PUBLIC DISCLOSURE

January 26, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

The Apple Creek Banking Company
RSSD #213912

P.O. Box 237
Apple Creek, Ohio 44606

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.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING

The Apple Creek Banking Company (Apple Creek) is rated: Satisfactory

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 a reasonable penetration among individuals of different income levels (including low- and moderate-income); and,
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* was utilized to evaluate Apple Creek's CRA Performance under Regulation BB. The evaluation considered CRA performance context, including Apple Creek'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:

- Apple Creek's 16-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, 2023, through December 31, 2024. Small business loans were analyzed from January 1, 2024, through December 31, 2024.
- Based on total volume and dollar amount, HMDA-reportable lending received the most weight.
- In accordance with CRA examination procedures, the HMDA universe was reviewed. Conclusions were reached in the aggregate for each year. There was not enough loan volume to evaluate lending in the Canton-Massillon, OH MSA AA or Akron, OH MSA AA.
- Borrower distribution received more weight than geographic distribution based on the overall percentage of low- and moderate-income (LMI) families (31.9%) compared to LMI geographies (7.0%). There are no low-income geographies in the bank's delineated AAs in this evaluation period and no moderate-income geographies in the bank's delineated MSA AAs.

- 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 2023 and 2024.
- Lending performance in 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.

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, and other non-financial considerations.

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

- Nonmetropolitan Ohio – Full-scope evaluation
  - Consists of the entirety of Wayne County.
- Canton-Massillon, OH MSA (Canton AA) – Limited-scope evaluation
  - Consists of western portion of Stark County.
  - AA is comprised of four middle-income tracts and three upper-income tracts.[1]
- Akron, OH MSA (Akron AA) – Limited-scope evaluation
  - Consists of southern portion of Summit County.
  - AA is comprised of three middle-income tracts and one upper-income tract.[2]

Nonmetropolitan Ohio was given the greatest weight in the evaluation and selected to receive 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. Two community contacts were conducted. The interviews were conducted with representatives from a community foundation that distributes grants for a wide variety of community needs and a non-

1 Canton AA was comprised of seven middle-income tracts in 2021.
2 Akron AA was comprised of four middle-income tracts in 2021.

profit organization focused on economic development. The contacts serve Apple Creek's AAs. The contacts have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the AA. Information obtained from the interviews helped establish context for the communities in which Apple Creek 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

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

- Apple Creek has total assets of $256.3 billion and total deposits of $235.8 million as of December 31, 2024. Total assets increased by 43.0% while total deposits increased by 42.4% since the previous evaluation.[3]
- All of Apple Creek'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, Apple Creek maintains five branches with ATMs. In Nonmetropolitan Ohio, Apple Creek maintains its main office, two branches, and one loan production office. The main office is located in an upper-income tract, and the remaining offices are in middle-income tracts. In the Canton AA, Apple Creek maintains two branches, one in an upper-income tract and one in a middle-income tract. Lastly, in the Akron AA, Apple Creek maintains one branch in a middle-income tract.
- The main office and all five branches offer drive-thru services and extended hours of service.
- Since the previous evaluation, Apple Creek has not opened or closed any branches.
- Apple Creek is a full-service retail bank that offers a comprehensive range of financial products, including consumer, business, commercial, and agricultural loans and deposits. Apple Creek's website (*applecreekbank.com*) offers online banking. Additionally, Apple Creek provides mobile banking and online bill pay.

The loan portfolio composition as of December 31, 2024, is shown in the table below. Apple Creek's primary business focus is residential real estate followed by non-farm non-residential real estate loans.

[3] Financial As of Date: December 31, 2020

Composition of Loan Portfolio		
	12/31/2024	
Loan Type	$ (000s)	Percent
Construction and Development	8,202	3.9%
Secured by One- to Four- Family Dwellings	64,116	30.9%
Other Real Estate: Farmland	19,929	9.6%
Multifamily	10,650	5.1%
Nonfarm nonresidential	56,038	27.0%
Commercial and Industrial	33,396	16.1%
Loans to Individuals	12,875	6.2%
Agricultural Loans	1488	0.7%
Other	970	0.5%
Total	*$ 207,664*	100.0%

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

Apple Creek was rated Satisfactory under the CRA at its previous evaluation conducted May 10, 2021.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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 Apple Creek'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 12/31/2024 $(000)	NLTD Ratio (%) 16 – Quarter Average*
Apple Creek Banking Co.	256,282	85.9%
Similarly Situated Institutions	**$(000)**	**Custom Peer Ratio**
Farmers State Bank	186,889	70.0%
Bank of Magnolia Co.	100,366	56.2%
Portage Community Bank	512,935	74.5%
Quarterly LTD Ratio Average Since the Previous Evaluation		**66.9%**
** March 31, 2021 - December 31, 2024*		

During this period, Apple Creek's NLTD ratio averaged 85.9%, compared to peer ratio at 66.9%. Apple Creek's NLTD ratio is considered reasonable given the bank's size, financial condition, and AA credit needs.

Assessment Area Concentration

During the evaluation period, Apple Creek's lending was analyzed to determine the volume of lending inside and outside Apple Creek'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)**	%
Small Business	65	70.7	$8,797	62.1	27	29.3	$5,367	37.9
Total Small Business related	**65**	**70.7**	**$8,797**	**62.1**	**27**	**29.3**	**$5,367**	**37.9**
Home Purchase - Conventional	67	70.5	$13,063	73.6	28	29.5	$4,681	26.4
Refinancing	8	61.5	$947	59.6	5	38.5	$642	40.4
Home Improvement	3	50	$396	67.2	3	50	$193	32.8
Multi-Family Housing	3	16.7	$1,232	33.1	15	83.3	$2,494	66.9
Other Purpose Closed-End	2	100	$92	100	0	0	$0	0
Total HMDA related	**83**	**61.9**	**$15,730**	**66.3**	**51**	**38.1**	**$8,010**	**33.7**
TOTAL LOANS	**148**	**65.5**	**$24,527**	**64.7**	**78**	**34.5**	**$13,377**	**35.3**
Note: Affiliate loans not included								

Although majority of Apple Creek's HMDA-reportable and small business loans were made inside the AA during the evaluation period, multi-family housing loans were majority outside of the AA.

Lending to Borrowers of Different Income Levels

This performance criterion evaluates the bank's penetration of lending among individuals of different income levels (including LMI).

The distribution to borrowers of different income levels is reasonable.

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.

Apple Creek's geographic distribution of loans reflects reasonable dispersion throughout the AAs. In the Nonmetropolitan Ohio AA, Apple Creek has moderate gaps in lending overall, however, no gaps in moderate-income geographies.

Response to Complaints

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

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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 meet community credit needs was identified.

NONMETROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NONMETROPOLITAN OHIO

Apple Creek's delineated AA in Nonmetropolitan Ohio consists of the entirety of Wayne County. The AA was comprised of the following tracts:

Income Tract Designations Assessment Area: Nonmetropolitan Ohio	
Tract Income Level	**2023/2024**
Low	0
Moderate	3
Middle	23
Upper	6
Unknown	0
Total	**54**

- As of June 30, 2024, the FDIC Deposit Market Share report ranks Apple Creek 7th among 12 institutions operating in the AA with 6.2% of the deposit market share, compared to the market leader, PNC Bank, National Association, with 19.7% of the market and The Farmers National Bank of Canfield with 18.7% of the market. Apple Creek operates three branches in the AA, while PNC Bank, National Association, and The Farmers National Bank of Canfield operate three and ten branches, respectively.
- The 2024 HMDA Peer Market data indicate Apple Creek ranked 12th out of 179 HMDA reporters in the AA and originated 40 loans. By comparison, first ranked The Huntington National Bank, second ranked Crosscountry Mortgage, and third ranked The Farmers National Bank of Canfield originated 305, 189, and 187 loans, respectively.
- The 2023 HMDA Peer Market data indicate Apple Creek ranked 12th out of 176 HMDA reporters in the AA and originated 38 loans. By comparison, first ranked The Huntington National Bank, second ranked The Farmers National Bank of Canfield, and third ranked Crosscountry Mortgage originated 284, 191, and 167 loans, respectively.

<u>Community Contacts</u>

There were two community contact interviews conducted as part of this evaluation providing supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a community foundation that distributes grants to a wide variety of causes that help meet community needs. The contact stated that food insecurity is a significant issue in Greater Akron, impacting a substantial portion of the population. Numerous factors contribute to food insecurity, including poverty, unemployment, and underemployment. Job opportunities are often limited, and many workers struggle with low wages and unstable employment. The contact stated that rising rents and food prices are forcing many low-income residents to choose between paying rent and covering other essential needs like food and healthcare. The growing gap between rent costs and area wages is a leading cause of increased housing instability and potential homelessness. The contact emphasized the need for increased rental assistance and eviction prevention services, which even in small amounts helps reduce homelessness, food insecurity, and chronic health issues. The contact believes there are opportunities for local financial institutions to help the ALICE (Asset Limited, Income Constrained, Employed) population have increased access to financial education and small, affordable, short-term loans to help pay for unexpected expenses either directly or partnering with local agencies embedded in the community. Lastly, the contact stated there are always opportunities for local financial institutions to help small businesses access the credit they need and increase awareness of the small business lending environment, especially for women-owned and minority-owned small businesses.

The second interview was with a representative from a non-profit organization that aims to strengthen economic development by creating jobs, matching employers with job-ready workers, supporting workforce development, and connecting resources. The contact stated that there is a lack of affordable housing in the area, especially transitional housing for individuals in local shelters temporarily without a primary residence. LMI individuals currently residing in affordable housing are unable to grow out of their space due to a lack of affordable starter homes, which creates a bottleneck for people in need of transitional housing. The contact communicated that manufacturing is the largest employment sector in the region and there are various workforce development initiatives targeting LMI individuals through partnerships with local manufacturing companies. These programs are provided free of charge and many of them specifically target economically disadvantaged high school students to connect them with summer programs leading to job interviews. The contact added that workforce development in the region is strong, but one challenge affecting the local workforce is the lack of affordable childcare services, as once individuals obtain employment, they lose their financial childcare assistance. Additionally, many local jobs require employees to work third shift when childcare providers are closed. Lastly, the contact added that the local companies they frequently work with express the need for more financial literacy classes in the community. Workers regularly run into financial issues stemming from money mismanagement. There are significant opportunities for banks to be more active, specifically by providing financial literacy programs and home ownership services.

Population Characteristics

Population Change			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Wayne County	115,371	116,894	1.3%
NonMSA Ohio	2,159,974	2,135,299	-1.1%
Ohio	11,575,977	11,799,448	1.9%
Source: 2011-2015 U.S. Census Bureau American Community Survey *2020 U.S. Census Bureau Decennial Census*			

- From 2015 through 2020, the AA experienced a 1.3% increase in population, compared to a 1.9% increase in population for Ohio.
- According to U.S. Census data, the most populous city in the AA is Wooster with 27,232 residents as of 2020.[4]
- 75.8% of the AA population was 18 years of age or older, the legal age to enter a contract.
- 47.8% of the AA population was between the ages of 25 and 64, which is the prime-working age.
- 17.7% of the AA population was 65 or older, compared to 16.9% in Ohio.
- A higher elderly population may affect economic growth and the ability of government and communities to provide adequate resources for older adults, including but not limited to healthcare services.
- 7.1% of the AA population reside in moderate-income tracts.

[4] U.S. Census Bureau QuickFacts: Wayne County, Ohio

Income Characteristics

Median Family Income Change			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Wayne County	$65,968	$72,511	9.9%
NonMSA Ohio	$61,051	$66,160	8.4%
Ohio	$68,632	$74,391	8.4%

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.

- 2020 median family income (MFI) in the AA was $72,511, which represents a 9.9% increase from 2015.
- By comparison, 2020 MFI in Ohio was $74,391, which was 2.6% higher than the AA MFI.
- The Ohio minimum wage is $11.00[5] per hour. Federal minimum wage is $7.25[6] per hour and has not increased since 2009.

Poverty Rates			
Area	**2022**	**2023**	**2024**
Wayne County	8.8%	8.7%	9.4%
Ohio	**13.4%**	**13.2%**	**NA**
United States	**12.6%**	**12.5%**	**NA**

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

- Poverty rates in the AA were lower than poverty rates in Ohio and the United States.
- Of the 30,539 families in the AA, 31.6% are designated as LMI and 6.8% of families are living below the poverty level, compared to 9.6% of families living below the poverty level in Ohio.
- Of the 44,238 households in the AA, 10.5% are below the poverty level and 2.0% receive public assistance; compared to 13.4% of households across Ohio that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP)[7] 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.

[5] Ohio Minimum Wage
[6] Federal Minimum Wage
[7] FRED – SNAP Benefits Recipients

SNAP Recipients	
Area	**2020**
Wayne County	8.0%
Ohio	**12.7%**
Source: Federal Reserve Economic Data | FRED | St.Louis Fed	

- Corresponding with poverty rates, the AA has a lower percentage of individuals receiving SNAP benefits than the state of Ohio.

Housing Characteristics

Housing Cost Change						
Area	**Median Housing Values**			**Median Gross Rent**		
	2021	**2024**	**Percent Change**	**2021**	**2024**	**Percent Change**
Wayne County	$184,400	$254,300	37.9%	$718	$928	29.2%
Ohio	**$180,200**	**$239,800**	33.1%	**$870**	**$1,090**	**25.3%**
Source: 2021-2024 U.S. Census Bureau: American Community Survey						

- From 2021 to 2024, the median housing values throughout the AA increased 37.9%, compared to 33.1% in Ohio. Housing became less affordable across the AA during this period.
- Based on 2024 Census data, the affordability ratio[8] was 26.9 in the AA compared to 30.1 in Ohio. Housing was generally more affordable in other parts of Ohio than in the AA.
- From 2021 to 2024, median gross rent throughout the AA increased 29.2%. The rise in median gross rents indicates the need for more affordable housing.
- According to 2020 Census data, 8.6% of all renters in the AA had rental costs that were greater than 30.0% of their income.
- According to the National Low Income Housing Coalition,[9] full-time workers must earn at least $22.51 an hour ($46,820 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; the national 2023 Housing Wage is $28.58 per hour ($59,446 annual salary) for a modest two-bedroom rental home.[10]

[8] 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.
[9] Out of Reach: Ohio | National Low Income Housing Coalition
[10] National Low Income Housing Coalition

- There are 46,773 housing units in the AA, of which 70.4% are owner-occupied and 24.2% are rentals. The remaining 5.4% are vacant units, which is lower than the 9.6% in Ohio. Housing units in the AA primarily consist of single-family dwellings, with mobile homes accounting for 7.7% of all housing units, compared to 3.7% in Ohio.
- The median age of housing stock in the AA is 52 years old, and 22.2% of housing units were built prior to 1950. The age of housing stock demonstrates a potential need for home improvement lending or refinance loans to make needed repairs.

Housing Cost Burden						
	Cost Burden - Renters			Cost Burden - Owners		
Area	**Low Income**	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Wayne County	66.2%	18.3%	29.9%	55.9%	25.7%	14.5%
NonMSA Ohio	67.2%	20.4%	35.1%	53.4%	23.0%	14.5%
Ohio	**71.7%**	**27.0%**	**38.6%**	**60.4%**	**27.2%**	**16.1%**
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						

- 66.2% of low-income renters and 55.9% of low-income homeowners in the AA are cost burdened, compared to 18.3% of moderate-income renters and 25.7% of moderate-income homewoners in the AA.
- 29.9% of all renters and 14.5% of all homeowners across the AA are cost burdened, compared to 38.6% of all renters and 16.1% of all homeowners across Ohio.
- 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.

<u>Labor, Employment, and Economic Characteristics</u>

Unemployment Rates					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Wayne County	6.4%	4.1%	3.5%	3.2%	3.9%
NonMSA Ohio	7.7%	5.0%	4.1%	3.8%	4.5%
Ohio	**8.2%**	**5.3%**	**4.0%**	**3.7%**	**4.3%**
Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics					

- Between 2020 to 2024 unemployment rates decreased across the AA. Unemployment rates across the AA were lower than unemployment rates in Ohio throughout this period.

- According to Ohio Office of Research[11]:
  - Land use in Wayne County is primarily rural with only 16.3% of land developed.
  - The average weekly wage for the private sector in Wayne County is $1,122, which indicates that employed persons could afford median rents in the AA.
  - Major employers include but are not limited to:
    - College of Wooster
    - Daisy Brand
    - Frito-Lay, Inc.
    - Gerber Poultry
    - JM Smucker Co.
- The leading industries in the AA are manufacturing, government, and health care and social assistance.
- In Wayne County, 58.0% of the populated area and 31.0% of households do not have access to the minimum bandwidth needed for basic internet activity.[12] Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

[11] County Trends - Ohio
[12] Broadband Ohio

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN OHIO

LENDING TEST

Apple Creek's performance relative to the lending test is reasonable.

Lending to Borrowers of Different Income Levels

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 levels (including LMI) is reasonable. Borrower distribution of HMDA lending is excellent, and small business lending is poor.

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.

Apple Creek's performance was compared to the percentage of families by family income (proxy) and aggregate lending data. During the evaluation period, Apple Creek originated 78 HMDA loans totaling $14.5 million.

In 2024, Apple Creek originated 40 HMDA loans totaling $7.0 million, of which 30.0% were originated to borrowers with unknown-income designations, compared to aggregate lending performance at 14.6%.

Apple Creek originated four (10.0%) HMDA loans to low-income borrowers, which was significantly above aggregate lending performance at 5.4%. Apple Creek originated four (10.0%) HMDA loans to moderate-income borrowers, which was significantly below aggregate lending performance at 21.8%.

In 2023, Apple Creek originated 38 HMDA loans totaling $7.6 million, of which 36.8% were originated to borrowers with unknown-income designations, compared to aggregate lending performance at 11.6%.

Apple Creek originated two (5.3%) HMDA loans to low-income borrowers, which was below aggregate lending performance at 7.3%. Apple Creek originated eight (21.1%) HMDA loans to moderate-income borrowers, which was comparable to aggregate lending performance at 22.4%.

Small Business Lending

Apple Creek's performance was compared to the percentage of small businesses (proxy). During the evaluation period, Apple Creek originated 56 loans to businesses of different sizes totaling $7.7 million. Apple Creek originated 25 (44.6%) loans to businesses of unknown revenue, compared to only 1.4% of total businesses with unknown revenue.

Apple Creek originated 17 (30.4%) loans to businesses with revenues of $1.0 million or less, which was below the percentage of small businesses at 90.0%. However, Apple Creek originated 51 (91.1%) small dollar loans in amounts of $250,000 or less. Apple Creek's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA. Apple Creek's distribution among businesses of different sizes is poor.

Geographic Distribution of Loans

Apple Creek's geographic distribution of loans reflects a reasonable dispersion throughout the AA. Geographic distribution of HMDA lending is excellent, and small business lending is very poor. There was a moderate level of lending gaps.

Lending Penetration								
	Nonmetropolitan Ohio - 2023				Nonmetropolitan Ohio - 2024			
	# 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	3	0	3	100.0%	3	0	3	100.0%
Middle	23	2	21	91.3%	23	3	20	87.0%
Upper	6	1	5	83.3%	6	2	4	66.7%
Unknown	0	0	0	No Tracts	0	0	0	No Tracts
Total	32	3	29	90.6%	32	5	27	84.4%

During the evaluation period, Apple Creek penetrated 87.5% of the AA's total tracts, which is a moderate level of lending gaps. Apple Creek penetrated 100.0% of its moderate-income tracts.

HMDA Lending

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

Apple Creek originated 78 HMDA loans totaling $14.5 million during the evaluation period.

In 2024, Apple Creek originated 40 HMDA loans totaling $7.0 million. Apple Creek originated seven (17.5%) HMDA loans in moderate-income tracts, which significantly exceeded aggregate lending performance at 6.1%. In 2023, Apple Creek originated 38 HMDA loans totaling $7.6 million. Apple Creek originated four (10.5%) HMDA loans in moderate-income tracts, which significantly exceeded aggregate lending performance at 7.0%. Apple Creek's geographic distribution of HMDA lending in moderate-income tracts is excellent.

Small Business Lending

Apple Creek's performance was compared to the percentage of businesses by tract income (proxy). During the evaluation period, Apple Creek originated 56 small business loans totaling $7.7 million.

Apple Creek originated one (1.8%) small business loan in moderate-income tracts, which fell significantly below proxy at 7.4%. The geographic distribution of small business lending in moderate-income tracts is very poor.

METROPOLITAN AREAS
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS

- **Canton MSA**
  - As of December 31, 2024, Apple Creek operated two branches, representing 33.3% of its total branches.
  - As of June 30, 2024, Apple Creek had $32.8 million in deposits in this AA, representing a market share of 0.3%.
- **Akron MSA**
  - As of December 31, 2024, Apple Creek operated one branch, representing 16.7% of its total branches.
  - As of June 30, 2024, Apple Creek had $23.2 million in deposits in this AA, representing a market share of 0.2%.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

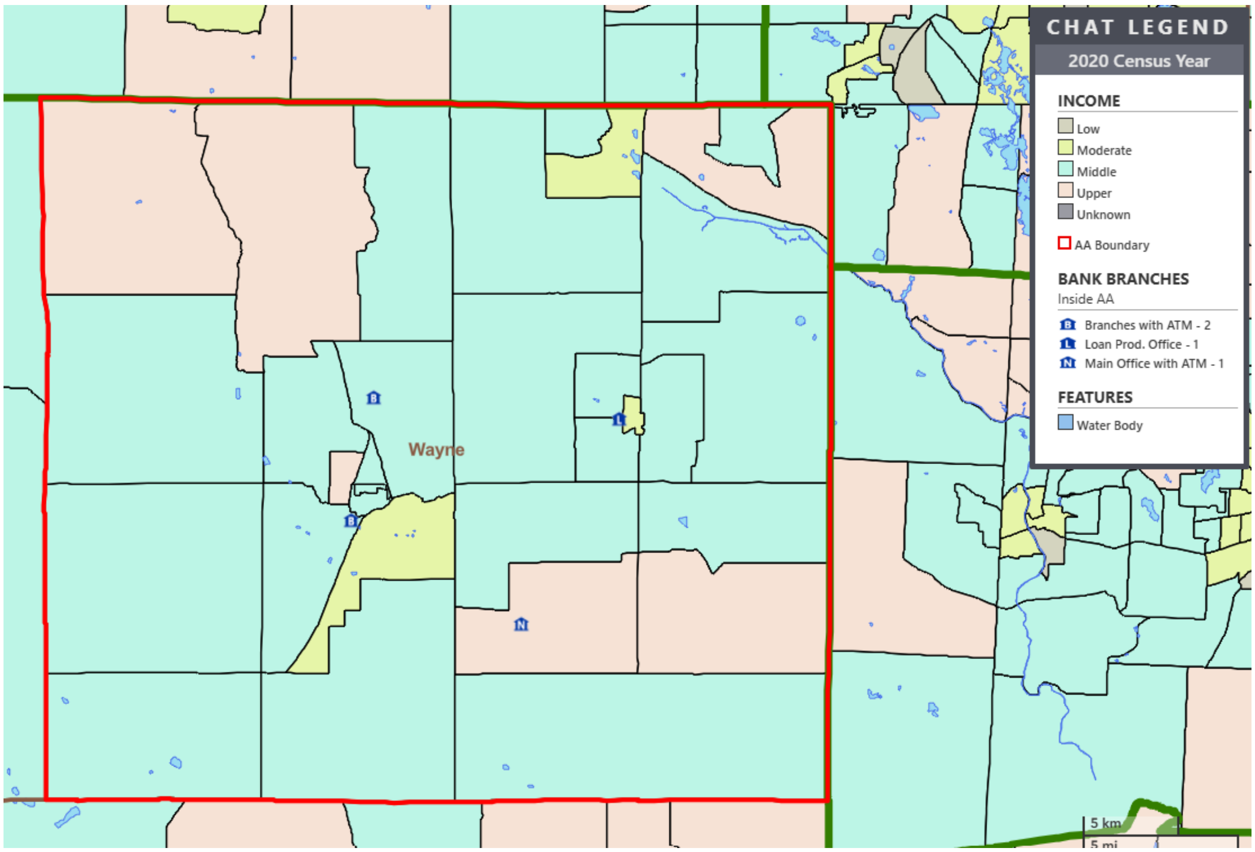
Using available facts and data, including performance and demographic information, the AAs' performance was evaluated and compared with Apple Creek's overall performance. The conclusions regarding performance are provided in the tables below. Refer to the tables in Appendix C for information regarding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

Assessment Area	Lending Test
Canton MSA	N/A
Akron MSA	N/A

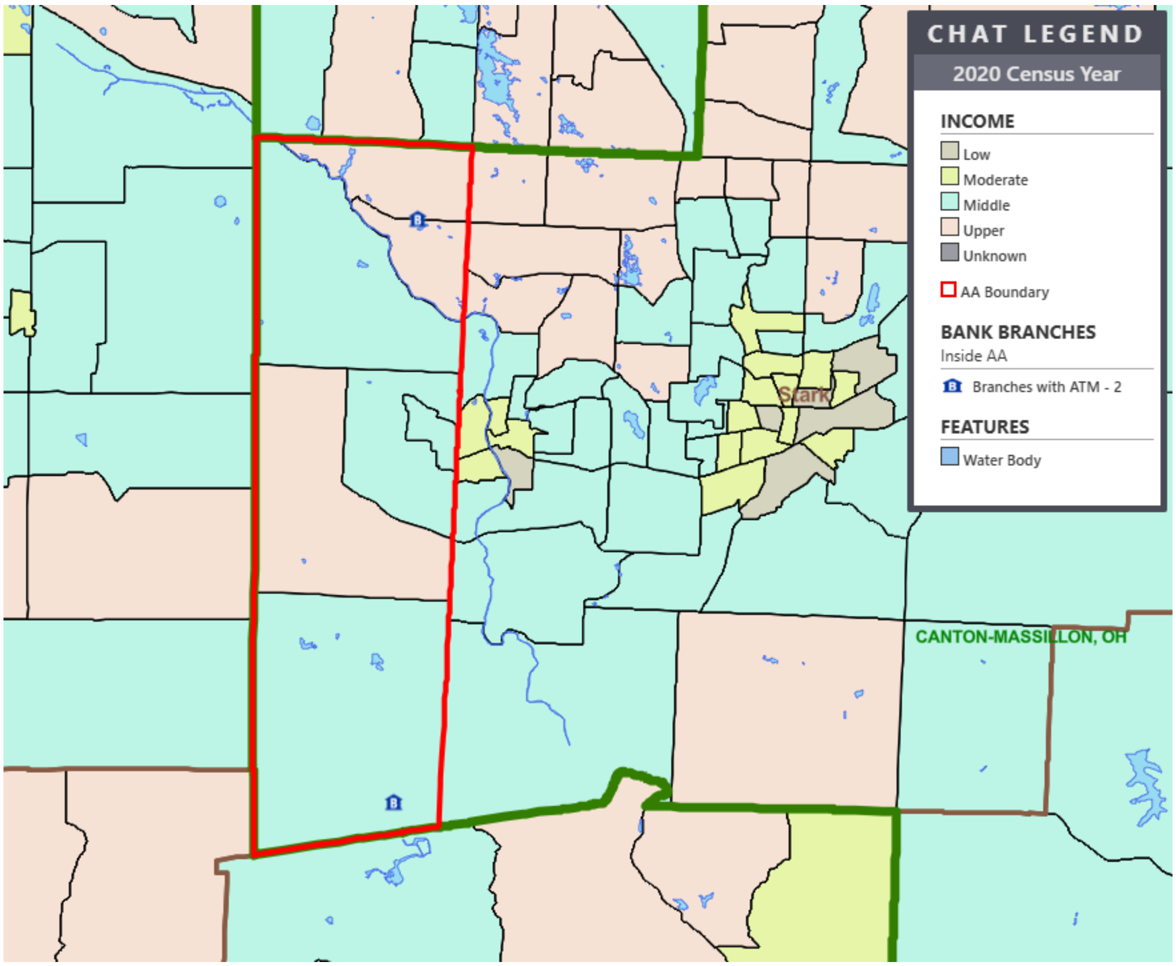
For the lending test, Apple Creek received a Satisfactory rating. There was insufficient loan volume to evaluate borrower and geographic distribution in the Akron and Canton AAs.

Appendix A – Assessment Area Maps

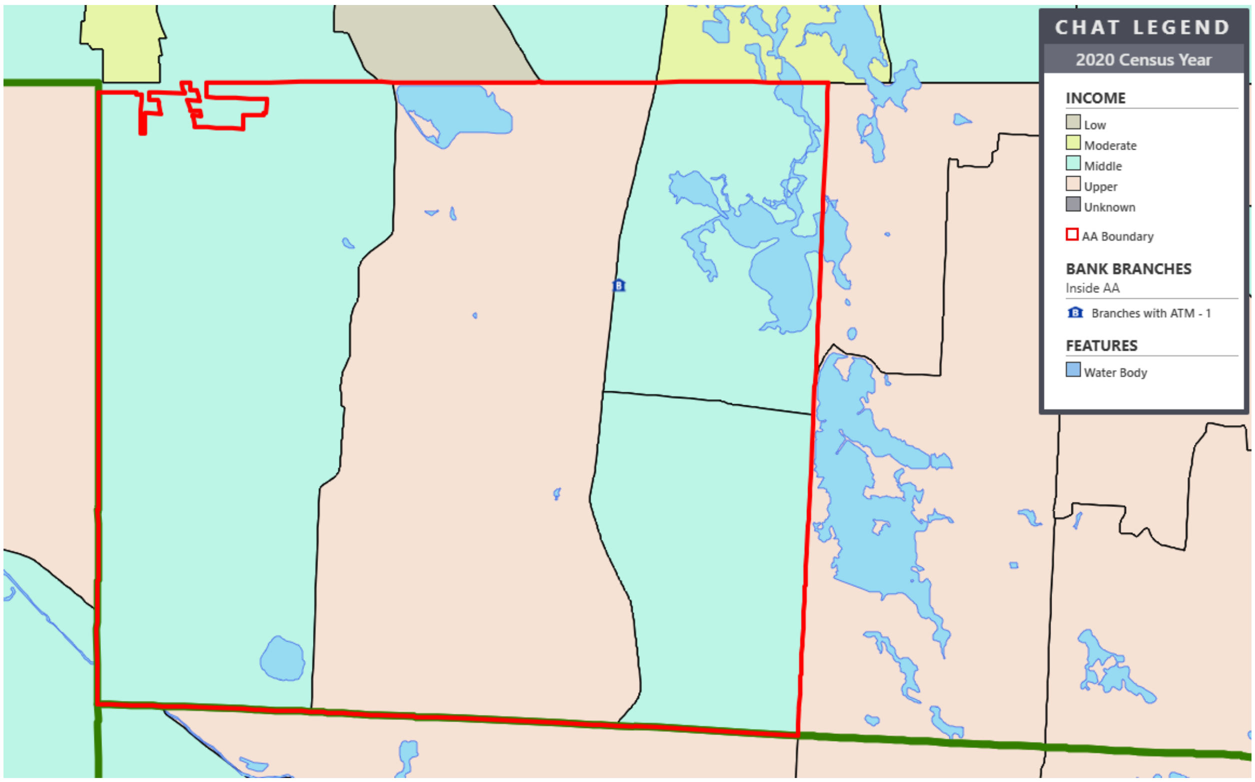
Nonmetropolitan Ohio



Canton-Massillon OH MSA



Akron OH MSA


CHAT LEGEND
2020 Census Year
INCOME
Low
Moderate
Middle
Upper
Unknown
AA Boundary
BANK BRANCHES
Inside AA
Branches with ATM - 1
FEATURES
Water Body

Appendix B – Demographic Tables

Combined Demographics Report

Assessment Area: OH Nonmetropolitan Ohio

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,517	14.8%
Moderate-income	3	9.4%	2,044	6.7%	376	18.4%	5,139	16.8%
Middle-income	23	71.9%	22,239	72.8%	1,377	6.2%	7,302	23.9%
Upper-income	6	18.8%	6,256	20.5%	324	5.2%	13,581	44.5%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**32**	**100.0%**	**30,539**	**100.0%**	**2,077**	**6.8%**	**30,539**	**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	3,512	1,759	5.3%	50.1%	1,442	41.1%	311	8.9%
Middle-income	34,421	23,913	72.7%	69.5%	8,684	25.2%	1,824	5.3%
Upper-income	8,840	7,235	22.0%	81.8%	1,205	13.6%	400	4.5%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**46,773**	**32,907**	**100.0%**	**70.4%**	**11,331**	**24.2%**	**2,535**	**5.4%**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	342	7.4%	295	7.1%	42	10.5%	5	7.8%
Middle-income	3,536	76.2%	3,184	76.2%	305	76.3%	47	73.4%
Upper-income	762	16.4%	697	16.7%	53	13.3%	12	18.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4,640**	**100.0%**	**4,176**	**100.0%**	**400**	**100.0%**	**64**	**100.0%**
	Percentage of Total Businesses:			**90.0%**		**8.6%**		**1.4%**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	7	1.9%	7	1.9%	0	0.0%	0	0.0%
Middle-income	293	77.7%	288	77.6%	5	83.3%	0	0.0%
Upper-income	77	20.4%	76	20.5%	1	16.7%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**377**	**100.0%**	**371**	**100.0%**	**6**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.4%**		**1.6%**		**0.0%**

Based on 2024 FFEC Census Data and 2024 D&B Information

Combined Demographics Report

Assessment Area: OH Canton-Massillon, OHMSA #15940

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,108	11.9%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	1,985	21.3%
Middle-income	4	57.1%	5,619	60.4%	301	5.4%	1,989	21.4%
Upper-income	3	42.9%	3,681	39.6%	127	3.5%	4,218	45.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment	**7**	**100.0%**	**9,300**	**100.0%**	**428**	**4.6%**	**9,300**	**100.0%**
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	8,557	6,598	61.5%	77.1%	1,464	17.1%	495	5.8%
Upper-income	5,481	4,128	38.5%	75.3%	1,225	22.3%	128	2.3%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment	**14,038**	**10,726**	**100.0%**	**76.4%**	**2,689**	**19.2%**	**623**	**4.4%**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	563	56.4%	518	56.7%	29	46.0%	16	69.6%
Upper-income	436	43.6%	395	43.3%	34	54.0%	7	30.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment	**999**	**100.0%**	**913**	**100.0%**	**63**	**100.0%**	**23**	**100.0%**
	Percentage of Total Businesses:			**91.4%**		**6.3%**		**2.3%**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	33	58.9%	33	60.0%	0	0.0%	0	0.0%
Upper-income	23	41.1%	22	40.0%	1	100.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment	**56**	**100.0%**	**55**	**100.0%**	**1**	**100.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**98.2%**		**1.8%**		**0.0%**

Based on 2024 FFEC Census Data and 2024 D&B Information

Combined Demographics Report

Assessment Area: OH Akron, OH MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	646	13.9%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	777	16.7%
Middle-income	3	75.0%	3,459	74.3%	114	3.3%	1,106	23.7%
Upper-income	1	25.0%	1,198	25.7%	5	0.4%	2,128	45.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**4**	**100.0%**	**4,657**	**100.0%**	**119**	**2.6%**	**4,657**	**100.0%**
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	5,014	3,982	73.4%	79.4%	710	14.2%	322	6.4%
Upper-income	1,662	1,445	26.6%	86.9%	85	5.1%	132	7.9%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**6,676**	**5,427**	**100.0%**	**81.3%**	**795**	**11.9%**	**454**	**6.8%**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	484	76.1%	459	76.4%	18	69.2%	7	77.8%
Upper-income	152	23.9%	142	23.6%	8	30.8%	2	22.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**636**	**100.0%**	**601**	**100.0%**	**26**	**100.0%**	**9**	**100.0%**
	Percentage of Total Businesses:			**94.5%**		**4.1%**		**1.4%**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	5	50.0%	5	50.0%	0	0.0%	0	0.0%
Upper-income	5	50.0%	5	50.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	**10**	**100.0%**	**10**	**100.0%**	**0**	**0.0%**	**0**	**0.0%**
	Percentage of Total Farms:			**100.0%**		**0.0%**		**0.0%**

Based on 2024 FFEC Census Data and 2024 D&B Information

Appendix C –Lending Tables

HMDA Lending Tables

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: OH Nonmetropolitan Ohio

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2023, 2024					2023						2024					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	4	6.3%	286	2.2%	14.8%	1	3.3%	6.3%	21	0.3%	3.3%	3	8.8%	5.0%	265	4.0%	2.4%
	Moderate	9	14.1%	1,063	8.4%	16.8%	7	23.3%	23.1%	811	13.2%	15.6%	2	5.9%	23.2%	252	3.8%	16.9%
	Middle	8	12.5%	1,286	10.1%	23.9%	3	10.0%	25.1%	386	6.3%	22.8%	5	14.7%	24.7%	900	13.7%	23.5%
	Upper	21	32.8%	6,386	50.2%	44.5%	8	26.7%	29.3%	3,015	48.9%	42.6%	13	38.2%	28.5%	3,371	51.4%	38.4%
	Unknown	22	34.4%	3,702	29.1%	0.0%	11	36.7%	16.2%	1,933	31.3%	15.7%	11	32.4%	18.5%	1,769	27.0%	18.8%
	Total	*64*	*100%*	*12,723*	*100%*	*100.0%*	*30*	*100%*	*100%*	*6,166*	*100%*	*100%*	*34*	*100%*	*100%*	*6,557*	*100%*	*100%*
REFINANCE	Low	2	28.6%	103	11.8%	14.8%	1	20.0%	10.2%	43	5.8%	6.0%	1	50.0%	6.9%	60	45.1%	3.9%
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	24.2%	0	0.0%	21.5%	0	0.0%	20.5%	0	0.0%	16.2%
	Middle	2	28.6%	128	14.7%	23.9%	1	20.0%	27.0%	55	7.4%	26.0%	1	50.0%	27.2%	73	54.9%	25.4%
	Upper	1	14.3%	400	45.8%	44.5%	1	20.0%	30.6%	400	54.1%	36.0%	0	0.0%	32.7%	0	0.0%	37.0%
	Unknown	2	28.6%	242	27.7%	0.0%	2	40.0%	8.1%	242	32.7%	10.6%	0	0.0%	12.7%	0	0.0%	17.6%
	Total	*7*	*100%*	*873*	*100%*	*100.0%*	*5*	*100%*	*100%*	*740*	*100%*	*100%*	*2*	*100%*	*100%*	*133*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	14.8%	0	0.0%	5.5%	0	0.0%	3.4%	0	0.0%	4.1%	0	0.0%	2.2%
	Moderate	1	33.3%	120	30.3%	16.8%	0	0.0%	20.2%	0	0.0%	15.7%	1	50.0%	20.2%	120	70.2%	14.3%
	Middle	0	0.0%	0	0.0%	23.9%	0	0.0%	27.3%	0	0.0%	24.4%	0	0.0%	25.6%	0	0.0%	22.7%
	Upper	1	33.3%	225	56.8%	44.5%	1	100.0%	45.0%	225	100.0%	53.8%	0	0.0%	45.5%	0	0.0%	57.7%
	Unknown	1	33.3%	51	12.9%	0.0%	0	0.0%	2.1%	0	0.0%	2.7%	1	50.0%	4.5%	51	29.8%	3.1%
	Total	*3*	*100%*	*396*	*100%*	*100.0%*	*1*	*100%*	*100%*	*225*	*100%*	*100%*	*2*	*100%*	*100%*	*171*	*100%*	*100%*
MULTIFAMILY	Low	0	0.0%	0	0.0%	14.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	50.0%	160	37.0%	16.8%	1	50.0%	20.0%	160	37.0%	2.3%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	23.9%	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%	44.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	1	50.0%	272	63.0%	0.0%	1	50.0%	80.0%	272	63.0%	97.7%	0	0.0%	#####	0	0.0%	#####
	Total	*2*	*100%*	*432*	*100%*	*100.0%*	*2*	*100%*	*100%*	*432*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	14.8%	0	0.0%	4.1%	0	0.0%	2.0%	0	0.0%	5.2%	0	0.0%	2.3%
	Moderate	0	0.0%	0	0.0%	16.8%	0	0.0%	18.6%	0	0.0%	11.1%	0	0.0%	20.0%	0	0.0%	15.6%
	Middle	0	0.0%	0	0.0%	23.9%	0	0.0%	35.2%	0	0.0%	32.7%	0	0.0%	31.1%	0	0.0%	25.7%
	Upper	0	0.0%	0	0.0%	44.5%	0	0.0%	39.3%	0	0.0%	48.8%	0	0.0%	37.8%	0	0.0%	52.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.8%	0	0.0%	5.5%	0	0.0%	5.9%	0	0.0%	3.9%
	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 2024 FFIEC Census Data; 2016-2020 ACS data

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2023, 2024					Bank & Aggregate Lending 2023						Bank & Aggregate Lending 2024					
		Bank Count		Bank Dollar		Families by Family Income	Count Bank		Count Agg	Dollar Bank		Dollar Agg	Count Bank		Count Agg	Dollar Bank		Dollar Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	14.8%	0	0.0%	16.4%	0	0.0%	19.4%	0	0.0%	3.3%	0	0.0%	1.8%
	Moderate	1	50.0%	53	57.6%	16.8%	0	0.0%	13.1%	0	0.0%	11.4%	1	50.0%	20.9%	53	57.6%	12.6%
	Middle	0	0.0%	0	0.0%	23.9%	0	0.0%	24.6%	0	0.0%	25.0%	0	0.0%	20.9%	0	0.0%	19.8%
	Upper	1	50.0%	39	42.4%	44.5%	0	0.0%	41.0%	0	0.0%	41.3%	1	50.0%	49.5%	39	42.4%	63.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.9%	0	0.0%	2.8%	0	0.0%	5.5%	0	0.0%	2.6%
	Total	*2*	*100%*	*92*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*92*	*100%*	*100%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	14.8%	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%	16.8%	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%	23.9%	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%	44.5%	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%	#####	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	6	7.7%	389	2.7%	14.8%	2	5.3%	7.3%	64	0.8%	4.0%	4	10.0%	5.4%	325	4.7%	2.7%
	Moderate	12	15.4%	1,396	9.6%	16.8%	8	21.1%	22.4%	971	12.8%	16.4%	4	10.0%	21.8%	425	6.1%	16.0%
	Middle	10	12.8%	1,414	9.7%	23.9%	4	10.5%	26.4%	441	5.8%	23.5%	6	15.0%	25.6%	973	14.0%	23.2%
	Upper	24	30.8%	7,050	48.6%	44.5%	10	26.3%	32.3%	3,640	48.1%	41.0%	14	35.0%	32.6%	3,410	49.0%	38.9%
	Unknown	26	33.3%	4,267	29.4%	0.0%	14	36.8%	11.6%	2,447	32.4%	15.1%	12	30.0%	14.6%	1,820	26.2%	19.2%
	Total	*78*	*100%*	*14,516*	*100%*	*100.0%*	*38*	*100%*	*100%*	*7,563*	*100%*	*100%*	*40*	*100%*	*100%*	*6,953*	*100%*	*100%*

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: OH Nonmetropolitan Ohio

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2023, 2024 Bank Count #	Count %	Dollar $ (000s)	Dollar $ %	Owner Occupied Units %	Bank & Aggregate Lending 2023 Count Bank #	2023 Count Bank %	2023 Count Agg %	2023 Dollar Bank $ (000s)	2023 Dollar Bank $ %	2023 Dollar Agg $ %	2024 Count Bank #	2024 Count Bank %	2024 Count Agg %	2024 Dollar Bank $ (000s)	2024 Dollar Bank $ %	2024 Dollar 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	0.0%	0.0%
	Moderate	10	15.6%	1,595	12.5%	5.3%	3	10.0%	9.0%	886	14.4%	5.8%	7	20.6%	6.8%	709	10.8%	4.6%
	Middle	50	78.1%	10,434	82.0%	72.7%	24	80.0%	74.1%	4,638	75.2%	75.0%	26	76.5%	76.9%	5,796	88.4%	77.2%
	Upper	4	6.3%	694	5.5%	22.0%	3	10.0%	17.0%	642	10.4%	19.2%	1	2.9%	16.4%	52	0.8%	18.1%
	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	*64*	*100%*	*12,723*	*100%*	*100.0%*	*30*	*100%*	*100%*	*6,166*	*100%*	*100%*	*34*	*100%*	*100%*	*6,557*	*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	0	0.0%	0	0.0%	5.3%	0	0.0%	5.5%	0	0.0%	3.5%	0	0.0%	4.6%	0	0.0%	3.4%
	Middle	5	71.4%	413	47.3%	72.7%	4	80.0%	74.6%	340	45.9%	73.7%	1	50.0%	77.0%	73	54.9%	77.9%
	Upper	2	28.6%	460	52.7%	22.0%	1	20.0%	19.9%	400	54.1%	22.9%	1	50.0%	18.4%	60	45.1%	18.7%
	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%
	Total	*7*	*100%*	*873*	*100%*	*100.0%*	*5*	*100%*	*100%*	*740*	*100%*	*100%*	*2*	*100%*	*100%*	*133*	*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%	5.3%	0	0.0%	3.8%	0	0.0%	2.0%	0	0.0%	4.5%	0	0.0%	2.4%
	Middle	3	100.0%	396	100.0%	72.7%	1	100.0%	79.4%	225	100.0%	79.7%	2	100.0%	73.6%	171	100.0%	74.9%
	Upper	0	0.0%	0	0.0%	22.0%	0	0.0%	16.8%	0	0.0%	18.3%	0	0.0%	21.9%	0	0.0%	22.7%
	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%
	Total	*3*	*100%*	*396*	*100%*	*100.0%*	*1*	*100%*	*100%*	*225*	*100%*	*100%*	*2*	*100%*	*100%*	*171*	*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%	160	37.0%	12.6%	1	50.0%	40.0%	160	37.0%	2.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	50.0%	272	63.0%	83.0%	1	50.0%	60.0%	272	63.0%	97.2%	0	0.0%	83.3%	0	0.0%	87.0%
	Upper	0	0.0%	0	0.0%	4.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	16.7%	0	0.0%	13.0%
	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%*	*432*	*100%*	*100.0%*	*2*	*100%*	*100%*	*432*	*100%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*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%	5.3%	0	0.0%	4.1%	0	0.0%	2.8%	0	0.0%	7.4%	0	0.0%	5.4%
	Middle	0	0.0%	0	0.0%	72.7%	0	0.0%	68.3%	0	0.0%	69.7%	0	0.0%	74.1%	0	0.0%	72.0%
	Upper	0	0.0%	0	0.0%	22.0%	0	0.0%	27.6%	0	0.0%	27.5%	0	0.0%	18.5%	0	0.0%	22.6%
	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%
	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 2024 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: OH Nonmetropolitan Ohio

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2023, 2024					2023						2024					
		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%	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%	5.3%	0	0.0%	3.3%	0	0.0%	2.8%	0	0.0%	7.7%	0	0.0%	7.3%
	Middle	1	50.0%	53	57.6%	72.7%	0	0.0%	82.0%	0	0.0%	85.8%	1	50.0%	71.4%	53	57.6%	70.9%
	Upper	1	50.0%	39	42.4%	22.0%	0	0.0%	14.8%	0	0.0%	11.4%	1	50.0%	20.9%	39	42.4%	21.8%
	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%
	Total	*2*	*100%*	*92*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*2*	*100%*	*100%*	*92*	*100%*	*100%*
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%	5.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	60.0%	0	0.0%	70.6%
	Middle	0	0.0%	0	0.0%	72.7%	0	0.0%	75.0%	0	0.0%	69.9%	0	0.0%	20.0%	0	0.0%	28.8%
	Upper	0	0.0%	0	0.0%	22.0%	0	0.0%	25.0%	0	0.0%	30.1%	0	0.0%	20.0%	0	0.0%	0.6%
	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%
	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	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	11	14.1%	1,755	12.1%	5.3%	4	10.5%	7.0%	1,046	13.8%	4.9%	7	17.5%	6.1%	709	10.2%	4.2%
	Middle	60	76.9%	11,568	79.7%	72.7%	30	78.9%	74.6%	5,475	72.4%	75.3%	30	75.0%	76.1%	6,093	87.6%	77.2%
	Upper	7	9.0%	1,193	8.2%	22.0%	4	10.5%	18.4%	1,042	13.8%	19.8%	3	7.5%	17.8%	151	2.2%	18.6%
	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%
	Total	*78*	*100%*	*14,516*	*100%*	*100.0%*	*38*	*100%*	*100%*	*7,563*	*100%*	*100%*	*40*	*100%*	*100%*	*6,953*	*100%*	*100%*

Originations & Purchases
Based on 2024 FFIEC Census Data: 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2023, 2024 Bank Count #	Count %	Dollar $ (000s)	Dollar $ %	Families by Family Income %	Bank & Aggregate Lending 2023 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %	2024 Count Bank #	Count Bank %	Count Agg %	Dollar Bank $(000s)	Dollar Bank $ %	Dollar Agg $ %
HOME PURCHASE	Low	0	0.0%	0	0.0%	11.9%	0	0.0%	6.9%	0	0.0%	3.1%	0	0.0%	4.8%	0	0.0%	2.4%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	24.4%	0	0.0%	17.8%	0	0.0%	23.8%	0	0.0%	18.3%
	Middle	0	0.0%	0	0.0%	21.4%	0	0.0%	21.1%	0	0.0%	20.8%	0	0.0%	26.3%	0	0.0%	26.2%
	Upper	1	100.0%	80	100.0%	45.4%	0	0.0%	27.4%	0	0.0%	38.2%	1	100.0%	25.1%	80	100.0%	33.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	20.1%	0	0.0%	20.0%	0	0.0%	20.0%	0	0.0%	20.1%
	Total	*1*	*100%*	*80*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*80*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	11.9%	0	0.0%	14.0%	0	0.0%	9.6%	0	0.0%	11.9%	0	0.0%	6.3%
	Moderate	1	100.0%	74	100.0%	21.3%	0	0.0%	32.6%	0	0.0%	28.0%	1	100.0%	21.8%	74	100.0%	15.5%
	Middle	0	0.0%	0	0.0%	21.4%	0	0.0%	19.4%	0	0.0%	20.3%	0	0.0%	23.8%	0	0.0%	22.2%
	Upper	0	0.0%	0	0.0%	45.4%	0	0.0%	26.4%	0	0.0%	32.7%	0	0.0%	26.2%	0	0.0%	30.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	7.4%	0	0.0%	9.4%	0	0.0%	16.3%	0	0.0%	25.3%
	Total	*1*	*100%*	*74*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*74*	*100%*	*100%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	11.9%	0	0.0%	12.6%	0	0.0%	9.8%	0	0.0%	9.4%	0	0.0%	3.6%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	23.2%	0	0.0%	20.9%	0	0.0%	16.7%	0	0.0%	10.9%
	Middle	0	0.0%	0	0.0%	21.4%	0	0.0%	28.4%	0	0.0%	25.0%	0	0.0%	22.9%	0	0.0%	19.6%
	Upper	0	0.0%	0	0.0%	45.4%	0	0.0%	32.6%	0	0.0%	43.2%	0	0.0%	49.0%	0	0.0%	64.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	3.2%	0	0.0%	1.1%	0	0.0%	2.1%	0	0.0%	1.0%
	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%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	11.9%	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%	21.3%	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%	21.4%	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%	45.4%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	1	100.0%	800	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	1	100.0%	100.0%	800	100.0%	100.0%
	Total	*1*	*100%*	*800*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*800*	*100%*	*100%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	11.9%	0	0.0%	6.9%	0	0.0%	7.9%	0	0.0%	7.1%	0	0.0%	6.2%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	29.3%	0	0.0%	30.6%	0	0.0%	30.0%	0	0.0%	24.5%
	Middle	0	0.0%	0	0.0%	21.4%	0	0.0%	25.9%	0	0.0%	20.2%	0	0.0%	28.6%	0	0.0%	25.2%
	Upper	0	0.0%	0	0.0%	45.4%	0	0.0%	37.9%	0	0.0%	41.3%	0	0.0%	34.3%	0	0.0%	44.1%
	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	*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 2024 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

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

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2023, 2024					2023						2024					
		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%	11.9%	0	0.0%	20.0%	0	0.0%	16.9%	0	0.0%	8.1%	0	0.0%	9.2%
	Moderate	0	0.0%	0	0.0%	21.3%	0	0.0%	32.0%	0	0.0%	22.4%	0	0.0%	24.3%	0	0.0%	23.0%
	Middle	0	0.0%	0	0.0%	21.4%	0	0.0%	20.0%	0	0.0%	26.8%	0	0.0%	24.3%	0	0.0%	19.3%
	Upper	0	0.0%	0	0.0%	45.4%	0	0.0%	24.0%	0	0.0%	27.1%	0	0.0%	40.5%	0	0.0%	45.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	4.0%	0	0.0%	6.7%	0	0.0%	2.7%	0	0.0%	3.1%
	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%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	11.9%	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%	21.3%	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%	21.4%	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%	45.4%	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%
	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	0	0.0%	0	0.0%	11.9%	0	0.0%	9.7%	0	0.0%	4.8%	0	0.0%	7.4%	0	0.0%	3.6%
	Moderate	1	33.3%	74	7.8%	21.3%	0	0.0%	26.9%	0	0.0%	19.6%	1	33.3%	22.9%	74	7.8%	17.4%
	Middle	0	0.0%	0	0.0%	21.4%	0	0.0%	21.6%	0	0.0%	20.1%	0	0.0%	25.2%	0	0.0%	24.6%
	Upper	1	33.3%	80	8.4%	45.4%	0	0.0%	28.2%	0	0.0%	35.7%	1	33.3%	28.9%	80	8.4%	34.5%
	Unknown	1	33.3%	800	83.9%	0.0%	0	0.0%	13.6%	0	0.0%	19.8%	1	33.3%	15.6%	800	83.9%	20.0%
	Total	*3*	*100%*	*954*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*954*	*100%*	*100%*

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 1 of 2

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2023, 2024					Bank & Aggregate Lending 2023						Bank & Aggregate Lending 2024					
		Bank Count		Bank Dollar		Owner Occupied Units	Count			Dollar			Count			Dollar		
		#	%	$ (000s)	$ %	%	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	Agg $ %	Bank #	Bank %	Agg %	Bank $ (000s)	Bank $ %	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	0.0%	0.0%
	Moderate	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%
	Middle	1	100.0%	80	100.0%	61.5%	0	0.0%	69.9%	0	0.0%	69.3%	1	100.0%	67.9%	80	100.0%	64.6%
	Upper	0	0.0%	0	0.0%	38.5%	0	0.0%	30.1%	0	0.0%	30.7%	0	0.0%	32.1%	0	0.0%	35.4%
	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	*1*	*100%*	*80*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*80*	*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	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%
	Middle	0	0.0%	0	0.0%	61.5%	0	0.0%	68.6%	0	0.0%	65.5%	0	0.0%	61.5%	0	0.0%	61.7%
	Upper	1	100.0%	74	100.0%	38.5%	0	0.0%	31.4%	0	0.0%	34.5%	1	100.0%	38.5%	74	100.0%	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	*1*	*100%*	*74*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*74*	*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%	0.0%	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%	61.5%	0	0.0%	56.8%	0	0.0%	56.7%	0	0.0%	68.8%	0	0.0%	63.1%
	Upper	0	0.0%	0	0.0%	38.5%	0	0.0%	43.2%	0	0.0%	43.3%	0	0.0%	31.3%	0	0.0%	36.9%
	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	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*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	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%
	Middle	0	0.0%	0	0.0%	36.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	1	100.0%	800	100.0%	63.4%	0	0.0%	100.0%	0	0.0%	100.0%	1	100.0%	100.0%	800	100.0%	100.0%
	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	*1*	*100%*	*800*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*1*	*100%*	*100%*	*800*	*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%	0.0%	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%	61.5%	0	0.0%	55.2%	0	0.0%	56.2%	0	0.0%	74.3%	0	0.0%	74.5%
	Upper	0	0.0%	0	0.0%	38.5%	0	0.0%	44.8%	0	0.0%	43.8%	0	0.0%	25.7%	0	0.0%	25.5%
	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	*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 2024 FFIEC Census Data: 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2023, 2024					2023						2024					
		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%	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%	0.0%	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%	61.5%	0	0.0%	68.0%	0	0.0%	65.7%	0	0.0%	62.2%	0	0.0%	59.9%
	Upper	0	0.0%	0	0.0%	38.5%	0	0.0%	32.0%	0	0.0%	34.3%	0	0.0%	37.8%	0	0.0%	40.1%
	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	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
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%	0.0%	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%	61.5%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	25.0%	0	0.0%	23.2%
	Upper	0	0.0%	0	0.0%	38.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	75.0%	0	0.0%	76.8%
	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%
	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	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%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	1	33.3%	80	8.4%	61.5%	0	0.0%	67.1%	0	0.0%	64.8%	1	33.3%	66.3%	80	8.4%	63.6%
	Upper	2	66.7%	874	91.6%	38.5%	0	0.0%	32.9%	0	0.0%	35.2%	2	66.7%	33.8%	874	91.6%	36.4%
	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	*3*	*100%*	*954*	*100%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*3*	*100%*	*100%*	*954*	*100%*	*100%*

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: OH Akron, OHMSA #10420

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2023, 2024					2023						2024					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	$ (000s)	$ %	%	#	%	%	$(000s)	$ %	$ %	#	%	%	$(000s)	$ %	$ %
HOME PURCHASE	Low	1	50.0%	144	55.4%	13.9%	1	100.0%	9.2%	144	100.0%	5.4%	0	0.0%	3.6%	0	0.0%	1.8%
	Moderate	1	50.0%	116	44.6%	16.7%	0	0.0%	30.4%	0	0.0%	26.1%	1	100.0%	23.6%	116	100.0%	18.1%
	Middle	0	0.0%	0	0.0%	23.7%	0	0.0%	24.0%	0	0.0%	22.8%	0	0.0%	25.8%	0	0.0%	23.8%
	Upper	0	0.0%	0	0.0%	45.7%	0	0.0%	19.2%	0	0.0%	29.4%	0	0.0%	24.7%	0	0.0%	34.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	17.2%	0	0.0%	16.3%	0	0.0%	22.2%	0	0.0%	21.9%
	Total	*2*	*100%*	*260*	*100%*	*100.0%*	*1*	*100%*	*100%*	*144*	*100%*	*100%*	*1*	*100%*	*100%*	*116*	*100%*	*100%*
REFINANCE	Low	0	0.0%	0	0.0%	13.9%	0	0.0%	14.7%	0	0.0%	10.9%	0	0.0%	10.6%	0	0.0%	4.9%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	32.1%	0	0.0%	28.1%	0	0.0%	23.2%	0	0.0%	17.9%
	Middle	0	0.0%	0	0.0%	23.7%	0	0.0%	24.8%	0	0.0%	25.8%	0	0.0%	25.4%	0	0.0%	21.8%
	Upper	0	0.0%	0	0.0%	45.7%	0	0.0%	22.0%	0	0.0%	26.3%	0	0.0%	23.9%	0	0.0%	30.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	6.4%	0	0.0%	8.9%	0	0.0%	16.9%	0	0.0%	25.3%
	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%*
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	13.9%	0	0.0%	11.3%	0	0.0%	8.1%	0	0.0%	5.8%	0	0.0%	2.0%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	31.0%	0	0.0%	32.7%	0	0.0%	34.6%	0	0.0%	28.7%
	Middle	0	0.0%	0	0.0%	23.7%	0	0.0%	35.2%	0	0.0%	36.2%	0	0.0%	25.0%	0	0.0%	30.0%
	Upper	0	0.0%	0	0.0%	45.7%	0	0.0%	21.1%	0	0.0%	20.6%	0	0.0%	34.6%	0	0.0%	39.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	2.4%	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%*
MULTI FAMILY	Low	0	0.0%	0	0.0%	13.9%	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%	16.7%	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%	23.7%	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%	45.7%	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%	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%*	*0.0%*	*0*	*0.0%*	*0.0%*
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	13.9%	0	0.0%	34.5%	0	0.0%	29.4%	0	0.0%	13.9%	0	0.0%	7.8%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	13.8%	0	0.0%	8.0%	0	0.0%	16.7%	0	0.0%	7.9%
	Middle	0	0.0%	0	0.0%	23.7%	0	0.0%	20.7%	0	0.0%	18.2%	0	0.0%	44.4%	0	0.0%	32.3%
	Upper	0	0.0%	0	0.0%	45.7%	0	0.0%	31.0%	0	0.0%	44.4%	0	0.0%	19.4%	0	0.0%	49.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	5.6%	0	0.0%	2.2%
	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 2024 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: OH Akron, OHMSA #10420

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2023, 2024					2023						2024					
		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%	13.9%	0	0.0%	22.2%	0	0.0%	9.9%	0	0.0%	4.5%	0	0.0%	5.0%
	Moderate	0	0.0%	0	0.0%	16.7%	0	0.0%	16.7%	0	0.0%	19.6%	0	0.0%	13.6%	0	0.0%	7.2%
	Middle	0	0.0%	0	0.0%	23.7%	0	0.0%	33.3%	0	0.0%	38.7%	0	0.0%	27.3%	0	0.0%	16.6%
	Upper	0	0.0%	0	0.0%	45.7%	0	0.0%	27.8%	0	0.0%	31.8%	0	0.0%	45.5%	0	0.0%	58.9%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	9.1%	0	0.0%	12.3%
	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%*
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	13.9%	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%	16.7%	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%	23.7%	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%	45.7%	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%	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%*	*0.0%*	*0*	*0.0%*	*0.0%*
HMDA TOTALS	Low	1	50.0%	144	55.4%	13.9%	1	100.0%	12.7%	144	100.0%	7.1%	0	0.0%	6.5%	0	0.0%	2.8%
	Moderate	1	50.0%	116	44.6%	16.7%	0	0.0%	29.0%	0	0.0%	26.2%	1	100.0%	23.7%	116	100.0%	18.0%
	Middle	0	0.0%	0	0.0%	23.7%	0	0.0%	25.7%	0	0.0%	24.3%	0	0.0%	26.9%	0	0.0%	23.8%
	Upper	0	0.0%	0	0.0%	45.7%	0	0.0%	21.0%	0	0.0%	28.4%	0	0.0%	26.0%	0	0.0%	34.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	11.6%	0	0.0%	14.0%	0	0.0%	16.9%	0	0.0%	20.8%
	Total	*2*	*100%*	*260*	*100%*	*100.0%*	*1*	*100%*	*100%*	*144*	*100%*	*100%*	*1*	*100%*	*100%*	*116*	*100%*	*100%*

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: OH Akron, OHMSA #10420

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2023, 2024					2023						2024					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		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	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%
	Middle	2	100.0%	260	100.0%	73.4%	1	100.0%	82.0%	144	100.0%	83.9%	1	100.0%	82.5%	116	100.0%	81.7%
	Upper	0	0.0%	0	0.0%	26.6%	0	0.0%	18.0%	0	0.0%	16.1%	0	0.0%	17.5%	0	0.0%	18.3%
	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	*2*	*100%*	*260*	*100%*	*100.0%*	*1*	*100%*	*100%*	*144*	*100%*	*100%*	*1*	*100%*	*100%*	*116*	*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	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%
	Middle	0	0.0%	0	0.0%	73.4%	0	0.0%	72.5%	0	0.0%	74.6%	0	0.0%	72.5%	0	0.0%	72.1%
	Upper	0	0.0%	0	0.0%	26.6%	0	0.0%	27.5%	0	0.0%	25.4%	0	0.0%	27.5%	0	0.0%	27.9%
	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	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*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%	0.0%	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%	73.4%	0	0.0%	80.3%	0	0.0%	81.5%	0	0.0%	75.0%	0	0.0%	74.5%
	Upper	0	0.0%	0	0.0%	26.6%	0	0.0%	19.7%	0	0.0%	18.5%	0	0.0%	25.0%	0	0.0%	25.5%
	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	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*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	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%
	Middle	0	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	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%
	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%*	*0.0%*	*0*	*0.0%*	*0.0%*
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%	0.0%	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%	73.4%	0	0.0%	65.5%	0	0.0%	51.4%	0	0.0%	69.4%	0	0.0%	79.3%
	Upper	0	0.0%	0	0.0%	26.6%	0	0.0%	34.5%	0	0.0%	48.6%	0	0.0%	30.6%	0	0.0%	20.7%
	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%
	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 2024 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: OH Akron, OHMSA #10420

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2023, 2024					2023						2024					
		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%	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%	0.0%	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%	73.4%	0	0.0%	77.8%	0	0.0%	78.4%	0	0.0%	77.3%	0	0.0%	69.5%
	Upper	0	0.0%	0	0.0%	26.6%	0	0.0%	22.2%	0	0.0%	21.6%	0	0.0%	22.7%	0	0.0%	30.5%
	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	*0*	*0.0%*	*0*	*0.0%*	*100.0%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*	*0*	*0.0%*	*100%*
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%	0.0%	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%	73.4%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	26.6%	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%	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%*	*0.0%*	*0*	*0.0%*	*0.0%*
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	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%
	Middle	2	100.0%	260	100.0%	73.4%	1	100.0%	78.6%	144	100.0%	81.5%	1	100.0%	78.0%	116	100.0%	78.8%
	Upper	0	0.0%	0	0.0%	26.6%	0	0.0%	21.4%	0	0.0%	18.5%	0	0.0%	22.0%	0	0.0%	21.2%
	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	0.0%	0.0%
	Total	*2*	*100%*	*260*	*100%*	*100.0%*	*1*	*100%*	*100%*	*144*	*100%*	*100%*	*1*	*100%*	*100%*	*116*	*100%*	*100%*

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data

Small Business Lending Tables

Small Business Loans by Business Revenue & Loan Size

Assessment Area: OH Nonmetropolitan Ohio

		Bank Lending & Demographic Data 2024				
		Count		Dollar		Total Businesses
		#	%	$ (000s)	$ %	%
Revenue	$1 Million or Less	17	30.4%	2,200	28.5%	90.0%
	Over $1 Million	14	25.0%	2,640	34.2%	8.6%
	Total Rev. available	31	55.4%	4,839	62.7%	98.6%
	Rev. Not Known	25	44.6%	2,873	37.3%	1.4%
	Total	*56*	*100%*	*7,712*	*100%*	*100%*
Loan Size	$100,000 or Less	31	55.4%	1,780	23.1%	
	$100,001 - $250,000	20	35.7%	3,485	45.2%	
	$250,001 - $1 Million	5	8.9%	2,448	31.7%	
	Total	*56*	*100%*	*7,712*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	12	70.6%	681	31.0%	
	$100,001 - $250,000	4	23.5%	716	32.5%	
	$250,001 - $1 Million	1	5.9%	803	36.5%	
	Total	*17*	*100%*	*2,200*	*100%*	

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information
Percentages may not total 100 percent due to rounding

Geographic Distribution of Small Business Loans

Assessment Area: OH Nonmetropolitan Ohio

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2024				
		Count		Dollar		Total Businesses
		#	%	$ (000s)	$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%
	Moderate	1	1.8%	100	1.3%	7.4%
	Middle	47	83.9%	6,459	83.8%	76.2%
	Upper	8	14.3%	1,153	15.0%	16.4%
	Unknown	0	0.0%	0	0.0%	0.0%
	Total	*56*	*100%*	*7,712*	*100%*	*100.0%*

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information
Percentages may not total 100 percent due to rounding

Small Business Loans by Business Revenue & Loan Size

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

		Bank Lending & Demographic Data 2024				
		Count		Dollar		Total Businesses
		#	%	$ (000s)	$ %	%
Revenue	$1 Million or Less	5	83.3%	626	89.3%	91.4%
	Over $1 Million	0	0.0%	0	0.0%	6.3%
	Total Rev. available	5	83.3%	626	89.3%	97.7%
	Rev. Not Known	1	16.7%	75	10.7%	2.3%
	Total	*6*	*100%*	*701*	*100%*	*100%*
Loan Size	$100,000 or Less	4	66.7%	237	33.8%	
	$100,001 - $250,000	1	16.7%	160	22.8%	
	$250,001 - $1 Million	1	16.7%	304	43.4%	
	Total	*6*	*100%*	*701*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	3	60.0%	162	25.9%	
	$100,001 - $250,000	1	20.0%	160	25.6%	
	$250,001 - $1 Million	1	20.0%	304	48.6%	
	Total	*5*	*100%*	*626*	*100%*	

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information
Percentages may not total 100 percent due to rounding

Geographic Distribution of Small Business Loans

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2024				
		Count		Dollar		Total Businesses
		#	%	$ (000s)	$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%
	Middle	3	50.0%	187	26.7%	56.4%
	Upper	3	50.0%	514	73.3%	43.6%
	Unknown	0	0.0%	0	0.0%	0.0%
	Total	*6*	*100%*	*701*	*100%*	*100.0%*

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information
Percentages may not total 100 percent due to rounding

Small Business Loans by Business Revenue & Loan Size

Assessment Area: OH Akron, OH MSA #10420

		Bank Lending & Demographic Data 2024				
		Count		Dollar		Total Businesses
		#	%	$ (000s)	$ %	%
Revenue	$1 Million or Less	1	33.3%	125	32.6%	94.5%
	Over $1 Million	0	0.0%	0	0.0%	4.1%
	Total Rev. available	1	33.3%	125	32.6%	98.6%
	Rev. Not Known	2	66.7%	259	67.4%	1.4%
	Total	*3*	*100%*	*384*	*100%*	*100%*
Loan Size	$100,000 or Less	1	33.3%	19	4.9%	
	$100,001 - $250,000	2	66.7%	365	95.1%	
	$250,001 - $1 Million	0	0.0%	0	0.0%	
	Total	*3*	*100%*	*384*	*100%*	
Loan Size & Rev $1 Mill or Less	$100,000 or Less	0	0.0%	0	0.0%	
	$100,001 - $250,000	1	100.0%	125	100.0%	
	$250,001 - $1 Million	0	0.0%	0	0.0%	
	Total	*1*	*100%*	*125*	*100%*	

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information
Percentages may not total 100 percent due to rounding

Geographic Distribution of Small Business Loans

Assessment Area: OH Akron, OH MSA #10420

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data 2024				
		Count		Dollar		Total Businesses
		#	%	$ (000s)	$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%
	Middle	2	66.7%	259	67.4%	76.1%
	Upper	1	33.3%	125	32.6%	23.9%
	Unknown	0	0.0%	0	0.0%	0.0%
	Total	*3*	*100%*	*384*	*100%*	*100.0%*

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information
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 people, 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 non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance 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, 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 a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of an MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

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

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