

PUBLIC DISCLOSURE

September 25, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Croghan Colonial Bank
RSSD #362717

323 Croghan Street
Fremont, Ohio 43420

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 Croghan Colonial Bank (Croghan) is rated: Outstanding.

The Lending Test is rated: Satisfactory.

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 more than 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 to borrowers reflects an excellent penetration among individuals of different incomes, including low- and moderate-income (LMI) levels and a reasonable penetration among businesses of different sizes; and,
- The geographic distribution of loans reflects a reasonable 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 Croghan's CRA Performance under Regulation BB. The evaluation considered CRA performance context, including Croghan'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:

- Croghan's 17-quarter average NLTD ratio
- Croghan's CRA performance was evaluated based on HMDA-reportable lending data for the period of January 1, 2018, through December 31, 2022. HMDA loans are comprised of home purchase and refinance loans and were evaluated separately each year. Home improvement, multi-family, and other purpose closed-end loans were not considered in this evaluation due to limited volume. The evaluation period for small business lending is January 1, 2020, through December 31, 2022. The evaluation period for consumer lending is January 1, 2022, through December 31, 2022. Consumer loans are comprised of motor vehicle, other secured, and credit card loans and were evaluated separately. A

sample of revenues for small business and borrower income for consumer loans was obtained.

- The evaluation period for community development activities is June 2, 2019, through September 22, 2023, as part of this evaluation. Community development activities are comprised of community development loans, qualified investments, and services.
- Croghan facilitated 1,379 PPP loans totaling \$129.4 million through the U.S. government's Paycheck Protection Program (PPP) between April 3, 2020, through May 6, 2021, to help small businesses impacted by the COVID-19 emergency. Consistent with information provided in the May 27, 2020, joint statement on CRA Consideration for Activities in Response to Coronavirus FAQs;¹ Croghan opted to have its PPP loans originated in LMI and distressed-middle income tracts evaluated in the community development test instead of the retail lending test.
- 1,229 (89.1%) PPP loans, totaling \$118.4 million were made in the bank's AAs. Shown in the table below is the breakdown by AA.

PPP Loans by AA				
Area	#	% - #	\$	% - \$
Nonmetropolitan Ohio	842	68.5%	\$85,352,824	72.1%
Toledo MSA	387	31.5%	\$33,073,797	27.9%
Total	1,229	100.0%	\$118,426,622	100.0%

- 222 (18.0%) PPP loans, totaling \$39.0, million, were made in LMI and distressed middle-income tracts. These loans will be considered in the community development test.

PPP Loans in LMI Tracts by AA				
Area	#	% - #	\$	\$ - %
Nonmetropolitan Ohio	205	92.6%	\$35,029,288	89.8%
Toledo MSA	17	7.4%	\$3,989,191	10.2%
Total	222	100.0%	\$39,018,479	100.0%

¹ [May 27 2020 - Frequently Asked Questions \(FAQs\) for Consideration for Activities in Response to the Coronavirus](#)

- 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.

As a full-service intrastate bank, the scope of this evaluation includes a full-scope evaluation of at least one AA where Croghan has deposit-taking facilities. The following criteria was considered in this evaluation: the volume of lending by number of loans and dollar amount as a percentage of overall lending activity, deposit market share, number of branches, percentage of deposits, percentage of LMI geographies, volume of community development activity, and other non-financial considerations. Croghan has the following two CRA delineated AAs:

- Nonmetropolitan Ohio – Full-scope evaluation
 - Consists of the entireties of Erie, Huron, Sandusky, and Seneca counties.
- Toledo OH MSA #45780 (Toledo) – Limited-scope evaluation
 - Consists of the entireties of Lucas, Ottawa, and Wood counties (excludes Fulton County).

Since Nonmetropolitan Ohio had the largest percentage of lending activity by number and dollar amount, deposits, deposit market share, and branches, it received the greatest weight and was selected for full-scope evaluation. HMDA loans (home purchase, refinance, respectively) received the greatest weight followed by small business loans and consumer loans (motor vehicle, other secured, credit cards, respectively). Borrower distribution received more weight than geographic distribution due to the limited number of LMI tracts in Nonmetropolitan Ohio. A detailed description of the full-scope AA is presented in subsequent sections of this performance evaluation.

Aggregated lending data, which is comprised of lending activity for all other lenders reporting home mortgage loans under HMDA in the respective AAs, was used as a comparison in evaluating Croghan's lending performance in 2018, 2019, 2020, and 2021.²

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. Interviews were conducted with representatives from two nonprofit

² As of the start of this evaluation, 2022 aggregate lender data was unavailable.

organizations that provide wraparound services to LMI individuals and communities. These contacts operate inside Croghan's AAs. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the AA. Information obtained from these interviews helped establish context for the communities in which Croghan operates and gather information on its performance. More detailed information obtained from these contacts is included in the Description of the Institution's Operations section for the full-scope AA.

DESCRIPTION OF INSTITUTION

Croghan is a community bank headquartered in Fremont, Ohio. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Croghan Bancshares.
- Croghan has total assets of \$1.1 billion and total deposits of \$912.3 million as of March 31, 2023. Croghan has seen a 26.1% increase in total assets and a 35.5% increase in total deposits since the previous evaluation.
- In addition to its main office without an ATM, Croghan has 17 branches with full-service ATMs and one branch without an ATM. The main office and 12 branches are in Nonmetropolitan Ohio. The remaining six branches are in the Toledo AA.
- In the Toledo AA, Croghan has four branches in Ottawa County - a branch with a full-service ATM in Oak Harbor and two branches with full-service ATMs in Port Clinton in middle-income tracts, and a branch with a full-service ATM in Curtice in an upper-income tract. Croghan has two branches in Lucas County - a branch without an ATM in Maumee and a branch with a full-service ATM in Oregon in upper-income tracts.
- Since the previous evaluation, Croghan opened a branch with an ATM in Milan (Erie County) in an upper-income tract in Nonmetropolitan Ohio (July 2021). Croghan also relocated a branch without an ATM in Maumee (Lucas County) in an upper-income tract in the Toledo AA (March 2021).
- Croghan closed a cash-only ATM in Maumee Bay State Park in Oregon (Lucas County) in a middle-income tract in the Toledo AA (April 2019).
- Croghan is a full-service community bank that offers traditional products and services, including deposit and checking accounts, and residential real estate, commercial, consumer, and agricultural loans to consumers and businesses. Croghan also offers wealth management services (trust and estate planning, and insurance investment services). Croghan's website, croghan.com, and online and mobile banking supplements its branch and ATM networks. Customers can confirm balances, what transactions have posted, pay bills, transfer funds between accounts, and make deposits. Croghan also

offers customers financial education, financial calculators, and overdraft protection through their various product and service offerings.

- Croghan has seen an upward trend in use of digital banking since in 2020, especially in business mobile banking and person-to-person pay. In 2023 business and consumer online banking usage increased by 34.0%. Also, person-to-person pay via Zelle© increased 68.0%, and business and consumer mobile users increased by 34.0%. Bank management attributes this growth to changing customer behavior due to COVID-19. Usage rates continued to increase in 2023 but at a slower pace. Mobile deposits increased by 54.0%, from January 2020 to June 2023.

As shown in the table below, the loan portfolio composition as of March 31, 2023. Croghan's primary business focus is residential real estate.

Composition of Loan Portfolio as of March 31, 2023		
Loan Type	\$(000)	%
Construction and Land Development	42,746	6.0
Farmland	5,824	0.8
1-4 Family Residential Real Estate	104,669	14.7
Multifamily Residential Real Estate	69,329	9.7
Non-Farm Non-Residential Real Estate	294,455	41.3
Agricultural	1,337	0.2
Commercial and Industrial	71,601	10.0
Consumer	123,367	17.3
Other	345	0.0
Gross Loans	713,673	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

Croghan's investment portfolio as of March 31, 2023, was \$313.8 million, which represented 28.1% of total assets. Municipal securities accounted for 43.5% of total investments, while U.S. treasury and agency securities and all other investments comprised 42.6% and 13.9% of investments, respectively.

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

Croghan was rated Satisfactory under the CRA at its previous evaluation conducted June 3, 2019. The lending and community development tests were each rated Satisfactory.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Croghan'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

Croghan's performance relative to the lending test is rated Satisfactory based on Croghan's loan-to-deposit ratio, AA concentration, and borrower and geographic distribution.

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 Croghan'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). The custom peer group was selected based on asset size, market share, and the area where they are located.

Loan-to-Deposit Ratios								
The Croghan Colonial Bank, Fremont, OH				The Old Fort Banking Company, Old Fort, OH	The State Bank and Trust Company, Defiance, OH	Sutton Bank, Attica, OH	The Union Bank Company, Columbus Grove, OH	CUSTOM PEER RATIO
As of Date	Net Loans \$(000s)	Total Deposits \$(000s)	Bank Ratio	Peer 1 Ratio	Peer 2 Ratio	Peer 3 Ratio	Peer 4 Ratio	Custom Peer Ratio
March 31, 2023	704,553	912,329	77.2	52.7	86.6	21.7	67.1	57.0
December 31, 2022	690,773	909,580	75.9	53.4	86.5	22.3	71.1	58.3
September 30, 2022	675,495	934,234	72.3	52.9	83.7	20.8	66.0	55.8
June 30, 2022	658,803	925,784	71.2	52.9	82.0	27.3	62.2	56.1
March 31, 2022	630,378	927,732	68.0	51.3	73.2	24.5	65.0	53.5
December 31, 2021	634,120	908,756	69.8	54.5	71.9	21.8	65.3	53.4
September 30, 2021	646,584	888,242	72.8	58.2	74.6	26.4	64.0	55.8
June 30, 2021	669,110	893,114	74.9	61.8	76.0	28.7	68.0	58.6
March 31, 2021	700,410	898,110	78.0	66.5	74.8	29.4	72.4	60.8
December 31, 2020	702,270	815,424	86.1	69.1	81.9	28.8	76.5	64.1
September 30, 2020	714,258	809,150	88.3	71.3	87.2	48.2	84.4	72.8
June 30, 2020	707,129	810,680	87.2	72.9	91.0	44.7	82.4	72.7
March 31, 2020	629,351	709,100	88.8	68.5	95.8	51.5	80.5	74.1
December 31, 2019	631,853	687,082	92.0	70.1	96.5	50.5	83.0	75.0
September 30, 2019	623,858	709,190	88.0	66.6	96.6	54.6	83.0	75.2
June 30, 2019	639,528	698,046	91.6	66.5	96.4	53.5	83.7	75.0
March 31, 2019	606,705	690,445	87.9	67.9	92.9	57.0	82.7	75.1
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation			80.6	62.2	85.1	36.0	73.9	64.3

During this period, Croghan's NLTD ratio averaged 80.6%, compared to the custom peer ratio at 64.3%. According to bank management, there has been a large increase in deposits and loans (starting 2Q 2020), due to direct payments to consumers and small businesses from various economic stimulus programs in response to the COVID-19 pandemic. The increase in loans at the end of 2021 can also be attributed to the increasing demand for loans prior to the anticipated rise in interest rates (i.e., higher interest rates tend to dampen the demand for borrowing). Given these factors, Croghan's NLTD ratio is considered more than reasonable given the bank's size, financial condition, and AA credit needs.

Assessment Area Concentration

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

Lending Inside and Outside the Assessment Areas January 1, 2018 – December 31, 2021								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	8	100.0	728	100.0	0	0.0	0	0.0
Home Purchase - Conventional	796	93.8	118,102	91.8	53	6.2	10,595	8.2
Multi-Family Housing	60	65.9	49,615	62.0	31	34.1	30,383	38.0
Other Purpose Closed-End	22	100.0	2,063	100.0	0	0.0	-0	0.0
Refinancing	611	89.6	90,902	85.7	71	10.4	15,214	14.3
Total HMDA related	1,497	90.6	261,410	82.3	155	9.4	56,192	17.7
Small Business	1,203	87.4	174,323	75.7	173	12.6	55,920	24.3
Total Small Business related	1,203	87.4	174,323	75.7	173	12.6	55,920	24.3
Small Farm	35	100.0	1,906	100.0	0	0.0	0	0.0
Total Small Farm related	35	100.0	1,906	100.0	0	0.0	0	0.0
Total Loans	2,735	89.3	437,639	79.6	328	10.7	112,112	20.4
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Of the bank's total lending from January 1, 2018, to December 31, 2021, 89.3% by volume and 79.6% by dollar amount were made inside the AA.

Lending Inside and Outside the Assessment Areas January 1, 2022 – December 31, 2022								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Credit Card	132	97.8	401	95.9	3	2.2	17	4.1
Motor Vehicle	898	63.4	24,891	60.1	519	36.6	16,515	39.9
Other – Secured	166	61.5	8,013	49.7	104	38.5	8,108	50.3
Other - Unsecured	17	100.0	107	100.0	0	0	0	0.0
Total Consumer related	1,213	66.0	33,412	57.6	626	34	24,641	42.4
Home Improvement	3	100.0	1,177	100.0	0	0	0	0.0
Home Purchase - Conventional	160	92.0	28,019	88.0	14	8	3,805	12.0
Multi-Family Housing	29	96.7	21,866	98.0	1	3.3	445	2.0
Other Purpose Closed-End	3	100.0	504	100.0	0	0	0	0.0
Refinancing	61	95.3	7,938	93.7	3	4.7	536	6.3
Total HMDA related	256	93.4	59,504	92.6	18	6.6	4,786	7.4
Small Business	137	72.5	88,437	56.3	52	27.5	68,534	43.7
Total Small Business related	137	72.5	88,437	56.3	52	27.5	68,534	43.7
Small Farm	9	100.0	1,053	100.0	0	0	0	0.0
Total Small Farm related	9	100.0	1,053	100.0	0	0	0	0.0
Total Loans	1,615	69.9	182,406	65.1	696	30.1	97,961	34.9
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Of the bank's total lending from January 1, 2022, to December 31, 2022, 69.9% by volume and 65.1% 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 lending to borrowers of different income levels and businesses of different revenue sizes. Croghan's lending has an overall excellent distribution among individuals of different income (including LMI) levels and reasonable among businesses of different sizes. Croghan's borrower distribution is excellent in Nonmetropolitan Ohio and reasonable in the Toledo AA. Croghan's penetration among businesses of different sizes is reasonable in Nonmetropolitan Ohio and the Toledo AA. Refer to the AA summary for additional details.

PPP loans are considered responsive to the needs of the community during the pandemic. However, banks were not required to collect revenue data for PPP loans, since the intent of the PPP is to assist small businesses; therefore, these unique circumstances affecting borrowers and

banks resulting from the COVID-19 emergency will be considered in this evaluation. As a result, the penetration among businesses of different sizes will not receive as much consideration, since gross annual revenue information was not available for a large percentage of the bank's small business loans.

Geographic Distribution of Loans

This performance criterion evaluates Croghan's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. Croghan's overall geographic distribution of loans reflects reasonable dispersion throughout the AAs with a moderate level of lending gaps. Croghan's geographic distribution is reasonable with moderate lending gaps in Nonmetropolitan Ohio and reasonable with substantial lending gaps in the Toledo AA. Refer to the AA summaries for additional details.

Since Croghan elected to include its PPP loans in amounts of \$1.0 million or less in LMI tracts for consideration under the community development test, the geographic distribution largely skewed towards the middle- and upper-income tracts.

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

Croghan's performance relative to the community development test is rated Outstanding based on Croghan's excellent responsiveness to community development needs by providing community development loans, qualified investments and donations, and community development services, considering Croghan's capacity and opportunities in its AAs. Croghan's community development performance is excellent in Nonmetropolitan Ohio and the Toledo AA.

Despite the pandemic, Croghan was able to substantially increase its community development lending by dollar amount, even with the exclusion of PPP loans. Croghan was also able to obtain new qualified investments and slightly increase its donation levels since the previous evaluation. Croghan's community development activities are responsive to expressed needs by community contacts, including supporting affordable housing initiatives, workforce development to attract and retain young professionals, and providing financial literacy and other services in the LMI

community. While the qualified investments are not complex or diverse, new investments help municipalities fund projects that are essential in driving economic growth.

Community Development Lending

Croghan originated or renewed 234 community development loans totaling approximately \$46.7 million. The following table shows the total number of community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Revitalization/Stabilization	225	\$40,665,979
Economic Development	7	\$5,236,438
Community Services	2	\$750,000
Total	234	\$46,652,417

Most community development loans were PPP loans made in response to the COVID-19 emergency to help local businesses remain open and retain their workforce. Between April 3, 2020, through May 6, 2021, Croghan originated 222 PPP loans totaling \$39.0 million that benefited area businesses located in LMI and distressed middle-income tracts across the AA. PPP loans represent 94.9% of Croghan's total community development lending by volume and 83.6% by dollar amount. The remaining community development loans helped support economic development, revitalize/stabilize LMI areas, or provide community organizations with needed funding to continue providing services targeted toward LMI individuals and families. Nearly 85.0% of community development loans by dollar amount benefit Nonmetropolitan Ohio, and the remaining 15.0% benefit the Toledo AA.

Community Development Investments

Croghan has \$5.1 million in total qualified community development investments and donations during this evaluation period, with 28.0% by dollar amount benefiting Nonmetropolitan Ohio, 16.7% benefiting the Toledo AA, and the remaining 55.3% benefiting a broader statewide and regional area.

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

Purpose of Qualified Investment	#	\$
Community Services	5	\$2,191,863
Revitalization / Stabilization	1	\$1,518,436
Economic Development	1	\$1,273,109
Total	7	\$4,983,408
<i>*Totals include investments that benefit broader statewide/regional area</i>		

Croghan obtained three new investments worth approximately \$1.2 million, representing 24.0% of total qualified investments. Croghan also holds two outstanding investments with a current book value of approximately \$1.0 million, representing 20.0% of total investments. These qualified investments were in municipal school bonds serving majority LMI student bodies in Nonmetropolitan Ohio and the Toledo AA and a bond that helps fund technology upgrades in a moderate-income municipality in Nonmetropolitan Ohio.

Since Croghan has been responsive to community development needs in its AAs, consideration was also given two new municipal bonds totaling \$2.8 million (56.0%) benefiting a broader statewide and regional area. The first bond (\$1.3 million) supports economic development. Revenues from the bond support the expansion of a technologically proficient workforce and help Ohio create, retain, and attract technology-based enterprises and a pool of entrepreneurial management talent. The second bond (\$1.5 million) supports revitalization and stabilization. Revenues from the bond support a new in-patient care facility in a low-income tract in Columbus.

Croghan made 79 small dollar donations totaling \$64,986 to 50 organizations during this evaluation period. The following table shows the total number of qualified donations by purpose, number, and dollar amount.

Purpose of Qualified Donation	#	\$
Community Services	71	\$45,370
Economic Development	5	\$17,116
Affordable Housing	3	\$2,500
Total	79	\$64,986

Most of the contributions supported organizations that provide a multitude of wraparound services targeted to LMI people. The largest concentration of qualified donations by dollar amount benefited Nonmetropolitan Ohio, accounting for nearly 76.0% of bank-wide donations. The remaining 24.0% of qualified donations benefited the Toledo AA.

Community Development Services

Bank officers and employees worked with a variety of community service organizations, throughout its AAs during the evaluation period. Most the bank's community development services are provided through serving on boards and committees (172 hours), followed by providing technical assistance (70 hours), and financial literacy training to LMI individuals (36 hours). The following tables shows the total number of services, organizations, and employees by purpose.

Purpose of CD Service	# of Services	# of Hours	# of Orgs	# of Employees
Affordable Housing	5	226	3	5
Community Services	7	48	7	11
Economic Development	1	4	1	1
Total	13	278	11	17

The largest concentration of community development services (81.0%) was in Nonmetropolitan Ohio. The remaining 19.0% of community development services were in the Toledo AA.

Community development services included the following:

Board and Committee Membership – Croghan's officers and managers provided financial expertise through their involvement with community development organizations throughout the AAs by serving as board/committee members.

Technical Expertise – Employees provided technical expertise reviewing applications to qualify LMI individuals/families who meet income guidelines for affordable housing and LMI Ohioans for hospital charity care programs.

Financial Education - Croghan 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. In addition to Banzai, the bank utilizes the American Bankers Association's and Ohio State University Extension's Real Money Real World financial literacy programs. These programs can be used with youth ages 12 to 18. Croghan also developed proprietary financial literacy curriculum for use at Bright Futures events. Croghan co-hosts these events with local law enforcement to bring awareness to the dangers of drugs, peer pressure, and the importance of

financial responsibility. Croghan promotes Gen\$pend, an account equipped to grow with students and young adults ages 13 to 22. Gen\$pend includes debit card access and a package of digital banking tools (e.g., online banking, mobile banking, MoneyPass ATM Network, Zelle, account alerts, and debit card monitoring to help track spending for fraud prevention).

During the COVID-19 emergency, Croghan employees were not able to conduct in-person financial training events in adherence to Ohio's social distancing guidelines; however, Croghan purchased and donated supplies (workbooks) that teachers used to teach financial literacy courses during this period. Croghan will continue to offer in-person financial literacy training, along with online learning.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

NONMETROPOLITAN AREA
(Full-scope Review)

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

Nonmetropolitan Ohio consists of the entireties of Erie, Huron, Ottawa, Sandusky, and Seneca counties. The Office of Management and Budget (OMB) made MSA delineation changes; effective January 1, 2019, Ottawa County census tracts moved from Nonmetropolitan Ohio to the Toledo OH MSA. The Census Bureau released new size and population data from the 2020 Census on August 12, 2021. Due to these changes, this AA is comprised of the following tracts for this analysis. See Appendix A for an AA map and Appendix B for additional demographic data.

- The AA was comprised of the following income-tract designations during the evaluation period.

Census Tract Designations			
Assessment Area: Nonmetropolitan Ohio			
Income Tract Level	2018	2019-2021	2022
Low	0	0	1
Moderate	11	11	10
Middle	42	35	38
Upper	20	14	12
Unknown	1	1	1
Total	74	61	62

- Based on MSA delineation changes, the AA lost seven middle- and six upper-income tracts in 2019. There were no changes to low-, moderate- or unknown-income tracts. Based on 2020 Census data, the AA gained one low- and three middle-income tracts and lost one moderate- and two upper-income tracts in 2022. There were no changes to unknown-income tracts.
- The FFIEC³ designated six middle-income tracts in Ottawa County as distressed due to unemployment in 2018 and nine middle-income tracts in Huron County as distressed due to unemployment in 2019 and 2020. Subsequent performance context information does not include Ottawa County (only in AA in 2018).

³ [FFIEC Distressed and Underserved Tracts](#)

- As of June 30, 2022, the FDIC's Deposit Market Share report, ranks Croghan third among 18 institutions operating in the AA with 11.7% of the deposit market share, compared to the two largest market holders, Sutton Bank and Civista Bank, which hold a 17.9% and 16.9% of the market, respectively. Deposits in this AA accounted for 75.6% of Croghan's total deposits and ranks as Croghan's highest percentage of deposits within its CRA delineated footprint.
- The 2022 HMDA Peer Market data indicates that Croghan ranks 12th out of 270 HMDA reporters in Nonmetropolitan Ohio and originated 141 loans. By comparison, first ranked Civista Bank, second ranked Rocket Mortgage, LLC, and third ranked The Huntington National Bank originated 498, 422, and 374 loans, respectively. Croghan's ranking among HMDA reporters was 10th in 2021, eighth in 2020, 12th in 2019, and ninth in 2018.
- Croghan maintains its main office without an ATM and 12 branches with full-service ATMs in Nonmetropolitan Ohio. In Sandusky County, Croghan has its main office and six branches. The main office and four branches are in Fremont; the main office and two of these branches are in middle-income tracts, and the other two branches are in a moderate- and upper-income tract. The remaining two branches in Sandusky County are in Clyde and Green Springs in middle-income tracts. In Huron County, Croghan has branches in Bellevue and Monroeville in middle-income tracts, and in Norwalk in a moderate-income tract. In Seneca County, Croghan has two branches in Tiffin in middle-income tracts. Lastly, since the previous evaluation, Croghan opened a branch in Milan (Erie County) in an upper-income tract (July 2021). No branches or deposit-taking ATMs closed in Nonmetropolitan Ohio during the evaluation period.
- Eight branches in this AA offer extended hours of service, weekend hours, and drive-thru services, including the two branches in moderate-income tracts. The main office and remaining four branches offer extended hours and drive-thru services.

Community Contacts

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from nonprofit that distributes funds to local nonprofits. In particular, the nonprofit focuses on distributing grants and scholarships, addressing workforce shortages, expanding education access, and improving childcare availability. The contact stated the relocation of a large company's corporate office will have a negative impact on the local economy, but several new international companies are expected to help fill the gap. The contact also indicated that post-pandemic, surviving businesses have become stronger. This community has a tourism-driven

economy, which tends to drive up home and rental prices. Recent studies have predicted a bleak outlook for affordable housing with high occupancy rates and rental rates. In addition to the housing outlook, the lack of childcare services deters young professionals from living and working in the area. The contact indicated banks are actively engaged in the community, primarily through their leadership positions on nonprofit and community boards. The contact expressed the need for banks to continue to be more accessible and focus on neighborhood banking by maintaining branches along bus routes in urban areas.

The second interview was a representative from a nonprofit that provides a multitude of wraparound services to LMI individuals and families, including, but not limited to, childcare education, financial wellness and workforce development, housing assistance, senior services, and utility assistance. The contact stated the local economy has experienced growth and development post-COVID, including the opening of a new industrial park; however, finding qualified workers is a major challenge for local employers. The contact believes employers need to be more creative and adapt to the preferences of the new generation of workers who tend to be more selective and mobile. Workforce development and affordable housing were identified as major challenges, particularly for LMI individuals. The region is struggling to attract and retain young professionals due to the lack of housing. The housing shortage is heightened for LMI individuals, making job attainment and career advancement difficult. The contact also indicated that while COVID rental relief temporarily benefited the region, landlords increased rents once assistance was lifted. As a result, rents have remained high post-pandemic and maintaining affordable housing has become a challenge for LMI individuals. The contact identified opportunities for banks to continue providing financial literacy and financial services targeted to the LMI community. The contact indicated while some regional and local banks are engaged in community initiatives, there are always opportunities to enhance programs and increase participation.

Population Characteristics

Population Change Assessment Area: Nonmetropolitan Ohio					
Area	2015 Population	2020 Population	Percent Change – 2015 to 2020	2022 Population	Percent Change – 2020 to 2022
Erie County	76,141	75,622	-0.7%	74,501	-1.5%
Huron County	58,937	58,565	-0.6%	58,218	-0.6%
Sandusky County	60,187	58,896	-2.1%	58,667	-0.4%
Seneca County	55,929	55,069	-1.5%	54,632	-0.8%
Assessment Area	251,194	248,152	-1.2%	246,018	-0.9%
Ohio	11,575,977	11,799,448	1.9%	11,756,058	-0.4%
Source: 2011-2015 U.S. Census Bureau: American Community 2020 U.S. Census Bureau Decennial Census U.S. Census Bureau Vintage 2022 Population Estimates for the United States and States					

- From 2015 through 2022 the AA experienced a 2.1% loss in population, compared to Ohio which experienced a 1.6% gain in population.
- 78.0% of the AA population was 18 years of age or older, the legal age to enter into a contract.
- 19.0% of the population in the AA was age 65 and over, compared to 16.9% in Ohio.
- AA population is aging and decreasing resulting in a shrinking working population or lack of labor supply and increasing demand for leisure and healthcare services.
- 15.2% of the AA's population reside in the AA's LMI tracts.
- Sandusky (Erie County) is the most populous city in the AA with 25,095 residents, and its population decreased by 2.7% between 2010 and 2020, compared to Fremont (Sandusky County) with 15,930 residents, and its population decreased by 4.8%; Tiffin (Seneca County) with 17,953 residents, and its population decreased by 0.1%. Conversely, Norwalk (Huron County) with 17,068 residents, experienced 0.3% increase in population during the same time period.

Income Characteristics

Borrower Income Levels Assessment Area: Nonmetropolitan Ohio												
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper			
Year	\$	% Change	0	49.9%	50%	79.9%	80%	119.9%	120%	& above		
2018	\$61,400		0	- \$30,699	\$30,700	- \$49,119	\$49,120	- \$73,679	\$73,680	- & above		
2019	\$61,000	-0.7	0	- \$30,499	\$30,500	- \$48,799	\$48,800	- \$73,199	\$73,200	- & above		
2020	\$63,400	3.9	1	- \$31,699	\$31,700	- \$50,719	\$50,720	- \$76,079	\$76,080	- & above		
2021	\$64,700	2.1	2	- \$32,349	\$32,350	- \$51,759	\$51,760	- \$77,639	\$77,640	- & above		
2022	\$74,900	15.8	0	- \$37,449	\$37,450	- \$59,919	\$59,920	- \$89,879	\$89,880	- & above		
Source: 2013-2022 FFIEC Census Data												

- During the evaluation period, the median family income (MFI) in Nonmetropolitan Ohio increased by 22.0%
- In 2015 the MFI was \$59,366, so the MFI increased by 9.0% from 2015 through 2021.
- According to 2020 U.S. Census data, AA MFI at \$67,154 is 9.7% less than Ohio MFI at \$74,391.
- Ohio minimum wage for 2023 is \$10.10 per hour or \$21,008 annually. The Federal minimum wage is \$7.25 per hour and has not increased since 2009.

Poverty Rates			
Assessment Area: Nonmetropolitan Ohio			
Area	2019	2020	2021
Erie County	11.6	10.9	12.6
Huron County	10.0	9.8	11.2
Sandusky County	9.6	10.4	13.1
Seneca County	12.1	10.4	12.0
Ohio	13.0	12.6	13.3
United States	12.3	11.9	12.8
Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program			

- Poverty rates across the AA were generally lower than poverty rates across Ohio and the United States in 2019, 2020, and 2021.
- Of the 64,866 families in the AA, 36.1% are designated as LMI with 8.5% living below poverty; compared to 38.8% designated as LMI with 9.6% living below poverty across Ohio.
- Of the 99,953 households in the AA, 11.9% are below the poverty level and 3.1% receive public assistance; compared to 13.4% of households across Ohio that are below the poverty level.
- Supplemental Nutrition Assistance Program (SNAP)⁴ 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.

⁴ [FRED – SNAP Benefit Recipients](#)

SNAP Assistance	
Assessment Area: Nonmetropolitan Ohio	
Area	2022
Erie County	12.0
Huron County	13.4
Sandusky County	9.5
Seneca County	11.7
Ohio	13.1
Source: Federal Reserve Economic Data (FRED) Federal Reserve Bank of St. Louis	

- Between 2019 through 2021, Erie and Seneca counties had the highest poverty rates, compared to Huron and Erie counties which had the highest percentage of SNAP recipients. During this period, Huron County had the lowest poverty rates and Sandusky County had the lowest percentage of SNAP recipients.

Housing Characteristics

Housing Cost Change						
Assessment Area: Nonmetropolitan Ohio						
Area	Median Housing Value			Median Gross Rent		
	2015	2021	Percent Change	2015	2021	Percent Change
Erie County	\$131,400	\$152,800	16.3%	\$707	\$814	15.1%
Huron County	\$116,100	\$133,600	15.1%	\$630	\$750	19.0%
Sandusky County	\$110,100	\$124,700	13.3%	\$634	\$719	13.4%
Seneca County	\$96,900	\$113,000	16.6%	\$645	\$740	14.7%
Ohio	\$129,900	\$159,900	23.1%	\$730	\$870	19.2%
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2017-2021 U.S. Census Bureau: American Community Survey						

- The cost of homes and rents across the AA outpaced MFI (i.e., wage growth) from 2015 to 2021. Home prices and rents rose slightly more than 15.0%, while MFI rose only 9.0% during the same time.
- According to the U.S. Department of Housing and Urban Development's (HUD) 2022 Fair Market Rents (FMR) data,⁵ the average rent for a two-bedroom unit in the AA was \$762 a month (requiring a minimum annual salary of \$30,500).
- With Ohio's minimum wage at \$10.10, renters across the state can only afford \$525 in

⁵ [HUD FY 2022 Ohio FMR Summary](#)

monthly rent. The typical minimum wage worker cannot afford rent for a FMR two-bedroom apartment in this AA.

- According to the National Low Income Housing Coalition,⁶ full-time workers must earn at least \$19 an hour (\$39,520 annual salary) in Ohio, which is nearly double the minimum wage. 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 (\$59,445 annual salary).
- There are 113,695 housing units in the AA, of which 62.8% are owner-occupied, 25.1% are rental and 12.1% are vacant. There are more households in the AA who own their homes than there are renters.
- There are only 1,382 (1.2%) total housing units in the low-income tract – 38.6% are owner-occupied, 45.8% are rental, and 15.6% are vacant. There are 8,614 (12.1%) total housing units in moderate-income tracts – 49.9% are owner-occupied, 38.3% are rental, and 11.8% are vacant.
- With 37.2% of total housing units across the AA being either rental or vacant, there may be limited opportunities to originate mortgage loans, particularly in LMI tracts with approximately 51.0% of total housing units being either rental or vacant.
- The median age of housing stock in the AA is 61 years old, and 33.8% of housing units were built prior to 1950. The age of the housing stock across the AA demonstrates a potential need for home improvement lending and refinance or home improvement loans to remove lead-based paint that was commonly used on houses and apartments built before 1978.⁷

Housing Cost Burden						
Assessment Area: Nonmetropolitan Ohio						
Area	Cost Burden – Owners			Cost Burden – Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Erie County	52.7%	24.3%	14.9%	80.8%	17.7%	37.9%
Huron County	62.9%	24.0%	15.1%	71.8%	14.1%	34.4%
Sandusky County	58.0%	21.2%	13.3%	68.6%	19.0%	34.1%
Seneca County	54.1%	19.6%	13.2%	72.8%	14.6%	34.1%
Assessment Area	56.6%	22.3%	14.2%	74.2%	16.4%	35.4%
Ohio	59.3%	26.5%	16.7%	71.5%	24.1%	39.7%
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

⁶ [National Low Income Housing Coalition \(2023\)](#)

⁷ [Ohio Department of Health/Know Our Programs/Childhood Lead Poisoning](#)

- 56.6% of low-income homeowners and 74.2% of low-income renters are cost burdened, compared to 22.3% of moderate-income homeowners and 16.4% of moderate-income renters.
- About 14.2% of all homeowners and 35.4% of renters across the AA are cost burdened, compared to 16.7% of all homeowners and 39.7% of renters across Ohio.
- The data shows that cost burden disproportionately affects renter-occupied households, particularly low-income renters, and low-income homeowners, respectively.
- Cost-burdened renters may have a difficult time saving enough monies to make a sufficient down payment to purchase a home or otherwise afford increasing rents.

Building Permits by Number of Units Assessment Nonmetropolitan Ohio					
Area	2020	2021	% Change between 2020 and 2021	2022	% Change between 2021 and 2022
Erie County	128	289	125.8	272	-5.9
Huron County	36	142	294.4	84	-40.8
Sandusky County	49	52	6.1	38	-26.9
Seneca County	26	48	84.6	42	-12.5
Assessment Area	239	531	122.2	436	-17.9
Ohio	29,686	30,418	2.5	30,913	1.6
United States	1,471,141	1,736,982	18.1	1,665,088	-4.1
Source: U.S. Census Bureau Building Permits Survey					

- Building permits are a leading indicator of future activity in the construction sector. As indicated in the table above, building permits in 2020, 2021, and 2022 underwent periods of expansion and contraction. When analyzing the trend of building permits between 2020 and 2021, the volume of permits across the AA, particularly Huron and Erie counties, rebounded and surpassed the building permit activity in Ohio and the nation during this period. Conversely, between 2021 and 2022, building permit activity across the AA fell substantially, compared to Ohio and the nation during this period.
- The overall decrease in building permits in the AA could indicate a falling demand for mortgage loans and weakening housing market and construction sector due to the impact of rising interest rates.

Labor, Employment and Economic Characteristics

Unemployment Rates				
Assessment Area: Nonmetropolitan Ohio				
Area	2018	2019	2020	2021
Erie County	5.6%	5.0%	10.4%	6.3%
Huron County	5.9%	5.8%	9.5%	5.8%
Sandusky County	4.5%	4.3%	8.1%	5.2%
Seneca County	4.4%	4.2%	8.1%	4.7%
Assessment Area	5.1%	4.8%	9.1%	5.6%
Ohio	4.5%	4.2%	8.2%	5.1%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While 2018-2019 unemployment rates decreased across the AA, the 2020 unemployment rate increased substantially in response to the COVID-19 pandemic. The average unemployment rate for the AA increased from 4.8% in 2019 to 9.0% in 2020. Unemployment rates across the AA were consistently higher than unemployment rates in Ohio during this period, except in Sandusky and Seneca counties in 2020 and 2021.
- As reported by the Ohio Office of Research:⁸
 - Land use across the AA is primarily rural with less than 10.0% available for urban (i.e., residential, commercial, industrial, or recreational) development, except in Sandusky County which has 17.0% of land available for urban development.
 - The leading industries in the AA are manufacturing, government, retail trade, accommodation and food services, health care and social assistance, and farming (Huron County). Huron County is a top vegetable producer for Ohio and in the top 100 vegetable-producing counties in the United States. The average weekly wage for the private sector is \$802, which indicates that employed persons could afford median rents in the AA.
- Major employers include but are not limited to Cedar Fair Entertainment Company, Firelands Regional Health System, the Sandusky School District, Erie County government, Providence Care Center, Avita Health System, Hord Family Farms, Ohio Mutual Insurance Group, ESCO Bucyrus and D. Pickling & Company, Whirlpool, Revere Plastics, Sandusky County government, Crown Battery, and Fremont Schools, Mercy Tiffin Hospital, and Ameriwood Industries.⁹
- Erie County is known as the Lake Erie Shores & Island region and is considered a popular tourist attraction. Erie County is home to Cedar Point Amusement Park and several other

⁸ [Ohio County Trends](#)

⁹ [Ohio County Economic Profiles](#)

popular indoor waterpark resorts. According to Shores & Islands Ohio, one in every four jobs in Erie County is tourism related. These jobs range from entry- to executive-level type jobs and generate more than \$356 million in wages annually across the region.¹⁰

- In 2020 Sandusky, Bowling Green State University (BGSU), and Cedar Fair (owner and operator of Cedar Point) collaborated to create the nation's first post-secondary institution offering resort and attraction management. The school opened in March 2021.¹¹
- Based on 2015 Census data and BroadbandOhio,¹² while approximately 83.1% of households in the AA have a broadband internet subscription, 75.1% of the populated area and 30.7% of households do not have access to the minimum bandwidth needed for basic internet activity. Nationally, those with access to a broadband-enabled computer are employed at a higher rate in urban and rural counties.

¹⁰ [ShoresandIslands](#)

¹¹ [BGSU](#)

¹² [BroadbandOhio – Availability Gaps](#)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN OHIO

LENDING TEST

The lending test performance in Nonmetropolitan Ohio is reasonable. Details of Croghan's lending can be found in the tables in Appendix D.

Croghan has an excellent distribution among borrowers of different income levels and a reasonable penetration among businesses of different revenue sizes. Croghan has a reasonable geographic distribution of loans with a moderate level of lending gaps.

If HMDA lending performance differed between years, more weight was given to 2020 performance, the year with the most loans by volume and dollar amount. If small business lending performance differed between years, more weight was given to 2020/2021 performance, the year(s) with the most loans by volume and dollar amount.

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

Croghan's penetration among borrowers of different income (including LMI) levels is excellent. Borrower distribution for HMDA and consumer lending is excellent. Croghan's penetration among businesses of different sizes is reasonable.

HMDA Lending

During the evaluation period Croghan originated 1,019 HMDA-reportable loans, totaling \$143.6 million, including 581 home purchase loans, totaling \$77.3 million and 393 refinance loans, totaling \$50.1 million. Croghan's performance was compared to the percentage of families (proxy) and the aggregate of all lenders. Croghan's borrower distribution of home purchase loans is excellent and reasonable for refinance loans, especially considering the increase in home prices and rents and high percentage of LMI cost-burdened renters. See Appendix C for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2022 Croghan originated 92 home purchase loans totaling \$13.5 million. Croghan originated 12 (13.0%) home purchase loans to borrowers with unknown-income designations, compared to

the aggregate of all lenders at 19.6%.

Croghan originated 10 (10.9%) home purchase loans to low-income borrowers, which was below the percentage of families at 17.2% but exceeded the aggregate of all lenders at 9.8%. Croghan originated 26 (28.3%) home purchase loans to moderate-income borrowers, which significantly exceeded the percentage of families at 18.9% and exceeded the aggregate of all lenders at 23.2%

In 2021 Croghan originated 126 home purchase loans totaling \$17.0 million. Croghan originated nine (7.1%) home purchase loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 14.6%.

Croghan originated 15 (11.9%) home purchase loans to low-income borrowers, which was below the percentage of families at 18.0% but exceeded the aggregate of all lenders at 8.5%. Croghan originated 39 (31%) home purchase loans to moderate-income borrowers, which exceeded the percentage of families at 17.7% and aggregate of all lenders of 24.7%

In 2020 Croghan originated 127 home purchase loans totaling \$16.9 million. Croghan originated 10 (7.9%) home purchase loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 12.3%.

Croghan originated 13 (10.2%) home purchase loans to low-income borrowers, which was below the percentage of families at 18.0% but exceeded the aggregate of all lenders at 8.6%. Croghan originated 29 (22.8%) home purchase loans to moderate-income borrowers, which exceeded the percentage of families at 17.7% but fell below the aggregate of all lenders at 26.4%

In 2019 Croghan originated 74 home purchase loans totaling \$8.5 million. Croghan originated five (6.8%) home purchase loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 12.0%.

Croghan originated five (6.8%) home purchase loans to low-income borrowers, which was significantly below the percentage of families at 18.0% and below the aggregate of all lenders at 25.3%. Croghan originated 24 (32.4%) home purchase loans to moderate-income borrowers, which significantly exceeded the percentage of families at 17.7% and the aggregate of all lenders of 25.3%

In 2018 Croghan originated 162 home purchase loans totaling \$21.4 million. Croghan originated 12 (7.4%) home purchase loans to borrowers with unknown-income designations, compared to

the aggregate of all lenders at 12.3%.

Croghan originated 14 (8.6%) home purchase loans to low-income borrowers, which was significantly below the percentage of families at 17.5% but exceeded the aggregate of all lenders at 6.7%. Croghan originated 40 (24.7%) home purchase loans to moderate-income borrowers, which exceeded the percentage of families at 17.7% and the aggregate of all lenders at 23.2%.

Overall, the percentage of home purchase lending mostly fell below proxy but exceeded the aggregate of all lenders to low-income borrowers and exceeded proxy and the aggregate of all lenders to moderate-income borrowers. Considering the increase in home prices and rents and high percentage of LMI cost-burdened renters, Croghan's borrower distribution of home purchase loans to low-income borrowers is reasonable and excellent to moderate-income borrowers.

Refinance Lending

In 2022 Croghan originated 41 refinance loans totaling \$4.6 million. Croghan originated one (2.4%) refinance loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 8.4%.

Croghan originated three (7.3%) refinance loans to low-income borrowers, which was significantly below the percentage of families at 17.2% and below the aggregate of all lenders of 9.7%. Croghan originated 15 (36.6%) refinance loans to moderate-income borrowers, which significantly exceeded percentage of families at 18.9% and the aggregate of all lenders of 23.7%.

In 2021 Croghan originated 130 refinance loans totaling \$17.5 million. Croghan originated nine (6.9%) refinance loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 13.9%.

Croghan originated 11 (8.5%) refinance loans to low-income borrowers, which was below the percentage of families at 18.0% but significantly exceeded the aggregate of all lenders at 5.7%. Croghan originated 26 (20.0%) refinance loans to moderate-income borrowers, which exceeded percentage of families at 17.7% and the aggregate of all lenders at 16.5%.

In 2020 Croghan originated 153 refinance loans totaling \$20.1 million. Croghan originated six (3.9%) refinance loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 13.1%.

Croghan originated nine (5.9%) refinance loans to low-income borrowers, which was significantly below the percentage of families at 18.0% but exceeded the aggregate of all lenders at 4.3%. Croghan originated 29 (19.0%) refinance loans to moderate-income borrowers, which exceeded percentage of families at 17.7% and the aggregate of all lenders at 14.9%.

In 2019 Croghan originated 36 refinance loans totaling \$4.3 million. Croghan originated one (2.8%) refinance loan to borrowers with unknown-income designations, compared to the aggregate of all lenders at 12.5%.

Croghan originated four (11.1%) refinance loans to low-income borrowers, which fell below the percentage of families at 18.0% but significantly exceeded the aggregate of all lenders at 6.1%. Croghan originated no refinance loans to moderate-income borrowers, compared to the percentage of families at 17.7% and aggregate of all lenders at 17.5%.

In 2018 Croghan originated 33 refinance loans totaling \$3.7million. Croghan originated three (9.1%) refinance loans to borrowers with unknown-income designations, compared to the aggregate of all lenders at 7.2%.

Croghan originated three (9.1%) refinance loans to low-income borrowers, which was below the percentage of families at 17.5% and comparable to the aggregate of all lenders at 9.0%. Croghan originated six (18.2%) refinance loans to moderate-income borrowers, which exceeded the percentage of families at 17.7% but fell below the aggregate of all lenders of 20.5%.

Overall, the percentage of refinance lending fell below proxy and mostly exceeded the aggregate of all lenders to low-income borrowers and exceeded proxy and the aggregate of all lenders to moderate-income borrowers. While Croghan did not make any loans to moderate-income borrowers in 2019; the bank's performance exceeded comparators in 2020, 2021, and 2022. Therefore, Croghan's borrower distribution of refinance loans to low-income borrowers is reasonable and excellent to moderate-income borrowers.

Small Business Lending

During the evaluation period, Croghan originated 816 loans to businesses of different sizes totaling \$142.9 million. Of these loans 613 (75.1%) totaling \$49.4 million are PPP loans. Because PPP did not require banks to collect revenues, all of the PPP loans were extended to businesses with unknown gross annual revenues. Croghan's performance was compared to the percentage of businesses (proxy).

In 2022, Croghan originated 80 loans to businesses of different sizes totaling \$45.8 million, of which no loans were extended to businesses with unknown gross annual revenues. Croghan originated 38 (47.5%) loans totaling \$15.6 million to businesses with revenues of \$1.0 million or less, which was below the percentage of small businesses at 89.7%. However, Croghan originated 32 (40.0%) small dollar loans in amounts of \$100,000 or less. Croghan's willingness to lend in smaller amounts exhibits an adequate responsiveness to credit needs of small businesses in the AA.

In 2021, Croghan originated 387 loans to businesses of different sizes totaling \$32.4 million, of which 85.3% were extended to businesses with unknown gross annual revenues. Of the total loans, 327 (84.5%) loans totaling \$15.7 million were PPP loans. Croghan originated 30 (7.8%) loans totaling \$13.5 million to businesses with revenues of \$1.0 million or less, which was significantly below the percentage of small businesses at 89.5%. However, Croghan originated 335 (88.6%) small dollar loans in amounts of \$100,000 or less. Croghan's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

In 2020, Croghan originated 349 loans to businesses of different sizes totaling \$64.7 million, of which 81.9% were extended to businesses with unknown gross annual revenues. Of the total loans, 286 (82.0%) loans totaling \$15.7 million were PPP loans. Croghan originated 34 (9.7%) loans totaling \$29.3 million to businesses with revenues of \$1.0 million or less, which was significantly below the percentage of small businesses at 89.5%. However, Croghan originated 255 (73.1%) small dollar loans in amounts of \$100,000 or less. Croghan's willingness to lend in smaller amounts exhibits a good responsiveness to credit needs of small businesses in the AA, particularly those impacted by the COVID-19 emergency.

While Croghan's performance in 2021 and 2020 fell significantly below proxy, a large percentage of businesses had unknown gross annual revenue which can skew results; however, non-PPP lending performance was comparable to proxy. Croghan also exhibits a good responsiveness to credit needs of small businesses in the AA, since small dollar loans tend to represent amounts typically requested by small businesses, particularly those impacted by the COVID-19 emergency. A community contact acknowledged the growth and rebounding of the local economy and small businesses post-COVID. Therefore, the distribution to businesses of different sizes is reasonable.

Consumer Lending

During the evaluation period Croghan originated 764 consumer loans, totaling \$19.4 million; including 546 motor vehicle loans, totaling \$14.8 million; 99 other secured loans, totaling \$4.2 million; and 106 credit card loans, totaling \$304,000. Croghan's performance was compared to the percentage of households by income (proxy). Croghan's borrower distribution is reasonable for motor vehicle, other secured, and credit card loans. See Appendix C for explicit consumer lending data.

Motor Vehicle Lending

In 2022 Croghan originated 546 motor vehicle loans, totaling \$14.8 million. Croghan originated 89 (16.3%) motor vehicle loans to low-income borrowers, which was below the percentage of households at 20.4%. Croghan originated 179 (32.8%) motor vehicle loans to moderate-income borrowers, which exceeded the percentage of households at 16.6%.

While the percentage of motor vehicle lending fell below proxy to low-income borrowers, it exceeded proxy to moderate-income borrowers. Therefore, Croghan's borrower distribution of motor vehicle loans to low-income borrowers is reasonable and excellent to moderate-income borrowers, especially considering access to transportation is essential for improving upward social mobility for lower-income individuals and communities.

Other Secured Lending

In 2022 Croghan originated 99 other secured loans, totaling \$4.2 million. Croghan originated eight (8.1%) other secured loans to low-income borrowers, which fell below the percentage of households at 20.4%. Croghan originated 19 (19.2%) other secured loans to moderate-income borrowers, which exceeded the percentage of households at 16.6%.

While the percentage of other secured lending fell below proxy to low-income borrowers, it exceeded proxy to moderate-income borrowers. Therefore, Croghan's borrower distribution of other secured loans to low-income borrowers is reasonable and excellent to moderate-income borrowers.

Credit Card Lending

During the evaluation period 2022 Croghan originated 106 credit card loans, totaling \$304,000. Croghan originated 59 (55.7%) credit card loans to low-income borrowers, which exceeded the percentage of households at 20.4%. Croghan originated 27 (25.5%) credit card loans to moderate-income borrowers, which exceeded the percentage of households at 16.6%.

The percentage of credit card lending exceeded proxy to LMI borrowers. Therefore, Croghan's borrower distribution of credit card loans to LMI borrowers is excellent, especially considering access to credit cards provides LMI households financial options to meet expenses until the next paycheck or pay for an emergency.

Geographic Distribution of Loans

Croghan's geographic distribution of loans reflects a reasonable dispersion throughout the AA with a moderate level of lending gaps. The geographic distribution of HMDA lending is excellent and reasonable for small business and consumer lending.

Percentage of Lending Penetration					
Tract Income Level	2018	2019	2020	2021	2022
Low	N/A	N/A	N/A	N/A	100.0%
Moderate	54.5%	54.5%	54.5%	90.9%	100.0%
Middle	71.4%	54.3%	85.7%	91.4%	100.0%
Upper	80.0%	64.3%	100.0%	100.0%	100.0%
Total	70.3%	55.7%	82.0%	91.8%	98.4%

Croghan penetrated 79.6% of its total tracts during the evaluation period. Croghan penetrated 100.0% of its moderate-income tracts in 2022, a substantial majority in 2021, and near 55.0% in 2020, 2019, and 2018. There were no low-income tracts in the AA from 2018 to 2021. Based on 2020 Census data changes, the AA gained one low-income tract in 2022 with a 100.0% penetration rate. Only 1.2% of total housing units are in the low-income tract with an owner-occupancy rate of less than 39.0% and 62.0% of housing units being either rental or vacant. Only 12.1% of total housing units are in moderate-income tracts with owner-occupancy rates of less than 50.0% and 50.0% of housing units being either rental or vacant. Therefore, lending opportunities in these tracts are likely to be limited.

HMDA Lending

During the evaluation period Croghan originated 1,019 HMDA-reportable loans, totaling \$143.6 million, including 581 home purchase loans, totaling \$77.3 million and 393 refinance loans, totaling \$50.1 million. Croghan's performance was compared to the percentage of owner-occupied units (proxy) and the aggregate of all lenders. Croghan's geographic distribution of home purchase is excellent and reasonable for refinance loans, especially considering the limited opportunities to originate mortgage loans in LMI tracts that have a limited supply of housing units and high percentage of rental and vacant units. See Appendix C for explicit HMDA-reportable lending data.

Home Purchase Lending

In 2022 Croghan originated 92 home purchase loans totaling \$13.5 million. Croghan originated no home purchase loans in the low-income tract, compared to the percentage of owner-occupied units at 0.7% and aggregate of all lenders of 1.1%. Croghan originated 14 (15.2%) home purchase loans in moderate-income tracts, which exceeded the percentage of owner-occupied units at 12.1% and aggregate of all lenders at 14.3%.

In 2021 Croghan originated 126 home purchase loans totaling \$17.0 million. Croghan originated 19 (15.1%) home purchase loans in moderate-income tracts, which exceeded the percentage of owner-occupied units at 12.4% and aggregate of all lenders at 15.1%.

In 2020 Croghan originated 127 home purchase loans totaling \$16.9 million. Croghan originated 21 (16.5%) home purchase loans in moderate-income tracts, which exceeded the percentage of owner-occupied units at 12.4% and aggregate of all lenders at 13.3%.

In 2019 Croghan originated 74 home purchase loans totaling \$8.5 million. Croghan originated 13 (17.6%) home purchase loans in moderate-income tracts, which exceeded the percentage of owner-occupied units at 12.4% and the aggregate of all lenders at 13.3%.

In 2018 Croghan originated 162 home purchase loans totaling \$21.4 million. Croghan originated 13 (8.0%) home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units at 10.4% the aggregate of all lenders at 10.1%.

Overall, the percentage of home purchase lending mostly exceeded proxy and the aggregate of all lenders in moderate-income tracts. Croghan originated no home purchase loans in the only

low-income tract added to the AA in 2022. Considering the low number of owner-occupied housing units in LMI tracts and limited lending opportunities, home purchase lending in LMI tracts is excellent.

Refinance Lending

In 2022 Croghan originated 41 refinance loans totaling \$4.64 million. Croghan originated no home purchase loans in the low-income tract, compared to the percentage of owner-occupied units at 0.7% and the aggregate of all lenders of 1.0%. Croghan originated three (7.3%) home purchase loans in moderate-income tracts, which was below than the percentage of owner-occupied units at 12.1% and the aggregate of all lenders at 10.0%.

In 2021 Croghan originated 130 refinance loans totaling \$17.5 million. Croghan originated 15 (11.5%) home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units at 12.4% and exceeded the aggregate of all lenders at 9.2%.

In 2020 Croghan originated 153 refinance loans totaling \$20.1 million. Croghan originated 13 (8.5%) refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units at 12.4% and exceeded the aggregate of all lenders at 8.1%.

In 2019 Croghan originated 36 refinance loans totaling \$4.3 million. Croghan originated four (11.1%) refinance loans in moderate-income tracts, which was below the percentage of owner-occupied units at 12.4% and exceeded the aggregate of all lenders at 10.0%.

In 2018 Croghan originated 33 refinance loans totaling \$3.65 million. Croghan originated one (3.0%) refinance loans in moderate-income tracts, which fell below the percentage of owner-occupied units at 10.4% and the aggregate of all lenders at 5.5%.

Overall, the percentage of refinance lending fell below proxy but mostly exceeded the aggregate of all lenders in moderate-income tracts. Croghan originated no refinance loans in the low-income tract added to the AA in 2022. Considering the low number of owner-occupied housing units in LMI tracts and limited lending opportunities, refinance lending in LMI tracts is reasonable.

Small Business Lending

During the evaluation period Croghan originated 816 small business loans, totaling \$142.9 million. Croghan's performance was compared to the percentage of businesses by tract income (proxy).

In 2022 Croghan originated 80 small business loans totaling \$45.8 million. Croghan originated no loans in the low-income tract, compared to the percentage of businesses at 1.5%. Croghan originated seven (8.8%) loans in moderate-income tracts which was below the proxy at 15.1%

In 2021 Croghan originated 387 small business loans totaling \$32.4 million. Croghan originated one (0.3%) loan in a moderate-income tract which was substantially below the proxy at 16.7%

In 2020 Croghan originated 349 small business loans totaling \$64.7 million. Croghan originated eight (2.3%) loans in a moderate-income tract which was well below the proxy at 16.4%

Croghan opted to include its PPP loans in LMI tracts in amounts of \$1.0 million or less for consideration under the community development test; therefore, the geographic distribution largely skewed towards the middle- and upper-income tracts. However, the percentage of non-PPP lending in moderate-income tracts was either comparable or exceeded proxy. While Croghan originated no small business loans in the low-income tract in 2022, the proxy (1.5%) indicates there is a limited number of businesses in the tract. The geographic distribution of small business loans in LMI tracts is reasonable.

Consumer Lending

During the evaluation period Croghan originated 764 consumer loans, totaling \$19.4 million; including 546 motor vehicle loans, totaling \$14.8 million; 99 other secured loans, totaling \$4.2 million; and 106 credit card loans, totaling \$304,000. Croghan's performance was compared to the percentage of households by tract income (proxy). Croghan's geographic distribution of motor vehicle, other secured, and credit card loans is reasonable. See Appendix C for explicit consumer lending data.

Motor Vehicle Lending

In 2022 Croghan originated 546 motor vehicle loans, totaling \$14.8 million. Croghan originated one (0.2%) motor vehicle loans in the low-income tract, which was below the percentage of

households at 1.2%. Croghan originated 74 (13.6%) motor vehicle loans in moderate-income tracts, which fell below proxy at 15.2%.

While the percentage of motor vehicle lending fell below proxy in the low-income tract, there is just one tract with a limited number of households. Performance in moderate-income tracts fell just below proxy. Therefore, Croghan's borrower distribution of motor vehicle loans in LMI tracts is reasonable.

Other Secured Lending

In 2022 Croghan originated 99 other secured loans, totaling \$4.2 million. Croghan originated no other secured loans in the low-income tract, compared to the percentage of households at 1.2%. Croghan originated seven (7.1%) other secured loans in moderate-income tracts, which fell below proxy at 15.2%.

While the percentage of other secured lending fell below proxy in the low-income tract, there is just one tract with a limited number of households. Performance in moderate-income tracts fell just below proxy. Therefore, Croghan's borrower distribution of motor vehicle loans in LMI tracts is reasonable.

Credit Card Lending

In 2022 Croghan originated 106 credit card loans, totaling \$304,000. Croghan originated no credit card loans in the low-income tract, compared to the percentage of households at 1.2%. Croghan originated 16 (15.1%) credit card loans in moderate-income tracts, which was comparable to proxy at 15.2%.

While the percentage of credit card lending fell below proxy in the low-income tract, there is just one tract with a limited number of households. Performance in moderate-income tracts was comparable to proxy. Therefore, Croghan's borrower distribution of credit card loans in LMI tracts is reasonable.

COMMUNITY DEVELOPMENT TEST

Croghan community development performance demonstrates an excellent responsiveness to community development needs in this AA by providing community development loans, qualified investments and donations, and community development services, considering

Croghan's capacity and opportunities in this AA. Despite the pandemic, Croghan was able to substantially increase its community development lending, even with the exclusion of PPP loans. Croghan also obtained a new qualified investment and slightly increased its donation levels since the previous evaluation. While the qualified investments are not complex or diverse, the new investment helped fund technology upgrades in a moderate-income community, which is essential in driving economic growth.

Croghan's community development activities in Nonmetropolitan Ohio address a multitude of expressed needs by community contacts, including supporting affordable housing initiatives, workforce development to attract and retain young professionals, and providing financial literacy and other services in the LMI community.

Community Development Loans

Croghan originated or renewed 210 community development loans totaling approximately \$39.9 million. The following table shows the total number of community development loans by purpose, number, and dollar amount.

Purpose of CD Loan	#	\$
Revitalization/Stabilization	205	\$35,029,288
Economic Development	4	\$4,790,000
Community Services	1	\$106,898
Total	210	\$39,926,186

All of the revitalization/stabilization community development loans are PPP loans made in response to the COVID-19 emergency to help local small businesses in LMI and distressed middle-income communities remain open and retain their workforce; 127 PPP loans (62.0%) totaling \$14.9 million (42.5%) were originated to businesses in moderate-income tracts and 78 PPP loans (38.0%) totaling \$20.2 million (57.5%) were originated to businesses in distressed middle-income tracts. These loans represent 97.6% by volume of total community development lending in the AA and 87.7% by dollar amount. PPP loans are considered particularly responsive when made to small businesses located in LMI or distressed nonmetropolitan middle-income geographies.

The four economic development loans helped three small businesses maintain or expand their operations and create and/or retain at least 32 permanent LMI jobs. Two of these loans were SBA 504 loans, which provide financing that promotes business growth and job creation. The

community services loan provided funding for a majority LMI school district to purchase computer equipment.

Community development lending by dollar amount represents nearly 85.0% of bank-wide community development lending, compared to 75.6% of total deposits in Nonmetropolitan Ohio.

Community Development Investments

Croghan has \$1.4 million in total qualified community development investments and donations during this evaluation period, representing nearly 28.0% of qualified community development investments and donations, compared to 75.6% of total deposits in Nonmetropolitan Ohio.

Croghan obtained one new investment worth approximately \$365,000. Croghan also holds two outstanding investments with a current book value of approximately \$1.0 million. These qualified investments are municipal bonds. The new investment helps fund technology upgrades in a moderate-income municipality, and the prior period investments help provide needed capital to renovate existing schools serving majority LMI student bodies. Nearly 27.0% of qualified investments benefiting this AA are current period and 73.3% are prior period investments.

Croghan made 49 small dollar donations totaling \$49,361 to 34 organizations during this evaluation period. The following table shows the total number of qualified donations by purpose, number, and dollar amount.

Purpose of Qualified Donation	#	\$
Community Services	44	\$31,745
Economic Development	3	\$15,366
Affordable Housing	2	\$2,250
Total	49	\$49,361

Most of the contributions supported organizations that provide a multitude of community services targeted to LMI individuals and families. Donations by dollar amount account for nearly 76.0% of bank-wide donations.

Impactful small dollar donations include:

- \$11,275 to two organizations that promote economic development initiatives in Sandusky County and Fremont

- \$3,250 to a national organization that provides activities and wraparound services to LMI people
- \$2,500 to county-wide food bank

Community Development Services

Bank officers and employees worked with a variety of community service organizations, throughout its AAs during the evaluation period. Most the bank's community development services are provided by serving on boards and committees (120 hours), followed by providing technical assistance (70 hours), and financial literacy training to LMI individuals (36 hours). The following tables shows the total number of services, organizations, and employees by purpose.

Purpose of CD Service	# of Services	# of Hours	# of Orgs	# of Employees*
Affordable Housing	4	178	2	4
Community Services	7	48	7	9
Total	11	226	9	13

***Number of employees may be greater than listed in this table if employees provide more than one type of service*

Total service hours represent nearly 81.0% of bank-wide community development services, compared to 68.4% of total branches in Nonmetropolitan Ohio.

Impactful community development services include:

- Two employees reviewing applications for two nonprofits to qualify LMI individuals/families who meet income guidelines for affordable housing and LMI Ohioans for hospital charity care programs
- Four employees serving on boards and committees for three affordable housing agencies
- Nine employees partnering with three county agencies and a local nonprofit to provide financial literacy training to LMI individuals

METROPOLITAN AREA
(Limited-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS

- **Toledo MSA**
 - As of December 31, 2022, Croghan operated six branches in the AA, representing 31.6% of its branches.
 - As of June 30, 2022, June 30, 2022, had \$225.8 million in deposits in this AA, representing a market share of 1.8% and 24.4% of its deposits.

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 Croghan's overall performance. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendices C and D for information regarding these areas.

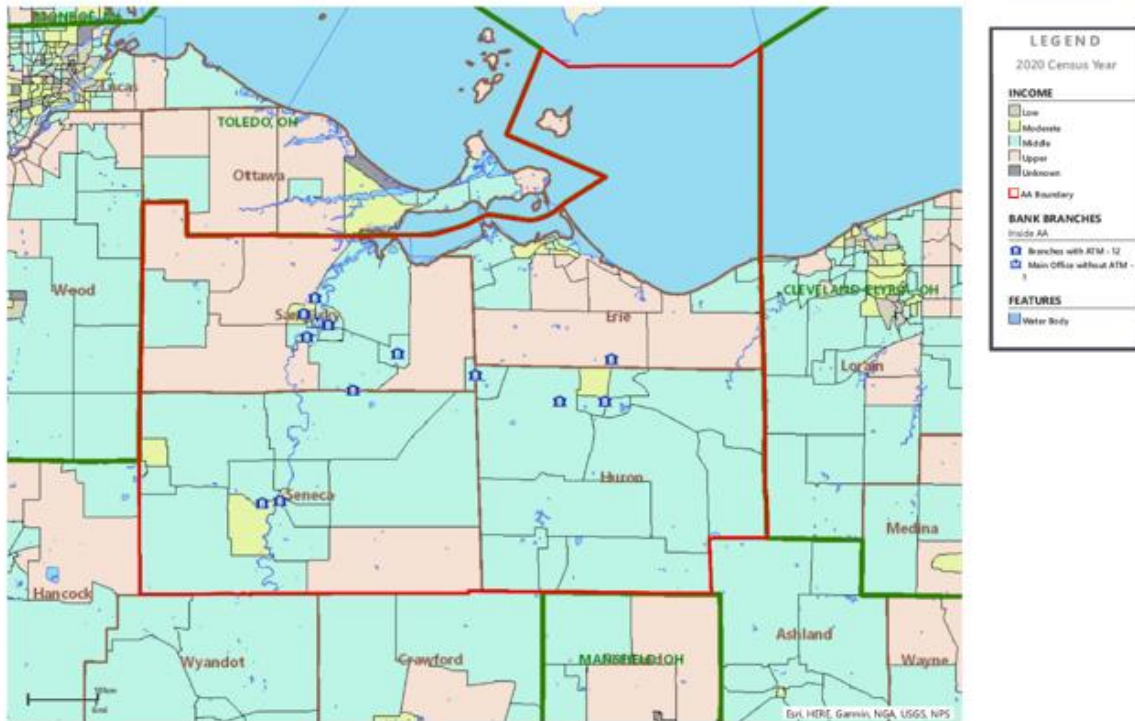
Assessment Area	Lending Test	Community Development Test
Toledo MSA	Consistent	Consistent
<i>Performance in limited-scope AA did not impact to the overall rating</i>		

For the lending test, Croghan received a Satisfactory rating. Performance in the Toledo AA is consistent to overall performance. The penetration among individuals of different income levels and businesses of different sizes reasonable. The geographic distribution of loans is reasonable. There were substantial gaps in lending. These ratings are primarily due to lending performance relative to Croghan's operational presence in the overall AA.

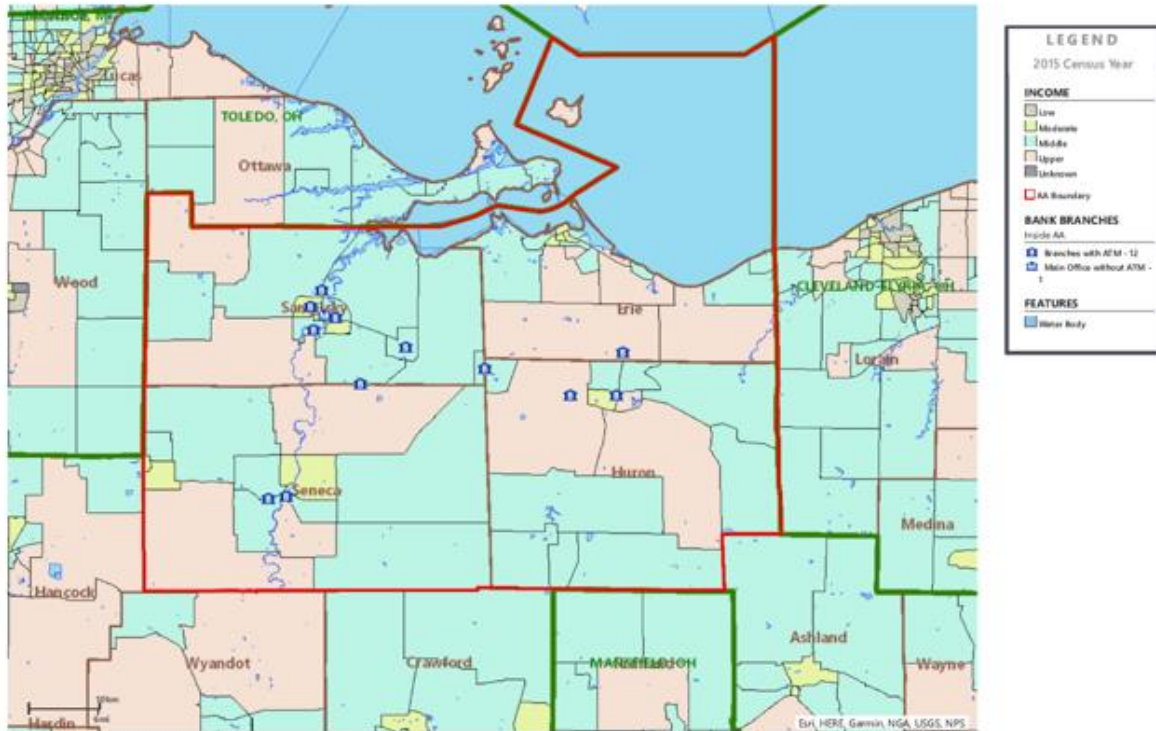
For the community development test, Croghan received an Outstanding rating. Performance in the Toledo AA is consistent to overall performance. This rating is primarily due to the increased level of community development activities in this competitive market and Croghan's minimal operational presence in the overall AA.

Appendix A – Maps of Assessment Areas

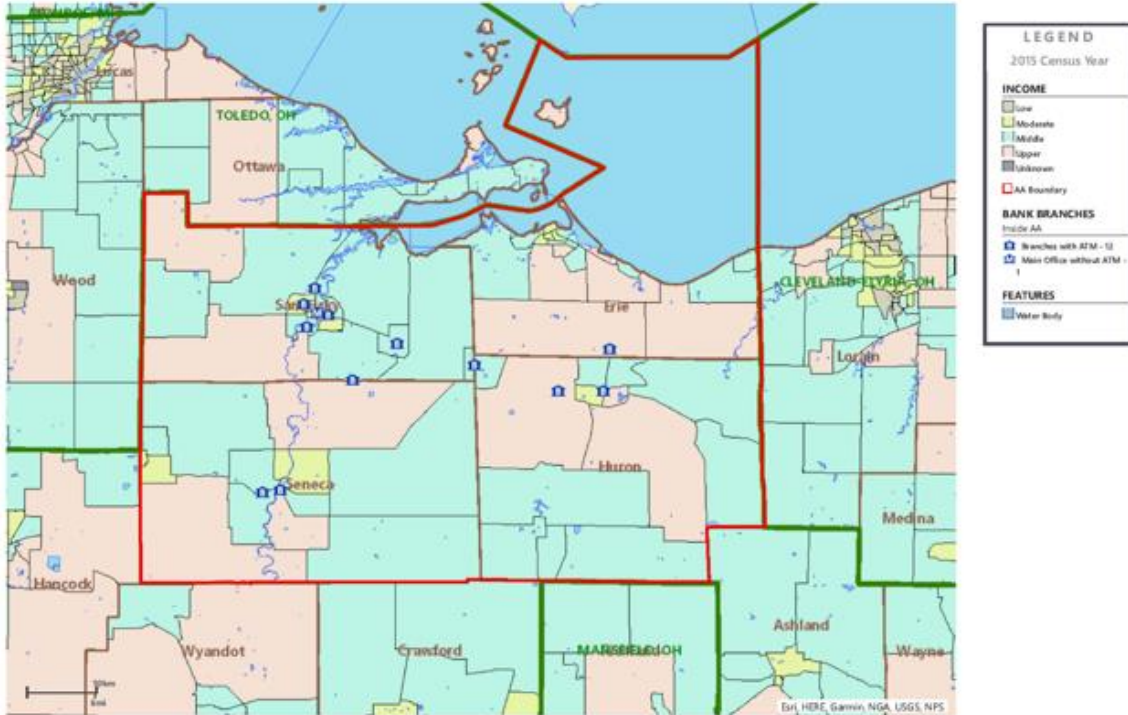
Assessment Area: 2022 Nonmetropolitan Ohio



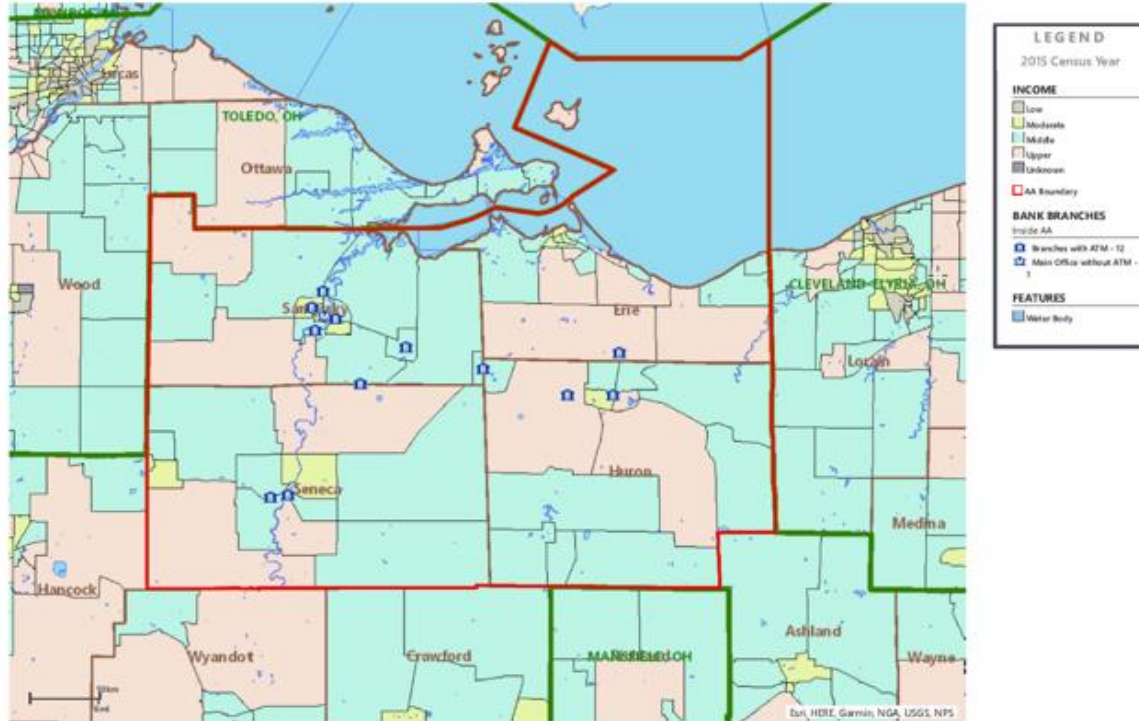
Assessment Area: 2021 Nonmetropolitan Ohio



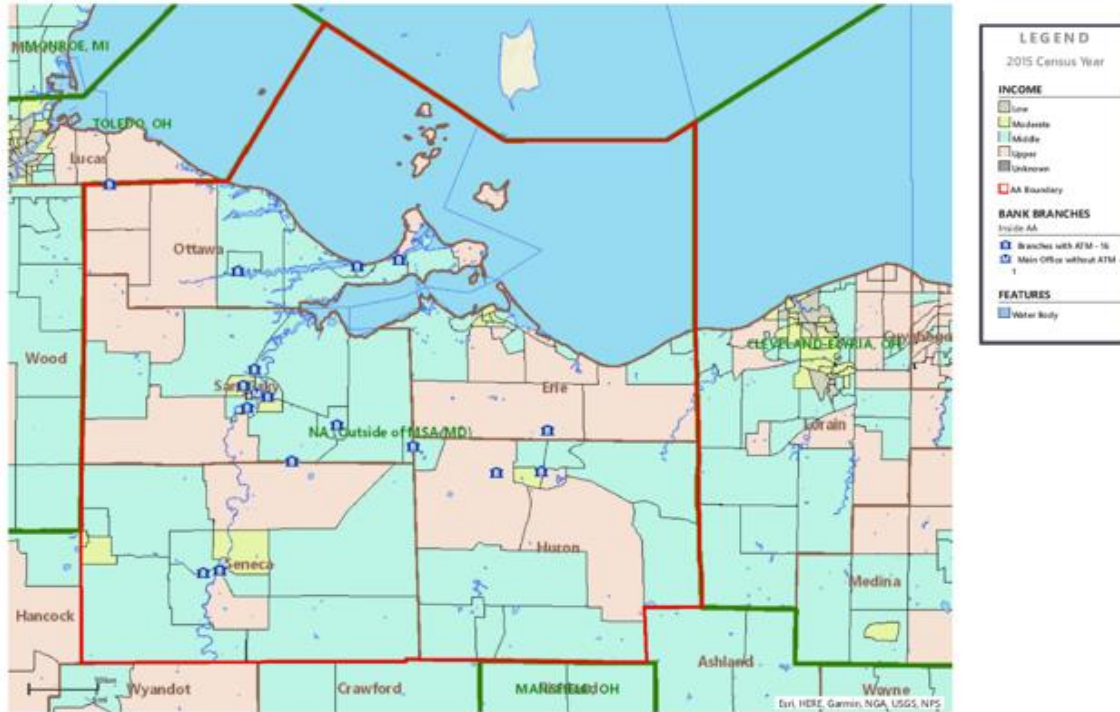
Assessment Area: 2020 Nonmetropolitan Ohio



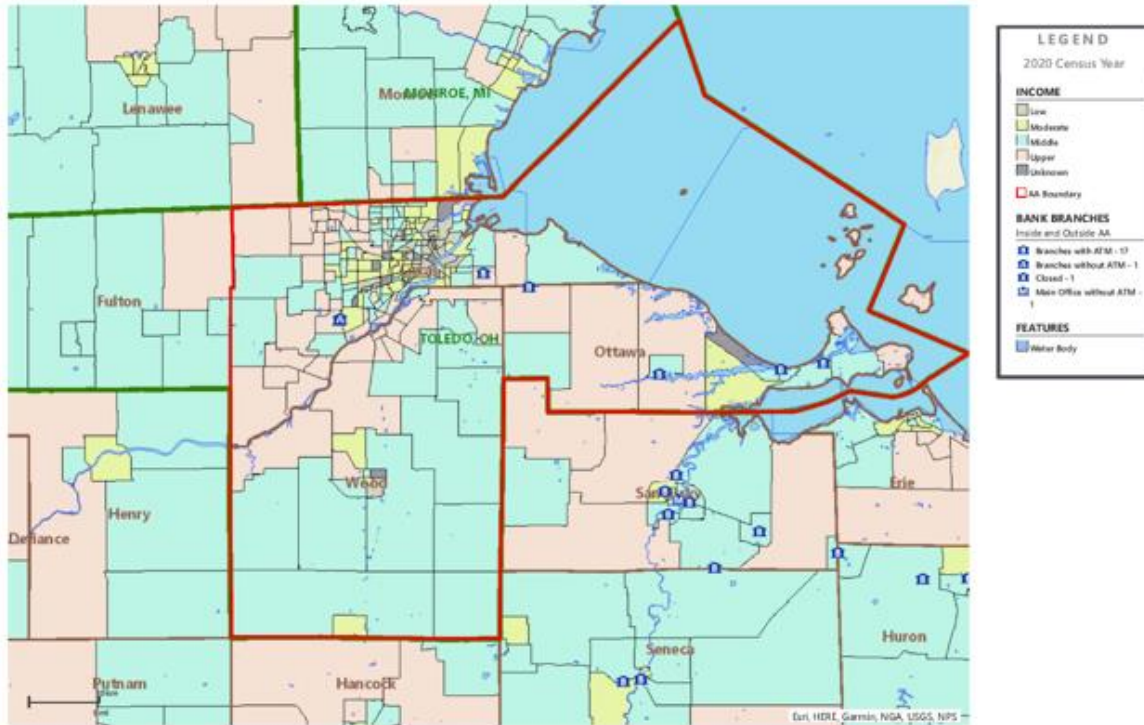
Assessment Area: 2019 Nonmetropolitan Ohio



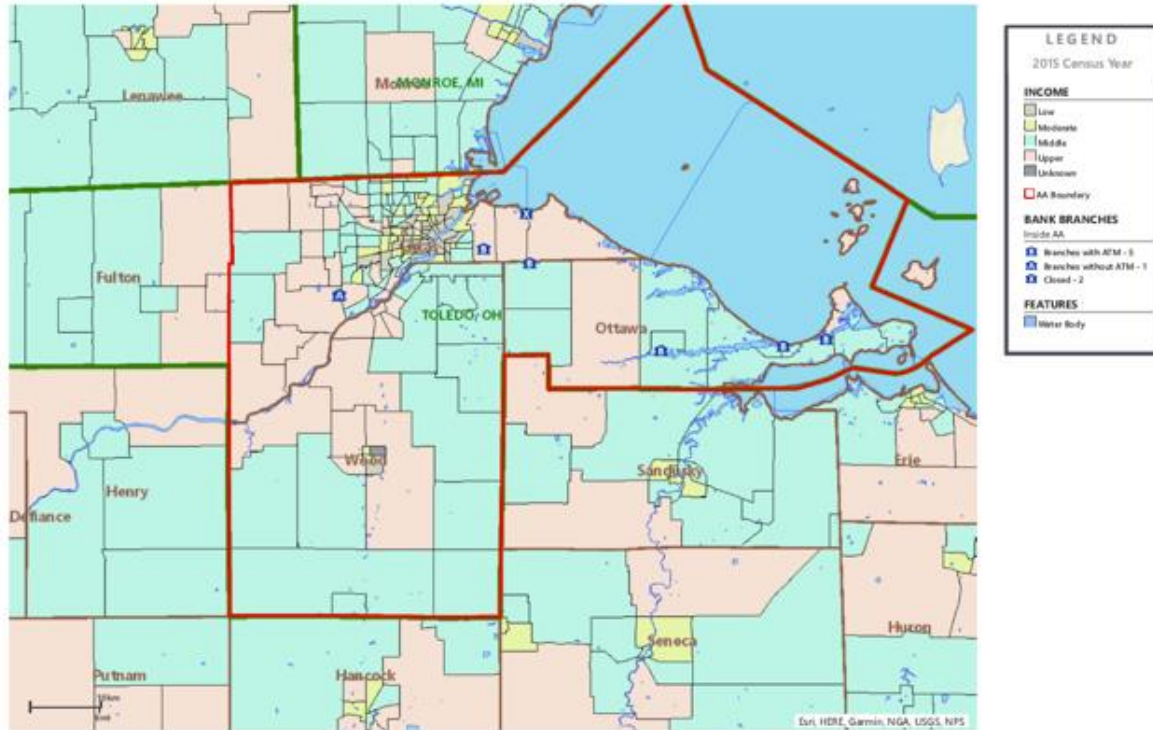
Assessment Area: 2018 Nonmetropolitan Ohio



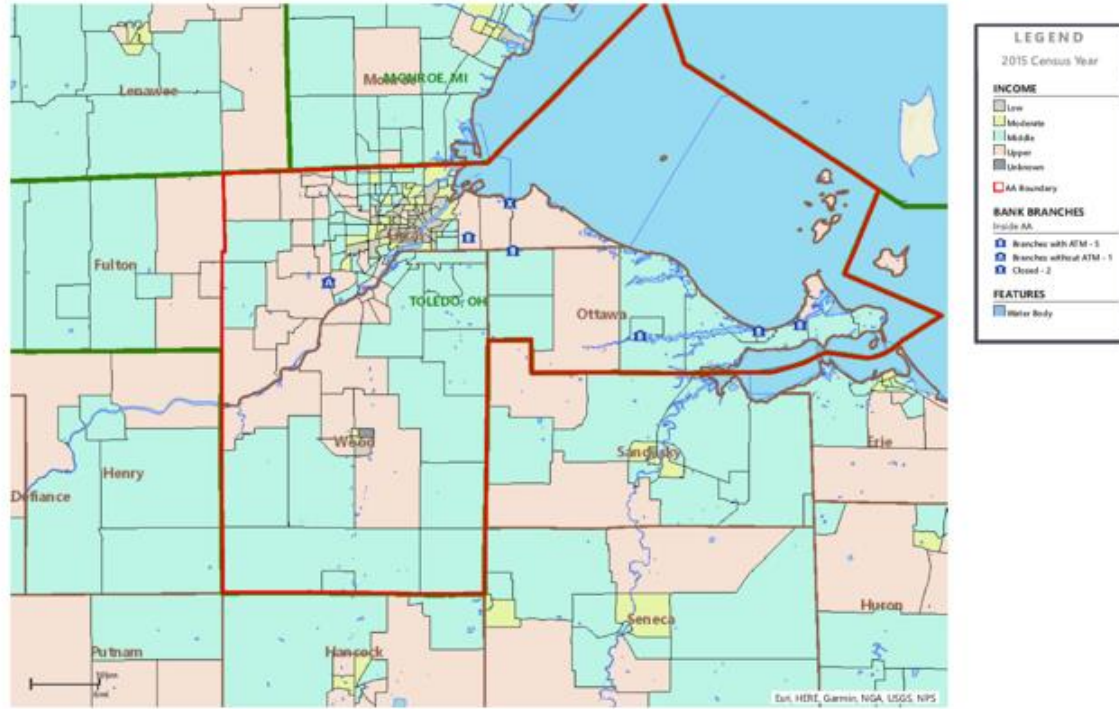
Assessment Area: 2022 Toledo, OH MSA #45780



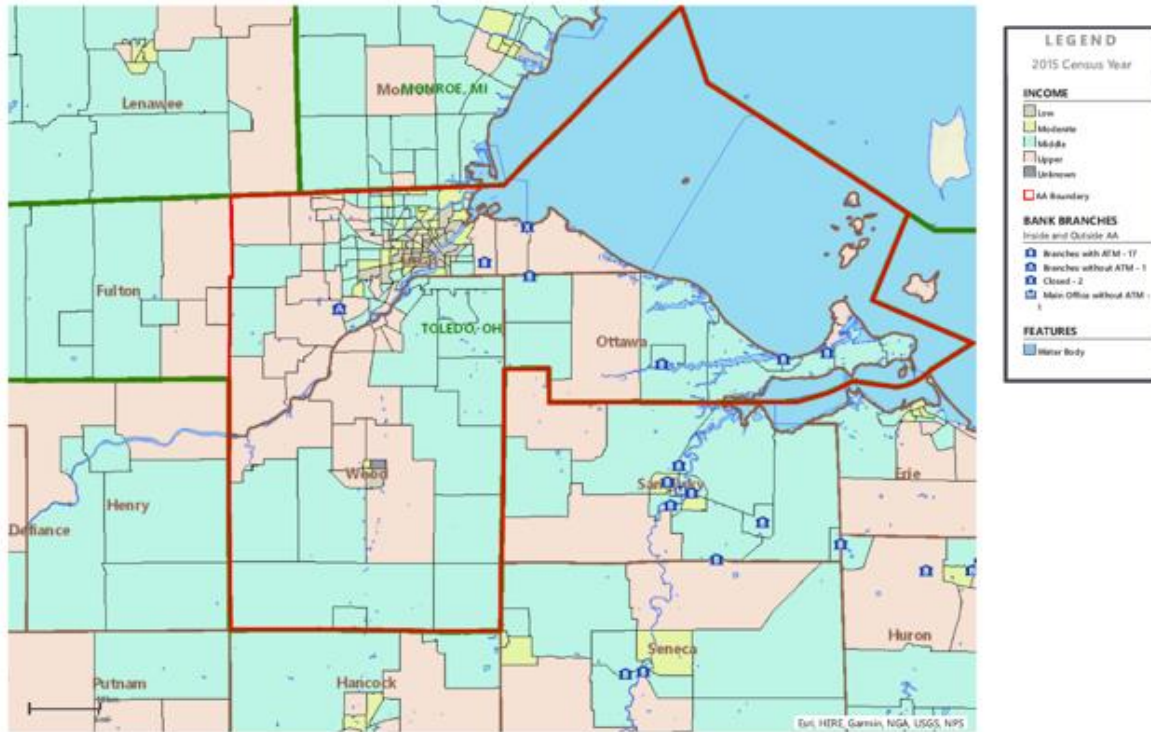
Assessment Area: 2021 Toledo, OH MSA #45780



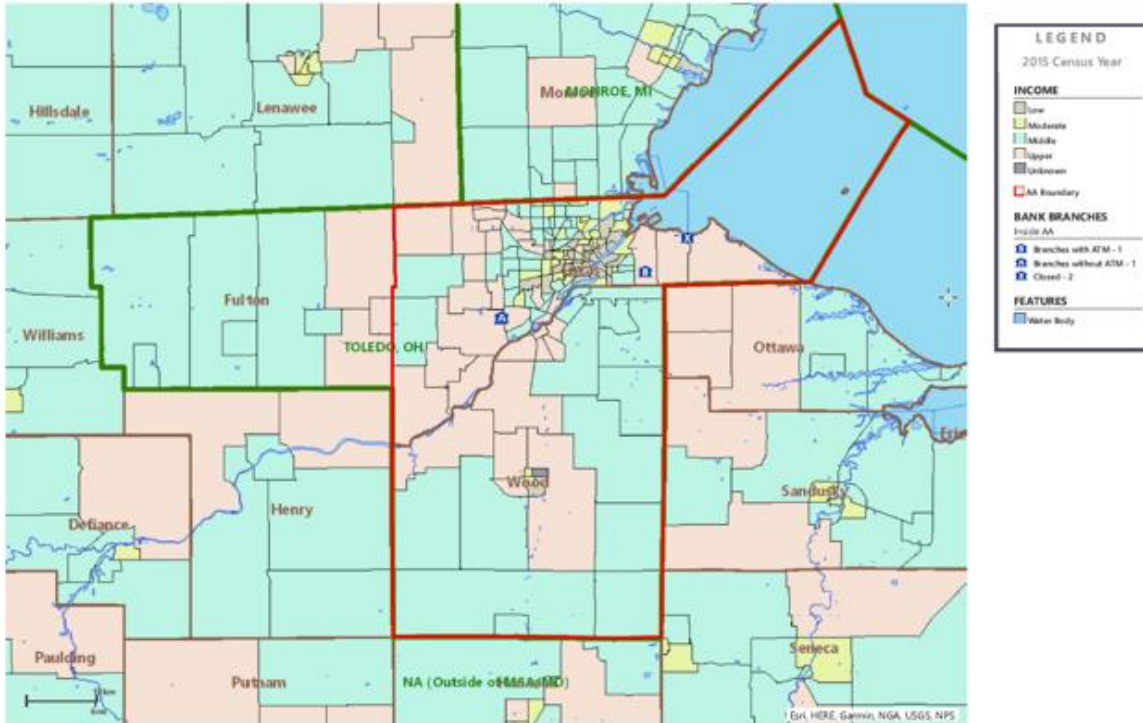
Assessment Area: 2020 Toledo, OH MSA #45780



Assessment Area: 2019 Toledo, OH MSA #45780



Assessment Area: 2018 Toledo, OH MSA #45780



Appendix B – Demographic Tables

2022 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.6	571	0.9	196	34.3	11,131	17.2
Moderate	10	16.1	8,503	13.1	1,507	17.7	12,259	18.9
Middle	38	61.3	40,751	62.8	3,276	8.0	15,218	23.5
Upper	12	19.4	15,041	23.2	555	3.7	26,258	40.5
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
Total AA	62	100.0	64,866	100.0	5,534	8.5	64,866	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,381	533	0.7	38.6	632	45.8	216	15.6
Moderate	17,278	8,614	12.1	49.9	6,626	38.3	2,038	11.8
Middle	69,879	44,222	61.9	63.3	17,481	25.0	8,176	11.7
Upper	25,157	18,050	25.3	71.7	3,795	15.1	3,312	13.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	113,695	71,419	100.0	62.8	28,534	25.1	13,742	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	133	1.5	124	1.5	8	1.0	1	0.7
Moderate	1,351	15.1	1,197	14.9	145	18.8	9	6.0
Middle	5,153	57.4	4,631	57.5	433	56.0	89	59.3
Upper	2,337	26.0	2,099	26.1	187	24.2	51	34.0
Unknown	1	0.0	1	0.0	0	0.0	0	0.0
Total AA	8,975	100.0	8,052	100.0	773	100.0	150	100.0
Percentage of Total Businesses:				89.7		8.6		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.3	2	0.3	0	0.0	0	0.0
Moderate	27	4.5	25	4.3	2	18.2	0	0.0
Middle	403	67.4	395	67.3	8	72.7	0	0.0
Upper	166	27.8	165	28.1	1	9.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	598	100.0	587	100.0	11	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2021 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	11,920	18.0
Moderate	11	18.0	9,771	14.8	2,363	24.2	11,719	17.7
Middle	35	57.4	39,362	59.5	3,783	9.6	14,366	21.7
Upper	14	23.0	17,058	25.8	815	4.8	28,186	42.6
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
Total AA	61	100.0	66,191	100.0	6,961	10.5	66,191	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	18,754	8,754	12.4	46.7	7,904	42.1	2,096	11.2
Middle	66,487	41,989	59.5	63.2	16,704	25.1	7,794	11.7
Upper	27,848	19,865	28.1	71.3	4,242	15.2	3,741	13.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	113,089	70,608	100.0	62.4	28,850	25.5	13,631	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,494	16.7	1,338	16.7	144	18.0	12	8.3
Middle	4,998	55.7	4,463	55.6	461	57.8	74	51.0
Upper	2,477	27.6	2,225	27.7	193	24.2	59	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8,969	100.0	8,026	100.0	798	100.0	145	100.0
Percentage of Total Businesses:				89.5		8.9		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	20	3.3	20	3.4	0	0.0	0	0.0
Middle	333	55.2	325	55.0	8	72.7	0	0.0
Upper	250	41.5	246	41.6	3	27.3	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	603	100.0	591	100.0	11	100.0	1	100.0
Percentage of Total Farms:				98.0		1.8		0.2
Source:	2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note:	Percentages may not total 100.0 percent due to rounding.							

2020 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	11,920	18.0
Moderate	11	18.0	9,771	14.8	2,363	24.2	11,719	17.7
Middle	35	57.4	39,362	59.5	3,783	9.6	14,366	21.7
Upper	14	23.0	17,058	25.8	815	4.8	28,186	42.6
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
Total AA	61	100.0	66,191	100.0	6,961	10.5	66,191	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	18,754	8,754	12.4	46.7	7,904	42.1	2,096	11.2
Middle	66,487	41,989	59.5	63.2	16,704	25.1	7,794	11.7
Upper	27,848	19,865	28.1	71.3	4,242	15.2	3,741	13.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	113,089	70,608	100.0	62.4	28,850	25.5	13,631	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,500	16.4	1,340	16.4	145	17.6	15	11.0
Middle	5,105	55.8	4,558	55.7	478	58.0	69	50.7
Upper	2,537	27.8	2,284	27.9	201	24.4	52	38.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,142	100.0	8,182	100.0	824	100.0	136	100.0
Percentage of Total Businesses:				89.5		9.0		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	20	3.1	20	3.1	0	0.0	0	0.0
Middle	363	55.8	355	55.6	8	72.7	0	0.0
Upper	268	41.2	264	41.3	3	27.3	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	651	100.0	639	100.0	11	100.0	1	100.0
Percentage of Total Farms:				98.2		1.7		0.2
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2019 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	11,920	18.0
Moderate	11	18.0	9,771	14.8	2,363	24.2	11,719	17.7
Middle	35	57.4	39,362	59.5	3,783	9.6	14,366	21.7
Upper	14	23.0	17,058	25.8	815	4.8	28,186	42.6
Unknown	1	1.6	0	0.0	0	0.0	0	0.0
Total AA	61	100.0	66,191	100.0	6,961	10.5	66,191	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	18,754	8,754	12.4	46.7	7,904	42.1	2,096	11.2
Middle	66,487	41,989	59.5	63.2	16,704	25.1	7,794	11.7
Upper	27,848	19,865	28.1	71.3	4,242	15.2	3,741	13.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	113,089	70,608	100.0	62.4	28,850	25.5	13,631	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,491	16.2	1,327	16.2	149	17.5	15	10.7
Middle	5,160	56.1	4,592	56.0	498	58.5	70	50.0
Upper	2,539	27.6	2,280	27.8	204	24.0	55	39.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,190	100.0	8,199	100.0	851	100.0	140	100.0
Percentage of Total Businesses:			89.2		9.3		1.5	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	20	2.9	20	3.0	0	0.0	0	0.0
Middle	385	55.9	377	55.8	8	66.7	0	0.0
Upper	284	41.2	279	41.3	4	33.3	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	689	100.0	676	100.0	12	100.0	1	100.0
Percentage of Total Farms:			98.1		1.7		0.1	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2018 NONMETROPOLITAN OHIO AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	13,720	17.5
Moderate	11	14.9	9,771	12.5	2,363	24.2	13,856	17.7
Middle	42	56.8	46,446	59.4	4,440	9.6	17,024	21.8
Upper	20	27.0	22,008	28.1	989	4.5	33,625	43.0
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	78,225	100.0	7,792	10.0	78,225	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	18,754	8,754	10.4	46.7	7,904	42.1	2,096	11.2
Middle	82,123	49,836	59.1	60.7	19,076	23.2	13,211	16.1
Upper	40,179	25,793	30.6	64.2	5,429	13.5	8,957	22.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	141,056	84,383	100.0	59.8	32,409	23.0	24,264	17.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,501	13.5	1,329	13.5	153	15.2	19	8.3
Middle	6,349	57.1	5,639	57.1	585	58.0	125	54.8
Upper	3,267	29.4	2,913	29.5	270	26.8	84	36.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11,117	100.0	9,881	100.0	1,008	100.0	228	100.0
Percentage of Total Businesses:			88.9		9.1		2.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	17	2.1	17	2.1	0	0.0	0	0.0
Middle	494	60.1	485	60.2	9	60.0	0	0.0
Upper	311	37.8	303	37.6	6	40.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	822	100.0	805	100.0	15	100.0	2	100.0
Percentage of Total Farms:			97.9		1.8		0.2	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 TOLEDO, OH MSA #45780 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	27	12.6	11,054	7.5	4,652	42.1	33,966	22.9
Moderate	47	21.9	26,450	17.8	4,669	17.7	24,403	16.5
Middle	68	31.6	51,324	34.6	4,420	8.6	29,084	19.6
Upper	59	27.4	55,177	37.2	2,009	3.6	60,857	41.0
Unknown	14	6.5	4,305	2.9	1,407	32.7	0	0.0
Total AA	215	100.0	148,310	100.0	17,157	11.6	148,310	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	31,000	7,597	4.9	24.5	17,229	55.6	6,174	19.9
Moderate	55,723	24,832	15.9	44.6	24,273	43.6	6,618	11.9
Middle	98,216	57,638	36.9	58.7	29,685	30.2	10,893	11.1
Upper	90,141	62,736	40.2	69.6	17,422	19.3	9,983	11.1
Unknown	11,140	3,296	2.1	29.6	5,649	50.7	2,195	19.7
Total AA	286,220	156,099	100.0	54.5	94,258	32.9	35,863	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,996	8.4	1,760	8.2	228	10.1	8	3.3
Moderate	4,018	16.8	3,535	16.5	454	20.1	29	12.0
Middle	7,611	31.9	6,885	32.2	638	28.3	88	36.4
Upper	8,816	36.9	7,999	37.4	716	31.7	101	41.7
Unknown	1,436	6.0	1,200	5.6	220	9.8	16	6.6
Total AA	23,877	100.0	21,379	100.0	2,256	100.0	242	100.0
Percentage of Total Businesses:				89.5		9.4		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	2.0	7	1.8	1	8.3	0	0.0
Moderate	17	4.1	15	3.8	2	16.7	0	0.0
Middle	196	47.8	190	48.0	5	41.7	1	50.0
Upper	185	45.1	180	45.5	4	33.3	1	50.0
Unknown	4	1.0	4	1.0	0	0.0	0	0.0
Total AA	410	100.0	396	100.0	12	100.0	2	100.0
Percentage of Total Farms:				96.6		2.9		0.5
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2021 TOLEDO, OH MSA #45780 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	36	21.3	16,210	10.8	7,164	44.2	34,756	23.2
Moderate	27	16.0	20,300	13.6	4,814	23.7	24,856	16.6
Middle	65	38.5	64,245	43.0	6,817	10.6	29,381	19.6
Upper	39	23.1	48,793	32.6	2,003	4.1	60,558	40.5
Unknown	2	1.2	3	0.0	0	0.0	0	0.0
Total AA	169	100.0	149,551	100.0	20,798	13.9	149,551	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	40,897	10,549	6.8	25.8	20,968	51.3	9,380	22.9
Moderate	43,263	18,536	11.9	42.8	18,044	41.7	6,683	15.4
Middle	120,881	71,080	45.7	58.8	34,591	28.6	15,210	12.6
Upper	78,815	55,308	35.6	70.2	15,895	20.2	7,612	9.7
Unknown	106	0	0.0	0.0	73	68.9	33	31.1
Total AA	283,962	155,473	100.0	54.8	89,571	31.5	38,918	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,955	12.5	2,533	12.1	403	17.5	19	8.3
Moderate	2,495	10.6	2,240	10.7	241	10.4	14	6.1
Middle	9,198	39.1	8,275	39.4	820	35.5	103	45.2
Upper	8,884	37.7	7,951	37.8	842	36.5	91	39.9
Unknown	19	0.1	16	0.1	2	0.1	1	0.4
Total AA	23,551	100.0	21,015	100.0	2,308	100.0	228	100.0
Percentage of Total Businesses:				89.2		9.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9	2.2	8	2.0	1	10.0	0	0.0
Moderate	8	2.0	6	1.5	2	20.0	0	0.0
Middle	208	51.4	204	52.0	4	40.0	0	0.0
Upper	180	44.4	174	44.4	3	30.0	3	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	405	100.0	392	100.0	10	100.0	3	100.0
Percentage of Total Farms:				96.8		2.5		0.7
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 TOLEDO, OH MSA #45780 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	36	21.3	16,210	10.8	7,164	44.2	34,756	23.2
Moderate	27	16.0	20,300	13.6	4,814	23.7	24,856	16.6
Middle	65	38.5	64,245	43.0	6,817	10.6	29,381	19.6
Upper	39	23.1	48,793	32.6	2,003	4.1	60,558	40.5
Unknown	2	1.2	3	0.0	0	0.0	0	0.0
Total AA	169	100.0	149,551	100.0	20,798	13.9	149,551	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	40,897	10,549	6.8	25.8	20,968	51.3	9,380	22.9
Moderate	43,263	18,536	11.9	42.8	18,044	41.7	6,683	15.4
Middle	120,881	71,080	45.7	58.8	34,591	28.6	15,210	12.6
Upper	78,815	55,308	35.6	70.2	15,895	20.2	7,612	9.7
Unknown	106	0	0.0	0.0	73	68.9	33	31.1
Total AA	283,962	155,473	100.0	54.8	89,571	31.5	38,918	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,916	12.4	2,487	11.9	412	17.3	17	7.8
Moderate	2,388	10.2	2,119	10.1	255	10.7	14	6.4
Middle	9,225	39.2	8,278	39.6	845	35.5	102	46.6
Upper	8,971	38.1	8,020	38.3	866	36.4	85	38.8
Unknown	20	0.1	16	0.1	3	0.1	1	0.5
Total AA	23,520	100.0	20,920	100.0	2,381	100.0	219	100.0
Percentage of Total Businesses:				88.9		10.1		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9	2.1	8	1.9	1	10.0	0	0.0
Moderate	8	1.9	6	1.5	2	20.0	0	0.0
Middle	222	52.2	217	52.8	4	40.0	1	25.0
Upper	186	43.8	180	43.8	3	30.0	3	75.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	425	100.0	411	100.0	10	100.0	4	100.0
Percentage of Total Farms:				96.7		2.4		0.9
Source:	2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note:	Percentages may not total 100.0 percent due to rounding.							

2019 TOLEDO, OH MSA #45780 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	36	21.3	16,210	10.8	7,164	44.2	34,756	23.2
Moderate	27	16.0	20,300	13.6	4,814	23.7	24,856	16.6
Middle	65	38.5	64,245	43.0	6,817	10.6	29,381	19.6
Upper	39	23.1	48,793	32.6	2,003	4.1	60,558	40.5
Unknown	2	1.2	3	0.0	0	0.0	0	0.0
Total AA	169	100.0	149,551	100.0	20,798	13.9	149,551	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	40,897	10,549	6.8	25.8	20,968	51.3	9,380	22.9
Moderate	43,263	18,536	11.9	42.8	18,044	41.7	6,683	15.4
Middle	120,881	71,080	45.7	58.8	34,591	28.6	15,210	12.6
Upper	78,815	55,308	35.6	70.2	15,895	20.2	7,612	9.7
Unknown	106	0	0.0	0.0	73	68.9	33	31.1
Total AA	283,962	155,473	100.0	54.8	89,571	31.5	38,918	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,904	12.3	2,470	11.8	419	17.2	15	6.5
Moderate	2,401	10.2	2,127	10.1	260	10.7	14	6.1
Middle	9,228	39.0	8,261	39.4	867	35.6	100	43.5
Upper	9,075	38.4	8,093	38.6	882	36.3	100	43.5
Unknown	24	0.1	19	0.1	4	0.2	1	0.4
Total AA	23,632	100.0	20,970	100.0	2,432	100.0	230	100.0
Percentage of Total Businesses:					88.7		10.3	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	10	2.2	9	2.0	1	9.1	0	0.0
Moderate	7	1.5	5	1.1	2	18.2	0	0.0
Middle	242	53.0	237	53.6	4	36.4	1	25.0
Upper	198	43.3	191	43.2	4	36.4	3	75.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	457	100.0	442	100.0	11	100.0	4	100.0
Percentage of Total Farms:					2.4		0.9	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2018 TOLEDO, OH MSA #45780 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	36	23.1	16,210	11.8	7,164	44.2	32,746	23.8
Moderate	27	17.3	20,300	14.8	4,814	23.7	22,538	16.4
Middle	56	35.9	55,186	40.1	6,063	11.0	26,557	19.3
Upper	35	22.4	45,818	33.3	1,926	4.2	55,676	40.5
Unknown	2	1.3	3	0.0	0	0.0	0	0.0
Total AA	156	100.0	137,517	100.0	19,967	14.5	137,517	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	40,897	10,549	7.4	25.8	20,968	51.3	9,380	22.9
Moderate	43,263	18,536	13.1	42.8	18,044	41.7	6,683	15.4
Middle	100,331	60,798	42.9	60.6	31,672	31.6	7,861	7.8
Upper	71,398	51,815	36.6	72.6	15,255	21.4	4,328	6.1
Unknown	106	0	0.0	0.0	73	68.9	33	31.1
Total AA	255,995	141,698	100.0	55.4	86,012	33.6	28,285	11.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,898	13.3	2,438	12.7	425	18.3	35	14.9
Moderate	2,408	11.0	2,122	11.0	270	11.6	16	6.8
Middle	7,796	35.7	6,956	36.1	752	32.4	88	37.4
Upper	8,681	39.8	7,718	40.1	868	37.4	95	40.4
Unknown	26	0.1	21	0.1	4	0.2	1	0.4
Total AA	21,809	100.0	19,255	100.0	2,319	100.0	235	100.0
Percentage of Total Businesses:					88.3		10.6	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	1.9	6	1.7	1	12.5	0	0.0
Moderate	7	1.9	5	1.4	2	25.0	0	0.0
Middle	189	51.6	186	52.4	3	37.5	0	0.0
Upper	163	44.5	158	44.5	2	25.0	3	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	366	100.0	355	100.0	8	100.0	3	100.0
Percentage of Total Farms:					97.0		2.2	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Appendix C – Lending Tables

HMDA Lending Tables

Distribution of 2022 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	10	10.9	9.8	1,085	8.0	5.6	17.2
Moderate	26	28.3	23.2	3,129	23.1	18.0	18.9
Middle	26	28.3	22.2	4,007	29.6	21.5	23.5
Upper	18	19.6	25.2	3,891	28.8	36.6	40.5
Unknown	12	13.0	19.6	1,416	10.5	18.3	0.0
Total	92	100.0	100.0	13,528	100.0	100.0	100.0
Refinance Loans							
Low	3	7.3	9.7	270	5.8	6.1	17.2
Moderate	15	36.6	23.7	1,267	27.3	19.0	18.9
Middle	12	29.3	28.6	1,325	28.6	27.9	23.5
Upper	10	24.4	29.6	1,585	34.2	37.6	40.5
Unknown	1	2.4	8.4	188	4.1	9.4	0.0
Total	41	100.0	100.0	4,635	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.8	0	0.0	5.2	17.2
Moderate	0	0.0	24.8	0	0.0	17.5	18.9
Middle	0	0.0	24.8	0	0.0	20.5	23.5
Upper	0	0.0	40.8	0	0.0	54.9	40.5
Unknown	0	0.0	1.8	0	0.0	1.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	13	9.6	9.5	1,355	7.4	5.7	17.2
Moderate	42	31.1	22.9	4,466	24.4	17.9	18.9
Middle	38	28.1	24.2	5,332	29.1	22.9	23.5
Upper	29	21.5	28.3	5,536	30.3	38.0	40.5
Unknown	13	9.6	15.0	1,604	8.8	15.5	0.0
Total	135	100.0	100.0	18,293	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	9.1	0	0.0	5.4	17.2
Moderate	0	0.0	20.2	0	0.0	13.1	18.9
Middle	0	0.0	25.8	0	0.0	20.2	23.5
Upper	0	0.0	38.9	0	0.0	51.0	40.5
Unknown	0	0.0	6.0	0	0.0	10.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.0	0	0.0	5.9	17.2
Moderate	1	50.0	26.6	70	53.8	15.3	18.9
Middle	0	0.0	24.8	0	0.0	22.2	23.5
Upper	1	50.0	32.1	60	46.2	43.2	40.5
Unknown	0	0.0	5.5	0	0.0	13.4	0.0
Total	2	100.0	100.0	130	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.4	0	0.0	3.1	17.2
Moderate	0	0.0	0.0	0	0.0	0.0	18.9
Middle	0	0.0	1.1	0	0.0	0.8	23.5
Upper	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	95.4	0	0.0	96.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	1.1	0	0.0	0.8	0.7
Moderate	14	15.2	14.3	1,513	11.2	10.2	12.1
Middle	55	59.8	62.1	7,823	57.8	59.0	61.9
Upper	23	25.0	22.6	4,192	31.0	30.0	25.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	92	100.0	100.0	13,528	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.0	0	0.0	1.0	0.7
Moderate	3	7.3	10.0	353	7.6	7.7	12.1
Middle	31	75.6	62.0	3,668	79.1	58.9	61.9
Upper	7	17.1	26.9	614	13.2	32.4	25.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	41	100.0	100.0	4,635	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.3	0	0.0	0.3	0.7
Moderate	0	0.0	10.4	0	0.0	6.8	12.1
Middle	0	0.0	62.0	0	0.0	59.1	61.9
Upper	0	0.0	27.3	0	0.0	33.9	25.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	10.7	0	0.0	3.9	1.6
Moderate	1	16.7	14.3	320	14.1	20.9	21.7
Middle	4	66.7	60.7	1,597	70.5	64.1	63.5
Upper	1	16.7	14.3	347	15.3	11.1	13.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	2,264	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	1.0	0	0.0	0.9	0.7
Moderate	19	13.5	12.6	2,256	11.0	9.6	12.1
Middle	91	64.5	61.4	13,148	64.0	58.5	61.9
Upper	31	22.0	24.9	5,153	25.1	31.0	25.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	141	100.0	100.0	20,557	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.1	0	0.0	0.8	0.7
Moderate	0	0.0	10.4	0	0.0	6.7	12.1
Middle	0	0.0	53.6	0	0.0	48.4	61.9
Upper	0	0.0	34.9	0	0.0	44.1	25.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.7
Moderate	1	50.0	12.8	70	53.8	7.0	12.1
Middle	1	50.0	61.5	60	46.2	48.3	61.9
Upper	0	0.0	25.7	0	0.0	44.8	25.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	130	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.7
Moderate	0	0.0	24.1	0	0.0	19.6	12.1
Middle	0	0.0	62.1	0	0.0	64.5	61.9
Upper	0	0.0	13.8	0	0.0	15.9	25.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	15	11.9	8.5	1,339	7.9	4.9	18.0
Moderate	39	31.0	24.7	4,135	24.3	18.4	17.7
Middle	32	25.4	23.9	4,364	25.6	23.2	21.7
Upper	31	24.6	28.3	6,266	36.8	40.0	42.6
Unknown	9	7.1	14.6	925	5.4	13.5	0.0
Total	126	100.0	100.0	17,029	100.0	100.0	100.0
Refinance Loans							
Low	11	8.5	5.7	743	4.2	3.2	18.0
Moderate	26	20.0	16.5	2,444	13.9	11.7	17.7
Middle	23	17.7	25.0	2,928	16.7	21.5	21.7
Upper	61	46.9	38.9	10,025	57.1	48.1	42.6
Unknown	9	6.9	13.9	1,404	8.0	15.6	0.0
Total	130	100.0	100.0	17,544	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.4	0	0.0	4.6	18.0
Moderate	0	0.0	15.0	0	0.0	8.4	17.7
Middle	0	0.0	24.8	0	0.0	23.2	21.7
Upper	0	0.0	49.0	0	0.0	53.6	42.6
Unknown	0	0.0	2.8	0	0.0	10.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	26	9.9	7.1	2,082	6.0	4.1	18.0
Moderate	65	24.8	19.8	6,579	18.8	14.7	17.7
Middle	58	22.1	24.0	7,474	21.4	22.0	21.7
Upper	95	36.3	34.7	16,496	47.2	44.5	42.6
Unknown	18	6.9	14.3	2,329	6.7	14.7	0.0
Total	262	100.0	100.0	34,960	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	10.0	0	0.0	4.4	18.0
Moderate	0	0.0	17.3	0	0.0	10.8	17.7
Middle	0	0.0	19.9	0	0.0	15.8	21.7
Upper	0	0.0	49.0	0	0.0	64.3	42.6
Unknown	0	0.0	3.8	0	0.0	4.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.5	0	0.0	3.4	18.0
Moderate	0	0.0	14.3	0	0.0	10.4	17.7
Middle	3	50.0	20.8	182	47.0	19.0	21.7
Upper	3	50.0	51.9	205	53.0	58.2	42.6
Unknown	0	0.0	6.5	0	0.0	9.0	0.0
Total	6	100.0	100.0	387	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	18.0
Moderate	0	0.0	0.0	0	0.0	0.0	17.7
Middle	0	0.0	0.0	0	0.0	0.0	21.7
Upper	0	0.0	4.9	0	0.0	11.4	42.6
Unknown	0	0.0	95.1	0	0.0	88.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	19	15.1	15.1	2,100	12.3	11.0	12.4
Middle	89	70.6	59.3	12,038	70.7	56.5	59.5
Upper	18	14.3	25.7	2,891	17.0	32.5	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	126	100.0	100.0	17,029	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	15	11.5	9.2	1,385	7.9	7.1	12.4
Middle	81	62.3	57.4	10,854	61.9	54.5	59.5
Upper	34	26.2	33.4	5,305	30.2	38.4	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	130	100.0	100.0	17,544	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.8	0	0.0	10.8	12.4
Middle	0	0.0	58.0	0	0.0	47.5	59.5
Upper	0	0.0	31.1	0	0.0	41.7	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	36.4	0	0.0	9.8	30.5
Middle	1	100.0	50.0	300	100.0	29.0	55.0
Upper	0	0.0	13.6	0	0.0	61.2	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	300	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	35	13.3	12.0	3,519	10.0	9.1	12.4
Middle	176	66.9	58.0	23,545	66.8	54.2	59.5
Upper	52	19.8	30.0	8,196	23.2	36.7	28.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	263	100.0	100.0	35,260	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.4	0	0.0	6.6	12.4
Middle	0	0.0	51.3	0	0.0	43.3	59.5
Upper	0	0.0	39.3	0	0.0	50.1	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	15.6	34	8.8	10.9	12.4
Middle	5	83.3	50.6	353	91.2	54.5	59.5
Upper	0	0.0	33.8	0	0.0	34.5	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	387	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	15.7	0	0.0	10.7	12.4
Middle	0	0.0	67.6	0	0.0	67.2	59.5
Upper	0	0.0	16.7	0	0.0	22.1	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	13	10.2	8.6	967	5.7	5.0	18.0
Moderate	29	22.8	26.4	2,988	17.7	19.9	17.7
Middle	39	30.7	24.7	5,285	31.2	24.1	21.7
Upper	36	28.3	28.0	6,344	37.5	39.9	42.6
Unknown	10	7.9	12.3	1,338	7.9	11.0	0.0
Total	127	100.0	100.0	16,922	100.0	100.0	100.0
Refinance Loans							
Low	9	5.9	4.3	713	3.6	2.2	18.0
Moderate	29	19.0	14.9	2,640	13.2	9.8	17.7
Middle	38	24.8	24.2	4,367	21.8	20.6	21.7
Upper	71	46.4	43.5	11,468	57.2	53.0	42.6
Unknown	6	3.9	13.1	862	4.3	14.3	0.0
Total	153	100.0	100.0	20,050	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.5	0	0.0	2.6	18.0
Moderate	0	0.0	16.8	0	0.0	12.0	17.7
Middle	0	0.0	25.6	0	0.0	22.5	21.7
Upper	1	100.0	48.1	103	100.0	58.6	42.6
Unknown	0	0.0	3.1	0	0.0	4.3	0.0
Total	1	100.0	100.0	103	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	22	7.7	6.2	1,680	4.5	3.4	18.0
Moderate	58	20.4	19.4	5,628	15.0	14.1	17.7
Middle	77	27.1	23.7	9,652	25.7	21.7	21.7
Upper	111	39.1	35.8	18,336	48.9	46.5	42.6
Unknown	16	5.6	14.9	2,200	5.9	14.3	0.0
Total	284	100.0	100.0	37,496	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	8.2	0	0.0	4.4	18.0
Moderate	0	0.0	14.0	0	0.0	10.4	17.7
Middle	0	0.0	24.6	0	0.0	19.5	21.7
Upper	0	0.0	51.5	0	0.0	64.0	42.6
Unknown	0	0.0	1.8	0	0.0	1.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.9	0	0.0	5.7	18.0
Moderate	0	0.0	22.6	0	0.0	9.5	17.7
Middle	0	0.0	24.2	0	0.0	14.2	21.7
Upper	3	100.0	35.5	421	100.0	68.6	42.6
Unknown	0	0.0	4.8	0	0.0	2.1	0.0
Total	3	100.0	100.0	421	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	18.0
Moderate	0	0.0	0.0	0	0.0	0.0	17.7
Middle	0	0.0	0.4	0	0.0	0.6	21.7
Upper	0	0.0	0.0	0	0.0	0.0	42.6
Unknown	0	0.0	99.6	0	0.0	99.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	21	16.5	13.3	2,472	14.6	10.3	12.4
Middle	86	67.7	59.1	11,767	69.5	56.1	59.5
Upper	20	15.7	27.6	2,683	15.9	33.6	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	127	100.0	100.0	16,922	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	8.5	8.1	1,211	6.0	5.9	12.4
Middle	98	64.1	55.2	13,120	65.4	51.7	59.5
Upper	42	27.5	36.7	5,719	28.5	42.4	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	153	100.0	100.0	20,050	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.5	0	0.0	9.9	12.4
Middle	1	100.0	54.6	103	100.0	49.1	59.5
Upper	0	0.0	34.0	0	0.0	40.9	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	103	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	25.0	46.9	1,610	76.9	45.4	30.5
Middle	3	75.0	53.1	483	23.1	54.6	55.0
Upper	0	0.0	0.0	0	0.0	0.0	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	2,093	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	35	12.2	10.9	5,293	13.4	8.6	12.4
Middle	190	66.0	57.2	25,844	65.3	53.9	59.5
Upper	63	21.9	32.0	8,452	21.3	37.4	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	288	100.0	100.0	39,589	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.2	0	0.0	5.0	12.4
Middle	0	0.0	60.2	0	0.0	56.1	59.5
Upper	0	0.0	31.6	0	0.0	38.9	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.9	0	0.0	5.1	12.4
Middle	2	66.7	58.1	371	88.1	65.6	59.5
Upper	1	33.3	29.0	50	11.9	29.3	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	421	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.3	0	0.0	14.0	12.4
Middle	0	0.0	63.6	0	0.0	60.7	59.5
Upper	0	0.0	20.1	0	0.0	25.2	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	6.8	7.2	314	3.7	3.8	18.0
Moderate	24	32.4	25.3	2,052	24.3	18.1	17.7
Middle	19	25.7	24.7	1,942	23.0	23.3	21.7
Upper	21	28.4	30.9	3,561	42.1	43.7	42.6
Unknown	5	6.8	12.0	583	6.9	11.1	0.0
Total	74	100.0	100.0	8,452	100.0	100.0	100.0
Refinance Loans							
Low	4	11.1	6.1	218	5.1	3.4	18.0
Moderate	0	0.0	17.5	0	0.0	12.0	17.7
Middle	15	41.7	24.3	1,456	34.3	21.2	21.7
Upper	16	44.4	39.5	2,331	54.9	47.6	42.6
Unknown	1	2.8	12.5	244	5.7	15.8	0.0
Total	36	100.0	100.0	4,249	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.9	0	0.0	4.3	18.0
Moderate	0	0.0	15.5	0	0.0	11.8	17.7
Middle	0	0.0	29.8	0	0.0	24.2	21.7
Upper	1	100.0	46.3	100	100.0	57.7	42.6
Unknown	0	0.0	2.5	0	0.0	2.0	0.0
Total	1	100.0	100.0	100	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	10	8.7	6.6	577	4.4	3.7	18.0
Moderate	24	20.9	21.4	2,052	15.7	15.5	17.7
Middle	35	30.4	24.4	3,450	26.4	22.2	21.7
Upper	40	34.8	34.8	6,150	47.1	45.2	42.6
Unknown	6	5.2	12.8	827	6.3	13.4	0.0
Total	115	100.0	100.0	13,056	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	4.9	0	0.0	3.6	18.0
Moderate	0	0.0	21.4	0	0.0	15.7	17.7
Middle	0	0.0	24.1	0	0.0	20.2	21.7
Upper	0	0.0	48.2	0	0.0	59.0	42.6
Unknown	0	0.0	1.3	0	0.0	1.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	25.0	12.5	45	17.6	9.3	18.0
Moderate	0	0.0	18.3	0	0.0	10.7	17.7
Middle	1	25.0	25.0	52	20.4	19.9	21.7
Upper	2	50.0	39.4	158	62.0	56.8	42.6
Unknown	0	0.0	4.8	0	0.0	3.3	0.0
Total	4	100.0	100.0	255	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	18.0
Moderate	0	0.0	3.4	0	0.0	3.0	17.7
Middle	0	0.0	1.7	0	0.0	3.2	21.7
Upper	0	0.0	0.0	0	0.0	0.0	42.6
Unknown	0	0.0	94.8	0	0.0	93.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	17.6	13.3	1,073	12.7	9.4	12.4
Middle	50	67.6	58.5	5,903	69.8	56.3	59.5
Upper	11	14.9	28.2	1,476	17.5	34.3	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	74	100.0	100.0	8,452	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	11.1	10.0	507	11.9	7.4	12.4
Middle	24	66.7	55.1	3,019	71.1	52.5	59.5
Upper	8	22.2	34.8	723	17.0	40.1	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	36	100.0	100.0	4,249	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.5	0	0.0	5.1	12.4
Middle	1	100.0	57.1	100	100.0	58.5	59.5
Upper	0	0.0	35.4	0	0.0	36.4	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	100	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.7	0	0.0	4.2	30.5
Middle	2	50.0	70.8	920	14.5	72.0	55.0
Upper	2	50.0	12.5	5,406	85.5	23.8	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	6,326	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	15.1	11.7	1,648	8.5	8.4	12.4
Middle	78	65.5	57.2	9,987	51.5	55.5	59.5
Upper	23	19.3	31.1	7,747	40.0	36.1	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	119	100.0	100.0	19,382	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.1	0	0.0	4.3	12.4
Middle	0	0.0	52.2	0	0.0	49.3	59.5
Upper	0	0.0	40.6	0	0.0	46.4	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	25.0	11.5	68	26.7	7.8	12.4
Middle	1	25.0	56.7	45	17.6	48.5	59.5
Upper	2	50.0	31.7	142	55.7	43.7	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	255	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	18.1	0	0.0	14.4	12.4
Middle	0	0.0	62.9	0	0.0	63.7	59.5
Upper	0	0.0	19.0	0	0.0	21.9	28.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	14	8.6	6.7	851	4.0	3.5	17.5
Moderate	40	24.7	23.2	3,540	16.6	16.5	17.7
Middle	31	19.1	23.4	3,914	18.3	21.1	21.8
Upper	65	40.1	34.4	11,196	52.4	47.7	43.0
Unknown	12	7.4	12.3	1,859	8.7	11.2	0.0
Total	162	100.0	100.0	21,360	100.0	100.0	100.0
Refinance Loans							
Low	3	9.1	9.0	183	5.0	5.6	17.5
Moderate	6	18.2	20.5	520	14.3	15.0	17.7
Middle	10	30.3	23.8	986	27.0	21.0	21.8
Upper	11	33.3	39.4	1,459	40.0	48.7	43.0
Unknown	3	9.1	7.2	498	13.7	9.7	0.0
Total	33	100.0	100.0	3,646	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.6	0	0.0	5.0	17.5
Moderate	0	0.0	18.9	0	0.0	15.9	17.7
Middle	2	50.0	24.0	75	33.3	20.5	21.8
Upper	2	50.0	47.9	150	66.7	54.8	43.0
Unknown	0	0.0	2.5	0	0.0	3.8	0.0
Total	4	100.0	100.0	225	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	18	8.9	7.3	1,064	4.2	4.1	17.5
Moderate	47	23.2	21.4	4,114	16.1	15.6	17.7
Middle	44	21.7	22.8	5,061	19.9	20.5	21.8
Upper	79	38.9	36.8	12,895	50.6	48.1	43.0
Unknown	15	7.4	11.8	2,357	9.2	11.7	0.0
Total	203	100.0	100.0	25,491	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Nonmetropolitan Ohio							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	9.9	0	0.0	6.8	17.5
Moderate	0	0.0	20.5	0	0.0	14.2	17.7
Middle	0	0.0	18.4	0	0.0	14.7	21.8
Upper	0	0.0	50.2	0	0.0	62.6	43.0
Unknown	0	0.0	1.0	0	0.0	1.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	25.0	5.9	30	11.5	3.3	17.5
Moderate	1	25.0	11.9	54	20.8	6.8	17.7
Middle	1	25.0	26.7	86	33.1	16.3	21.8
Upper	1	25.0	53.5	90	34.6	72.7	43.0
Unknown	0	0.0	2.0	0	0.0	0.9	0.0
Total	4	100.0	100.0	260	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.6	0	0.0	0.3	17.5
Moderate	0	0.0	2.3	0	0.0	1.4	17.7
Middle	0	0.0	0.6	0	0.0	1.2	21.8
Upper	0	0.0	1.1	0	0.0	1.2	43.0
Unknown	0	0.0	95.4	0	0.0	95.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	8.0	10.1	987	4.6	6.5	10.4
Middle	105	64.8	57.0	12,196	57.1	52.6	59.1
Upper	44	27.2	32.9	8,177	38.3	40.9	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	162	100.0	100.0	21,360	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	3.0	7.9	144	3.9	5.5	10.4
Middle	22	66.7	52.5	1,946	53.4	47.8	59.1
Upper	10	30.3	39.6	1,556	42.7	46.7	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	33	100.0	100.0	3,646	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	50.0	10.7	81	36.0	9.6	10.4
Middle	2	50.0	53.0	144	64.0	54.4	59.1
Upper	0	0.0	36.3	0	0.0	36.1	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	225	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	40.0	20.0	1,942	59.4	14.1	24.5
Middle	3	60.0	60.0	1,326	40.6	65.1	57.3
Upper	0	0.0	20.0	0	0.0	20.8	18.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	3,268	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	8.7	9.6	3,154	11.0	6.6	10.4
Middle	135	64.9	55.3	15,842	55.1	51.5	59.1
Upper	55	26.4	35.1	9,763	33.9	41.9	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	208	100.0	100.0	28,759	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Nonmetropolitan Ohio							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.5	0	0.0	4.8	10.4
Middle	0	0.0	51.2	0	0.0	45.6	59.1
Upper	0	0.0	41.3	0	0.0	49.6	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.0	0	0.0	3.4	10.4
Middle	3	75.0	59.4	230	88.5	48.8	59.1
Upper	1	25.0	35.6	30	11.5	47.9	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	260	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	17.1	0	0.0	15.3	10.4
Middle	0	0.0	57.1	0	0.0	54.9	59.1
Upper	0	0.0	25.7	0	0.0	29.8	30.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans by Borrower Income Level Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%%	%%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	5	7.4	9.4	515	3.6	4.7	22.9
Moderate	10	14.7	22.1	1,454	10.0	15.3	16.5
Middle	10	14.7	21.6	1,216	8.4	19.9	19.6
Upper	32	47.1	34.1	9,191	63.4	48.4	41.0
Unknown	11	16.2	12.8	2,115	14.6	11.8	0.0
Total	68	100.0	100.0	14,491	100.0	100.0	100.0
Refinance Loans							
Low	3	15.0	11.3	315	9.5	6.1	22.9
Moderate	6	30.0	23.1	595	18.0	17.4	16.5
Middle	1	5.0	24.7	206	6.2	22.8	19.6
Upper	8	40.0	33.9	1,919	58.1	45.4	41.0
Unknown	2	10.0	7.1	268	8.1	8.3	0.0
Total	20	100.0	100.0	3,303	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.8	0	0.0	6.8	22.9
Moderate	0	0.0	20.2	0	0.0	16.2	16.5
Middle	0	0.0	25.5	0	0.0	21.3	19.6
Upper	2	66.7	42.6	1,007	85.6	53.4	41.0
Unknown	1	33.3	1.9	170	14.4	2.4	0.0
Total	3	100.0	100.0	1,177	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	8	8.7	10.0	830	4.3	5.2	22.9
Moderate	16	17.4	21.8	2,049	10.6	15.7	16.5
Middle	11	12.0	22.8	1,422	7.4	20.5	19.6
Upper	43	46.7	35.5	12,491	64.6	48.0	41.0
Unknown	14	15.2	10.0	2,553	13.2	10.5	0.0
Total	92	100.0	100.0	19,345	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	9.8	0	0.0	5.6	22.9
Moderate	0	0.0	17.4	0	0.0	12.0	16.5
Middle	0	0.0	23.8	0	0.0	19.6	19.6
Upper	0	0.0	45.0	0	0.0	56.6	41.0
Unknown	0	0.0	4.1	0	0.0	6.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.7	0	0.0	6.1	22.9
Moderate	0	0.0	22.9	0	0.0	13.8	16.5
Middle	0	0.0	18.6	0	0.0	14.5	19.6
Upper	1	100.0	42.3	374	100.0	58.2	41.0
Unknown	0	0.0	6.6	0	0.0	7.4	0.0
Total	1	100.0	100.0	374	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.8	0	0.0	0.1	22.9
Moderate	0	0.0	0.8	0	0.0	1.4	16.5
Middle	0	0.0	0.8	0	0.0	1.3	19.6
Upper	0	0.0	0.8	0	0.0	1.3	41.0
Unknown	0	0.0	96.7	0	0.0	96.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans by Income Level of Geography Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	1.5	3.2	110	0.8	1.7	4.9
Moderate	9	13.2	16.4	1,436	9.9	9.4	15.9
Middle	28	41.2	36.4	5,552	38.3	31.7	36.9
Upper	25	36.8	42.5	6,425	44.3	56.4	40.2
Unknown	5	7.4	1.5	968	6.7	0.9	2.1
Total	68	100.0	100.0	14,491	100.0	100.0	100.0
Refinance Loans							
Low	1	5.0	1.4	64	1.9	0.8	4.9
Moderate	1	5.0	11.7	204	6.2	7.3	15.9
Middle	7	35.0	37.3	778	23.6	32.4	36.9
Upper	11	55.0	48.5	2,257	68.3	58.8	40.2
Unknown	0	0.0	1.1	0	0.0	0.7	2.1
Total	20	100.0	100.0	3,303	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.6	0	0.0	1.1	4.9
Moderate	0	0.0	11.2	0	0.0	7.7	15.9
Middle	2	66.7	35.1	530	45.0	31.2	36.9
Upper	1	33.3	51.1	647	55.0	59.3	40.2
Unknown	0	0.0	1.0	0	0.0	0.7	2.1
Total	3	100.0	100.0	1,177	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	3	13.0	15.7	691	3.5	8.4	19.7
Moderate	7	30.4	26.4	3,338	17.0	13.5	18.9
Middle	9	39.1	38.8	11,900	60.7	35.6	32.2
Upper	3	13.0	14.0	3,023	15.4	39.6	21.3
Unknown	1	4.3	5.0	650	3.3	2.9	7.9
Total	23	100.0	100.0	19,602	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	5	4.3	2.5	865	2.2	2.3	4.9
Moderate	17	14.8	14.1	4,978	12.8	9.2	15.9
Middle	46	40.0	36.3	18,760	48.2	32.2	36.9
Upper	41	35.7	45.8	12,726	32.7	55.1	40.2
Unknown	6	5.2	1.3	1,618	4.2	1.1	2.1
Total	115	100.0	100.0	38,947	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 HMDA Reportable Loans by Income Level of Geography Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.6	0	0.0	0.8	4.9
Moderate	0	0.0	9.1	0	0.0	4.8	15.9
Middle	0	0.0	32.4	0	0.0	25.0	36.9
Upper	0	0.0	56.0	0	0.0	68.9	40.2
Unknown	0	0.0	0.9	0	0.0	0.6	2.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.0	0	0.0	0.9	4.9
Moderate	0	0.0	10.3	0	0.0	6.3	15.9
Middle	0	0.0	34.3	0	0.0	29.3	36.9
Upper	1	100.0	50.6	374	100.0	61.1	40.2
Unknown	0	0.0	2.9	0	0.0	2.4	2.1
Total	1	100.0	100.0	374	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.1	0	0.0	2.9	4.9
Moderate	0	0.0	22.1	0	0.0	16.8	15.9
Middle	0	0.0	46.7	0	0.0	43.0	36.9
Upper	0	0.0	25.4	0	0.0	36.3	40.2
Unknown	0	0.0	1.6	0	0.0	1.0	2.1
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	2.8	8.5	358	1.7	4.3	23.2
Moderate	20	18.7	22.6	2,282	11.1	15.3	16.6
Middle	27	25.2	22.6	3,865	18.7	20.3	19.6
Upper	44	41.1	36.2	11,357	55.0	50.5	40.5
Unknown	13	12.1	10.1	2,772	13.4	9.6	0.0
Total	107	100.0	100.0	20,634	100.0	100.0	100.0
Refinance Loans							
Low	3	3.1	5.8	301	2.0	2.8	23.2
Moderate	22	22.7	16.9	2,429	16.1	11.2	16.6
Middle	24	24.7	22.6	2,630	17.5	18.5	19.6
Upper	44	45.4	42.7	9,430	62.6	54.0	40.5
Unknown	4	4.1	12.1	270	1.8	13.4	0.0
Total	97	100.0	100.0	15,060	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.6	0	0.0	4.8	23.2
Moderate	0	0.0	16.6	0	0.0	13.7	16.6
Middle	0	0.0	22.3	0	0.0	19.0	19.6
Upper	0	0.0	50.6	0	0.0	58.6	40.5
Unknown	0	0.0	2.9	0	0.0	3.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	6	2.9	7.0	659	1.8	3.5	23.2
Moderate	42	20.3	19.0	4,711	13.0	13.0	16.6
Middle	52	25.1	22.4	6,581	18.1	19.1	19.6
Upper	90	43.5	40.2	21,278	58.7	52.2	40.5
Unknown	17	8.2	11.4	3,042	8.4	12.2	0.0
Total	207	100.0	100.0	36,271	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2021 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	8.5	0	0.0	5.1	23.2
Moderate	0	0.0	20.1	0	0.0	14.3	16.6
Middle	0	0.0	24.9	0	0.0	21.0	19.6
Upper	0	0.0	44.8	0	0.0	58.1	40.5
Unknown	0	0.0	1.7	0	0.0	1.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.4	0	0.0	4.9	23.2
Moderate	0	0.0	18.9	0	0.0	12.7	16.6
Middle	1	33.3	19.3	86	14.9	13.4	19.6
Upper	2	66.7	45.5	491	85.1	63.9	40.5
Unknown	0	0.0	3.9	0	0.0	5.1	0.0
Total	3	100.0	100.0	577	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.2
Moderate	0	0.0	0.4	0	0.0	0.2	16.6
Middle	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.4	0	0.0	0.0	40.5
Unknown	0	0.0	99.2	0	0.0	99.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	1.9	2.7	102	0.5	1.4	6.8
Moderate	5	4.7	9.6	501	2.4	5.3	11.9
Middle	74	69.2	47.4	13,522	65.5	38.7	45.7
Upper	26	24.3	40.3	6,509	31.5	54.7	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	107	100.0	100.0	20,634	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.2	0	0.0	0.7	6.8
Moderate	1	1.0	5.7	54	0.4	3.3	11.9
Middle	64	66.0	42.1	8,485	56.3	34.2	45.7
Upper	32	33.0	51.1	6,521	43.3	61.9	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	97	100.0	100.0	15,060	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.1	0	0.0	1.0	6.8
Moderate	0	0.0	6.8	0	0.0	4.7	11.9
Middle	0	0.0	40.5	0	0.0	34.4	45.7
Upper	0	0.0	50.6	0	0.0	59.9	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	12.7	0	0.0	25.7	23.3
Moderate	2	20.0	31.7	1,064	9.5	15.3	15.4
Middle	6	60.0	37.3	6,533	58.2	34.5	41.0
Upper	2	20.0	18.3	3,619	32.3	24.5	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Total	10	100.0	100.0	11,216	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	0.9	1.9	102	0.2	2.6	6.8
Moderate	8	3.7	7.5	1,619	3.4	4.9	11.9
Middle	147	67.7	44.1	29,117	61.3	36.1	45.7
Upper	60	27.6	46.4	16,649	35.1	56.5	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	217	100.0	100.0	47,487	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%%	%%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.9	0	0.0	0.7	6.8
Moderate	0	0.0	8.7	0	0.0	4.9	11.9
Middle	0	0.0	38.7	0	0.0	31.0	45.7
Upper	0	0.0	50.6	0	0.0	63.2	35.6
Unknown	0	0.0	0.1	0	0.0	0.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.9	0	0.0	2.1	6.8
Moderate	0	0.0	9.4	0	0.0	3.9	11.9
Middle	3	100.0	39.9	577	100.0	34.7	45.7
Upper	0	0.0	46.8	0	0.0	59.3	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	577	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.3	0	0.0	1.1	6.8
Moderate	0	0.0	12.9	0	0.0	5.6	11.9
Middle	0	0.0	63.1	0	0.0	35.9	45.7
Upper	0	0.0	20.7	0	0.0	57.5	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	6	5.8	9.4	686	4.0	4.9	23.2
Moderate	15	14.4	23.3	1,661	9.6	16.2	16.6
Middle	16	15.4	23.5	2,365	13.7	21.7	19.6
Upper	56	53.8	36.6	11,632	67.4	50.9	40.5
Unknown	11	10.6	7.2	909	5.3	6.4	0.0
Total	104	100.0	100.0	17,253	100.0	100.0	100.0
Refinance Loans							
Low	3	2.3	4.7	304	1.2	2.2	23.2
Moderate	16	12.5	12.7	2,143	8.7	7.9	16.6
Middle	26	20.3	21.2	3,550	14.4	16.9	19.6
Upper	80	62.5	50.0	18,367	74.3	60.3	40.5
Unknown	3	2.3	11.5	345	1.4	12.7	0.0
Total	128	100.0	100.0	24,709	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.7	0	0.0	5.5	23.2
Moderate	0	0.0	17.8	0	0.0	13.6	16.6
Middle	0	0.0	22.3	0	0.0	20.8	19.6
Upper	1	100.0	51.4	250	100.0	58.4	40.5
Unknown	0	0.0	1.7	0	0.0	1.7	0.0
Total	1	100.0	100.0	250	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	9	3.8	6.6	990	2.3	3.4	23.2
Moderate	32	13.6	16.7	3,881	9.2	11.3	16.6
Middle	42	17.9	21.5	5,915	14.0	18.5	19.6
Upper	137	58.3	43.6	30,249	71.4	55.5	40.5
Unknown	15	6.4	11.6	1,340	3.2	11.3	0.0
Total	235	100.0	100.0	42,375	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	9.4	0	0.0	6.9	23.2
Moderate	0	0.0	18.1	0	0.0	14.4	16.6
Middle	0	0.0	22.0	0	0.0	18.9	19.6
Upper	0	0.0	49.9	0	0.0	59.3	40.5
Unknown	0	0.0	0.7	0	0.0	0.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.0	0	0.0	7.5	23.2
Moderate	1	50.0	21.9	77	47.2	16.0	16.6
Middle	0	0.0	14.6	0	0.0	10.5	19.6
Upper	0	0.0	42.9	0	0.0	56.7	40.5
Unknown	1	50.0	10.5	86	52.8	9.3	0.0
Total	2	100.0	100.0	163	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.2
Moderate	0	0.0	0.5	0	0.0	0.4	16.6
Middle	0	0.0	0.3	0	0.0	0.3	19.6
Upper	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	99.2	0	0.0	99.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	2.1	0	0.0	1.1	6.8
Moderate	9	8.7	8.3	704	4.1	4.7	11.9
Middle	65	62.5	46.6	10,670	61.8	37.1	45.7
Upper	30	28.8	43.0	5,879	34.1	57.1	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	104	100.0	100.0	17,253	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.7	0	0.0	0.4	6.8
Moderate	1	0.8	4.1	48	0.2	2.3	11.9
Middle	71	55.5	37.0	13,446	54.4	29.3	45.7
Upper	56	43.8	58.2	11,215	45.4	68.0	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	128	100.0	100.0	24,709	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.8	0	0.0	1.1	6.8
Moderate	0	0.0	6.0	0	0.0	3.5	11.9
Middle	1	100.0	41.4	250	100.0	38.9	45.7
Upper	0	0.0	50.9	0	0.0	56.5	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	250	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	2	13.3	16.5	1,888	22.7	15.1	23.3
Moderate	4	26.7	27.8	1,804	21.6	10.9	15.4
Middle	5	33.3	38.3	1,894	22.7	35.3	41.0
Upper	4	26.7	17.4	2,747	33.0	38.8	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Total	15	100.0	100.0	8,333	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	2	0.8	1.5	1,888	3.7	1.5	6.8
Moderate	14	5.6	6.1	2,556	5.0	3.8	11.9
Middle	144	57.6	41.4	26,423	52.1	33.1	45.7
Upper	90	36.0	51.0	19,841	39.1	61.6	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	250	100.0	100.0	50,708	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	2.0	0	0.0	1.2	6.8
Moderate	0	0.0	4.6	0	0.0	2.7	11.9
Middle	0	0.0	38.4	0	0.0	33.0	45.7
Upper	0	0.0	55.0	0	0.0	63.2	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.8	0	0.0	0.9	6.8
Moderate	0	0.0	7.3	0	0.0	3.6	11.9
Middle	2	100.0	53.0	163	100.0	40.1	45.7
Upper	0	0.0	37.9	0	0.0	55.4	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	163	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.7	0	0.0	2.6	6.8
Moderate	0	0.0	13.4	0	0.0	9.4	11.9
Middle	0	0.0	55.1	0	0.0	50.1	45.7
Upper	0	0.0	26.8	0	0.0	37.8	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	2	2.6	8.1	171	1.3	3.9	23.2
Moderate	18	23.7	21.9	1,503	11.2	14.9	16.6
Middle	9	11.8	23.4	1,128	8.4	21.0	19.6
Upper	37	48.7	37.5	8,437	63.0	52.2	40.5
Unknown	10	13.2	9.2	2,156	16.1	7.9	0.0
Total	76	100.0	100.0	13,395	100.0	100.0	100.0
Refinance Loans							
Low	3	12.0	6.7	240	7.1	3.1	23.2
Moderate	2	8.0	14.8	210	6.2	9.5	16.6
Middle	7	28.0	19.9	992	29.4	15.8	19.6
Upper	10	40.0	47.0	1,465	43.4	57.9	40.5
Unknown	3	12.0	11.7	466	13.8	13.7	0.0
Total	25	100.0	100.0	3,373	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.7	0	0.0	5.9	23.2
Moderate	0	0.0	18.9	0	0.0	16.3	16.6
Middle	0	0.0	23.7	0	0.0	19.7	19.6
Upper	0	0.0	47.0	0	0.0	56.7	40.5
Unknown	0	0.0	1.7	0	0.0	1.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total HMDA Reportable Loans							
Low	5	5.0	7.7	411	2.5	3.8	23.2
Moderate	20	19.8	18.8	1,713	10.2	12.9	16.6
Middle	16	15.8	21.9	2,120	12.6	18.9	19.6
Upper	47	46.5	41.0	9,902	59.1	53.9	40.5
Unknown	13	12.9	10.5	2,622	15.6	10.6	0.0
Total	101	100.0	100.0	16,768	100.0	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level							
Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	10.8	0	0.0	6.7	23.2
Moderate	0	0.0	18.7	0	0.0	16.9	16.6
Middle	0	0.0	24.2	0	0.0	20.8	19.6
Upper	0	0.0	43.3	0	0.0	53.6	40.5
Unknown	0	0.0	2.9	0	0.0	2.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.4	0	0.0	7.3	23.2
Moderate	0	0.0	19.2	0	0.0	13.1	16.6
Middle	0	0.0	23.2	0	0.0	21.1	19.6
Upper	0	0.0	43.2	0	0.0	54.4	40.5
Unknown	0	0.0	3.0	0	0.0	4.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.7	0	0.0	0.3	23.2
Moderate	0	0.0	0.7	0	0.0	0.5	16.6
Middle	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.7	0	0.0	0.2	40.5
Unknown	0	0.0	97.8	0	0.0	99.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	1.9	0	0.0	1.1	6.8
Moderate	2	2.6	8.3	256	1.9	4.6	11.9
Middle	50	65.8	46.2	8,596	64.2	36.2	45.7
Upper	24	31.6	43.6	4,543	33.9	58.1	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	76	100.0	100.0	13,395	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.1	0	0.0	0.6	6.8
Moderate	2	8.0	5.5	336	10.0	2.8	11.9
Middle	16	64.0	39.7	1,828	54.2	31.4	45.7
Upper	7	28.0	53.7	1,209	35.8	65.2	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	25	100.0	100.0	3,373	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.9	0	0.0	1.1	6.8
Moderate	0	0.0	7.4	0	0.0	4.8	11.9
Middle	0	0.0	42.5	0	0.0	35.0	45.7
Upper	0	0.0	48.1	0	0.0	59.0	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	5.9	22.5	123	0.7	17.1	23.3
Moderate	5	29.4	25.8	6,038	35.8	13.7	15.4
Middle	10	58.8	33.1	10,455	61.9	30.0	41.0
Upper	1	5.9	18.5	270	1.6	39.2	20.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Total	17	100.0	100.0	16,886	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	0.8	1.9	123	0.4	3.0	6.8
Moderate	9	7.6	7.5	6,630	19.7	5.3	11.9
Middle	76	64.4	43.8	20,879	62.0	34.1	45.7
Upper	32	27.1	46.8	6,022	17.9	57.6	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	118	100.0	100.0	33,654	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	1.4	0	0.0	0.7	6.8
Moderate	0	0.0	5.7	0	0.0	3.3	11.9
Middle	0	0.0	43.7	0	0.0	38.5	45.7
Upper	0	0.0	49.2	0	0.0	57.5	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.3	0	0.0	1.4	6.8
Moderate	0	0.0	9.2	0	0.0	6.5	11.9
Middle	0	0.0	48.3	0	0.0	35.5	45.7
Upper	0	0.0	39.1	0	0.0	56.7	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.8	0	0.0	2.5	6.8
Moderate	0	0.0	16.4	0	0.0	11.6	11.9
Middle	0	0.0	57.2	0	0.0	53.2	45.7
Upper	0	0.0	21.6	0	0.0	32.7	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	5.0	9.6	14	0.5	4.7	23.8
Moderate	7	35.0	22.3	625	20.4	15.5	16.4
Middle	3	15.0	23.4	204	6.7	21.3	19.3
Upper	4	20.0	33.6	909	29.7	48.5	40.5
Unknown	5	25.0	11.1	1,305	42.7	10.0	0.0
Total	20	100.0	100.0	3,057	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	10.6	0	0.0	5.9	23.8
Moderate	1	11.1	17.7	108	4.8	13.1	16.4
Middle	1	11.1	24.3	155	6.8	22.1	19.3
Upper	0	0.0	40.2	0	0.0	50.3	40.5
Unknown	7	77.8	7.2	2,008	88.4	8.6	0.0
Total	9	100.0	100.0	2,271	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.6	0	0.0	7.0	23.8
Moderate	0	0.0	18.6	0	0.0	15.5	16.4
Middle	0	0.0	24.1	0	0.0	21.0	19.3
Upper	0	0.0	45.1	0	0.0	48.6	40.5
Unknown	1	100.0	3.7	50	100.0	7.9	0.0
Total	1	100.0	100.0	50	100.0	100.0	100.0
Total HMDA Reportable Loans							
Low	1	3.3	9.5	14	0.3	5.1	23.8
Moderate	8	26.7	20.4	733	13.6	14.8	16.4
Middle	4	13.3	23.1	359	6.7	21.2	19.3
Upper	4	13.3	36.1	909	16.9	48.4	40.5
Unknown	13	43.3	10.9	3,363	62.5	10.6	0.0
Total	30	100.0	100.0	5,378	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Toledo, OH MSA #45780							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	8.6	0	0.0	6.2	23.8
Moderate	0	0.0	21.0	0	0.0	16.7	16.4
Middle	0	0.0	23.2	0	0.0	20.9	19.3
Upper	0	0.0	46.6	0	0.0	56.0	40.5
Unknown	0	0.0	0.5	0	0.0	0.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.4	0	0.0	6.4	23.8
Moderate	0	0.0	26.7	0	0.0	20.6	16.4
Middle	0	0.0	23.8	0	0.0	22.4	19.3
Upper	0	0.0	39.1	0	0.0	48.1	40.5
Unknown	0	0.0	2.0	0	0.0	2.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.8
Moderate	0	0.0	1.1	0	0.0	1.3	16.4
Middle	0	0.0	2.2	0	0.0	1.3	19.3
Upper	0	0.0	1.1	0	0.0	1.2	40.5
Unknown	0	0.0	95.5	0	0.0	96.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	5.0	2.2	157	5.1	1.3	7.4
Moderate	4	20.0	9.6	1,148	37.6	5.2	13.1
Middle	13	65.0	43.6	1,252	41.0	33.0	42.9
Upper	2	10.0	44.7	500	16.4	60.6	36.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	20	100.0	100.0	3,057	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.1	0	0.0	1.1	7.4
Moderate	2	22.2	8.0	1,049	46.2	5.2	13.1
Middle	4	44.4	41.5	827	36.4	33.1	42.9
Upper	3	33.3	48.3	395	17.4	60.5	36.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	2,271	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.7	0	0.0	1.2	7.4
Moderate	0	0.0	7.7	0	0.0	6.0	13.1
Middle	0	0.0	39.0	0	0.0	33.6	42.9
Upper	1	100.0	51.6	50	100.0	59.2	36.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	50	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	17.4	0	0.0	34.0	24.5
Moderate	1	25.0	24.8	187	15.7	11.9	16.2
Middle	1	25.0	40.4	319	26.7	33.4	39.1
Upper	2	50.0	17.4	687	57.6	20.7	20.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Total	4	100.0	100.0	1,193	100.0	100.0	100.0
Total HMDA Reportable Loans							Owner Occupied Units %
Low	1	2.9	2.5	157	2.4	4.7	7.4
Moderate	7	20.6	9.2	2,384	36.3	6.0	13.1
Middle	18	52.9	42.5	2,398	36.5	33.2	42.9
Upper	8	23.5	45.8	1,632	24.8	56.1	36.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	34	100.0	100.0	6,571	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Toledo, OH MSA #45780							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%%	%%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	3.0	0	0.0	1.3	7.4
Moderate	0	0.0	7.2	0	0.0	4.0	13.1
Middle	0	0.0	37.3	0	0.0	30.3	42.9
Upper	0	0.0	52.5	0	0.0	64.3	36.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.5	0	0.0	1.0	7.4
Moderate	0	0.0	13.9	0	0.0	8.0	13.1
Middle	0	0.0	43.1	0	0.0	41.3	42.9
Upper	0	0.0	40.6	0	0.0	49.7	36.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	7.8	0	0.0	4.6	7.4
Moderate	0	0.0	16.5	0	0.0	10.8	13.1
Middle	0	0.0	51.0	0	0.0	47.1	42.9
Upper	0	0.0	24.6	0	0.0	37.5	36.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending Tables

Distribution of 2022 Small Business Lending by Revenue Size of Businesses Assessment Area: Nonmetropolitan Ohio					
	Bank Loans				Total Businesses %
	#	%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	38	47.5	7,120	15.6	89.7
Over \$1 Million	39	48.8	30,947	67.6	8.6
Revenue Unknown	0	0.0	0	0.0	1.7
Total	80	100.0	45,758	100.0	100.0
By Loan Size					
\$100,000 or Less	32	40.0	1,547	3.4	
\$100,001 - \$250,000	23	28.8	3,518	7.7	
\$250,001 - \$1 Million	15	18.8	7,819	17.1	
Total	80	100.0	45,758	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	16	42.1	847	11.9	
\$100,001 - \$250,000	15	39.5	2,245	31.5	
\$250,001 - \$1 Million	7	18.4	4,028	56.6	
Total	38	100.0	7,120	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2022 Small Business Lending by Income Level of Geography Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	1.5
Moderate	7	8.8	262	0.6	15.1
Middle	54	67.5	28,443	62.2	57.4
Upper	19	23.8	17,053	37.3	26.0
Unknown	0	0.0	0	0.0	1.5
Total	80	100.0	45,758	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Nonmetropolitan Ohio					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	30	7.8	4,366	13.5	89.5
Over \$1 Million	27	7.0	10,154	31.3	8.9
Revenue Unknown	330	85.3	17,900	55.2	1.6
Total	387	100.0	32,420	100.0	100.0
By Loan Size					
\$100,000 or Less	335	86.6	7,201	22.2	
\$100,001 - \$250,000	30	7.8	5,211	16.1	
\$250,001 - \$1 Million	14	3.6	7,051	21.7	
Total	387	100.0	32,420	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	20	66.7	734	23.4	
\$100,001 - \$250,000	6	20.0	1,154	36.7	
\$250,001 - \$1 Million	3	10.0	1,255	39.9	
Total	30	100.0	4,366	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2021 Small Business Lending by Income Level of Geography Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	0.3	2	0.0	16.7
Middle	252	65.1	18,300	56.4	55.7
Upper	134	34.6	14,117	43.5	27.6
Unknown	0	0.0	0	0.0	0.0
Total	387	100.0	32,420	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Nonmetropolitan Ohio					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	34	9.7	18,956	29.3	89.5
Over \$1 Million	29	8.3	12,039	18.6	9.0
Revenue Unknown	286	81.9	33,717	52.1	1.5
Total	349	100.0	64,712	100.0	100.0
By Loan Size					
\$100,000 or Less	255	73.1	7,783	12.0	
\$100,001 - \$250,000	51	14.6	7,879	12.2	
\$250,001 - \$1 Million	28	8.0	13,932	21.5	
Total	349	100.0	64,712	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	12	35.3	722	3.8	
\$100,001 - \$250,000	7	20.6	971	5.1	
\$250,001 - \$1 Million	8	23.5	4,485	23.7	
Total	34	100.0	18,956	100.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Small Business Lending by Income Level of Geography Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	8	2.3	4,984	7.7	16.4
Middle	220	63.0	35,928	55.5	55.8
Upper	121	34.7	23,800	36.8	27.8
Unknown	0	0.0	0	0.0	0.0
Total	349	100.0	64,712	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2022 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Toledo, OH MSA #45780					
	Bank Loans				Total Businesses %
	#	%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	23	40.4	7,250	17.0	89.5
Over \$1 Million	31	54.4	30,475	71.4	9.4
Revenue Unknown	0	0.0	0	0.0	1.0
Total	57	100.0	42,680	100.0	100.0
By Loan Size					
\$100,000 or Less	19	33.3	93.0	1,227	
\$100,001 - \$250,000	12	21.1	3.5	1,939	
\$250,001 - \$1 Million	16	28.1	3.5	9,494	
Total	57	100.0	100.0	42,680	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	7	30.4	370	5.1	
\$100,001 - \$250,000	7	30.4	1,144	15.8	
\$250,001 - \$1 Million	9	39.1	5,736	79.1	
Total	23	100.0	7,250	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2022 Small Business Lending by Income Level of Geography Assessment Area: Toledo, OH MSA #45780					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	5	8.8	1,026	2.4	8.4
Moderate	11	19.3	9,011	21.1	16.8
Middle	13	22.8	9,121	21.4	31.9
Upper	23	40.4	19,868	46.6	36.9
Unknown	5	8.8	3,653	8.6	6.0
Total	57	100.0	100.0	42,680	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2021 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Toledo, OH MSA #45780					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	34	15.6	16,062	39.7	89.2
Over \$1 Million	13	6.0	8,666	21.4	9.8
Revenue Unknown	171	78.4	15,681	38.8	1.0
Total	218	100.0	40,409	100.0	100.0
By Loan Size					
\$100,000 or Less	160	73.4	4,574	11.3	
\$100,001 - \$250,000	28	12.8	4,720	11.7	
\$250,001 - \$1 Million	22	10.1	11,703	29.0	
Total	218	100.0	40,409	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	12	35.3	620	3.9	
\$100,001 - \$250,000	8	23.5	1,280	8.0	
\$250,001 - \$1 Million	10	29.4	5,766	35.9	
Total	34	100.0	16,062	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2021 Small Business Lending by Income Level of Geography Assessment Area: Toledo, OH MSA #45780					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	1	0.5	143	0.4	12.5
Moderate	1	0.5	443	1.1	10.6
Middle	117	53.7	14,855	36.8	39.1
Upper	99	45.4	24,969	61.8	37.7
Unknown	0	0.0	0	0.0	0.1
Total	218	100.0	40,409	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Toledo, OH MSA #45780					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	31	12.6	9,932	32.4	88.9
Over \$1 Million	14	5.7	2,952	9.6	10.1
Revenue Unknown	202	81.8	17,758	58.0	0.9
Total	247	100.0	30,642	100.0	100.0
By Loan Size					
\$100,000 or Less	190	76.9	6,017	19.6	
\$100,001 - \$250,000	29	11.7	4,703	15.3	
\$250,001 - \$1 Million	22	8.9	8,874	29.0	
Total	247	100.0	30,643	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or Less	11	35.5	563	5.7	
\$100,001 - \$250,000	8	25.8	1,446	14.6	
\$250,001 - \$1 Million	9	29.0	4,094	41.2	
Total	31	100.0	9,932	100.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Small Business Lending by Income Level of Geography Assessment Area: Toledo, OH MSA #45780					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	12.4
Moderate	1	0.4	225	0.7	10.2
Middle	144	58.3	15,890	51.9	39.2
Upper	102	41.3	14,528	47.4	38.1
Unknown	0	0.0	0	0.0	0.1
Total	247	100.0	30,643	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Consumer Lending Tables

Distribution of 2022 Consumer Loans by Borrower Income Level					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Credit Cards					
Low	59	55.7	96	31.6	20.4
Moderate	27	25.5	87	28.6	16.6
Middle	17	16.0	106	34.9	20.0
Upper	2	1.9	15	4.9	43.0
Unknown	1	0.9	0	0.0	0.6
Total	106	100.0	304	100.0	100.0
Motor Vehicle Loans					
Low	89	16.3	1,757	11.8	20.4
Moderate	179	32.8	4,391	29.6	16.6
Middle	150	27.5	4,231	28.5	20.0
Upper	128	23.4	4,462	30.1	43.0
Unknown	0	0.0	0	0.0	0.6
Total	546	100.0	14,841	100.0	100.0
Other – Secured Loans					
Low	8	8.1	118	2.8	20.4
Moderate	19	19.2	716	17.0	16.6
Middle	32	32.3	754	17.9	20.0
Upper	40	40.4	2,633	62.4	43.0
Unknown	0	0.0	0	0.0	0.6
Total	99	100.0	4,220	100.0	100.0
Other – Unsecured Loans					
Low	3	23.1	8	10.5	20.4
Moderate	8	61.5	47	61.8	16.6
Middle	1	7.7	3	3.9	20.0
Upper	1	7.7	18	23.7	43.0
Unknown	0	0.0	0	0.0	0.6
Total	13	100.0	76	100.0	100.0
Total Consumer Loans					
Low	159	21	1,979	10.2	20.4
Moderate	233	30	5,241	27.0	16.6
Middle	392	51	7,220	37.1	20.0
Upper	200	26	5,094	26.2	43.0
Unknown	171	22	7,128	36.7	0.6
Total	764	100	19,441	100.0	100.0
Source:	2022 FFIEC Census Data				
	2020 U.S. Census Bureau Decennial Census				
Note:	Percentages may not total 100.0 percent due to rounding.				

Distribution of 2022 Consumer Loans by Income Level of Geography					
Assessment Area: Nonmetropolitan Ohio					
Geographic Income Level	Bank Loans				Households %
	#	%	\$(000)	\$%	
Credit Cards					
Low	0	0.0	0	0.0	1.2
Moderate	16	15.1	19	6.3	15.2
Middle	68	64.2	227	74.7	61.7
Upper	22	20.8	58	19.1	21.9
Unknown	0	0.0	0	0.0	0.0
Total	106	100.0	304	100.0	100.0
Motor Vehicle Loans					
Low	1	0.2	8	0.1	1.2
Moderate	74	13.6	1,834	12.4	15.2
Middle	363	66.5	9,876	66.5	61.7
Upper	108	19.8	3,123	21.0	21.9
Unknown	0	0.0	0	0.0	0.0
Total	546	100.0	14,841	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	1.2
Moderate	7	7.1	225	5.3	15.2
Middle	71	71.7	2,758	65.4	61.7
Upper	21	21.2	1,237	29.3	21.9
Unknown	0	0.0	0	0.0	0.0
Total	99	100.0	4,220	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	1.2
Moderate	0	0.0	0	0.0	15.2
Middle	12	92.3	58	76.3	61.7
Upper	1	7.7	18	23.7	21.9
Unknown	0	0.0	0	0.0	0.0
Total	13	100.0	76	100.0	100.0
Total Consumer Loans					
Low	1	0.1	8	0.0	1.2
Moderate	97	12.7	2,078	10.7	15.2
Middle	98	12.8	2,086	10.7	61.7
Upper	514	67.3	12,919	66.5	21.9
Unknown	152	19.9	4,436	22.8	0.0
Total	764	100.0	19,441	100.0	100.0
Source:	2022 FFIEC Census Data				
	2016-2020 U.S. Census Bureau: American Community Survey				
Note:	Percentages may not total 100.0 percent due to rounding.				

Distribution of 2022 Consumer Loans by Borrower Income Level Assessment Area: Toledo, OH MSA #45780					
Geographic Income Level	Bank Loans				Households by Household Income %
	#	%	\$(000)	%	
Credit Cards					
Low	12	46.2	29	29.9	25.5
Moderate	9	34.6	36	37.1	15.7
Middle	3	11.5	31	32.0	17.0
Upper	1	3.8	1	1.0	41.8
Unknown	1	3.8	1	1.0	5.7
Total	26	100.0	97	100.0	100.0
Motor Vehicle Loans					
Low	60	17.0	1,336	13.3	25.5
Moderate	103	29.3	2,821	28.1	15.7
Middle	94	26.7	2,713	27.0	17.0
Upper	95	27.0	3,180	31.6	41.8
Unknown	0	0.0	0	0.0	5.7
Total	352	100.0	10,050	100.0	100.0
Other – Secured Loans					
Low	2	3.0	31	0.8	25.5
Moderate	17	25.4	453	11.9	15.7
Middle	22	32.8	774	20.4	17.0
Upper	26	38.8	2,534	66.8	41.8
Unknown	0	0.0	0	0.0	5.7
Total	67	100.0	3,792	100.0	100.0
Other – Unsecured Loans					
Low	3	75.0	17	54.8	25.5
Moderate	0	0.0	0	0.0	15.7
Middle	0	0.0	0	0.0	17.0
Upper	1	25.0	15	48.4	41.8
Unknown	0	0.0	0	0.0	5.7
Total	4	100.0	31	100.0	100.0
Total Consumer Loans					
Low	77	17.1	1,413	17.1	25.5
Moderate	129	28.7	3,311	28.7	15.7
Middle	119	26.5	3,517	26.5	17.0
Upper	123	27.4	5,730	27.4	41.8
Unknown	1	0.2	1	0.2	5.7
Total	449	100.0	13,971	100.0	100.0
Source: 2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census					
Note: Percentages may not total 100.0 percent due to rounding..					

Distribution of 2022 Consumer Loans by Income Level of Geography Assessment Area: Toledo, OH MSA #45780					
Geographic Income Level	Bank Loans				Households %
	#	%	\$(000)	\$%	
Credit Cards					
Low	1	3.8	5	5.2	9.9
Moderate	1	3.8	15	15.5	19.6
Middle	18	69.2	70	72.2	34.9
Upper	6	23.1	7	7.2	32.0
Unknown	0	0.0	0	0.0	3.6
Total	26	100.0	97	100.0	100.0
Motor Vehicle Loans					
Low	7	2.0	174	1.7	9.9
Moderate	33	9.4	914	9.1	19.6
Middle	161	45.7	4,488	44.7	34.9
Upper	148	42.0	4,411	43.9	32.0
Unknown	3	0.9	62	0.6	3.6
Total	352	100.0	10,050	100.0	100.0
Other – Secured Loans					
Low	0	0.0	0	0.0	9.9
Moderate	4	6.0	384	10.1	19.6
Middle	37	55.2	1,446	38.1	34.9
Upper	25	37.3	1,903	50.2	32.0
Unknown	1	1.5	59	1.6	3.6
Total	67	100.0	3,792	100.0	100.0
Other – Unsecured Loans					
Low	0	0.0	0	0.0	9.9
Moderate	1	25.0	9	29.0	19.6
Middle	2	50.0	20	64.5	34.9
Upper	1	25.0	2	6.5	32.0
Unknown	0	0.0	0	0.0	3.6
Total	4	100.0	31	100.0	100.0
Total Consumer Loans					
Low	8	1.8	179	1.3	9.9
Moderate	39	8.7	1,322	9.5	19.6
Middle	218	48.6	6,025	43.1	34.9
Upper	180	40.1	6,323	45.3	32.0
Unknown	4	0.9	121	0.9	3.6
Total	449	100.0	13,971	100.0	100.0
Source:	2022 FFIEC Census Data 2020 U.S. Census Bureau Decennial Census				
Note:	Percentages may not total 100.0 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 a geography.

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on

specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

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

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

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

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) 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.