PUBLIC DISCLOSURE

July 9, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Ottoville Bank Company
RSSD # 443625

161 W. Third St.
Ottoville, OH 45876

Federal Reserve Bank of Cleveland

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

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

TABLE OF CONTENTS

INSTITUTION'S CRA RATING: This institution is rated Satisfactory

The major factors and criteria contribution to this rating include:

- The loan-to-deposit ratio is reasonable given the institution’s size, financial condition, and assessment area credit needs;
- A majority of loans and other lending-related activities are inside the assessment area;
- The geographic distribution of loans reflects a reasonable dispersion throughout the assessment area;
- The distribution of loans to borrowers reflects an excellent penetration among individuals of different income levels (including low- and moderate-income);
- The distribution of loans to businesses reflects an excellent penetration among businesses of different revenue sizes given the demographics of the assessment area;
- The distribution of loans to farms reflects an excellent penetration among farms of different revenue sizes given the demographics of the assessment area; and,
- There were no CRA-related complaints filed against The Ottoville Bank Company since the previous CRA examination.

The previous CRA examination conducted June 2, 2014 resulted in a “Satisfactory” performance rating.

SCOPE OF EXAMINATION

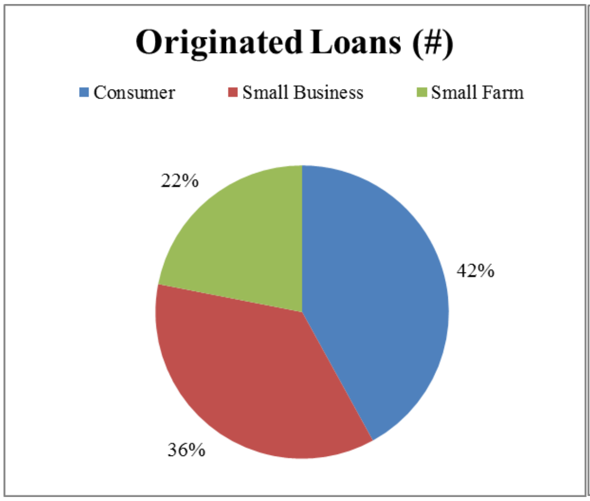
The Ottoville Bank Company (Ottoville)'s Community Reinvestment Act (CRA) performance was evaluated using the interagency small bank examination procedures under Regulation BB.

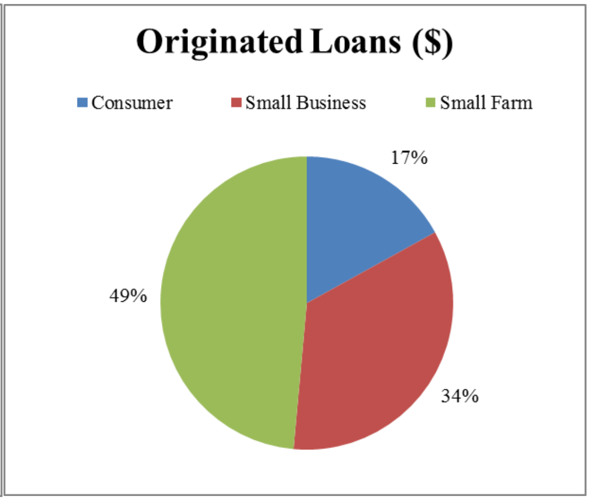
Ottoville's CRA performance was evaluated based on lending data for the period of January 1, 2014 to December 31, 2017. The loan products evaluated included consumer, small business, and small farm loans. Consumer loans comprised of consumer secured (including motor vehicle), unsecured, and residential loans. These loan products were selected for review because they represent the highest volume of loans made during the evaluation period.

Ottoville's assessment area for CRA purposes is comprised of one assessment area that received a full-scope review. Two community contact interviews were conducted to provide perspective on the credit needs of the assessment area in which the bank operates.

The following table and charts illustrate the volume and distribution of loans originated by Ottoville Bank Company during the evaluation period.

Loan Type	Number of Loans	Dollar Amount of Loans (000s)
Consumer	199	4,131
Small Business	171	8,381
Small Farm	104	11,808
Total	**474**	**48,018**





Based on total loan volume by number and dollar amount and the composition of the loan portfolio, small farm loans received the most weight followed by small business loans and consumer loans.

Borrower distribution received much greater weight than geographic distribution for this evaluation. While there are no low- or moderate-income tracts in the assessment area, more than a quarter of the families living in the assessment area are considered low- or moderate-income.

The size and financial condition of the institution, lending opportunities within the assessment area, and competition with other institutions were also considered in the bank's performance context.

DESCRIPTION OF INSTITUTION

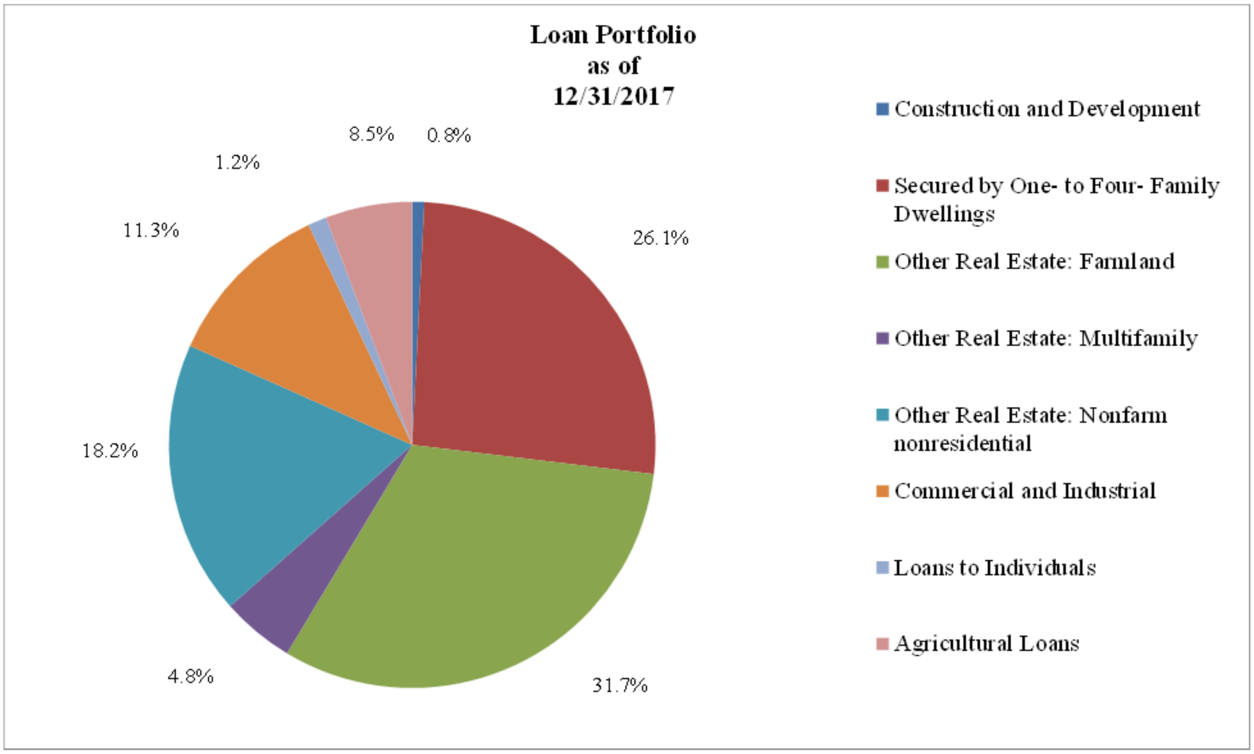
Ottoville is an independently owned community bank located in Ottoville, Ohio. As of December 31, 2017, Ottoville reported $82.9 million in total assets, an increase of 1.1% since the previous CRA evaluation. Net loans and leases, as of the same date, were $45.2 million and represented 54.6% of total assets.

Ottoville's sole office is located in Ottoville, Ohio in Putnam County. This office is equipped with an ATM. There is a loan production office located in northwest Allen County. Ottoville is a full-service retail bank offering deposit accounts, residential mortgages, consumer, commercial, and agricultural loans. Since the previous evaluation, Ottoville has not opened or closed any branch offices.

The following charts display the loan portfolio composition and trend as of the three years ended December 31, 2017.

COMPOSITION OF LOAN PORTFOLIO						
	12/31/2017		12/31/2016		12/31/2015	
Loan Type	**$ (000s)**	**Percent**	**$ (000s)**	**Percent**	**$ (000s)**	**Percent**
Construction and Development	356	0.8%	666	1.6%	308	0.8%
Secured by One- to Four- Family Dwellings	11,607	26.1%	11,775	27.5%	11,127	28.4%
Other Real Estate: Farmland	14,081	31.7%	11,630	27.1%	8,319	21.2%
Other Real Estate: Multifamily	2,154	4.8%	2,002	4.7%	1,686	4.3%
Other Real Estate: Nonfarm nonresidential	8,097	18.2%	9,310	21.7%	10,292	26.2%
Commercial and Industrial	5,031	11.3%	3,824	8.9%	4,011	10.2%
Loans to Individuals	547	1.2%	700	1.6%	725	1.8%
Agricultural Loans	2,565	5.8%	2,974	6.9%	2,767	7.1%
Total	*$44,438*	*100.00%*	*$42,881*	*100.00%*	*$39,235*	*100.00%*

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



There are no legal or financial constraints preventing Ottoville from meeting the credit needs of its assessment area consistent with its asset size, business strategy, resources, and local economy.

DESCRIPTION OF NON-METROPOLITAN OHIO ASSESSMENT AREA

Ottoville has one assessment area in Ohio consisting of portions of Putnam, Paulding, Van Wert, and Allen counties. Putnam, Paulding, and Van Wert counties are located in a non-metropolitan statistical area. In contrast, Allen County comprises the entirety of the Lima Metropolitan Statistical Area (MSA). While a portion of the assessment area is in the Lima MSA, Ottoville does not have a deposit-taking branch there. Consequently, a separate analysis of the Allen County portion of the assessment area is not necessary and all tracts have been combined into one assessment area for this evaluation. While there are metropolitan areas within the assessment area, the assessment area is largely rural in nature. The assessment area includes eight census tracts comprised of five middle-income and three upper-income census tracts. Ottoville's only banking office is located in an upper-income census tract. None of the middle-income tracts are designated as distressed or underserved.

Putnam County is a predominantly agricultural area. Ottawa Village is the largest village and the county seat. The county had a population estimate of 33,878, according to the U.S. Census Bureau in 2017, a decline of 1.8% from the 2010 Census. Ottoville has taken two upper-income census tracts from Putnam County as part of its assessment area.

Paulding County is west of Putnam County and is also an agricultural area. The village of Paulding is the largest village and the county seat. The county had a population estimate of 18,845, according to the U.S. Census Bureau in 2017, a decline of 3.9% from the 2010 Census. Ottoville has taken one middle-income census tract from Paulding County.

Van Wert County is southwest of Putnam County, and it is also rural in nature. The city of Van Wert is the largest town in the county and is the county seat. The county had a population estimate of 28,217, according to the U.S. Census Bureau in 2017, a 1.8% decline from the 2010 Census. Ottoville has taken two middle-income census tracts from Van Wert County.

Allen County is south of Putnam County and is a combination of metropolitan and rural areas. The city of Lima is the largest city in the county and the county seat, but is not included in Ottoville's assessment area. The county had a population of 103,198, according to the U.S. Census Bureau in 2017, a decline of 2.9% from the 2010 Census. Ottoville has taken two middle-income tracts and one upper-income tract in Allen County.

Only a small portion of each of these counties are included in Ottoville's delineated assessment area. Therefore, the population residing in the assessment area is much smaller than the combined populations of the entirety of the four counties comprising the assessment area.

As of June 30, 2017, the Federal Deposit Insurance Corporation (FDIC) reported 18 insured financial institutions operating within the four counties making up the assessment area. Taking into context the limited portions of each county that Ottoville includes in its assessment area, the market share report was adjusted to more accurately reflect institutions within the assessment area by excluding Lima and Van Wert, which do not fall within the assessment area. When adjusted for context, the FDIC's market share report indicates that Ottoville is ranked 11th out of 12 institutions, holding 3.7% of the market share of deposits.[1] The following table illustrates the deposit market share for the financial institutions in the area.

#	Financial Institution	Deposit Market Share
1	First Federal Bank of the Midwest	17.2%
2	The Union Bank Company	16.6%
3	The Citizens National Bank of Bluffton	12.0%
4	The Huntington National Bank	11.4%
5	The Fort Jennings State Bank	9.1%
6	First Financial Bank	7.9%
7	The First National Bank of Pandora	6.7%
8	The Antwerp Exchange Bank Company	5.1%
9	U.S. Bank National Association	4.2%
10	The State Bank and Trust Company	4.1%
11	The Ottoville Bank Company	3.7%
12	JPMorgan Chase Bank, National Association	2.1%

The largest institution by deposit market share is First Federal Bank of the Midwest (17.1%), followed by The Union Bank Company (16.6%), and The Citizens National Bank of Bluffton (12.0%).

Community Contacts

Two community contact interviews were conducted to provide additional information regarding credit needs of the local community and context to the demographic and economic characteristics discussed.

One interview was conducted with an economic development organization serving Allen County. The organization focuses on promoting business development, supporting employment growth, and enhancing infrastructure to attract new businesses to the community. The contact stated that while numbers show the local economic climate is strong, the main obstacle businesses face is work force availability. With unemployment being low and the county's population being in decline, there is a limited pool of workers (especially skilled and trade workers) to fill existing jobs or proposed openings for new small businesses.

1 http://www2.fdic.gov/sod/sodMarketBank.asp

While manufacturing has historically been the staple industry in the county, positive economic growth has led to increases in other industries such as health care. The contact confirmed that despite Lima being an urban draw for business growth, there are still ample opportunities for small business growth in the rural areas in Allen County.

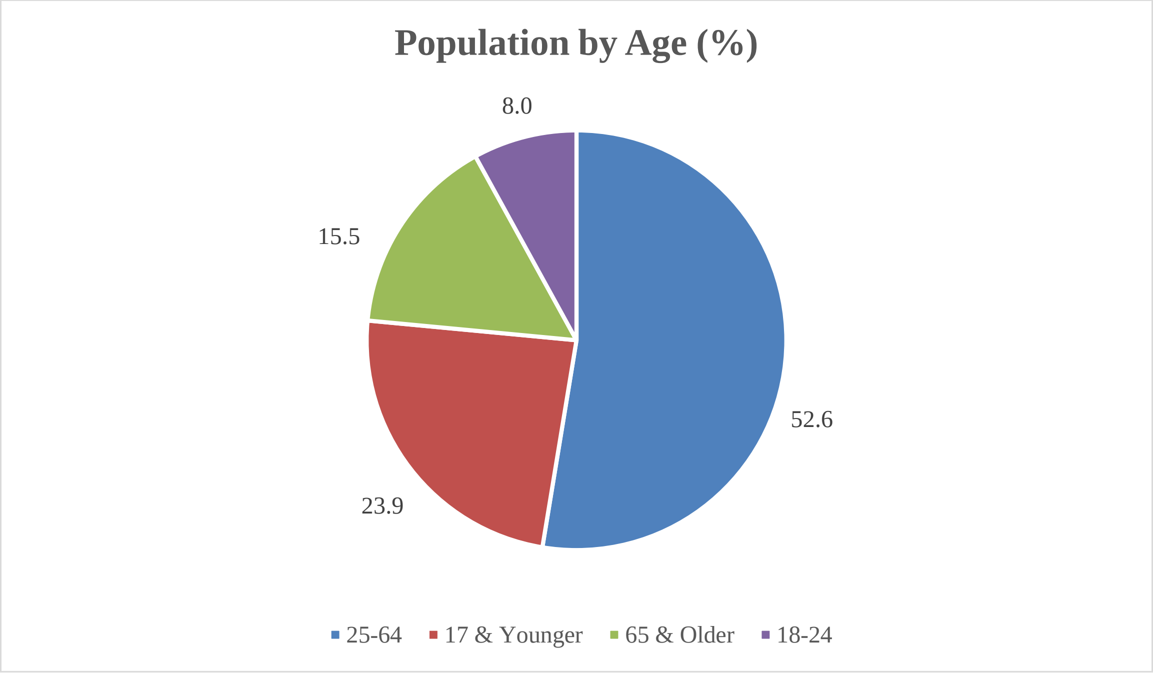
The second contact was with an organization that works to provide flexible financing options through lending partners targeted towards family farmers and small farm operations that cannot obtain affordable traditional financing. This organization covers nine mostly rural counties in northwest Ohio. The contact stated that economic conditions are stable in the service area it covers. While overall unemployment in the area is low and financing requests show farm operations are still expanding, dairy and crop prices are low, which could impact the region. Additionally, the weather has affected crop yields in the northern counties. Farmland per acre prices are holding steady and the primary financing need appears to be refinancing for better terms or increases in working capital lines of credit to offset the downturn in crop and dairy prices. According to the contact, there is ample opportunity to support the local agriculture and farming community for all financial institutions while prices remain suppressed. Additionally, there still appears to be demand in the area for farming and agricultural operations for younger upstart operations. According to the contact, the organization has always had a positive relationship with its local lending partners and believes the credit needs of the agricultural and farming industry are being met.

Population Characteristics

U.S. Census Bureau estimates from 2015 show the population in the assessment area was 33,275, with 57.5% residing in middle-income, and 42.5% residing in upper-income census tracts. The chart below shows the population change for the entirety of each county that makes up a portion of the assessment area based on 2010 and 2017 census bureau data.

County	2010 Population	2017 Population	Population Percent Change
Allen	106,331	103,198	-2.9%
Paulding	19,614	18,845	-3.9%
Putnam	34,499	33,878	-1.8%
Van Wert	28,744	28,217	-1.8%
Total	**189,188**	**184,138**	

Additionally, 76.1% of the population in the assessment area is 18 years of age or older, the legal age to enter into a contract. The table provides further breakdown of the population by age.



Income Characteristics

According to 2015 U.S. Census Bureau estimates, the median family income levels for Ottoville's assessment area was $64,063 which is above Ohio's median family income of $62,817. Based on 2017 HUD data, the median family income decreased to $57,600 for Non-metropolitan Ohio and $56,400 for the Lima MSA. The 2014 to 2017 estimated median family income levels for Non-metropolitan Ohio and the Lima MSA are detailed in the following tables.[2]

Borrower Income Levels
Ohio State Non-Metro

HUD Estimated Median Family Income		Low			Moderate			Middle			Upper		
		0	-	49.99%	50%	-	79.99%	80%	-	119.99%	120%	-	& above
2014	**$55,700**	0	-	$27,849	$27,850	-	$44,559	$44,560	-	$66,839	$66,840	-	& above
2015	**$56,900**	0	-	$28,449	$28,450	-	$45,519	$45,520	-	$68,279	$68,280	-	& above
2016	**$55,400**	0	-	$27,699	$27,700	-	$44,319	$44,320	-	$66,479	$66,480	-	& above
2017	**$57,600**	0	-	$28,799	$28,800	-	$46,079	$46,080	-	$69,119	$69,120	-	& above

2 https://www.huduser.gov/portal/pdrdatas_landing.html

Borrower Income Levels
Lima, OH - MSA

HUD Estimated Median Family Income		Low			Moderate			Middle			Upper		
		0	-	49.99%	50%	-	79.99%	80%	-	119.99%	120%	-	& above
2014	**$54,800**	0	-	$27,399	$27,400	-	$43,839	$43,840	-	$65,759	$65,760	-	& above
2015	**$54,200**	0	-	$27,099	$27,100	-	$43,359	$43,360	-	$65,039	$65,040	-	& above
2016	**$61,100**	0	-	$30,549	$30,550	-	$48,879	$48,880	-	$73,319	$73,320	-	& above
2017	**$56,400**	0	-	$28,199	$28,200	-	$45,119	$45,120	-	$67,679	$67,680	-	& above

The assessment area contains 12,686 households, of which 9,477 (74.7%) are designated as families. Low- and moderate-income families represent 16.7% and 13.7% of all families in this assessment area, respectively, with 5.5% of families below the poverty level, compared to Ohio's rate of 11.5%.

According to the 2015 data from the U.S. Census Bureau's Small Area Income and Poverty Estimates (SAIPE), household poverty rates for Allen, Paulding, Putnam, and Van Wert Counties were as follows: [3]

County	2015 Poverty Rate	2016 Poverty Rate	Change
Allen	15.5%	15.5%	0.0%
Paulding	10.9%	10.7%	-1.8%
Putnam	7.2%	8.3%	15.3%
Van Wert	11.2%	8.9%	-20.5%
Ohio	**14.8%**	**14.5%**	**-2.0%**
United States	**14.7%**	**14.0%**	**-4.8%**

Although this area's poverty rates are generally lower than those for state and national rates, low- and moderate-income people in this area could still encounter difficulty obtaining bank loans due to insufficient financial resources.

Labor, Employment and Economic Characteristics

The following table illustrates the land use for each county in the assessment area:[4]

County	Urban	Cropland	Pasture	Forest	Open Water	Bare Mines	Wetlands
Allen	18.4%	67.3%	3.9%	7.5%	0.8%	0.0%	0.3%
Paulding	7.3%	85.6%	0.3%	4.0%	1.0%	0.2%	0.8%
Putnam	8.0%	86.5%	0.5%	3.2%	0.4%	0.1%	0.4%
Van Wert	8.6%	87.0%	0.3%	2.9%	0.2%	0.0%	0.1%

3 https://www.census.gov/did/www/saipe/
4 http://development.ohio.gov/reports/reports_countytrends_map.htm

While Allen County does have a larger percentage of urban land use, it is mainly focused in and around Lima. The tracts of Allen County within the assessment area are mostly rural and purposed for cropland. Paulding, Putnam and Van Wert counties all have similar land use profiles, with the vast majority of land serving as cropland.

According to the Ohio Office of Policy, Research and Strategic Planning, the largest industries by average employment are manufacturing and trade, transportation, and utilities. The following table identifies the employment sectors and major employers in Ottoville's assessment area, but is not limited to the following:[5]

County	Primary Employment Sectors	Major Employers
Allen	Education and Health Services; Trade, Transportation and Utilities; Manufacturing; Leisure and Hospitality; Local Government	Ford Motor Co, General Dynamics Corp, Husky Energy Inc/Lima Refining Co, Lima City Schools, Lima Memorial Health System, MetoKote Corp, SpartanNash, Nickles Bakery, Procter & Gamble Co, St. Rita's Medical Center, DTR Industries/Tokai Kogyo
Paulding	Manufacturing; Local Government; Trade Transportation and Utilities; Natural Resources and Mining; Education and Health Services	Alex Products Inc, Cooper Farms Inc, H. E. Orr Co, Insource Technologies, LaFarge SA, Paulding County Hospital, Paulding Exempted Village Schools, Polyone/Spartech Corp, Tern-Pace/Paragon Tempered Glass, Wayne Trace Local Schools
Putnam	Manufacturing; Trade, Transportation and Utilities; Local Government; Education and Health Services; Leisure and Hospitality	Kalida Manufacturing Inc, Midway Products/Progressive Stamping, Ottawa-Glandorf Local Schools, Mars Inc/Iams Co, Pro-Tec Coating Co Inc, Putnam County Government, Schnipke Engraving Co Inc, Silgan Plastics Corp, Unverferth Manufacturing Co Inc, Wal-Mart Stores Inc, Whirlpool Corp
Van Wert	Manufacturing; Trade, Transportation and Utilities; Education and Health Services; Local Government; Leisure and Hospitality	Braun Industries Inc, Central Mutual Insurance Co, Cooper Farms Inc, Eaton Corp, Federal Mogul Corp, Grief Inc, Toledo Molding and Die, Van Wert City Schools, Van Wert County Hospital Association, Wal-Mart Stores Inc

The following table shows the 2014 through 2017 average annual unemployment rates for Allen, Paulding, Putnam and Van Wert counties, along with Ohio and the nation.

Area	Years - Annualized			
	2014	**2015**	**2016**	**2017**
Allen Co.	4.9	4.6	5.0	4.5 (P)
Paulding Co.	4.6	4.5	4.3	4.0 (P)
Putnam Co.	3.8	3.8	3.6	3.5 (P)
Van Wert Co.	4.0	3.8	4.0	3.8 (P)
Ohio	**4.9 (D)**	**4.7 (D)**	**5.0 (D)**	**4.5 (D)**
National	**5.4**	**4.8**	**4.5**	**3.9**

Not Seasonally Adjusted
Data extracted on March 26, 2018
D: Reflects revised population controls and model reestimation
P: Preliminary as of March 26, 2018

The unemployment rate for all four counties was at or below Ohio for the previous four years. Additionally, the unemployment rate for all four counties and Ohio has declined overall since 2014, a trend that reflects the national unemployment rate.

5 http://www.development.ohio.gov/reports/reports_countytrends_map.htm

Housing Characteristics

There were 13,692 housing units in the assessment area based on 2015 U.S. Census Bureau estimates. Within the assessment area, 77.2% of the units were owner-occupied, 15.5% were rental units, 8.1% were mobile homes, and 7.4% were vacant. The owner-occupancy rate is above the Ohio rate, where 59.1% of the units were owner-occupied. Of the housing units in the assessment area, 90.0% were single family homes, 8.1% were mobile homes and 1.9% were multi-family homes. Of the total housing units, 58.3% are located in middle-income census tracts, while 41.7% are located in the upper-income census tracts.

According to the 2015 U.S. Census Bureau estimates, the median age of the housing stock in the assessment area was 54 years, with 32.0% built before 1950. In comparison, the median statewide age is 48 years. The oldest housing stock was in Van Wert County with a median age of 58 years, while the newest was 43 years in Putnam County.

The median housing value in the assessment area is $113,668 with an affordability ratio of 48.0%. The higher the affordability ratio, the more affordable a home is considered. The housing affordability ratio is calculated by dividing the median household income by the median housing value. The housing stock in the assessment area is slightly more affordable than the average for Ohio of 38.1%. Furthermore, based on the 2017 median family income of $57,600 for Non-metropolitan Ohio, approximately 42.1% of the homes valued up to $100,944 in the assessment area would be considered affordable for low- income individuals and 70.0% of the homes valued up to $161,511 would be considered affordable for moderate-income individuals. These percentages were calculated assuming a housing expense ratio equal to 28% of gross income for a 30-year loan at a fixed rate of 4.375%.

According to RealtyTrac,[6] foreclosure rates in Allen, Paulding, and Putnam counties were below the rate for Ohio as of May 2018. Foreclosure data was not available for Van Wert County.

According to Sperling's Best Places,[7] the median cost of a home in Putnam County was $134,500. Home appreciation the last 10 years has been 3.0%. Compared to the rest of the country, Putnam County's cost of living is 6.8% lower than the U.S. average.

The median gross rent in Non-metropolitan Ohio was $673, with 47.8% of the rents under $700 a month, according to 2015 Census Bureau estimates. The median gross rent in all four counties was substantially lower than Ohio's at $730.

The following tables further illustrate the demographics of Ottoville's assessment area.

6 www.realtytrac.com
7 http://bestplaces.net

Combined Demographics Report

Assessment Area(s): Ottoville 2017

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,114	11.8
Moderate-income	0	0	0	0	0	0	1,613	17
Middle-income	5	62.5	5,456	57.6	370	6.8	2,285	24.1
Upper-income	3	37.5	4,021	42.4	150	3.7	4,465	47.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8**	**100.0**	**9,477**	**100.0**	**520**	**5.5**	**9,477**	**100.0**

	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	8,140	5,944	56.2	73	1,428	17.5	768	9.4
Upper-income	5,552	4,625	43.8	83.3	689	12.4	238	4.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**13,692**	**10,569**	**100.0**	**77.2**	**2,117**	**15.5**	**1,006**	**7.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	667	51.7	604	52.9	49	41.9	14	43.8
Upper-income	624	48.3	538	47.1	68	58.1	18	56.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,291**	**100.0**	**1,142**	**100.0**	**117**	**100.0**	**32**	**100.0**
	Percentage of Total Businesses:			**88.5**		**9.1**		**2.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	158	51.8	157	52	1	33.3	0	0
Upper-income	147	48.2	145	48	2	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**305**	**100.0**	**302**	**100.0**	**3**	**100.0**	**0**	**0**
	Percentage of Total Farms:			**99.0**		**1.0**		**0**

2017 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area(s): Ottoville 2016

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,158	12.4
Moderate-income	0	0	0	0	0	0	1,746	18.7
Middle-income	5	62.5	5,398	57.9	335	6.2	2,102	22.5
Upper-income	3	37.5	3,925	42.1	108	2.8	4,317	46.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8**	**100.0**	**9,323**	**100.0**	**443**	**4.8**	**9,323**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	8,082	6,249	58.9	77.3	1,189	14.7	644	8
Upper-income	5,400	4,357	41.1	80.7	782	14.5	261	4.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**13,482**	**10,606**	**100.0**	**78.7**	**1,971**	**14.6**	**905**	**6.7**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	667	51.7	604	52.9	49	41.9	14	43.8
Upper-income	624	48.3	538	47.1	68	58.1	18	56.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,291**	**100.0**	**1,142**	**100.0**	**117**	**100.0**	**32**	**100.0**
	Percentage of Total Businesses:			**88.5**		**9.1**		**2.5**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	158	51.8	157	52	1	33.3	0	0
Upper-income	147	48.2	145	48	2	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**305**	**100.0**	**302**	**100.0**	**3**	**100.0**	**0**	**0**
	Percentage of Total Farms:			**99.0**		**1.0**		**0**

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area(s): Ottoville 2015

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,158	12.4
Moderate-income	0	0	0	0	0	0	1,746	18.7
Middle-income	5	62.5	5,398	57.9	335	6.2	2,102	22.5
Upper-income	3	37.5	3,925	42.1	108	2.8	4,317	46.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8**	**100.0**	**9,323**	**100.0**	**443**	**4.8**	**9,323**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	8,082	6,249	58.9	77.3	1,189	14.7	644	8
Upper-income	5,400	4,357	41.1	80.7	782	14.5	261	4.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**13,482**	**10,606**	**100.0**	**78.7**	**1,971**	**14.6**	**905**	**6.7**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	727	51.8	670	52.8	43	41.3	14	45.2
Upper-income	676	48.2	598	47.2	61	58.7	17	54.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,403**	**100.0**	**1,268**	**100.0**	**104**	**100.0**	**31**	**100.0**
	Percentage of Total Businesses:			**90.4**		**7.4**		**2.2**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	195	52.8	194	53	1	33.3	0	0
Upper-income	174	47.2	172	47	2	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**369**	**100.0**	**366**	**100.0**	**3**	**100.0**	**0**	**0**
	Percentage of Total Farms:			**99.2**		**0.8**		**0**

2015 FFIEC Census Data and 2015 D&B Information

Combined Demographics Report

Assessment Area(s): Ottoville 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,158	12.4
Moderate-income	0	0	0	0	0	0	1,746	18.7
Middle-income	5	62.5	5,398	57.9	335	6.2	2,102	22.5
Upper-income	3	37.5	3,925	42.1	108	2.8	4,317	46.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**8**	**100.0**	**9,323**	**100.0**	**443**	**4.8**	**9,323**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	8,082	6,249	58.9	77.3	1,189	14.7	644	8
Upper-income	5,400	4,357	41.1	80.7	782	14.5	261	4.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**13,482**	**10,606**	**100.0**	**78.7**	**1,971**	**14.6**	**905**	**6.7**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	686	52.1	618	53	44	44.9	24	46.2
Upper-income	631	47.9	549	47	54	55.1	28	53.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**1,317**	**100.0**	**1,167**	**100.0**	**98**	**100.0**	**52**	**100.0**
	Percentage of Total Businesses:			**88.6**		**7.4**		**3.9**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	210	51.3	209	51.4	1	50	0	0
Upper-income	199	48.7	198	48.6	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	**409**	**100.0**	**407**	**100.0**	**2**	**100.0**	**0**	**0**
	Percentage of Total Farms:			**99.5**		**0.5**		**0**

2014 FFIEC Census Data and 2014 D&B Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Ottoville's performance under the lending test is rated "Satisfactory." The loan-to-deposit ratio is reasonable. Additionally, Ottoville made a majority of its loans inside its assessment area. The borrower distribution of lending is excellent, while the geographic distribution is reasonable.

Additionally, while Ottoville did not elect for its community development activities to be considered, it has taken a participation in a community development loan specifically purposed for constructing multifamily residential housing for low and moderate-income individuals and families in the community. Loans such as this assist in providing for the credit needs of the community.

Loan-to-Deposit Ratio

A financial institution's loan-to-deposit ratio compares the institution's aggregate loan balances outstanding to its total deposits outstanding. The ratio is a measure of an institution's lending volume relative to its capacity to lend and is derived by adding the quarterly loan-to-deposit ratios and dividing the total by the number of quarters.

The following table shows Ottoville's quarterly loan-to-deposit ratios for the 16 quarters since the previous evaluation, along with the average loan-to-deposit ratio for the same period.

Ottoville Banking Company Loan-to-Deposit Ratios					
AS OF DATE	OTTOVILLE BK CO	VAN WERT FSB	ANTWERP EXCH BK CO	FIRST FS&LA	CUSTOM PEER
December 31, 2017	72.90	65.64	85.61	57.53	69.59
September 30, 2017	71.44	67.33	84.78	58.38	70.16
June 30. 2017	72.32	65.09	88.38	57.54	70.34
March 31. 2017	70.40	65.53	86.51	55.63	69.22
December 31, 2016	69.51	66.39	90.38	55.66	70.81
September 30, 2016	70.22	66.16	92.63	56.18	71.66
June 30, 2016	69.32	64.59	93.81	53.16	70.52
March 31, 2016	68.23	65.48	89.61	50.87	68.65
December 31, 2015	65.45	69.19	92.05	49.75	70.33
September 30, 2015	63.16	71.09	88.06	50.51	69.89
June 30, 2015	60.46	69.90	87.19	48.32	68.47
March 31, 2015	58.41	67.62	81.01	49.17	65.93
December 31, 2014	57.55	68.85	89.28	48.65	68.93
September 30, 2014	60.96	67.52	81.99	49.01	66.17
June 30, 2014	58.90	64.07	77.60	47.16	62.94
March 31, 2014	55.89	64.78	76.20	44.49	61.82
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation	**65.32**	**66.83**	**86.57**	**52.00**	**68.47**

Ottoville's loan-to-deposit ratio is reasonable given its size, financial condition, and assessment area credit needs. Ottoville has averaged 65.3% over the past 16 quarters of operation and is marginally below the custom peer group average ratio of 68.5.[8] Ottoville's loan-to-deposit ratio has steadily increased from a low of 55.9% in March 2014 to 72.9% as of December 31, 2017.

8 National peer group consists of all insured commercial banks having assets between $50 and $100 million in nonmetropolitan areas with two or fewer full service offices.

The significant increase can primarily be attributed to organic loan growth outpacing deposit growth over the four-year period. Total deposits increased by only $1.2 million over the same timeframe, while loans increased $10.4 million.

Lending in the Assessment Area

Ottoville's small farm, small business, and consumer loans were analyzed to determine the volume of lending inside and outside its assessment area. The following table shows the distribution of loans made inside and outside Ottoville's assessment area.

Lending Inside and Outside the Assessment Area

Exam: Ottoville Banking Company 2018

Loan Type - Description	Inside				Outside				Total	
	#	%	$(000s)	%	#	%	$(000s)	%	#	$(000s)
OU - Other - Unsecured	14	93.3	61	98.8	1	6.7	1	1.2	15	62
RL - Residential Loans	5	83.3	604	73.6	1	16.7	216	26.4	6	820
XX - Consumer Loans	12	85.7	109	74.1	2	14.3	38	25.9	14	146
OU - Other - Unsecured	55	91.7	295	97.3	5	8.3	8	2.7	60	303
RL - Residential Loans	33	82.5	2,460	79.4	7	17.5	637	20.6	40	3,097
XX - Consumer Loans	60	93.8	603	83.8	4	6.3	116	16.2	64	719
Total Consumer related	**179**	**89.9**	**4,131**	**80.3**	**20**	**10.1**	**1,016**	**19.7**	**199**	**5,147**
SB - Small Business	35	77.8	2,183	40.4	10	22.2	3,219	59.6	45	5,402
SB - Small Business	81	64.3	6,197	37.5	45	35.7	10,315	62.5	126	16,51
Total Small Bus. related	**116**	**67.8**	**8,381**	**38.2**	**55**	**32.2**	**13,533**	**61.8**	**171**	**21,914**
SF - Small Farm	20	83.3	2,444	53	4	16.7	2,170	47	24	4,61
SF - Small Farm	64	80	9,364	57.3	16	20	6,980	42.7	80	16,34
Total Small Farm related	**84**	**80.8**	**11,808**	**56.3**	**20**	**19.2**	**9,150**	**43.7**	**104**	**20,957**
TOTAL LOANS	**379**	**80**	**24,319**	**50.6**	**95**	**20**	**23,699**	**49.4**	**474**	**48,018**

*xx – includes motor vehicle loans

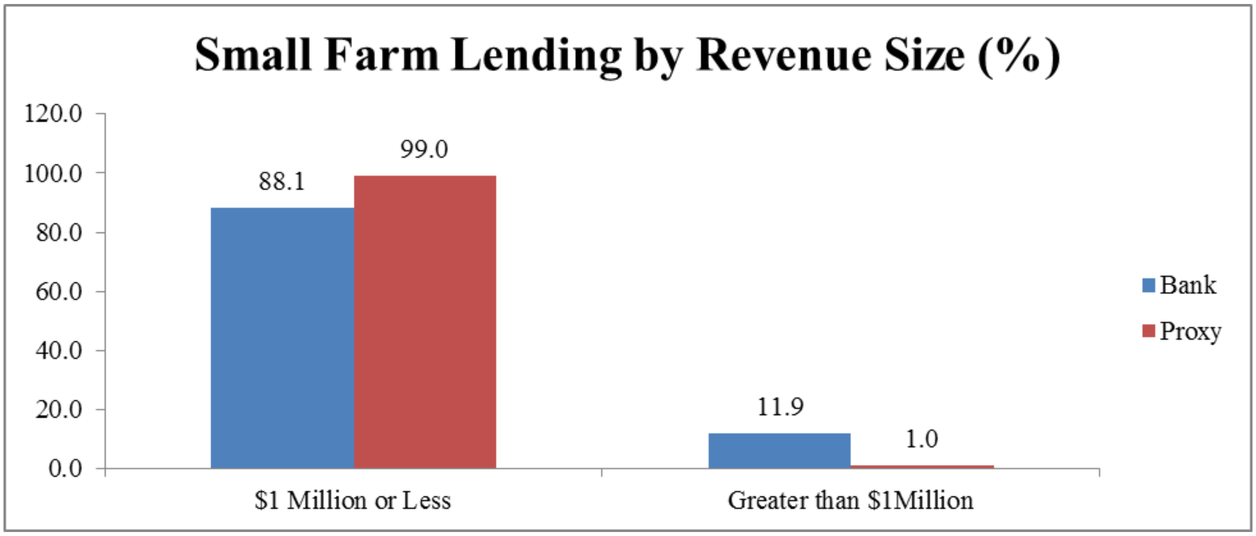
As the table indicates, a majority (80.0% by volume) of Ottoville's loans were made inside its delineated assessment area. Conversely, the loans originated within the assessment area only account for 50.6% of the dollar volume of loans originated, as the loan production office located in northwest Allen County has generated a number of small business loans just outside of the assessment area. Additionally, Ottoville has purchased participations in a few larger commercial loans outside of the assessment area.

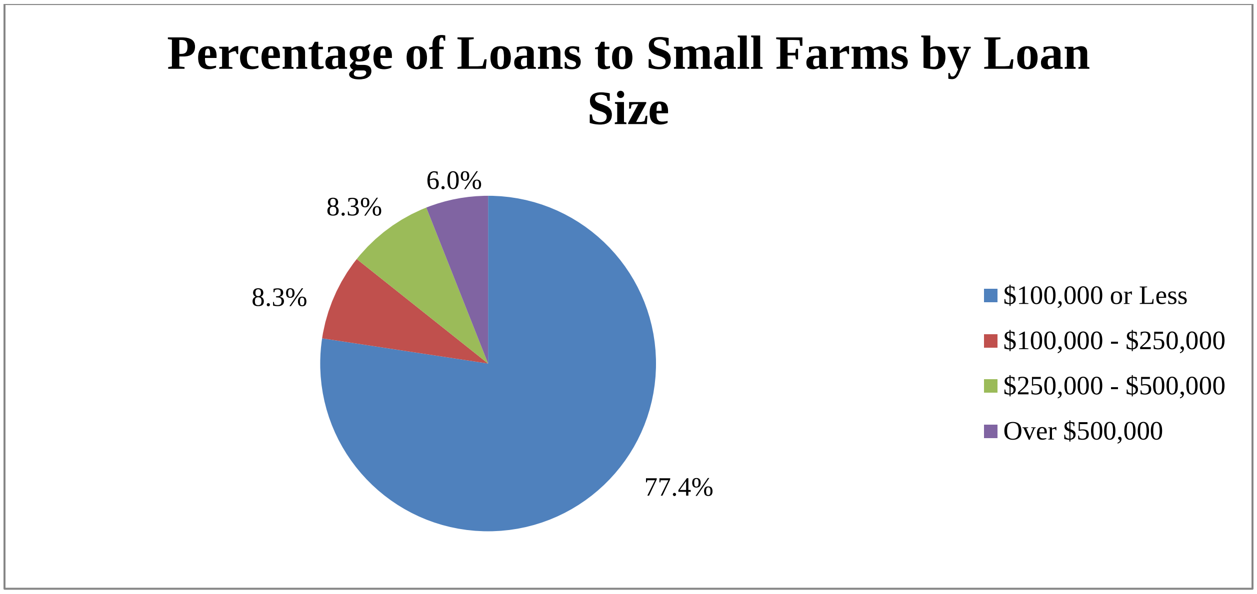
Borrower Distribution of Lending

Ottoville's lending to borrowers of different income levels and lending to businesses of different revenue sizes along with lending to small farms of different revenue sizes is considered excellent. Lending to small farms under $1 million in gross revenue is excellent, as is lending to small businesses with gross revenues less than or equal to $1 million. The borrower distribution of consumer unsecured, consumer residential real estate, and consumer secured (including motor vehicle) lending is excellent.

Small Farm

Ottoville originated 84 loans to small farms in the assessment area totaling $11.8 million during the evaluation period. Respectively, 88.1% of the loans originated were to agricultural or farming operations with $1 million or less in revenue compared to proxy at 99.0%.



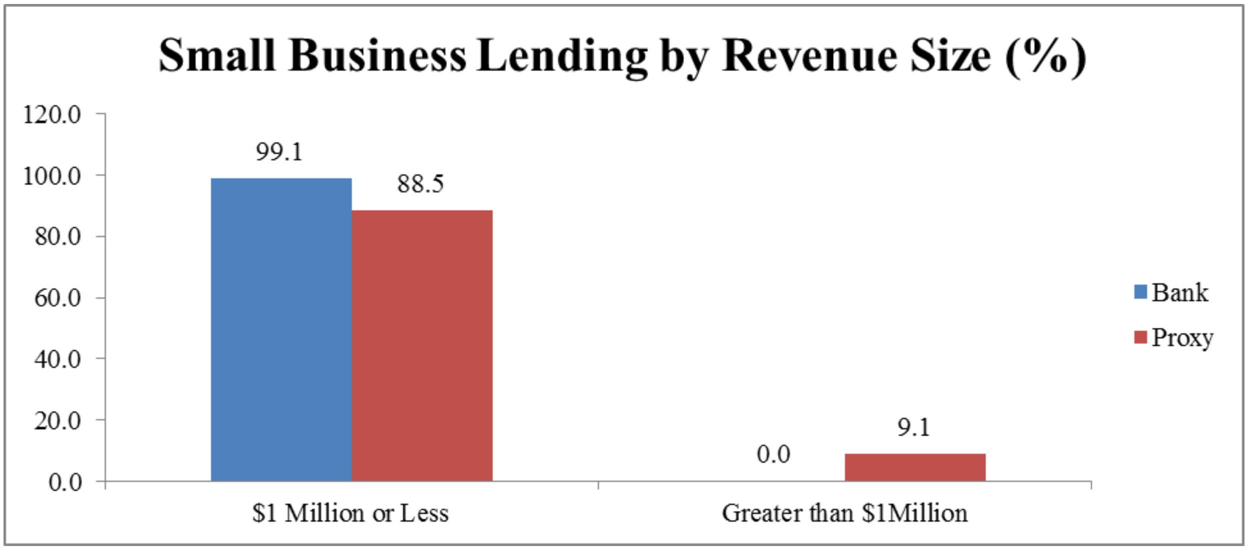


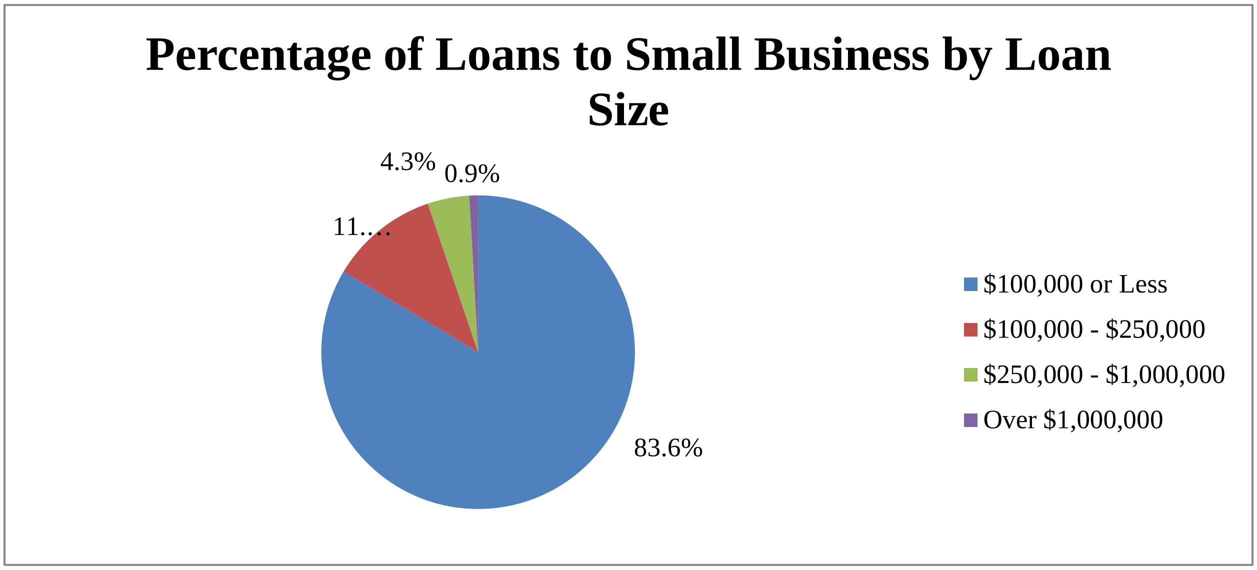
Despite lending to small farms with revenues of $1 million or less being below proxy, small farm loans (loans under $500,000) make up 94.0% of the loan volume, with 77.4% of the loans being for less than $100,000. Consequently, 8.3% of Ottoville's farm loans were for amounts greater than $100,000, but less than or equal to $250,000 and 8.3% of the farm loans were for amounts greater than $250,000 but less than or equal to $500,000. Only 6.0% of Ottoville's farm loans were for amounts greater than $500,000.

Smaller loans are generally commensurate with the borrowing needs of smaller farms. Ottoville's small farm lending activity and borrower distribution is considered excellent and demonstrates that it is effectively meeting the credit needs of local farmers, especially as one of the community contacts indicated that there is ample opportunity to provide financing to local farmers, including loans to newer farms.

Small Business Lending

Small businesses are defined as those with gross revenues of less than or equal to $1 million. Ottoville originated 116 small business loans within the assessment area totaling $8.4 million during the evaluation period. Additionally, 99.1% of small business loans were originated to businesses with $1 million or less in revenue compared to the proxy of 88.5%.



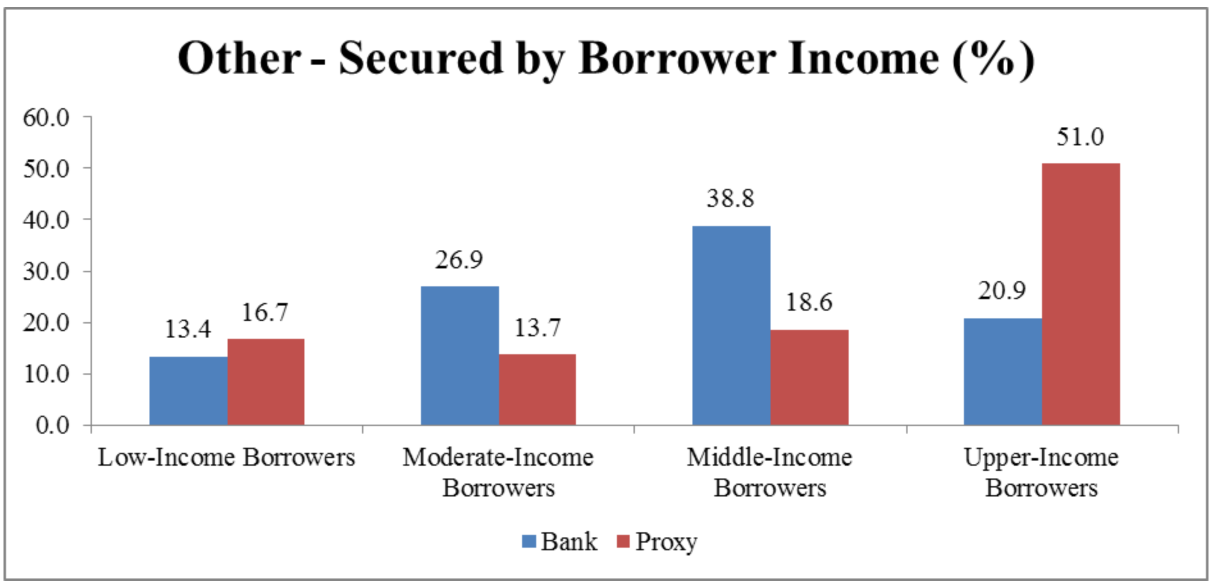


According to lending data 83.6% of Ottoville's business loans were extended in an amount of $100,000 or less; 11.2% of business loans were for amounts greater than $100,000, but less than or equal to $250,000; and 4.3% of business loans were for amounts greater than $250,000, but less than or equal to $1 million. Only 0.9% of Ottoville's business loans were for amounts greater than $1 million.

As smaller loans are generally commensurate with the borrowing needs of smaller businesses, Ottoville's small business lending activity and borrower distribution is considered excellent and demonstrates that the bank is effectively meeting the credit needs of local businesses.

Consumer Lending (Other Secured Including Motor Vehicle)

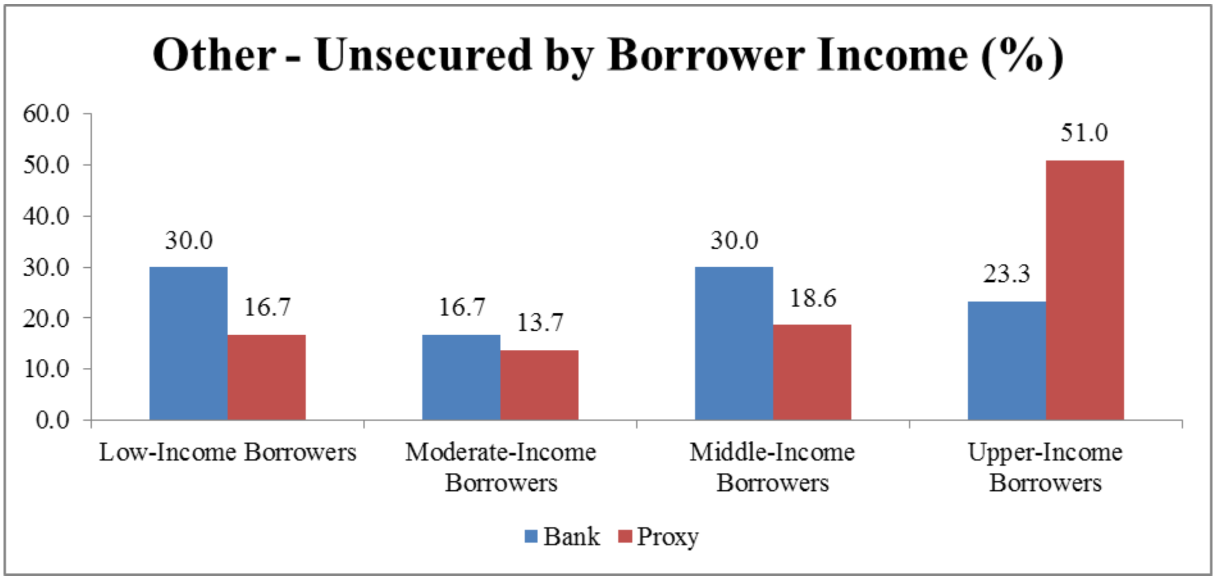
Consumer secured and motor vehicle lending accounted for 40.2% of consumer loans originated in the assessment area over during the evaluation period. As depicted in the following graph, Ottoville made 13.4% of its consumer secured and motor vehicle loans to low-income borrowers, which is slightly below proxy at 16.7% of low-income households in the assessment area. Ottoville originated 26.9% of consumer secured loans to moderate-income borrowers, which is significantly above proxy at 13.7%. Lending to middle-income borrowers for consumer secured and motor vehicle loans of 38.8% was significantly above proxy at 18.6%, while loans extended to upper-income borrowers for consumer secured and motor vehicle loans at 20.9% was well below proxy at 51.0%. Ottoville's borrower distribution of consumer secured and motor vehicle lending is excellent, considering that 40.3% of consumer secured loans were made to low- or moderate-income borrowers, while only 30.4% of households in the assessment area are considered low- or moderate-income.



Consumer Lending (Other Unsecured)

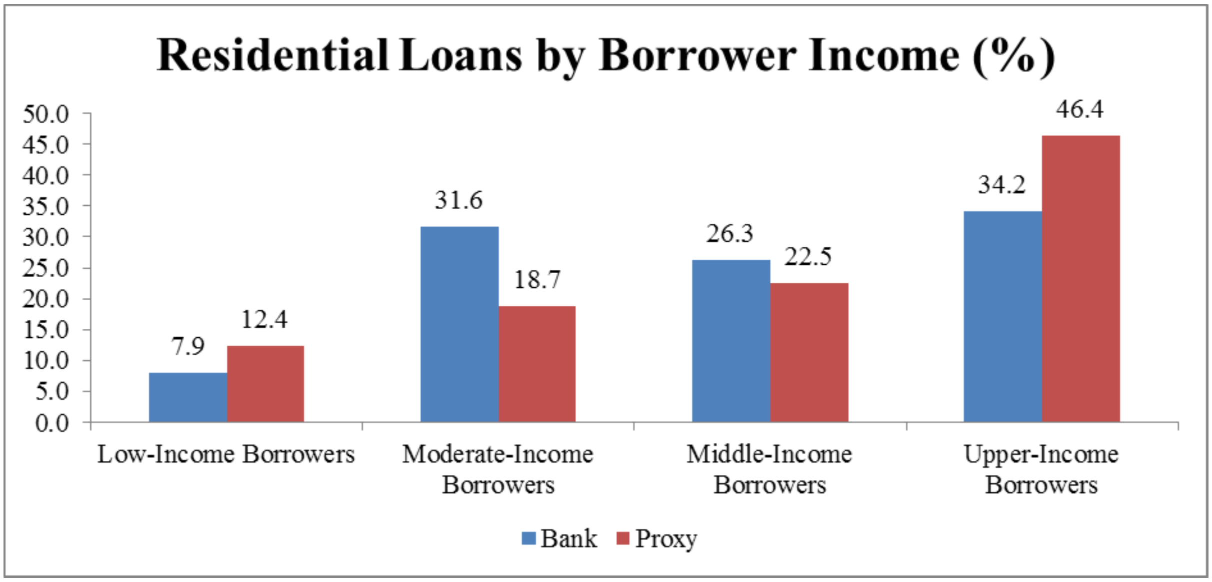
Consumer unsecured loans accounted for 38.5% of the consumer loans originated in the assessment area during the evaluation period. As depicted in the following graph, Ottoville made 30.0% of its consumer unsecured loans to low-income borrowers, which is significantly above proxy at16.7% of low-income households in the assessment area. 16.7% of consumer unsecured and motor vehicle loans were made to moderate-income borrowers, which is above proxy at 13.7%. Lending to middle-income borrowers for consumer unsecured loans of 30.0% was well above proxy at 18.6%, while loans extended to upper-income borrowers for consumer unsecured loans at 23.3% was well below proxy at 51.0%.

Ottoville's borrower distribution of consumer unsecured lending is excellent, considering 46.7% of consumer unsecured loans were made to low- or moderate-income borrowers, while only 30.4% of households in the assessment area are low- or moderate-income.



Consumer Lending (Residential Real Estate)

Consumer residential real estate loans accounted for 21.2% of consumer loans originated during the evaluation period. As depicted in the following graph, Ottoville made 7.9% of consumer residential real estate loans to low-income borrowers, which is below proxy at 12.4% of low-income families in the assessment area. Ottoville originated 31.6% of consumer residential real estate loans to moderate-income borrowers, well above proxy at 18.7%. Lending to middle-income borrowers for consumer residential real estate loans of 26.3% was slightly above proxy at 22.5%, while loans extended to upper-income borrowers for consumer residential real estate loans at 34.2% was below proxy at 46.4%. Ottoville's borrower distribution of consumer residential real estate lending is excellent, considering 39.5% of consumer residential loans were made to low- or moderate-income borrowers, while only 31.1% of families in the assessment area are low- or moderate-income families.



Geographic Distribution of Lending

Overall, Ottoville's distribution of lending among geographies is considered reasonable, as it made loans in all eight of the census tracts in its assessment area. Further, lending in middle- and upper-income tracts is consistent with the percentage of families, households, businesses, and farms in these tracts.

Response to Consumer Complaints

No CRA-related complaints were filed against Ottoville during the evaluation period.

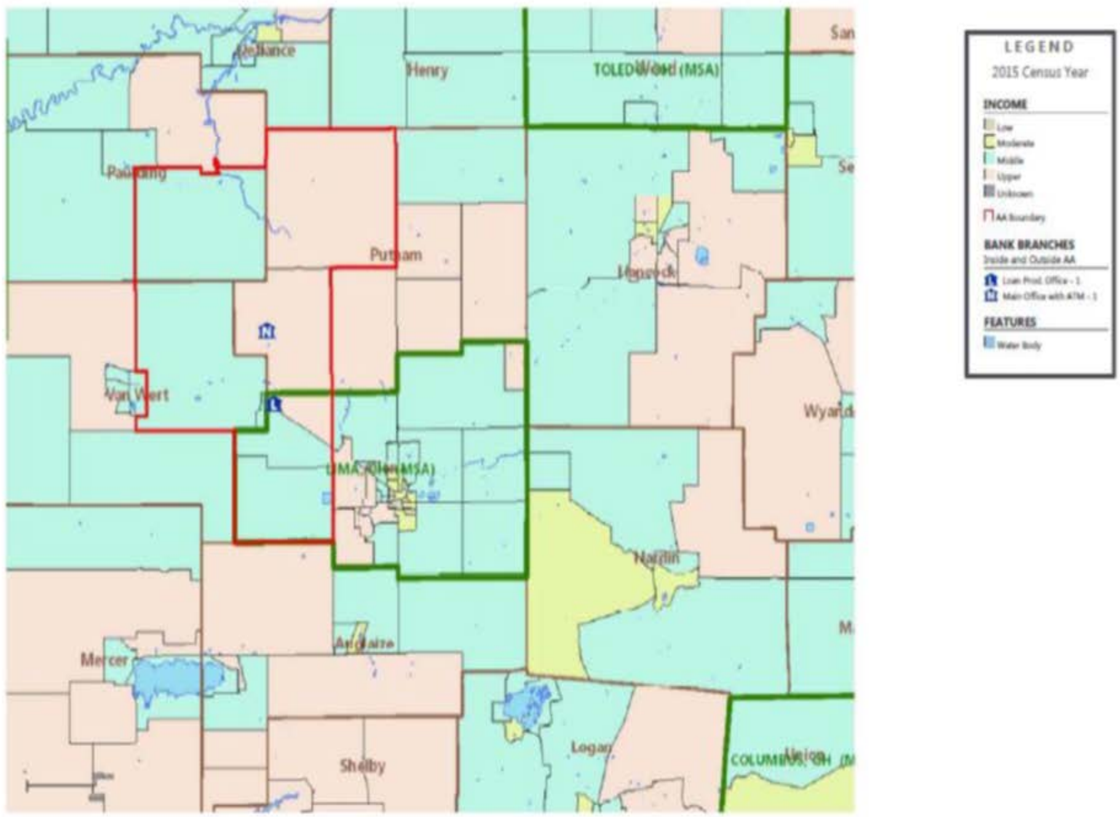
Fair Lending or Other Illegal Credit Practices Review

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified during this evaluation period.

APPENDIX A

ASSESSMENT AREA MAP

Assessment Area: Ottoville 2017



APPENDIX B

LENDING TABLES

CRA Loan Distribution Table

Exam: Ottoville Banking Company 2018

Assessment Area/Group: Ottoville 2017

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
Income Categories	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
	By Tract Income											
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Low/Moderate Total	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Middle	22	62.90%	1,061	48.60%	6	30.00%	1,520	62.20%	0	0.00%	0	0.00%
Upper	13	37.10%	1,123	51.40%	14	70.00%	924	37.80%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	35	100.00%	2,183	100.00%	20	100.00%	2,444	100.00%	0	0.00%	0	0.00%
	By Revenue											
Total $1 Million or Less	35	100.00%	2,183	100.00%	17	85.00%	1,169	47.80%	0	0.00%	0	0.00%
Over $1 Million	0	0.00%	0	0.00%	3	15.00%	1,275	52.20%	0	0.00%	0	0.00%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	35	100.00%	2,183	100.00%	20	100.00%	2,444	100.00%	0	0.00%	0	0.00%
	By Loan Size											
$100,000 or less	29	82.90%	804	36.80%	16	80.00%	434	17.80%	0	0.00%	0	0.00%
$100,001 - $250,000	4	11.40%	703	32.20%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
$250,001 - $1 Million (Bus)-$500k (Farm)	2	5.70%	676	31.00%	2	10.00%	532	21.80%	0	0.00%	0	0.00%
Over $1 Million (Bus)-$500k (Farm)	0	0.00%	0	0.00%	2	10.00%	1,478	60.50%	0	0.00%	0	0.00%
Total	35	100.00%	2,183	100.00%	20	100.00%	2,444	100.00%	0	0.00%	0	0.00%
	By Loan Size and Revenue $1 Million or Less											
$100,000 or less	29	82.90%	804	36.80%	15	88.20%	399	34.10%	0	0.00%	0	0.00%
$100,001 - $250,000	4	11.40%	703	32.20%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
$250,001 - $1 Million (Bus)-$500k (Farm)	2	5.70%	676	31.00%	1	5.90%	260	22.20%	0	0.00%	0	0.00%
Over $1 Million (Bus)-$500k (Farm)	0	0.00%	0	0.00%	1	5.90%	510	43.60%	0	0.00%	0	0.00%
Total	35	100.00%	2,183	100.00%	17	100.00%	1,169	100.00%	0	0.00%	0	0.00%

*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Ottoville Banking Company 2018

Assessment Area/Group: Ottoville 2016

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
Income Categories	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
	By Tract Income											
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Low/Moderate Total	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Middle	16	69.60%	637	48.90%	8	30.80%	430	7.90%	0	0.00%	0	0.00%
Upper	7	30.40%	665	51.10%	18	69.20%	4,993	92.10%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	23	100.00%	1,302	100.00%	26	100.00%	5,423	100.00%	0	0.00%	0	0.00%
	By Revenue											
Total $1 Million or Less	23	100.00%	1,302	100.00%	22	84.60%	841	15.50%	0	0.00%	0	0.00%
Over $1 Million	0	0.00%	0	0.00%	4	15.40%	4,583	84.50%	0	0.00%	0	0.00%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	23	100.00%	1,302	100.00%	26	100.00%	5,423	100.00%	0	0.00%	0	0.00%
	By Loan Size											
$100,000 or less	20	87.00%	583	44.80%	21	80.80%	664	12.20%	0	0.00%	0	0.00%
$100,001 - $250,000	2	8.70%	204	15.70%	3	11.50%	552	10.20%	0	0.00%	0	0.00%
$250,001 - $1 Million (Bus)-$500k (Farm)	1	4.30%	515	39.60%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Over $1 Million (Bus)-$500k (Farm)	0	0.00%	0	0.00%	2	7.70%	4,208	77.60%	0	0.00%	0	0.00%
Total	23	100.00%	1,302	100.00%	26	100.00%	5,423	100.00%	0	0.00%	0	0.00%
	By Loan Size and Revenue $1 Million or Less											
$100,000 or less	20	87.00%	583	44.80%	21	95.50%	664	78.90%	0	0.00%	0	0.00%
$100,001 - $250,000	2	8.70%	204	15.70%	1	4.50%	177	21.10%	0	0.00%	0	0.00%
$250,001 - $1 Million (Bus)-$500k (Farm)	1	4.30%	515	39.60%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Over $1 Million (Bus)-$500k (Farm)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	23	100.00%	1,302	100.00%	22	100.00%	841	100.00%	0	0.00%	0	0.00%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Ottoville Banking Company 2018

Assessment Area/Group: Ottoville 2015

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
Income Categories	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
	By Tract Income											
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Low/Moderate Total	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Middle	19	57.60%	1,583	79.80%	6	27.30%	575	30.40%	0	0.00%	0	0.00%
Upper	14	42.40%	400	20.20%	16	72.70%	1,318	69.60%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	33	100.00%	1,984	100.00%	22	100.00%	1,892	100.00%	0	0.00%	0	0.00%
	By Revenue											
Total $1 Million or Less	32	97.00%	1,982	99.90%	19	86.40%	1,298	68.60%	0	0.00%	0	0.00%
Over $1 Million	0	0.00%	0	0.00%	3	13.60%	594	31.40%	0	0.00%	0	0.00%
Not Known	1	3.00%	2	0.10%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	33	100.00%	1,984	100.00%	22	100.00%	1,892	100.00%	0	0.00%	0	0.00%
	By Loan Size											
$100,000 or less	28	84.80%	838	42.30%	18	81.80%	502	26.50%	0	0.00%	0	0.00%
$100,001 - $250,000	3	9.10%	381	19.20%	1	4.50%	244	12.90%	0	0.00%	0	0.00%
$250,001 - $1 Million (Bus)-$500k (Farm)	2	6.10%	764	38.50%	3	13.60%	1,146	60.60%	0	0.00%	0	0.00%
Over $1 Million (Bus)-$500k (Farm)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	33	100.00%	1,984	100.00%	22	100.00%	1,892	100.00%	0	0.00%	0	0.00%
	By Loan Size and Revenue $1 Million or Less											
$100,000 or less	27	84.40%	836	42.20%	17	89.50%	477	36.70%	0	0.00%	0	0.00%
$100,001 - $250,000	3	9.40%	381	19.20%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
$250,001 - $1 Million (Bus)-$500k (Farm)	2	6.30%	764	38.50%	2	10.50%	821	63.30%	0	0.00%	0	0.00%
Over $1 Million (Bus)-$500k (Farm)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	32	100.00%	1,982	100.00%	19	100.00%	1,298	100.00%	0	0.00%	0	0.00%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Ottoville Banking Company 2018

Assessment Area/Group: Ottoville 2014

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
Income Categories	#	%	$(000s)	%	#	%	$(000s)	%	#	%	$(000s)	%
	By Tract Income											
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Low/Moderate Total	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Middle	13	52.00%	933	32.00%	7	43.80%	839	41.00%	0	0.00%	0	0.00%
Upper	12	48.00%	1,979	68.00%	9	56.30%	1,209	59.00%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	25	100.00%	2,912	100.00%	16	100.00%	2,049	100.00%	0	0.00%	0	0.00%
	By Revenue											
Total $1Million or Less	25	100.00%	2,912	100.00%	16	100.00%	2,049	100.00%	0	0.00%	0	0.00%
Over $1Million	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	25	100.00%	2,912	100.00%	16	100.00%	2,049	100.00%	0	0.00%	0	0.00%
	By Loan Size											
$100,000 or less	20	80.00%	579	19.90%	10	62.50%	292	14.30%	0	0.00%	0	0.00%
$100,001 - $250,000	4	16.00%	833	28.60%	3	18.80%	350	17.10%	0	0.00%	0	0.00%
$250,001 - $1 Million (Bus)-$500k (Farm)	0	0.00%	0	0.00%	2	12.50%	776	37.90%	0	0.00%	0	0.00%
Over $1Million (Bus)-$500k (Farm)	1	4.00%	1,500	51.50%	1	6.30%	630	30.80%	0	0.00%	0	0.00%
Total	25	100.00%	2,912	100.00%	16	100.00%	2,049	100.00%	0	0.00%	0	0.00%
	By Loan Size and Revenue $1 Million or Less											
$100,000 or less	20	80.00%	579	19.90%	10	62.50%	292	14.30%	0	0.00%	0	0.00%
$100,001 - $250,000	4	16.00%	833	28.60%	3	18.80%	350	17.10%	0	0.00%	0	0.00%
$250,001 - $1 Million (Bus)-$500k (Farm)	0	0.00%	0	0.00%	2	12.50%	776	37.90%	0	0.00%	0	0.00%
Over $1Million (Bus)-$500k (Farm)	1	4.00%	1,500	51.50%	1	6.30%	630	30.80%	0	0.00%	0	0.00%
Total	25	100.00%	2,912	100.00%	16	100.00%	2,049	100.00%	0	0.00%	0	0.00%

*Information based on 2010 ACS data

Consumer Loan Distribution Table

Exam: Ottoville Banking Company 2018

Assessment Area/Group :Ottoville 2017

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Consumer Loans							
Low	0	0.00%	0	0.00%	4	33.30%	30	28.00%
Moderate	0	0.00%	0	0.00%	4	33.30%	30	27.90%
Low/Moderate Total	0	0.00%	0	0.00%	8	66.70%	61	55.90%
Middle	5	41.70%	43	39.90%	2	16.70%	14	13.20%
Upper	7	58.30%	65	60.10%	2	16.70%	34	30.90%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	12	100.00%	109	100.00%	12	100.00%	109	100.00%
	Other - Unsecured							
Low	0	0.00%	0	0.00%	4	28.60%	6	10.40%
Moderate	0	0.00%	0	0.00%	1	7.10%	6	9.80%
Low/Moderate Total	0	0.00%	0	0.00%	5	35.70%	12	20.20%
Middle	4	28.60%	16	26.80%	4	28.60%	15	23.70%
Upper	10	71.40%	45	73.20%	2	14.30%	24	38.40%
Unknown	0	0.00%	0	0.00%	3	21.40%	11	17.70%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	14	100.00%	61	100.00%	14	100.00%	61	100.00%
	Residential Loans							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	2	40.00%	97	16.10%
Low/Moderate Total	0	0.00%	0	0.00%	2	40.00%	97	16.10%
Middle	3	60.00%	419	69.40%	0	0.00%	0	0.00%
Upper	2	40.00%	185	30.60%	3	60.00%	507	83.90%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	5	100.00%	604	100.00%	5	100.00%	604	100.00%
	Consumer Loan Totals							
Low	0	0.00%	0	0.00%	8	25.80%	37	4.80%
Moderate	0	0.00%	0	0.00%	7	22.60%	133	17.20%
Low/Moderate Total	0	0.00%	0	0.00%	15	48.40%	170	22.00%
Middle	12	38.70%	479	61.90%	6	19.40%	29	3.70%
Upper	19	61.30%	295	38.10%	7	22.60%	564	72.90%
Unknown	0	0.00%	0	0.00%	3	9.70%	11	1.40%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	31	100.00%	773	100.00%	31	100.00%	773	100.00%

Consumer Loan Distribution Table

Exam: Ottoville Banking Company 2018

Assessment Area/Group : Ottoville 2016

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Consumer Loans							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	5	27.80%	33	17.50%
Low/Moderate Total	0	0.00%	0	0.00%	5	27.80%	33	17.50%
Middle	10	55.60%	119	63.40%	8	44.40%	109	58.40%
Upper	8	44.40%	69	36.60%	4	22.20%	42	22.20%
Unknown	0	0.00%	0	0.00%	1	5.60%	3	1.90%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	18	100.00%	187	100.00%	18	100.00%	187	100.00%
	Other - Unsecured							
Low	0	0.00%	0	0.00%	5	35.70%	16	35.10%
Moderate	0	0.00%	0	0.00%	1	7.10%	2	4.40%
Low/Moderate Total	0	0.00%	0	0.00%	6	42.90%	18	39.50%
Middle	6	42.90%	23	49.80%	4	28.60%	15	32.10%
Upper	8	57.10%	23	50.20%	2	14.30%	10	22.60%
Unknown	0	0.00%	0	0.00%	2	14.30%	3	5.80%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	14	100.00%	45	100.00%	14	100.00%	45	100.00%
	Residential Loans							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	3	50.00%	209	48.40%
Low/Moderate Total	0	0.00%	0	0.00%	3	50.00%	209	48.40%
Middle	1	16.70%	65	15.00%	3	50.00%	222	51.60%
Upper	5	83.30%	366	85.00%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	6	100.00%	431	100.00%	6	100.00%	431	100.00%
	Consumer Loan Totals							
Low	0	0.00%	0	0.00%	5	13.20%	16	2.40%
Moderate	0	0.00%	0	0.00%	9	23.70%	243	36.70%
Low/Moderate Total	0	0.00%	0	0.00%	14	36.80%	259	39.10%
Middle	17	44.70%	206	31.00%	15	39.50%	346	52.20%
Upper	21	55.30%	457	69.00%	6	15.80%	52	7.80%
Unknown	0	0.00%	0	0.00%	3	7.90%	6	0.90%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	38	100.00%	663	100.00%	38	100.00%	663	100.00%

Consumer Loan Distribution Table

Exam: Ottoville Banking Company 2018

Assessment Area/Group : Ottoville 2015

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Consumer Loans							
Low	0	0.00%	0	0.00%	4	15.40%	36	14.40%
Moderate	0	0.00%	0	0.00%	4	15.40%	38	15.00%
Low/Moderate Total	0	0.00%	0	0.00%	8	30.80%	74	29.40%
Middle	10	38.50%	86	34.50%	10	38.50%	129	51.50%
Upper	16	61.50%	164	65.50%	5	19.20%	39	15.40%
Unknown	0	0.00%	0	0.00%	3	11.50%	9	3.70%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	26	100.00%	251	100.00%	26	100.00%	251	100.00%
	Other - Unsecured							
Low	0	0.00%	0	0.00%	6	27.30%	18	13.90%
Moderate	0	0.00%	0	0.00%	2	9.10%	6	4.60%
Low/Moderate Total	0	0.00%	0	0.00%	8	36.40%	24	18.50%
Middle	7	31.80%	59	44.50%	5	22.70%	17	12.90%
Upper	15	68.20%	73	55.50%	6	27.30%	88	66.80%
Unknown	0	0.00%	0	0.00%	3	13.60%	2	1.80%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	22	100.00%	131	100.00%	22	100.00%	131	100.00%
	Residential Loans							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	0	0.00%	0	0.00%	3	18.80%	228	15.80%
Low/Moderate Total	0	0.00%	0	0.00%	3	18.80%	228	15.80%
Middle	9	56.30%	724	50.10%	5	31.30%	389	26.90%
Upper	7	43.80%	722	49.90%	8	50.00%	829	57.30%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	16	100.00%	1,446	100.00%	16	100.00%	1,446	100.00%
	Consumer Loan Totals							
Low	0	0.00%	0	0.00%	10	15.60%	54	3.00%
Moderate	0	0.00%	0	0.00%	9	14.10%	272	14.90%
Low/Moderate Total	0	0.00%	0	0.00%	19	29.70%	326	17.80%
Middle	26	40.60%	869	47.50%	20	31.30%	535	29.30%
Upper	38	59.40%	959	52.50%	19	29.70%	956	52.30%
Unknown	0	0.00%	0	0.00%	6	9.40%	12	0.60%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	64	100.00%	1,828	100.00%	64	100.00%	1,828	100.00%

Consumer Loan Distribution Table

Exam: Ottoville Banking Company 2018

Assessment Area/Group :Ottoville 2014

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	$(000s)	%	#	%	$(000s)	%
	Consumer Loans							
Low	0	0.00%	0	0.00%	1	6.30%	11	6.70%
Moderate	0	0.00%	0	0.00%	5	31.30%	43	26.00%
Low/Moderate Total	0	0.00%	0	0.00%	6	37.50%	54	32.70%
Middle	6	37.50%	67	40.30%	6	37.50%	56	33.80%
Upper	10	62.50%	98	59.70%	3	18.80%	51	30.70%
Unknown	0	0.00%	0	0.00%	1	6.30%	5	2.90%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	16	100.00%	165	100.00%	16	100.00%	165	100.00%
	Other - Unsecured							
Low	0	0.00%	0	0.00%	3	15.80%	15	12.30%
Moderate	0	0.00%	0	0.00%	6	31.60%	22	18.90%
Low/Moderate Total	0	0.00%	0	0.00%	9	47.40%	37	31.20%
Middle	6	31.60%	48	40.30%	5	26.30%	29	24.70%
Upper	13	68.40%	71	59.70%	4	21.10%	52	43.60%
Unknown	0	0.00%	0	0.00%	1	5.30%	1	0.40%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	19	100.00%	118	100.00%	19	100.00%	118	100.00%
	Residential Loans							
Low	0	0.00%	0	0.00%	3	27.30%	209	35.80%
Moderate	0	0.00%	0	0.00%	4	36.40%	202	34.70%
Low/Moderate Total	0	0.00%	0	0.00%	7	63.60%	411	70.40%
Middle	4	36.40%	283	48.50%	2	18.20%	54	9.30%
Upper	7	63.60%	301	51.50%	2	18.20%	118	20.20%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	11	100.00%	583	100.00%	11	100.00%	583	100.00%
	Consumer Loan Totals							
Low	0	0.00%	0	0.00%	7	15.20%	234	27.00%
Moderate	0	0.00%	0	0.00%	15	32.60%	267	30.90%
Low/Moderate Total	0	0.00%	0	0.00%	22	47.80%	502	57.90%
Middle	16	34.80%	397	45.80%	13	28.30%	139	16.10%
Upper	30	65.20%	470	54.20%	9	19.60%	220	25.40%
Unknown	0	0.00%	0	0.00%	2	4.30%	5	0.60%
Tract Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	46	100.00%	866	100.00%	46	100.00%	866	100.00%

APPENDIX C

GLOSSARY OF TERMS

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for 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.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

(i) Low-or moderate-income geographies;
(ii) Designated disaster areas; or,
(iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
    a. Rates of poverty, unemployment, and population loss; or
    b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

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

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

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

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

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

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

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

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

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

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

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

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

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

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

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