Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2

State: DISTRICT OF COLUMBIA (11)

PAGE: 1 OF

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Inside AA 0017										
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	1	324	1	324	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	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	324	1	324	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	324	1	324	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	324	1	324	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 2 OF

Agency: FRS - 2 State: FLORIDA (12)

Area Income Characteristics	Origi	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)	
BREVARD COUNTY (009), FL											
MSA 37340											
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	1	300	1	300	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	300	1	300	0	0	

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 3 OF

Agency: FRS - 2 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	Loans to E with Gros Revenu Mil	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)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	50	0	0	1	297	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	1	50	0	0	1	297	0	0	0	0
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

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE:

4 OF

Agency: FRS - 2 State: FLORIDA (12)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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)	
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%	2	80	0	0	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	2	80	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	4	192	0	0	2	597	1	300	0	0	
STATE TOTAL	4	192	0	0	2	597	1	300	0	0	

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 5 OF

Agency: FRS - 2 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
CLARKE COUNTY (059), GA										
MSA 12020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
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	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 6 OF

Agency: FRS - 2 State: INDIANA (18)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ins by iliates
	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 (057), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	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	26	0	0	0	0	0	0	0	0
HENDRICKS COUNTY (063), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	245	1	1,000	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	245	1	1,000	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 7 OF

Agency: FRS - 2 State: INDIANA (18)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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	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	1	320	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	320	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	26	1	245	2	1,320	0	0	0	0	
STATE TOTAL	1	26	1	245	2	1,320	0	0	0	0	

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 8 OF

Agency: FRS - 2

State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	157	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	130	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	287	0	0	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	108	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	108	0	0	0	0	0	0
BOYD COUNTY (019), KY										
MSA 26580										
Inside AA 0002										
Low Income	1	26	0	0	0	0	0	0	0	0
Moderate Income	14	608	4	513	3	1,404	2	114	0	0
Middle Income	9	344	3	412	1	332	5	501	0	0
Upper Income	4	123	2	377	1	831	1	186	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	28	1,101	9	1,302	5	2,567	8	801	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 9 OF

Agency: FRS - 2 State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at ination 00,000	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)
BRACKEN COUNTY (023), KY										
MSA 17140										
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	3	172	0	0	0	0	3	172	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	172	0	0	0	0	3	172	0	0
CAMPBELL COUNTY (037), KY										
MSA 17140										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	0	0	0	0	1	46	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	46	0	0	0	0	1	46	0	0
CARROLL COUNTY (041), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 10 OF

Agency: FRS - 2

State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	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)
CARTER COUNTY (043), KY										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	288	1	288	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	288	1	288	0	0
DAVIESS COUNTY (059), KY										
MSA 36980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	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	34	0	0	0	0	0	0	0	0
FAYETTE COUNTY (067), KY										
MSA 30460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	0	0	0	0
Middle Income	7	222	2	243	0	0	1	123	0	0
Upper Income	3	101	1	130	0	0	3	210	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	344	3	373	0	0	4	333	0	0

Respondent ID: 0000577128

PAGE: 11 OF

Loans by County

Small Business Loans - Originations

Institution: Peoples Bank

Agency: FRS - 2 State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 9,000 But 250,000	Origination at >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLOYD COUNTY (071), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	92	1	102	0	0	0	0	0	0
Middle Income	36	1,143	4	501	2	853	6	267	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	38	1,235	5	603	2	853	6	267	0	0
GREENUP COUNTY (089), KY										
MSA 26580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	54	0	0	0	0	1	54	0	0
Middle Income	17	479	4	654	3	1,578	7	265	0	0
Upper Income	7	428	1	150	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	961	5	804	3	1,578	9	369	0	0
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	0	0	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	1	15	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 12 OF

Agency: FRS - 2 State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	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)
JOHNSON COUNTY (115), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	677	1	210	1	360	6	320	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	677	1	210	1	360	6	320	0	0
KENTON COUNTY (117), KY										
MSA 17140										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	91	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	1	19	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	150	0	0	0	0	0	0	0	0
KNOTT COUNTY (119), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	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	24	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 13 OF

Agency: FRS - 2

State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 (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	1	56	1	145	1	496	1	496	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	56	1	145	1	496	1	496	0	0
LEWIS COUNTY (135), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	89	1	109	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	89	1	109	0	0	0	0	0	0
MAGOFFIN COUNTY (153), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	101	0	0	1	101	0	0
Middle Income	2	35	2	307	0	0	2	225	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	35	3	408	0	0	3	326	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 14 OF

Agency: FRS - 2

State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 (159), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	66	0	0	0	0	1	29	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	66	0	0	0	0	1	29	0	0
OWEN COUNTY (187), 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	38	0	0	0	0	1	38	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	38	0	0	0	0	1	38	0	0
PIKE COUNTY (195), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	58	0	0	1	426	1	25	0	0
Middle Income	3	110	1	250	1	265	2	515	0	0
Upper Income	4	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	243	1	250	2	691	3	540	0	0

Respondent ID: 0000577128

Loans by County

Small Business Loans - Originations

Institution: Peoples Bank

Agency: FRS - 2 State: KENTUCKY (21)

PAGE: 15 OF

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
ROBERTSON COUNTY (201), KY										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	0	0
SCOTT COUNTY (209), KY										
MSA 30460										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	50	0	0	0	0	2	35	0	0
Upper Income	4	68	1	110	0	0	2	125	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	118	1	110	0	0	4	160	0	0
SHELBY COUNTY (211), KY										
MSA 31140										
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	45	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	45	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	137	4,923	28	4,083	13	6,049	45	3,060	0	0

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 16 OF

Agency: FRS - 2

State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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	17	556	5	626	3	1,384	7	1,155	0	0
STATE TOTAL	154	5,479	33	4,709	16	7,433	52	4,215	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 17 OF

Agency: FRS - 2

State: MICHIGAN (26)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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	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	157	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	0	0	1	157	0	0	0	0	0	0
STATE TOTAL	0	0	1	157	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 18 OF

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
NEW YORK COUNTY (061), NY										
MSA 35614										
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%	1	80	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	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	80	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	80	0	0	0	0	0	0	0	0
STATE TOTAL	1	80	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: NORTH CAROLINA (37)

PAGE: 19 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 8,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
BRUNSWICK COUNTY (019), NC										
MSA 34820										
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	800	1	800	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	800	1	800	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	800	1	800	0	0
STATE TOTAL	0	0	0	0	1	800	1	800	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 20 OF

Area Income Characteristics	Orig	mount at ination 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	148	0	0	0	0	0	0
Middle Income	1	12	1	104	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	12	2	252	0	0	0	0	0	0
ALLEN COUNTY (003), OH										
MSA 30620										
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	700	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	700	0	0	0	0
ASHLAND COUNTY (005), 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	21	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	21	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 21 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
ASHTABULA COUNTY (007), 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	80	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	80	0	0	0	0	0	0	0	0
ATHENS COUNTY (009), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	268	2	340	2	931	4	852	0	0
Middle Income	19	624	1	196	1	628	4	90	0	0
Upper Income	0	0	2	277	1	500	1	500	0	0
Income Not Known	9	379	1	219	1	370	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	1,271	6	1,032	5	2,429	9	1,442	0	0
BELMONT COUNTY (013), OH										
MSA 48540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	0	0
Middle Income	4	123	0	0	1	399	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	146	0	0	1	399	1	23	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 22 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 9,000 But 250,000	Origi	mount at nation 50,000	Loans to E with Gros Revenu Mill	ss Annual es <= \$1	Loa	o Item: ins by liates
	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 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	38	869	2	284	2	596	2	45	0	0
Middle Income	16	509	0	0	0	0	6	227	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	54	1,378	2	284	2	596	8	272	0	0
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	2	31	1	161	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	100	1	144	3	1,888	2	541	0	0
Upper Income	9	348	5	711	3	1,127	3	700	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	479	7	1,016	6	3,015	5	1,241	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	800	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	800	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 23 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLERMONT COUNTY (025), OH										
MSA 17140										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	619	1	105	2	1,048	2	130	0	0
Middle Income	41	972	7	999	2	940	10	1,188	0	0
Upper Income	9	305	2	391	0	0	1	71	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	65	1,896	10	1,495	4	1,988	13	1,389	0	0
CLINTON COUNTY (027), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	19	546	3	438	2	760	4	611	0	0
Middle Income	36	1,066	1	116	1	421	6	703	0	0
Upper Income	9	200	0	0	1	525	3	89	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	1,812	4	554	4	1,706	13	1,403	0	0
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	141	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	141	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 24 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
COSHOCTON COUNTY (031), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	456	7	1,052	3	1,118	0	0	0	0
Middle Income	17	407	2	224	1	738	1	53	0	0
Upper Income	3	135	0	0	1	411	1	51	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	35	998	9	1,276	5	2,267	2	104	0	0
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Inside AA 0007										
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	1	115	1	252	1	115	0	0
Median Family Income 30-40%	1	57	1	192	2	782	0	0	0	0
Median Family Income 40-50%	2	112	0	0	1	593	0	0	0	0
Median Family Income 50-60%	6	229	0	0	2	700	2	82	0	0
Median Family Income 60-70%	4	253	0	0	0	0	1	93	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	44	0	0	1	334	0	0	0	0
Median Family Income 90-100%	1	77	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	356	1	614	1	216	0	0
Median Family Income 110-120%	1	76	2	354	1	450	1	450	0	0
Median Family Income >= 120%	14	701	6	990	7	3,827	4	1,801	0	0
Median Family Income Not Known	2	96	0	0	1	880	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,645	12	2,007	17	8,432	10	2,757	0	0

2021 Institution Disclosure Statement - Ta

Loans by County

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 25 OF

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
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	10	1	196	0	0	0	0	0	0
Upper Income	4	66	1	152	2	1,403	1	603	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	76	2	348	2	1,403	1	603	0	0
FAIRFIELD COUNTY (045), OH										
MSA 18140										
Inside AA 0006										
Low Income	8	265	1	160	1	291	1	291	0	0
Moderate Income	7	467	0	0	1	500	3	637	0	0
Middle Income	13	508	5	720	2	883	6	683	0	0
Upper Income	3	116	0	0	3	1,125	1	270	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,356	6	880	7	2,799	11	1,881	0	0
FAYETTE COUNTY (047), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	135	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	6	135	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 26 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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%	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%	2	138	1	210	0	0	1	210	0	0
Median Family Income 60-70%	2	88	0	0	2	1,200	1	450	0	0
Median Family Income 70-80%	3	71	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	991	0	0	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	3	152	0	0	0	0	3	152	0	0
Median Family Income 110-120%	2	63	1	179	0	0	0	0	0	0
Median Family Income >= 120%	11	528	2	346	2	1,330	2	221	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	23	1,040	5	885	6	3,521	7	1,033	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	1	250	1	820	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	820	0	0	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	88	3	483	1	400	2	504	0	0
Middle Income	5	215	0	0	1	523	3	613	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	303	3	483	2	923	5	1,117	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Loa	o Item: ns by liates
	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 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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	103	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	103	0	0	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	0	0	0	0	1	329	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	329	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	0	0	0	0	1	329	0	0	0	0
Upper Income	2	103	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	103	0	0	1	329	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	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	0	0	0	0	0	0
Middle Income	3	69	1	125	0	0	0	0	0	0
Upper Income	7	185	4	769	0	0	3	614	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	254	5	894	0	0	3	614	0	0
GUERNSEY COUNTY (059), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	47	1,897	10	1,577	4	1,773	14	1,948	0	0
Middle Income	26	815	3	388	1	276	8	421	0	0
Upper Income	4	123	1	129	0	0	2	154	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	2,835	14	2,094	5	2,049	24	2,523	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	1	504	0	0	0	0
Median Family Income 20-30%	1	27	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	15	1	140	1	450	1	450	0	0
Median Family Income 40-50%	1	27	0	0	1	263	1	263	0	0
Median Family Income 50-60%	2	60	1	235	0	0	0	0	0	0
Median Family Income 60-70%	5	106	4	555	2	690	0	0	0	0
Median Family Income 70-80%	6	335	3	408	1	400	3	308	0	0
Median Family Income 80-90%	6	140	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	96	1	131	0	0	0	0	0	0
Median Family Income 100-110%	4	62	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	134	0	0	0	0	1	77	0	0
Median Family Income >= 120%	34	1,011	7	1,156	5	2,038	5	1,608	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	64	2,013	17	2,625	11	4,345	11	2,706	0	0
HANCOCK COUNTY (063), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	52	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	52	0	0	0	0	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	156	1	147	0	0	1	12	0	0
Middle Income	29	786	2	261	0	0	9	530	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	38	942	3	408	0	0	10	542	0	0
HOCKING COUNTY (073), OH										
MSA 18140										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	82	0	0	0	0	0	0	0	0
Middle Income	2	173	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	5	255	0	0	0	0	0	0	0	0
HOLMES COUNTY (075), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	94	6	1,048	7	3,294	3	1,559	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	94	6	1,048	7	3,294	3	1,559	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (079), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	0	0	0	0
Middle Income	12	465	6	884	1	653	2	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	13	535	6	884	1	653	2	140	0	0
KNOX COUNTY (083), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	288	2	341	1	291	7	464	0	0
Upper Income	3	125	3	513	1	450	5	438	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	413	5	854	2	741	12	902	0	0
LAKE COUNTY (085), OH 2/										
MSA 17460										
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	2	59	1	231	1	638	0	0	0	0
Upper Income	1	21	0	0	1	340	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	231	2	978	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	152	0	0	0	0	0	0	0	0
Middle Income	8	383	8	1,355	0	0	4	365	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	11	535	8	1,355	0	0	4	365	0	0
LICKING COUNTY (089), OH										
MSA 18140										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	142	2	285	1	323	4	584	0	0
Middle Income	22	723	4	719	0	0	12	596	0	0
Upper Income	0	0	2	267	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	28	865	8	1,271	1	323	16	1,180	0	0
LOGAN COUNTY (091), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	235	1	336	2	571	0	0
Middle Income	1	34	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	34	1	235	1	336	2	571	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	<=\$250,000		ination ,000 But	Origi	mount at ination 50,000	with Gross Ann		al Loans by		
	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)
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	0	0	0	0
Upper Income	2	41	2	406	2	685	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	123	2	406	2	685	0	0	0	0
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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	800	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	800	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	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MAHONING COUNTY (099), OH										
MSA 49660										
Outside Assessment Area										
Low Income	1	10	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	90	4	518	0	0	1	106	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	100	4	518	0	0	1	106	0	0
MEDINA COUNTY (103), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	341	0	0	0	0
Upper Income	3	111	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	111	0	0	1	341	0	0	0	0
MEIGS COUNTY (105), OH										
MSA NA										
Inside AA 0004										
Low Income	2	75	0	0	1	631	1	42	0	0
Moderate Income	2	39	0	0	1	297	1	35	0	0
Middle Income	7	149	1	127	0	0	3	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	263	1	127	2	928	5	156	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	Loan Amount at OriginationLoan Amount at OriginationLoan Amount at OriginationLoan Sto Businesse with Gross Annual >\$100,000 But <=\$250,000		ss Annual es <= \$1						
	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)
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	1	200	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	1	200	1	500	0	0	0	0
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	87	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	2	1,514	1	882	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	108	0	0	2	1,514	1	882	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	4	128	0	0	0	0	0	0	0	0
Middle Income	3	150	1	191	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	278	1	191	0	0	1	60	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	nation Origination Origination with Gross Annual I		Loa	o Item: ns by liates				
	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	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	118	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	98	1	231	1	480	0	0	0	0
Median Family Income 60-70%	2	77	3	374	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	128	0	0	2	1,135	2	801	0	0
Median Family Income 90-100%	1	30	2	402	3	1,399	1	376	0	0
Median Family Income 100-110%	1	45	2	346	1	298	0	0	0	0
Median Family Income 110-120%	9	370	0	0	1	275	3	163	0	0
Median Family Income >= 120%	10	448	4	742	3	1,122	4	685	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	30	1,314	12	2,095	11	4,709	10	2,025	0	0
MORGAN COUNTY (115), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	86	0	0	0	0	0	0	0	0
Middle Income	7	142	0	0	1	317	3	115	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	11	228	0	0	1	317	3	115	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MORROW COUNTY (117), 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	1	138	0	0	1	138	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	0	0	1	138	0	0
MUSKINGUM COUNTY (119), OH										
MSA NA										
Inside AA 0004										
Low Income	3	39	0	0	1	621	1	14	0	0
Moderate Income	10	304	1	116	0	0	6	208	0	0
Middle Income	15	645	8	1,365	7	2,392	14	2,504	0	0
Upper Income	5	189	1	132	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	33	1,177	10	1,613	8	3,013	21	2,726	0	0
NOBLE COUNTY (121), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	337	1	120	1	971	1	25	0	0
Middle Income	22	724	3	373	0	0	6	303	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	31	1,061	4	493	1	971	7	328	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	Loans to E with Gros Revenu Mil	es <= \$1 Affilia		ns by
	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)
OTTAWA COUNTY (123), 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	166	0	0	0	0	0	0
Upper Income	0	0	2	374	0	0	2	374	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	540	0	0	2	374	0	0
PERRY COUNTY (127), OH										
MSA 18140										
Inside AA 0006										
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	852	1	852	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	852	1	852	0	0
PICKAWAY COUNTY (129), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	82	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	82	0	0	0	0	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loar	s 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)	
PIKE COUNTY (131), OH											
MSA NA											
Inside AA 0004											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	35	0	0	0	0	0	0	0	0	
Middle Income	7	311	1	101	1	750	1	30	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	346	1	101	1	750	1	30	0	0	
PORTAGE COUNTY (133), OH											
MSA 10420											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	14	0	0	2	1,543	2	1,543	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	14	0	0	2	1,543	2	1,543	0	0	
PREBLE COUNTY (135), 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	24	0	0	0	0	1	24	0	0	
Upper Income	1	11	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	35	0	0	0	0	1	24	0	0	

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHLAND COUNTY (139), OH										
MSA 31900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	127	0	0	1	127	0	0
Middle Income	0	0	0	0	1	700	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	127	1	700	1	127	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	2	63	0	0	0	0	0	0	0	0
Middle Income	1	13	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	76	0	0	0	0	0	0	0	0
SCIOTO COUNTY (145), OH										
MSA NA										
Inside AA 0004										
Low Income	16	572	4	690	1	587	3	462	0	0
Moderate Income	12	262	2	299	0	0	0	0	0	0
Middle Income	22	429	0	0	1	344	0	0	0	0
Upper Income	9	351	0	0	2	1,222	3	319	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	59	1,614	6	989	4	2,153	6	781	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	1	87	3	743	2	761	0	0	0	0
Moderate Income	0	0	0	0	1	990	0	0	0	0
Middle Income	3	112	8	1,363	1	680	0	0	0	0
Upper Income	0	0	0	0	3	1,627	1	612	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	199	11	2,106	7	4,058	1	612	0	0
SUMMIT COUNTY (153), OH										
MSA 10420										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	84	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%	4	123	0	0	1	525	0	0	0	0
Median Family Income 50-60%	1	17	0	0	0	0	0	0	0	0
Median Family Income 60-70%	3	130	0	0	0	0	1	32	0	0
Median Family Income 70-80%	7	233	1	239	2	867	0	0	0	0
Median Family Income 80-90%	1	10	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	136	1	175	1	730	0	0	0	0
Median Family Income 100-110%	6	179	1	216	2	1,238	0	0	0	0
Median Family Income 110-120%	2	21	0	0	0	0	0	0	0	0
Median Family Income >= 120%	9	387	3	656	7	2,662	2	937	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	38	1,320	6	1,286	13	6,022	3	969	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
TRUMBULL COUNTY (155), 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	1	50	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	0	0	0	0	0	0
TUSCARAWAS COUNTY (157), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	1	191	0	0	0	0	0	0
Middle Income	3	53	0	0	1	634	0	0	0	0
Upper Income	0	0	0	0	1	453	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	88	1	191	2	1,087	0	0	0	0
VINTON COUNTY (163), OH										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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	1	8	0	0	0	0	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	ation with Gross Annua ,000 Revenues <= \$1 Million Amount Num of Amoun	•		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 0008											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	3	145	0	0	1	695	1	695	0	0	
Middle Income	43	1,130	7	1,015	11	5,252	10	2,280	0	0	
Upper Income	51	1,442	6	1,043	3	1,272	6	511	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	97	2,717	13	2,058	15	7,219	17	3,486	0	0	
WASHINGTON COUNTY (167), OH											
MSA NA											
Inside AA 0004											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	40	1,625	7	1,196	6	2,506	12	1,606	0	0	
Middle Income	73	2,323	9	1,637	9	3,896	8	957	0	0	
Upper Income	18	528	0	0	3	1,352	6	683	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	131	4,476	16	2,833	18	7,754	26	3,246	0	0	
WAYNE COUNTY (169), OH											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	2	407	4	2,323	4	2,150	0	0	
Upper Income	0	0	0	0	1	380	1	380	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	407	5	2,703	5	2,530	0	0	
TOTAL INSIDE AA IN STATE	1,003	32,545	174	27,676	134	61,295	240	31,412	0	0	

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 45 OF

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gro	Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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	133	4,901	66	11,545	61	33,170	49	15,065	0	0
STATE TOTAL	1,136	37,446	240	39,221	195	94,465	289	46,477	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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%	0	0	1	103	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	103	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	0	0	1	103	0	0	0	0	0	0
STATE TOTAL	0	0	1	103	0	0	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2 State: VIRGINIA (51)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	248	0	0	1	248	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	248	0	0	1	248	0	0
HENRICO COUNTY (087), VA										
MSA 40060										
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	98	0	0	0	0	1	98	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	98	0	0	0	0	1	98	0	0
NEW KENT COUNTY (127), VA										
MSA 40060										
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	320	1	320	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	320	1	320	0	0

^{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.

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		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 (187), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	798	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	798	0	0	0	0
RICHMOND CITY (760), VA										
MSA 40060										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	790	1	790	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	790	1	790	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	790	1	790	0	0
TOTAL OUTSIDE AA IN STATE	1	98	1	248	2	1,118	3	666	0	0
STATE TOTAL	1	98	1	248	3	1,908	4	1,456	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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 (005), WV										
MSA 16620										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
CABELL COUNTY (011), WV										
MSA 26580										
Inside AA 0002										
Low Income	10	354	6	972	4	2,147	4	1,424	0	0
Moderate Income	3	199	2	346	1	324	0	0	0	0
Middle Income	5	108	4	601	5	1,856	1	600	0	0
Upper Income	17	621	2	473	0	0	1	48	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	35	1,282	14	2,392	10	4,327	6	2,072	0	0
CLAY COUNTY (015), WV										
MSA 16620										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	160	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	160	0	0	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ins by liates
	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)
GREENBRIER COUNTY (025), WV										
MSA NA										
Inside AA 0005										
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	81	0	0	0	0	2	81	0	0
Upper Income	1	15	0	0	0	0	1	15	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	96	0	0	0	0	3	96	0	0
HARRISON COUNTY (033), WV										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	129	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	129	0	0	0	0	0	0
JACKSON COUNTY (035), WV										
MSA 16620										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	233	1	144	1	390	4	233	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	233	1	144	1	390	4	233	0	0

^{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.

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		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)
KANAWHA COUNTY (039), WV										
MSA 16620										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	120	1	165	1	300	0	0	0	0
Upper Income	5	132	1	173	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	252	2	338	1	300	0	0	0	0
LINCOLN COUNTY (043), WV										
MSA 16620										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	1	400	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	400	0	0	0	0
MARION COUNTY (049), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	137	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	3	137	0	0	0	0	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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)	
MASON COUNTY (053), WV											
MSA NA											
Inside AA 0005											
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	311	2	358	2	1,134	2	358	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	311	2	358	2	1,134	2	358	0	0	
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	6	308	2	252	1	487	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	6	308	2	252	1	487	0	0	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	2	111	0	0	0	0	1	16	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	111	0	0	0	0	1	16	0	0	

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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											
Inside AA 0005											
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	116	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	116	0	0	0	0	0	0	
PUTNAM COUNTY (079), WV											
MSA 26580											
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	1	31	0	0	1	500	1	500	0	0	
Upper Income	3	91	1	171	1	671	1	30	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	122	1	171	2	1,171	2	530	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	1	43	0	0	1	580	1	580	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	43	0	0	1	580	1	580	0	0	

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Orig	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ins by iliates
	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										
Inside AA 0005										
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	88	0	0	0	0	1	25	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	88	0	0	0	0	1	25	0	0
TYLER COUNTY (095), WV										
MSA NA										
Inside AA 0005										
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	13	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	13	0	0	0	0	0	0	0	0
UPSHUR COUNTY (097), WV										
MSA NA										
Inside AA 0005										
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	142	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	142	0	0	0	0	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ins by iliates
	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	2	31	0	0	0	0	0	0	0	0
Middle Income	5	164	2	323	1	730	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	195	2	323	1	730	1	35	0	0
WETZEL COUNTY (103), WV										
MSA NA										
Inside AA 0005										
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	131	3	407	0	0	1	15	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	131	3	407	0	0	1	15	0	0
WIRT COUNTY (105), WV										
MSA 37620										
Inside AA 0001										
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	68	0	0	0	0	2	68	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	68	0	0	0	0	2	68	0	0

^{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.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Origi	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		o Item: ins by iliates
	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 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	381	1	186	3	1,220	10	1,580	0	0
Middle Income	54	1,738	6	1,073	10	4,177	15	1,244	0	0
Upper Income	14	396	3	359	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	78	2,515	10	1,618	13	5,397	25	2,824	0	0
TOTAL INSIDE AA IN STATE	152	5,219	37	5,975	30	13,119	47	6,321	0	0
TOTAL OUTSIDE AA IN STATE	19	794	4	575	3	1,797	3	631	0	0
STATE TOTAL	171	6,013	41	6,550	33	14,916	50	6,952	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,292	42,687	239	37,734	179	81,577	334	41,907	0	0
TOTAL OUTSIDE AA	177	6,678	79	13,499	75	40,686	64	18,617	0	0
TOTAL INSIDE & OUTSIDE	1,469	49,365	318	51,233	254	122,263	398	60,524	0	0

^{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.

Small Farm Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE:

1 OF

Agency: FRS - 2 State: OHIO (39)

Area Income Characteristics	Origi	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 0008											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	12	1	250	4	1,464	5	1,426	0	0	
Middle Income	2	85	0	0	0	0	2	85	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	97	1	250	4	1,464	7	1,511	0	0	
CLINTON COUNTY (027), OH											
MSA NA											
Inside AA 0004											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0	
HIGHLAND COUNTY (071), OH											
MSA NA											
Inside AA 0004											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	2	300	0	0	2	300	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	300	0	0	2	300	0	0	
TOTAL INSIDE AA IN STATE	4	122	3	550	4	1,464	10	1,836	0	0	

Loans by County

Small Farm Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE:

2 OF

Agency: FRS - 2

State: OHIO (39)

Area Income Characteristics	Origi	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		o Item: ins by iliates
	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	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	4	122	3	550	4	1,464	10	1,836	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	4	122	3	550	4	1,464	10	1,836	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	4	122	3	550	4	1,464	10	1,836	0	0

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 1 OF 3

ASSESSMENT AREA LOANS	Origi	nations		to Businesses nillion revenue	Purc	hases
ASSESSIVIENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WV - WIRT COUNTY (105) - MSA 37620	2	68	2	68	0	0
WV - WOOD COUNTY (107) - MSA 37620	101	9,530	25	2,824	0	0
KY - BOYD COUNTY (019) - MSA 26580	42	4,970	8	801	0	0
KY - GREENUP COUNTY (089) - MSA 26580	33	3,343	9	369	0	0
OH - LAWRENCE COUNTY (087) - MSA 26580	19	1,890	4	365	0	0
WV - CABELL COUNTY (011) - MSA 26580	59	8,001	6	2,072	0	0
WV - PUTNAM COUNTY (079) - MSA 26580	7	1,464	2	530	0	0
OH - SUMMIT COUNTY (153) - MSA 10420	57	8,628	3	969	0	0
OH - ADAMS COUNTY (001) - MSA NA	3	264	0	0	0	0
OH - ATHENS COUNTY (009) - MSA NA	45	4,732	9	1,442	0	0
OH - CLINTON COUNTY (027) - MSA NA	72	4,072	13	1,403	0	0
OH - COSHOCTON COUNTY (031) - MSA NA	49	4,541	2	104	0	0
OH - GALLIA COUNTY (053) - MSA NA	13	1,709	5	1,117	0	0
OH - GUERNSEY COUNTY (059) - MSA NA	96	6,978	24	2,523	0	0
OH - HIGHLAND COUNTY (071) - MSA NA	41	1,350	10	542	0	0
OH - JACKSON COUNTY (079) - MSA NA	20	2,072	2	140	0	0
OH - KNOX COUNTY (083) - MSA NA	21	2,008	12	902	0	0
OH - MEIGS COUNTY (105) - MSA NA	14	1,318	5	156	0	0
OH - MORGAN COUNTY (115) - MSA NA	12	545	3	115	0	0
OH - MUSKINGUM COUNTY (119) - MSA NA	51	5,803	21	2,726	0	0
OH - NOBLE COUNTY (121) - MSA NA	36	2,525	7	328	0	0
OH - PIKE COUNTY (131) - MSA NA	10	1,197	1	30	0	0
OH - SCIOTO COUNTY (145) - MSA NA	69	4,756	6	781	0	0

Institution: Peoples Bank

PAGE: 2 OF Respondent ID: 0000577128

3

Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
ASSESSMENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - TUSCARAWAS COUNTY (157) - MSA NA	7	1,366	0	0	0	0
OH - VINTON COUNTY (163) - MSA NA	1	8	0	0	0	0
OH - WASHINGTON COUNTY (167) - MSA NA	165	15,063	26	3,246	0	0
WV - GREENBRIER COUNTY (025) - MSA NA	3	96	3	96	0	0
WV - HARRISON COUNTY (033) - MSA NA	1	129	0	0	0	0
WV - MASON COUNTY (053) - MSA NA	12	1,803	2	358	0	0
WV - PLEASANTS COUNTY (073) - MSA NA	1	116	0	0	0	0
WV - RITCHIE COUNTY (085) - MSA NA	2	88	1	25	0	0
WV - TYLER COUNTY (095) - MSA NA	1	13	0	0	0	0
WV - UPSHUR COUNTY (097) - MSA NA	1	142	0	0	0	0
WV - WETZEL COUNTY (103) - MSA NA	8	538	1	15	0	0
OH - FAIRFIELD COUNTY (045) - MSA 18140	44	5,035	11	1,881	0	0
OH - HOCKING COUNTY (073) - MSA 18140	5	255	0	0	0	0
OH - LICKING COUNTY (089) - MSA 18140	37	2,459	16	1,180	0	0
OH - PERRY COUNTY (127) - MSA 18140	1	852	1	852	0	0
OH - CUYAHOGA COUNTY (035) - MSA 17460	61	12,084	10	2,757	0	0
OH - GEAUGA COUNTY (055) - MSA 17460 2/	2	103	0	0	0	0
OH - LAKE COUNTY (085) - MSA 17460 2/	6	1,289	0	0	0	0
KY - BOONE COUNTY (015) - MSA 17140	2	287	0	0	0	0
KY - BRACKEN COUNTY (023) - MSA 17140	3	172	3	172	0	0
KY - CAMPBELL COUNTY (037) - MSA 17140	1	46	1	46	0	0
KY - KENTON COUNTY (117) - MSA 17140	3	150	0	0	0	0
OH - BROWN COUNTY (015) - MSA 17140	58	2,258	8	272	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.

2021 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 3 OF

3

Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
ASSESSMENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - CLERMONT COUNTY (025) - MSA 17140	79	5,379	13	1,389	0	0
OH - HAMILTON COUNTY (061) - MSA 17140	92	8,983	11	2,706	0	0
OH - WARREN COUNTY (165) - MSA 17140	125	11,994	17	3,486	0	0
KY - FLOYD COUNTY (071) - MSA NA	45	2,691	6	267	0	0
KY - JOHNSON COUNTY (115) - MSA NA	19	1,247	6	320	0	0
KY - LEWIS COUNTY (135) - MSA NA	2	198	0	0	0	0
KY - MAGOFFIN COUNTY (153) - MSA NA	5	443	3	326	0	0
KY - MARTIN COUNTY (159) - MSA NA	2	66	1	29	0	0
KY - PIKE COUNTY (195) - MSA NA	12	1,184	3	540	0	0
KY - ROBERTSON COUNTY (201) - MSA NA	1	30	1	30	0	0
KY - SCOTT COUNTY (209) - MSA 30460	8	228	4	160	0	0
WV - BOONE COUNTY (005) - MSA 16620	1	100	1	100	0	0
WV - CLAY COUNTY (015) - MSA 16620	1	160	0	0	0	0
WV - JACKSON COUNTY (035) - MSA 16620	6	767	4	233	0	0
WV - KANAWHA COUNTY (039) - MSA 16620	11	890	0	0	0	0
NV - LINCOLN COUNTY (043) - MSA 16620	2	408	0	0	0	0
VA - RICHMOND CITY (760) - MSA 40060	1	790	1	790	0	0
DC - DISTRICT OF COLUMBIA (001) - MSA 47894	1	324	1	324	0	0

^{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.

2021 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

Institution: Peoples Bank

Respondent ID: 0000577128

PAGE: 1 OF

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
AGGEGGIMENT AREA EGANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - CLINTON COUNTY (027) - MSA NA	1	25	1	25	0	0
OH - HIGHLAND COUNTY (071) - MSA NA	2	300	2	300	0	0
OH - BROWN COUNTY (015) - MSA 17140	8	1,811	7	1,511	0	0

2021 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	Memo	Item:	Loans	by	Affiliates
--------------------------------	------	-------	-------	----	-------------------

PAGE: 1 OF

			Memo item. Loans by Annates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
Community Development Loans						
Originated	11	58,238	0	0		
Purchased	0	0	0	0		
Total	11	58,238	0	0		

Consortium/Third Party Loans (optional)

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

ASSESSMENT AREA - 0001

WIRT COUNTY (105), WV

MSA: 37620 Middle Income

0301.01* 0301.02

WOOD COUNTY (107), WV

MSA: 37620

Moderate Income

0007.01 0007.02* 0008.01 0009.01 0009.02

Middle Income

0001.00 0003.00 0005.00 0008.02 0009.03 0101.01 0105.01 0105.02 0106.01 0106.02* 0107.01

0107.02 0108.00* 0109.02* 0110.00

Upper Income

0004.00 0101.02 0102.00 0103.00 0104.00 0109.01

ASSESSMENT AREA - 0002

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

PAGE: 1 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

0406.00

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*

PUTNAM COUNTY (079), WV

MSA: 26580 Middle Income PAGE: 2 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

0202.00* 0205.00 0206.03* 0207.00

Upper Income

0201.00* 0203.00 0204.00 0206.01* 0206.04 0206.05

ASSESSMENT AREA - 0003

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%

PAGE: 3 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

 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* 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 - 0004

ADAMS COUNTY (001), OH

MSA: NA

Moderate Income

7701.00 7704.00* 7705.00* 7706.00*

Middle Income

7702.00 7703.00*

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

PAGE: 4 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Middle Income

9643.00 9645.00 9648.00 9649.00 9650.00 9651.00

Upper Income

9644.00

COSHOCTON COUNTY (031), OH

MSA: NA

Moderate Income

9613.00 9614.00 9615.00

Middle Income

9609.00 9610.00 9611.00 9612.00* 9616.00 9618.00

Upper Income

9617.00

GALLIA COUNTY (053), OH

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

PAGE: 5 OF 3

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

9544.00 9545.00* 9548.00 9549.00

Middle Income

9546.00 9547.00 9550.00 9551.00 9552.00

JACKSON COUNTY (079), OH

MSA: NA

Moderate Income

9576.00

Middle Income

9572.00 9573.00 9574.00 9575.00 9577.00 9578.00

KNOX COUNTY (083), OH

MSA: NA

Middle Income

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

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

PAGE: 6 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

MUSKINGUM COUNTY (119), OH

MSA: NA Low Income

9114.00

Moderate Income

9120.00 9121.00* 9122.00 9123.00* 9125.00

Middle Income

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

Upper Income

9126.00 9127.00

NOBLE COUNTY (121), OH

MSA: NA

Moderate Income

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

 $0023.00 \quad 0030.00 \quad 0031.00 \quad 0032.00^* \quad 0034.00 \quad 0035.00 \quad 0037.00^* \quad 0039.00$

Middle Income

PAGE: 7 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

 $0021.00 \quad 0022.00 \quad 0024.00 \quad 0025.00 \quad 0026.00 \quad 0028.00 \quad 0033.00 \quad 0038.00 \quad 0040.00$

Upper Income

0027.00 0029.00

TUSCARAWAS COUNTY (157), OH

MSA: NA

Moderate Income

0208.00* 0211.00 0220.02*

Middle Income

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

0216.00* 0217.00 0218.00* 0219.00* 0220.01*

Upper Income

0202.00 0203.00*

VINTON COUNTY (163), OH

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 - 0005

BARBOUR COUNTY (001), WV

MSA: NA

Moderate Income

PAGE: 8 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

9656.00*

Middle Income

9655.00* 9657.00* 9658.00*

BRAXTON COUNTY (007), WV

MSA: NA

Middle Income

9679.00* 9680.00* 9681.00*

CALHOUN COUNTY (013), WV

MSA: NA

Middle Income

9626.00* 9627.00*

DODDRIDGE COUNTY (017), WV

MSA: NA

Middle Income

9651.00*

Upper Income

9650.00*

GILMER COUNTY (021), WV

MSA: NA

Middle Income

9677.00* 9678.00*

GREENBRIER COUNTY (025), WV

MSA: NA

Middle Income

9501.00 9502.00* 9503.00* 9504.00 9505.00* 9507.00*

Upper Income

9506.00

HARRISON COUNTY (033), WV

PAGE: 9 OF 3

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

MSA: NA

Moderate Income

0302.00* 0303.00*

Middle Income

 $0301.00^* \quad 0305.00^* \quad 0307.00^* \quad 0308.00^* \quad 0310.00^* \quad 0314.00^* \quad 0316.00^* \quad 0317.00^* \quad 0318.00^* \quad 0320.00^* \quad 0316.00^* \quad 0316$

Upper Income

 $0304.00^* \quad 0306.01^* \quad 0306.02^* \quad 0311.00 \quad 0312.00^* \quad 0313.00^* \quad 0315.00^* \quad 0319.00^* \quad 0321.01^* \quad 0321.02^* \quad 0319.00^* \quad 0319.0$

LEWIS COUNTY (041), WV

MSA: NA

Moderate Income

9675.00*

Middle Income

9672.00* 9673.00* 9674.00* 9676.00*

LOGAN COUNTY (045), WV

MSA: NA

Moderate Income

9565.00* 9567.00* 9569.00*

Middle Income

9561.01* 9562.00* 9564.00* 9568.00*

Upper Income

9561.02* 9566.00*

MASON COUNTY (053), WV

MSA: NA

Middle Income

9548.01 9548.02 9549.00* 9550.00 9551.01 9551.02*

PLEASANTS COUNTY (073), WV

MSA: NA

Middle Income

9621.00 9622.00*

PAGE: 10 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

RITCHIE COUNTY (085), WV

MSA: NA

Middle Income

9623.00* 9624.00 9625.00

ROANE COUNTY (087), WV

MSA: NA

Moderate Income

9630.00*

Middle Income

9628.00* 9629.00* 9631.00*

TYLER COUNTY (095), WV

MSA: NA

Middle Income

9618.00* 9619.00 9620.00*

UPSHUR COUNTY (097), WV

MSA: NA

Middle Income

9666.00* 9667.00* 9668.00 9669.00* 9670.00* 9671.00*

WETZEL COUNTY (103), WV

MSA: NA

Middle Income

0049.00 0304.00* 0305.00 0307.00 0308.00*

ASSESSMENT AREA - 0006

FAIRFIELD COUNTY (045), OH

MSA: 18140 Low Income

0320.00 0322.00

Moderate Income

PAGE: 11 OF 3

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

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

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*

PAGE: 12 OF

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Middle Income

9658.00* 9659.00

ASSESSMENT AREA - 0007

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%

 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*

PAGE: 13 OF 39

Respondent ID: 0000577128

PAGE: 14 OF 39

Respondent ID: 0000577128

Agency: FRS - 2

2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

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*
	1722.02*		1771.04*	1776.04*	1782.01*	1834.02*	1836.04	1851.03*	1948.00	
Median Fa	amily Incor	ne 90-100 ⁹	%							
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
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*	201							
	amily Incor									
1077.01	1232.00*	1236.01*		1408.00*	1416.02*	1602.00*	1603.00*	1604.00*	1721.02*	1731.05*
1741.06*	1751.04*		1775.04*	1776.05*	1776.06*	1776.07	1782.06*	1801.02*	1851.04*	1891.10
Median Fa	amily Incor									
1234.00*	1341.00*		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*		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*

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

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*

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 - 0008

BOONE COUNTY (015), KY

MSA: 17140 Low Income

0703.01*

Moderate Income

0701.00* 0702.00* 0703.11

Middle Income

0703.05* 0703.08* 0703.12* 0703.14* 0704.02* 0705.02* 0705.03* 0706.06*

Upper Income

Footnote:

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

PAGE: 15 OF 39

Respondent ID: 0000577128

* denotes no loans made in specified tracts

Institution: Peoples Bank

0703.07* 0703.09* 0703.13* 0704.01 0705.04* 0706.01* 0706.04* 0706.05* 0706.07*

Income Not Known

9801.00*

BRACKEN COUNTY (023), KY

MSA: 17140

Moderate Income

9501.00*

Middle Income

9502.00* 9503.00

CAMPBELL COUNTY (037), KY

MSA: 17140 Low Income

0501.00* 0506.00* 0512.00*

Moderate Income

0505.00 0511.01*

Middle Income

0504.00* 0511.02* 0519.03* 0520.01* 0520.02* 0521.00* 0522.00* 0523.01* 0524.00* 0525.00* 0528.00*

0529.00* 0531.00* 0532.00* 0533.01* 0533.02*

Upper Income

0513.00* 0519.01* 0519.04* 0523.02*

KENTON COUNTY (117), KY

MSA: 17140 Low Income

0609.00* 0610.00* 0616.00* 0644.00* 0650.00* 0651.00* 0671.00*

Moderate Income

0603.00 0607.00* 0611.00* 0612.00* 0614.00* 0641.00* 0656.00* 0657.00* 0669.00*

Middle Income

 $0613.00^* \quad 0636.03^* \quad 0636.04^* \quad 0636.05^* \quad 0637.01^* \quad 0637.02^* \quad 0638.00^* \quad 0642.00^* \quad 0643.00^* \quad 0645.00^* \quad 0646.00^* \quad 0646$

0648.00* 0649.00* 0652.00* 0653.00 0658.00* 0659.00* 0668.00* 0670.00*

Footnote:

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

PAGE: 16 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Upper Income

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%

 $0002.00^* \quad 0011.00^* \quad 0016.00^* \quad 0036.00^* \quad 0037.00^* \quad 0038.00^* \quad 0084.00^* \quad 0085.01^* \quad 0088.00^* \quad 0092.00^* \quad 0094.00^* \quad 0086.00^* \quad 0086$

0264.00* 0269.00

Footnote:

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

PAGE: 17 OF 39

Respondent ID: 0000577128

Respondent ID: 0000577128

Agency: FRS - 2

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

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 Fa	amily Inco	ne 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
	0215.72*			0232.01	0249.01*	0253.00	0254.01	0255.00	0257.00	0274.00
Median Fa	amily Inco	me 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*		0252.00*	0256.00	0258.00*					
Median Fa	amily Inco	ne 80-90%)							
0046.05*	0054.00*	0057.02	0059.00*	0060.00	0075.00*	0078.00*	0082.01*	0099.01*	0105.00*	0108.00*
	0215.04*			0221.02*	0238.00*	0261.01	0261.02*	0266.00*		
Median Fa	amily Inco	me 90-100 ^o	%							
0041.00*	0046.04*	0056.00	0072.00*	0083.00*	0107.00*	0205.05*	0207.61*	0210.01*	0214.01*	0214.22*
	0220.00*		0236.00*	0237.02*	0247.00*	0260.02*				
Median Fa	amily Inco	me 100-110	0%							
0020.00*	0046.02*	0057.01*	0065.00*	0102.02*	0204.01*	0207.01*	0208.11*	0210.02*	0210.03*	0213.04*
	0215.71*			0235.22	0237.01*	0243.03	0254.02*			
	amily Inco									
	0208.02*			0240.01*						
Median Family Income >= 120%										
0007.00		0045.00*	0046.03*	0047.01*	0048.00	0049.00	0050.00	0051.00*	0052.00*	0053.01
0053.02*			0204.03*			0205.02*	0205.04*			0207.07*
0208.12*			0212.01*	0212.02*	0213.02*	0213.03*		0222.00		0226.01
0226.02*	0231.00*	0233.00	0235.01	0235.21	0239.01	0239.02	0240.02	0241.00	0242.00*	0243.01

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

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

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

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

0323.00 0324.00 0325.01*

Upper Income

0309.00 0312.00 0313.00 0316.00 0319.02 0319.03 0320.03 0320.04* 0305.03 0305.04 0308.00

0320.05 0320.06 0322.01 0322.02

Income Not Known

0317.00*

ASSESSMENT AREA - 0009

BREATHITT COUNTY (025), KY

MSA: NA

Moderate Income

9202.00* 9203.00* 9204.00* 9205.00* 9206.00* 9207.00*

Middle Income

9201.00*

FLOYD COUNTY (071), KY

MSA: NA

Moderate Income

9205.00* 9207.00 9209.00*

Middle Income

9201.00 9202.00 9203.00 9204.00 9206.00 9208.00 9210.00

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

PAGE: 19 OF

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

JOHNSON COUNTY (115), KY

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.00 9605.00* 9606.00

LEWIS COUNTY (135), KY

MSA: NA

Moderate Income

9302.00* 9304.00*

Middle Income

9301.00 9303.00

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*

MASON COUNTY (161), KY

MSA: NA

Moderate Income

9602.00*

Middle Income

9601.00* 9603.00* 9604.00*

Upper Income

Footnote:

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

PAGE: 20 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

9605.00*

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

ROBERTSON COUNTY (201), KY

MSA: NA

Middle Income

9701.00

ASSESSMENT AREA - 0010

SCOTT COUNTY (209), KY

MSA: 30460

Moderate Income

0402.06*

Middle Income

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

Upper Income

0403.02* 0405.02* 0406.01 0406.02

ASSESSMENT AREA - 0011

BOONE COUNTY (005), WV

MSA: 16620

Moderate Income

9583.00* 9588.00*

Middle Income

Footnote:

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

PAGE: 21 OF 39

Respondent ID: 0000577128

* denotes no loans made in specified tracts

Institution: Peoples Bank

9582.00* 9584.00* 9585.01* 9585.02 9586.00* 9587.00*

CLAY COUNTY (015), WV

MSA: 16620

Moderate Income

9579.00 9580.00* 9581.00* **JACKSON COUNTY (035), WV**

MSA: 16620 Middle Income

9632.00* 9633.00 9634.00 9636.00 9637.00*

Upper Income

9635.00*

KANAWHA COUNTY (039), WV

MSA: 16620 Low Income

0007.00* 0008.00*

Moderate Income

 $0001.00^* \quad 0002.00^* \quad 0012.00^* \quad 0101.00^* \quad 0104.00^* \quad 0113.01^* \quad 0115.00^* \quad 0134.00^* \quad 0135.00^* \quad 0138.00^* \quad 0101.00^* \quad 0101$

Middle Income

0003.00* 0005.00* 0006.00* 0009.00* 0011.00* 0017.00* 0102.00* 0103.00* 0106.00* 0107.02* 0108.02* 0109.00* 0111.00 0112.00* 0114.01* 0114.02* 0118.00* 0121.00* 0122.00* 0123.00 0129.00 0130.00* 0131.00* 0132.00* 0136.00 0137.02*

Upper Income

0013.00* 0015.00 0018.00* 0019.01* 0019.02 0020.00* 0021.00* 0105.00 0107.01* 0108.01* 0110.00

LINCOLN COUNTY (043), WV

MSA: 16620

Moderate Income

9556.00* 9558.00* **Middle Income**

Footnote:

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

PAGE: 22 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

9554.00 9555.00 9557.00*

ASSESSMENT AREA - 0012

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 30-40%

7014.22* 7023.01* 7032.13*

Median Family Income 40-50%

7007.13* 7007.19* 7007.22* 7007.24* 7015.08* 7015.09* 7016.01* 7016.02* 7020.00* 7021.01* 7032.07* 7034.04*

Median Family Income 50-60%

7003.10* 7007.17* 7008.18* 7008.20* 7008.22* 7008.30* 7012.19* 7014.21* 7014.23* 7017.02* 7034.03* 7035.01*

Median Family Income 60-70%

7003.09* 7007.21* 7007.23* 7008.19* 7008.32* 7008.34* 7009.03* 7009.04* 7024.02* 7025.00* 7026.01* 7032.14* 7032.19* 7032.20* 7033.02* 7034.01* 7037.01* 7038.00*

Median Family Income 70-80%

7007.04* 7007.06* 7008.11* 7008.13* 7008.33* 7009.02* 7011.02* 7012.01* 7014.14* 7017.03* 7032.10* 7032.15* 7033.01* 7034.02* 7035.02* 7039.02*

Median Family Income 80-90%

7002.04* 7002.07* 7003.08* 7006.14* 7007.15* 7007.20* 7008.12* 7008.15* 7008.16* 7008.17* 7009.01* 7009.05* 7014.20* 7026.02* 7032.06* 7032.09* 7032.16* 7032.18* 7037.02* 7040.00*

Median Family Income 90-100%

 $7007.10^* \quad 7007.11^* \quad 7007.16^* \quad 7008.10^* \quad 7011.01^* \quad 7012.11^* \quad 7012.15^* \quad 7012.16^* \quad 7014.10^* \quad 7014.15^* \quad 7014.17^* \quad 7012.10^* \quad 7014.10^* \quad 7014$

Median Family Income 100-110%

7014.18* 7015.05* 7018.00* 7023.02* 7031.00* 7048.03* 7060.12*

7001.04* 7001.05* 7003.06* 7008.23* 7010.01* 7010.07* 7012.18* 7013.14* 7015.03* 7027.00* 7028.00* 7032.01* 7032.21* 7032.21* 7036.01* 7044.03* 7048.06*

Median Family Income 110-120%

7003.12* 7004.00* 7007.18* 7010.04* 7012.14* 7013.15* 7014.08* 7015.06* 7017.04* 7030.00* 7039.01*

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.

PAGE: 23 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Median Family Income >= 120%

```
7001.01* 7001.03* 7002.05* 7002.06* 7002.08* 7003.04* 7003.11* 7005.00* 7006.04* 7006.06* 7006.07* 7006.08* 7006.10* 7006.11* 7006.13* 7006.15* 7006.16* 7008.24* 7008.26* 7008.28* 7008.29* 7008.35* 7010.02* 7010.05* 7010.06* 7012.02* 7012.05* 7012.06* 7012.10* 7012.12* 7012.13* 7012.20* 7012.21* 7013.03* 7013.04* 7013.06* 7013.07* 7013.08* 7013.12* 7013.13* 7013.16* 7013.17* 7014.07* 7014.09* 7015.07* 7017.01* 7021.02* 7022.00* 7024.01* 7029.00* 7032.02* 7032.08* 7036.02* 7041.00* 7042.00* 7043.00* 7044.01* 7044.04* 7045.01* 7045.02* 7045.03* 7046.00* 7047.00* 7048.04* 7048.05* 7050.00* 7051.00* 7052.00* 7059.03* 7060.05* 7060.07* 7060.08* 7060.09* 7060.10* 7060.11* 7060.13*
```

Median Family Income Not Known

7019.00*

ASSESSMENT AREA - 0013

HENRY COUNTY (103), KY

MSA: 31140

Moderate Income

0901.00* 0903.02*

Middle Income

0902.00* 0903.01* 0904.00*

ASSESSMENT AREA - 0014

RICHMOND CITY (760), VA

MSA: 40060

Low Income

0103.00	^ 0108.00^	0109.00^	0201.00*	0202.00*	0203.00^	0204.00^	0207.00^	0209.00^	0210.00*	0211.00
0212.00	* 0301.00*	0413.00*	0604.00*	0607.00*	0608.00*	0609.00*	0610.00*	0706.01*	0710.01*	0710.02*
Moderat	e Income									
0106.00	* 0107.00*	0110.00*	0111.00*	0302.00	0305.00*	0402.00*	0411.00*	0414.00*	0602.00*	0605.00*
0706.02	* 0707.00*	0708.01*	0708.02*	0709.00*	0711.00*					
Middle Income										
0102.00	* 0104.01*	0105.00*	0208.00*	0406.00*	0408.00*	0409.00*	0412.00*	0416.00*	0703.00*	

Footnote:

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

PAGE: 24 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Upper Income

0104.02* 0205.00* 0206.00* 0404.00* 0405.00* 0407.00* 0410.00* 0501.00* 0502.00* 0503.00* 0504.00* 0505.00* 0506.00* 0606.00* 0701.00* 0704.00*

Income Not Known

0403.00*

ASSESSMENT AREA - 0015

HAMPTON CITY (650), VA

MSA: 47260 Low Income

0103.13* 0114.00*

Moderate Income

0101.04* 0104.00* 0105.01* 0105.02* 0106.02* 0107.01* 0107.02* 0109.00* 0110.00* 0112.00* 0113.00* 0116.00* 0118.00* 0119.00* 0120.00*

Middle Income

 $0101.03^* \quad 0103.04^* \quad 0103.06^* \quad 0103.09^* \quad 0103.10^* \quad 0103.11^* \quad 0103.12^* \quad 0103.14^* \quad 0107.03^* \quad 0108.00^* \quad 0115.00^* \quad 0103.09^* \quad 0103$

Upper Income

0102.00* 0103.07* 0111.00* 0121.00*

Income Not Known

0106.01* 9901.00*

ASSESSMENT AREA - 0016

ALLEGHANY COUNTY (005), VA

MSA: NA

Middle Income

0701.00* 0801.00* 0802.02*

Upper Income

0802.01* 0803.01* 0803.02*

COVINGTON CITY (580), VA

MSA: NA

Moderate Income

Footnote:

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

PAGE: 25 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

0601.00*

Middle Income

0602.00*

ASSESSMENT AREA - 0017

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 10-20%

0074.01* 0075.04* 0088.03*

Median Family Income 20-30%

 $0064.00^* \ \ 0073.04^* \ \ 0074.04^* \ \ 0074.08^* \ \ 0075.02^* \ \ 0077.03^* \ \ 0089.03^* \ \ 0092.04^* \ \ 0096.02^* \ \ 0098.02^* \ \ 0098.03^*$

0098.10* 0098.11* 0099.07*

Median Family Income 30-40%

 $0028.01^* \quad 0037.00^* \quad 0048.02^* \quad 0074.03^* \quad 0074.06^* \quad 0074.07^* \quad 0074.09^* \quad 0075.03^* \quad 0077.08^* \quad 0077.09^* \quad 0078.03^* \quad 0077.09^* \quad 0078.03^* \quad 0077.09^* \quad 0078.03^* \quad 0079.09^* \quad 0079$

0078.08* 0078.09 0089.04* 0096.01* 0097.00* 0098.01* 0098.04* 0099.04* 0104.00* 0109.00*

Median Family Income 40-50%

0018.03* 0018.04* 0022.02* 0028.02* 0030.00* 0076.01* 0076.05* 0077.07* 0078.04* 0078.06* 0078.07*

 $0079.01^* \quad 0088.02^* \quad 0088.04^* \quad 0092.01^* \quad 0095.01^* \quad 0096.03^* \quad 0098.07^* \quad 0099.05^* \quad 0099.06^*$

Median Family Income 50-60%

0021.01* 0031.00* 0049.01* 0071.00* 0076.03* 0076.04* 0079.03* 0087.02* 0091.02* 0099.03*

Median Family Income 60-70%

 $0025.02^* \quad 0090.00^* \quad 0093.02^* \quad 0095.05^* \quad 0095.07^* \quad 0095.09^* \quad 0096.04^* \quad 0099.02^* \quad 0103.00^* \quad 0107.00^* \quad 0107$

Median Family Income 70-80%

 $0019.01^* \quad 0022.01^* \quad 0025.01^* \quad 0035.00^* \quad 0046.00^* \quad 0073.01^* \quad 0095.04^*$

Median Family Income 80-90%

0021.02* 0023.01* 0024.00* 0032.00* 0034.00* 0036.00* 0068.01* 0093.01* 0095.03* 0095.08* 0111.00*

Median Family Income 90-100%

0007.02* 0019.02* 0020.02* 0023.02* 0029.00* 0092.03* 0094.00* 0099.01*

Median Family Income 100-110%

0020.01* 0042.01* 0043.00* 0048.01* 0050.02* 0072.00* 0080.02* 0084.10*

Median Family Income 110-120%

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.

PAGE: 26 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

0017.02* 0027.02* 0087.01* 0102.00* 0110.00*

Median Family Income >= 120%

```
      0001.00*
      0002.02*
      0003.00*
      0004.00*
      0005.01*
      0005.02*
      0006.00*
      0007.01*
      0008.01*
      0008.02*
      0009.01*

      0009.02*
      0010.01*
      0010.02*
      0011.00*
      0012.00*
      0013.01*
      0013.02*
      0014.01*
      0014.02*
      0015.00*
      0015.00*
      0016.00*

      0026.00*
      0033.01*
      0033.02*
      0038.00*
      0039.00*
      0040.01*
      0040.02*
      0041.00*
      0042.02*
      0044.00*
      0047.02*

      0050.01*
      0052.01*
      0053.01*
      0055.00*
      0056.00*
      0058.00*
      0059.00*
      0065.00*
      0066.00*
      0067.00*
      0068.02*

      0069.00*
      0070.00*
      0080.01*
      0081.00*
      0082.00*
      0083.01*
      0083.02*
      0084.02*
      0101.00*
      0105.00*
      0106.00*
```

Median Family Income Not Known

0002.01* 0027.01* 0047.01* 0049.02* 0062.02* 0068.04* 0108.00*

OUTSIDE ASSESSMENT AREA

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 70-80%

0647.00

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 70-80%

0502.05

MARTIN COUNTY (085), FL

MSA: 38940 Upper Income

0017.00

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income >= 120%

0280.02

CLARKE COUNTY (059), GA

MSA: 12020

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.

PAGE: 27 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Middle Income

1305.00

HAMILTON COUNTY (057), IN

MSA: 26900

Moderate Income

1110.07

HENDRICKS COUNTY (063), IN

MSA: 26900

Moderate Income

2106.07

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 60-70%

3533.00

BOURBON COUNTY (017), KY

MSA: 30460

Middle Income

0306.00

CARROLL COUNTY (041), KY

MSA: NA

Middle Income

9502.00

CARTER COUNTY (043), KY

MSA: 26580

Middle Income

9602.00

DAVIESS COUNTY (059), KY

MSA: 36980

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

PAGE: 28 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Moderate Income

0005.00

FAYETTE COUNTY (067), KY

MSA: 30460

Moderate Income

0015.00

Middle Income

0034.05 0039.12

Upper Income

0006.00 0039.06

JESSAMINE COUNTY (113), KY

MSA: 30460 Upper Income

0606.00

KNOTT COUNTY (119), KY

MSA: NA

Moderate Income

9601.00

LAWRENCE COUNTY (127), KY

MSA: NA

Middle Income

9301.00

OWEN COUNTY (187), KY

MSA: NA

Middle Income

9702.00

SHELBY COUNTY (211), KY

MSA: 31140

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.

PAGE: 29 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Middle Income

0402.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 100-110%

1352.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 40-50%

0016.00

BRUNSWICK COUNTY (019), NC

MSA: 34820

Upper Income

0205.12

ALLEN COUNTY (003), OH

MSA: 30620

Upper Income

0109.00

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

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.

PAGE: 30 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Moderate Income

0108.02

Middle Income

0106.00 0109.00 0112.00 0124.00

BUTLER COUNTY (017), OH

MSA: 17140 Low Income

0111.23 0122.00 0131.00

Middle Income

0111.09 0111.26 0143.00

Upper Income

0109.10 0111.10 0111.11 0111.18 0111.20 0111.21 0111.28 0111.29 0111.30

CLARK COUNTY (023), OH

MSA: 44220 Upper Income

0022.00

COLUMBIANA COUNTY (029), OH

MSA: NA

Middle Income

9512.00

DELAWARE COUNTY (041), OH

MSA: 18140 Middle Income

0104.20 0115.20 **Upper Income**

0114.11 0115.40 0117.60 0117.62 0124.00

FAYETTE COUNTY (047), OH

MSA: NA Middle Income

Footnote:

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

PAGE: 31 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

9259.00 9264.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 50-60%

0075.51 0093.71

Median Family Income 60-70%

0027.60 0048.10 0093.86

Median Family Income 70-80%

0094.30 0102.00

Median Family Income 80-90%

0071.14 0093.74

Median Family Income 90-100%

0071.12

Median Family Income 100-110%

0069.90

Median Family Income 110-120%

0063.86 0070.48 0072.05

Median Family Income >= 120%

 $0019.01 \quad 0062.20 \quad 0062.30 \quad 0062.36 \quad 0063.21 \quad 0066.00 \quad 0067.10 \quad 0067.22 \quad 0073.93 \quad 0074.27 \quad 0074.92$

0079.22

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

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.

PAGE: 32 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

MSA: 19430

Middle Income

2003.00 2405.00 2701.00

Upper Income

2102.00 2104.02 2106.02 2201.00 2601.00 2801.01

HANCOCK COUNTY (063), OH

MSA: NA

Upper Income

0002.00

HOLMES COUNTY (075), OH

MSA: NA

Middle Income

9763.01 9763.02 9764.00 9767.00 9768.02

LOGAN COUNTY (091), OH

MSA: NA

Moderate Income

0044.00

Middle Income

0046.00

LORAIN COUNTY (093), OH

MSA: 17460

Middle Income

0912.00

Upper Income

0104.00 0131.00 0503.00 0807.00 0902.00

LUCAS COUNTY (095), OH

MSA: 45780 Upper Income

0089.02

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.

PAGE: 33 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

MADISON COUNTY (097), OH

MSA: 18140 Middle Income

0411.00

MAHONING COUNTY (099), OH

MSA: 49660 Low Income

8137.00

Upper Income

8121.00 8133.00

MEDINA COUNTY (103), OH

MSA: 17460 Middle Income

4081.00

Upper Income

4060.00

MERCER COUNTY (107), OH

MSA: NA

Upper Income

9677.00 9679.00

MIAMI COUNTY (109), OH

MSA: 19430 Middle Income

3401.00 3652.00 3653.01

Upper Income

3501.00 3653.02 3801.00 **MONROE COUNTY (111), OH**

MSA: NA

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.

PAGE: 34 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Moderate Income

9668.00

Middle Income

9666.00 9667.00 9669.00

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 40-50%

0009.00 0019.00 1651.00

Median Family Income 50-60%

0030.00 0801.00

Median Family Income 60-70%

0008.02 0301.00 0503.03

Median Family Income 80-90%

0504.02 0506.00 0601.00 0910.00

Median Family Income 90-100%

0015.01 1004.00 1251.02

Median Family Income 100-110%

0505.03 0505.04

Median Family Income 110-120%

0212.00 0216.01 0403.02 0404.05 0501.03

Median Family Income >= 120%

0203.00 0402.03 0403.05 0404.01 0404.06 1201.03 1601.00

MORROW COUNTY (117), OH

MSA: 18140 Middle Income

9654.00

OTTAWA COUNTY (123), OH

MSA: 45780 Middle Income

Footnote:

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

PAGE: 35 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

0511.00

Upper Income

0502.02

PICKAWAY COUNTY (129), OH

MSA: 18140

Moderate Income

0204.00

PORTAGE COUNTY (133), OH

MSA: 10420 Middle Income

6004.01 6017.01 6021.00 **PREBLE COUNTY (135), OH**

MSA: NA

Middle Income

4701.02

Upper Income

4801.00

RICHLAND COUNTY (139), OH

MSA: 31900

Moderate Income

0010.00

Middle Income

0017.00

ROSS COUNTY (141), OH

MSA: NA

Moderate Income

9563.00 9565.00 **Middle Income**

9568.00

Footnote:

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

PAGE: 36 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

STARK COUNTY (151), OH

MSA: 15940 Low Income

7023.00

Moderate Income

7025.00

Middle Income

7113.22 7118.00 7119.00 7123.00 7124.00 7144.00

Upper Income

7111.22 7121.11 7122.02

TRUMBULL COUNTY (155), OH

MSA: 49660 Middle Income

9336.00

WAYNE COUNTY (169), OH

MSA: NA

Middle Income

0006.00 0037.00

Upper Income

0007.00

ADAMS COUNTY (001), PA

MSA: 23900 Middle Income

0314.02

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 110-120%

0013.05

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.

PAGE: 37 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

FREDERICK COUNTY (069), VA

MSA: 49020

Moderate Income

0511.02

HENRICO COUNTY (087), VA

MSA: 40060

Upper Income

2001.19

NEW KENT COUNTY (127), VA

MSA: 40060

Upper Income

7002.00

WARREN COUNTY (187), VA

MSA: 47894

Moderate Income

0204.00

MARION COUNTY (049), WV

MSA: NA

Moderate Income

0202.00 0205.00

MINGO COUNTY (059), WV

MSA: NA

Middle Income

9571.00 9573.00 9575.00

NICHOLAS COUNTY (067), WV

MSA: NA

Middle Income

9503.00 9506.00

Footnote:

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

PAGE: 38 OF 39

Respondent ID: 0000577128

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

RALEIGH COUNTY (081), WV

MSA: 13220 Middle Income

0013.00 0015.00

WAYNE COUNTY (099), WV

MSA: 26580

Moderate Income

0052.00 0205.00

Middle Income

0203.00 0204.00 0206.00

Footnote:

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

PAGE: 39 OF 39

Respondent ID: 0000577128

Error Status Information Respondent ID: 0000577128

PAGE: 1 OF

Institution: Peoples Bank Agency: FRS - 2

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	729	729	0	0.00%
Small Farm Loans	5	5	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2,119	2,119	0	0.00%
Total	2,855	2,855	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.