

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	1	100	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	90	0	0	0	0	1	90	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	190	0	0	0	0	2	190	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKALOOSA COUNTY (091), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	850	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	190	1	150	2	1,600	3	340	0	0
STATE TOTAL	2	190	1	150	2	1,600	3	340	0	0

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Institution: PEOPLES BANK

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (177), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	155	2	1,195	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	2	1,195	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	155	2	1,195	0	0	0	0
STATE TOTAL	0	0	1	155	2	1,195	0	0	0	0

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLOYD COUNTY (071), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	135	1	110	0	0	1	30	0	0
Middle Income	14	623	8	1,452	4	1,651	14	1,781	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	758	9	1,562	4	1,651	15	1,811	0	0
GREENUP COUNTY (089), KY										
MSA 26580										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	188	2	439	2	1,350	4	283	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	188	2	439	2	1,350	4	283	0	0
JOHNSON COUNTY (115), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	158	1	113	0	0	4	236	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	158	1	113	0	0	4	236	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENTON COUNTY (117), KY										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	1	250	1	600	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	1	250	1	600	0	0	0	0
KNOTT COUNTY (119), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
LAWRENCE COUNTY (127), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	499	1	499	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	499	1	499	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LETCHER COUNTY (133), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
MAGOFFIN COUNTY (153), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
MARTIN COUNTY (159), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	137	0	0	0	0	3	137	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	137	0	0	0	0	3	137	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIKE COUNTY (195), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	1	218	0	0	2	303	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	1	218	0	0	2	303	0	0
ROWAN COUNTY (205), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	277	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	277	0	0	0	0
SCOTT COUNTY (209), KY										
MSA 30460										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	38	1,777	16	2,922	8	3,901	32	2,991	0	0

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State: KENTUCKY (21)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	163	1	250	5	2,576	2	599	0	0
STATE TOTAL	41	1,940	17	3,172	13	6,477	34	3,590	0	0

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATHENS COUNTY (009), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	51	0	0	1	261	1	51	0	0
Middle Income	7	218	3	504	1	407	10	998	0	0
Upper Income	3	73	0	0	1	369	2	394	0	0
Income Not Known	3	55	0	0	0	0	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	397	3	504	3	1,037	14	1,468	0	0
BELMONT COUNTY (013), OH										
MSA 48540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	253	0	0	0	0	2	84	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	253	0	0	0	0	2	84	0	0
BROWN COUNTY (015), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	210	1	147	3	1,620	8	612	0	0
Middle Income	2	42	0	0	0	0	2	42	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	252	1	147	3	1,620	10	654	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	1	100	1	200	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	150	0	0	3	1,079	2	329	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	1	200	3	1,079	2	329	0	0
CARROLL COUNTY (019), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	0	0	0	0
CLERMONT COUNTY (025), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	263	1	161	1	259	3	35	0	0
Middle Income	4	126	4	674	5	2,012	4	601	0	0
Upper Income	1	99	1	169	1	400	1	99	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	488	6	1,004	7	2,671	8	735	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (027), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	90	1	200	2	1,015	1	50	0	0
Middle Income	11	460	3	472	3	1,340	11	972	0	0
Upper Income	2	73	0	0	1	303	3	376	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	623	4	672	6	2,658	15	1,398	0	0
COSHOCTON COUNTY (031), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	520	2	280	1	450	7	371	0	0
Middle Income	8	340	1	130	3	1,652	5	188	0	0
Upper Income	2	89	0	0	1	600	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	949	3	410	5	2,702	12	559	0	0

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Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	75	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	75	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,000	1	500	0	0
Median Family Income 60-70%	0	0	1	250	2	1,321	1	871	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	1	500	0	0
Median Family Income 90-100%	1	39	0	0	1	263	1	39	0	0
Median Family Income 100-110%	2	150	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	2	246	0	0	1	143	0	0
Median Family Income >= 120%	1	50	1	168	16	7,763	5	1,837	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	489	4	664	22	10,847	10	3,890	0	0
DELAWARE COUNTY (041), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	300	3	2,172	1	796	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	300	3	2,172	1	796	0	0

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (045), OH										
MSA 18140										
Inside AA 0004										
Low Income	4	179	2	245	2	1,079	6	424	0	0
Moderate Income	2	188	2	375	1	500	2	213	0	0
Middle Income	12	503	2	332	8	3,546	13	1,617	0	0
Upper Income	1	96	2	480	4	2,004	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	966	8	1,432	15	7,129	21	2,254	0	0
FAYETTE COUNTY (047), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	225	0	0	1	75	0	0

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	115	1	220	0	0	0	0	0	0
Median Family Income 40-50%	1	27	0	0	1	800	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	114	1	225	1	963	3	1,248	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	125	1	300	0	0	0	0
Median Family Income 100-110%	0	0	2	390	1	320	1	184	0	0
Median Family Income 110-120%	0	0	0	0	2	857	1	357	0	0
Median Family Income >= 120%	3	195	0	0	5	2,346	5	1,391	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	551	5	960	13	6,586	10	3,180	0	0
FULTON COUNTY (051), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GALLIA COUNTY (053), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	1	37	0	0
Middle Income	2	74	0	0	0	0	2	74	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	111	0	0	0	0	3	111	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GEAUGA COUNTY (055), OH 2/										
MSA 17460										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	450	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	450	0	0	1	250	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	175	0	0	1	350	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	0	0	1	350	0	0	0	0
Totals For County: (055) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	175	0	0	1	350	0	0	0	0
Upper Income	0	0	2	450	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	2	450	1	350	1	250	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (057), OH										
MSA 19430										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	0	0	0	0
Middle Income	0	0	1	240	0	0	1	240	0	0
Upper Income	0	0	2	350	3	1,930	2	988	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	590	4	2,230	3	1,228	0	0
GUERNSEY COUNTY (059), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	21	857	3	503	2	1,150	13	937	0	0
Middle Income	20	936	5	946	0	0	15	998	0	0
Upper Income	3	134	0	0	0	0	3	134	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,927	8	1,449	2	1,150	31	2,069	0	0

Footnote:

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Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	99	1	150	1	450	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	225	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	550	0	0	0	0
Median Family Income 60-70%	0	0	3	550	1	500	1	250	0	0
Median Family Income 70-80%	0	0	2	300	0	0	0	0	0	0
Median Family Income 80-90%	1	60	1	236	0	0	2	296	0	0
Median Family Income 90-100%	0	0	1	200	1	600	0	0	0	0
Median Family Income 100-110%	1	37	0	0	0	0	1	37	0	0
Median Family Income 110-120%	0	0	0	0	1	451	0	0	0	0
Median Family Income >= 120%	3	165	1	157	0	0	3	165	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	361	10	1,818	5	2,551	7	748	0	0
HANCOCK COUNTY (063), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,300	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIGHLAND COUNTY (071), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	75	0	0	0	0	0	0	0	0
Middle Income	3	62	0	0	1	343	4	405	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	137	0	0	1	343	4	405	0	0
HOCKING COUNTY (073), OH										
MSA 18140										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
HOLMES COUNTY (075), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	382	3	653	2	967	2	967	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	382	3	653	2	967	2	967	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (079), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	9	407	2	350	0	0	11	757	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	457	2	350	0	0	12	807	0	0
KNOX COUNTY (083), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	3	384	2	1,113	0	0	0	0
Upper Income	1	25	1	150	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	4	534	2	1,113	1	25	0	0
LAKE COUNTY (085), OH 2/										
MSA 17460										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAWRENCE COUNTY (087), OH										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	137	2	400	7	3,500	1	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	137	2	400	7	3,500	1	45	0	0
LICKING COUNTY (089), OH										
MSA 18140										
Inside AA 0004										
Low Income	1	100	0	0	1	500	0	0	0	0
Moderate Income	1	50	2	478	1	445	3	723	0	0
Middle Income	1	8	1	249	2	926	1	249	0	0
Upper Income	0	0	0	0	3	1,441	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	158	3	727	7	3,312	4	972	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	1	150	0	0
Middle Income	0	0	1	250	2	1,420	0	0	0	0
Upper Income	0	0	0	0	2	1,719	1	900	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	4	3,139	2	1,050	0	0

Footnote:

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Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (097), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	425	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	425	0	0	0	0
MEDINA COUNTY (103), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,081	1	616	0	0
Upper Income	1	100	0	0	3	1,379	3	979	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	5	2,460	4	1,595	0	0
MEIGS COUNTY (105), OH										
MSA NA										
Inside AA 0011										
Low Income	1	43	0	0	0	0	1	43	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	109	1	225	0	0	3	334	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	152	1	225	0	0	4	377	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI COUNTY (109), OH										
MSA 19430										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	1	110	2	1,032	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	235	2	1,032	0	0	0	0
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	2	630	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	39	2	407	1	700	1	39	0	0
Median Family Income 90-100%	3	118	0	0	2	720	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	180	5	2,444	0	0	0	0
Median Family Income >= 120%	2	175	0	0	1	480	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	332	4	837	13	5,974	2	139	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORGAN COUNTY (115), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	268	2	324	2	648	9	693	0	0
Middle Income	6	184	0	0	0	0	6	184	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	452	2	324	2	648	15	877	0	0
MUSKINGUM COUNTY (119), OH										
MSA NA										
Inside AA 0011										
Low Income	1	25	0	0	1	750	1	750	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	596	6	1,259	4	2,090	12	2,092	0	0
Upper Income	2	55	1	125	5	3,491	5	1,468	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	676	7	1,384	10	6,331	18	4,310	0	0
NOBLE COUNTY (121), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	11	1	220	1	500	2	231	0	0
Middle Income	2	116	2	424	0	0	2	234	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	127	3	644	1	500	4	465	0	0

Footnote:

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Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PERRY COUNTY (127), OH										
MSA 18140										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	31	0	0	0	0	1	31	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	1	200	0	0	1	31	0	0
PIKE COUNTY (131), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	65	0	0	0	0	1	65	0	0
Middle Income	0	0	0	0	1	265	1	265	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	1	265	2	330	0	0
PORTAGE COUNTY (133), OH										
MSA 10420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHLAND COUNTY (139), OH										
MSA 31900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	360	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	360	0	0	0	0
ROSS COUNTY (141), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
SCIOTO COUNTY (145), OH										
MSA NA										
Inside AA 0011										
Low Income	3	225	3	550	2	791	3	275	0	0
Moderate Income	9	553	3	537	4	1,943	10	1,548	0	0
Middle Income	14	685	4	739	2	658	13	1,112	0	0
Upper Income	7	349	0	0	2	671	7	902	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,812	10	1,826	10	4,063	33	3,837	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SENECA COUNTY (147), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	2	175	3	587	8	2,735	3	604	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	250	3	587	8	2,735	5	679	0	0

Footnote:

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Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (153), OH										
MSA 10420										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	1	136	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	168	0	0	0	0	1	68	0	0
Median Family Income 70-80%	3	132	1	118	2	1,098	4	250	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	2	885	2	610	0	0
Median Family Income 100-110%	3	131	0	0	1	400	2	111	0	0
Median Family Income 110-120%	0	0	1	150	0	0	1	150	0	0
Median Family Income >= 120%	1	41	2	325	6	2,540	2	490	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	547	5	729	11	4,923	12	1,679	0	0
TUSCARAWAS COUNTY (157), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	209	0	0	1	315	4	209	0	0
Middle Income	1	37	2	312	1	419	3	568	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	246	2	312	2	734	7	777	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (159), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	160	2	783	2	543	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	2	783	2	543	0	0
VAN WERT COUNTY (161), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
WARREN COUNTY (165), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	557	4	623	7	2,771	19	2,237	0	0
Upper Income	4	205	4	690	7	3,461	3	170	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	762	8	1,313	14	6,232	22	2,407	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (167), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	804	2	307	2	1,120	16	723	0	0
Middle Income	24	1,045	13	2,318	11	5,055	19	1,178	0	0
Upper Income	1	30	2	395	3	2,050	3	1,080	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	1,879	17	3,020	16	8,225	38	2,981	0	0
WAYNE COUNTY (169), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	2,100	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	2,100	0	0	0	0
TOTAL INSIDE AA IN STATE	314	14,133	116	20,588	145	69,054	310	34,666	0	0
TOTAL OUTSIDE AA IN STATE	38	2,605	30	5,747	78	40,092	37	10,710	0	0
STATE TOTAL	352	16,738	146	26,335	223	109,146	347	45,376	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CABELL COUNTY (011), WV										
MSA 26580										
Inside AA 0008										
Low Income	2	133	0	0	4	2,173	2	665	0	0
Moderate Income	0	0	0	0	1	650	0	0	0	0
Middle Income	1	75	2	246	2	913	1	313	0	0
Upper Income	1	10	0	0	1	750	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	218	2	246	8	4,486	4	988	0	0
JACKSON COUNTY (035), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
KANAWHA COUNTY (039), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	1	288	1	288	0	0
Moderate Income	0	0	1	180	0	0	0	0	0	0
Middle Income	1	84	0	0	1	675	0	0	0	0
Upper Income	0	0	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	2	330	2	963	1	288	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (043), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	326	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	326	0	0	0	0	0	0
LOGAN COUNTY (045), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
MASON COUNTY (053), WV										
MSA NA										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	127	0	0	3	1,704	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	127	0	0	3	1,704	1	100	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLEASANTS COUNTY (073), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	138	0	0	1	317	3	455	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	138	0	0	1	317	3	455	0	0
PUTNAM COUNTY (079), WV										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,450	0	0	0	0
Upper Income	1	75	0	0	3	1,512	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	5	2,962	1	75	0	0
SUMMERS COUNTY (089), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	560	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	560	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TYLER COUNTY (095), WV										
MSA NA										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	229	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	229	0	0	0	0	0	0
WAYNE COUNTY (099), WV										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
WETZEL COUNTY (103), WV										
MSA NA										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	154	1	125	0	0	2	179	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	154	1	125	0	0	2	179	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WIRT COUNTY (105), WV										
MSA 37620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
WOOD COUNTY (107), WV										
MSA 37620										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	267	1	148	2	1,563	1	35	0	0
Middle Income	23	879	6	1,007	7	3,815	24	2,057	0	0
Upper Income	1	30	1	109	0	0	2	139	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,176	8	1,264	9	5,378	27	2,231	0	0
TOTAL INSIDE AA IN STATE	40	1,675	13	1,864	20	11,568	34	3,498	0	0
TOTAL OUTSIDE AA IN STATE	5	332	6	1,056	10	5,302	7	1,003	0	0
STATE TOTAL	45	2,007	19	2,920	30	16,870	41	4,501	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	392	17,585	145	25,374	173	84,523	376	41,155	0	0
TOTAL OUTSIDE AA	48	3,290	39	7,358	97	50,765	49	12,652	0	0
TOTAL INSIDE & OUTSIDE	440	20,875	184	32,732	270	135,288	425	53,807	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
 Small Farm Loans - Originations
 Institution: PEOPLES BANK

Respondent ID: 0000577128
 Agency: FRS - 2
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	154	0	0	1	154	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	154	0	0	1	154	0	0
BROWN COUNTY (015), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	138	3	449	4	1,131	9	1,162	0	0
Middle Income	3	174	2	410	0	0	5	584	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	312	5	859	4	1,131	14	1,746	0	0
CLARK COUNTY (023), OH										
MSA 44220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

Loans by County

Respondent ID: 0000577128

Small Farm Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLERMONT COUNTY (025), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	1	300	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	1	300	2	335	0	0
CLINTON COUNTY (027), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	165	4	620	2	792	8	1,040	0	0
Upper Income	7	274	3	430	0	0	9	604	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	439	7	1,050	2	792	17	1,644	0	0
COSHOCTON COUNTY (031), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	120	0	0	0	0	2	120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	2	120	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: PEOPLES BANK

Respondent ID: 0000577128
 Agency: FRS - 2
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (045), OH										
MSA 18140										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	166	3	517	0	0	4	443	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	216	3	517	0	0	5	493	0	0
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	450	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: PEOPLES BANK

Respondent ID: 0000577128
 Agency: FRS - 2
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (057), OH										
MSA 19430										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	3	455	2	680	6	1,225	0	0
Upper Income	5	200	0	0	4	1,497	8	1,297	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	290	3	455	6	2,177	14	2,522	0	0
GUERNSEY COUNTY (059), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	226	0	0	1	226	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	226	0	0	1	226	0	0
HIGHLAND COUNTY (071), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	149	3	560	2	615	6	1,070	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	149	3	560	2	615	6	1,070	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: PEOPLES BANK

Respondent ID: 0000577128
 Agency: FRS - 2
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (079), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	61	0	0	0	0	2	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	61	0	0	0	0	2	61	0	0
KNOX COUNTY (083), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
MEIGS COUNTY (105), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	1	275	2	335	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	1	275	2	335	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: PEOPLES BANK

Respondent ID: 0000577128
 Agency: FRS - 2
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (111), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
MORGAN COUNTY (115), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	1	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	1	79	0	0
NOBLE COUNTY (121), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	0	0	0	0	1	24	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0

Loans by County

Small Farm Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PERRY COUNTY (127), OH										
MSA 18140										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	485	1	485	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	485	1	485	0	0
SCIOTO COUNTY (145), OH										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	0	0	0	0	1	76	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	1	76	0	0
WARREN COUNTY (165), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	105	0	0	2	810	4	915	0	0
Upper Income	1	50	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	155	1	200	2	810	5	1,115	0	0
TOTAL INSIDE AA IN STATE	37	1,726	21	3,662	13	4,408	61	8,059	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: PEOPLES BANK

Respondent ID: 0000577128
 Agency: FRS - 2
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	7	350	5	809	7	2,627	16	2,736	0	0
STATE TOTAL	44	2,076	26	4,471	20	7,035	77	10,795	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	37	1,726	21	3,662	13	4,408	61	8,059	0	0
TOTAL OUTSIDE AA	7	350	5	809	7	2,627	16	2,736	0	0
TOTAL INSIDE & OUTSIDE	44	2,076	26	4,471	20	7,035	77	10,795	0	0

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: PEOPLES BANK

Respondent ID: 0000577128
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - SUMMIT COUNTY (153) - MSA 10420	27	6,199	12	1,679	0	0
OH - BROWN COUNTY (015) - MSA 17140	13	2,019	10	654	0	0
OH - CLERMONT COUNTY (025) - MSA 17140	26	4,163	8	735	0	0
OH - HAMILTON COUNTY (061) - MSA 17140	21	4,730	7	748	0	0
OH - WARREN COUNTY (165) - MSA 17140	38	8,307	22	2,407	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17460	33	12,000	10	3,890	0	0
OH - GEAUGA COUNTY (055) - MSA 17460 2/	2	450	1	250	0	0
OH - LAKE COUNTY (085) - MSA 17460 2/	1	200	0	0	0	0
OH - FAIRFIELD COUNTY (045) - MSA 18140	42	9,527	21	2,254	0	0
OH - HOCKING COUNTY (073) - MSA 18140	1	250	1	250	0	0
OH - LICKING COUNTY (089) - MSA 18140	13	4,197	4	972	0	0
OH - PERRY COUNTY (127) - MSA 18140	2	231	1	31	0	0
KY - BOYD COUNTY (019) - MSA 26580	10	1,820	2	100	0	0
KY - GREENUP COUNTY (089) - MSA 26580	9	1,977	4	283	0	0
WV - CABELL COUNTY (011) - MSA 26580	14	4,950	4	988	0	0
KY - FLOYD COUNTY (071) - MSA NA	30	3,971	15	1,811	0	0
KY - JOHNSON COUNTY (115) - MSA NA	6	271	4	236	0	0
KY - MAGOFFIN COUNTY (153) - MSA NA	1	21	1	21	0	0
KY - MARTIN COUNTY (159) - MSA NA	3	137	3	137	0	0
KY - PIKE COUNTY (195) - MSA NA	2	303	2	303	0	0
KY - SCOTT COUNTY (209) - MSA 30460	1	100	1	100	0	0
OH - ATHENS COUNTY (009) - MSA NA	20	1,938	14	1,468	0	0
OH - CLINTON COUNTY (027) - MSA NA	25	3,953	15	1,398	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: PEOPLES BANK

Respondent ID: 0000577128
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - COSHOCTON COUNTY (031) - MSA NA	28	4,061	12	559	0	0
OH - GALLIA COUNTY (053) - MSA NA	3	111	3	111	0	0
OH - GUERNSEY COUNTY (059) - MSA NA	54	4,526	31	2,069	0	0
OH - HIGHLAND COUNTY (071) - MSA NA	6	480	4	405	0	0
OH - JACKSON COUNTY (079) - MSA NA	12	807	12	807	0	0
OH - KNOX COUNTY (083) - MSA NA	8	1,716	1	25	0	0
OH - MEIGS COUNTY (105) - MSA NA	4	377	4	377	0	0
OH - MORGAN COUNTY (115) - MSA NA	17	1,424	15	877	0	0
OH - MUSKINGUM COUNTY (119) - MSA NA	30	8,391	18	4,310	0	0
OH - NOBLE COUNTY (121) - MSA NA	7	1,271	4	465	0	0
OH - PIKE COUNTY (131) - MSA NA	2	330	2	330	0	0
OH - SCIOTO COUNTY (145) - MSA NA	53	7,701	33	3,837	0	0
OH - TUSCARAWAS COUNTY (157) - MSA NA	9	1,292	7	777	0	0
OH - WASHINGTON COUNTY (167) - MSA NA	78	13,124	38	2,981	0	0
WV - WOOD COUNTY (107) - MSA 37620	48	7,818	27	2,231	0	0
WV - MASON COUNTY (053) - MSA NA	5	1,831	1	100	0	0
WV - TYLER COUNTY (095) - MSA NA	2	229	0	0	0	0
WV - WETZEL COUNTY (103) - MSA NA	4	279	2	179	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: PEOPLES BANK

Respondent ID: 0000577128
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - BROWN COUNTY (015) - MSA 17140	16	2,302	14	1,746	0	0
OH - CLERMONT COUNTY (025) - MSA 17140	2	335	2	335	0	0
OH - WARREN COUNTY (165) - MSA 17140	6	1,165	5	1,115	0	0
OH - FAIRFIELD COUNTY (045) - MSA 18140	7	733	5	493	0	0
OH - PERRY COUNTY (127) - MSA 18140	1	485	1	485	0	0
OH - CLINTON COUNTY (027) - MSA NA	20	2,281	17	1,644	0	0
OH - COSHOCTON COUNTY (031) - MSA NA	2	120	2	120	0	0
OH - GUERNSEY COUNTY (059) - MSA NA	1	226	1	226	0	0
OH - HIGHLAND COUNTY (071) - MSA NA	8	1,324	6	1,070	0	0
OH - JACKSON COUNTY (079) - MSA NA	2	61	2	61	0	0
OH - KNOX COUNTY (083) - MSA NA	1	250	1	250	0	0
OH - MEIGS COUNTY (105) - MSA NA	2	335	2	335	0	0
OH - MORGAN COUNTY (115) - MSA NA	1	79	1	79	0	0
OH - NOBLE COUNTY (121) - MSA NA	1	24	1	24	0	0
OH - SCIOTO COUNTY (145) - MSA NA	1	76	1	76	0	0

2019 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: PEOPLES BANK

PAGE: 1 OF 1

Respondent ID: 0000577128
Agency: FRS - 2

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	22	63,491	0	0
Purchased	0	0	0	0
Total	22	63,491	0	0
Consortium/Third Party Loans (optional)				

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

ASSESSMENT AREA - 0001

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 20-30%

5017.00* 5019.00* 5053.00* 5083.01*

Median Family Income 30-40%

5011.00 5018.00* 5034.00* 5038.00* 5041.00* 5042.00* 5044.00* 5065.00* 5067.00* 5074.00*

Median Family Income 40-50%

5025.00* 5032.00* 5033.00* 5045.00* 5046.00* 5052.00* 5056.00* 5057.00* 5058.00* 5068.00* 5075.00*

5083.99* 5089.00* 5090.00* 5103.01*

Median Family Income 50-60%

5023.00* 5035.00* 5054.00* 5059.00* 5088.00* 5101.00*

Median Family Income 60-70%

5022.00 5031.00* 5064.00* 5066.00 5086.00*

Median Family Income 70-80%

5021.01 5021.02 5026.00* 5027.00* 5028.00* 5036.00* 5037.02* 5055.00* 5062.00* 5076.00* 5102.00*

5103.02* 5105.00* 5201.06* 5204.00 5309.01 5310.02*

Median Family Income 80-90%

5037.01* 5047.00* 5104.00* 5201.04* 5201.05*

Median Family Income 90-100%

5048.00* 5073.00* 5080.00* 5201.03* 5203.01* 5206.00 5301.05* 5306.03 5310.01 5311.01* 5311.03*

5318.02* 5327.02*

Median Family Income 100-110%

5061.00* 5071.01* 5072.01* 5072.02* 5202.02 5203.02* 5205.00* 5304.01* 5305.01* 5309.02* 5311.02*

5316.02* 5318.01* 5320.01 5330.00* 5334.00

Median Family Income 110-120%

5301.04* 5304.02* 5309.03* 5314.05* 5315.00* 5316.01* 5317.01* 5317.02* 5320.03* 5329.01

Median Family Income >= 120%

5071.02* 5072.03* 5202.01* 5301.01* 5301.03 5301.08* 5305.02* 5306.04* 5306.05 5306.06* 5307.00*

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

5308.00* 5314.01 5320.04* 5322.02* 5323.01 5323.02* 5325.01* 5325.02* 5326.00* 5327.01* 5327.03*
5327.05* 5327.06* 5327.08* 5329.02 5329.99* 5331.01* 5331.02* 5332.00* 5335.01* 5335.02* 5340.00
5341.00*

ASSESSMENT AREA - 0002

BROWN COUNTY (015), OH

MSA: 17140

Moderate Income

9512.01 9512.02 9513.00 9514.00 9516.00* 9517.00* 9518.00

Middle Income

9515.00 9519.00

CLERMONT COUNTY (025), OH

MSA: 17140

Moderate Income

0401.01 0402.04 0405.00 0411.02 0417.01* 0418.00*

Middle Income

0401.02* 0402.02* 0402.03* 0404.03* 0407.01 0407.02* 0408.00* 0409.00 0410.00 0411.01 0411.03*
0412.00 0413.05 0413.06* 0413.07* 0414.03* 0414.04* 0414.05* 0415.02* 0416.00* 0417.02* 0419.00
0420.00

Upper Income

0403.01* 0403.02* 0403.03* 0404.01 0404.04* 0404.05* 0406.00* 0413.03 0414.06* 0415.01*

Income Not Known

0413.04*

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income < 10%

0085.02*

Median Family Income 10-20%

0017.00* 0077.00* 0080.00 0270.00*

Median Family Income 20-30%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

0002.00* 0011.00* 0016.00* 0036.00* 0037.00* 0038.00* 0084.00* 0085.01* 0088.00* 0092.00* 0094.00*
0264.00* 0269.00*

Median Family Income 30-40%

0009.00* 0026.00* 0066.00* 0086.01* 0098.00* 0100.02* 0103.00* 0110.00 0227.00* 0267.00* 0272.00*

Median Family Income 40-50%

0022.00* 0039.00* 0064.00* 0068.00* 0069.00* 0093.00* 0095.00* 0097.00* 0100.04* 0101.00* 0217.02*
0219.00*

Median Family Income 50-60%

0025.00* 0028.00* 0032.00* 0033.00* 0055.00* 0061.00 0073.00* 0074.00* 0079.00* 0099.02* 0100.03*
0100.05* 0104.00* 0207.41* 0209.02* 0216.02* 0262.00* 0271.00*

Median Family Income 60-70%

0010.00* 0027.00* 0029.00* 0040.00* 0047.02* 0063.00* 0081.00* 0096.00* 0109.00* 0207.62* 0215.05*
0215.09* 0215.72 0218.01* 0223.01* 0232.01* 0249.01* 0253.00 0254.01* 0255.00* 0257.00* 0274.00*

Median Family Income 70-80%

0018.00* 0058.00* 0082.02* 0102.01* 0106.00* 0207.05* 0207.42* 0209.01* 0215.06* 0216.04* 0217.01*
0230.01 0232.22* 0234.00* 0252.00* 0256.00* 0258.00*

Median Family Income 80-90%

0046.05* 0054.00* 0057.02* 0059.00* 0060.00 0075.00* 0078.00* 0082.01* 0099.01* 0105.00* 0108.00*
0111.00* 0215.04* 0216.03* 0218.02* 0221.02* 0238.00 0261.01* 0261.02* 0266.00*

Median Family Income 90-100%

0041.00* 0046.04* 0056.00* 0072.00* 0083.00* 0107.00* 0205.05* 0207.61* 0210.01* 0214.01* 0214.22*
0215.08* 0220.00* 0225.00 0236.00* 0237.02* 0247.00* 0260.02*

Median Family Income 100-110%

0020.00* 0046.02* 0057.01* 0065.00* 0102.02* 0204.01* 0207.01* 0208.11* 0210.02* 0210.03* 0213.04*
0215.01* 0215.71* 0221.01* 0232.10* 0235.22* 0237.01* 0243.03 0254.02*

Median Family Income 110-120%

0042.00* 0208.02* 0223.02* 0230.02* 0240.01

Median Family Income >= 120%

0007.00* 0019.00* 0045.00* 0046.03* 0047.01* 0048.00* 0049.00* 0050.00* 0051.00* 0052.00* 0053.01*
0053.02* 0070.00* 0071.00 0204.03* 0204.04* 0205.01* 0205.02* 0205.04* 0206.01* 0206.02* 0207.07*

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

0208.12* 0211.01* 0211.02* 0212.01* 0212.02* 0213.02* 0213.03* 0214.21* 0222.00* 0224.00* 0226.01*
0226.02* 0231.00* 0233.00* 0235.01* 0235.21 0239.01* 0239.02* 0240.02 0241.00* 0242.00* 0243.01*
0243.21* 0243.22* 0244.00* 0248.00* 0249.02* 0250.01* 0250.02* 0251.01* 0251.02* 0251.03* 0251.04*
0260.01* 0265.00* 0268.00* 0273.00*

Median Family Income Not Known

0023.00* 0030.00* 0263.00*

WARREN COUNTY (165), OH

MSA: 17140

Moderate Income

0302.00* 0314.00* 0325.02*

Middle Income

0301.01* 0301.02 0305.01 0306.00 0307.00 0310.00 0311.00 0315.00 0319.04 0320.07 0321.00*
0323.00 0324.00 0325.01*

Upper Income

0305.03 0305.04 0308.00 0309.00* 0312.00* 0313.00 0316.00* 0319.02 0319.03* 0320.03* 0320.04*
0320.05* 0320.06 0322.01 0322.02*

Income Not Known

0317.00*

ASSESSMENT AREA - 0003

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income < 10%

1098.01* 1143.00*

Median Family Income 10-20%

1033.00* 1087.01* 1097.01* 1126.00* 1147.00* 1186.02*

Median Family Income 20-30%

1011.01* 1028.00* 1078.02 1116.00* 1117.00* 1121.00* 1138.01* 1193.00* 1197.02* 1207.01* 1238.00*
1410.00* 1504.00* 1512.00* 1618.00*

Median Family Income 30-40%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

1013.00* 1016.03* 1018.00* 1024.01* 1027.00* 1034.00* 1039.00* 1041.00* 1053.00* 1055.00* 1056.02*
 1093.01* 1109.01* 1115.00* 1119.02* 1122.00* 1145.01* 1149.00* 1152.00* 1153.00* 1157.00* 1158.00*
 1161.00* 1162.00* 1164.00* 1167.00* 1173.00* 1183.01* 1187.00* 1198.00* 1202.00* 1205.00* 1211.00*
 1212.00* 1213.00* 1214.01* 1214.03* 1516.00* 1517.00* 1962.00*

Median Family Income 40-50%

1014.00* 1015.01* 1017.00* 1021.01* 1023.00* 1038.00* 1042.00* 1046.00* 1048.00* 1051.00* 1054.00*
 1084.00* 1105.01* 1114.01* 1118.00* 1125.00* 1135.00* 1136.00* 1146.00* 1151.00* 1154.00* 1163.00*
 1165.00* 1168.00* 1169.00* 1172.02* 1174.00* 1178.00* 1179.00* 1182.00* 1188.00 1189.00* 1196.00*
 1199.00* 1208.02* 1222.00* 1246.00* 1275.01* 1503.00* 1518.00* 1606.02* 1617.00* 1964.00* 1965.00*

Median Family Income 50-60%

1012.00* 1021.02* 1022.00* 1024.02* 1029.00* 1031.00* 1035.00* 1044.00* 1049.00* 1062.00* 1066.00*
 1068.00* 1083.01* 1108.01* 1159.00 1166.00* 1171.01* 1175.00* 1181.01* 1191.00* 1192.02* 1194.02*
 1195.02* 1204.00* 1206.00* 1207.02* 1208.01* 1215.00* 1223.00* 1235.01* 1241.00* 1242.01* 1331.04
 1501.00* 1513.00* 1527.01* 1544.00* 1607.00* 1711.04* 1801.04* 1836.03* 1881.05*

Median Family Income 60-70%

1019.01* 1063.00* 1112.02* 1184.00* 1185.00* 1194.01* 1218.00* 1219.00* 1221.00* 1235.02* 1239.00*
 1242.02* 1243.00* 1261.00* 1323.02* 1331.03 1371.01* 1511.00* 1514.00* 1525.02* 1526.03 1526.04*
 1527.02* 1541.00* 1542.00* 1543.00* 1546.01* 1547.00 1711.02* 1771.01* 1771.03* 1772.02* 1773.04*
 1852.01* 1881.04* 1881.06* 1938.00* 1961.00*

Median Family Income 70-80%

1011.02* 1036.02* 1057.00* 1059.00* 1061.00* 1069.00* 1124.00* 1176.00* 1177.00* 1195.01* 1197.01*
 1217.00* 1236.02* 1245.00* 1323.01* 1371.02* 1381.05* 1381.09* 1403.01* 1405.00* 1407.01* 1515.00*
 1521.02* 1522.01* 1522.02* 1545.01* 1545.02* 1546.03* 1616.00* 1711.03* 1712.03* 1712.04* 1712.05*
 1712.06* 1721.03* 1781.01* 1781.02* 1782.04* 1861.06* 1881.03* 1881.07* 1939.00*

Median Family Income 80-90%

1064.00* 1065.00* 1321.00* 1371.03* 1523.02* 1523.03* 1524.00* 1606.01* 1612.00* 1613.00* 1614.00*
 1615.00* 1722.02* 1742.06* 1771.04* 1776.04 1782.01* 1834.02* 1836.04* 1851.03* 1948.00*

Median Family Income 90-100%

1070.00* 1128.00* 1236.03* 1237.00* 1322.00* 1342.04* 1381.06* 1381.07* 1381.08* 1381.10* 1401.00*
 1406.00* 1407.02* 1409.00* 1523.01* 1525.01* 1527.03* 1531.04* 1531.05* 1546.04* 1608.00* 1722.01*

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

1742.05* 1742.07* 1772.01 1773.02 1773.03* 1774.04* 1774.05* 1774.06* 1775.01* 1776.08* 1782.05*
1851.01* 1905.02* 1956.00*

Median Family Income 100-110%

1077.01 1232.00* 1236.01* 1342.06* 1408.00* 1416.02* 1602.00* 1603.00* 1604.00* 1721.02* 1731.05*
1741.06* 1751.04* 1775.03* 1775.04* 1776.05* 1776.06* 1776.07* 1782.06* 1801.02* 1851.04* 1891.10*

Median Family Income 110-120%

1234.00* 1341.00* 1342.05* 1404.00* 1411.00* 1531.03* 1531.06* 1610.00* 1611.00* 1701.01* 1702.01
1702.02 1721.01* 1731.03* 1731.06* 1741.04* 1741.07* 1751.03* 1762.00* 1774.03* 1775.05* 1776.09*
1801.03* 1812.01* 1812.04* 1841.06* 1851.02* 1852.02* 1871.03 1871.06* 1923.00* 1941.00* 1960.00*

Median Family Income >= 120%

1043.00* 1071.01* 1231.00* 1301.03* 1301.04* 1301.05* 1301.06* 1311.02 1311.03* 1311.04* 1342.03*
1343.00* 1351.03* 1351.04* 1351.05* 1351.06 1361.01* 1361.02* 1361.03* 1403.02* 1412.00* 1413.00
1414.00* 1415.00* 1416.01* 1417.00* 1521.01* 1531.07* 1551.01* 1551.02* 1561.01* 1561.02* 1601.00*
1605.00* 1609.00* 1701.02* 1731.04* 1731.07* 1741.03* 1741.05* 1742.03* 1742.04* 1751.05* 1751.06*
1752.01 1752.02* 1761.00* 1791.01* 1791.02* 1811.00* 1812.03* 1821.03* 1821.04* 1821.05* 1821.06*
1831.00* 1832.00* 1833.00* 1834.01* 1835.01 1835.02* 1836.05 1836.06* 1841.03* 1841.04 1841.05*
1841.08* 1852.03 1861.03* 1861.04* 1861.05* 1861.07* 1862.01* 1862.02* 1862.03* 1862.05 1862.06*
1871.04* 1871.05 1891.05* 1891.07* 1891.08* 1891.09* 1891.11* 1891.12* 1905.03* 1905.04* 1928.00*
1929.00* 1943.00 1945.00* 1949.00* 1957.00* 1958.00* 1959.00 1963.00*

Median Family Income Not Known

1082.01* 1123.01* 1131.01* 1141.00* 1171.02* 1172.01* 9801.00* 9805.00* 9811.00* 9900.00*

GEAUGA COUNTY (055), OH 2/

MSA: 17460

Upper Income

3106.00 3107.00* 3115.00* 3116.00* 3117.00 3118.00*

LAKE COUNTY (085), OH 2/

MSA: 17460

Moderate Income

2021.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

Middle Income

2001.00* 2002.00* 2003.00* 2004.00* 2005.00* 2006.00 2007.00* 2008.00* 2009.00* 2010.00* 2011.00*
2012.00* 2013.00* 2014.00* 2015.00* 2017.00* 2018.00* 2019.00* 2020.00* 2024.00* 2025.00* 2026.00*
2032.00* 2034.00* 2066.00*

Upper Income

2016.00* 2027.00* 2028.00* 2029.00* 2030.00* 2035.00* 2037.00* 2064.00* 2065.00*

ASSESSMENT AREA - 0004

FAIRFIELD COUNTY (045), OH

MSA: 18140

Low Income

0320.00 0322.00

Moderate Income

0316.00 0317.00 0323.00* 0326.00*

Middle Income

0301.00* 0302.00 0303.00 0304.00 0309.00 0311.00 0312.00 0313.00 0314.00 0315.00* 0321.00
0325.00 0327.01* 0327.02* 0331.00*

Upper Income

0306.00* 0307.00* 0308.00 0310.00 0328.00* 0329.00 0330.00

HOCKING COUNTY (073), OH

MSA: 18140

Moderate Income

9650.00* 9652.00 9653.00* 9654.00* 9655.00*

Middle Income

9649.00* 9651.00*

LICKING COUNTY (089), OH

MSA: 18140

Low Income

7507.00 7583.00

Moderate Income

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

7510.00* 7513.00* 7516.00 7519.00* 7522.00 7525.00* 7531.00 7536.00* 7590.00*

Middle Income

7528.00 7533.00 7541.01* 7541.02* 7544.00* 7547.00 7553.00* 7556.00* 7559.00* 7562.01* 7565.00*

7574.00* 7586.00* 7589.00*

Upper Income

7539.00* 7550.00* 7562.02* 7568.00 7571.00* 7577.00* 7591.00

PERRY COUNTY (127), OH

MSA: 18140

Low Income

9663.00*

Moderate Income

9660.00 9661.00* 9662.00*

Middle Income

9658.00 9659.00*

ASSESSMENT AREA - 0008

BOYD COUNTY (019), KY

MSA: 26580

Low Income

0308.00*

Moderate Income

0302.00 0303.00* 0304.00 0310.01*

Middle Income

0309.00* 0310.02* 0311.00 0312.00 0313.00

Upper Income

0305.00* 0306.00 0307.00*

GREENUP COUNTY (089), KY

MSA: 26580

Moderate Income

0406.00*

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

Middle Income

0402.01* 0402.02 0403.00* 0404.00 0405.01 0405.02 0407.00*

Upper Income

0401.00*

CABELL COUNTY (011), WV

MSA: 26580

Low Income

0002.00 0006.00* 0009.00 0018.00* 0109.00

Moderate Income

0001.01* 0004.00* 0010.00 0011.00* 0015.00* 0016.00*

Middle Income

0001.02* 0003.00* 0014.00* 0102.01 0102.02 0104.00* 0105.00* 0106.00* 0107.00* 0108.00

Upper Income

0012.00* 0013.00 0019.00* 0020.00* 0021.00* 0101.02 0103.00*

Income Not Known

0005.00*

ASSESSMENT AREA - 0009

FLOYD COUNTY (071), KY

MSA: NA

Moderate Income

9205.00 9207.00 9209.00*

Middle Income

9201.00 9202.00 9203.00 9204.00* 9206.00 9208.00 9210.00

JOHNSON COUNTY (115), KY

MSA: NA

Middle Income

9601.00* 9602.00 9603.00 9604.00 9605.00* 9606.00*

MAGOFFIN COUNTY (153), KY

MSA: NA

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

Moderate Income

9701.00* 9703.00* 9704.00*

Middle Income

9702.00

MARTIN COUNTY (159), KY

MSA: NA

Moderate Income

9501.00* 9502.00

Middle Income

9503.00*

PIKE COUNTY (195), KY

MSA: NA

Moderate Income

9301.00 9316.00* 9317.00 9318.00* 9319.00*

Middle Income

9303.00* 9304.00* 9305.00* 9306.00* 9307.00* 9308.00* 9309.00* 9310.00* 9311.00* 9312.00* 9313.00*

9314.00* 9315.00*

Upper Income

9302.00*

ASSESSMENT AREA - 0010

SCOTT COUNTY (209), KY

MSA: 30460

Moderate Income

0402.06*

Middle Income

0401.00* 0402.03 0402.04* 0402.05* 0403.01* 0403.03* 0404.00* 0405.01* 0406.03*

Upper Income

0403.02* 0405.02* 0406.01* 0406.02*

ASSESSMENT AREA - 0011

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

ATHENS COUNTY (009), OH

MSA: NA

Low Income

9739.01*

Moderate Income

9726.00 9732.00 9734.00*

Middle Income

9727.00* 9728.00* 9729.00 9735.00 9736.00* 9737.00 9738.00

Upper Income

9730.00 9733.00

Income Not Known

9731.01 9739.02

CLINTON COUNTY (027), OH

MSA: NA

Moderate Income

9646.00 9647.00

Middle Income

9643.00 9645.00 9648.00 9649.00 9650.00 9651.00

Upper Income

9644.00

COSHOCTON COUNTY (031), OH

MSA: NA

Moderate Income

9613.00 9614.00 9615.00

Middle Income

9609.00 9610.00 9611.00 9612.00* 9616.00 9618.00*

Upper Income

9617.00

GALLIA COUNTY (053), OH

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

MSA: NA

Moderate Income

9537.00* 9540.00

Middle Income

9535.00* 9536.00 9538.00* 9539.00* 9541.00*

GUERNSEY COUNTY (059), OH

MSA: NA

Moderate Income

9773.00 9775.00* 9776.00 9779.00

Middle Income

9771.00 9772.00 9774.00 9778.00 9780.00

Upper Income

9777.00

HIGHLAND COUNTY (071), OH

MSA: NA

Moderate Income

9544.00* 9545.00* 9548.00 9549.00*

Middle Income

9546.00 9547.00 9550.00 9551.00 9552.00

JACKSON COUNTY (079), OH

MSA: NA

Moderate Income

9576.00

Middle Income

9572.00 9573.00 9574.00 9575.00 9577.00 9578.00

KNOX COUNTY (083), OH

MSA: NA

Middle Income

0067.00 0068.01* 0068.02* 0069.00* 0070.00* 0071.00* 0072.00* 0074.00* 0075.00 0076.00

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

Upper Income

0073.00 0077.00*

MEIGS COUNTY (105), OH

MSA: NA

Low Income

9644.00

Moderate Income

9645.00*

Middle Income

9641.00 9642.00 9643.00* 9646.00

MORGAN COUNTY (115), OH

MSA: NA

Moderate Income

9689.00 9691.00

Middle Income

9688.00 9690.00

MUSKINGUM COUNTY (119), OH

MSA: NA

Low Income

9114.00

Moderate Income

9120.00* 9121.00* 9122.00* 9123.00* 9125.00*

Middle Income

9110.00* 9111.00 9112.00 9113.00* 9115.00 9116.00 9117.00* 9118.00 9119.00 9124.00 9128.00

Upper Income

9126.00* 9127.00

NOBLE COUNTY (121), OH

MSA: NA

Moderate Income

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

9685.00

Middle Income

9683.00 9684.00

PIKE COUNTY (131), OH

MSA: NA

Moderate Income

9523.00 9526.00*

Middle Income

9522.00* 9524.00* 9525.00* 9527.00

SCIOTO COUNTY (145), OH

MSA: NA

Low Income

0036.00

Moderate Income

0023.00 0030.00 0031.00 0032.00* 0034.00 0035.00 0037.00 0039.00*

Middle Income

0021.00 0022.00 0024.00 0025.00* 0026.00 0028.00 0033.00 0038.00 0040.00

Upper Income

0027.00* 0029.00

TUSCARAWAS COUNTY (157), OH

MSA: NA

Moderate Income

0208.00 0211.00 0220.02*

Middle Income

0201.00* 0204.00* 0205.00* 0206.00* 0207.00* 0209.00* 0210.00 0212.00* 0213.00 0214.00* 0215.00*

0216.00* 0217.00* 0218.00 0219.00* 0220.01*

Upper Income

0202.00* 0203.00*

VINTON COUNTY (163), OH

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

MSA: NA

Middle Income

9530.00* 9531.00* 9532.00*

WASHINGTON COUNTY (167), OH

MSA: NA

Moderate Income

0205.00 0210.00

Middle Income

0201.01 0201.02 0202.00 0203.00 0204.00* 0208.00 0209.00 0211.00 0212.00 0213.00 0216.00
0217.00

Upper Income

0214.00 0215.00

ASSESSMENT AREA - 0012

WOOD COUNTY (107), WV

MSA: 37620

Moderate Income

0007.01 0007.02* 0008.01 0009.01 0009.02*

Middle Income

0001.00 0003.00 0005.00 0008.02 0009.03 0101.01 0105.01 0105.02 0106.01* 0106.02* 0107.01
0107.02 0108.00 0109.02 0110.00

Upper Income

0004.00* 0101.02 0102.00* 0103.00 0104.00* 0109.01*

ASSESSMENT AREA - 0013

MASON COUNTY (053), WV

MSA: NA

Middle Income

9548.01 9548.02* 9549.00 9550.00 9551.01* 9551.02*

TYLER COUNTY (095), WV

MSA: NA

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

Middle Income

9618.00 9619.00 9620.00*

WETZEL COUNTY (103), WV

MSA: NA

Middle Income

0049.00 0304.00* 0305.00* 0307.00 0308.00*

OUTSIDE ASSESSMENT AREA

COLLIER COUNTY (021), FL

MSA: 34940

Moderate Income

0108.03

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 70-80%

0502.05

Median Family Income 100-110%

0401.23

OKALOOSA COUNTY (091), FL

MSA: 18880

Middle Income

0206.00

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income >= 120%

0280.02

WAYNE COUNTY (177), IN

MSA: NA

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

0011.00 0105.00

BOONE COUNTY (015), KY

MSA: 17140

Moderate Income

0703.11

FAYETTE COUNTY (067), KY

MSA: 30460

Middle Income

0034.05

KENTON COUNTY (117), KY

MSA: 17140

Middle Income

0653.00

KNOTT COUNTY (119), KY

MSA: NA

Moderate Income

9601.00

LAWRENCE COUNTY (127), KY

MSA: NA

Middle Income

9301.00

LETCHER COUNTY (133), KY

MSA: NA

Middle Income

9504.02

ROWAN COUNTY (205), KY

MSA: NA

Middle Income

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

9502.00

ADAMS COUNTY (001), OH

MSA: NA

Middle Income

7702.00

BELMONT COUNTY (013), OH

MSA: 48540

Middle Income

0106.00 0107.00 0109.00

BUTLER COUNTY (017), OH

MSA: 17140

Low Income

0111.23 0122.00

Upper Income

0111.20 0111.29

CARROLL COUNTY (019), OH

MSA: 15940

Middle Income

7203.00

CLARK COUNTY (023), OH

MSA: 44220

Upper Income

0032.00

DELAWARE COUNTY (041), OH

MSA: 18140

Upper Income

0115.50 0116.04 0117.10 0117.60

FAYETTE COUNTY (047), OH

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

MSA: NA

Moderate Income

9261.00

Middle Income

9264.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 30-40%

0092.10 0093.25

Median Family Income 40-50%

0026.00

Median Family Income 50-60%

0088.22

Median Family Income 60-70%

0048.10

Median Family Income 70-80%

0043.00 0102.00

Median Family Income 90-100%

0072.02 0079.31

Median Family Income 100-110%

0079.41 0094.40 0094.97

Median Family Income 110-120%

0063.86 0094.50

Median Family Income >= 120%

0018.10 0021.00 0064.10 0067.22 0072.09 0074.27

FULTON COUNTY (051), OH

MSA: 45780

Middle Income

0405.00

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: PEOPLES BANK

GEAUGA COUNTY (055), OH 2/

MSA: 17460

Middle Income

3120.00

GREENE COUNTY (057), OH

MSA: 19430

Moderate Income

2004.00

Middle Income

2301.00 2701.00 2801.02

Upper Income

2103.00 2201.00 2601.00 2802.00

HANCOCK COUNTY (063), OH

MSA: NA

Middle Income

0013.00

HOLMES COUNTY (075), OH

MSA: NA

Middle Income

9763.01 9763.02 9764.00 9767.00

LAWRENCE COUNTY (087), OH

MSA: 26580

Middle Income

0501.00 0510.02 0511.00

LORAIN COUNTY (093), OH

MSA: 17460

Moderate Income

0707.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

Middle Income

0912.00

Upper Income

0131.00

MADISON COUNTY (097), OH

MSA: 18140

Moderate Income

0407.00

MEDINA COUNTY (103), OH

MSA: 17460

Middle Income

4081.00

Upper Income

4060.00 4083.02 4170.00

MIAMI COUNTY (109), OH

MSA: 19430

Middle Income

3401.00

Upper Income

3501.00

MONROE COUNTY (111), OH

MSA: NA

Middle Income

9669.00

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 40-50%

0019.00 0804.00

Median Family Income 60-70%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

0034.04

Median Family Income 80-90%

0504.02 0506.00 0601.00

Median Family Income 90-100%

0015.01 0027.00

Median Family Income 110-120%

0212.00 0403.02 0404.05

Median Family Income >= 120%

0403.06 0404.01 0404.06

PORTAGE COUNTY (133), OH

MSA: 10420

Middle Income

6004.01

RICHLAND COUNTY (139), OH

MSA: 31900

Upper Income

0024.00

ROSS COUNTY (141), OH

MSA: NA

Moderate Income

9565.00

SENECA COUNTY (147), OH

MSA: NA

Middle Income

9632.00

STARK COUNTY (151), OH

MSA: 15940

Low Income

7017.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

Moderate Income

7025.00

Middle Income

7113.22 7121.02 7124.00 7144.00

UNION COUNTY (159), OH

MSA: 18140

Upper Income

0503.01 0506.01

VAN WERT COUNTY (161), OH

MSA: NA

Middle Income

0208.00

WAYNE COUNTY (169), OH

MSA: NA

Middle Income

0006.00

JACKSON COUNTY (035), WV

MSA: 16620

Middle Income

9634.00

KANAWHA COUNTY (039), WV

MSA: 16620

Low Income

0008.00

Moderate Income

0001.00

Middle Income

0103.00 0123.00

Upper Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: PEOPLES BANK

0113.02

LINCOLN COUNTY (043), WV

MSA: 16620

Middle Income

9555.00

LOGAN COUNTY (045), WV

MSA: NA

Middle Income

9562.00

PLEASANTS COUNTY (073), WV

MSA: NA

Middle Income

9622.00

PUTNAM COUNTY (079), WV

MSA: 26580

Middle Income

0205.00

Upper Income

0203.00 0206.05

SUMMERS COUNTY (089), WV

MSA: NA

Middle Income

0006.00

WAYNE COUNTY (099), WV

MSA: 26580

Moderate Income

0052.00

WIRT COUNTY (105), WV

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: PEOPLES BANK

MSA: 37620

Middle Income

0301.02

Respondent ID: 0000577128

Agency: FRS - 2

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000577128

Institution: PEOPLES BANK

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	412	412	0	0.00%
Small Farm Loans	46	46	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,324	1,324	0	0.00%
Total	1,784	1,784	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.