

Loans by County

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

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)
MARTIN COUNTY (085), FL										
MSA 38940										
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	1	62	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	62	0	0	0	0	0	0	0	0
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	148	0	0	1	148	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	148	0	0	1	148	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)
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%	1	21	1	147	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	1	21	1	147	0	0	0	0	0	0
WALTON COUNTY (131), 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	0	0	0	0	0	0	0	0
Upper Income	1	9	1	110	0	0	2	119	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	9	1	110	0	0	2	119	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	144	3	405	1	750	3	267	0	0
STATE TOTAL	4	144	3	405	1	750	3	267	0	0

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

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)
MARION COUNTY (097), IN										
MSA 26900										
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	1	305	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	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	305	0	0	0	0
RIPLEY COUNTY (137), 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	222	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	222	0	0	0	0	0	0

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Small Business Loans - Originations

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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)
VIGO COUNTY (167), IN										
MSA 45460										
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	1	42	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	0	0	0	0	0	0	0	0
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	2	381	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	381	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	78	4	848	3	935	0	0	0	0
STATE TOTAL	3	78	4	848	3	935	0	0	0	0

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Small Business Loans - Originations

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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)
BOONE COUNTY (015), KY										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	19	3,668	4	1,281	0	0	0	0
Moderate Income	2	79	1	110	0	0	0	0	0	0
Middle Income	0	0	2	290	0	0	0	0	0	0
Upper Income	2	90	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	169	22	4,068	4	1,281	0	0	0	0
BOURBON COUNTY (017), KY										
MSA 30460										
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	236	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	236	0	0	0	0	0	0
BOYD COUNTY (019), KY										
MSA 26580										
Inside AA 0006										
Low Income	3	112	1	155	1	470	0	0	0	0
Moderate Income	33	1,469	7	1,127	11	4,991	3	795	0	0
Middle Income	21	469	6	925	4	2,394	0	0	0	0
Upper Income	7	340	5	934	1	729	2	300	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	64	2,390	19	3,141	17	8,584	5	1,095	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)
JESSAMINE COUNTY (113), KY										
MSA 30460										
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	0	0	0	0
Upper Income	1	15	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	75	0	0	0	0	0	0	0	0
JOHNSON COUNTY (115), KY										
MSA NA										
Inside AA 0007										
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	39	1,038	7	914	0	0	4	354	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	39	1,038	7	914	0	0	4	354	0	0
KENTON COUNTY (117), KY										
MSA 17140										
Outside Assessment Area										
Low Income	1	5	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	881	0	0	0	0
Upper Income	1	4	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	18	0	0	2	881	0	0	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)
KNOTT COUNTY (119), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	128	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	3	128	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	3	80	1	236	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	80	1	236	0	0	0	0	0	0
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	5	262	2	281	1	275	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	5	262	2	281	1	275	0	0	0	0

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Small Business Loans - Originations

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Institution: PEOPLES BANK

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)
LEWIS COUNTY (135), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	61	0	0	0	0	0	0	0	0
Middle Income	1	89	1	106	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	4	150	1	106	0	0	0	0	0	0
MAGOFFIN COUNTY (153), KY										
MSA NA										
Inside AA 0007										
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	134	0	0	1	775	2	824	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	134	0	0	1	775	2	824	0	0
MARTIN COUNTY (159), KY										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	423	0	0	0	0	2	75	0	0
Middle Income	1	2	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	13	425	0	0	0	0	2	75	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)
MASON COUNTY (161), 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	1	20	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	20	0	0	0	0	0	0	0	0
PIKE COUNTY (195), KY										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	219	0	0	1	342	1	94	0	0
Middle Income	9	373	2	319	1	451	0	0	0	0
Upper Income	10	302	3	436	0	0	2	104	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	22	894	5	755	2	793	3	198	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	1	138	1	550	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	138	1	550	0	0	0	0

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Agency: FRS - 2

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)
SCOTT COUNTY (209), KY										
MSA 30460										
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	6	79	0	0	0	0	1	10	0	0
Upper Income	4	217	0	0	1	788	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	296	0	0	1	788	1	10	0	0
TOTAL INSIDE AA IN STATE	278	9,274	52	8,034	35	17,331	35	4,192	0	0
TOTAL OUTSIDE AA IN STATE	40	1,275	29	5,184	9	3,337	1	100	0	0
STATE TOTAL	318	10,549	81	13,218	44	20,668	36	4,292	0	0

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Small Business Loans - Originations

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Institution: PEOPLES BANK

State: MICHIGAN (26)

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)
OAKLAND COUNTY (125), MI										
MSA 47664										
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	1	157	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	688	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	1	157	1	688	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	157	1	688	0	0	0	0
STATE TOTAL	0	0	1	157	1	688	0	0	0	0

Loans by County

Respondent ID: 0000577128

Small Business Loans - Originations

Agency: FRS - 2

Institution: PEOPLES BANK

State: MISSOURI (29)

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 (071), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	479	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	479	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	0	0	1	479	0	0	0	0
STATE TOTAL	0	0	0	0	1	479	0	0	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)
BROWN COUNTY (015), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	56	1,478	12	1,813	3	1,126	2	165	0	0
Middle Income	14	327	1	240	0	0	4	70	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	70	1,805	13	2,053	3	1,126	6	235	0	0
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	3	29	3	538	4	2,804	2	750	0	0
Moderate Income	4	106	1	167	0	0	0	0	0	0
Middle Income	12	225	0	0	0	0	0	0	0	0
Upper Income	19	625	3	378	1	424	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	38	985	7	1,083	5	3,228	2	750	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	330	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	330	0	0	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)
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	1	64	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	64	0	0	0	0	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	40	1,233	4	594	4	2,251	7	539	0	0
Middle Income	85	2,128	18	2,956	6	3,140	1	15	0	0
Upper Income	20	493	6	859	3	1,737	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	145	3,854	28	4,409	13	7,128	8	554	0	0
CLINTON COUNTY (027), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	39	1,399	6	762	2	545	2	120	0	0
Middle Income	73	1,931	8	1,114	3	1,056	6	230	0	0
Upper Income	11	298	1	222	1	276	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	123	3,628	15	2,098	6	1,877	8	350	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)
COLUMBIANA COUNTY (029), 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	101	1	990	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	101	1	990	0	0	0	0
COSHOCTON COUNTY (031), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	63	2,441	9	1,347	10	5,187	3	141	0	0
Middle Income	21	501	3	356	4	1,810	2	73	0	0
Upper Income	5	135	1	197	1	1,000	2	52	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	89	3,077	13	1,900	15	7,997	7	266	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)
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	1	500	0	0	0	0
Median Family Income 20-30%	4	222	2	342	1	543	1	543	0	0
Median Family Income 30-40%	2	103	2	266	2	838	0	0	0	0
Median Family Income 40-50%	4	179	1	132	1	592	0	0	0	0
Median Family Income 50-60%	4	91	3	495	4	1,374	2	500	0	0
Median Family Income 60-70%	4	119	0	0	1	697	0	0	0	0
Median Family Income 70-80%	4	95	0	0	2	788	1	413	0	0
Median Family Income 80-90%	4	174	0	0	1	334	0	0	0	0
Median Family Income 90-100%	2	92	1	180	3	2,145	3	2,145	0	0
Median Family Income 100-110%	3	210	5	905	6	2,579	0	0	0	0
Median Family Income 110-120%	3	151	4	666	0	0	0	0	0	0
Median Family Income >= 120%	58	2,255	16	2,983	20	9,910	4	1,630	0	0
Median Family Income Not Known	2	114	1	141	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	94	3,805	35	6,110	42	20,300	11	5,231	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	1	95	1	187	0	0	0	0	0	0
Upper Income	9	195	5	726	4	1,741	1	326	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	290	6	913	4	1,741	1	326	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	11	356	3	412	3	1,136	2	252	0	0
Moderate Income	12	409	1	119	1	316	0	0	0	0
Middle Income	48	1,550	13	2,513	7	2,724	9	1,208	0	0
Upper Income	6	244	3	516	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	77	2,559	20	3,560	11	4,176	11	1,460	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	1	41	1	154	0	0	0	0	0	0
Middle Income	4	150	0	0	0	0	2	119	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	191	1	154	0	0	2	119	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	128	2	386	2	829	0	0	0	0
Median Family Income 40-50%	4	172	0	0	1	563	0	0	0	0
Median Family Income 50-60%	3	69	2	387	3	1,278	1	400	0	0
Median Family Income 60-70%	6	250	3	461	4	2,245	0	0	0	0
Median Family Income 70-80%	2	94	2	356	4	1,768	0	0	0	0
Median Family Income 80-90%	6	201	5	785	0	0	1	24	0	0
Median Family Income 90-100%	1	35	2	267	4	2,218	0	0	0	0
Median Family Income 100-110%	2	98	3	484	0	0	0	0	0	0
Median Family Income 110-120%	4	58	1	173	0	0	0	0	0	0
Median Family Income >= 120%	26	866	7	1,100	9	4,445	5	1,976	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	56	1,971	27	4,399	27	13,346	7	2,400	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 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	157	2	260	1	325	0	0	0	0
Middle Income	18	452	4	695	3	1,286	3	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	24	609	6	955	4	1,611	3	234	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	8	298	10	1,618	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	8	298	10	1,618	0	0	0	0	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	1	100	1	235	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	1	235	0	0	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	1	100	1	235	0	0	0	0	0	0
Upper Income	8	298	10	1,618	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	398	11	1,853	0	0	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

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	2	1,033	0	0	0	0
Middle Income	2	49	1	161	2	731	0	0	0	0
Upper Income	12	406	2	384	3	2,084	2	691	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	14	455	3	545	7	3,848	2	691	0	0
GUERNSEY COUNTY (059), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	85	3,364	14	2,180	7	3,844	13	775	0	0
Middle Income	42	1,263	7	1,156	1	636	11	517	0	0
Upper Income	13	401	0	0	1	266	4	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	140	5,028	21	3,336	9	4,746	28	1,492	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)
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	22	0	0	1	504	0	0	0	0
Median Family Income 20-30%	2	90	0	0	0	0	1	70	0	0
Median Family Income 30-40%	2	111	0	0	1	500	1	500	0	0
Median Family Income 40-50%	2	46	0	0	0	0	0	0	0	0
Median Family Income 50-60%	7	170	1	141	1	257	0	0	0	0
Median Family Income 60-70%	13	301	7	929	5	2,676	1	550	0	0
Median Family Income 70-80%	9	376	3	461	1	471	0	0	0	0
Median Family Income 80-90%	9	202	1	119	1	359	1	119	0	0
Median Family Income 90-100%	8	191	1	157	1	454	0	0	0	0
Median Family Income 100-110%	12	275	3	653	1	264	1	10	0	0
Median Family Income 110-120%	7	111	1	126	1	410	0	0	0	0
Median Family Income >= 120%	83	2,311	13	2,515	9	4,856	6	942	0	0
Median Family Income Not Known	2	30	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	157	4,236	30	5,101	22	10,751	11	2,191	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	1	83	1	189	4	1,389	0	0	0	0
Upper Income	2	73	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	156	1	189	4	1,389	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)
HARRISON COUNTY (067), 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	3	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	3	0	0	0	0	0	0	0	0
HIGHLAND COUNTY (071), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	16	536	0	0	0	0	1	38	0	0
Middle Income	34	579	1	175	0	0	7	133	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	50	1,115	1	175	0	0	8	171	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	6	186	1	186	2	1,005	0	0	0	0
Middle Income	1	75	1	110	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	7	261	2	296	2	1,005	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)
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	17	952	5	860	9	5,521	3	2,437	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	952	5	860	9	5,521	3	2,437	0	0
JACKSON COUNTY (079), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	163	1	146	0	0	1	146	0	0
Middle Income	45	1,534	16	2,579	6	2,894	12	1,377	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	48	1,697	17	2,725	6	2,894	13	1,523	0	0
KNOX COUNTY (083), OH										
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	15	746	9	1,488	3	2,063	6	332	0	0
Upper Income	3	122	4	684	1	378	2	114	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	18	868	13	2,172	4	2,441	8	446	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)
LAKE COUNTY (085), OH 2/										
MSA 17460										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	0	0	0	0
Middle Income	3	48	2	431	1	456	0	0	0	0
Upper Income	4	87	1	179	2	1,051	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	8	173	3	610	3	1,507	0	0	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	0	0	0	0	0	0	0	0	0	0
Upper Income	3	157	0	0	0	0	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	3	157	0	0	0	0	1	75	0	0
Totals For County: (085) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	0	0	0	0
Middle Income	3	48	2	431	1	456	0	0	0	0
Upper Income	7	244	1	179	2	1,051	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	11	330	3	610	3	1,507	1	75	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										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	130	0	0	0	0	0	0	0	0
Middle Income	21	673	12	1,959	2	627	1	344	0	0
Upper Income	1	5	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	24	808	12	1,959	2	627	1	344	0	0
LICKING COUNTY (089), OH										
MSA 18140										
Inside AA 0004										
Low Income	2	73	1	121	0	0	0	0	0	0
Moderate Income	11	396	1	155	1	282	1	282	0	0
Middle Income	20	502	5	729	3	1,227	3	272	0	0
Upper Income	12	212	2	317	1	338	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	45	1,183	9	1,322	5	1,847	4	554	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	1	42	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	1	250	3	1,372	0	0	0	0
Upper Income	5	107	3	488	0	0	1	33	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	155	4	738	3	1,372	1	33	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)
LUCAS COUNTY (095), 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	1	156	1	279	0	0	0	0
Upper Income	0	0	0	0	1	655	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	156	2	934	0	0	0	0
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	499	0	0	0	0
Middle Income	0	0	0	0	1	615	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	1,114	0	0	0	0
MAHONING COUNTY (099), OH										
MSA 49660										
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	3	184	4	552	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	184	4	552	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)
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	4	150	0	0	1	310	0	0	0	0
Upper Income	2	119	1	199	3	1,743	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	6	269	1	199	4	2,053	0	0	0	0
MEIGS COUNTY (105), OH										
MSA NA										
Inside AA 0009										
Low Income	7	150	0	0	1	853	0	0	0	0
Moderate Income	6	140	2	238	1	297	0	0	0	0
Middle Income	13	525	3	556	0	0	4	99	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	26	815	5	794	2	1,150	4	99	0	0
MERCER COUNTY (107), 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	0	0	0	0	0	0
Upper Income	0	0	0	0	2	834	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	834	0	0	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)
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	3	78	2	253	1	815	0	0	0	0
Upper Income	0	0	0	0	4	2,694	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	78	2	253	5	3,509	0	0	0	0
MONROE COUNTY (111), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	146	1	112	1	400	2	512	0	0
Middle Income	8	195	2	319	0	0	1	130	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	14	341	3	431	1	400	3	642	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)
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	1	131	0	0	0	0	0	0
Median Family Income 40-50%	3	143	3	665	3	1,078	0	0	0	0
Median Family Income 50-60%	3	156	2	278	1	798	1	80	0	0
Median Family Income 60-70%	5	185	2	254	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%	3	111	4	654	4	2,368	2	215	0	0
Median Family Income 90-100%	2	80	4	560	8	4,473	3	487	0	0
Median Family Income 100-110%	2	105	3	492	0	0	0	0	0	0
Median Family Income 110-120%	15	520	0	0	7	2,531	0	0	0	0
Median Family Income >= 120%	28	739	5	868	2	663	1	77	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	61	2,039	24	3,902	25	11,911	7	859	0	0
MORGAN COUNTY (115), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	484	1	153	1	256	4	361	0	0
Middle Income	10	311	3	565	2	891	3	142	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	32	795	4	718	3	1,147	7	503	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)
MUSKINGUM COUNTY (119), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	2	301	1	633	0	0	0	0
Moderate Income	10	332	1	116	0	0	3	205	0	0
Middle Income	24	847	6	909	10	4,816	12	3,390	0	0
Upper Income	9	357	1	113	0	0	2	102	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	43	1,536	10	1,439	11	5,449	17	3,697	0	0
NOBLE COUNTY (121), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	287	4	561	2	1,042	1	30	0	0
Middle Income	39	1,176	6	962	1	295	3	343	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	48	1,463	10	1,523	3	1,337	4	373	0	0
PERRY COUNTY (127), OH										
MSA 18140										
Inside AA 0004										
Low Income	1	17	0	0	0	0	0	0	0	0
Moderate Income	1	20	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	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	37	0	0	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)
PICKAWAY COUNTY (129), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	63	0	0	1	270	1	270	0	0
Middle Income	2	111	1	129	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	4	174	1	129	1	270	1	270	0	0
PIKE COUNTY (131), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	305	1	187	1	587	1	587	0	0
Middle Income	11	346	4	603	1	490	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	22	651	5	790	2	1,077	1	587	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	1	4	0	0	0	0	0	0	0	0
Middle Income	1	19	2	304	3	1,381	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	23	2	304	3	1,381	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)
PREBLE COUNTY (135), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	1	708	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	1	8	0	0	1	708	0	0	0	0
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	2	19	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	2	19	0	0	0	0	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	4	173	1	200	1	440	0	0	0	0
Middle Income	1	14	1	152	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	5	187	2	352	1	440	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

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)
SCIOTO COUNTY (145), OH										
MSA NA										
Inside AA 0009										
Low Income	43	1,481	6	927	1	541	0	0	0	0
Moderate Income	27	725	9	1,466	5	2,916	2	98	0	0
Middle Income	30	913	7	1,095	5	2,366	5	875	0	0
Upper Income	35	1,210	7	1,040	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	135	4,329	29	4,528	11	5,823	7	973	0	0
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	1	397	0	0	0	0
Moderate Income	0	0	0	0	2	1,171	0	0	0	0
Middle Income	18	974	14	2,317	12	5,228	3	1,001	0	0
Upper Income	4	114	1	138	3	1,790	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	22	1,088	15	2,455	18	8,586	3	1,001	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)
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%	2	86	0	0	1	781	0	0	0	0
Median Family Income 30-40%	1	23	0	0	1	414	0	0	0	0
Median Family Income 40-50%	5	136	5	596	1	424	2	150	0	0
Median Family Income 50-60%	1	8	0	0	0	0	0	0	0	0
Median Family Income 60-70%	7	476	1	164	0	0	2	100	0	0
Median Family Income 70-80%	14	429	2	395	2	717	2	222	0	0
Median Family Income 80-90%	2	33	0	0	0	0	0	0	0	0
Median Family Income 90-100%	8	222	1	173	5	2,818	0	0	0	0
Median Family Income 100-110%	15	465	2	386	3	1,202	0	0	0	0
Median Family Income 110-120%	1	72	1	123	0	0	2	195	0	0
Median Family Income >= 120%	32	1,004	6	872	8	3,507	2	800	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	88	2,954	18	2,709	21	9,863	10	1,467	0	0
TRUMBULL COUNTY (155), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	32	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	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	32	0	0	0	0	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)
TUSCARAWAS COUNTY (157), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	453	0	0	0	0	0	0
Middle Income	7	184	2	239	3	1,470	1	36	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	184	4	692	3	1,470	1	36	0	0
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	3	1,645	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	1,645	0	0	0	0
VINTON COUNTY (163), OH										
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	3	39	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	39	0	0	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)
WARREN COUNTY (165), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	432	3	560	2	1,228	0	0	0	0
Middle Income	100	2,234	10	1,532	11	4,161	7	669	0	0
Upper Income	94	2,580	12	2,179	13	5,358	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	206	5,246	25	4,271	26	10,747	7	669	0	0
WASHINGTON COUNTY (167), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	91	3,109	18	2,891	10	4,914	14	1,357	0	0
Middle Income	157	5,187	29	4,888	28	11,974	23	2,003	0	0
Upper Income	31	1,018	4	697	4	1,993	2	262	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	279	9,314	51	8,476	42	18,881	39	3,622	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	1	85	1	209	1	369	0	0	0	0
Upper Income	1	11	1	119	1	560	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	96	2	328	2	929	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)
WYANDOT COUNTY (175), 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	865	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	865	0	0	0	0
TOTAL INSIDE AA IN STATE	2,108	64,825	425	68,977	281	131,414	244	28,780	0	0
TOTAL OUTSIDE AA IN STATE	300	10,509	116	18,661	133	67,644	33	9,603	0	0
STATE TOTAL	2,408	75,334	541	87,638	414	199,058	277	38,383	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: PENNSYLVANIA (42)

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)
ADAMS COUNTY (001), PA										
MSA 23900										
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	31	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	31	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	31	0	0	0	0	0	0	0	0
STATE TOTAL	1	31	0	0	0	0	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

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: SOUTH CAROLINA (45)

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)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	49	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	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	49	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	49	0	0	0	0	0	0	0	0
STATE TOTAL	1	49	0	0	0	0	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: TEXAS (48)

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)
DALLAS COUNTY (113), TX										
MSA 19124										
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	1	148	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	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	1	148	0	0	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: TEXAS (48)

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)
TRAVIS COUNTY (453), TX										
MSA 12420										
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%	1	77	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	1	77	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	77	1	148	0	0	0	0	0	0
STATE TOTAL	1	77	1	148	0	0	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

Small Business Loans - Originations

Institution: PEOPLES BANK

Respondent ID: 0000577128

Agency: FRS - 2

State: VIRGINIA (51)

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)
BEDFORD COUNTY (019), VA										
MSA 31340										
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	16	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	16	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	16	0	0	0	0	0	0	0	0
STATE TOTAL	1	16	0	0	0	0	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)
CABELL COUNTY (011), WV										
MSA 26580										
Inside AA 0006										
Low Income	37	1,309	8	1,006	9	3,479	4	900	0	0
Moderate Income	13	580	5	838	0	0	2	50	0	0
Middle Income	25	756	7	1,088	7	3,143	6	1,517	0	0
Upper Income	26	902	5	877	5	1,936	1	162	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	101	3,547	25	3,809	21	8,558	13	2,629	0	0
CALHOUN COUNTY (013), 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	1	16	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	16	0	0	0	0	0	0	0	0
CLAY COUNTY (015), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	172	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	172	0	0	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)
FAYETTE COUNTY (019), WV										
MSA 13220										
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	138	1	409	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	138	1	409	0	0	0	0
GILMER COUNTY (021), 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	640	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	640	0	0	0	0
HANCOCK COUNTY (029), WV										
MSA 48260										
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	140	0	0	1	140	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	140	0	0	1	140	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)
HARRISON COUNTY (033), 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	1	38	0	0	0	0	0	0	0	0
Upper Income	0	0	1	117	1	953	1	953	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	38	1	117	1	953	1	953	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	4	133	2	369	1	390	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	4	133	2	369	1	390	0	0	0	0
KANAWHA COUNTY (039), WV										
MSA 16620										
Outside Assessment Area										
Low Income	1	28	0	0	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	0	0	0	0
Middle Income	10	490	4	767	1	666	1	249	0	0
Upper Income	6	198	4	551	1	450	2	500	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	18	720	8	1,318	2	1,116	3	749	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)
LINCOLN COUNTY (043), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	1	241	1	941	0	0	0	0
Middle Income	1	8	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	2	38	1	241	1	941	0	0	0	0
MASON COUNTY (053), WV										
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	24	648	6	868	4	1,957	3	136	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	24	648	6	868	4	1,957	3	136	0	0
MERCER COUNTY (055), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	17	0	0	1	799	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	1	17	0	0	1	799	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

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)
MINGO COUNTY (059), 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	14	605	3	482	2	887	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	14	605	3	482	2	887	0	0	0	0
MONONGALIA COUNTY (061), WV										
MSA 34060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	286	2	336	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	50	0	0	1	286	2	336	0	0
NICHOLAS COUNTY (067), 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	1	91	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	91	0	0	0	0	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)
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	3	95	0	0	1	298	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	95	0	0	1	298	0	0	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	3	60	3	521	3	1,785	0	0	0	0
Upper Income	8	307	8	1,237	3	1,486	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	11	367	11	1,758	6	3,271	0	0	0	0
RALEIGH COUNTY (081), WV										
MSA 13220										
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	54	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	2	54	0	0	0	0	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)
RITCHIE COUNTY (085), 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	120	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	2	120	0	0	0	0	0	0	0	0
TYLER COUNTY (095), WV										
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	8	236	1	107	1	300	3	402	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	8	236	1	107	1	300	3	402	0	0
UPSHUR COUNTY (097), 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	121	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	2	121	0	0	0	0	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)
WAYNE COUNTY (099), WV										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	176	0	0	2	779	0	0	0	0
Middle Income	7	219	2	279	4	1,885	2	520	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	395	2	279	6	2,664	2	520	0	0
WETZEL COUNTY (103), WV										
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	20	439	6	850	2	1,167	1	675	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	20	439	6	850	2	1,167	1	675	0	0
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	4	92	0	0	1	381	2	56	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	92	0	0	1	381	2	56	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)
WOOD COUNTY (107), WV										
MSA 37620										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	26	1,041	4	554	3	1,297	9	351	0	0
Middle Income	101	3,116	15	2,345	12	5,884	8	500	0	0
Upper Income	35	1,018	3	452	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	162	5,175	22	3,351	15	7,181	17	851	0	0
TOTAL INSIDE AA IN STATE	315	10,045	60	8,985	43	19,163	37	4,693	0	0
TOTAL OUTSIDE AA IN STATE	80	2,952	31	5,014	25	13,035	11	2,754	0	0
STATE TOTAL	395	12,997	91	13,999	68	32,198	48	7,447	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2,701	84,144	537	85,996	359	167,908	316	37,665	0	0
TOTAL OUTSIDE AA	439	15,260	185	30,417	173	86,868	48	12,724	0	0
TOTAL INSIDE & OUTSIDE	3,140	99,404	722	116,413	532	254,776	364	50,389	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)
BROWN COUNTY (015), OH										
MSA 17140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	127	1	110	5	1,595	8	1,529	0	0
Middle Income	1	70	0	0	0	0	1	70	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	197	1	110	5	1,595	9	1,599	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	0	0	1	500	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
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	0	0	0	0	0	0
Middle Income	2	47	0	0	0	0	2	47	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	47	0	0	0	0	2	47	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)
CLINTON COUNTY (027), OH										
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	220	4	700	0	0	9	920	0	0
Upper Income	3	57	2	370	0	0	4	227	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	8	277	6	1,070	0	0	13	1,147	0	0
COSHOCTON COUNTY (031), OH										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	0	0
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	0	0	4	580	0	0	4	580	0	0
Upper Income	2	130	0	0	0	0	1	80	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	130	4	580	0	0	5	660	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)
HIGHLAND COUNTY (071), OH										
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	199	2	319	1	371	6	478	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	199	2	319	1	371	6	478	0	0
MORGAN COUNTY (115), OH										
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	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	2	42	0	0	0	0	2	42	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	0	0	0	0	3	1,171	3	1,171	0	0
Upper Income	2	115	1	200	0	0	2	248	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	115	1	200	3	1,171	5	1,419	0	0
TOTAL INSIDE AA IN STATE	25	892	10	1,699	9	3,137	38	4,747	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	2	130	4	580	1	500	5	660	0	0
STATE TOTAL	27	1,022	14	2,279	10	3,637	43	5,407	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	25	892	10	1,699	9	3,137	38	4,747	0	0
TOTAL OUTSIDE AA	2	130	4	580	1	500	5	660	0	0
TOTAL INSIDE & OUTSIDE	27	1,022	14	2,279	10	3,637	43	5,407	0	0

2020 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	127	15,526	10	1,467	0	0
OH - BROWN COUNTY (015) - MSA 17140	86	4,984	6	235	0	0
OH - CLERMONT COUNTY (025) - MSA 17140	186	15,391	8	554	0	0
OH - HAMILTON COUNTY (061) - MSA 17140	209	20,088	11	2,191	0	0
OH - WARREN COUNTY (165) - MSA 17140	257	20,264	7	669	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17460	171	30,215	11	5,231	0	0
OH - GEAUGA COUNTY (055) - MSA 17460 2/	18	1,916	0	0	0	0
OH - LAKE COUNTY (085) - MSA 17460 2/	14	2,290	0	0	0	0
OH - FAIRFIELD COUNTY (045) - MSA 18140	108	10,295	11	1,460	0	0
OH - HOCKING COUNTY (073) - MSA 18140	11	1,562	0	0	0	0
OH - LICKING COUNTY (089) - MSA 18140	59	4,352	4	554	0	0
OH - PERRY COUNTY (127) - MSA 18140	2	37	0	0	0	0
KY - BOYD COUNTY (019) - MSA 26580	100	14,115	5	1,095	0	0
KY - GREENUP COUNTY (089) - MSA 26580	61	6,450	5	469	0	0
OH - LAWRENCE COUNTY (087) - MSA 26580	38	3,394	1	344	0	0
WV - CABELL COUNTY (011) - MSA 26580	147	15,914	13	2,629	0	0
KY - FLOYD COUNTY (071) - MSA NA	99	7,262	13	1,167	0	0
KY - JOHNSON COUNTY (115) - MSA NA	46	1,952	4	354	0	0
KY - MAGOFFIN COUNTY (153) - MSA NA	6	909	2	824	0	0
KY - MARTIN COUNTY (159) - MSA NA	13	425	2	75	0	0
KY - PIKE COUNTY (195) - MSA NA	29	2,442	3	198	0	0
KY - SCOTT COUNTY (209) - MSA 30460	11	1,084	1	10	0	0
OH - ATHENS COUNTY (009) - MSA NA	116	9,533	20	1,703	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.

2020 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 - CLINTON COUNTY (027) - MSA NA	144	7,603	8	350	0	0
OH - COSHOCTON COUNTY (031) - MSA NA	117	12,974	7	266	0	0
OH - GALLIA COUNTY (053) - MSA NA	34	3,175	3	234	0	0
OH - GUERNSEY COUNTY (059) - MSA NA	170	13,110	28	1,492	0	0
OH - HIGHLAND COUNTY (071) - MSA NA	51	1,290	8	171	0	0
OH - JACKSON COUNTY (079) - MSA NA	71	7,316	13	1,523	0	0
OH - KNOX COUNTY (083) - MSA NA	35	5,481	8	446	0	0
OH - MEIGS COUNTY (105) - MSA NA	33	2,759	4	99	0	0
OH - MORGAN COUNTY (115) - MSA NA	39	2,660	7	503	0	0
OH - MUSKINGUM COUNTY (119) - MSA NA	64	8,424	17	3,697	0	0
OH - NOBLE COUNTY (121) - MSA NA	61	4,323	4	373	0	0
OH - PIKE COUNTY (131) - MSA NA	29	2,518	1	587	0	0
OH - SCIOTO COUNTY (145) - MSA NA	175	14,680	7	973	0	0
OH - TUSCARAWAS COUNTY (157) - MSA NA	14	2,346	1	36	0	0
OH - VINTON COUNTY (163) - MSA NA	3	39	0	0	0	0
OH - WASHINGTON COUNTY (167) - MSA NA	372	36,671	39	3,622	0	0
WV - WOOD COUNTY (107) - MSA 37620	199	15,707	17	851	0	0
WV - MASON COUNTY (053) - MSA NA	34	3,473	3	136	0	0
WV - TYLER COUNTY (095) - MSA NA	10	643	3	402	0	0
WV - WETZEL COUNTY (103) - MSA NA	28	2,456	1	675	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.

2020 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	11	1,902	9	1,599	0	0
OH - CLERMONT COUNTY (025) - MSA 17140	2	47	2	47	0	0
OH - WARREN COUNTY (165) - MSA 17140	6	1,486	5	1,419	0	0
OH - CLINTON COUNTY (027) - MSA NA	14	1,347	13	1,147	0	0
OH - COSHOCTON COUNTY (031) - MSA NA	1	15	1	15	0	0
OH - HIGHLAND COUNTY (071) - MSA NA	8	889	6	478	0	0
OH - MORGAN COUNTY (115) - MSA NA	2	42	2	42	0	0

2020 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: PEOPLES BANK

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	21	23,740	0	0
Purchased	0	0	0	0
Total	21	23,740	0	0
Consortium/Third Party Loans (optional)				

2020 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*

2020 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%

2020 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*

2020 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%

2020 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

2020 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:

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2020 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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2020 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 - 0006

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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2020 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

LAWRENCE COUNTY (087), OH

MSA: 26580

Moderate Income

0508.00* 0509.00

Middle Income

0501.00 0502.00 0503.00 0504.00 0505.00 0506.00* 0507.00* 0510.01 0510.02* 0511.00 0512.00

0513.00 0514.01

Upper Income

0514.02

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 - 0007

FLOYD COUNTY (071), KY

MSA: NA

Moderate Income

Footnote:

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2020 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

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

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 - 0008

Footnote:

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2020 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

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 - 0009

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

Footnote:

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2020 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

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

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

Footnote:

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2020 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

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

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

Footnote:

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2020 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

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

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

Footnote:

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2020 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

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

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 - 0010

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

Footnote:

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2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

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Agency: FRS - 2

Institution: PEOPLES BANK

Upper Income

0004.00 0101.02 0102.00 0103.00 0104.00 0109.01

ASSESSMENT AREA - 0011

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

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

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income 100-110%

0043.28

COLLIER COUNTY (021), FL

MSA: 34940

Moderate Income

0108.03

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 70-80%

0502.05

Footnote:

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2020 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

MARTIN COUNTY (085), FL

MSA: 38940

Upper Income

0017.00

OKALOOSA COUNTY (091), FL

MSA: 18880

Middle Income

0206.00

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income >= 120%

0280.02

WALTON COUNTY (131), FL

MSA: 18880

Upper Income

9506.03

DOUGHERTY COUNTY (095), GA

MSA: 10500

Middle Income

0110.00

DEARBORN COUNTY (029), IN

MSA: 17140

Moderate Income

0803.00

FRANKLIN COUNTY (047), IN

MSA: 17140

Middle Income

9601.00 9696.00

Footnote:

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2020 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

HAMILTON COUNTY (057), IN

MSA: 26900

Moderate Income

1110.07

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 40-50%

3803.00

RIPLEY COUNTY (137), IN

MSA: NA

Middle Income

9688.00

VIGO COUNTY (167), IN

MSA: 45460

Upper Income

0112.00

WAYNE COUNTY (177), IN

MSA: NA

Middle Income

0011.00

BOONE COUNTY (015), KY

MSA: 17140

Low Income

0703.01

Moderate Income

0701.00 0703.11

Middle Income

0704.02 0706.06

Footnote:

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2020 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

0703.09 0704.01

BOURBON COUNTY (017), KY

MSA: 30460

Middle Income

0306.00

BRACKEN COUNTY (023), KY

MSA: 17140

Moderate Income

9501.00

CAMPBELL COUNTY (037), KY

MSA: 17140

Moderate Income

0505.00

Middle Income

0521.00

Upper Income

0523.02

DAVISS COUNTY (059), KY

MSA: 36980

Moderate Income

0005.00

FAYETTE COUNTY (067), KY

MSA: 30460

Middle Income

0034.05 0039.12 0042.04

Upper Income

0006.00 0039.06

FRANKLIN COUNTY (073), KY

Footnote:

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2020 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

Upper Income

0701.00

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 80-90%

0081.00

JESSAMINE COUNTY (113), KY

MSA: 30460

Middle Income

0601.01

Upper Income

0606.00

KENTON COUNTY (117), KY

MSA: 17140

Low Income

0671.00

Moderate Income

0607.00

Middle Income

0653.00

Upper Income

0655.02

KNOTT COUNTY (119), KY

MSA: NA

Moderate Income

9601.00

LAWRENCE COUNTY (127), KY

Footnote:

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2020 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

9301.00

LETCHER COUNTY (133), KY

MSA: NA

Middle Income

9501.00 9504.02

LEWIS COUNTY (135), KY

MSA: NA

Moderate Income

9302.00

Middle Income

9301.00 9303.00

MASON COUNTY (161), KY

MSA: NA

Middle Income

9604.00

ROWAN COUNTY (205), KY

MSA: NA

Middle Income

9502.00 9503.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 100-110%

1352.00

Median Family Income >= 120%

1520.00

FRANKLIN COUNTY (071), MO

Footnote:

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2020 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: 41180

Moderate Income

8007.01

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Middle Income

2002.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 50-60%

1058.04

Median Family Income 100-110%

0354.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 90-100%

0057.02

Median Family Income >= 120%

0051.00 0055.00

ADAMS COUNTY (001), OH

MSA: NA

Moderate Income

7701.00 7704.00 7706.00

Middle Income

7702.00 7703.00

ALLEN COUNTY (003), OH

MSA: 30620

Upper Income

0118.00

Footnote:

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2020 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

ASHLAND COUNTY (005), OH

MSA: NA

Middle Income

9708.00

ASHTABULA COUNTY (007), OH

MSA: NA

Middle Income

0007.02

BELMONT COUNTY (013), OH

MSA: 48540

Moderate Income

0121.00

Middle Income

0106.00 0109.00 0112.00 0124.00

BUTLER COUNTY (017), OH

MSA: 17140

Low Income

0003.00 0111.23 0122.00 0131.00 0140.00

Moderate Income

0109.06 0110.04 0141.00 0151.00

Middle Income

0102.03 0108.00 0109.04 0111.09 0111.26 0113.00 0118.00

Upper Income

0109.10 0111.10 0111.11 0111.16 0111.17 0111.18 0111.20 0111.21 0111.25 0111.28 0111.29

0111.30 0111.31 0124.00

CARROLL COUNTY (019), OH

MSA: 15940

Middle Income

7203.00

Footnote:

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2020 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

CLARK COUNTY (023), OH

MSA: 44220

Upper Income

0032.00 0037.00

COLUMBIANA COUNTY (029), OH

MSA: NA

Middle Income

9512.00

DELAWARE COUNTY (041), OH

MSA: 18140

Middle Income

0115.20

Upper Income

0114.11 0114.12 0114.23 0115.40 0115.50 0116.04 0117.10 0117.50 0117.60 0121.00 0124.00

FAYETTE COUNTY (047), OH

MSA: NA

Moderate Income

9262.00

Middle Income

9259.00 9264.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 30-40%

0082.10 0087.30 0092.10 0093.25 0099.00

Median Family Income 40-50%

0011.22 0027.30 0069.31 0069.33

Median Family Income 50-60%

0008.20 0069.45 0075.51 0082.41 0088.22 0093.71

Median Family Income 60-70%

Footnote:

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2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

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Agency: FRS - 2

Institution: PEOPLES BANK

0027.60 0038.00 0048.10 0058.20 0069.21 0092.50 0093.11 0093.86 0095.90

Median Family Income 70-80%

0043.00 0063.53 0070.43 0094.30 0095.20

Median Family Income 80-90%

0010.00 0069.23 0071.14 0074.25 0074.26 0093.74 0097.11

Median Family Income 90-100%

0071.12 0072.02 0079.31

Median Family Income 100-110%

0019.02 0063.51 0079.41 0094.97

Median Family Income 110-120%

0063.86 0070.48 0071.99 0072.05

Median Family Income >= 120%

0001.20 0018.10 0019.01 0027.80 0040.00 0058.10 0062.20 0062.30 0062.36 0063.21 0063.40

0063.93 0067.10 0067.21 0067.22 0071.32 0071.93 0071.94 0072.10 0073.93 0073.94 0074.27

0074.92 0079.22 0085.00 0097.40 0105.00

FULTON COUNTY (051), OH

MSA: 45780

Middle Income

0405.00

GEAUGA COUNTY (055), OH 2/

MSA: 17460

Middle Income

3120.00

GREENE COUNTY (057), OH

MSA: 19430

Moderate Income

2004.00

Middle Income

2003.00 2301.00 2405.00 2801.02

Footnote:

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2020 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

2101.00 2102.00 2103.00 2104.01 2104.02 2105.00 2106.02 2201.00 2202.00 2550.00 2601.00
2801.01

HANCOCK COUNTY (063), OH

MSA: NA

Middle Income

0013.00

Upper Income

0002.00 0010.00

HARRISON COUNTY (067), OH

MSA: NA

Middle Income

9757.00

HOLMES COUNTY (075), OH

MSA: NA

Middle Income

9763.01 9763.02 9764.00 9765.00 9767.00 9768.02

LAKE COUNTY (085), OH 2/

MSA: 17460

Upper Income

2049.00 2051.00

LORAIN COUNTY (093), OH

MSA: 17460

Low Income

0709.01

Middle Income

0571.00 0801.03 0806.00 0912.00

Upper Income

0104.00 0131.00 0132.00 0503.00 0902.00

Footnote:

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2020 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

LUCAS COUNTY (095), OH

MSA: 45780

Middle Income

0065.00

Upper Income

0092.02

MADISON COUNTY (097), OH

MSA: 18140

Moderate Income

0407.00

Middle Income

0402.02

MAHONING COUNTY (099), OH

MSA: 49660

Upper Income

8120.02 8121.00 8133.00

MEDINA COUNTY (103), OH

MSA: 17460

Middle Income

4081.00 4160.00 4172.00

Upper Income

4020.00 4060.00 4083.02

MERCER COUNTY (107), OH

MSA: NA

Upper Income

9677.00 9679.00

MIAMI COUNTY (109), OH

MSA: 19430

Footnote:

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2020 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

3401.00 3450.00 3652.00 3653.01

Upper Income

3501.00 3550.01 3801.00

MONROE COUNTY (111), OH

MSA: NA

Moderate Income

9668.00

Middle Income

9666.00 9667.00 9669.00

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 30-40%

0703.00

Median Family Income 40-50%

0009.00 0018.00 0019.00 0804.00 1651.00

Median Family Income 50-60%

0030.00 0801.00 0805.00

Median Family Income 60-70%

0008.02 0211.00 0301.00 0503.03

Median Family Income 80-90%

0504.02 0506.00 0601.00 0803.00 0910.00

Median Family Income 90-100%

0015.01 1251.02

Median Family Income 100-110%

0505.02 0505.03 0907.00

Median Family Income 110-120%

0212.00 0216.01 0217.00 0402.04 0403.02 0404.05 0501.03 1201.02 1650.00

Median Family Income >= 120%

Footnote:

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2020 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

0102.00 0203.00 0219.00 0401.03 0403.03 0403.05 0403.06 0404.01 0404.03 0404.06 0501.04

1201.03

PICKAWAY COUNTY (129), OH

MSA: 18140

Moderate Income

0204.00

Middle Income

0211.00 0214.02

PORTAGE COUNTY (133), OH

MSA: 10420

Moderate Income

6009.01

Middle Income

6001.03 6004.01 6021.00

PREBLE COUNTY (135), OH

MSA: NA

Moderate Income

4550.02

RICHLAND COUNTY (139), OH

MSA: 31900

Middle Income

0008.00 0020.00

ROSS COUNTY (141), OH

MSA: NA

Moderate Income

9563.00 9565.00

Middle Income

9567.00 9569.00

Footnote:

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2020 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

STARK COUNTY (151), OH

MSA: 15940

Low Income

7023.00

Moderate Income

7008.00 7025.00

Middle Income

7011.00 7113.22 7117.00 7118.00 7119.00 7121.02 7123.00 7124.00 7129.00 7132.01 7135.02

7144.00 7146.00 7147.02 7148.02

Upper Income

7111.12 7111.22 7114.02 7121.11 7122.02

TRUMBULL COUNTY (155), OH

MSA: 49660

Moderate Income

9204.00

UNION COUNTY (159), OH

MSA: 18140

Middle Income

0503.04 0506.02 0507.00

WAYNE COUNTY (169), OH

MSA: NA

Middle Income

0006.00 0014.00 0037.00

Upper Income

0007.00 0010.00 0019.00

WYANDOT COUNTY (175), OH

MSA: NA

Middle Income

9381.00

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2020 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

ADAMS COUNTY (001), PA

MSA: 23900

Middle Income

0314.02

CHARLESTON COUNTY (019), SC

MSA: 16700

Moderate Income

0027.02

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 90-100%

0140.01

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 110-120%

0013.05

BEDFORD COUNTY (019), VA

MSA: 31340

Middle Income

0305.03

CALHOUN COUNTY (013), WV

MSA: NA

Middle Income

9626.00

CLAY COUNTY (015), WV

MSA: 16620

Moderate Income

9579.00

Footnote:

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2020 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

FAYETTE COUNTY (019), WV

MSA: 13220

Middle Income

0202.02

GILMER COUNTY (021), WV

MSA: NA

Middle Income

9678.00

HANCOCK COUNTY (029), WV

MSA: 48260

Middle Income

0212.00

HARRISON COUNTY (033), WV

MSA: NA

Middle Income

0301.00

Upper Income

0304.00 0311.00

JACKSON COUNTY (035), WV

MSA: 16620

Middle Income

9632.00 9634.00 9636.00

KANAWHA COUNTY (039), WV

MSA: 16620

Low Income

0008.00

Moderate Income

0113.01

Footnote:

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2020 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

0005.00 0102.00 0111.00 0112.00 0114.01 0118.00 0122.00 0123.00 0129.00 0130.00

Upper Income

0013.00 0015.00 0105.00 0108.01 0110.00 0113.02

LINCOLN COUNTY (043), WV

MSA: 16620

Moderate Income

9556.00 9558.00

Middle Income

9554.00

MERCER COUNTY (055), WV

MSA: NA

Moderate Income

0020.00 0023.00

MINGO COUNTY (059), WV

MSA: NA

Middle Income

9571.00 9572.00 9573.00 9574.00 9575.00

MONONGALIA COUNTY (061), WV

MSA: 34060

Moderate Income

0110.00

NICHOLAS COUNTY (067), WV

MSA: NA

Middle Income

9503.00

PLEASANTS COUNTY (073), WV

MSA: NA

Footnote:

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2020 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

9621.00 9622.00

PUTNAM COUNTY (079), WV

MSA: 26580

Middle Income

0205.00 0206.03

Upper Income

0203.00 0204.00 0206.01 0206.04 0206.05

RALEIGH COUNTY (081), WV

MSA: 13220

Middle Income

0006.00 0015.00

RITCHIE COUNTY (085), WV

MSA: NA

Middle Income

9623.00 9625.00

UPSHUR COUNTY (097), WV

MSA: NA

Middle Income

9667.00 9668.00

WAYNE COUNTY (099), WV

MSA: 26580

Moderate Income

0052.00 0205.00 0208.00 0209.00

Middle Income

0203.00 0204.00 0206.00 0207.00

WIRT COUNTY (105), WV

MSA: 37620

Footnote:

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2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000577128

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Agency: FRS - 2

Institution: PEOPLES BANK

Middle Income

0301.01 0301.02

Footnote:

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2020 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	1,059	1,059	0	0.00%
Small Farm Loans	26	26	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,340	1,340	0	0.00%
Total	2,427	2,427	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.