \$45,659 | 40.1 |

Note: Affiliate loans not included

Of the bank’s total lending from January 1, 2022, to December 31, 2023, 77.8% by volume and 59.9% by dollar amount were made inside the AA.

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

This performance criterion evaluates the bank’s penetration of lending among individuals of different incomes (including LMI) levels and businesses of different sizes.

The distribution to borrowers of different income levels is excellent. Borrower distribution is excellent in the Columbus AA and reasonable in the Springfield MSA and Nonmetropolitan Ohio. The penetration among businesses of different sizes is reasonable in the Columbus AA.

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs.

Richwood's geographic distribution of loans reflects excellent dispersion throughout the AA. Richwood has excellent geographic distribution in all three AAs.

Response to Complaints

Neither Richwood nor this Reserve Bank has received any CRA-related complaints since the previous examination.

COMMUNITY DEVELOPMENT TEST

Richwood's performance under the community development test is rated Outstanding.

Richwood's performance relative to the community development test is excellent in all three AAs.

Richwood's community development performance demonstrates an excellent responsiveness to community development needs of its AA through community development loans, qualified investments and small dollar contributions, and community development services, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA. Richwood's community development activities helped revitalize and stabilize LMI communities through PPP loans to small businesses and supporting moderate-income communities. Community development activities also supported affordable housing initiatives. Since the previous evaluation, Richwood significantly increased its levels of non-PPP community development lending and obtained new complex investments. Richwood invested in two new Low-Income Housing Tax Credits (LIHTC); these types of investments are considered complex and require specific expertise to manage and maintain. The community contact specifically mentioned Richwood as being actively engaged in the community and a reliable source of funding for small businesses. The community contact also emphasized all aspects of affordable housing as a critical need across the AA. The majority of community development activities supported these expressed needs.

From January 29, 2021, through May 18, 2021, Richwood facilitated 781 loans totaling \$21.2 million through the U.S. government's Paycheck Protection Program (PPP). The PPP was designed to help small businesses retain workers and staff impacted by the COVID-19 emergency. Of these loans, 527 (67.5%) loans totaling \$11.9 million were originated within the bank's AA, and 80 (10.2%) loans totaling \$2.6 million were made in LMI tracts.⁴ Consistent with

⁴Richwood also originated 254 PPP loans totaling \$9.3 million in the broader regional area, of which 37 PPP loans totaling \$1.8 million were made in LMI tracts.

information provided in the May 27, 2020, joint statement on CRA Consideration for Activities in Response to Coronavirus FAQs,⁵ the PPP loans in LMI tracts are being considered in the community development test. PPP loans were originated outside the evaluation period for the lending test, and therefore, the distribution among businesses of different sizes was not impacted.

Community Development Loans

Richwood originated or renewed 85 community development loans totaling approximately \$12.2 million. The following table reflects the total number of community development loans by purpose, number, and dollar amount.

| CD Purpose | # | \$ |
|--|-----------|---------------------|
| Revitalization/Stabilization | 83 | \$7,935,446 |
| Affordable Housing | 2 | \$4,213,813 |
| Total | 85 | \$12,149,259 |
| <i>Totals include loans that benefit the broader regional area</i> | | |

Community development loans primarily address revitalization/stabilization. Richwood originated a community development loan totaling \$4.4 million supporting revitalization/stabilization in Nonmetropolitan Ohio. The remaining revitalization/stabilization loans are PPP loans. There were 80 PPP loans totaling \$2.6 million that benefited small business in LMI geographies in the bank’s AAs. PPP loans are considered responsive to credit needs of small businesses and helped to stabilize these communities during the height of the COVID-19 emergency.

Because Richwood has been responsive to community development needs and opportunities in its AAs, consideration was also given to four community development loans totaling nearly \$5.2 million that supported revitalization/stabilization and affordable housing in the broader regional area. Two of these loans (\$950,000) supporting revitalization/stabilization helped a nonprofit purchase a vacant school building and renovate it into a mental health services facility and substance abuse clinic in a moderate-income tract in Mahoning County. The remaining two loans are affordable housing loans that support 40 units of affordable housing for LMI seniors in Mahoning County (\$440,000) and 78 units of subsidized housing for LMI residents in Miami

⁵ [May 27, 2020 - Frequently Asked Questions \(FAQs\) for Consideration for Activities in Response to the Coronavirus](#)

County (\$3.8 million). Both of these housing projects utilize Ohio’s LIHTC program. These loans represent 42.5% of total community development loans by dollar amount.

The majority of community development loans by dollar amount were made in the Columbus AA (47.4%), followed by the Springfield MSA (8.9%) and Nonmetropolitan Ohio (1.2%).

Community Development Investments

Richwood has \$2.7 million in qualified community development investments. The following table reflects the total number of qualified investments by purpose, number, and dollar amount:

| Purpose of Qualified Investment | # | \$ |
|--|----------|--------------------|
| Affordable Housing | 4 | \$2,693,085 |
| Total | 4 | \$2,693,085 |
| <i>Totals include qualified investments that benefit broader regional area</i> | | |

Richwood obtained three new investments worth \$2.0 million, representing 74.3% of total qualified investments by dollar amount. Richwood obtained a new Ohio LIHTC worth \$500,000 that supports affordable housing initiatives in Marion County in Nonmetropolitan Ohio. Richwood disbursed \$260,944 during the evaluation period. Richwood also obtained a new Ohio LIHTC worth \$500,000 that supports affordable housing initiatives in Delaware County in the Columbus AA (\$250,000) and Clark County in the Springfield MSA (\$250,000). Lastly, Richwood obtained a new mortgage-backed security worth \$1.0 million that supports affordable housing initiatives in the Springfield MSA (\$230,000) and Columbus MSA. New investments in the bank’s AAs represent 45.7% of total qualified investments.

Richwood also holds a prior period Ohio LIHTC with a current book value of \$693,085, representing 25.7% of total qualified investments by dollar amount. This investment continues to support affordable housing initiatives in Logan County in Nonmetropolitan Ohio.

Because Richwood has been responsive to community development needs and opportunities in its AAs, consideration was given to the portion of a mortgage-backed security that benefited the broader regional area in the Columbus MSA (\$770,000). This allocation represents 28.6% of total qualified investments.

Richwood also made 50 small dollar donations totaling \$105,822 during the evaluation period. The following table reflects the total number community development small dollar donations by purpose, number, and dollar amount.

| Purpose of Donations | # | \$ |
|----------------------|-----------|------------------|
| Services to LMI | 42 | \$91,326 |
| Affordable Housing | 8 | \$14,496 |
| Total | 50 | \$105,822 |

Most contributions supported organizations that provide wraparound services targeted to LMI individuals and families, followed by affordable housing.

Richwood had \$2.8 million in total qualified investments and small dollar contributions during the evaluation period, with 43.2% by dollar amount benefiting Nonmetropolitan Ohio, followed by the Springfield MSA (17.6%) and the Columbus AA (11.7%). The remaining 27.5% benefited the broader regional area.

Also, Richwood is an Ohio Interest on Lawyers’ Trust Accounts (IOLTA) prime partner financial institution. The interest generated by paying premium interest rates supports critical legal services and improves access for LMI individuals in Ohio. As a prime partner, Richwood pays a net yield of at least .75 bps or 75% federal funds target rate, whichever is higher. During the evaluation period, Richwood paid higher interest rates to the Ohio Access to Justice Foundation in all three AAs.

Community Development Services

The following table provides a breakdown of qualified community development services by community development purpose.

| Purpose of CD Service | # Services | # Organizations | # Employees* | # Hours |
|-----------------------|------------|-----------------|--------------|------------|
| Services to LMI | 30 | 12 | 13 | 380 |
| Affordable Housing | 2 | 2 | 2 | 24 |
| Total | 32 | 14 | 15 | 404 |

**Some employees may be double counted if performed more than one services*

Employees were involved with organizations and activities that promote community services targeted to LMI individuals and to a lesser extent affordable housing. Bank officers and

employees worked with a variety of community service organizations, throughout the AA during the evaluation period. Most of Richwood's community development services are provided through serving on boards and committees (279 hours), followed by providing technical assistance (76 hours), and financial literacy training (49 hours).

The largest concentration of community development services benefited the Columbus AA, accounting for 65.1% of total community development services. The remaining 33.4% benefited the Springfield MSA and 1.5% benefited Nonmetropolitan Ohio.

Community development services included the following:

Board and Committee Memberships – Richwood's officers and managers provided financial expertise through their involvement with community development organizations throughout the AAs by serving as board directors, loan committee members, or treasurers.

Technical Assistance – Employees provided technical assistance which included fundraising and program development for nonprofit organizations.

Financial Education – Richwood uses the Banzai's courses for teaching financial literacy and provides all associated classroom materials and in-person instruction. Financial literacy topics include but are not limited to financial responsibility and decision making, planning and money management, informed consumer decision making, and credit and debt management tools.

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. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meeting community credit needs was identified.

METROPOLITAN AREA
(Full-scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN COLUMBUS OH MSA #18140

Richwood’s delineated AA consists of the entireties of Delaware, Madison, and Union counties. Since the previous evaluation, Richwood modified this AA to include the entirety of Delaware County in 2022 and the entirety of Madison County in 2023. In addition, the Census Bureau released new size and population data from the 2020 Census on August 12, 2021. As a result of these changes, the AA was comprised of the following tracts:

| Income Tract Designations | | |
|--|-------------------------|-------------|
| Assessment Area: Columbus, OH MSA | | |
| Income Tract Level | Number of Tracts | |
| | 2022 | 2023 |
| Low | 0 | 0 |
| Moderate | 4 | 4 |
| Middle | 20 | 25 |
| Upper | 35 | 36 |
| Unknown | 0 | 0 |
| Total | 59 | 65 |

- Based on Census data changes and modifications to the AA, the AA gained one moderate- and 25 upper-income tracts and lost one middle-income tract in 2022. There were no changes to the number of low- and unknown-income tracts. Based on modifications to the AA, the AA gained five middle- and one upper-income tracts in 2023. There were no changes to the number of low- moderate- or unknown-income tracts.
- As of June 30, 2023, the Federal Deposit Insurance Corporation’s (FDIC) Deposit Market Share report, ranks Richwood fifth among 20 institutions operating in the AA with 9.4% of the deposit market share, compared to the three largest market holders, JP Morgan Chase Bank, National Association; The Huntington National Bank; and PNC Bank, National Association, which hold a 26.3%, 20.6%, and 13.1% of the market, respectively. In the MSA, Richwood ranks 13th among 54 institutions with 0.7% of the deposit market share, compared to the three largest market holders, The Huntington National Bank; JP Morgan Chase Bank, National Association; and PNC Bank, National Association, which hold a 40.0%, 24.3%, and 7.2% of the market, respectively. These top three financial institutions operate 168 branches in the MSA, compared to Richwood’s four branches. Richwood has a minimal presence in this competitive market.

- The 2023 HMDA Peer Market data indicate Richwood ranked 46th out of 362 HMDA reporters in Columbus MSA and originated 45 loans. By comparison, first ranked The Huntington National Bank, second ranked Third Federal Savings and Loan, and third ranked Fifth Third Bank, National Association, originated 1,309, 552, and 369 loans, respectively.
- The 2022 HMDA Peer Market data indicate Richwood ranked 33rd out of 412 HMDA reporters in Columbus MSA and originated 103 loans. By comparison, first ranked The Huntington National Bank, second ranked Third Federal Savings and Loan, and third ranked Fifth Third Bank, National Association, originated 1,671, 891, and 637 loans, respectively.
- Between 2022 and 2023, the total number of HMDA reporters in the MSA declined by 12.1% and originated mortgage loans declined by 25.9% among these same HMDA reporters. Richwood's originated mortgage loans declined by 56.3% during this period.

Community Contact

A community contact interview was conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The contact was from an economic development corporation in Union County. According to the contact, community banks are very engaged in the community and are typically a more reliable source of funding for small businesses, compared to large financial institutions. The contact specifically mentioned Richwood as being actively engaged in the community. The contact indicated the most urgent need in the community is affordable housing. The contact stated while there are quality manufacturing and hospitality jobs available, open positions remain unfilled due to the mismatch between job opportunities and affordable housing options. Also, a large percentage of workers live outside the county, commuting as much as 100-miles roundtrip. Such long commutes can be a considerable time commitment and financial burden and ultimately be unsustainable. The community lacks reliable public transit, which also impacts job accessibility. The contact indicated there are opportunities for financial institutions to help address the lack of available and affordable housing, especially since the lack of housing negatively impacts economic growth.

Population Characteristics

| Population Change | | | |
|--|------------------------|------------------------|-----------------------|
| Assessment Area: Columbus, OH MSA | | | |
| Area | 2020 Population | 2023 Population | Percent Change |
| Delaware County | 214,124 | 231,636 | 8.2% |
| Madison County | 43,824 | 44,602 | 1.8% |
| Union County | 62,784 | 69,637 | 10.9% |
| Assessment Area | 320,732 | 345,875 | 7.8% |
| Columbus, OH MSA | 2,138,926 | 2,195,029 | 2.6% |
| Ohio | 11,799,448 | 11,824,034 | 0.2% |
| <i>Source: 2020-2023 U.S. Census Bureau 2020 U.S. Census Bureau Decennial Census</i> | | | |

- From 2020 through 2023 the AA experienced a 7.8% increase in population, compared to the MSA and Ohio, which experienced increases of 2.6% and 0.2%, respectively. Union County experienced the largest increase in population at 10.9% during this period.
- 75.9% of the AA population was 18 years of age or older, the legal age to enter a contract.
- The majority of the AA population (51.1%) was between the ages of 25 and 64, which is the prime-working age.
- 13.1% of the population in the AA was 65 or older, compared to 16.9% in Ohio.
- The overall population growth, higher percentage of working age, and lower percentage of elderly population indicates the area has a large labor pool which can help drive economic growth.
- 3.8% of the AA’s population reside in moderate-income tracts.
- According to Census data, Delaware (Delaware County) is the most populous city in the AA with 45,158 residents, and its population increased by 9.3% between 2020 and 2023. Marysville is the most populous city in Union County with 28,423 residents, and its population increased by 11.1% between 2020 and 2023. London is the most populous city in Madison County with 28,423 residents, and its population increased by 2.5% between 2020 and 2023.⁶

⁶ [Ohio County Profiles](#)

Income Characteristics

**Borrower Income Levels
Columbus OH MSA**

| FFIEC Estimated Median Family Income | % Change | Low | Moderate | Middle | Upper |
|--------------------------------------|----------|--------------|---------------------|----------------------|---------------------|
| | | 0 - 49.99% | 50% - 79.99% | 80% - 119.99% | 120% - & above |
| 2022 \$95,600 | | 0 - \$47,799 | \$47,800 - \$76,479 | \$76,480 - \$114,719 | \$114,720 - & above |
| 2023 \$100,900 | 5.5% | 0 - \$50,449 | \$50,450 - \$80,719 | \$80,720 - \$121,079 | \$121,080 - & above |

- During the evaluation period, median family income (MFI) in the MSA increased by 5.5%.
- 2020 MFI in the MSA was \$84,088, which represents a 13.7% increase from 2020 to 2022 and a 20.0% increase from 2020 to 2023.
- By comparison, in 2020 the AA MFI was \$117,375, which was 57.8% higher than MFI in Ohio and 39.6% higher than MFI in the MSA.
- Ohio minimum wage⁷ in 2023 was \$10.10 per hour or \$21,008 annually. The Federal minimum wage is \$7.25⁸ per hour and has not increased since 2009.

| Poverty Rates | | | | |
|-----------------------------------|--------------|--------------|--------------|--------------|
| Assessment Area: Columbus, OH MSA | | | | |
| Area | 2020 | 2021 | 2022 | 2023 |
| Delaware County | 3.7% | 4.1% | 4.6% | 5.0% |
| Madison County | 9.5% | 13.4% | 10.0% | 9.3% |
| Union County | 5.0% | 5.5% | 5.2% | 5.4% |
| Ohio | 12.6% | 13.3% | 13.4% | 13.2% |
| United States | 11.9% | 12.8% | 12.6% | 12.5% |

Source: Federal Reserve Economic Data | FRED | St. Louis Fed

- Poverty rates in the AA were consistently lower than rates in Ohio and the nation, except in 2021 in Madison County when the county’s poverty rate exceeded rates in Ohio and the nation.
- Of the 80,126 families in the AA, 23.2% are designated as LMI and 3.6% of families are living below the poverty level, compared to 9.6% of families living below the poverty level in Ohio and 8.8% living below the poverty level in the MSA.

⁷ [Ohio Minimum Wage](#)

⁸ [Federal Minimum Wage](#)

- Of the 107,233 households in the AA, 5.6% are below the poverty level and 1.2% receive public assistance; compared to 13.4% of households across Ohio that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP)⁹ 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.

| SNAP Recipients | | |
|---|--------------|--------------|
| Assessment Area: Columbus, OH MSA | | |
| Area | 2021 | 2022 |
| Delaware County | 2.7% | 2.6% |
| Madison County | 9.3% | 9.0% |
| Union County | 3.9% | 3.9% |
| Ohio | 12.6% | 12.2% |
| <i>Source: Federal Reserve Economic Data FRED St. Louis Fed</i> | | |

- Corresponding with poverty rates, Madison County had the highest percentage of individuals receiving SNAP benefits and Delaware county had the lowest.

Housing Characteristics

| Housing Cost Change | | | | | | |
|--|-----------------------|------------------|----------------|-------------------|--------------|----------------|
| Assessment Area: Columbus, OH MSA | | | | | | |
| Area | Median Housing Values | | | Median Gross Rent | | |
| | 2020 | 2023 | Percent Change | 2020 | 2023 | Percent Change |
| Delaware County | \$320,300 | \$419,500 | 31.0% | \$1,118 | \$1,433 | 28.2% |
| Madison County | \$169,200 | \$231,400 | 36.8% | \$856 | \$944 | 10.3% |
| Union County | \$220,300 | \$306,600 | 39.2% | \$981 | \$1,188 | 21.1% |
| Ohio | \$151,400 | \$199,200 | 31.6% | \$825 | \$988 | 19.8% |
| <i>Source: 2019-2023 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i> | | | | | | |

- The median housing values throughout the AA increased between 31.0% to 39.2%, compared to 31.6% in Ohio. MFI did not keep pace with home price growth. Overall, housing became less affordable across the AA during this period.

⁹[FRED – SNAP Benefits Recipients](#)

- Based on 2020 Census data, the affordability ratio¹⁰ was 35.2 in the AA compared to 38.4 in Ohio. Housing was generally less affordable across the AA than in other parts of Ohio.
- From 2020 to 2023, median gross rent throughout the AA increased between 10.3% to 28.2%. The rise in median gross rents indicates the need for more affordable housing. According to 2020 Census data, 32.2% of all renters in the AA had rental costs that were greater than 30.0% of their income.
- According to HUD's 2023 Fair Market Rent (FMR) data,¹¹ the average rent for a two-bedroom unit in Columbus MSA is 1,163, up from \$1,032 in 2022, an increase of 11.2% in one year.
- With Ohio's minimum wage at \$10.10, renters across Ohio can only afford \$525 in monthly rent. The typical minimum wage worker cannot afford rent for a FMR two-bedroom apartment or would have to work 115 hours a week to afford a modest two-bedroom apartment in this AA. If a minimum wage worker is only working 40 hours per week, 72.0% of their hours worked are going towards payment of rent, leaving just \$453 a month for other living essentials.
- According to the National Low Income Housing Coalition,¹² full-time workers must earn at least \$20.81 an hour (\$43,284.80 annual salary) in Ohio to afford a two-bedroom rental apartment, which is double the minimum wage in the state. Rents continue to increase nationwide; currently the national average rent is \$1,486 a month, which requires workers to earn a minimum wage of \$28.58 (\$59,446 annual salary).¹³
- There are 112,653 housing units in the AA, of which 75.7% are owner-occupied, 19.5% are rentals, and 4.8% are vacant. Housing units in the AA primarily consist of single-family (83.6%) and multi-family (13.6%) dwellings.
- The median age of housing stock in the AA is 35 years old, and 13.3% of housing units were built prior to 1950. The age of housing stock demonstrates a potential need for home improvement lending and refinance or home improvement loans to remove lead-based paint that was commonly used in houses and apartments built before 1978.¹⁴

¹⁰ 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.

¹¹ [FY 2023 HUD Fair Market Rent \(FMR\) - Columbus, OH Metro Area](#)

¹² [Out of Reach: Ohio | National Low Income Housing Coalition](#)

¹³ [National Low Income Housing Coalition](#)

¹⁴ [Ohio Department of Health – Lead Paint Hazards](#)

| Housing Cost Burden | | | | | | |
|-----------------------------------|----------------------|-----------------|--------------|-----------------------|-----------------|--------------|
| Assessment Area: Columbus, OH MSA | | | | | | |
| Area | Cost Burden - Owners | | | Cost Burden - Renters | | |
| | Low Income | Moderate Income | All Owners | Low Income | Moderate Income | All Renters |
| Delaware County | 71.6% | 45.7% | 15.1% | 74.3% | 40.8% | 28.9% |
| Madison County | 60.3% | 24.0% | 14.9% | 59.2% | 20.4% | 27.2% |
| Union County | 61.3% | 23.1% | 12.7% | 64.3% | 12.3% | 26.9% |
| Assessment Area | 66.7% | 35.3% | 14.6% | 69.1% | 31.4% | 28.3% |
| Columbus, OH MSA | 64.2% | 31.4% | 16.6% | 76.2% | 31.3% | 38.1% |
| Ohio | 60.4% | 27.2% | 16.1% | 71.7% | 27.0% | 38.6% |

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy

- 66.7% of low-income homeowners and 69.1% of low-income renters in the AA are cost burdened, compared to 35.3% of moderate-income homeowners and 31.4% of moderate-income renters in the MSA.
- 14.6% of all homeowners and 28.3% of all renters across the AA are cost burdened, compared to 16.1% of all homeowners and 38.6% of all renters across Ohio.
- Across the MSA, 16.6% of all homeowners compared to 38.1% of all renters are cost burdened.
- The data shows 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 money to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

| Unemployment Rates | | | |
|-----------------------------------|-------------|-------------|-------------|
| Assessment Area: Columbus, OH MSA | | | |
| Area | 2021 | 2022 | 2023 |
| Delaware County | 3.7% | 3.0% | 2.8% |
| Madison County | 3.9% | 3.2% | 3.0% |
| Union County | 3.6% | 3.0% | 2.8% |
| Assessment Area | 3.7% | 3.0% | 2.8% |
| Columbus, OH MSA | 4.7% | 3.4% | 3.1% |
| Ohio | 5.1% | 4.0% | 3.5% |

Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics

- Between 2021 to 2023 unemployment rates decreased across the AA. The average unemployment rate in the AA decreased from 3.7% in 2021 to 2.8% in 2023.

Unemployment rates across the AA were substantially lower than unemployment rates in Ohio throughout this period.

- According to Ohio Demographics,¹⁵ Delaware County is the richest county in Ohio with a median household income of \$130,088 as of 2023, followed by fourth ranked Union County and 16th ranked Madison County with a median household income of \$109,506 and \$83,229, respectively.
- According to Ohio Office of Research:¹⁶
 - Delaware County
 - Land use is primarily rural with 21.9% available for urban (i.e., residential, commercial, industrial, or recreational) development.
 - The leading industries are professional and business services; trade, transportation, and utilities; and Leisure and hospitality.
 - The average private sector weekly wage at \$1,290 indicates employed persons can afford the median rent of \$1,338.
 - Major employers include Anthem Blue Cross Blue Shield, Kroger Co., McGraw Hill Companies, Ohio Wesleyan University, OhioHealth/Grady Memorial Hospital, and Optum.
 - Madison County
 - Land use is primarily rural with only 7.0% available for urban (i.e., residential, commercial, industrial, or recreational) development.
 - The leading industries are trade, transportation, and utilities; manufacturing; and professional and business services.
 - The average private sector weekly wage at \$837 indicates employed persons can afford the median rent of \$899.
 - Major employers include Amazon, Madison Health, Nissen Chemitec, and Honeywell Intelligrated.
 - Union County
 - Land use is primarily rural with only 10.4% available for urban (i.e., residential, commercial, industrial, or recreational) development.
 - The leading industries are trade, transportation, and utilities; professional and business services; and goods producing.
 - The average private sector weekly wage at \$1,388 indicates employed persons can afford the median rent of \$1,144.
 - Major employers include Wal-Mart Stores Inc., Parker Hannifin Corp., Scotts Miracle-Grow Co., Continental A.G., and Honda Motor Co. Ltd.

¹⁵ [Richest Counties in Ohio](#)

¹⁶ [Ohio County Profiles](#)

- Based on 2020 Census data and BroadbandOhio:¹⁷
 - 36.0% of the populated area and 5.0% of households in Delaware County do not have access to minimum broadband enabled internet.
 - 69.0% of the populated area and 24.0% of households in Madison County do not have access to the minimum level of broadband enabled internet.
 - 75.0% of the populated area and 27% of households in Union County do not have access to the minimum level of broadband internet.

Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

¹⁷ [BroadbandOhio – Availability Gaps](#)

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

LENDING TEST

Richwood's performance relative to the lending test is excellent.

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

Borrower distribution received greater weight than geographic distribution given the overall percentage of LMI families compared to the overall percentage of LMI geographies.

The distribution to borrowers of different income (including LMI) levels is excellent and reasonable among businesses of different sizes. Borrower distribution of HMDA, home equity, and consumer lending is excellent.

HMDA Lending

HMDA loans are comprised of home purchase, refinance, home improvement, other purpose closed end, and multi-family, respectively. See Appendix C for explicit HMDA lending data. Richwood's performance was compared to the percentage of families by family income (proxy) and aggregate lending data.

Richwood originated 148 HMDA loans totaling \$39.6 million during the evaluation period. In 2023, Richwood originated 45 HMDA loans totaling \$8.9 million, of which 13.3% were originated to borrowers with unknown-income designations, compared to aggregate lending performance at 13.1%. In 2022, Richwood originated 103 HMDA loans totaling \$30.7 million, of which 15.5% were originated to borrowers with unknown-income designations, compared to aggregate lending performance at 12.5%.

In 2023, Richwood originated three (6.7%) HMDA loans to low-income borrowers, which was below proxy at 10.9%, but significantly exceeded aggregate lending performance at 3.6%. Richwood originated 11 (24.4%) of HMDA loans to moderate-income borrowers, which significantly exceeded proxy at 12.3% and aggregate lending performance at 11.1%. In 2022, Richwood originated 14 (13.6%) HMDA loans to low-income borrowers, which exceeded proxy at 10.2% and significantly exceeded aggregate lending performance at 3.4%. Richwood originated 22 (21.4%) HMDA loans to moderate-income borrowers which significantly exceeded

proxy at 11.9% and significantly exceeded aggregate lending performance at 10.9%.

Considering performance consistently exceeded demographic and aggregate comparators, Richwood’s borrower distribution of HMDA lending to LMI borrowers is excellent. The community contact indicated access to affordable housing is an urgent need in the area.

Small Business Lending

Richwood’s performance was compared to the percentage of small businesses (proxy). During the evaluation period, Richwood originated 35 loans to businesses of different sizes totaling \$5.0 million.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Columbus OH MSA

| | | Bank Lending & Demographic Data | | | | |
|----------------------------------|-----------------------------|---------------------------------|-------|-----------|-------|------------------|
| | | 2023 | | | | |
| | | Count | | Dollar | | Total Businesses |
| | | # | % | \$ (000s) | \$ % | % |
| Revenue | \$1 Million or Less | 15 | 42.9% | 1,094 | 22.0% | 91.7% |
| | Over \$1 Million | 17 | 48.6% | 3,659 | 73.7% | 6.9% |
| | <i>Total Rev. available</i> | 32 | 91.4% | 4,753 | 95.7% | 98.6% |
| | Rev. Not Known | 3 | 8.6% | 211 | 4.3% | 1.4% |
| | <i>Total</i> | 35 | 100% | 4,964 | 100% | 100% |
| Loan Size | \$100,000 or Less | 23 | 65.7% | 1,375 | 27.7% | |
| | \$100,001 - \$250,000 | 7 | 20.0% | 1,354 | 27.3% | |
| | \$250,001 - \$1 Million | 5 | 14.3% | 2,235 | 45.0% | |
| | <i>Total</i> | 35 | 100% | 4,964 | 100% | |
| Loan Size & Rev \$1 Mill or Less | \$100,000 or Less | 13 | 86.7% | 688 | 62.9% | |
| | \$100,001 - \$250,000 | 2 | 13.3% | 405 | 37.0% | |
| | \$250,001 - \$1 Million | 0 | 0.0% | 0 | 0.0% | |
| | <i>Total</i> | 15 | 100% | 1,094 | 100% | |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information
Percentages may not total 100 percent due to rounding

Richwood originated 35 loans totaling \$5.0 million to businesses, of which three (8.6%) loans were made to businesses of unknown revenues. Fifteen (42.9%) totaling \$1.1 million were originated to businesses with revenues of \$1.0 million or less, which was below proxy at 91.7%. However,

30 (85.7%) small dollar loans were originated in amounts of \$250,000 or less, indicating a good willingness to lend in smaller amounts that are typically requested by small businesses. The community contact indicated the importance for small businesses to have access to small dollar loans. Considering these factors, the distribution among businesses of different sizes is reasonable.

Home Equity Lending

Richwood’s performance was compared to the percentage of families (proxy) by family income. During the evaluation period, Richwood originated 42 home equity loans totaling \$4.9 million.

Borrower Distribution of Home Equity Loans
Assessment Area: Columbus OH MSA

| Household Income Levels | Bank Lending & Demographic Data 2023 | | | | |
|----------------------------|---|---------------|--------------|---------------|------------------------------|
| | Count | | Dollar | | Families by Family Income |
| | # | % | \$ (000s) | \$ % | % |
| Low | 7 | 16.7% | 522 | 10.6% | 10.9% |
| Moderate | 8 | 19.0% | 593 | 12.1% | 12.3% |
| Middle | 10 | 23.8% | 872 | 17.8% | 17.2% |
| Upper | 17 | 40.5% | 2,925 | 59.5% | 59.6% |
| Unknown | 0 | 0.0% | 0 | 0.0% | |
| <i>Total</i> | <i>42</i> | <i>100.0%</i> | <i>4,912</i> | <i>100.0%</i> | <i>100.0%</i> |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data
Percentages may not total 100 percent due to rounding

Richwood originated seven (16.7%) home equity loans to low-income borrowers, which significantly exceeded proxy at 10.9%. Richwood originated eight (19.0%) home equity loans to moderate-income borrowers, which significantly exceeded proxy at 12.3%. Richwood’s borrower distribution of home equity loans to LMI borrowers is excellent.

Consumer Lending

Consumer loans are comprised of motor vehicle, other secured, and other unsecured loans.

Richwood’s performance was compared to the percentage of households by household income (proxy). During the evaluation period Richwood originated 30 consumer loans totaling \$277,000.

Borrower Distribution of Consumer Loans
Assessment Area: Columbus OH MSA

| Household Income Levels | Bank Lending & Demographic Data | | | | Households by Household % |
|-------------------------|---------------------------------|---------------|------------|---------------|---------------------------|
| | 2023 | | | | |
| | Count | | Dollar | | |
| | # | % | \$ (000s) | \$ % | |
| Low | 13 | 43.3% | 99 | 35.7% | 13.0% |
| Moderate | 7 | 23.3% | 56 | 20.2% | 11.7% |
| Middle | 6 | 20.0% | 48 | 17.3% | 15.6% |
| Upper | 4 | 13.3% | 73 | 26.4% | 59.8% |
| Unknown | 0 | 0.0% | 0 | 0.0% | |
| Total | 30 | 100.0% | 277 | 100.0% | 100.0% |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data
Percentages may not total 100 percent due to rounding

Richwood originated 13 (43.3%) consumer loans to low-income borrowers, which significantly exceeded proxy at 13.0%. Richwood originated seven (23.3%) consumer loans to moderate-income borrowers, which significantly exceeded proxy at 11.7%. Richwood’s borrower distribution of consumer lending to LMI borrowers is excellent.

Geographic Distribution of Loans

Richwood’s geographic distribution of loans reflects an excellent dispersion throughout the AA. Geographic distribution of HMDA, small business, home equity, and consumer lending is excellent. There was a moderate level of lending gaps.

| Lending Penetration | | | | | | | | |
|---------------------|------------------------|-----------------------|--------------------|--------------|------------------------|-----------------------|--------------------|--------------|
| | Columbus OH MSA - 2022 | | | | Columbus OH MSA - 2023 | | | |
| | # Tracts | Tracts w/ no loans | Tracts w/ Loans | Penetration | # Tracts | Tracts w/ no loans | Tracts w/ Loans | Penetration |
| Low | 0 | 0 | 0 | No Tracts | 0 | 0 | 0 | No Tracts |
| Moderate | 4 | 0 | 4 | 100.0% | 4 | 1 | 3 | 75.0% |
| Middle | 20 | 10 | 10 | 50.0% | 25 | 9 | 16 | 64.0% |
| Upper | 35 | 22 | 13 | 37.1% | 36 | 23 | 13 | 36.1% |
| Unknown | 0 | 0 | 0 | No Tracts | 0 | 0 | 0 | No Tracts |
| Total | 59 | 32 | 27 | 45.8% | 65 | 33 | 32 | 49.2% |

During the evaluation period, Richwood penetrated 47.5% of the AA’s total tracts, which is a substantial level of lending gaps. However, Richwood penetrated 87.5% of its moderate-income tracts, which is a moderate level of lending gaps. Considering less than 5.0% of total housing units are in moderate-income tracts and 38.9% are either rental or vacant units and Richwood’s minimal presence in this competitive market, lending opportunities are likely to be limited in this AA, particularly in moderate-income tracts.

HMDA Lending

Richwood’s performance was compared to the percentage of owner-occupied units (proxy) and aggregate lending data.

Richwood originated 148 HMDA loans totaling \$39.6 million during the evaluation period. In 2023, Richwood originated four (8.9%) HMDA loans in moderate-income tracts, which significantly exceeded proxy at 4.0% and aggregate lending performance at 2.3%. In 2022, Richwood originated 10 (9.7%) HMDA loans in moderate-income tracts, which significantly exceeded proxy at 4.3% and aggregate lending performance at 2.4%. Richwood’s geographic distribution of HMDA lending in moderate-income tracts is excellent.

Small Business Lending

Richwood’s performance was compared to the percentage of businesses by tract income (proxy). During the evaluation period, Richwood originated 35 small business loans totaling \$5.0 million.

Geographic Distribution of Small Business Loans

Assessment Area: Columbus OH MSA

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data 2023 | | | | |
|------------------|---------------------|--------------------------------------|-------------|--------------|-------------|--------------------|
| | | Count | | Dollar | | Total Businesses % |
| | | # | % | \$ (000s) | \$ % | |
| SMALL BUSINESSES | Low | 0 | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 3 | 8.6% | 479 | 9.6% | 2.7% |
| | Middle | 19 | 54.3% | 1,912 | 38.5% | 26.4% |
| | Upper | 13 | 37.1% | 2,573 | 51.8% | 70.8% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>35</i> | <i>100%</i> | <i>4,964</i> | <i>100%</i> | <i>100.0%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Percentages may not total 100 percent due to rounding

Richwood originated three (8.6%) small business loans in moderate-income tracts which significantly exceeded proxy at 2.7%. The geographic distribution of small business lending in moderate-income tracts is excellent.

Home Equity Lending

Richwood’s performance was compared to the percentage of owner-occupied units (proxy). During the evaluation period, Richwood originated 42 home equity loans totaling \$4.9 million.

Geographic Distribution of Home Equity Loans
Assessment Area: Columbus OH MSA

| Tract Income Levels | Bank Lending & Demographic Data | | | | |
|---------------------|---------------------------------|-------------|--------------|-------------|----------------------|
| | 2023 | | | | |
| | Count | | Dollar | | Owner Occupied Units |
| | # | % | \$ (000s) | \$ % | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0.0% |
| Moderate | 2 | 4.8% | 150 | 3.1% | 4.0% |
| Middle | 21 | 50.0% | 3,200 | 65.1% | 31.8% |
| Upper | 19 | 45.2% | 1,561 | 31.8% | 64.2% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% |
| <i>Total</i> | <i>42</i> | <i>100%</i> | <i>4,912</i> | <i>100%</i> | <i>100.0%</i> |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data
Percentages may not total 100 percent due to rounding

Richwood originated two (4.8%) home equity loans in moderate-income tracts, which exceeded proxy at 4.0%. The geographic distribution of home equity loans in moderate-income tracts is excellent.

Consumer Lending

Richwood’s performance was compared to the percentage of households (proxy). During the evaluation period, Richwood originated 30 consumer loans totaling \$277,000.

Geographic Distribution of Consumer Loans

Assessment Area: Columbus OH MSA

| Tract Income Levels | Bank Lending & Demographic Data | | | | |
|---------------------|---------------------------------|-------------|------------|-------------|---------------|
| | 2023 | | | | |
| | Count | | Dollar | | Households |
| | # | % | \$ (000s) | \$ % | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0.0% |
| Moderate | 5 | 16.7% | 51 | 18.4% | 4.8% |
| Middle | 19 | 63.3% | 142 | 51.3% | 35.5% |
| Upper | 6 | 20.0% | 85 | 30.7% | 59.7% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% |
| Total | 30 | 100% | 277 | 100% | 100.0% |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data
Percentages may not total 100 percent due to rounding

Richwood originated five (16.7%) consumer loans in moderate-income tracts, which significantly exceeded proxy at 4.8%. The geographic distribution of consumer lending in moderate-income tracts is excellent.

COMMUNITY DEVELOPMENT TEST

Richwood’s community development performance demonstrates excellent responsiveness to the credit and community development needs of its AA through community development loans, qualified investments and contributions, and community development services, considering Richwood’s capacity and the need and availability of such opportunities in the AA.

Community Development Loans

Richwood originated 52 community development loans totaling approximately \$5.8 million, representing 47.3% of total community development loans. The following table reflects the total number of community development loans by purpose, number, and dollar amount.

| CD Purpose | # | \$ |
|------------------------------|-----------|--------------------|
| Revitalization/Stabilization | 52 | \$5,752,706 |
| Total | 52 | \$5,752,706 |

Revitalization/Stabilization

- A construction loan totaling \$4.4 million that provided funding to build a new fire station that serves three townships, including a moderate-income community in Delaware County.
- 51 PPP loans totaling \$1.3 million made to small businesses in LMI geographies.

Community Development Investments

Richwood had \$328,543 in qualified investments and small dollar contributions during the evaluation period, representing 11.7% of total qualified investments and contributions.

Richwood obtained a new LIHTC worth \$250,000 that supports affordable housing initiatives in Delaware County.

The following table shows the total number of qualified donations by purpose, number, and dollar amount.

| Purpose of Donation | # | \$ |
|----------------------------|-----------|-----------------|
| Services to LMI | 26 | \$64,047 |
| Affordable Housing | 8 | \$14,495 |
| Total | 34 | \$78,543 |

Impactful donations include:

- \$14,495 (eight donations) to a global nonprofit organization that provides affordable housing for LMI individuals and families.
- \$13,722 (two donations) to a nonprofit that provides funding to alleviate the impact of poverty.
- \$8,427 (one donation) to an organization that provides emergency assistance to LMI individuals and families.
- \$5,990 (two donations) to a hospital offering financial assistance to LMI patients or free care for those that qualify through the Hospital Care Assurance Program (HCAP).

Community Development Services

The following table provides a breakdown of qualified community development services by community development purpose.

| Purpose of CD Service | # Services | # Organizations* | # Employees* | # Hours |
|--|------------|------------------|--------------|------------|
| LMI Services | 12 | 5 | 7 | 257 |
| Affordable Housing | 1 | 1 | 1 | 6 |
| | 13 | 6 | 8 | 263 |
| <i>*Some organizations and employees may be double-counted if received/performed more than one service</i> | | | | |

Employees were involved with organizations and activities that promote community services targeted to LMI individuals and to a lesser extent affordable housing. Bank officers and employees worked with a variety of community service organizations, throughout the AA during the evaluation period. Most of Richwood’s community development services are provided through serving on boards and committees (151 hours) followed by providing technical assistance (76 hours) and financial literacy training (36 hours). Service hours represent 65.1% of total community development service hours.

Serving on Boards and Committees

- Four employees serve as board members of two large nonprofit organizations that provide wraparound services to LMI individuals and families.
- One employee serves on the board of a global nonprofit organization that provides affordable housing for LMI individuals and families.

Technical Expertise

- One employee helped a nonprofit organization with fundraising campaigns.
- One employee helped with program development for two nonprofit organizations.

Financial Literacy

- Three employees partnered with three nonprofits to provide financial literacy training to LMI individuals.

NONMETROPOLITAN / METROPOLITAN AREAS
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS

- **Nonmetropolitan Ohio**
 - As of December 31, 2023, Richwood operated three branches, representing 33.3% of its total branches.
 - As of June 30, 2023, Richwood had \$113.8 million in deposits in this AA, representing a market share of 3.5%.
- **Springfield MSA**
 - As of December 31, 2023, Richwood operated two branches, representing 22.2% of its total branches.
 - As of June 30, 2023, Richwood had \$101.8 million in deposits in this AA, representing a market share of 5.1%.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Using available facts and data, including performance and demographic information, the AA's performance was evaluated and compared with Richwood's overall performance. The conclusions regarding performance are provided in the tables below. Refer to the tables in Appendix C for information regarding these areas.

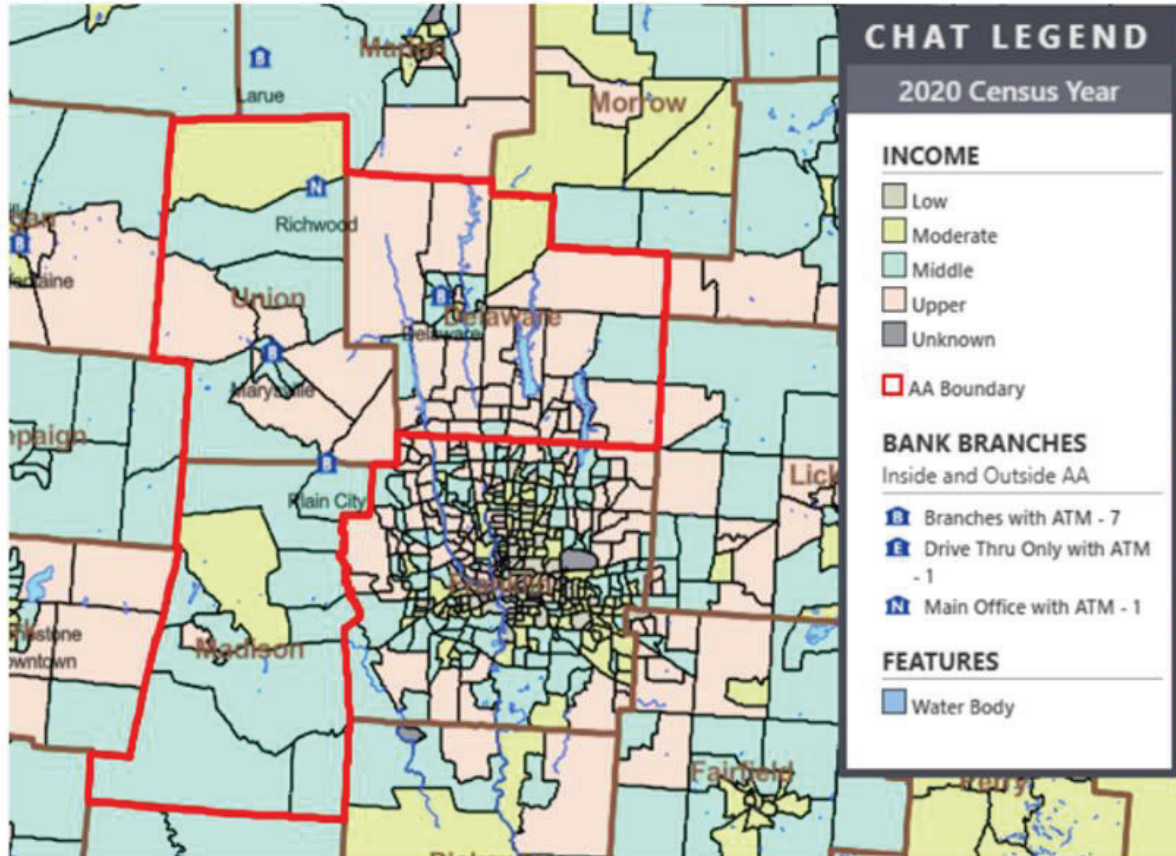
| Assessment Area | Lending Test | Community Development Test |
|---|--------------|----------------------------|
| Nonmetropolitan Ohio | Below | Consistent |
| Springfield MSA | Below | Consistent |
| <i>The performance in the limited-scope AAs did not impact the overall rating</i> | | |

For the lending test, Richwood received an Outstanding rating. Performance in Nonmetropolitan Ohio and the Springfield MSA is below Richwood's overall performance. Borrower distribution is reasonable, and geographic distribution is excellent in both AAs. There was insufficient loan volume to evaluate small business, consumer, and home equity lending in either of these AAs.

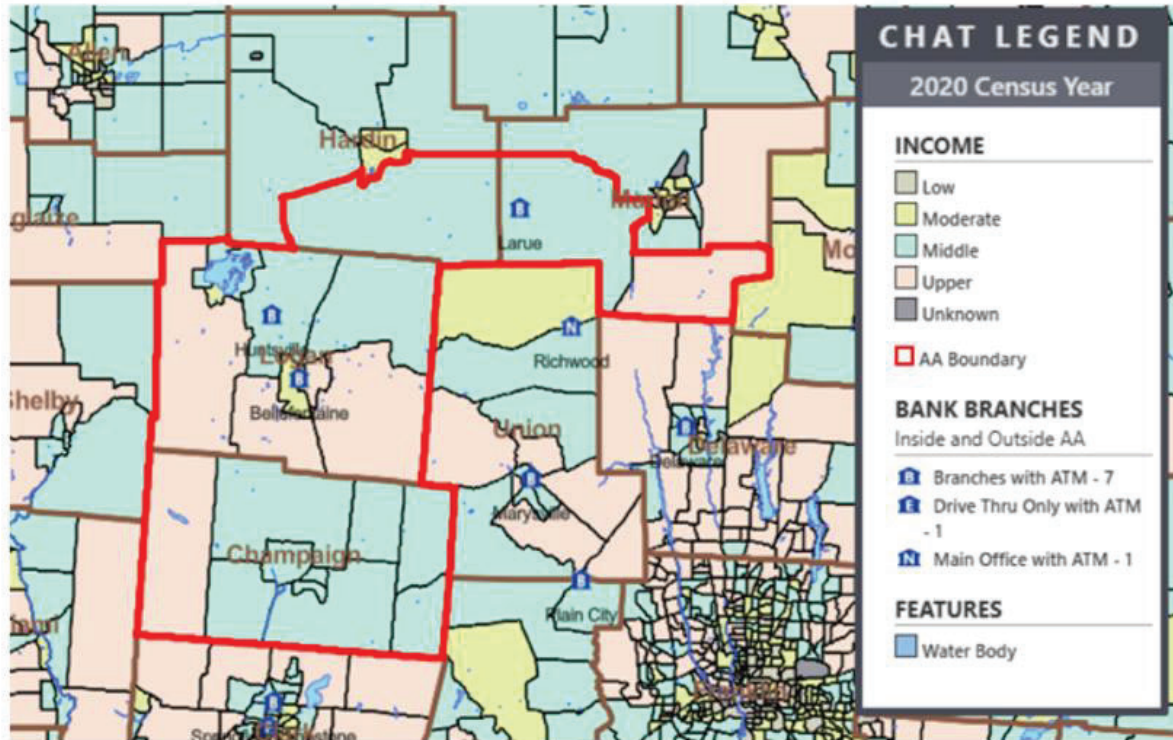
For the community development test, Richwood received an Outstanding rating. Performance in Nonmetropolitan Ohio and the Springfield MSA is consistent with Richwood's overall performance. These levels of performance are primarily due to the occasional use of complex investments in these AAs relative to Richwood's operational presence in the AAs.

Appendix A – Assessment Area Maps

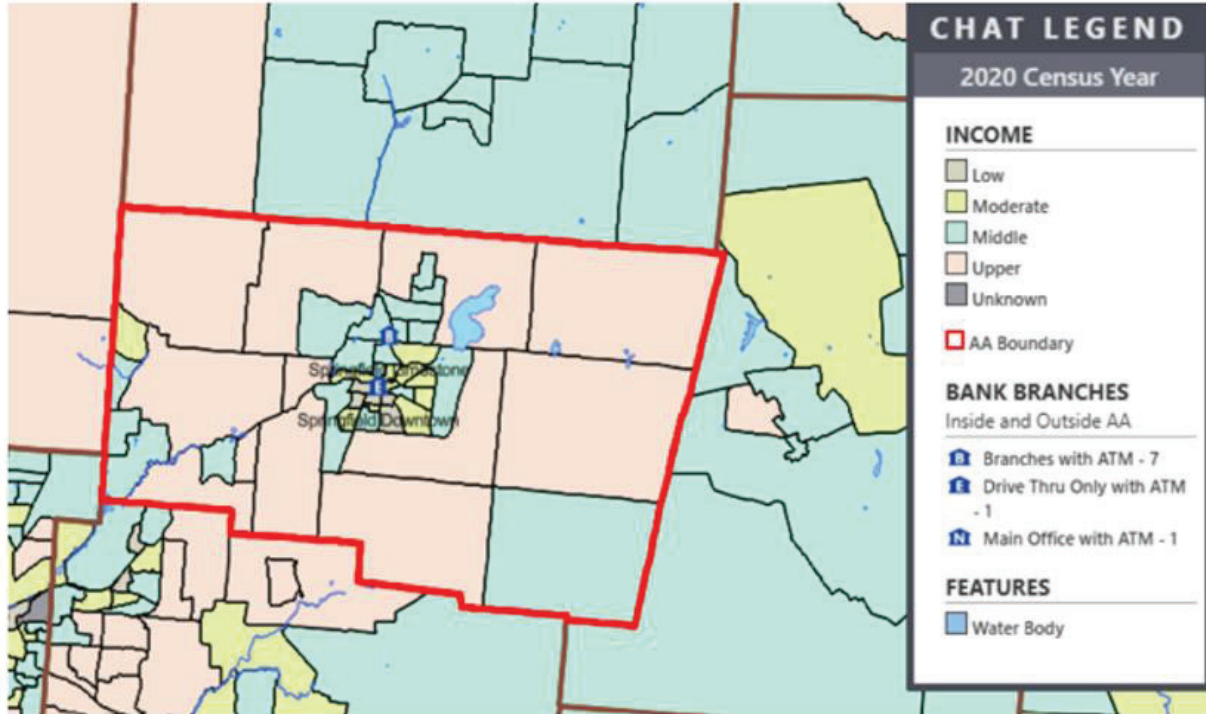
Columbus OH MSA (2022-2023)



Nonmetropolitan Ohio (2022-2023)



Springfield OH MSA (2022-2023)



Appendix B – Demographic Tables

Combined Demographics Report - 2023

Assessment Area: Columbus OH MSA

| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | | |
|--|----------------------------------|---|--------------------------|---------------|--|-------------------------|---------------------------|-----------------------------|---|
| | # | % | # | % | # | % | # | % | |
| Low-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 8,717 | 10.9% | |
| Moderate-income | 4 | 6.2% | 3,643 | 4.5% | 376 | 10.3% | 9,878 | 12.3% | |
| Middle-income | 25 | 38.5% | 25,374 | 31.7% | 1,384 | 5.5% | 13,783 | 17.2% | |
| Upper-income | 36 | 55.4% | 51,109 | 63.8% | 1,131 | 2.2% | 47,748 | 59.6% | |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 65 | 100.0% | 80,126 | 100.0% | 2,891 | 3.6% | 80,126 | 100.0% | |
| | Housing Units by Tract | Housing Types by Tract | | | | | | | |
| | | Owner-Occupied | | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % | |
| Low-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Moderate-income | 5,601 | 3,426 | 4.0% | 61.2% | 1,757 | 31.4% | 418 | 7.5% | |
| Middle-income | 40,519 | 27,135 | 31.8% | 67.0% | 10,906 | 26.9% | 2,478 | 6.1% | |
| Upper-income | 66,533 | 54,751 | 64.2% | 82.3% | 9,258 | 13.9% | 2,524 | 3.8% | |
| Unknown-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 112,653 | 85,312 | 100.0% | 75.7% | 21,921 | 19.5% | 5,420 | 4.8% | |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | | |
| | | Less Than or = \$1 Million | | | | Over \$1 Million | | Revenue Not Reported | |
| | | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Moderate-income | 373 | 2.7% | 346 | 2.8% | 19 | 2.0% | 8 | 4.3% | |
| Middle-income | 3,597 | 26.4% | 3,296 | 26.4% | 246 | 26.2% | 55 | 29.4% | |
| Upper-income | 9,634 | 70.8% | 8,835 | 70.8% | 675 | 71.8% | 124 | 66.3% | |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 13,604 | 100.0% | 12,477 | 100.0% | 940 | 100.0% | 187 | 100.0% | |
| Percentage of Total Businesses: | | | | 91.7% | | 6.9% | | 1.4% | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | | |
| | | Less Than or = \$1 Million | | | | Over \$1 Million | | Revenue Not Reported | |
| | | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Moderate-income | 32 | 7.4% | 32 | 7.4% | 0 | 0.0% | 0 | 0.0% | |
| Middle-income | 202 | 46.4% | 201 | 46.6% | 1 | 25.0% | 0 | 0.0% | |
| Upper-income | 201 | 46.2% | 198 | 45.9% | 3 | 75.0% | 0 | 0.0% | |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 435 | 100.0% | 431 | 100.0% | 4 | 100.0% | 0 | 0.0% | |
| Percentage of Total Farms: | | | | 99.1% | | 0.9% | | 0.0% | |

Based on 2023 FFIEC Census Data and 2023 D&B information

Combined Demographics Report - 2022

Assessment Area: Columbus OH MSA

| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | | |
|-------------------|--|---|--------------------------|---------------|--|-------------------------|---------------------------|-----------------------------|--|
| | # | % | # | % | # | % | # | % | |
| Low-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 7,689 | 10.2% | |
| Moderate-income | 4 | 6.8% | 3,643 | 4.8% | 376 | 10.3% | 8,962 | 11.9% | |
| Middle-income | 20 | 33.9% | 20,774 | 27.5% | 1,160 | 5.6% | 12,657 | 16.8% | |
| Upper-income | 35 | 59.3% | 51,090 | 67.7% | 1,131 | 2.2% | 46,199 | 61.2% | |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 59 | 100.0% | 75,507 | 100.0% | 2,667 | 3.5% | 75,507 | 100.0% | |
| | Housing Units by Tract | Housing Types by Tract | | | | | | | |
| | | Owner-Occupied | | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % | |
| Low-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Moderate-income | 5,601 | 3,426 | 4.3% | 61.2% | 1,757 | 31.4% | 418 | 7.5% | |
| Middle-income | 32,467 | 22,226 | 27.7% | 68.5% | 8,427 | 26.0% | 1,814 | 5.6% | |
| Upper-income | 66,387 | 54,729 | 68.1% | 82.4% | 9,158 | 13.8% | 2,500 | 3.8% | |
| Unknown-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 104,455 | 80,381 | 100.0% | 77.0% | 19,342 | 18.5% | 4,732 | 4.5% | |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | | |
| | | Less Than or = \$1 Million | | | | Over \$1 Million | | Revenue Not Reported | |
| | | # | % | % | # | % | # | % | |
| Low-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Moderate-income | 367 | 339 | 2.9% | 2.9% | 19 | 2.2% | 9 | 5.1% | |
| Middle-income | 2,935 | 2,686 | 23.0% | 22.9% | 208 | 23.7% | 41 | 23.2% | |
| Upper-income | 9,482 | 8,705 | 74.2% | 74.2% | 650 | 74.1% | 127 | 71.8% | |
| Unknown-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 12,784 | 11,730 | 100.0% | 100.0% | 877 | 100.0% | 177 | 100.0% | |
| | Percentage of Total Businesses: | | | 91.8% | | | 6.9% | 1.4% | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | | |
| | | Less Than or = \$1 Million | | | | Over \$1 Million | | Revenue Not Reported | |
| | | # | % | % | # | % | # | % | |
| Low-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Moderate-income | 33 | 33 | 8.5% | 8.6% | 0 | 0.0% | 0 | 0.0% | |
| Middle-income | 151 | 150 | 39.0% | 39.2% | 1 | 25.0% | 0 | 0.0% | |
| Upper-income | 203 | 200 | 52.5% | 52.2% | 3 | 75.0% | 0 | 0.0% | |
| Unknown-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% | |
| Total | 387 | 383 | 100.0% | 100.0% | 4 | 100.0% | 0 | 0.0% | |
| | Percentage of Total Farms: | | | 99.0% | | | 1.0% | 0.0% | |

Based on 2022 FFIEC Census Data and 2022 D&B Information

Combined Demographics Report

Assessment Area: Nonmetropolitan Ohio

| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
|--|----------------------------------|---|--------------------------|-------------------------|--|-----------------------------|---------------------------|---------------|
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 3,946 | 14.3% |
| Moderate-income | 2 | 8.3% | 1,572 | 5.7% | 319 | 20.3% | 4,821 | 17.5% |
| Middle-income | 16 | 66.7% | 16,414 | 59.6% | 1,170 | 7.1% | 6,668 | 24.2% |
| Upper-income | 6 | 25.0% | 9,561 | 34.7% | 558 | 5.8% | 12,112 | 44.0% |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 24 | 100.0% | 27,547 | 100.0% | 2,047 | 7.4% | 27,547 | 100.0% |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | Rental | | Vacant | | |
| | | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate-income | 4,076 | 1,511 | 4.9% | 37.1% | 1,481 | 36.3% | 1,084 | 26.6% |
| Middle-income | 28,392 | 18,119 | 59.3% | 63.8% | 5,607 | 19.7% | 4,666 | 16.4% |
| Upper-income | 14,493 | 10,907 | 35.7% | 75.3% | 2,280 | 15.7% | 1,306 | 9.0% |
| Unknown-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 46,961 | 30,537 | 100.0% | 65.0% | 9,368 | 19.9% | 7,056 | 15.0% |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate-income | 211 | 6.8% | 184 | 6.6% | 22 | 10.3% | 5 | 6.3% |
| Middle-income | 2,010 | 64.8% | 1,835 | 65.3% | 129 | 60.3% | 46 | 58.2% |
| Upper-income | 880 | 28.4% | 789 | 28.1% | 63 | 29.4% | 28 | 35.4% |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 3,101 | 100.0% | 2,808 | 100.0% | 214 | 100.0% | 79 | 100.0% |
| Percentage of Total Businesses: | | | 90.6% | | 6.9% | | 2.5% | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate-income | 1 | 0.3% | 1 | 0.3% | 0 | 0.0% | 0 | 0.0% |
| Middle-income | 231 | 61.4% | 226 | 61.4% | 1 | 25.0% | 4 | 100.0% |
| Upper-income | 144 | 38.3% | 141 | 38.3% | 3 | 75.0% | 0 | 0.0% |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 376 | 100.0% | 368 | 100.0% | 4 | 100.0% | 4 | 100.0% |
| Percentage of Total Farms: | | | 97.9% | | 1.1% | | 1.1% | |

Based on 2023 FFIEC Census Data and 2023 D&B Information

Combined Demographics Report

Assessment Area: Springfield OH MSA

| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
|--|----------------------------------|---|--------------------------|-------------------------|--|-----------------------------|---------------------------|---------------|
| | # | % | # | % | # | % | # | % |
| Low-income | 5 | 11.1% | 2,381 | 6.7% | 845 | 35.5% | 7,192 | 20.3% |
| Moderate-income | 10 | 22.2% | 6,853 | 19.4% | 1,463 | 21.3% | 6,138 | 17.4% |
| Middle-income | 18 | 40.0% | 14,463 | 40.9% | 1,193 | 8.2% | 7,691 | 21.8% |
| Upper-income | 12 | 26.7% | 11,657 | 33.0% | 419 | 3.6% | 14,333 | 40.5% |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 45 | 100.0% | 35,354 | 100.0% | 3,920 | 11.1% | 35,354 | 100.0% |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 5,310 | 1,631 | 4.4% | 30.7% | 2,551 | 48.0% | 1,128 | 21.2% |
| Moderate-income | 12,752 | 5,375 | 14.6% | 42.2% | 5,719 | 44.8% | 1,658 | 13.0% |
| Middle-income | 26,128 | 15,780 | 42.8% | 60.4% | 7,940 | 30.4% | 2,408 | 9.2% |
| Upper-income | 17,093 | 14,047 | 38.1% | 82.2% | 1,819 | 10.6% | 1,227 | 7.2% |
| Unknown-income | 0 | 0 | 0.0% | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 61,283 | 36,833 | 100.0% | 60.1% | 18,029 | 29.4% | 6,421 | 10.5% |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 222 | 5.6% | 196 | 5.5% | 26 | 7.5% | 0 | 0.0% |
| Moderate-income | 864 | 21.9% | 752 | 21.2% | 105 | 30.2% | 7 | 14.3% |
| Middle-income | 1,587 | 40.2% | 1,459 | 41.1% | 110 | 31.6% | 18 | 36.7% |
| Upper-income | 1,277 | 32.3% | 1,146 | 32.3% | 107 | 30.7% | 24 | 49.0% |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 3,950 | 100.0% | 3,553 | 100.0% | 348 | 100.0% | 49 | 100.0% |
| Percentage of Total Businesses: | | | 89.9% | | 8.8% | | 1.2% | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 1 | 0.7% | 1 | 0.8% | 0 | 0.0% | 0 | 0.0% |
| Moderate-income | 1 | 0.7% | 1 | 0.8% | 0 | 0.0% | 0 | 0.0% |
| Middle-income | 27 | 19.9% | 27 | 20.5% | 0 | 0.0% | 0 | 0.0% |
| Upper-income | 107 | 78.7% | 103 | 78.0% | 4 | 100.0% | 0 | 0.0% |
| Unknown-income | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 136 | 100.0% | 132 | 100.0% | 4 | 100.0% | 0 | 0.0% |
| Percentage of Total Farms: | | | 97.1% | | 2.9% | | 0.0% | |

Based on 2023 FFIEC Census Data and 2023 D&B Information

Appendix C –Lending Tables

HMDA Lending Tables

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Columbus OH MSA

| PRODUCT TYPE | Borrower Income Levels | Bank & Aggregate Lending; Demographic Data | | | | | | | | | | | | | |
|-------------------|------------------------|--|-------------|-------------|---------------|---------------------------|-------------|-------------|-----------|-------------|---------------------------|--------------|-------------|-------------|-------------|
| | | 2022 | | | | | | 2023 | | | | | | | |
| | | Count | | Dollar | | Families by Family Income | Count | | Dollar | | Families by Family Income | | | | |
| | | Bank | Agg | Bank | Agg | | Bank | Agg | Bank | Agg | | | | | |
| # | % | % | \$(000s) | \$\$% | \$\$% | % | # | % | % | \$(000s) | \$\$% | \$\$% | % | | |
| HOME PURCHASE | Low | 2 | 3.8% | 2.4% | 396 | 2.6% | 1.0% | 10.2% | 2 | 7.7% | 2.6% | 460 | 7.1% | 0.9% | 10.9% |
| | Moderate | 13 | 24.5% | 9.3% | 2,508 | 16.4% | 5.5% | 11.9% | 5 | 19.2% | 10.2% | 1,107 | 17.2% | 5.7% | 12.3% |
| | Middle | 9 | 17.0% | 20.0% | 2,141 | 14.0% | 16.5% | 16.8% | 6 | 23.1% | 18.9% | 1,372 | 21.3% | 15.1% | 17.2% |
| | Upper | 18 | 34.0% | 50.8% | 7,882 | 51.6% | 60.5% | 61.2% | 8 | 30.8% | 50.6% | 2,331 | 36.2% | 61.6% | 59.6% |
| | Unknown | 11 | 20.8% | 17.5% | 2,339 | 15.3% | 16.5% | 0.0% | 5 | 19.2% | 17.7% | 1,175 | 18.2% | 16.7% | 0.0% |
| | <i>Total</i> | <i>53</i> | <i>100%</i> | <i>100%</i> | <i>15,266</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>26</i> | <i>100%</i> | <i>100%</i> | <i>6,445</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> |
| REFINANCE | Low | 9 | 22.0% | 6.0% | 1,299 | 14.3% | 3.0% | 10.2% | 1 | 12.5% | 5.7% | 158 | 11.6% | 2.3% | 10.9% |
| | Moderate | 7 | 17.1% | 15.0% | 1,299 | 14.3% | 10.1% | 11.9% | 3 | 37.5% | 14.2% | 419 | 30.8% | 7.4% | 12.3% |
| | Middle | 12 | 29.3% | 22.0% | 2,945 | 32.5% | 18.7% | 16.8% | 4 | 50.0% | 22.4% | 785 | 57.6% | 14.7% | 17.2% |
| | Upper | 10 | 24.4% | 47.1% | 2,696 | 29.8% | 56.9% | 61.2% | 0 | 0.0% | 49.6% | 0 | 0.0% | 43.5% | 59.6% |
| | Unknown | 3 | 7.3% | 9.9% | 823 | 9.1% | 11.3% | 0.0% | 0 | 0.0% | 8.1% | 0 | 0.0% | 32.1% | 0.0% |
| | <i>Total</i> | <i>41</i> | <i>100%</i> | <i>100%</i> | <i>9,062</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>8</i> | <i>100%</i> | <i>100%</i> | <i>1,362</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> |
| HOME IMPROVEMENT | Low | 2 | 100.0% | 2.3% | 94 | 100.0% | 1.2% | 10.2% | 0 | 0.0% | 4.9% | 0 | 0.0% | 2.5% | 10.9% |
| | Moderate | 0 | 0.0% | 8.6% | 0 | 0.0% | 5.4% | 11.9% | 0 | 0.0% | 9.6% | 0 | 0.0% | 6.0% | 12.3% |
| | Middle | 0 | 0.0% | 19.8% | 0 | 0.0% | 15.3% | 16.8% | 0 | 0.0% | 19.8% | 0 | 0.0% | 14.9% | 17.2% |
| | Upper | 0 | 0.0% | 67.6% | 0 | 0.0% | 75.6% | 61.2% | 2 | 66.7% | 63.7% | 180 | 60.0% | 74.4% | 59.6% |
| | Unknown | 0 | 0.0% | 1.6% | 0 | 0.0% | 2.5% | 0.0% | 1 | 33.3% | 2.0% | 120 | 40.0% | 2.3% | 0.0% |
| | <i>Total</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>94</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>3</i> | <i>100%</i> | <i>100%</i> | <i>300</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> |
| MULTI FAMILY | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 10.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 10.9% |
| | Moderate | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 11.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 12.3% |
| | Middle | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 16.8% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 17.2% |
| | Upper | 0 | 0.0% | 3.8% | 0 | 0.0% | 0.5% | 61.2% | 0 | 0.0% | 4.0% | 0 | 0.0% | 0.1% | 59.6% |
| | Unknown | 2 | 100.0% | 96.2% | 5,763 | 100.0% | 99.5% | 0.0% | 0 | 0.0% | 96.0% | 0 | 0.0% | 99.9% | 0.0% |
| | <i>Total</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>5,763</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 1.7% | 0 | 0.0% | 1.1% | 10.2% | 0 | 0.0% | 4.2% | 0 | 0.0% | 1.9% | 10.9% |
| | Moderate | 0 | 0.0% | 11.0% | 0 | 0.0% | 7.6% | 11.9% | 0 | 0.0% | 11.6% | 0 | 0.0% | 6.8% | 12.3% |
| | Middle | 0 | 0.0% | 20.1% | 0 | 0.0% | 16.6% | 16.8% | 0 | 0.0% | 20.2% | 0 | 0.0% | 14.2% | 17.2% |
| | Upper | 0 | 0.0% | 64.1% | 0 | 0.0% | 71.9% | 61.2% | 0 | 0.0% | 61.5% | 0 | 0.0% | 75.6% | 59.6% |
| | Unknown | 0 | 0.0% | 3.1% | 0 | 0.0% | 2.8% | 0.0% | 0 | 0.0% | 2.5% | 0 | 0.0% | 1.5% | 0.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases

Based on 2022 & 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Columbus OH MSA

| PRODUCT TYPE | Borrower Income Levels | Bank & Aggregate Lending; Demographic Data | | | | | | | | | | | | | | | |
|-----------------------------|------------------------|--|-------------|-------------|----------------|-------------|-------------|-------------|---------------------------|-------------|-------------|--------------|----------------|-------------|-------------|---|---------------------------|
| | | 2022 | | | | | | | 2023 | | | | | | | | |
| | | Count | | | Dollar | | | | Families by Family Income | Count | | | Dollar | | | | Families by Family Income |
| | | Bank # | % | Agg % | Bank \$ (000s) | \$ % | Agg \$ % | % | | Bank # | % | Agg % | Bank \$ (000s) | \$ % | Agg \$ % | % | |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 1 | 20.0% | 5.9% | 27 | 4.9% | 4.7% | 10.2% | 0 | 0.0% | 3.4% | 0 | 0.0% | 2.4% | 10.9% | | |
| | Moderate | 2 | 40.0% | 13.3% | 31 | 5.6% | 8.6% | 11.9% | 3 | 37.5% | 18.2% | 231 | 30.0% | 13.1% | 12.3% | | |
| | Middle | 0 | 0.0% | 14.5% | 0 | 0.0% | 10.5% | 16.8% | 2 | 25.0% | 25.7% | 220 | 28.6% | 17.5% | 17.2% | | |
| | Upper | 2 | 40.0% | 62.7% | 496 | 89.5% | 72.1% | 61.2% | 3 | 37.5% | 49.2% | 318 | 41.4% | 63.6% | 59.6% | | |
| | Unknown | 0 | 0.0% | 3.5% | 0 | 0.0% | 4.0% | 0.0% | 0 | 0.0% | 3.4% | 0 | 0.0% | 3.3% | 0.0% | | |
| | <i>Total</i> | <i>5</i> | <i>100%</i> | <i>100%</i> | <i>554</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>8</i> | <i>100%</i> | <i>100%</i> | <i>759</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | | |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 10.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 10.9% | | |
| | Moderate | 0 | 0.0% | 2.2% | 0 | 0.0% | 1.2% | 11.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 12.3% | | |
| | Middle | 0 | 0.0% | 6.7% | 0 | 0.0% | 5.0% | 16.8% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 17.2% | | |
| | Upper | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 61.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 59.6% | | |
| | Unknown | 0 | 0.0% | 91.1% | 0 | 0.0% | 93.8% | 0.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0.0% | | |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> | | |
| HMDA TOTALS | Low | 14 | 13.6% | 3.4% | 1,816 | 5.9% | 1.4% | 10.2% | 3 | 6.7% | 3.6% | 618 | 7.0% | 1.2% | 10.9% | | |
| | Moderate | 22 | 21.4% | 10.9% | 3,838 | 12.5% | 6.3% | 11.9% | 11 | 24.4% | 11.1% | 1,757 | 19.8% | 5.6% | 12.3% | | |
| | Middle | 21 | 20.4% | 20.3% | 5,086 | 16.5% | 15.9% | 16.8% | 12 | 26.7% | 19.8% | 2,377 | 26.8% | 14.0% | 17.2% | | |
| | Upper | 30 | 29.1% | 52.8% | 11,074 | 36.0% | 57.3% | 61.2% | 13 | 28.9% | 52.5% | 2,829 | 31.9% | 55.6% | 59.6% | | |
| | Unknown | 16 | 15.5% | 12.5% | 8,925 | 29.0% | 19.1% | 0.0% | 6 | 13.3% | 13.1% | 1,295 | 14.6% | 23.6% | 0.0% | | |
| | <i>Total</i> | <i>103</i> | <i>100%</i> | <i>100%</i> | <i>30,739</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>45</i> | <i>100%</i> | <i>100%</i> | <i>8,876</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | | |

Originations & Purchases

Based on 2022 & 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Columbus OH MSA

| PRODUCT TYPE | Tract Income Levels | Bank & Aggregate Lending; Demographic Data | | | | | | | | | | | | | |
|-------------------|---------------------|--|-------------|-------------|----------------|-------------|-------------|----------------------|-----------|-------------|-------------|----------------|-------------|-------------|----------------------|
| | | 2022 | | | | | | 2023 | | | | | | | |
| | | Count | | | Dollar | | | Owner Occupied Units | Count | | | Dollar | | | Owner Occupied Units |
| | | Bank # | % | Agg % | Bank \$ (000s) | \$ % | Agg \$ % | | Bank # | % | Agg % | Bank \$ (000s) | \$ % | Agg \$ % | |
| HOME PURCHASE | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | Moderate | 4 | 7.5% | 2.5% | 982 | 6.4% | 1.6% | 4.3% | 3 | 11.5% | 2.1% | 495 | 7.7% | 1.3% | 4.0% |
| | Middle | 23 | 43.4% | 26.9% | 4,491 | 29.4% | 21.1% | 27.7% | 14 | 53.8% | 33.4% | 3,436 | 53.3% | 25.5% | 31.8% |
| | Upper | 26 | 49.1% | 70.6% | 9,793 | 64.1% | 77.2% | 68.1% | 9 | 34.6% | 64.5% | 2,514 | 39.0% | 73.2% | 64.2% |
| | Unknown | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | <i>Total</i> | <i>53</i> | <i>100%</i> | <i>100%</i> | <i>15,266</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>26</i> | <i>100%</i> | <i>100%</i> | <i>6,445</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> |
| REFINANCE | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | Moderate | 5 | 12.2% | 2.8% | 998 | 11.0% | 1.8% | 4.3% | 0 | 0.0% | 3.3% | 0 | 0.0% | 2.2% | 4.0% |
| | Middle | 14 | 34.1% | 26.0% | 2,779 | 30.7% | 19.3% | 27.7% | 3 | 37.5% | 31.1% | 522 | 38.3% | 19.1% | 31.8% |
| | Upper | 22 | 53.7% | 71.1% | 5,285 | 58.3% | 78.9% | 68.1% | 5 | 62.5% | 65.6% | 840 | 61.7% | 78.7% | 64.2% |
| | Unknown | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | <i>Total</i> | <i>41</i> | <i>100%</i> | <i>100%</i> | <i>9,062</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>8</i> | <i>100%</i> | <i>100%</i> | <i>1,362</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | Moderate | 1 | 50.0% | 1.2% | 24 | 25.5% | 0.6% | 4.3% | 0 | 0.0% | 2.3% | 0 | 0.0% | 1.4% | 4.0% |
| | Middle | 1 | 50.0% | 20.3% | 70 | 74.5% | 15.0% | 27.7% | 2 | 66.7% | 27.6% | 200 | 66.7% | 21.3% | 31.8% |
| | Upper | 0 | 0.0% | 78.5% | 0 | 0.0% | 84.3% | 68.1% | 1 | 33.3% | 70.2% | 100 | 33.3% | 77.3% | 64.2% |
| | Unknown | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | <i>Total</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>94</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>3</i> | <i>100%</i> | <i>100%</i> | <i>300</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> |
| MULTI FAMILY | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 19.2% | 0 | 0.0% | 3.9% | 5.0% | 0 | 0.0% | 8.0% | 0 | 0.0% | 0.4% | 4.5% |
| | Middle | 0 | 0.0% | 46.2% | 0 | 0.0% | 40.8% | 38.6% | 0 | 0.0% | 28.0% | 0 | 0.0% | 3.8% | 44.2% |
| | Upper | 2 | 100.0% | 34.6% | 5,763 | 100.0% | 55.3% | 56.3% | 0 | 0.0% | 64.0% | 0 | 0.0% | 95.8% | 51.3% |
| | Unknown | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | <i>Total</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>5,763</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 1.6% | 0 | 0.0% | 1.0% | 4.3% | 0 | 0.0% | 2.1% | 0 | 0.0% | 1.5% | 4.0% |
| | Middle | 0 | 0.0% | 20.2% | 0 | 0.0% | 14.6% | 27.7% | 0 | 0.0% | 25.5% | 0 | 0.0% | 17.7% | 31.8% |
| | Upper | 0 | 0.0% | 78.2% | 0 | 0.0% | 84.4% | 68.1% | 0 | 0.0% | 72.4% | 0 | 0.0% | 80.8% | 64.2% |
| | Unknown | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases
Based on 2022 & 2023 FFIEC Census Data, 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Columbus OH MSA

| PRODUCT TYPE | Tract Income Levels | Bank & Aggregate Lending; Demographic Data | | | | | | | | | | | | | | |
|--------------------------------|---------------------------|--|-------------|-------------|---------------|-------------|-------------|-------------|----------------------------|-------------|-------------|--------------|-------------|-------------|-------------|----------------------------|
| | | 2022 | | | | | | | 2023 | | | | | | | |
| | | Count | | | Dollar | | | | Owner Occupied Units | Count | | | Dollar | | | Owner Occupied Units |
| | | Bank | Agg | Bank | Agg | Bank | Agg | Bank | | Agg | Bank | Agg | Bank | Agg | | |
| # | % | % | \$(000s) | \$% | \$% | % | # | % | % | \$(000s) | \$% | \$% | % | | | |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | |
| | Moderate | 0 | 0.0% | 1.2% | 0 | 0.0% | 0.6% | 4.3% | 1 | 12.5% | 1.3% | 85 | 11.1% | 0.6% | 4.0% | |
| | Middle | 3 | 60.0% | 23.5% | 58 | 10.5% | 16.5% | 27.7% | 3 | 37.5% | 30.4% | 275 | 35.8% | 20.0% | 31.8% | |
| | Upper | 2 | 40.0% | 75.3% | 496 | 89.5% | 83.0% | 68.1% | 4 | 50.0% | 68.3% | 409 | 53.2% | 79.4% | 64.2% | |
| | Unknown | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | |
| | <i>Total</i> | <i>5</i> | <i>100%</i> | <i>100%</i> | <i>554</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>8</i> | <i>100%</i> | <i>100%</i> | <i>769</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | |
| | Moderate | 0 | 0.0% | 4.4% | 0 | 0.0% | 3.4% | 4.3% | 0 | 0.0% | 3.3% | 0 | 0.0% | 1.7% | 4.0% | |
| | Middle | 0 | 0.0% | 37.8% | 0 | 0.0% | 29.9% | 27.7% | 0 | 0.0% | 36.7% | 0 | 0.0% | 36.4% | 31.8% | |
| | Upper | 0 | 0.0% | 57.8% | 0 | 0.0% | 66.7% | 68.1% | 0 | 0.0% | 60.0% | 0 | 0.0% | 61.9% | 64.2% | |
| | Unknown | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>100%</i> | |
| HMDA TOTALS | Low | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | |
| | Moderate | 10 | 9.7% | 2.4% | 2,004 | 6.5% | 1.7% | 4.3% | 4 | 8.9% | 2.3% | 580 | 6.5% | 1.4% | 4.0% | |
| | Middle | 41 | 39.8% | 25.4% | 7,398 | 24.1% | 21.4% | 27.7% | 22 | 48.9% | 31.6% | 4,433 | 49.9% | 22.7% | 31.8% | |
| | Upper | 52 | 50.5% | 72.3% | 21,337 | 69.4% | 76.9% | 68.1% | 19 | 42.2% | 66.0% | 3,863 | 43.5% | 76.0% | 64.2% | |
| | Unknown | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0.0% | |
| | <i>Total</i> | <i>103</i> | <i>100%</i> | <i>100%</i> | <i>30,739</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | <i>45</i> | <i>100%</i> | <i>100%</i> | <i>8,876</i> | <i>100%</i> | <i>100%</i> | <i>100%</i> | |

Originations & Purchases
Based on 2022 & 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Nonmetropolitan Ohio

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | |
|-------------------|------------------------|---------------------------------|-------------|--------------|-------------|-----------------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023 | | | | | 2022 | | | | | 2023 | | | | | | |
| | | Bank | | Dollar | | Families by Family Income % | Count | | Dollar | | | Count | | Dollar | | | | |
| | | # | % | \$(000s) | \$% | | # | % | Bank | Agg | \$ (000s) | \$% | # | % | Bank | Agg | \$ (000s) | \$% |
| HOME PURCHASE | Low | 3 | 8.3% | 340 | 5.9% | 14.3% | 1 | 3.7% | 6.0% | 154 | 3.4% | 3.5% | 2 | 22.2% | 5.6% | 186 | 16.0% | 3.0% |
| | Moderate | 7 | 19.4% | 910 | 15.8% | 17.5% | 5 | 18.5% | 22.4% | 778 | 16.9% | 16.4% | 2 | 22.2% | 20.0% | 132 | 11.3% | 13.7% |
| | Middle | 8 | 22.2% | 1,012 | 17.6% | 24.2% | 5 | 18.5% | 24.5% | 543 | 11.8% | 22.6% | 3 | 33.3% | 25.6% | 469 | 40.3% | 24.2% |
| | Upper | 14 | 38.3% | 2,752 | 47.8% | 44.0% | 12 | 44.4% | 29.6% | 2,376 | 51.7% | 40.1% | 2 | 22.2% | 29.6% | 376 | 32.3% | 41.0% |
| | Unknown | 4 | 11.1% | 741 | 12.9% | 0.0% | 4 | 14.8% | 17.5% | 741 | 16.1% | 17.4% | 0 | 0.0% | 19.1% | 0 | 0.0% | 18.1% |
| | <i>Total</i> | <i>36</i> | <i>100%</i> | <i>5,755</i> | <i>100%</i> | <i>100.0%</i> | <i>27</i> | <i>100%</i> | <i>100%</i> | <i>4,532</i> | <i>100%</i> | <i>100%</i> | <i>9</i> | <i>100%</i> | <i>100%</i> | <i>1,163</i> | <i>100%</i> | <i>100%</i> |
| REFINANCE | Low | 1 | 5.6% | 85 | 3.0% | 14.3% | 0 | 0.0% | 10.2% | 0 | 0.0% | 6.0% | 1 | 20.0% | 8.1% | 85 | 12.7% | 5.2% |
| | Moderate | 6 | 33.3% | 738 | 26.3% | 17.5% | 5 | 38.5% | 24.4% | 681 | 31.8% | 18.0% | 1 | 20.0% | 21.0% | 57 | 8.5% | 16.9% |
| | Middle | 4 | 22.2% | 925 | 32.9% | 24.2% | 3 | 23.1% | 28.3% | 685 | 32.0% | 28.8% | 1 | 20.0% | 25.7% | 240 | 35.9% | 23.9% |
| | Upper | 4 | 22.2% | 476 | 16.9% | 44.0% | 3 | 23.1% | 29.2% | 333 | 15.6% | 36.9% | 1 | 20.0% | 35.1% | 143 | 21.4% | 39.7% |
| | Unknown | 3 | 16.7% | 585 | 20.8% | 0.0% | 2 | 15.4% | 8.0% | 441 | 20.6% | 10.3% | 1 | 20.0% | 10.1% | 144 | 21.5% | 14.3% |
| | <i>Total</i> | <i>18</i> | <i>100%</i> | <i>2,809</i> | <i>100%</i> | <i>100.0%</i> | <i>13</i> | <i>100%</i> | <i>100%</i> | <i>2,140</i> | <i>100%</i> | <i>100%</i> | <i>5</i> | <i>100%</i> | <i>100%</i> | <i>669</i> | <i>100%</i> | <i>100%</i> |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0 | 0.0% | 14.3% | 0 | 0.0% | 9.0% | 0 | 0.0% | 6.2% | 0 | 0.0% | 6.3% | 0 | 0.0% | 4.4% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.5% | 0 | 0.0% | 16.2% | 0 | 0.0% | 14.0% | 0 | 0.0% | 20.7% | 0 | 0.0% | 15.5% |
| | Middle | 2 | 66.7% | 85 | 37.8% | 24.2% | 1 | 100.0% | 26.6% | 25 | 100.0% | 21.5% | 1 | 50.0% | 27.0% | 60 | 30.0% | 25.8% |
| | Upper | 1 | 33.3% | 140 | 62.2% | 44.0% | 0 | 0.0% | 45.0% | 0 | 0.0% | 54.0% | 1 | 50.0% | 45.0% | 140 | 70.0% | 53.8% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 3.2% | 0 | 0.0% | 4.3% | 0 | 0.0% | 0.9% | 0 | 0.0% | 0.6% |
| | <i>Total</i> | <i>3</i> | <i>100%</i> | <i>225</i> | <i>100%</i> | <i>100.0%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>25</i> | <i>100%</i> | <i>100%</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>200</i> | <i>100%</i> | <i>100%</i> |
| MULTI FAMILY | Low | 0 | 0.0% | 0 | 0.0% | 14.3% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 24.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 44.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 2 | 100.0% | 1,789 | 100.0% | 0.0% | 1 | 100.0% | 100.0% | 1,300 | 100.0% | 100.0% | 1 | 100.0% | 100.0% | 489 | 100.0% | 100.0% |
| | <i>Total</i> | <i>2</i> | <i>100%</i> | <i>1,789</i> | <i>100%</i> | <i>100.0%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>1,300</i> | <i>100%</i> | <i>100%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>489</i> | <i>100%</i> | <i>100%</i> |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 14.3% | 0 | 0.0% | 6.1% | 0 | 0.0% | 3.0% | 0 | 0.0% | 5.4% | 0 | 0.0% | 3.6% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.5% | 0 | 0.0% | 14.9% | 0 | 0.0% | 12.4% | 0 | 0.0% | 23.1% | 0 | 0.0% | 16.2% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 24.2% | 0 | 0.0% | 32.4% | 0 | 0.0% | 27.7% | 0 | 0.0% | 25.4% | 0 | 0.0% | 25.4% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 44.0% | 0 | 0.0% | 43.9% | 0 | 0.0% | 55.8% | 0 | 0.0% | 43.8% | 0 | 0.0% | 52.2% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 2.7% | 0 | 0.0% | 1.2% | 0 | 0.0% | 2.3% | 0 | 0.0% | 2.5% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Nonmetropolitan Ohio

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | |
|-----------------------------|------------------------|---------------------------------|-------------|-----------------|-------------|-----------------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|-----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023 | | | | | 2022 | | | | | 2023 | | | | | | |
| | | Bank | | | | Families by Family Income % | Count | | | Dollar | | | Count | | | Dollar | | |
| | | Count | % | Dollar (\$000s) | % | | Bank | Agg | % | Bank | Agg | % | Bank | Agg | % | Bank | Agg | % |
| # | % | \$ | % | % | # | % | % | \$(000s) | \$% | \$% | # | % | % | \$(000s) | \$% | \$% | | |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 1 | 25.0% | 64 | 14.5% | 14.3% | 1 | 33.3% | 10.9% | 64 | 23.1% | 7.0% | 0 | 0.0% | 11.8% | 0 | 0.0% | 8.5% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.5% | 0 | 0.0% | 8.7% | 0 | 0.0% | 6.8% | 0 | 0.0% | 17.6% | 0 | 0.0% | 12.0% |
| | Middle | 1 | 25.0% | 148 | 33.5% | 24.2% | 1 | 33.3% | 30.4% | 148 | 53.4% | 23.6% | 0 | 0.0% | 27.5% | 0 | 0.0% | 36.1% |
| | Upper | 2 | 50.0% | 230 | 52.0% | 44.0% | 1 | 33.3% | 37.0% | 65 | 23.5% | 46.2% | 1 | 100.0% | 37.3% | 165 | 100.0% | 39.6% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 13.0% | 0 | 0.0% | 16.5% | 0 | 0.0% | 5.9% | 0 | 0.0% | 3.9% |
| | <i>Total</i> | <i>4</i> | <i>100%</i> | <i>442</i> | <i>100%</i> | <i>100.0%</i> | <i>3</i> | <i>100%</i> | <i>100%</i> | <i>277</i> | <i>100%</i> | <i>100%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>165</i> | <i>100%</i> | <i>100%</i> |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 14.3% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 24.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 44.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| HMDA TOTALS | Low | 5 | 7.9% | 489 | 4.4% | 14.3% | 2 | 4.4% | 7.7% | 218 | 2.6% | 4.0% | 3 | 16.7% | 6.4% | 271 | 10.1% | 3.5% |
| | Moderate | 13 | 20.6% | 1,648 | 15.0% | 17.5% | 10 | 22.2% | 21.6% | 1,459 | 17.5% | 15.2% | 3 | 16.7% | 20.3% | 189 | 7.0% | 14.0% |
| | Middle | 15 | 23.8% | 2,170 | 19.7% | 24.2% | 10 | 22.2% | 26.2% | 1,401 | 16.8% | 22.5% | 5 | 27.8% | 25.6% | 769 | 28.6% | 23.7% |
| | Upper | 21 | 33.3% | 3,598 | 32.6% | 44.0% | 16 | 35.6% | 31.4% | 2,774 | 33.3% | 36.8% | 5 | 27.8% | 33.3% | 824 | 30.7% | 40.3% |
| | Unknown | 9 | 14.3% | 3,115 | 28.3% | 0.0% | 7 | 15.6% | 13.1% | 2,482 | 29.8% | 21.4% | 2 | 11.1% | 14.3% | 633 | 23.6% | 18.5% |
| | <i>Total</i> | <i>63</i> | <i>100%</i> | <i>11,020</i> | <i>100%</i> | <i>100.0%</i> | <i>45</i> | <i>100%</i> | <i>100%</i> | <i>8,334</i> | <i>100%</i> | <i>100%</i> | <i>18</i> | <i>100%</i> | <i>100%</i> | <i>2,686</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Nonmetropolitan Ohio

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | |
|-------------------|---------------------|---------------------------------|--------------|------------------|---------------|------------------------|--------------------------|-------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023 | | | | | 2022 | | | | | 2023 | | | | | | |
| | | Bank | | | | Owner Occupied Units % | Count | | Dollar | | | Count | | Dollar | | | | |
| | | Count | % | Dollar \$ (000s) | % | | Bank | Agg | Bank | Agg | Agg | Bank | Agg | Bank | Agg | | | |
| # | % | \$ (000s) | % | # | % | % | \$ (000s) | % | % | # | % | % | \$ (000s) | % | % | | | |
| HOME PURCHASE | Low | 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% |
| | Moderate | 3 | 8.3% | 451 | 7.8% | 4.9% | 3 | 11.1% | 6.6% | 451 | 9.8% | 5.4% | 0 | 0.0% | 9.5% | 0 | 0.0% | 8.0% |
| | Middle | 24 | 66.7% | 3,946 | 68.6% | 59.3% | 18 | 66.7% | 63.5% | 3,072 | 66.9% | 62.4% | 6 | 66.7% | 58.8% | 874 | 75.2% | 59.5% |
| | Upper | 9 | 25.0% | 1,358 | 23.6% | 35.7% | 6 | 22.2% | 29.9% | 1,069 | 23.3% | 32.2% | 3 | 33.3% | 31.7% | 289 | 24.8% | 32.5% |
| | Unknown | 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% |
| | Total | 36 | 100% | 5,755 | 100% | 100.0% | 27 | 100% | 100% | 4,532 | 100% | 100% | 9 | 100% | 100% | 1,163 | 100% | 100% |
| REFINANCE | Low | 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% |
| | Moderate | 1 | 5.6% | 144 | 5.1% | 4.9% | 0 | 0.0% | 6.2% | 0 | 0.0% | 4.2% | 1 | 20.0% | 4.9% | 144 | 21.5% | 3.9% |
| | Middle | 11 | 61.1% | 1,692 | 60.2% | 59.3% | 7 | 53.8% | 55.9% | 1,167 | 54.5% | 54.0% | 4 | 80.0% | 58.1% | 525 | 78.5% | 58.3% |
| | Upper | 6 | 33.3% | 973 | 34.6% | 35.7% | 6 | 46.2% | 37.9% | 973 | 45.5% | 41.8% | 0 | 0.0% | 37.1% | 0 | 0.0% | 37.9% |
| | Unknown | 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% |
| | Total | 18 | 100% | 2,809 | 100% | 100.0% | 13 | 100% | 100% | 2,140 | 100% | 100% | 5 | 100% | 100% | 669 | 100% | 100% |
| HOME IMPROVEMENT | Low | 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% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 4.9% | 0 | 0.0% | 4.7% | 0 | 0.0% | 3.3% | 0 | 0.0% | 5.0% | 0 | 0.0% | 4.6% |
| | Middle | 2 | 66.7% | 200 | 68.9% | 59.3% | 0 | 0.0% | 57.2% | 0 | 0.0% | 57.5% | 2 | 100.0% | 58.6% | 200 | 100.0% | 57.1% |
| | Upper | 1 | 33.3% | 25 | 11.1% | 35.7% | 1 | 100.0% | 38.1% | 25 | 100.0% | 39.1% | 0 | 0.0% | 36.5% | 0 | 0.0% | 38.3% |
| | Unknown | 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% |
| | Total | 3 | 100% | 225 | 100% | 100.0% | 1 | 100% | 100% | 25 | 100% | 100% | 2 | 100% | 100% | 200 | 100% | 100% |
| MULTI FAMILY | Multi-Family Units | | | | | | | | | | | | | | | | | |
| | Low | 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% |
| | Moderate | 1 | 50.0% | 1,300 | 72.7% | 28.4% | 1 | 100.0% | 23.1% | 1,300 | 100.0% | 14.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 1 | 50.0% | 489 | 27.3% | 45.9% | 0 | 0.0% | 46.2% | 0 | 0.0% | 72.8% | 1 | 100.0% | 83.3% | 489 | 100.0% | 97.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 25.7% | 0 | 0.0% | 30.8% | 0 | 0.0% | 13.0% | 0 | 0.0% | 16.7% | 0 | 0.0% | 3.0% |
| | Unknown | 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% |
| Total | 2 | 100% | 1,789 | 100% | 100.0% | 1 | 100% | 100% | 1,300 | 100% | 100% | 1 | 100% | 100% | 489 | 100% | 100% | |
| OTHER PURPOSE LOC | Low | 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% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 4.9% | 0 | 0.0% | 6.8% | 0 | 0.0% | 5.9% | 0 | 0.0% | 7.7% | 0 | 0.0% | 4.7% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 59.3% | 0 | 0.0% | 64.9% | 0 | 0.0% | 66.6% | 0 | 0.0% | 60.0% | 0 | 0.0% | 61.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 35.7% | 0 | 0.0% | 28.4% | 0 | 0.0% | 27.5% | 0 | 0.0% | 32.3% | 0 | 0.0% | 34.3% |
| | Unknown | 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% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Nonmetropolitan Ohio

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | |
|-----------------------------|---------------------|---------------------------------|-------------|---------------|-------------|------------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|-----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023 | | | | | 2022 | | | | | 2023 | | | | | | |
| | | Bank | | | | Owner Occupied Units % | Count | | | Dollar | | Count | | | Dollar | | | |
| | | Count | Dollar | | | | Bank | Agg | Agg | Bank | Agg | Agg | Bank | Agg | Bank | Agg | | |
| # | % | \$(000s) | \$% | % | # | % | % | \$(000s) | \$% | \$% | # | % | % | \$(000s) | \$% | \$% | | |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 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% |
| | Moderate | 1 | 25.0% | 65 | 14.7% | 4.9% | 1 | 33.3% | 10.9% | 65 | 23.5% | 13.2% | 0 | 0.0% | 3.9% | 0 | 0.0% | 3.7% |
| | Middle | 3 | 75.0% | 377 | 85.3% | 59.3% | 2 | 66.7% | 47.8% | 212 | 76.5% | 55.6% | 1 | 100.0% | 58.8% | 165 | 100.0% | 64.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 35.7% | 0 | 0.0% | 41.3% | 0 | 0.0% | 31.2% | 0 | 0.0% | 37.3% | 0 | 0.0% | 32.3% |
| | Unknown | 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% |
| | <i>Total</i> | <i>4</i> | <i>100%</i> | <i>442</i> | <i>100%</i> | <i>100.0%</i> | <i>3</i> | <i>100%</i> | <i>100%</i> | <i>277</i> | <i>100%</i> | <i>100%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>165</i> | <i>100%</i> | <i>100%</i> |
| PURPOSE NOT APPLICABLE | Low | 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% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 4.9% | 0 | 0.0% | 8.3% | 0 | 0.0% | 8.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 59.3% | 0 | 0.0% | 58.3% | 0 | 0.0% | 59.9% | 0 | 0.0% | 72.7% | 0 | 0.0% | 75.4% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 35.7% | 0 | 0.0% | 33.3% | 0 | 0.0% | 31.1% | 0 | 0.0% | 27.3% | 0 | 0.0% | 24.6% |
| | Unknown | 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% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| HMDA TOTALS | Low | 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% |
| | Moderate | 6 | 9.5% | 1,960 | 17.8% | 4.9% | 5 | 11.1% | 6.5% | 1,816 | 21.8% | 5.8% | 1 | 5.6% | 7.6% | 144 | 5.4% | 6.6% |
| | Middle | 41 | 65.1% | 6,704 | 60.8% | 59.3% | 27 | 60.0% | 60.0% | 4,451 | 53.4% | 60.7% | 14 | 77.8% | 58.8% | 2,253 | 83.9% | 60.4% |
| | Upper | 16 | 25.4% | 2,356 | 21.4% | 35.7% | 13 | 28.9% | 33.5% | 2,067 | 24.8% | 33.5% | 3 | 16.7% | 33.6% | 289 | 10.8% | 33.0% |
| | Unknown | 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% |
| | <i>Total</i> | <i>63</i> | <i>100%</i> | <i>11,020</i> | <i>100%</i> | <i>100.0%</i> | <i>45</i> | <i>100%</i> | <i>100%</i> | <i>8,334</i> | <i>100%</i> | <i>100%</i> | <i>19</i> | <i>100%</i> | <i>100%</i> | <i>2,686</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Springfield OH MSA

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | |
|-------------------|------------------------|---------------------------------|-------------|------------------|-------------|-----------------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023 | | | | | 2022 | | | | | 2023 | | | | | | |
| | | Bank | | | | Families by Family Income % | Count | | Dollar | | | Count | | Dollar | | | | |
| | | Count | % | Dollar \$ (000s) | % | | Bank | Agg | Bank | Agg | Bank | Agg | Bank | Agg | | | | |
| # | % | \$ (000s) | % | % | # | % | % | \$ (000s) | % | % | # | % | % | \$ (000s) | % | % | | |
| HOME PURCHASE | Low | 3 | 25.0% | 147 | 8.6% | 20.3% | 2 | 25.0% | 6.8% | 75 | 5.7% | 3.7% | 1 | 25.0% | 10.7% | 72 | 18.7% | 5.8% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.4% | 0 | 0.0% | 23.8% | 0 | 0.0% | 17.8% | 0 | 0.0% | 24.6% | 0 | 0.0% | 19.5% |
| | Middle | 1 | 8.3% | 82 | 4.8% | 21.8% | 1 | 12.5% | 23.0% | 82 | 6.2% | 23.3% | 0 | 0.0% | 21.4% | 0 | 0.0% | 21.7% |
| | Upper | 2 | 16.7% | 602 | 35.3% | 40.5% | 1 | 12.5% | 26.1% | 479 | 36.3% | 36.2% | 1 | 25.0% | 21.5% | 123 | 31.9% | 31.5% |
| | Unknown | 6 | 50.0% | 874 | 51.3% | 0.0% | 4 | 50.0% | 20.2% | 684 | 51.8% | 19.1% | 2 | 50.0% | 21.8% | 190 | 49.4% | 21.6% |
| | <i>Total</i> | <i>12</i> | <i>100%</i> | <i>1,705</i> | <i>100%</i> | <i>100.0%</i> | <i>8</i> | <i>100%</i> | <i>100%</i> | <i>1,320</i> | <i>100%</i> | <i>100%</i> | <i>4</i> | <i>100%</i> | <i>100%</i> | <i>385</i> | <i>100%</i> | <i>100%</i> |
| REFINANCE | Low | 0 | 0.0% | 0 | 0.0% | 20.3% | 0 | 0.0% | 8.6% | 0 | 0.0% | 5.1% | 0 | 0.0% | 12.5% | 0 | 0.0% | 7.3% |
| | Moderate | 3 | 25.0% | 236 | 16.8% | 17.4% | 3 | 25.0% | 23.1% | 236 | 16.8% | 17.7% | 0 | 0.0% | 24.7% | 0 | 0.0% | 23.5% |
| | Middle | 5 | 41.7% | 409 | 29.1% | 21.8% | 5 | 41.7% | 26.1% | 409 | 29.1% | 25.1% | 0 | 0.0% | 23.4% | 0 | 0.0% | 23.7% |
| | Upper | 4 | 33.3% | 759 | 54.1% | 40.5% | 4 | 33.3% | 32.2% | 759 | 54.1% | 41.2% | 0 | 0.0% | 24.6% | 0 | 0.0% | 29.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 10.0% | 0 | 0.0% | 10.9% | 0 | 0.0% | 14.9% | 0 | 0.0% | 16.4% |
| | <i>Total</i> | <i>12</i> | <i>100%</i> | <i>1,404</i> | <i>100%</i> | <i>100.0%</i> | <i>12</i> | <i>100%</i> | <i>100%</i> | <i>1,404</i> | <i>100%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0 | 0.0% | 20.3% | 0 | 0.0% | 5.1% | 0 | 0.0% | 3.6% | 0 | 0.0% | 6.3% | 0 | 0.0% | 3.6% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.4% | 0 | 0.0% | 16.4% | 0 | 0.0% | 15.2% | 0 | 0.0% | 22.3% | 0 | 0.0% | 16.6% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.8% | 0 | 0.0% | 28.7% | 0 | 0.0% | 26.5% | 0 | 0.0% | 28.0% | 0 | 0.0% | 25.3% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 40.5% | 0 | 0.0% | 47.2% | 0 | 0.0% | 51.6% | 0 | 0.0% | 39.9% | 0 | 0.0% | 49.8% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 2.5% | 0 | 0.0% | 3.1% | 0 | 0.0% | 3.6% | 0 | 0.0% | 4.7% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| MULTI FAMILY | Low | 0 | 0.0% | 0 | 0.0% | 20.3% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.4% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.8% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 40.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 4 | 100.0% | 2,141 | 100.0% | 0.0% | 2 | 100.0% | 100.0% | 1,013 | 100.0% | 100.0% | 2 | 100.0% | 100.0% | 1,128 | 100.0% | 100.0% |
| | <i>Total</i> | <i>4</i> | <i>100%</i> | <i>2,141</i> | <i>100%</i> | <i>100.0%</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>1,013</i> | <i>100%</i> | <i>100%</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>1,128</i> | <i>100%</i> | <i>100%</i> |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 20.3% | 0 | 0.0% | 8.0% | 0 | 0.0% | 7.5% | 0 | 0.0% | 11.5% | 0 | 0.0% | 6.8% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.4% | 0 | 0.0% | 17.3% | 0 | 0.0% | 12.2% | 0 | 0.0% | 24.4% | 0 | 0.0% | 17.2% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.8% | 0 | 0.0% | 30.9% | 0 | 0.0% | 26.9% | 0 | 0.0% | 29.5% | 0 | 0.0% | 24.1% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 40.5% | 0 | 0.0% | 41.4% | 0 | 0.0% | 50.8% | 0 | 0.0% | 32.1% | 0 | 0.0% | 49.5% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 2.5% | 0 | 0.0% | 2.5% | 0 | 0.0% | 2.6% | 0 | 0.0% | 2.3% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Springfield OH MSA

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | |
|-----------------------------|------------------------|---------------------------------|-------------|--------------|-------------|-----------------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023 | | | | | 2022 | | | | | 2023 | | | | | | |
| | | Bank | | | | Families by Family Income % | Count | | | Dollar | | Count | | | Dollar | | | |
| | | Count | Dollar | | | | Bank | Agg | Bank | Agg | Bank | Agg | Bank | Agg | | | | |
| # | % | \$(000s) | \$% | % | # | % | % | \$(000s) | \$% | \$% | # | % | % | \$(000s) | \$% | \$% | | |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 0 | 0.0% | 0 | 0.0% | 20.3% | 0 | 0.0% | 7.5% | 0 | 0.0% | 5.7% | 0 | 0.0% | 10.8% | 0 | 0.0% | 8.8% |
| | Moderate | 1 | 50.0% | 30 | 54.5% | 17.4% | 0 | 0.0% | 14.0% | 0 | 0.0% | 12.8% | 1 | 100.0% | 22.5% | 30 | 100.0% | 18.9% |
| | Middle | 1 | 50.0% | 25 | 45.5% | 21.8% | 1 | 100.0% | 25.8% | 25 | 100.0% | 26.4% | 0 | 0.0% | 34.3% | 0 | 0.0% | 26.6% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 40.5% | 0 | 0.0% | 49.5% | 0 | 0.0% | 49.9% | 0 | 0.0% | 29.4% | 0 | 0.0% | 31.6% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 3.2% | 0 | 0.0% | 5.2% | 0 | 0.0% | 2.9% | 0 | 0.0% | 14.0% |
| | <i>Total</i> | <i>2</i> | <i>100%</i> | <i>55</i> | <i>100%</i> | <i>100.0%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>25</i> | <i>100%</i> | <i>100%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>30</i> | <i>100%</i> | <i>100%</i> |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 20.3% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 17.4% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.8% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 40.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| HMDA TOTALS | Low | 3 | 10.0% | 147 | 2.8% | 20.3% | 2 | 8.7% | 7.1% | 75 | 2.0% | 3.9% | 1 | 14.3% | 10.5% | 72 | 4.7% | 5.9% |
| | Moderate | 4 | 13.3% | 266 | 5.0% | 17.4% | 3 | 13.0% | 21.9% | 236 | 6.3% | 16.5% | 1 | 14.3% | 24.0% | 30 | 1.9% | 19.6% |
| | Middle | 7 | 23.3% | 516 | 9.7% | 21.8% | 7 | 30.4% | 24.5% | 516 | 13.7% | 22.7% | 0 | 0.0% | 23.1% | 0 | 0.0% | 22.0% |
| | Upper | 6 | 20.0% | 1,361 | 25.7% | 40.5% | 5 | 21.7% | 30.9% | 1,238 | 32.9% | 36.6% | 1 | 14.3% | 24.7% | 123 | 8.0% | 31.9% |
| | Unknown | 10 | 33.3% | 3,015 | 56.8% | 0.0% | 6 | 26.1% | 15.6% | 1,697 | 45.1% | 20.3% | 4 | 57.1% | 17.8% | 1,318 | 85.4% | 20.6% |
| | <i>Total</i> | <i>30</i> | <i>100%</i> | <i>5,305</i> | <i>100%</i> | <i>100.0%</i> | <i>23</i> | <i>100%</i> | <i>100%</i> | <i>3,762</i> | <i>100%</i> | <i>100%</i> | <i>7</i> | <i>100%</i> | <i>100%</i> | <i>1,543</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Springfield OH MSA

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | |
|-------------------|---------------------|---------------------------------|-------------|------------------|-------------|----------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023 | | | | | 2022 | | | | | 2023 | | | | | | |
| | | Bank | | | | Owner Occupied Units | Count | | | Dollar | | | Count | | | Dollar | | |
| | | Count | % | Dollar \$ (000s) | % | | \$ | % | Agg % | \$ (000s) | % | Agg % | \$ | % | Agg % | \$ (000s) | % | Agg % |
| HOME PURCHASE | Low | 1 | 8.3% | 11 | 0.6% | 4.4% | 1 | 12.5% | 2.3% | 11 | 0.8% | 0.9% | 0 | 0.0% | 3.4% | 0 | 0.0% | 1.7% |
| | Moderate | 2 | 16.7% | 194 | 11.4% | 14.6% | 1 | 12.5% | 21.4% | 54 | 4.1% | 13.7% | 1 | 25.0% | 21.2% | 140 | 36.4% | 14.4% |
| | Middle | 5 | 41.7% | 481 | 28.2% | 42.8% | 2 | 25.0% | 46.8% | 236 | 17.9% | 45.3% | 3 | 75.0% | 47.0% | 245 | 63.6% | 47.2% |
| | Upper | 4 | 33.3% | 1,019 | 59.8% | 38.1% | 4 | 50.0% | 29.5% | 1,019 | 77.2% | 40.1% | 0 | 0.0% | 28.4% | 0 | 0.0% | 36.7% |
| | Unknown | 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% |
| | <i>Total</i> | <i>12</i> | <i>100%</i> | <i>1,705</i> | <i>100%</i> | <i>100.0%</i> | <i>8</i> | <i>100%</i> | <i>100%</i> | <i>1,320</i> | <i>100%</i> | <i>100%</i> | <i>4</i> | <i>100%</i> | <i>100%</i> | <i>365</i> | <i>100%</i> | <i>100%</i> |
| REFINANCE | Low | 3 | 25.0% | 147 | 10.5% | 4.4% | 3 | 25.0% | 2.1% | 147 | 10.5% | 0.9% | 0 | 0.0% | 4.3% | 0 | 0.0% | 2.6% |
| | Moderate | 1 | 8.3% | 93 | 6.6% | 14.6% | 1 | 8.3% | 12.9% | 93 | 6.6% | 8.4% | 0 | 0.0% | 17.3% | 0 | 0.0% | 12.3% |
| | Middle | 4 | 33.3% | 491 | 35.0% | 42.8% | 4 | 33.3% | 43.3% | 491 | 35.0% | 39.7% | 0 | 0.0% | 40.7% | 0 | 0.0% | 39.7% |
| | Upper | 4 | 33.3% | 673 | 47.9% | 38.1% | 4 | 33.3% | 41.8% | 673 | 47.9% | 51.0% | 0 | 0.0% | 37.7% | 0 | 0.0% | 45.5% |
| | Unknown | 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% |
| | <i>Total</i> | <i>12</i> | <i>100%</i> | <i>1,404</i> | <i>100%</i> | <i>100.0%</i> | <i>12</i> | <i>100%</i> | <i>100%</i> | <i>1,404</i> | <i>100%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0 | 0.0% | 4.4% | 0 | 0.0% | 1.6% | 0 | 0.0% | 1.4% | 0 | 0.0% | 0.6% | 0 | 0.0% | 0.6% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 14.6% | 0 | 0.0% | 12.3% | 0 | 0.0% | 9.2% | 0 | 0.0% | 13.1% | 0 | 0.0% | 8.1% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 42.8% | 0 | 0.0% | 41.0% | 0 | 0.0% | 36.6% | 0 | 0.0% | 39.9% | 0 | 0.0% | 37.3% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 38.1% | 0 | 0.0% | 45.1% | 0 | 0.0% | 52.8% | 0 | 0.0% | 46.4% | 0 | 0.0% | 54.1% |
| | Unknown | 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% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| MULTI-FAMILY | Low | 0 | 0.0% | 0 | 0.0% | 7.2% | 0 | 0.0% | 12.0% | 0 | 0.0% | 22.2% | 0 | 0.0% | 22.2% | 0 | 0.0% | 16.1% |
| | Moderate | 3 | 75.0% | 1,271 | 59.4% | 20.9% | 2 | 100.0% | 32.0% | 1,013 | 100.0% | 29.2% | 1 | 50.0% | 38.9% | 258 | 22.9% | 26.8% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 68.0% | 0 | 0.0% | 48.0% | 0 | 0.0% | 43.9% | 0 | 0.0% | 22.2% | 0 | 0.0% | 28.3% |
| | Upper | 1 | 25.0% | 870 | 40.6% | 3.8% | 0 | 0.0% | 8.0% | 0 | 0.0% | 4.7% | 1 | 50.0% | 16.7% | 870 | 77.1% | 28.8% |
| | Unknown | 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% |
| | <i>Total</i> | <i>4</i> | <i>100%</i> | <i>2,141</i> | <i>100%</i> | <i>100.0%</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>1,013</i> | <i>100%</i> | <i>100%</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>1,138</i> | <i>100%</i> | <i>100%</i> |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 4.4% | 0 | 0.0% | 1.2% | 0 | 0.0% | 0.5% | 0 | 0.0% | 1.9% | 0 | 0.0% | 0.7% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 14.6% | 0 | 0.0% | 8.6% | 0 | 0.0% | 5.4% | 0 | 0.0% | 12.2% | 0 | 0.0% | 6.2% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 42.8% | 0 | 0.0% | 46.3% | 0 | 0.0% | 37.4% | 0 | 0.0% | 44.2% | 0 | 0.0% | 49.8% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 38.1% | 0 | 0.0% | 43.8% | 0 | 0.0% | 56.7% | 0 | 0.0% | 41.7% | 0 | 0.0% | 43.3% |
| | Unknown | 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% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Springfield OH MSA

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | |
|-----------------------------|---------------------|---------------------------------|-------------|--------------|-------------|----------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023 | | | | | 2022 | | | | | 2023 | | | | | | |
| | | Bank | | | | Owner Occupied Units | Count | | Dollar | | | Count | | Dollar | | | | |
| | | Count | Dollar | | | | Bank | Agg | Bank | Agg | | Bank | Agg | Bank | Agg | | | |
| # | % | \$(000s) | \$% | % | # | % | % | \$(000s) | \$% | \$% | # | % | % | \$(000s) | \$% | \$% | | |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 0 | 0.0% | 0 | 0.0% | 4.4% | 0 | 0.0% | 2.2% | 0 | 0.0% | 3.6% | 0 | 0.0% | 3.9% | 0 | 0.0% | 11.6% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 14.6% | 0 | 0.0% | 20.4% | 0 | 0.0% | 17.7% | 0 | 0.0% | 12.7% | 0 | 0.0% | 8.7% |
| | Middle | 1 | 50.0% | 30 | 54.5% | 42.8% | 0 | 0.0% | 35.5% | 0 | 0.0% | 32.0% | 1 | 100.0% | 44.1% | 30 | 100.0% | 34.8% |
| | Upper | 1 | 50.0% | 25 | 45.5% | 38.1% | 1 | 100.0% | 41.9% | 25 | 100.0% | 46.7% | 0 | 0.0% | 39.2% | 0 | 0.0% | 44.9% |
| | Unknown | 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% |
| | Total | 2 | 100% | 55 | 100% | 100.0% | 1 | 100% | 100% | 25 | 100% | 100% | 1 | 100% | 100% | 30 | 100% | 100% |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 4.4% | 0 | 0.0% | 2.7% | 0 | 0.0% | 2.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 14.6% | 0 | 0.0% | 21.6% | 0 | 0.0% | 12.7% | 0 | 0.0% | 31.6% | 0 | 0.0% | 25.1% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 42.8% | 0 | 0.0% | 43.2% | 0 | 0.0% | 41.2% | 0 | 0.0% | 47.4% | 0 | 0.0% | 50.5% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 38.1% | 0 | 0.0% | 32.4% | 0 | 0.0% | 44.1% | 0 | 0.0% | 21.1% | 0 | 0.0% | 24.4% |
| | Unknown | 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% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |
| HMDA TOTALS | Low | 4 | 13.3% | 158 | 3.0% | 4.4% | 4 | 17.4% | 2.2% | 158 | 4.2% | 2.0% | 0 | 0.0% | 3.3% | 0 | 0.0% | 2.1% |
| | Moderate | 6 | 20.0% | 1,558 | 29.4% | 14.6% | 4 | 17.4% | 17.6% | 1,160 | 30.8% | 12.8% | 2 | 28.6% | 19.0% | 398 | 25.8% | 13.7% |
| | Middle | 10 | 33.3% | 1,002 | 18.9% | 42.8% | 6 | 26.1% | 44.9% | 727 | 19.3% | 43.2% | 4 | 57.1% | 44.6% | 275 | 17.8% | 45.1% |
| | Upper | 10 | 33.3% | 2,587 | 48.8% | 38.1% | 9 | 39.1% | 35.3% | 1,717 | 45.6% | 42.0% | 1 | 14.3% | 33.1% | 870 | 56.4% | 39.1% |
| | Unknown | 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% |
| | Total | 30 | 100% | 5,305 | 100% | 100.0% | 23 | 100% | 100% | 3,752 | 100% | 100% | 7 | 100% | 100% | 1,543 | 100% | 100% |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Small Business Lending Tables

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Nonmetropolitan Ohio

| | | Bank Lending & Demographic Data | | | | |
|----------------------------------|-----------------------------|---------------------------------|-------------|--------------|-------------|------------------|
| | | 2023 | | | | |
| | | Count | | Dollar | | Total Businesses |
| | | # | % | \$ (000s) | \$ % | % |
| Revenue | \$1 Million or Less | 11 | 68.8% | 807 | 64.8% | 90.6% |
| | Over \$1 Million | 4 | 25.0% | 421 | 33.8% | 6.9% |
| | <i>Total Rev. available</i> | 15 | 93.8% | 1,228 | 98.6% | 97.5% |
| | Rev. Not Known | 1 | 6.3% | 17 | 1.4% | 2.5% |
| | <i>Total</i> | <i>16</i> | <i>100%</i> | <i>1,245</i> | <i>100%</i> | <i>100%</i> |
| Loan Size | \$100,000 or Less | 12 | 75.0% | 436 | 35.0% | |
| | \$100,001 - \$250,000 | 3 | 18.8% | 524 | 42.1% | |
| | \$250,001 - \$1 Million | 1 | 6.3% | 285 | 22.9% | |
| | <i>Total</i> | <i>16</i> | <i>100%</i> | <i>1,245</i> | <i>100%</i> | |
| Loan Size & Rev \$1 Mill or Less | \$100,000 or Less | 9 | 81.8% | 322 | 39.9% | |
| | \$100,001 - \$250,000 | 1 | 9.1% | 200 | 24.8% | |
| | \$250,001 - \$1 Million | 1 | 9.1% | 285 | 35.3% | |
| | <i>Total</i> | <i>11</i> | <i>100%</i> | <i>807</i> | <i>100%</i> | |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Percentages may not total 100 percent due to rounding

Geographic Distribution of Small Business Loans

Assessment Area: Nonmetropolitan Ohio

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data 2023 | | | | |
|------------------|---------------------|---|-------------|--------------|-------------|--------------------------|
| | | Count | | Dollar | | Total Businesses % |
| | | # | % | \$ (000s) | \$ % | |
| SMALL BUSINESSES | Low | 0 | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 1 | 6.3% | 47 | 3.8% | 6.8% |
| | Middle | 9 | 56.3% | 772 | 62.0% | 64.8% |
| | Upper | 6 | 37.5% | 426 | 34.2% | 28.4% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>16</i> | <i>100%</i> | <i>1,245</i> | <i>100%</i> | <i>100.0%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Percentages may not total 100 percent due to rounding

Small Business Loans by Business Revenue & Loan Size
Assessment Area: Springfield OH MSA

| | | Bank Lending & Demographic Data | | | | |
|----------------------------------|-----------------------------|---------------------------------|--------|-----------|--------|------------------|
| | | 2023 | | | | |
| | | Count | | Dollar | | Total Businesses |
| | | # | % | \$ (000s) | \$ % | % |
| Revenue | \$1 Million or Less | 2 | 100.0% | 55 | 100.0% | 89.9% |
| | Over \$1 Million | 0 | 0.0% | 0 | 0.0% | 8.8% |
| | <i>Total Rev. available</i> | 2 | 100.0% | 55 | 100.0% | 98.8% |
| | Rev. Not Known | 0 | 0.0% | 0 | 0.0% | 1.2% |
| | <i>Total</i> | 2 | 100% | 55 | 100% | 100% |
| Loan Size | \$100,000 or Less | 2 | 100.0% | 55 | 100.0% | |
| | \$100,001 - \$250,000 | 0 | 0.0% | 0 | 0.0% | |
| | \$250,001 - \$1 Million | 0 | 0.0% | 0 | 0.0% | |
| | <i>Total</i> | 2 | 100% | 55 | 100% | |
| | <i>Total</i> | 2 | 100% | 55 | 100% | |
| Loan Size & Rev \$1 Mill or Less | \$100,000 or Less | 2 | 100.0% | 55 | 100.0% | |
| | \$100,001 - \$250,000 | 0 | 0.0% | 0 | 0.0% | |
| | \$250,001 - \$1 Million | 0 | 0.0% | 0 | 0.0% | |
| | <i>Total</i> | 2 | 100% | 55 | 100% | |
| | <i>Total</i> | 2 | 100% | 55 | 100% | |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Percentages may not total 100 percent due to rounding

Geographic Distribution of Small Business Loans

Assessment Area: Springfield OH MSA

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | |
|------------------|---------------------|---------------------------------|-------------|-----------|-------------|---------------|
| | | 2023 | | | | |
| | | Count | | Dollar | | Total |
| | | # | % | \$ (000s) | \$ % | Businesses % |
| SMALL BUSINESSES | Low | 0 | 0.0% | 0 | 0.0% | 5.6% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 21.9% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 40.2% |
| | Upper | 2 | 100.0% | 55 | 100.0% | 32.3% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>2</i> | <i>100%</i> | <i>55</i> | <i>100%</i> | <i>100.0%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

Percentages may not total 100 percent due to rounding

Home Equity Lending Tables

Borrower Distribution of Home Equity Loans

Assessment Area: Nonmetropolitan Ohio

| Household Income Levels | Bank Lending & Demographic Data 2023 | | | | |
|----------------------------|---|---------------|------------|---------------|------------------------------|
| | Count | | Dollar | | Families by Family Income |
| | # | % | \$ (000s) | \$ % | % |
| Low | 0 | 0.0% | 0 | 0.0% | 14.3% |
| Moderate | 1 | 14.3% | 26 | 5.2% | 17.5% |
| Middle | 2 | 28.6% | 68 | 13.6% | 24.2% |
| Upper | 4 | 57.1% | 406 | 81.4% | 44.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | |
| <i>Total</i> | <i>7</i> | <i>100.0%</i> | <i>499</i> | <i>100.0%</i> | <i>100.0%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Percentages may not total 100 percent due to rounding

Geographic Distribution of Home Equity Loans

Assessment Area: Nonmetropolitan Ohio

| Tract Income Levels | Bank Lending & Demographic Data 2023 | | | | |
|------------------------|---|-------------|------------|-------------|-------------------------|
| | Count | | Dollar | | Owner Occupied Units |
| | # | % | \$ (000s) | \$ % | % |
| Low | 0 | 0.0% | 0 | 0.0% | 0.0% |
| Moderate | 1 | 14.3% | 25 | 5.0% | 4.9% |
| Middle | 2 | 28.6% | 69 | 13.8% | 59.3% |
| Upper | 4 | 57.1% | 406 | 81.4% | 35.7% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% |
| <i>Total</i> | <i>7</i> | <i>100%</i> | <i>499</i> | <i>100%</i> | <i>100.0%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Percentages may not total 100 percent due to rounding

Borrower Distribution of Home Equity Loans

Assessment Area: Springfield OH MSA

| Household Income Levels | Bank Lending & Demographic Data | | | | |
|-------------------------|---------------------------------|---------------|------------|---------------|---------------------------|
| | 2023 | | | | |
| | Count | | Dollar | | Families by Family Income |
| | # | % | \$ (000s) | \$ % | % |
| Low | 1 | 25.0% | 12 | 5.8% | 20.3% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 17.4% |
| Middle | 1 | 25.0% | 50 | 24.2% | 21.8% |
| Upper | 2 | 50.0% | 145 | 70.0% | 40.5% |
| Unknown | 0 | 0.0% | 0 | 0.0% | |
| <i>Total</i> | <i>4</i> | <i>100.0%</i> | <i>207</i> | <i>100.0%</i> | <i>100.0%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Percentages may not total 100 percent due to rounding

Geographic Distribution of Home Equity Loans

Assessment Area: Springfield OH MSA

| Tract Income Levels | Bank Lending & Demographic Data | | | | |
|---------------------|---------------------------------|-------------|------------|-------------|----------------------|
| | 2023 | | | | |
| | Count | | Dollar | | Owner Occupied Units |
| | # | % | \$ (000s) | \$ % | % |
| Low | 0 | 0.0% | 0 | 0.0% | 4.4% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 14.6% |
| Middle | 3 | 75.0% | 97 | 46.9% | 42.8% |
| Upper | 1 | 25.0% | 110 | 53.1% | 38.1% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% |
| <i>Total</i> | <i>4</i> | <i>100%</i> | <i>207</i> | <i>100%</i> | <i>100.0%</i> |

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

Percentages may not total 100 percent due to rounding

Consumer Lending Tables

Borrower Distribution of Consumer Loans

Assessment Area: Nonmetropolitan Ohio

| Household Income Levels | Bank Lending & Demographic Data 2023 | | | | Households by Household % |
|----------------------------|---|---------------|-----------|---------------|---------------------------------|
| | Count | | Dollar | | |
| | # | % | \$ (000s) | \$ % | |
| Low | 4 | 33.3% | 61 | 47.7% | 17.6% |
| Moderate | 5 | 41.7% | 17 | 13.3% | 15.6% |
| Middle | 2 | 16.7% | 27 | 21.1% | 19.7% |
| Upper | 1 | 8.3% | 23 | 18.0% | 47.1% |
| Unknown | 0 | 0.0% | 0 | 0.0% | |
| <i>Total</i> | 12 | <i>100.0%</i> | 128 | <i>100.0%</i> | 100.0% |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data
Percentages may not total 100 percent due to rounding

Geographic Distribution of Consumer Loans

Assessment Area: Nonmetropolitan Ohio

| Tract Income Levels | Bank Lending & Demographic Data 2023 | | | | Households % |
|------------------------|---|-------------|-----------|-------------|-----------------|
| | Count | | Dollar | | |
| | # | % | \$ (000s) | \$ % | |
| Low | 0 | 0.0% | 0 | 0.0% | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 7.5% |
| Middle | 8 | 66.7% | 72 | 56.3% | 59.5% |
| Upper | 4 | 33.3% | 56 | 43.8% | 33.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% |
| <i>Total</i> | 12 | <i>100%</i> | 128 | <i>100%</i> | 100.0% |

Originations & Purchases
Based on 2023 FFIEC Census Data; 2016-2020 ACS data
Percentages may not total 100 percent due to rounding

Borrower Distribution of Consumer Loans
 Assessment Area: Springfield OH MSA

| Household Income Levels | Bank Lending & Demographic Data 2023 | | | | |
|----------------------------|---|-------------|-----------|-------------|---------------------------------|
| | Count | | Dollar | | Households by Household % |
| | # | % | \$ (000s) | \$ % | |
| Low | 0 | 0.0% | 0 | 0.0% | 22.4% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 17.9% |
| Middle | 0 | 0.0% | 0 | 0.0% | 18.5% |
| Upper | 0 | 0.0% | 0 | 0.0% | 41.2% |
| Unknown | 0 | 0.0% | 0 | 0.0% | |
| <i>Total</i> | 0 | <i>0.0%</i> | 0 | <i>0.0%</i> | 100.0% |

Originations & Purchases
 Based on 2023 FFIEC Census Data; 2016-2020 ACS data
 Percentages may not total 100 percent due to rounding

Geographic Distribution of Consumer Loans
 Assessment Area: Springfield OH MSA

| Tract Income Levels | Bank Lending & Demographic Data 2023 | | | | |
|------------------------|---|-------------|-----------|-------------|-----------------|
| | Count | | Dollar | | Households % |
| | # | % | \$ (000s) | \$ % | |
| Low | 0 | 0.0% | 0 | 0.0% | 7.6% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 20.2% |
| Middle | 0 | 0.0% | 0 | 0.0% | 43.2% |
| Upper | 0 | 0.0% | 0 | 0.0% | 28.9% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% |
| <i>Total</i> | 0 | <i>0.0%</i> | 0 | <i>0.0%</i> | 100.0% |

Originations & Purchases
 Based on 2023 FFIEC Census Data; 2016-2020 ACS data
 Percentages may not total 100 percent due to rounding

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

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar

amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

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

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

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of 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 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) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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