

## APPENDIX G

### LIMITED SCOPE LENDING TABLES

**HMDA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Low/Moderate Total	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Middle	0	0.0%	0	0.0%	1	33.3%	133	43.5%
Upper	2	66.7%	248	81.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	305	100.0%	3	100.0%	305	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Low/Moderate Total	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Middle	0	0.0%	0	0.0%	1	33.3%	133	43.5%
Upper	2	66.7%	248	81.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	305	100.0%	3	100.0%	305	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	11.1%	148	10.0%	4	44.4%	539	36.4%
Low/Moderate Total	1	11.1%	148	10.0%	4	44.4%	539	36.4%
Middle	6	66.7%	1,096	74.0%	0	0.0%	0	0.0%
Upper	2	22.2%	238	16.0%	5	55.6%	943	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,482	100.0%	9	100.0%	1,482	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	14.3%	159	20.6%
Moderate	1	14.3%	70	9.0%	2	28.6%	180	23.2%
Low/Moderate Total	1	14.3%	70	9.0%	3	42.9%	339	43.8%
Middle	6	85.7%	704	91.0%	2	28.6%	115	14.9%
Upper	0	0.0%	0	0.0%	2	28.6%	320	41.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	774	100.0%	7	100.0%	774	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	11.1%	85	24.4%
Moderate	1	11.1%	29	8.2%	3	33.3%	99	28.5%
Low/Moderate Total	1	11.1%	29	8.2%	4	44.4%	184	53.0%
Middle	6	66.7%	184	53.0%	3	33.3%	79	22.6%
Upper	2	22.2%	135	38.8%	2	22.2%	85	24.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	348	100.0%	9	100.0%	348	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	2	66.7%	25	42.4%
Moderate	1	33.3%	15	25.4%	0	0.0%	0	0.0%
Low/Moderate Total	1	33.3%	15	25.4%	2	66.7%	25	42.4%
Middle	1	33.3%	34	57.6%	1	33.3%	34	57.6%
Upper	1	33.3%	10	16.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	59	100.0%	3	100.0%	59	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	4	14.3%	269	10.1%
Moderate	4	14.3%	262	9.8%	9	32.1%	818	30.7%
Low/Moderate Total	4	14.3%	262	9.8%	13	46.4%	1,088	40.8%
Middle	19	67.9%	2,019	75.8%	6	21.4%	238	8.5%
Upper	5	17.9%	383	14.4%	9	32.1%	1,348	50.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,663	100.0%	28	100.0%	2,663	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Akron MSA #10420

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	214	28.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	214	28.5%
Middle	1	33.3%	96	12.8%	0	0.0%	0	0.0%
Upper	2	66.7%	656	87.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	66.7%	538	71.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	752	100.0%	3	100.0%	752	100.0%
<b>Refinance</b>								
Low	1	12.5%	50	4.9%	1	12.5%	50	4.9%
Moderate	0	0.0%	0	0.0%	1	12.5%	150	14.6%
Low/Moderate Total	1	12.5%	50	4.9%	2	25.0%	200	19.5%
Middle	5	62.5%	722	70.2%	3	37.5%	412	40.1%
Upper	2	25.0%	256	24.9%	3	37.5%	416	40.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,028	100.0%	8	100.0%	1,028	100.0%
<b>Home Improvement</b>								
Low	1	20.0%	40	13.2%	0	0.0%	0	0.0%
Moderate	1	20.0%	20	6.6%	2	40.0%	95	31.3%
Low/Moderate Total	2	40.0%	60	19.8%	2	40.0%	95	31.3%
Middle	1	20.0%	30	9.9%	1	20.0%	40	13.2%
Upper	2	40.0%	214	70.4%	2	40.0%	169	55.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	304	100.0%	5	100.0%	304	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	50.0%	18	26.5%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	18	26.5%
Middle	1	50.0%	18	26.5%	1	50.0%	50	73.5%
Upper	1	50.0%	50	73.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	68	100.0%	2	100.0%	68	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	2	11.1%	90	4.2%	2	11.1%	68	3.2%
Moderate	1	5.6%	20	0.9%	4	22.2%	459	21.3%
Low/Moderate Total	3	16.7%	110	5.1%	6	33.3%	527	24.5%
Middle	8	44.4%	866	40.2%	5	27.8%	502	23.3%
Upper	7	38.9%	1,175	54.6%	5	27.8%	585	27.2%
Unknown	0	0.0%	0	0.0%	2	11.1%	538	25.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,151	100.0%	18	100.0%	2,151	100.0%

\*Information based on 2013 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group : 2019 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	213	75.7%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	213	75.7%
Middle	3	100.0%	281	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	68	24.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	281	100.0%	3	100.0%	281	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	33.3%	232	41.1%
Low/Moderate Total	0	0.0%	0	0.0%	3	33.3%	232	41.1%
Middle	9	100.0%	564	100.0%	4	44.4%	255	45.2%
Upper	0	0.0%	0	0.0%	2	22.2%	78	13.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	564	100.0%	9	100.0%	564	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	66.7%	30	63.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	30	63.0%
Middle	3	100.0%	48	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	18	37.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	48	100.0%	3	100.0%	48	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	100.0%	7	100.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	7	100.0%
Middle	1	100.0%	7	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	7	100.0%	1	100.0%	7	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group : 2019 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	3	18.8%	37	4.1%
Moderate	0	0.0%	0	0.0%	5	31.3%	445	49.4%
Low/Moderate Total	0	0.0%	0	0.0%	8	50.0%	482	53.5%
Middle	16	100.0%	900	100.0%	4	25.0%	255	28.3%
Upper	0	0.0%	0	0.0%	4	25.0%	163	18.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	900	100.0%	16	100.0%	900	100.0%

\*Information based on 2015 ACS data



### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	535	70.3%	0	0.0%	0	0.0%
Low/Moderate Total	2	50.0%	535	70.3%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	25.0%	105	13.8%
Upper	2	50.0%	226	29.7%	3	75.0%	656	86.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	761	100.0%	4	100.0%	761	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	4	57.1%	341	31.5%
Low/Moderate Total	0	0.0%	0	0.0%	4	57.1%	341	31.5%
Middle	4	57.1%	730	67.3%	2	28.6%	393	36.3%
Upper	3	42.9%	354	32.7%	1	14.3%	350	32.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	1,084	100.0%	7	100.0%	1,084	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	98	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	98	100.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	98	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	98	100.0%	1	100.0%	98	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	600	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	100.0%	600	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	600	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	600	100.0%	2	100.0%	600	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	123	100.0%	1	100.0%	123	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	123	100.0%	1	100.0%	123	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	26.7%	1,135	42.6%	5	33.3%	439	16.5%
Low/Moderate Total	4	26.7%	1,135	42.6%	5	33.3%	439	16.5%
Middle	4	26.7%	730	27.4%	3	20.0%	498	18.7%
Upper	7	46.7%	801	30.0%	5	33.3%	1,129	42.3%
Unknown	0	0.0%	0	0.0%	2	13.3%	600	22.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	2,666	100.0%	15	100.0%	2,666	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	3	13.6%	601	14.9%	2	9.1%	238	5.9%
Moderate	0	0.0%	0	0.0%	3	13.6%	378	9.4%
Low/Moderate Total	3	13.6%	601	14.9%	5	22.7%	616	15.3%
Middle	13	59.1%	2,101	52.2%	8	36.4%	1,356	33.7%
Upper	6	27.3%	1,324	32.9%	8	36.4%	1,856	46.1%
Unknown	0	0.0%	0	0.0%	1	4.5%	198	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	4,026	100.0%	22	100.0%	4,026	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	33.3%	304	27.6%
Moderate	3	25.0%	207	18.8%	2	16.7%	280	25.4%
Low/Moderate Total	3	25.0%	207	18.8%	6	50.0%	584	53.0%
Middle	8	66.7%	679	61.7%	4	33.3%	286	26.0%
Upper	1	8.3%	215	19.5%	2	16.7%	231	21.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,101	100.0%	12	100.0%	1,101	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	12.5%	45	6.4%
Moderate	2	12.5%	50	7.1%	4	25.0%	275	39.0%
Low/Moderate Total	2	12.5%	50	7.1%	6	37.5%	320	45.3%
Middle	11	68.8%	531	75.2%	5	31.3%	181	25.6%
Upper	3	18.8%	125	17.7%	5	31.3%	205	29.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	706	100.0%	16	100.0%	706	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	20.0%	34	11.6%
Moderate	2	40.0%	64	21.8%	1	20.0%	30	10.2%
Low/Moderate Total	2	40.0%	64	21.8%	2	40.0%	64	21.8%
Middle	3	60.0%	230	78.2%	3	60.0%	230	78.2%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	294	100.0%	5	100.0%	294	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	105	76.6%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	105	76.6%
Middle	3	100.0%	137	100.0%	1	33.3%	16	11.7%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	33.3%	16	11.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	137	100.0%	3	100.0%	137	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	3	5.2%	601	9.6%	9	15.5%	621	9.9%
Moderate	7	12.1%	321	5.1%	11	19.0%	1,068	17.0%
Low/Moderate Total	10	17.2%	922	14.7%	20	34.5%	1,689	27.0%
Middle	38	65.5%	3,678	58.7%	21	36.2%	2,069	33.0%
Upper	10	17.2%	1,664	26.6%	15	25.9%	2,292	36.6%
Unknown	0	0.0%	0	0.0%	2	3.4%	214	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	6,264	100.0%	58	100.0%	6,264	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Alton MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	3	21.4%	259	10.5%
Moderate	2	14.3%	245	10.0%	4	28.6%	380	15.5%
Low/Moderate Total	2	14.3%	245	10.0%	7	50.0%	639	26.0%
Middle	5	35.7%	726	29.6%	0	0.0%	0	0.0%
Upper	7	50.0%	1,485	60.5%	5	35.7%	1,368	55.7%
Unknown	0	0.0%	0	0.0%	2	14.3%	449	18.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	2,456	100.0%	14	100.0%	2,456	100.0%
<b>Refinance</b>								
Low	2	8.7%	64	1.8%	3	13.0%	121	3.5%
Moderate	5	21.7%	392	11.3%	4	17.4%	391	11.2%
Low/Moderate Total	7	30.4%	456	13.1%	7	30.4%	512	14.7%
Middle	7	30.4%	1,158	33.2%	7	30.4%	701	20.1%
Upper	9	39.1%	1,870	53.7%	9	39.1%	2,271	65.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	3,484	100.0%	23	100.0%	3,484	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	18.2%	55	7.5%
Moderate	2	18.2%	55	7.5%	0	0.0%	0	0.0%
Low/Moderate Total	2	18.2%	55	7.5%	2	18.2%	55	7.5%
Middle	5	45.5%	407	55.4%	2	18.2%	55	7.5%
Upper	4	36.4%	273	37.1%	7	63.6%	625	85.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	735	100.0%	11	100.0%	735	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	25	47.2%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	25	47.2%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	50.0%	25	47.2%
Upper	1	50.0%	28	52.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	28	52.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	53	100.0%	2	100.0%	53	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	585	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	585	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	585	100.0%	1	100.0%	585	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	2	3.9%	64	0.9%	8	15.7%	435	5.9%
Moderate	10	19.6%	717	9.8%	8	15.7%	771	10.5%
Low/Moderate Total	12	23.5%	781	10.7%	16	31.4%	1,206	16.5%
Middle	18	35.3%	2,876	39.3%	10	19.6%	781	10.7%
Upper	21	41.2%	3,656	50.0%	22	43.1%	4,849	66.3%
Unknown	0	0.0%	0	0.0%	3	5.9%	477	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	7,313	100.0%	51	100.0%	7,313	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	9	100.0%	635	100.0%	4	44.4%	374	58.9%
Upper	0	0.0%	0	0.0%	5	55.6%	261	41.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	635	100.0%	9	100.0%	635	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	6.7%	89	9.9%
Moderate	0	0.0%	0	0.0%	3	20.0%	58	6.4%
Low/Moderate Total	0	0.0%	0	0.0%	4	26.7%	147	16.3%
Middle	15	100.0%	900	100.0%	5	33.3%	166	18.4%
Upper	0	0.0%	0	0.0%	4	26.7%	222	24.7%
Unknown	0	0.0%	0	0.0%	2	13.3%	365	40.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	900	100.0%	15	100.0%	900	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	20.0%	37	13.5%
Moderate	0	0.0%	0	0.0%	1	10.0%	15	5.5%
Low/Moderate Total	0	0.0%	0	0.0%	3	30.0%	52	19.0%
Middle	10	100.0%	274	100.0%	5	50.0%	130	47.4%
Upper	0	0.0%	0	0.0%	2	20.0%	92	33.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	274	100.0%	10	100.0%	274	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	25.0%	15	19.7%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	15	19.7%
Middle	4	100.0%	76	100.0%	2	50.0%	37	48.7%
Upper	0	0.0%	0	0.0%	1	25.0%	24	31.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	76	100.0%	4	100.0%	76	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	11	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	11	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	11	100.0%	1	100.0%	11	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	4	10.3%	141	7.4%
Moderate	0	0.0%	0	0.0%	4	10.3%	73	3.9%
Low/Moderate Total	0	0.0%	0	0.0%	8	20.5%	214	11.3%
Middle	39	100.0%	1,896	100.0%	16	41.0%	707	37.3%
Upper	0	0.0%	0	0.0%	13	33.3%	610	32.2%
Unknown	0	0.0%	0	0.0%	2	5.1%	365	19.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	1,896	100.0%	39	100.0%	1,896	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group 2017 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	25.0%	128	13.4%	1	25.0%	128	13.4%
Upper	3	75.0%	827	86.6%	3	75.0%	827	86.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	955	100.0%	4	100.0%	955	100.0%
<b>Refinance</b>								
Low	1	20.0%	58	9.5%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	20.0%	58	9.5%	0	0.0%	0	0.0%
Middle	2	40.0%	231	37.7%	1	20.0%	102	16.7%
Upper	2	40.0%	323	52.8%	1	20.0%	101	16.5%
Unknown	0	0.0%	0	0.0%	3	60.0%	409	66.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	612	100.0%	5	100.0%	612	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	480	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	480	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	480	100.0%	1	100.0%	480	100.0%
<b>HMDA Totals</b>								
Low	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Middle	4	40.0%	839	41.0%	2	20.0%	230	11.2%
Upper	5	50.0%	1,150	56.2%	4	40.0%	928	45.3%
Unknown	0	0.0%	0	0.0%	4	40.0%	889	43.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	2,047	100.0%	10	100.0%	2,047	100.0%

\*Information based on 2015 ACS data



### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	5.0%	205	8.1%	4	20.0%	191	7.5%
Moderate	9	45.0%	717	28.2%	0	0.0%	0	0.0%
Low/Moderate Total	10	50.0%	922	36.2%	4	20.0%	191	7.5%
Middle	6	30.0%	945	37.1%	9	43.0%	1,077	42.3%
Upper	4	20.0%	678	26.6%	5	25.0%	903	35.5%
Unknown	0	0.0%	0	0.0%	2	10.0%	374	14.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	2,545	100.0%	20	100.0%	2,545	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	11.1%	112	8.6%
Moderate	1	11.1%	107	8.2%	1	11.1%	152	11.7%
Low/Moderate Total	1	11.1%	107	8.2%	2	22.2%	264	20.3%
Middle	8	88.9%	1,195	91.8%	2	22.2%	210	16.1%
Upper	0	0.0%	0	0.0%	5	55.6%	828	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,302	100.0%	9	100.0%	1,302	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	20.0%	34	9.9%
Moderate	2	40.0%	76	22.1%	1	20.0%	177	51.5%
Low/Moderate Total	2	40.0%	76	22.1%	2	40.0%	211	61.3%
Middle	3	60.0%	268	77.9%	3	60.0%	133	38.7%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	344	100.0%	5	100.0%	344	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	1	2.9%	205	4.9%	6	17.6%	337	8.0%
Moderate	12	35.3%	900	21.5%	2	5.9%	329	7.9%
Low/Moderate Total	13	38.2%	1,105	26.4%	8	23.5%	666	15.9%
Middle	17	50.0%	2,408	57.5%	14	41.2%	1,420	33.9%
Upper	4	11.8%	678	16.2%	10	29.4%	1,731	41.3%
Unknown	0	0.0%	0	0.0%	2	5.9%	374	8.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	4,191	100.0%	34	100.0%	4,191	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	5.3%	29	1.6%	2	10.5%	89	5.0%
Moderate	4	21.1%	300	16.9%	6	31.6%	562	31.8%
Low/Moderate Total	5	26.3%	329	18.6%	8	42.1%	651	36.8%
Middle	9	47.4%	681	38.3%	7	36.8%	494	27.9%
Upper	5	26.3%	760	42.9%	4	21.1%	625	35.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	1,770	100.0%	19	100.0%	1,770	100.0%
Refinance								
Low	1	5.6%	156	5.8%	1	5.6%	50	1.9%
Moderate	5	27.8%	431	16.1%	4	22.2%	299	11.1%
Low/Moderate Total	6	33.3%	587	21.9%	5	27.8%	349	13.0%
Middle	5	27.8%	511	19.0%	4	22.2%	429	16.0%
Upper	7	38.9%	1,586	59.1%	8	44.4%	1,781	66.4%
Unknown	0	0.0%	0	0.0%	1	5.6%	125	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,684	100.0%	18	100.0%	2,684	100.0%
Home Improvement								
Low	1	16.7%	35	6.5%	2	33.3%	217	40.6%
Moderate	0	0.0%	0	0.0%	2	33.3%	137	25.6%
Low/Moderate Total	1	16.7%	35	6.5%	4	66.7%	354	66.2%
Middle	4	66.7%	368	68.8%	0	0.0%	0	0.0%
Upper	1	16.7%	132	24.7%	1	16.7%	49	9.2%
Unknown	0	0.0%	0	0.0%	1	16.7%	132	24.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	535	100.0%	6	100.0%	535	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	3	7.0%	220	4.4%	5	11.6%	356	7.1%
Moderate	9	20.9%	731	14.7%	12	27.9%	998	20.0%
Low/Moderate Total	12	27.9%	951	19.1%	17	39.5%	1,354	27.1%
Middle	18	41.9%	1,560	31.3%	11	25.6%	923	18.5%
Upper	13	30.2%	2,478	49.7%	13	30.2%	2,455	49.2%
Unknown	0	0.0%	0	0.0%	2	4.7%	257	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	4,989	100.0%	43	100.0%	4,989	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Dayton MSA #19380

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	1	12.5%	68	6.6%
Moderate	1	12.5%	68	6.6%	3	37.5%	328	32.0%
Low/Moderate Total	1	12.5%	68	6.6%	4	50.0%	396	38.6%
Middle	4	50.0%	370	36.1%	1	12.5%	114	11.1%
Upper	3	37.5%	588	57.3%	3	37.5%	516	50.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,026	100.0%	8	100.0%	1,026	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	161	73.9%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	161	73.9%
Middle	2	66.7%	161	73.9%	0	0.0%	0	0.0%
Upper	1	33.3%	57	26.1%	1	33.3%	57	26.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	218	100.0%	3	100.0%	218	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	1	9.1%	68	5.5%
Moderate	1	9.1%	68	5.5%	5	45.5%	489	39.3%
Low/Moderate Total	1	9.1%	68	5.5%	6	54.5%	557	44.8%
Middle	6	54.5%	531	42.7%	1	9.1%	114	9.2%
Upper	4	36.4%	645	51.8%	4	36.4%	573	46.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	1,244	100.0%	11	100.0%	1,244	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	10	100.0%	1,359	100.0%	5	50.0%	488	33.9%
Upper	0	0.0%	0	0.0%	5	50.0%	871	64.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,359	100.0%	10	100.0%	1,359	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	9.1%	46	4.7%
Moderate	0	0.0%	0	0.0%	1	9.1%	29	3.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	18.2%	75	7.7%
Middle	11	100.0%	975	100.0%	2	18.2%	112	11.5%
Upper	0	0.0%	0	0.0%	6	54.5%	711	72.9%
Unknown	0	0.0%	0	0.0%	1	9.1%	77	7.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	975	100.0%	11	100.0%	975	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	50.0%	52	51.5%
Moderate	0	0.0%	0	0.0%	1	50.0%	49	48.5%
Low/Moderate Total	0	0.0%	0	0.0%	2	100.0%	101	100.0%
Middle	2	100.0%	101	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	101	100.0%	2	100.0%	101	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	8.7%	98	4.0%
Moderate	0	0.0%	0	0.0%	2	8.7%	78	3.2%
Low/Moderate Total	0	0.0%	0	0.0%	4	17.4%	176	7.2%
Middle	23	100.0%	2,435	100.0%	7	30.4%	600	24.6%
Upper	0	0.0%	0	0.0%	11	47.8%	1,582	65.0%
Unknown	0	0.0%	0	0.0%	1	4.3%	77	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	2,435	100.0%	23	100.0%	2,435	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	154	31.7%	1	50.0%	154	31.7%
Upper	1	50.0%	332	68.3%	1	50.0%	332	68.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	486	100.0%	2	100.0%	486	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	742	100.0%	2	66.7%	504	67.9%
Unknown	0	0.0%	0	0.0%	1	33.3%	238	32.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	742	100.0%	3	100.0%	742	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	20.0%	154	12.5%	1	20.0%	154	12.5%
Upper	4	80.0%	1,074	87.5%	3	60.0%	836	68.1%
Unknown	0	0.0%	0	0.0%	1	20.0%	238	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	1,228	100.0%	5	100.0%	1,228	100.0%

\*Information based on 2010 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	2	40.0%	124	30.5%
Moderate	1	20.0%	89	21.9%	2	40.0%	207	51.0%
Low/Moderate Total	1	20.0%	89	21.9%	4	80.0%	331	81.5%
Middle	4	80.0%	317	78.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	20.0%	75	18.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	406	100.0%	5	100.0%	406	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	836	100.0%	1	33.3%	205	24.5%
Upper	0	0.0%	0	0.0%	2	66.7%	631	75.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	836	100.0%	3	100.0%	836	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	139	84.8%	1	50.0%	25	13.2%
Upper	1	50.0%	25	15.2%	1	50.0%	139	84.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	164	100.0%	2	100.0%	164	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	20.0%	124	8.8%
Moderate	1	10.0%	89	6.3%	2	20.0%	207	14.7%
Low/Moderate Total	1	10.0%	89	6.3%	4	40.0%	331	23.5%
Middle	8	80.0%	1,292	91.9%	2	20.0%	230	16.4%
Upper	1	10.0%	25	1.8%	4	40.0%	845	60.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,406	100.0%	10	100.0%	1,406	100.0%

\*Information based on 2010 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	1	12.5%	18	2.1%	2	25.0%	86	9.8%
Moderate	1	12.5%	129	14.7%	1	12.5%	134	15.3%
Low/Moderate Total	2	25.0%	147	16.8%	3	37.5%	220	25.1%
Middle	3	37.5%	292	33.3%	1	12.5%	90	10.3%
Upper	3	37.5%	438	49.9%	4	50.0%	567	64.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	877	100.0%	8	100.0%	877	100.0%
Refinance								
Low	0	0.0%	0	0.0%	2	14.3%	154	10.8%
Moderate	3	21.4%	202	14.2%	2	14.3%	160	11.2%
Low/Moderate Total	3	21.4%	202	14.3%	4	28.6%	314	22.0%
Middle	7	50.0%	746	52.3%	8	57.1%	927	63.0%
Upper	4	28.6%	479	33.6%	1	7.1%	131	9.2%
Unknown	0	0.0%	0	0.0%	1	7.1%	55	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	1,427	100.0%	14	100.0%	1,427	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	2,400	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	2,400	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	2,400	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	2,400	100.0%	1	100.0%	2,400	100.0%
HMDA Totals								
Low	1	4.3%	18	0.4%	4	17.4%	240	5.1%
Moderate	5	21.7%	2,731	58.1%	3	13.0%	294	6.3%
Low/Moderate Total	6	26.1%	2,749	58.4%	7	30.4%	534	11.4%
Middle	10	43.5%	1,038	22.1%	9	39.1%	1,017	21.6%
Upper	7	30.4%	917	19.5%	5	21.7%	698	14.8%
Unknown	0	0.0%	0	0.0%	2	8.7%	2,455	52.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	4,704	100.0%	23	100.0%	4,704	100.0%

\*Information based on 2010 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Dayton MSA #19380

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Low/Moderate Total	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Middle	4	57.1%	650	65.1%	0	0.0%	0	0.0%
Upper	2	28.6%	262	26.3%	3	42.9%	647	64.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	998	100.0%	7	100.0%	998	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Low/Moderate Total	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Middle	4	57.1%	650	65.1%	0	0.0%	0	0.0%
Upper	2	28.6%	262	26.3%	3	42.9%	647	64.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	998	100.0%	7	100.0%	998	100.0%

\*Information based on 2010 ACS data



### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	144	19.8%	1	12.5%	72	9.9%
Low/Moderate Total	1	12.5%	144	19.8%	1	12.5%	72	9.9%
Middle	6	75.0%	497	68.4%	5	62.5%	356	49.0%
Upper	1	12.5%	86	11.8%	2	25.0%	299	41.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	727	100.0%	8	100.0%	727	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	28.6%	127	21.2%
Low/Moderate Total	0	0.0%	0	0.0%	2	28.6%	127	21.2%
Middle	3	42.9%	218	36.3%	0	0.0%	0	0.0%
Upper	4	57.1%	382	63.7%	3	42.9%	218	36.3%
Unknown	0	0.0%	0	0.0%	2	28.6%	255	42.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	600	100.0%	7	100.0%	600	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	14.3%	88	17.4%
Low/Moderate Total	0	0.0%	0	0.0%	1	14.3%	88	17.4%
Middle	4	57.1%	288	56.8%	2	28.6%	131	25.8%
Upper	3	42.9%	219	43.2%	3	42.9%	170	33.5%
Unknown	0	0.0%	0	0.0%	1	14.3%	118	23.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	507	100.0%	7	100.0%	507	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	4.5%	144	7.9%	4	18.2%	287	15.6%
Low/Moderate Total	1	4.5%	144	7.9%	4	18.2%	287	15.6%
Middle	13	59.1%	1,003	54.7%	7	31.8%	487	26.6%
Upper	8	36.4%	687	37.5%	8	36.4%	687	37.5%
Unknown	0	0.0%	0	0.0%	3	13.6%	373	20.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	1,834	100.0%	22	100.0%	1,834	100.0%

\*Information based on 2010 ACS data

## Full Scope

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	4	2.1%	1,293	4.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	53	27.6%	8,499	29.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	57	29.7%	9,792	33.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	113	58.9%	15,943	54.8%	12	70.8%	1,370	75.1%	0	0.0%	0	0.0%
Upper	19	9.9%	3,327	11.4%	5	29.4%	455	24.9%	0	0.0%	0	0.0%
Unknown	3	1.6%	55	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	122	63.5%	12,546	43.1%	14	82.4%	1,526	83.6%	0	0.0%	0	0.0%
Over \$1 Million	66	34.4%	16,007	55.0%	1	5.9%	79	4.3%	0	0.0%	0	0.0%
Not Known	4	2.1%	564	1.9%	2	11.8%	220	12.1%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	123	64.1%	5,424	18.6%	8	47.1%	265	14.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	33	17.2%	5,930	20.4%	8	47.1%	1,260	69.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	36	18.8%	17,763	61.0%	1	5.9%	300	16.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	92	75.4%	3,812	30.4%	6	42.9%	141	9.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	16	13.1%	2,979	23.7%	7	50.0%	1,085	71.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	11.3%	5,755	45.9%	1	7.1%	300	19.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	122	100.0%	12,546	100.0%	14	100.0%	1,526	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	1	1.7%	225	2.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	19	32.8%	2,172	26.1%	7	50.0%	992	51.6%	0	0.0%	0	0.0%
Low/Moderate Total	20	34.5%	2,397	28.8%	7	50.0%	992	51.6%	0	0.0%	0	0.0%
Middle	26	44.8%	3,968	48.0%	6	42.9%	730	38.0%	0	0.0%	0	0.0%
Upper	12	20.7%	1,923	23.1%	1	7.1%	200	10.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	31	53.4%	2,497	30.1%	13	92.9%	1,641	85.4%	0	0.0%	0	0.0%
Over \$1 Million	25	43.1%	5,417	65.2%	1	7.1%	281	14.6%	0	0.0%	0	0.0%
Not Known	2	3.4%	394	4.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	31	53.4%	1,210	14.6%	7	50.0%	316	16.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	14	24.1%	2,225	26.8%	4	28.6%	665	34.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	22.4%	4,873	58.7%	3	21.4%	941	49.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	25	80.6%	925	37.0%	7	53.8%	316	19.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	9.7%	416	16.7%	4	30.8%	665	40.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	9.7%	1,156	46.3%	2	15.4%	660	40.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	31	100.0%	2,497	100.0%	13	100.0%	1,641	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	12.5%	948	29.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	12.5%	948	29.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	14	87.5%	2,225	70.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	3,173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	10	62.5%	943	29.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	6	37.5%	2,230	70.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	3,173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	10	62.5%	368	11.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	12.5%	255	8.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	25.0%	2,550	80.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	3,173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	9	56.2%	288	9.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	6.2%	675	21.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	62.5%	943	29.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 Multi-State Huntington Ashland MSA #26580

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	7	14.3%	1,356	15.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	18.4%	1,530	17.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	16	32.7%	2,886	32.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	29	59.2%	4,662	52.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	4	8.2%	1,366	15.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	8,914	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	17	34.7%	1,107	12.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	30	61.2%	7,652	85.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	4.1%	155	1.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	8,914	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	28	57.1%	1,402	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	16.3%	1,523	17.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	26.5%	5,989	67.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	8,914	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	14	28.4%	549	6.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	6.1%	558	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	34.7%	1,107	12.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on Test data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	6	1.9%	1,321	2.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	92	29.0%	10,594	23.0%	7	12.3%	1,185	22.5%	0	0.0%	0	0.0%
Low/Moderate Total	98	30.9%	11,915	25.9%	7	12.3%	1,185	22.5%	0	0.0%	0	0.0%
Middle	166	52.4%	24,526	53.3%	30	52.0%	2,326	44.2%	0	0.0%	0	0.0%
Upper	50	15.8%	9,554	20.7%	20	35.1%	1,757	33.4%	0	0.0%	0	0.0%
Unknown	3	0.9%	61	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	182	57.4%	15,899	34.5%	50	87.7%	3,793	72.0%	0	0.0%	0	0.0%
Over \$1 Million	130	41.0%	29,543	64.1%	6	10.5%	1,455	27.6%	0	0.0%	0	0.0%
Not Known	5	1.6%	614	1.3%	1	1.8%	20	0.4%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	212	66.9%	9,751	21.2%	38	66.7%	1,587	30.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	45	14.2%	8,028	17.4%	15	26.3%	2,361	44.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	60	18.9%	28,277	61.4%	4	7.0%	1,320	25.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	146	80.2%	5,695	35.8%	36	72.0%	1,467	38.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	11.0%	3,587	22.6%	13	26.0%	2,026	53.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	8.8%	6,617	41.6%	1	2.0%	300	7.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	182	100.0%	15,899	100.0%	50	100.0%	3,793	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	1.0%	225	1.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	27	25.7%	6,158	30.3%	16	57.1%	3,597	67.4%	0	0.0%	0	0.0%
Low/Moderate Total	28	26.7%	6,383	31.4%	16	57.1%	3,597	67.4%	0	0.0%	0	0.0%
Middle	46	43.8%	8,349	41.0%	11	39.3%	1,575	29.5%	0	0.0%	0	0.0%
Upper	31	29.5%	5,621	27.6%	1	3.6%	165	3.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	51	48.6%	6,459	31.7%	20	71.4%	3,415	64.0%	0	0.0%	0	0.0%
Over \$1 Million	54	51.4%	13,894	68.3%	6	21.4%	1,787	33.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	2	7.1%	135	2.5%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	56	53.3%	2,723	13.4%	13	46.4%	670	12.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	19.0%	3,667	18.0%	7	25.0%	1,393	26.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	29	27.6%	13,963	68.6%	8	28.6%	3,274	61.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	38	74.5%	1,664	25.8%	9	45.0%	442	12.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	11.8%	1,195	18.5%	6	30.0%	1,143	33.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	13.7%	3,600	55.7%	5	25.0%	1,830	53.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	6,459	100.0%	20	100.0%	3,415	100.0%	0	0.0%	0	0.0%



CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 WV Parkersburg-Vienna MSA #37620												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	16.7%	1,488	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	16.7%	1,488	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	32	76.2%	5,987	78.8%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Upper	3	7.1%	125	1.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,600	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	23	54.8%	2,123	27.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	19	45.2%	5,477	72.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,600	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	24	57.1%	1,326	17.4%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	10	23.8%	1,530	20.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	19.0%	4,744	62.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,600	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	17	73.9%	837	39.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	21.7%	730	34.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	4.3%	556	26.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	2,123	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 Multi-State Huntington-Ashland MSA #26580												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	4	12.5%	684	8.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	9.4%	940	11.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	21.9%	1,624	20.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	24	75.0%	6,350	78.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	3.1%	74	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,048	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	8	25.0%	1,206	15.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	24	75.0%	6,842	85.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,048	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	14	43.8%	789	9.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	25.0%	1,339	16.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	31.3%	5,920	73.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	8,048	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	5	62.5%	224	18.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	25.0%	232	19.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	12.5%	750	62.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,206	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income											
Low	1	0.4%	750	1.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	82	31.3%	10,144	25.8%	5	8.6%	530	9.4%	0	0.0%	0	0.0%
Low/Moderate Total	83	31.7%	10,894	27.7%	5	8.6%	530	9.4%	0	0.0%	0	0.0%
Middle	137	52.3%	16,518	42.0%	34	58.0%	3,205	56.7%	0	0.0%	0	0.0%
Upper	38	14.5%	10,987	27.9%	19	32.8%	1,917	33.9%	0	0.0%	0	0.0%
Unknown	4	1.5%	963	2.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	137	52.3%	10,309	26.2%	53	91.4%	4,477	79.2%	0	0.0%	0	0.0%
Over \$1 Million	121	46.2%	28,192	71.6%	5	8.6%	1,175	20.8%	0	0.0%	0	0.0%
Not Known	4	1.5%	861	2.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	170	64.9%	6,982	17.7%	36	62.1%	1,329	23.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	47	17.9%	7,242	18.4%	18	31.0%	2,987	52.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	45	17.2%	25,138	63.9%	4	6.9%	1,336	23.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	110	80.3%	3,904	37.9%	35	66.0%	1,229	27.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	14.6%	2,881	27.9%	16	30.2%	2,662	59.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	5.1%	3,524	34.2%	2	3.8%	586	13.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	137	100.0%	10,309	100.0%	53	100.0%	4,477	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	20.0%	1,379	12.6%	19	61.3%	3,341	60.7%	0	0.0%	0	0.0%
Low/Moderate Total	13	20.0%	1,379	12.6%	19	61.3%	3,341	60.7%	0	0.0%	0	0.0%
Middle	31	47.7%	4,741	43.3%	11	35.3%	2,001	36.3%	0	0.0%	0	0.0%
Upper	21	32.3%	4,829	44.1%	1	3.2%	165	3.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	32	49.2%	1,806	16.5%	29	93.5%	4,757	86.4%	0	0.0%	0	0.0%
Over \$1 Million	32	49.2%	8,714	79.6%	2	6.5%	750	13.6%	0	0.0%	0	0.0%
Not Known	1	1.5%	429	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	38	58.5%	1,599	14.6%	16	51.6%	966	17.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	13.8%	1,397	12.8%	7	22.6%	1,440	26.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	27.7%	7,953	72.6%	8	25.8%	3,101	56.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	29	90.6%	1,050	58.1%	16	55.2%	966	20.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	6.3%	356	19.7%	6	20.7%	1,190	25.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	3.1%	400	22.1%	7	24.1%	2,601	54.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	1,806	100.0%	29	100.0%	4,757	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

### CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 WV Parkersburg-Vienna MSA #37620												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	30	93.8%	5,461	90.1%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Upper	2	6.3%	600	9.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,061	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	17	53.1%	1,604	26.5%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
Over \$1 Million	15	46.9%	4,457	73.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,061	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	18	56.3%	698	11.5%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	25.0%	1,520	25.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	18.8%	3,843	63.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	6,061	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	12	70.6%	531	33.1%	1	100.0%	100	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	23.5%	723	43.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	5.9%	350	21.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,604	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

### CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 Multi-State Huntington-Ashland MSA #26580												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	4	14.3%	317	11.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	32.1%	558	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	13	46.4%	875	30.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	13	46.4%	1,921	67.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	7.1%	58	2.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,834	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	15	53.6%	474	16.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	13	46.4%	2,380	83.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,834	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	22	78.6%	757	26.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	7.1%	400	14.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	14.3%	1,697	59.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,834	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	14	93.3%	324	68.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	6.7%	150	31.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	474	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	0.7%	175	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	51	34.2%	5,742	27.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	52	34.9%	5,917	28.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	83	55.7%	12,155	58.3%	15	66.2%	1,289	58.6%	0	0.0%	0	0.0%
Upper	14	9.4%	2,782	13.3%	7	31.8%	910	41.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	20,854	100.0%	22	100.0%	2,199	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	87	58.4%	7,666	36.8%	18	81.8%	1,299	59.1%	0	0.0%	0	0.0%
Over \$1 Million	60	40.3%	13,123	62.9%	4	18.2%	900	40.9%	0	0.0%	0	0.0%
Not Known	2	1.3%	65	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	20,854	100.0%	22	100.0%	2,199	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	98	65.8%	4,207	20.2%	14	63.6%	457	20.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	21	14.1%	3,526	16.9%	7	31.8%	1,292	58.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	30	20.1%	13,121	62.9%	1	4.5%	450	20.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	20,854	100.0%	22	100.0%	2,199	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	66	75.9%	2,445	31.9%	13	72.2%	357	27.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	12	13.8%	1,926	25.1%	5	27.8%	942	72.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	10.3%	3,295	43.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	7,666	100.0%	18	100.0%	1,299	100.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	5.0%	875	8.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	5.0%	875	8.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	17	42.5%	2,031	20.5%	8	80.0%	1,292	92.8%	0	0.0%	0	0.0%
Upper	21	52.5%	7,015	70.7%	2	20.0%	100	7.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	9,921	100.0%	10	100.0%	1,392	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	17	42.5%	2,458	24.8%	7	70.0%	842	60.5%	0	0.0%	0	0.0%
Over \$1 Million	23	57.5%	7,463	75.2%	3	30.0%	550	39.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	9,921	100.0%	10	100.0%	1,392	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	20	50.0%	981	9.9%	6	60.0%	286	20.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	15.0%	1,206	12.2%	3	30.0%	695	49.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	35.0%	7,734	78.0%	1	10.0%	411	29.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	9,921	100.0%	10	100.0%	1,392	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	13	76.5%	452	18.4%	5	71.4%	236	28.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	11.8%	421	17.1%	1	14.3%	195	23.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	11.8%	1,585	64.5%	1	14.3%	411	48.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	2,458	100.0%	7	100.0%	842	100.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data



### CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 WV Parkersburg-Vienna MSA #37620												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	9.1%	100	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	9.1%	100	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	18	81.8%	2,951	92.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	9.1%	145	4.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	13	59.1%	1,042	32.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	9	40.9%	2,154	67.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	15	68.2%	741	23.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	13.6%	445	13.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	18.2%	2,010	62.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	11	54.5%	502	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	7.7%	120	11.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	7.7%	420	40.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,042	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

## Limited Scope

### CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Cleveland-Elyria MSA #17460												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	2	9.1%	150	1.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	13.6%	1,821	20.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	5	22.7%	1,971	22.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	5	22.7%	953	10.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	11	50.0%	4,997	56.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	1	4.5%	950	10.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	8,871	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	5	22.7%	2,371	26.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	17	77.3%	6,500	73.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	8,871	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	5	22.7%	350	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	13.6%	553	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	63.6%	7,968	89.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	8,871	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	1	20.0%	50	2.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	20.0%	250	10.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	60.0%	2,071	87.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	2,371	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Columbus MSA #18140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	7	25.9%	893	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	14.8%	1,031	18.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	11	40.7%	1,924	33.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	13	48.1%	2,351	41.3%	5	83.3%	533	91.4%	0	0.0%	0	0.0%
Upper	3	11.1%	1,420	24.9%	1	16.7%	50	8.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	5,695	100.0%	6	100.0%	583	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	13	48.1%	1,245	21.9%	4	66.7%	343	58.8%	0	0.0%	0	0.0%
Over \$1 Million	14	51.9%	4,450	78.1%	2	33.3%	240	41.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	5,695	100.0%	6	100.0%	583	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	13	48.1%	619	10.9%	4	66.7%	216	37.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	22.2%	1,146	20.1%	2	33.3%	367	63.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	29.6%	3,930	69.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	5,695	100.0%	6	100.0%	583	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	10	36.9%	481	8.6%	3	50.0%	178	30.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	7.4%	364	6.4%	1	16.7%	167	28.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	3.7%	400	7.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	48.1%	1,245	21.9%	4	66.7%	343	58.8%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Akron MSA #10420												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	27.3%	868	23.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	3	27.3%	868	23.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	27.3%	1,010	26.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	5	45.5%	1,890	50.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	3,768	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	5	45.5%	1,120	29.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	6	54.5%	2,648	70.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	3,768	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	3	27.3%	145	3.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	9.1%	200	5.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	63.6%	3,423	90.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	3,768	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	2	40.0%	45	4.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	20.0%	200	17.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	40.0%	875	78.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	1,120	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 WV Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	7	100.0%	839	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	839	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	3	42.9%	229	27.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	4	57.1%	610	72.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	839	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	4	57.1%	204	24.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	28.6%	235	28.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	14.3%	400	47.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	839	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	2	66.7%	104	45.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	33.3%	125	54.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	229	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Cleveland-Elyria MSA #17460												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	1	2.4%	108	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	9.5%	1,926	13.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	5	11.9%	2,034	13.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	16	38.1%	4,897	33.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	18	42.9%	5,988	40.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	3	7.1%	1,806	12.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	14,725	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	16	38.1%	5,302	36.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	26	61.9%	9,423	64.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	14,725	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	9	21.4%	566	3.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	19.0%	1,379	9.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	25	59.5%	12,780	86.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	14,725	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	4	25.0%	250	4.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	18.8%	490	9.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	56.3%	4,562	86.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	5,302	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Columbus MSA #18140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	4	7.1%	554	4.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	10	17.9%	2,132	18.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	14	25.0%	2,686	23.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	38	67.9%	8,364	72.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
Upper	4	7.1%	568	4.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	11,618	100.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	28	50.0%	3,537	30.4%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
Over \$1 Million	28	50.0%	8,081	69.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	11,618	100.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	28	50.0%	1,584	13.6%	2	50.0%	83	18.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	13	23.2%	2,583	22.2%	2	50.0%	375	81.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	15	26.8%	7,451	64.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	11,618	100.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	19	67.9%	923	26.1%	2	50.0%	83	18.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	17.9%	987	27.9%	2	50.0%	375	81.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	14.3%	1,627	46.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	3,537	100.0%	4	100.0%	458	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Akron MSA #10420												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	7	17.9%	2,091	20.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	15.4%	1,547	15.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	13	33.3%	3,638	35.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	15	38.5%	3,943	38.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	11	28.2%	2,754	26.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	10,335	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	12	30.8%	2,061	19.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	25	64.1%	7,924	76.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	5.1%	350	3.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	10,335	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	17	43.6%	993	9.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	20.5%	1,508	14.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	35.9%	7,834	75.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	10,335	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	7	58.3%	323	15.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	16.7%	285	13.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	25.0%	1,453	70.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	2,061	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%



CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 WV Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	12	100.0%	1,369	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,369	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	10	83.3%	1,315	96.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	2	16.7%	54	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,369	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	9	75.0%	290	21.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	16.7%	315	23.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	8.3%	764	55.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,369	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	7	70.0%	236	17.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	20.0%	315	24.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	10.0%	764	58.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,315	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Cleveland-Elyria MSA #17460												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	2	5.6%	543	4.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	5.6%	1,019	7.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	4	11.1%	1,562	11.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	12	33.3%	4,082	30.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	20	55.6%	7,570	57.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	13,214	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	14	38.9%	4,906	37.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	21	58.3%	8,191	62.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	2.8%	117	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	13,214	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	5	13.9%	310	2.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	19.4%	1,403	10.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	24	66.7%	11,501	87.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	13,214	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	3	21.4%	150	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	21.4%	605	12.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	57.1%	4,151	84.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	4,906	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Columbus MSA #18140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	2	4.2%	495	4.1%	1	12.5%	100	12.9%	0	0.0%	0	0.0%
Moderate	13	27.1%	1,924	15.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	15	31.3%	2,419	20.0%	1	12.5%	100	12.9%	0	0.0%	0	0.0%
Middle	26	54.2%	8,346	68.9%	7	87.5%	674	87.1%	0	0.0%	0	0.0%
Upper	7	14.6%	1,352	11.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	12,117	100.0%	8	100.0%	774	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	22	45.8%	3,348	27.6%	7	87.5%	474	61.2%	0	0.0%	0	0.0%
Over \$1 Million	26	54.2%	8,769	72.4%	1	12.5%	300	38.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	12,117	100.0%	8	100.0%	774	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	17	35.4%	760	6.3%	6	75.0%	274	35.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	15	31.3%	3,151	26.0%	1	12.5%	200	25.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	33.3%	8,206	67.7%	1	12.5%	300	38.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	12,117	100.0%	8	100.0%	774	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	11	50.0%	328	9.8%	6	85.7%	274	57.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	36.4%	1,660	49.6%	1	14.3%	200	42.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	13.6%	1,360	40.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,348	100.0%	7	100.0%	474	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Akron MSA #10420												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	3	13.0%	449	8.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	21.7%	1,344	24.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	8	34.8%	1,793	32.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	7	30.4%	1,348	28.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	8	34.8%	2,127	38.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	5,468	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	11	47.8%	1,655	30.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	12	52.2%	3,813	69.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	5,468	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	8	34.8%	376	6.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	30.4%	1,413	25.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	34.8%	3,679	67.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	5,468	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	5	45.5%	280	16.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	36.4%	695	42.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	18.2%	680	41.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	1,655	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Dayton MSA #19380												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	2	8.3%	50	1.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	20.8%	537	10.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	29.2%	587	11.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	12	50.0%	3,776	75.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	5	20.8%	663	13.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	5,026	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	7	29.2%	1,193	23.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	16	66.7%	3,733	74.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	4.2%	100	2.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	5,026	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	11	45.8%	465	9.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	12.5%	625	12.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	41.7%	3,936	78.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	5,026	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	5	21.4%	228	19.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	28.6%	965	80.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	1,193	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 WV Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	11	100.0%	591	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	591	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	7	63.6%	136	23.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	3	27.3%	445	75.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	9.1%	10	1.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	591	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	10	90.9%	266	45.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	9.1%	325	55.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	591	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	7	100.0%	136	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	136	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

### CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Cleveland-Elyria MSA #17460												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	3	10.0%	715	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	6.7%	1,250	10.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	5	16.7%	1,965	17.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	15	50.0%	6,334	54.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	10	33.3%	3,288	28.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	11,587	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	9	30.0%	3,178	27.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	19	63.3%	8,294	71.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	6.7%	115	1.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	11,587	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	8	26.7%	450	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	13.3%	623	5.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	60.0%	10,514	90.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	11,587	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	4	44.4%	222	7.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	22.2%	360	11.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	33.3%	2,596	81.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	3,178	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

### CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Columbus MSA #18140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	17	39.5%	2,687	29.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	17	39.5%	2,687	29.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	25	58.1%	6,072	67.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	2.3%	250	2.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	9,009	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	20	46.5%	3,083	34.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	22	51.2%	5,676	63.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	2.3%	250	2.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	9,009	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	21	48.8%	1,122	12.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	11	25.6%	2,147	23.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	25.6%	5,740	63.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	9,009	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	13	65.0%	727	23.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	15.0%	576	18.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	20.0%	1,780	57.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	3,083	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data



CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Akron MSA #10420												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	44.4%	522	39.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	4	44.4%	522	39.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	22.2%	365	27.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	33.3%	422	32.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,309	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	5	55.6%	540	41.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	4	44.4%	769	58.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,309	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	5	55.6%	210	16.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	11.1%	120	9.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	33.3%	979	74.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,309	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	3	60.0%	70	13.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	20.0%	120	22.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	20.0%	350	64.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	540	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Dayton MSA #19380												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	45.5%	740	29.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	5	45.5%	740	29.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	27.3%	1,020	39.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	27.3%	795	31.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	2,555	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	6	54.5%	1,011	39.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	5	45.5%	1,544	60.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	2,555	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	4	36.4%	192	7.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	36.4%	730	28.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	27.3%	1,633	63.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	2,555	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	3	50.0%	162	16.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	33.3%	349	34.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	16.7%	500	49.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	1,011	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 WV Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	16.7%	98	9.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	16.7%	98	9.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	25.0%	283	27.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	7	58.3%	640	62.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,021	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	10	83.3%	748	73.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	2	16.7%	273	26.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,021	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	10	83.3%	281	27.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	8.3%	240	23.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	8.3%	500	49.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,021	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	9	90.0%	248	33.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	10.0%	500	66.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	748	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

\*Information based on 2010 ACS data

## APPENDIX H

### LIMITED SCOPE DEMOGRAPHIC TABLES

#### Combined Demographics Report

Assessment Area(s): 2019 OH Cleveland-Elyria MSA #17460

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	107	21.9	45,824	13.0	19,512	42.6	88,348	25.0
Moderate-income	123	25.2	77,388	21.9	15,053	19.5	59,642	16.9
Middle-income	137	28.1	112,833	32.0	7,766	6.9	64,912	18.4
Upper-income	111	22.7	115,467	32.7	3,454	3.0	140,148	39.7
Unknown-income	10	2.0	1,538	0.4	663	43.1	0	0.0
Total Assessment Area	488	100.0	353,050	100.0	46,448	13.2	353,050	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	119,347	29,584	7.9	24.8	59,381	49.8	30,382	25.5
Moderate-income	177,359	71,850	19.3	40.5	76,577	43.2	28,932	16.3
Middle-income	212,608	132,766	35.6	62.4	62,775	29.5	17,067	8.0
Upper-income	181,515	137,847	37.0	75.9	32,225	17.8	11,443	6.3
Unknown-income	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1
Total Assessment Area	696,763	372,996	100.0	53.5	234,571	33.7	89,196	12.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	7,252	9.8	6,297	9.5	905	12.2	50	9.6
Moderate-income	13,544	18.2	12,010	18.1	1,462	19.7	72	13.9
Middle-income	22,536	30.4	20,495	30.9	1,901	25.6	140	27.0
Upper-income	30,097	40.5	26,870	40.5	2,971	40.0	256	49.3
Unknown-income	798	1.1	602	0.9	195	2.6	1	0.2
Total Assessment Area	74,227	100.0	66,274	100.0	7,434	100.0	519	100.0
	Percentage of Total Businesses:			89.3		10.0		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	24	7.9	22	7.5	1	14.3	1	50.0
Moderate-income	42	13.8	42	14.2	0	0.0	0	0.0
Middle-income	73	24.0	71	24.1	1	14.3	1	50.0
Upper-income	164	53.9	159	53.9	5	71.4	0	0.0
Unknown-income	1	0.3	1	0.3	0	0.0	0	0.0
Total Assessment Area	304	100.0	295	100.0	7	100.0	2	100.0
	Percentage of Total Farms:			97.0		2.3		.7

2019 FFIEC Census Data and 2019 D&B Information

## Combined Demographics Report

Assessment Area(s): 2019 OH Columbus MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.8	4,874	4.7	1,229	25.2	23,508	22.8
Moderate-income	21	28.8	22,750	22.1	3,902	17.2	18,650	18.1
Middle-income	33	45.2	50,158	48.7	3,595	7.2	22,401	21.7
Upper-income	14	19.2	25,297	24.5	879	3.5	38,520	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	73	100.0	103,079	100.0	9,605	9.3	103,079	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,134	4,185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate-income	38,982	21,335	20.6	54.7	13,748	35.3	3,899	10.0
Middle-income	76,551	50,791	49.0	66.3	19,352	25.3	6,408	8.4
Upper-income	32,991	27,348	26.4	82.9	4,032	12.2	1,611	4.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	157,658	103,659	100.0	65.7	40,770	25.9	13,229	8.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	871	5.9	794	5.8	65	7.2	12	5.9
Moderate-income	2,992	20.3	2,706	19.8	243	26.8	43	21.3
Middle-income	7,028	47.7	6,521	47.8	409	45.1	98	48.5
Upper-income	3,855	26.1	3,616	26.5	190	20.9	49	24.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,746	100.0	13,637	100.0	907	100.0	202	100.0
	Percentage of Total Businesses:			92.5		6.2		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	13	2.1	13	2.1	0	0.0	0	0.0
Moderate-income	97	15.4	93	15.0	3	42.9	1	50.0
Middle-income	375	59.6	371	59.8	4	57.1	0	0.0
Upper-income	144	22.9	143	23.1	0	0.0	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	629	100.0	620	100.0	7	100.0	2	100.0
	Percentage of Total Farms:			98.6		1.1		.3

2019 FFIEC Census Data and 2019 D&B Information

## Combined Demographics Report

Assessment Area(s): 2019 OH Akron MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate-income	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle-income	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper-income	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate-income	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle-income	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper-income	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,242	12.3	2,750	11.6	467	18.2	25	13.2
Moderate-income	4,042	15.3	3,648	15.4	376	14.7	18	9.5
Middle-income	8,375	31.7	7,675	32.4	643	25.1	57	30.0
Upper-income	10,796	40.8	9,633	40.6	1,073	41.9	90	47.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26,455	100.0	23,706	100.0	2,559	100.0	190	100.0
	Percentage of Total Businesses:			89.6			9.7	.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	3.4	5	2.9	1	33.3	0	0.0
Moderate-income	19	10.8	18	10.4	1	33.3	0	0.0
Middle-income	63	35.8	63	36.4	0	0.0	0	0.0
Upper-income	88	50.0	87	50.3	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	176	100.0	173	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.3			1.7	.0

2019 FFIEC Census Data and 2019 D&B Information

## Combined Demographics Report

Assessment Area(s): 2019 WV Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,033	21.8
Moderate-income	0	0.0	0	0.0	0	0.0	2,451	17.6
Middle-income	14	100.0	13,925	100.0	2,085	15.0	2,900	20.8
Upper-income	0	0.0	0	0.0	0	0.0	5,541	39.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14	100.0	13,925	100.0	2,085	15.0	13,925	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,087	100.0	971	100.0	76	100.0	40	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,087	100.0	971	100.0	76	100.0	40	100.0
	Percentage of Total Businesses:			89.3		7.0		3.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	75	100.0	72	100.0	2	100.0	1	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	75	100.0	72	100.0	2	100.0	1	100.0
	Percentage of Total Farms:			96.0		2.7		1.3

2019 FFIEC Census Data and 2019 D&B Information



### Combined Demographics Report

Assessment Area(s): 2018 OH Cleveland-Elyria MSA #17460

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	107	21.9	45,824	13.0	19,512	42.6	88,348	25.0
Moderate-income	123	25.2	77,388	21.9	15,053	19.5	59,642	16.9
Middle-income	137	28.1	112,833	32.0	7,766	6.9	64,912	18.4
Upper-income	111	22.7	115,467	32.7	3,454	3.0	140,148	39.7
Unknown-income	10	2.0	1,538	0.4	663	43.1	0	0.0
Total Assessment Area	488	100.0	353,050	100.0	46,448	13.2	353,050	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	119,347	29,584	7.9	24.8	59,381	49.8	30,382	25.5
Moderate-income	177,359	71,850	19.3	40.5	76,577	43.2	28,932	16.3
Middle-income	212,608	132,766	35.6	62.4	62,775	29.5	17,067	8.0
Upper-income	181,515	137,847	37.0	75.9	32,225	17.8	11,443	6.3
Unknown-income	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1
Total Assessment Area	696,763	372,996	100.0	53.5	234,571	33.7	89,196	12.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	7,029	9.6	6,027	9.3	935	12.4	67	10.2
Moderate-income	13,193	18.0	11,588	17.8	1,504	19.9	101	15.3
Middle-income	22,174	30.3	20,077	30.9	1,918	25.3	179	27.2
Upper-income	30,022	41.0	26,709	41.1	3,005	39.7	308	46.8
Unknown-income	765	1.0	556	0.9	206	2.7	3	0.5
Total Assessment Area	73,183	100.0	64,957	100.0	7,568	100.0	658	100.0
	Percentage of Total Businesses:			88.8			10.3	.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	22	7.7	20	7.3	1	12.5	1	50.0
Moderate-income	35	12.3	34	12.4	1	12.5	0	0.0
Middle-income	71	24.9	69	25.1	1	12.5	1	50.0
Upper-income	156	54.7	151	54.9	5	62.5	0	0.0
Unknown-income	1	0.4	1	0.4	0	0.0	0	0.0
Total Assessment Area	285	100.0	275	100.0	8	100.0	2	100.0
	Percentage of Total Farms:			96.5			2.8	.7

2018 FFIEC Census Data and 2018 D&B Information



### Combined Demographics Report

Assessment Area(s): 2018 OH Columbus MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.8	4,874	4.7	1,229	25.2	23,508	22.8
Moderate-income	21	28.8	22,750	22.1	3,902	17.2	18,650	18.1
Middle-income	33	45.2	50,158	48.7	3,595	7.2	22,401	21.7
Upper-income	14	19.2	25,297	24.5	879	3.5	38,520	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	73	100.0	103,079	100.0	9,605	9.3	103,079	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,134	4,185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate-income	38,982	21,335	20.6	54.7	13,748	35.3	3,899	10.0
Middle-income	76,551	50,791	49.0	66.3	19,352	25.3	6,408	8.4
Upper-income	32,991	27,348	26.4	82.9	4,032	12.2	1,611	4.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	157,658	103,659	100.0	65.7	40,770	25.9	13,229	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	873	5.9	791	5.8	63	6.9	19	7.5
Moderate-income	3,075	20.6	2,769	20.2	253	27.8	53	20.9
Middle-income	7,136	47.9	6,609	48.1	407	44.7	120	47.2
Upper-income	3,819	25.6	3,570	26.0	187	20.5	62	24.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,903	100.0	13,739	100.0	910	100.0	254	100.0
	Percentage of Total Businesses:			92.2	6.1		1.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	16	2.5	16	2.5	0	0.0	0	0.0
Moderate-income	99	15.2	95	14.8	3	33.3	1	50.0
Middle-income	392	60.0	387	60.3	5	55.6	0	0.0
Upper-income	146	22.4	144	22.4	1	11.1	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	653	100.0	642	100.0	9	100.0	2	100.0
	Percentage of Total Farms:			98.3	1.4		.3	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Akron MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate-income	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle-income	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper-income	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate-income	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle-income	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper-income	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	3,183	12.2	2,659	11.4	484	18.5	40	16.5
Moderate-income	3,960	15.1	3,541	15.2	392	15.0	27	11.2
Middle-income	8,247	31.5	7,551	32.4	630	24.1	66	27.3
Upper-income	10,755	41.1	9,541	41.0	1,105	42.3	109	45.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26,145	100.0	23,292	100.0	2,611	100.0	242	100.0
	Percentage of Total Businesses:			89.1			10.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	5	3.0	4	2.5	1	33.3	0	0.0
Moderate-income	19	11.4	18	11.0	1	33.3	0	0.0
Middle-income	61	36.7	61	37.4	0	0.0	0	0.0
Upper-income	81	48.8	80	49.1	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	166	100.0	163	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.2	1.8			.0

2018 FFIEC Census Data and 2018 D&B Information

## Combined Demographics Report

Assessment Area(s): 2018 WV Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,066	22.0
Moderate-income	0	0.0	0	0.0	0	0.0	2,475	17.8
Middle-income	14	100.0	13,925	100.0	2,085	15.0	2,911	20.9
Upper-income	0	0.0	0	0.0	0	0.0	5,473	39.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14	100.0	13,925	100.0	2,085	15.0	13,925	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,102	100.0	976	100.0	82	100.0	44	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,102	100.0	976	100.0	82	100.0	44	100.0
	Percentage of Total Businesses:			88.6	7.4		4.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	81	100.0	78	100.0	2	100.0	1	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	81	100.0	78	100.0	2	100.0	1	100.0
	Percentage of Total Farms:			96.3	2.5		1.2	

2018 FFIEC Census Data and 2018 D&B Information

## Combined Demographics Report

Assessment Area(s): 2017 OH Cleveland-Elyria MSA #17460

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	107	21.9	45,824	13.0	19,512	42.6	88,348	25.0
Moderate-income	123	25.2	77,388	21.9	15,053	19.5	59,642	16.9
Middle-income	137	28.1	112,833	32.0	7,766	6.9	64,912	18.4
Upper-income	111	22.7	115,467	32.7	3,454	3.0	140,148	39.7
Unknown-income	10	2.0	1,538	0.4	663	43.1	0	0.0
Total Assessment Area	488	100.0	353,050	100.0	46,448	13.2	353,050	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	119,347	29,584	7.9	24.8	59,381	49.8	30,382	25.5
Moderate-income	177,359	71,850	19.3	40.5	76,577	43.2	28,932	16.3
Middle-income	212,608	132,766	35.6	62.4	62,775	29.5	17,067	8.0
Upper-income	181,515	137,847	37.0	75.9	32,225	17.8	11,443	6.3
Unknown-income	5,934	949	0.3	16.0	3,613	60.9	1,372	23.1
Total Assessment Area	696,763	372,996	100.0	53.5	234,571	33.7	89,196	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,721	9.4	4,756	9.0	931	12.4	34	8.6
Moderate-income	10,587	17.5	8,995	17.1	1,537	20.4	55	14.0
Middle-income	18,397	30.3	16,407	31.1	1,882	25.0	108	27.4
Upper-income	25,347	41.8	22,174	42.0	2,978	39.6	195	49.5
Unknown-income	600	1.0	406	0.8	192	2.6	2	0.5
Total Assessment Area	60,652	100.0	52,738	100.0	7,520	100.0	394	100.0
	Percentage of Total Businesses:			87.0		12.4		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	16	7.6	14	7.0	2	18.2	0	0.0
Moderate-income	25	11.9	24	12.1	1	9.1	0	0.0
Middle-income	58	27.6	57	28.6	1	9.1	0	0.0
Upper-income	111	52.9	104	52.3	7	63.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	210	100.0	199	100.0	11	100.0	0	.0
	Percentage of Total Farms:			94.8		5.2		.0

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 OH Columbus MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.8	4,874	4.7	1,229	25.2	23,508	22.8
Moderate-income	21	28.8	22,750	22.1	3,902	17.2	18,650	18.1
Middle-income	33	45.2	50,158	48.7	3,595	7.2	22,401	21.7
Upper-income	14	19.2	25,297	24.5	879	3.5	38,520	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	73	100.0	103,079	100.0	9,605	9.3	103,079	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,134	4,185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate-income	38,982	21,335	20.6	54.7	13,748	35.3	3,899	10.0
Middle-income	76,551	50,791	49.0	66.3	19,352	25.3	6,408	8.4
Upper-income	32,991	27,348	26.4	82.9	4,032	12.2	1,611	4.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	157,658	103,659	100.0	65.7	40,770	25.9	13,229	8.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	760	6.0	672	5.8	69	7.7	19	9.0
Moderate-income	2,677	21.1	2,382	20.6	245	27.5	50	23.7
Middle-income	5,947	47.0	5,459	47.2	391	43.9	97	46.0
Upper-income	3,279	25.9	3,048	26.4	186	20.9	45	21.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,663	100.0	11,561	100.0	891	100.0	211	100.0
	Percentage of Total Businesses:			91.3		7.0		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	18	3.0	18	3.0	0	0.0	0	0.0
Moderate-income	102	16.8	99	16.5	3	37.5	0	0.0
Middle-income	368	60.5	364	60.7	4	50.0	0	0.0
Upper-income	120	19.7	119	19.8	1	12.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	608	100.0	600	100.0	8	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 OH Akron MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	21.5	15,183	11.0	5,408	35.6	30,276	21.9
Moderate-income	28	20.7	28,367	20.5	4,574	16.1	23,095	16.7
Middle-income	44	32.6	48,214	34.9	3,306	6.9	28,646	20.7
Upper-income	34	25.2	46,414	33.6	1,427	3.1	56,161	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	135	100.0	138,178	100.0	14,715	10.6	138,178	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,370	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate-income	55,151	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle-income	85,669	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper-income	69,047	53,120	36.3	76.9	12,108	17.5	3,819	5.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	245,237	146,424	100.0	59.7	74,478	30.4	24,335	9.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,588	11.9	2,068	10.8	498	19.7	22	15.7
Moderate-income	3,271	15.0	2,876	15.1	381	15.0	14	10.0
Middle-income	6,967	32.0	6,319	33.1	614	24.2	34	24.3
Upper-income	8,949	41.1	7,840	41.0	1,039	41.0	70	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	21,775	100.0	19,103	100.0	2,532	100.0	140	100.0
	Percentage of Total Businesses:			87.7		11.6		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	3.1	3	2.3	1	50.0	0	0.0
Moderate-income	16	12.3	15	11.7	1	50.0	0	0.0
Middle-income	55	42.3	55	43.0	0	0.0	0	0.0
Upper-income	55	42.3	55	43.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	130	100.0	128	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

2017 FFIEC Census Data and 2017 D&B Information



### Combined Demographics Report

Assessment Area(s): 2017 OH Dayton MSA #19380

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	24	15.7	15,725	11.7	6,297	40.0	34,181	25.5
Moderate-income	36	23.5	27,773	20.7	6,211	22.4	23,772	17.8
Middle-income	63	41.2	62,323	46.6	6,068	9.7	26,236	19.6
Upper-income	29	19.0	28,051	21.0	843	3.0	49,683	37.1
Unknown-income	1	0.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	153	100.0	133,872	100.0	19,419	14.5	133,872	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	39,755	11,514	8.5	29.0	17,567	44.2	10,674	26.8
Moderate-income	58,532	24,596	18.1	42.0	24,228	41.4	9,708	16.6
Middle-income	112,515	67,551	49.8	60.0	36,423	32.4	8,541	7.6
Upper-income	43,613	32,028	23.6	73.4	8,780	20.1	2,805	6.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	254,415	135,689	100.0	53.3	86,998	34.2	31,728	12.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	1,883	10.2	1,580	9.8	297	13.5	6	4.8
Moderate-income	3,638	19.8	3,050	19.0	569	25.9	19	15.2
Middle-income	8,724	47.4	7,666	47.7	984	44.8	74	59.2
Upper-income	4,156	22.6	3,785	23.5	345	15.7	26	20.8
Unknown-income	3	0.0	2	0.0	1	0.0	0	0.0
Total Assessment Area	18,404	100.0	16,083	100.0	2,196	100.0	125	100.0
	Percentage of Total Businesses:			87.4	11.9			.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	8	3.7	8	3.8	0	0.0	0	0.0
Moderate-income	13	6.0	13	6.2	0	0.0	0	0.0
Middle-income	148	68.8	142	67.9	6	100.0	0	0.0
Upper-income	46	21.4	46	22.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	215	100.0	209	100.0	6	100.0	0	.0
	Percentage of Total Farms:			97.2	2.8			.0

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 WV Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,066	22.0
Moderate-income	0	0.0	0	0.0	0	0.0	2,475	17.8
Middle-income	14	100.0	13,925	100.0	2,085	15.0	2,911	20.9
Upper-income	0	0.0	0	0.0	0	0.0	5,473	39.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14	100.0	13,925	100.0	2,085	15.0	13,925	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,096	16,573	100.0	63.5	4,406	16.9	5,117	19.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,020	100.0	886	100.0	79	100.0	55	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,020	100.0	886	100.0	79	100.0	55	100.0
	Percentage of Total Businesses:			86.9	7.7		5.4	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	79	100.0	77	100.0	2	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	79	100.0	77	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.5	2.5		.0	

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 OH Cleveland-Elyria MSA #17460

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	95	19.5	44,022	12.0	17,038	38.7	87,546	23.8
Moderate-income	111	22.7	66,575	18.1	11,769	17.7	64,794	17.6
Middle-income	161	33.0	135,364	36.9	9,442	7.0	73,096	19.9
Upper-income	116	23.8	121,215	33.0	3,560	2.9	141,751	38.6
Unknown-income	5	1.0	11	0.0	0	0.0	0	0.0
Total Assessment Area	488	100.0	367,187	100.0	41,809	11.4	367,187	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	109,828	28,709	7.3	26.1	51,826	47.2	29,293	26.7
Moderate-income	147,721	59,946	15.2	40.6	62,849	42.5	24,926	16.9
Middle-income	254,103	161,301	41.0	63.5	71,605	28.2	21,197	8.3
Upper-income	187,490	143,543	36.5	76.6	31,514	16.8	12,433	6.6
Unknown-income	102	44	0.0	43.1	58	56.9	0	0.0
Total Assessment Area	699,244	393,543	100.0	56.3	217,852	31.2	87,849	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,873	8.8	4,893	8.3	946	12.5	34	8.2
Moderate-income	9,064	13.6	7,785	13.3	1,233	16.3	46	11.1
Middle-income	24,492	36.8	21,517	36.7	2,847	37.7	128	30.8
Upper-income	26,918	40.4	24,247	41.4	2,466	32.6	205	49.4
Unknown-income	243	0.4	172	0.3	69	0.9	2	0.5
Total Assessment Area	66,590	100.0	58,614	100.0	7,561	100.0	415	100.0
	Percentage of Total Businesses:			88.0		11.4		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	15	6.6	13	6.0	2	20.0	0	0.0
Moderate-income	20	8.8	19	8.8	1	10.0	0	0.0
Middle-income	60	26.4	59	27.2	1	10.0	0	0.0
Upper-income	132	58.1	126	58.1	6	60.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	227	100.0	217	100.0	10	100.0	0	.0
	Percentage of Total Farms:			95.6		4.4		.0

2016 FFIEC Census Data and 2016 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 OH Columbus MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.4	791	0.8	232	29.3	21,821	21.3
Moderate-income	26	35.6	30,588	29.9	4,373	14.3	19,875	19.4
Middle-income	32	43.8	47,005	46.0	3,671	7.8	23,308	22.8
Upper-income	14	19.2	23,911	23.4	767	3.2	37,291	36.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	73	100.0	102,295	100.0	9,043	8.8	102,295	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,744	692	0.7	39.7	862	49.4	190	10.9
Moderate-income	51,188	29,752	28.0	58.1	15,752	30.8	5,684	11.1
Middle-income	70,172	49,405	46.6	70.4	15,227	21.7	5,540	7.9
Upper-income	31,483	26,238	24.7	83.3	3,592	11.4	1,653	5.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	154,587	106,087	100.0	68.6	35,433	22.9	13,067	8.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	324	2.3	284	2.2	35	3.9	5	2.4
Moderate-income	3,880	27.6	3,528	27.3	280	31.1	72	34.1
Middle-income	6,205	44.2	5,683	44.0	424	47.1	98	46.4
Upper-income	3,633	25.9	3,435	26.6	162	18.0	36	17.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,042	100.0	12,930	100.0	901	100.0	211	100.0
	Percentage of Total Businesses:			92.1		6.4		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.1	1	0.1	0	0.0	0	0.0
Moderate-income	151	21.7	150	21.8	1	11.1	0	0.0
Middle-income	469	67.4	461	67.1	8	88.9	0	0.0
Upper-income	75	10.8	75	10.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	696	100.0	687	100.0	9	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

2016 FFIEC Census Data and 2016 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 OH Akron MSA #10420

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	23	17.0	12,691	8.9	4,409	34.7	30,425	21.3
Moderate-income	32	23.7	30,348	21.3	5,366	17.7	25,205	17.7
Middle-income	43	31.9	49,072	34.4	3,216	6.6	31,191	21.9
Upper-income	37	27.4	50,445	35.4	1,294	2.6	55,735	39.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	135	100.0	142,556	100.0	14,285	10.0	142,556	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	27,878	9,064	5.8	32.5	14,039	50.4	4,775	17.1
Moderate-income	58,340	31,606	20.4	54.2	20,501	35.1	6,233	10.7
Middle-income	84,054	56,029	36.1	66.7	21,712	25.8	6,313	7.5
Upper-income	74,042	58,347	37.6	78.8	11,824	16.0	3,871	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	244,314	155,046	100.0	63.5	68,076	27.9	21,192	8.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,114	8.9	1,744	8.2	351	13.8	19	12.8
Moderate-income	3,928	16.5	3,402	16.1	509	20.0	17	11.5
Middle-income	7,441	31.2	6,763	32.0	646	25.4	32	21.6
Upper-income	10,346	43.4	9,233	43.7	1,033	40.7	80	54.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23,829	100.0	21,142	100.0	2,539	100.0	148	100.0
	Percentage of Total Businesses:			88.7		10.7		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	1	0.7	0	0.0	0	0.0
Moderate-income	22	15.9	20	14.7	2	100.0	0	0.0
Middle-income	47	34.1	47	34.6	0	0.0	0	0.0
Upper-income	68	49.3	68	50.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	138	100.0	136	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

2016 FFIEC Census Data and 2016 D&B Information

### Combined Demographics Report

Assessment Area(s): 2016 OH Dayton MSA #19380

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	13.1	13,107	9.5	5,081	38.8	32,391	23.4
Moderate-income	40	26.1	31,581	22.8	5,546	17.6	25,774	18.6
Middle-income	63	41.2	60,526	43.8	4,250	7.0	28,310	20.5
Upper-income	29	19.0	33,118	23.9	1,263	3.8	51,857	37.5
Unknown-income	1	0.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	153	100.0	138,332	100.0	16,140	11.7	138,332	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	31,024	9,587	6.6	30.9	13,369	43.1	8,068	26.0
Moderate-income	66,797	30,202	20.9	45.2	26,297	39.4	10,298	15.4
Middle-income	106,200	66,268	45.9	62.4	30,082	28.3	9,850	9.3
Upper-income	50,804	38,232	26.5	75.3	9,623	18.9	2,949	5.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	254,825	144,289	100.0	56.6	79,371	31.1	31,165	12.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,987	9.9	1,659	9.3	322	14.6	6	4.5
Moderate-income	4,139	20.6	3,540	19.9	579	26.2	20	15.0
Middle-income	8,891	44.2	7,956	44.7	864	39.1	71	53.4
Upper-income	5,106	25.4	4,627	26.0	443	20.1	36	27.1
Unknown-income	6	0.0	5	0.0	1	0.0	0	0.0
Total Assessment Area	20,129	100.0	17,787	100.0	2,209	100.0	133	100.0
	Percentage of Total Businesses:			88.4		11.0		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2.5	6	2.5	0	0.0	0	0.0
Moderate-income	14	5.8	14	5.9	0	0.0	0	0.0
Middle-income	161	66.5	155	65.7	6	100.0	0	0.0
Upper-income	61	25.2	61	25.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	242	100.0	236	100.0	6	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

2016 FFIEC Census Data and 2016 D&B Information



## Combined Demographics Report

Assessment Area(s): 2016 WV Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,951	19.8
Moderate-income	1	7.1	811	5.4	255	31.4	2,627	17.6
Middle-income	11	78.6	12,434	83.4	1,680	13.5	3,043	20.4
Upper-income	2	14.3	1,659	11.1	128	7.7	6,283	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14	100.0	14,904	100.0	2,063	13.8	14,904	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,331	880	5.1	66.1	251	18.9	200	15.0
Middle-income	21,810	14,454	84.1	66.3	3,427	15.7	3,929	18.0
Upper-income	2,941	1,857	10.8	63.1	752	25.6	332	11.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,082	17,191	100.0	65.9	4,430	17.0	4,461	17.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	50	4.3	48	4.7	1	1.2	1	1.8
Middle-income	846	73.4	733	72.1	69	84.1	44	80.0
Upper-income	257	22.3	235	23.1	12	14.6	10	18.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,153	100.0	1,016	100.0	82	100.0	55	100.0
	Percentage of Total Businesses:			88.1		7.1		4.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	6	7.5	6	7.7	0	0.0	0	0.0
Middle-income	72	90.0	70	89.7	2	100.0	0	0.0
Upper-income	2	2.5	2	2.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	80	100.0	78	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

2016 FFIEC Census Data and 2016 D&B Information

## APPENDIX I

### LIMITED SCOPE PEER TABLES

#### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Low/Moderate Total	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Middle	0	0.0%	0	0.0%	1	33.3%	133	43.5%
Upper	2	66.7%	248	81.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	305	100.0%	3	100.0%	305	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Low/Moderate Total	1	33.3%	58	18.9%	2	66.7%	172	56.5%
Middle	0	0.0%	0	0.0%	1	33.3%	133	43.5%
Upper	2	66.7%	248	81.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	305	100.0%	3	100.0%	305	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	11.1%	148	10.0%	4	44.4%	539	36.4%
Low/Moderate Total	1	11.1%	148	10.0%	4	44.4%	539	36.4%
Middle	6	66.7%	1,096	74.0%	0	0.0%	0	0.0%
Upper	2	22.2%	238	16.0%	5	55.6%	943	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,482	100.0%	9	100.0%	1,482	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	14.3%	159	20.6%
Moderate	1	14.3%	70	9.0%	2	28.6%	180	23.2%
Low/Moderate Total	1	14.3%	70	9.0%	3	42.9%	339	43.8%
Middle	6	85.7%	704	91.0%	2	28.6%	115	14.9%
Upper	0	0.0%	0	0.0%	2	28.6%	320	41.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	774	100.0%	7	100.0%	774	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	11.1%	85	24.4%
Moderate	1	11.1%	29	8.2%	3	33.3%	99	28.5%
Low/Moderate Total	1	11.1%	29	8.2%	4	44.4%	184	53.0%
Middle	6	66.7%	184	53.0%	3	33.3%	79	22.6%
Upper	2	22.2%	135	38.8%	2	22.2%	85	24.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	348	100.0%	9	100.0%	348	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	2	66.7%	25	42.4%
Moderate	1	33.3%	15	25.4%	0	0.0%	0	0.0%
Low/Moderate Total	1	33.3%	15	25.4%	2	66.7%	25	42.4%
Middle	1	33.3%	34	57.6%	1	33.3%	34	57.6%
Upper	1	33.3%	10	16.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	59	100.0%	3	100.0%	59	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	4	14.3%	269	10.1%
Moderate	4	14.3%	262	9.8%	9	32.1%	818	30.7%
Low/Moderate Total	4	14.3%	262	9.8%	13	46.4%	1,088	40.8%
Middle	19	67.9%	2,019	75.8%	6	21.4%	238	8.5%
Upper	5	17.9%	383	14.4%	9	32.1%	1,348	50.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	2,663	100.0%	28	100.0%	2,663	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Akron MSA #10420

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	214	28.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	214	28.5%
Middle	1	33.3%	96	12.8%	0	0.0%	0	0.0%
Upper	2	66.7%	656	87.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	66.7%	538	71.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	752	100.0%	3	100.0%	752	100.0%
<b>Refinance</b>								
Low	1	12.5%	50	4.9%	1	12.5%	50	4.9%
Moderate	0	0.0%	0	0.0%	1	12.5%	150	14.6%
Low/Moderate Total	1	12.5%	50	4.9%	2	25.0%	200	19.5%
Middle	5	62.5%	722	70.2%	3	37.5%	412	40.1%
Upper	2	25.0%	256	24.9%	3	37.5%	416	40.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,028	100.0%	8	100.0%	1,028	100.0%
<b>Home Improvement</b>								
Low	1	20.0%	40	13.2%	0	0.0%	0	0.0%
Moderate	1	20.0%	20	6.6%	2	40.0%	95	31.3%
Low/Moderate Total	2	40.0%	60	19.8%	2	40.0%	95	31.3%
Middle	1	20.0%	30	9.9%	1	20.0%	40	13.2%
Upper	2	40.0%	214	70.4%	2	40.0%	169	55.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	304	100.0%	5	100.0%	304	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	50.0%	18	26.5%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	18	26.5%
Middle	1	50.0%	18	26.5%	1	50.0%	50	73.5%
Upper	1	50.0%	50	73.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	68	100.0%	2	100.0%	68	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%



### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	2	11.1%	90	4.2%	2	11.1%	68	3.2%
Moderate	1	5.6%	20	0.9%	4	22.2%	459	21.3%
Low/Moderate Total	3	16.7%	110	5.1%	6	33.3%	527	24.5%
Middle	8	44.4%	866	40.2%	5	27.8%	502	23.3%
Upper	7	38.9%	1,175	54.6%	5	27.8%	585	27.2%
Unknown	0	0.0%	0	0.0%	2	11.1%	538	25.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,151	100.0%	18	100.0%	2,151	100.0%

\*Information based on 2013 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group : 2019 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	213	75.7%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	213	75.7%
Middle	3	100.0%	281	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	68	24.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	281	100.0%	3	100.0%	281	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	33.3%	232	41.1%
Low/Moderate Total	0	0.0%	0	0.0%	3	33.3%	232	41.1%
Middle	9	100.0%	564	100.0%	4	44.4%	255	45.2%
Upper	0	0.0%	0	0.0%	2	22.2%	78	13.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	564	100.0%	9	100.0%	564	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	66.7%	30	63.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	30	63.0%
Middle	3	100.0%	48	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	18	37.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	48	100.0%	3	100.0%	48	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	100.0%	7	100.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	7	100.0%
Middle	1	100.0%	7	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	7	100.0%	1	100.0%	7	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group : 2019 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	3	18.8%	37	4.1%
Moderate	0	0.0%	0	0.0%	5	31.3%	445	49.4%
Low/Moderate Total	0	0.0%	0	0.0%	8	50.0%	482	53.5%
Middle	16	100.0%	900	100.0%	4	25.0%	255	28.3%
Upper	0	0.0%	0	0.0%	4	25.0%	163	18.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	900	100.0%	16	100.0%	900	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	535	70.3%	0	0.0%	0	0.0%
Low/Moderate Total	2	50.0%	535	70.3%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	25.0%	105	13.8%
Upper	2	50.0%	226	29.7%	3	75.0%	656	86.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	761	100.0%	4	100.0%	761	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	4	57.1%	341	31.5%
Low/Moderate Total	0	0.0%	0	0.0%	4	57.1%	341	31.5%
Middle	4	57.1%	730	67.3%	2	28.6%	393	36.3%
Upper	3	42.9%	354	32.7%	1	14.3%	350	32.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	1,084	100.0%	7	100.0%	1,084	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	98	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	98	100.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	98	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	98	100.0%	1	100.0%	98	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	600	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	100.0%	600	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	600	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	600	100.0%	2	100.0%	600	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	123	100.0%	1	100.0%	123	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	123	100.0%	1	100.0%	123	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	26.7%	1,135	42.6%	5	33.3%	439	16.5%
Low/Moderate Total	4	26.7%	1,135	42.6%	5	33.3%	439	16.5%
Middle	4	26.7%	730	27.4%	3	20.0%	498	18.7%
Upper	7	46.7%	801	30.0%	5	33.3%	1,129	42.3%
Unknown	0	0.0%	0	0.0%	2	13.3%	600	22.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	2,666	100.0%	15	100.0%	2,666	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	3	13.6%	601	14.9%	2	9.1%	238	5.9%
Moderate	0	0.0%	0	0.0%	3	13.6%	378	9.4%
Low/Moderate Total	3	13.6%	601	14.9%	5	22.7%	616	15.3%
Middle	13	59.1%	2,101	52.2%	8	36.4%	1,356	33.7%
Upper	6	27.3%	1,324	32.9%	8	36.4%	1,856	46.1%
Unknown	0	0.0%	0	0.0%	1	4.5%	198	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	4,026	100.0%	22	100.0%	4,026	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	33.3%	304	27.6%
Moderate	3	25.0%	207	18.8%	2	16.7%	280	25.4%
Low/Moderate Total	3	25.0%	207	18.8%	6	50.0%	584	53.0%
Middle	8	66.7%	679	61.7%	4	33.3%	286	26.0%
Upper	1	8.3%	215	19.5%	2	16.7%	231	21.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,101	100.0%	12	100.0%	1,101	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	12.5%	45	6.4%
Moderate	2	12.5%	50	7.1%	4	25.0%	275	39.0%
Low/Moderate Total	2	12.5%	50	7.1%	6	37.5%	320	45.3%
Middle	11	68.8%	531	75.2%	5	31.3%	181	25.6%
Upper	3	18.8%	125	17.7%	5	31.3%	205	29.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	706	100.0%	16	100.0%	706	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	20.0%	34	11.6%
Moderate	2	40.0%	64	21.8%	1	20.0%	30	10.2%
Low/Moderate Total	2	40.0%	64	21.8%	2	40.0%	64	21.8%
Middle	3	60.0%	230	78.2%	3	60.0%	230	78.2%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	294	100.0%	5	100.0%	294	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	105	76.6%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	105	76.6%
Middle	3	100.0%	137	100.0%	1	33.3%	16	11.7%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	33.3%	16	11.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	137	100.0%	3	100.0%	137	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%



### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	3	5.2%	601	9.6%	9	15.5%	621	9.9%
Moderate	7	12.1%	321	5.1%	11	19.0%	1,068	17.0%
Low/Moderate Total	10	17.2%	922	14.7%	20	34.5%	1,689	27.0%
Middle	38	65.5%	3,678	58.7%	21	36.2%	2,069	33.0%
Upper	10	17.2%	1,664	26.6%	15	25.9%	2,292	36.6%
Unknown	0	0.0%	0	0.0%	2	3.4%	214	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	6,264	100.0%	58	100.0%	6,264	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Alton MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	3	21.4%	259	10.5%
Moderate	2	14.3%	245	10.0%	4	28.6%	380	15.5%
Low/Moderate Total	2	14.3%	245	10.0%	7	50.0%	639	26.0%
Middle	5	35.7%	726	29.6%	0	0.0%	0	0.0%
Upper	7	50.0%	1,485	60.5%	5	35.7%	1,368	55.7%
Unknown	0	0.0%	0	0.0%	2	14.3%	449	18.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	2,456	100.0%	14	100.0%	2,456	100.0%
<b>Refinance</b>								
Low	2	8.7%	64	1.8%	3	13.0%	121	3.5%
Moderate	5	21.7%	392	11.3%	4	17.4%	391	11.2%
Low/Moderate Total	7	30.4%	456	13.1%	7	30.4%	512	14.7%
Middle	7	30.4%	1,158	33.2%	7	30.4%	701	20.1%
Upper	9	39.1%	1,870	53.7%	9	39.1%	2,271	65.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	3,484	100.0%	23	100.0%	3,484	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	18.2%	55	7.5%
Moderate	2	18.2%	55	7.5%	0	0.0%	0	0.0%
Low/Moderate Total	2	18.2%	55	7.5%	2	18.2%	55	7.5%
Middle	5	45.3%	407	55.4%	2	18.2%	55	7.5%
Upper	4	36.4%	273	37.1%	7	63.6%	625	85.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	735	100.0%	11	100.0%	735	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	25	47.2%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	25	47.2%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	50.0%	25	47.2%
Upper	1	50.0%	28	52.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	28	52.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	53	100.0%	2	100.0%	53	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	585	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	585	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	585	100.0%	1	100.0%	585	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Alton MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	2	3.9%	64	0.9%	8	15.7%	435	5.9%
Moderate	10	19.6%	717	9.8%	8	15.7%	771	10.5%
Low/Moderate Total	12	23.5%	781	10.7%	16	31.4%	1,206	16.5%
Middle	18	35.3%	2,876	39.3%	10	19.6%	781	10.7%
Upper	21	41.2%	3,656	50.0%	22	43.1%	4,849	66.3%
Unknown	0	0.0%	0	0.0%	3	5.9%	477	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	7,313	100.0%	51	100.0%	7,313	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	9	100.0%	635	100.0%	4	44.4%	374	58.9%
Upper	0	0.0%	0	0.0%	5	55.6%	261	41.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	635	100.0%	9	100.0%	635	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	6.7%	89	9.9%
Moderate	0	0.0%	0	0.0%	3	20.0%	58	6.4%
Low/Moderate Total	0	0.0%	0	0.0%	4	26.7%	147	16.3%
Middle	15	100.0%	900	100.0%	5	33.3%	166	18.4%
Upper	0	0.0%	0	0.0%	4	26.7%	222	24.7%
Unknown	0	0.0%	0	0.0%	2	13.3%	365	40.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	900	100.0%	15	100.0%	900	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	20.0%	37	13.5%
Moderate	0	0.0%	0	0.0%	1	10.0%	15	5.5%
Low/Moderate Total	0	0.0%	0	0.0%	3	30.0%	52	19.0%
Middle	10	100.0%	274	100.0%	5	50.0%	130	47.4%
Upper	0	0.0%	0	0.0%	2	20.0%	92	33.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	274	100.0%	10	100.0%	274	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	25.0%	15	19.7%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	15	19.7%
Middle	4	100.0%	76	100.0%	2	50.0%	37	48.7%
Upper	0	0.0%	0	0.0%	1	25.0%	24	31.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	76	100.0%	4	100.0%	76	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	11	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	11	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	11	100.0%	1	100.0%	11	100.0%
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	4	10.3%	141	7.4%
Moderate	0	0.0%	0	0.0%	4	10.3%	73	3.9%
Low/Moderate Total	0	0.0%	0	0.0%	8	20.5%	214	11.3%
Middle	39	100.0%	1,896	100.0%	16	41.0%	707	37.3%
Upper	0	0.0%	0	0.0%	13	33.3%	610	32.2%
Unknown	0	0.0%	0	0.0%	2	5.1%	365	19.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	1,896	100.0%	39	100.0%	1,896	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	25.0%	128	13.4%	1	25.0%	128	13.4%
Upper	3	75.0%	827	86.6%	3	75.0%	827	86.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	955	100.0%	4	100.0%	955	100.0%
<b>Refinance</b>								
Low	1	20.0%	58	9.5%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	20.0%	58	9.5%	0	0.0%	0	0.0%
Middle	2	40.0%	231	37.7%	1	20.0%	102	16.7%
Upper	2	40.0%	323	52.8%	1	20.0%	101	16.5%
Unknown	0	0.0%	0	0.0%	3	60.0%	409	66.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	612	100.0%	5	100.0%	612	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	480	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	480	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	480	100.0%	1	100.0%	480	100.0%
<b>HMDA Totals:</b>								
Low	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Middle	4	40.0%	839	41.0%	2	20.0%	230	11.2%
Upper	5	50.0%	1,150	56.2%	4	40.0%	928	45.3%
Unknown	0	0.0%	0	0.0%	4	40.0%	889	43.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	2,047	100.0%	10	100.0%	2,047	100.0%

\*Information based on 2015 ACS data



### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	5.0%	205	8.1%	4	20.0%	191	7.5%
Moderate	9	45.0%	717	28.2%	0	0.0%	0	0.0%
Low/Moderate Total	10	50.0%	922	36.2%	4	20.0%	191	7.5%
Middle	6	30.0%	945	37.1%	9	43.0%	1,077	42.3%
Upper	4	20.0%	678	26.6%	5	25.0%	903	35.5%
Unknown	0	0.0%	0	0.0%	2	10.0%	374	14.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	2,545	100.0%	20	100.0%	2,545	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	11.1%	112	8.6%
Moderate	1	11.1%	107	8.2%	1	11.1%	152	11.7%
Low/Moderate Total	1	11.1%	107	8.2%	2	22.2%	264	20.3%
Middle	8	88.9%	1,195	91.8%	2	22.2%	210	16.1%
Upper	0	0.0%	0	0.0%	5	55.6%	828	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	1,302	100.0%	9	100.0%	1,302	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	20.0%	34	9.9%
Moderate	2	40.0%	76	22.1%	1	20.0%	177	51.5%
Low/Moderate Total	2	40.0%	76	22.1%	2	40.0%	211	61.3%
Middle	3	60.0%	268	77.9%	3	60.0%	133	38.7%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	344	100.0%	5	100.0%	344	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	1	2.9%	205	4.9%	6	17.6%	337	8.0%
Moderate	12	35.3%	900	21.5%	2	5.9%	329	7.9%
Low/Moderate Total	13	38.2%	1,105	26.4%	8	23.5%	666	15.9%
Middle	17	50.0%	2,408	57.5%	14	41.2%	1,420	33.9%
Upper	4	11.8%	678	16.2%	10	29.4%	1,731	41.3%
Unknown	0	0.0%	0	0.0%	2	5.9%	374	8.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	4,191	100.0%	34	100.0%	4,191	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	5.3%	29	1.6%	2	10.5%	89	5.0%
Moderate	4	21.1%	300	16.9%	6	31.6%	562	31.8%
Low/Moderate Total	5	26.3%	329	18.6%	8	42.1%	651	36.8%
Middle	9	47.4%	681	38.3%	7	36.8%	494	27.9%
Upper	5	26.3%	760	42.9%	4	21.1%	625	35.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	1,770	100.0%	19	100.0%	1,770	100.0%
Refinance								
Low	1	5.6%	156	5.8%	1	5.6%	50	1.9%
Moderate	5	27.8%	431	16.1%	4	22.2%	299	11.1%
Low/Moderate Total	6	33.3%	587	21.9%	5	27.8%	349	13.0%
Middle	5	27.8%	511	19.0%	4	22.2%	429	16.0%
Upper	7	38.9%	1,586	59.1%	8	44.4%	1,781	66.4%
Unknown	0	0.0%	0	0.0%	1	5.6%	125	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,684	100.0%	18	100.0%	2,684	100.0%
Home Improvement								
Low	1	16.7%	35	6.5%	2	33.3%	217	40.6%
Moderate	0	0.0%	0	0.0%	2	33.3%	137	25.6%
Low/Moderate Total	1	16.7%	35	6.5%	4	66.7%	354	66.2%
Middle	4	66.7%	368	68.8%	0	0.0%	0	0.0%
Upper	1	16.7%	132	24.7%	1	16.7%	49	9.2%
Unknown	0	0.0%	0	0.0%	1	16.7%	132	24.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	535	100.0%	6	100.0%	535	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	3	7.0%	220	4.4%	5	11.6%	356	7.1%
Moderate	9	20.9%	731	14.7%	12	27.9%	998	20.0%
Low/Moderate Total	12	27.9%	951	19.1%	17	39.5%	1,354	27.1%
Middle	18	41.9%	1,560	31.3%	11	25.6%	923	18.5%
Upper	13	30.2%	2,478	49.7%	13	30.2%	2,455	49.2%
Unknown	0	0.0%	0	0.0%	2	4.7%	257	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	4,989	100.0%	43	100.0%	4,989	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Dayton MSA #19380

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	1	12.5%	68	6.6%
Moderate	1	12.5%	68	6.6%	3	37.5%	328	32.0%
Low/Moderate Total	1	12.5%	68	6.6%	4	50.0%	396	38.6%
Middle	4	50.0%	370	36.1%	1	12.5%	114	11.1%
Upper	3	37.5%	588	57.3%	3	37.5%	516	50.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,026	100.0%	8	100.0%	1,026	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	161	73.9%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	161	73.9%
Middle	2	66.7%	161	73.9%	0	0.0%	0	0.0%
Upper	1	33.3%	57	26.1%	1	33.3%	57	26.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	218	100.0%	3	100.0%	218	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	1	9.1%	68	5.5%
Moderate	1	9.1%	68	5.5%	5	45.5%	489	39.3%
Low/Moderate Total	1	9.1%	68	5.5%	6	54.5%	557	44.8%
Middle	6	54.5%	531	42.7%	1	9.1%	114	9.2%
Upper	4	36.4%	645	51.8%	4	36.4%	573	46.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	1,244	100.0%	11	100.0%	1,244	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	10	100.0%	1,359	100.0%	5	50.0%	488	33.9%
Upper	0	0.0%	0	0.0%	5	50.0%	871	64.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,359	100.0%	10	100.0%	1,359	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	9.1%	46	4.7%
Moderate	0	0.0%	0	0.0%	1	9.1%	29	3.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	18.2%	75	7.7%
Middle	11	100.0%	975	100.0%	2	18.2%	112	11.5%
Upper	0	0.0%	0	0.0%	6	54.5%	711	72.9%
Unknown	0	0.0%	0	0.0%	1	9.1%	77	7.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	975	100.0%	11	100.0%	975	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	50.0%	52	51.5%
Moderate	0	0.0%	0	0.0%	1	50.0%	49	48.5%
Low/Moderate Total	0	0.0%	0	0.0%	2	100.0%	101	100.0%
Middle	2	100.0%	101	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	101	100.0%	2	100.0%	101	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	8.7%	98	4.0%
Moderate	0	0.0%	0	0.0%	2	8.7%	78	3.2%
Low/Moderate Total	0	0.0%	0	0.0%	4	17.4%	176	7.2%
Middle	23	100.0%	2,435	100.0%	7	30.4%	600	24.6%
Upper	0	0.0%	0	0.0%	11	47.8%	1,582	65.0%
Unknown	0	0.0%	0	0.0%	1	4.3%	77	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	2,435	100.0%	23	100.0%	2,435	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Cleveland-Elyria MSA #17460

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	154	31.7%	1	50.0%	154	31.7%
Upper	1	50.0%	332	68.3%	1	50.0%	332	68.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	486	100.0%	2	100.0%	486	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	742	100.0%	2	66.7%	504	67.9%
Unknown	0	0.0%	0	0.0%	1	33.3%	238	32.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	742	100.0%	3	100.0%	742	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	20.0%	154	12.5%	1	20.0%	154	12.5%
Upper	4	80.0%	1,074	87.5%	3	60.0%	836	68.1%
Unknown	0	0.0%	0	0.0%	1	20.0%	238	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	1,228	100.0%	5	100.0%	1,228	100.0%

\*Information based on 2010 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	2	40.0%	124	30.5%
Moderate	1	20.0%	89	21.9%	2	40.0%	207	51.0%
Low/Moderate Total	1	20.0%	89	21.9%	4	80.0%	331	81.5%
Middle	4	80.0%	317	78.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	20.0%	75	18.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	406	100.0%	5	100.0%	406	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	836	100.0%	1	33.3%	205	24.5%
Upper	0	0.0%	0	0.0%	2	66.7%	631	75.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	836	100.0%	3	100.0%	836	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	139	84.8%	1	50.0%	25	13.2%
Upper	1	50.0%	25	15.2%	1	50.0%	139	84.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	164	100.0%	2	100.0%	164	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	20.0%	124	8.8%
Moderate	1	10.0%	89	6.3%	2	20.0%	207	14.7%
Low/Moderate Total	1	10.0%	89	6.3%	4	40.0%	331	23.5%
Middle	8	80.0%	1,292	91.9%	2	20.0%	230	16.4%
Upper	1	10.0%	25	1.8%	4	40.0%	845	60.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,406	100.0%	10	100.0%	1,406	100.0%

\*Information based on 2010 ACS data



### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Akron MSA #10420

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	1	12.5%	18	2.1%	2	25.0%	86	9.8%
Moderate	1	12.5%	129	14.7%	1	12.5%	134	15.3%
Low/Moderate Total	2	25.0%	147	16.8%	3	37.5%	220	25.1%
Middle	3	37.5%	292	33.3%	1	12.5%	90	10.3%
Upper	3	37.5%	438	49.9%	4	50.0%	567	64.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	877	100.0%	8	100.0%	877	100.0%
Refinance								
Low	0	0.0%	0	0.0%	2	14.3%	154	10.8%
Moderate	3	21.4%	202	14.2%	2	14.3%	160	11.2%
Low/Moderate Total	3	21.4%	202	14.3%	4	28.6%	314	22.0%
Middle	7	50.0%	746	52.3%	8	57.1%	927	63.0%
Upper	4	28.6%	479	33.6%	1	7.1%	131	9.2%
Unknown	0	0.0%	0	0.0%	1	7.1%	55	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	1,427	100.0%	14	100.0%	1,427	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	2,400	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	2,400	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	2,400	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	2,400	100.0%	1	100.0%	2,400	100.0%
HMDA Totals								
Low	1	4.3%	18	0.4%	4	17.4%	240	5.1%
Moderate	5	21.7%	2,731	58.1%	3	13.0%	294	6.3%
Low/Moderate Total	6	26.1%	2,749	58.4%	7	30.4%	534	11.4%
Middle	10	43.5%	1,038	22.1%	9	39.1%	1,017	21.6%
Upper	7	30.4%	917	19.5%	5	21.7%	698	14.8%
Unknown	0	0.0%	0	0.0%	2	8.7%	2,455	52.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	4,704	100.0%	23	100.0%	4,704	100.0%

\*Information based on 2010 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Dayton MSA #19380

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Low/Moderate Total	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Middle	4	57.1%	650	65.1%	0	0.0%	0	0.0%
Upper	2	28.6%	262	26.3%	3	42.9%	647	64.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	998	100.0%	7	100.0%	998	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Low/Moderate Total	1	14.3%	86	8.6%	4	57.1%	351	35.2%
Middle	4	57.1%	650	65.1%	0	0.0%	0	0.0%
Upper	2	28.6%	262	26.3%	3	42.9%	647	64.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	998	100.0%	7	100.0%	998	100.0%

\*Information based on 2010 ACS data

### HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 WV Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	144	19.8%	1	12.5%	72	9.9%
Low/Moderate Total	1	12.5%	144	19.8%	1	12.5%	72	9.9%
Middle	6	75.0%	497	68.4%	5	62.5%	356	49.0%
Upper	1	12.5%	86	11.8%	2	25.0%	299	41.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	727	100.0%	8	100.0%	727	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	28.6%	127	21.2%
Low/Moderate Total	0	0.0%	0	0.0%	2	28.6%	127	21.2%
Middle	3	42.9%	218	36.3%	0	0.0%	0	0.0%
Upper	4	57.1%	382	63.7%	3	42.9%	218	36.3%
Unknown	0	0.0%	0	0.0%	2	28.6%	255	42.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	600	100.0%	7	100.0%	600	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	14.3%	88	17.4%
Low/Moderate Total	0	0.0%	0	0.0%	1	14.3%	88	17.4%
Middle	4	57.1%	288	56.8%	2	28.6%	131	25.8%
Upper	3	42.9%	219	43.2%	3	42.9%	170	33.5%
Unknown	0	0.0%	0	0.0%	1	14.3%	118	23.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	507	100.0%	7	100.0%	507	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	4.5%	144	7.9%	4	18.2%	287	15.6%
Low/Moderate Total	1	4.5%	144	7.9%	4	18.2%	287	15.6%
Middle	13	59.1%	1,003	54.7%	7	31.8%	487	26.6%
Upper	8	36.4%	687	37.5%	8	36.4%	687	37.5%
Unknown	0	0.0%	0	0.0%	3	13.6%	373	20.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	1,834	100.0%	22	100.0%	1,834	100.0%

\*Information based on 2010 ACS data



Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 OH Cleveland-Elyria MSA #17460

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,557	8.8 %	120,590	9.7 %	2	2.7 %	7	0.3 %	0	0.0 %	0	0.0 %
Moderate	5,085	17.6 %	237,177	19.1 %	7	9.6 %	320	12.9 %	0	0.0 %	0	0.0 %
Low/Moderate Income	7,642	26.4 %	357,767	28.8 %	9	12.3 %	327	13.2 %	0	0.0 %	0	0.0 %
Middle	8,223	28.5 %	330,209	26.6 %	22	30.1 %	1,500	60.3 %	0	0.0 %	0	0.0 %
Upper	12,598	43.6 %	531,036	42.8 %	41	56.2 %	651	26.2 %	0	0.0 %	0	0.0 %
Unknown	294	1.0 %	21,195	1.7 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	136	0.5 %	1,773	0.1 %	1	1.4 %	8	0.3 %	0	0.0 %	0	0.0 %
Total	28,893	100%	1,241,980	100%	73	100%	2,486	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	13,576	47.0 %	343,166	27.6 %	50	68.5 %	1,734	69.8 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	26,661	92.3 %	397,934	32.0 %	68	93.2 %	1,056	42.5 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	1,074	3.7 %	187,816	15.1 %	3	4.1 %	600	24.1 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,158	4.0 %	656,230	52.8 %	2	2.7 %	830	33.4 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	28,893	100%	1,241,980	100%	73	100%	2,486	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

2018 OH Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	243	4.7 %	9,387	4.7 %	2	1.2 %	8	0.1 %	0	0.0 %	0	0.0 %
Moderate	895	17.4 %	36,977	18.7 %	23	13.9 %	259	4.2 %	0	0.0 %	0	0.0 %
Low/Moderate Income	1,138	22.1 %	46,364	23.5 %	25	15.1 %	267	4.3 %	0	0.0 %	0	0.0 %
Middle	2,458	47.8 %	102,655	51.9 %	107	64.5 %	3,937	64.0 %	0	0.0 %	0	0.0 %
Upper	1,463	28.4 %	47,732	24.1 %	34	20.5 %	1,946	31.6 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	86	1.7 %	916	0.5 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	5,145	100%	197,667	100%	166	100%	6,150	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,484	48.3 %	69,075	34.9 %	72	43.4 %	3,017	49.1 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	4,802	93.3 %	70,741	35.8 %	146	88.0 %	1,970	32.0 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	168	3.3 %	29,473	14.9 %	16	9.6 %	2,652	43.1 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	175	3.4 %	97,453	49.3 %	4	2.4 %	1,528	24.8 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	5,145	100%	197,667	100%	166	100%	6,150	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 OH Akron MSA #10420

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	1,113	10.9 %	56,246	12.2 %	6	13.3 %	25	1.7 %	0	0.0 %	0	0.0 %
Moderate	1,482	14.5 %	69,254	15.1 %	2	4.4 %	25	1.7 %	0	0.0 %	0	0.0 %
Low/Moderate Income	2,595	25.4 %	125,500	27.3 %	8	17.8 %	50	3.4 %	0	0.0 %	0	0.0 %
Middle	3,063	30.0 %	117,322	25.5 %	11	24.4 %	377	25.3 %	0	0.0 %	0	0.0 %
Upper	4,427	43.4 %	215,714	46.9 %	26	57.8 %	1,064	71.4 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	117	1.1 %	1,389	0.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	10,702	100%	459,923	100%	45	100%	1,491	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	4,445	43.6 %	145,824	31.7 %	32	71.1 %	869	58.3 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	9,365	91.8 %	144,248	31.4 %	40	88.9 %	519	34.8 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	383	3.8 %	66,667	14.5 %	4	8.9 %	622	41.7 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	454	4.5 %	249,010	54.1 %	1	2.2 %	350	23.5 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	10,702	100%	459,923	100%	45	100%	1,491	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2018 and 2019 Lending Data

Selected Year: 2018

2018 WV Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Low/Moderate Income	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Middle	280	96.9 %	11,026	99.5 %	26	96.3 %	259	97.7 %	0	0.0 %	0	0.0 %
Upper	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	9	3.1 %	57	0.5 %	1	3.7 %	6	2.3 %	0	0.0 %	0	0.0 %
Total	289	100%	11,083	100%	27	100%	265	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	131	45.3 %	3,284	29.6 %	3	11.1 %	59	22.3 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	266	92.0 %	3,718	33.5 %	27	100.0 %	265	100.0 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	15	5.2 %	2,546	23.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	2.8 %	4,819	43.5 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	289	100%	11,083	100%	27	100%	265	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 OH Cleveland-Elyria MSA #17460

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,387	8.9 %	125,183	10.2 %	1	2.4 %	5	0.3 %	0	0.0 %	0	0.0 %
Moderate	4,627	17.3 %	227,153	18.5 %	2	4.9 %	10	0.7 %	0	0.0 %	0	0.0 %
Low/Moderate Income	7,014	26.1 %	352,336	28.7 %	3	7.3 %	15	1.0 %	0	0.0 %	0	0.0 %
Middle	7,953	29.6 %	339,113	27.6 %	9	22.0 %	126	8.6 %	0	0.0 %	0	0.0 %
Upper	11,565	43.0 %	519,206	42.2 %	29	70.7 %	1,320	90.3 %	0	0.0 %	0	0.0 %
Unknown	270	1.0 %	17,388	1.4 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	109	0.4 %	1,626	0.1 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	26,911	100%	1,229,669	100%	41	100%	1,461	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	13,634	50.7 %	345,774	28.1 %	32	78.0 %	979	67.0 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	24,641	91.6 %	379,492	30.9 %	38	92.7 %	380	26.0 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	1,098	4.1 %	191,978	15.6 %	1	2.4 %	220	15.1 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,172	4.4 %	658,199	53.5 %	2	4.9 %	861	58.9 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	26,911	100%	1,229,669	100%	41	100%	1,461	100%	0	0.0%	0	0.0%



Peer Group CRA Loan Distribution Table

Restricted-FR

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

2017 OH Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	257	5.5 %	10,117	5.5 %	3	2.1 %	147	1.8 %	0	0.0 %	0	0.0 %
Moderate	825	17.7 %	35,112	19.0 %	18	12.4 %	188	2.3 %	0	0.0 %	0	0.0 %
Low/Moderate Income	1,082	23.3 %	45,229	24.5 %	21	14.5 %	335	4.2 %	0	0.0 %	0	0.0 %
Middle	2,222	47.8 %	88,018	47.7 %	97	66.9 %	6,144	76.7 %	0	0.0 %	0	0.0 %
Upper	1,288	27.7 %	50,555	27.4 %	26	17.9 %	1,524	19.0 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	57	1.2 %	674	0.4 %	1	0.7 %	5	0.1 %	0	0.0 %	0	0.0 %
Total	4,649	100%	194,476	100%	145	100%	8,008	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,466	53.0 %	72,485	39.3 %	79	54.5 %	4,265	53.3 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	4,310	92.7 %	68,155	36.9 %	121	83.4 %	1,984	24.8 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	178	3.8 %	31,168	16.9 %	15	10.3 %	2,684	33.5 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	161	3.5 %	85,153	46.2 %	9	6.2 %	3,340	41.7 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	4,649	100%	194,476	100%	145	100%	8,008	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 OH Akron MSA #10420

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	999	10.5 %	55,568	12.1 %	1	3.1 %	20	2.7 %	0	0.0 %	0	0.0 %
Moderate	1,324	13.9 %	62,065	13.5 %	7	21.9 %	97	12.9 %	0	0.0 %	0	0.0 %
Low/Moderate Income	2,323	24.4 %	117,633	25.7 %	8	25.0 %	117	15.5 %	0	0.0 %	0	0.0 %
Middle	2,867	30.1 %	122,692	26.8 %	14	43.8 %	408	54.1 %	0	0.0 %	0	0.0 %
Upper	4,234	44.5 %	216,387	47.2 %	10	31.3 %	229	30.4 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	86	0.9 %	1,433	0.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	9,510	100%	458,145	100%	32	100%	754	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	4,478	47.1 %	148,104	32.3 %	25	78.1 %	628	83.3 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	8,673	91.2 %	140,869	30.7 %	31	96.9 %	642	85.1 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	384	4.0 %	68,677	15.0 %	1	3.1 %	112	14.9 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	453	4.8 %	248,599	54.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	9,510	100%	458,145	100%	32	100%	754	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 OH Dayton MSA #19380

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	766	10.4 %	41,763	11.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	1,456	19.8 %	91,000	24.0 %	3	6.3 %	180	6.8 %	0	0.0 %	0	0.0 %
Low/Moderate Income	2,222	30.3 %	132,763	35.1 %	3	6.3 %	180	6.8 %	0	0.0 %	0	0.0 %
Middle	3,320	45.2 %	173,690	45.9 %	39	81.3 %	1,964	74.3 %	0	0.0 %	0	0.0 %
Upper	1,756	23.9 %	71,247	18.8 %	6	12.5 %	500	18.9 %	0	0.0 %	0	0.0 %
Unknown	1	0.0 %	4	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	46	0.6 %	709	0.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	7,345	100%	378,413	100%	48	100%	2,644	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,357	45.7 %	94,191	24.9 %	23	47.9 %	1,217	46.0 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	6,621	90.1 %	107,963	28.5 %	41	85.4 %	511	19.3 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	348	4.7 %	61,957	16.4 %	2	4.2 %	375	14.2 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	376	5.1 %	208,493	55.1 %	5	10.4 %	1,758	66.5 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	7,345	100%	378,413	100%	48	100%	2,644	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2017

2017 WV Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Low/Moderate Income	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Middle	216	96.4 %	6,950	99.4 %	15	100.0 %	149	100.0 %	0	0.0 %	0	0.0 %
Upper	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	8	3.6 %	43	0.6 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	224	100%	6,993	100%	15	100%	149	100%	0	0.0%	0	0.0%
Total \$1 Million or Less												
	103	46.0 %	3,957	56.6 %	2	13.3 %	19	12.8 %	0	0.0 %	0	0.0 %
By Loan Size												
\$100,000 or Less	210	93.8 %	2,555	36.5 %	15	100.0 %	149	100.0 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	8	3.6 %	1,328	19.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	2.7 %	3,110	44.5 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	224	100%	6,993	100%	15	100%	149	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Cleveland-Elyria MSA #17460

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,121	7.5 %	100,472	8.1 %	1	2.3 %	5	0.2 %	0	0.0 %	0	0.0 %
Moderate	3,614	12.8 %	194,713	15.7 %	2	4.7 %	5	0.2 %	0	0.0 %	0	0.0 %
Low/Moderate Income	5,735	20.3 %	295,185	23.8 %	3	7.0 %	10	0.4 %	0	0.0 %	0	0.0 %
Middle	9,957	35.3 %	461,665	37.2 %	18	41.9 %	1,378	52.0 %	0	0.0 %	0	0.0 %
Upper	12,458	44.2 %	478,572	38.6 %	22	51.2 %	1,264	47.7 %	0	0.0 %	0	0.0 %
Unknown	64	0.2 %	5,461	0.4 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	28,214	100%	1,240,883	100%	43	100%	2,652	100%	0	0.0%	0	0.0%
Total \$1 Million or Less												
	12,675	44.9 %	345,215	27.8 %	23	53.5 %	1,392	52.5 %	0	0.0 %	0	0.0 %
By Loan Size												
\$100,000 or Less	26,047	92.3 %	418,883	33.8 %	36	83.7 %	793	29.9 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	1,010	3.6 %	176,010	14.2 %	4	9.3 %	812	30.6 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,157	4.1 %	645,990	52.1 %	3	7.0 %	1,047	39.5 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	28,214	100%	1,240,883	100%	43	100%	2,652	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	93	2.0 %	8,592	4.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	1,047	22.2 %	40,765	19.7 %	32	20.0 %	2,827	25.7 %	0	0.0 %	0	0.0 %
Low/Moderate Income	1,140	24.2 %	49,357	23.9 %	32	20.0 %	2,827	25.7 %	0	0.0 %	0	0.0 %
Middle	2,200	46.7 %	97,791	47.4 %	113	70.6 %	6,731	61.2 %	0	0.0 %	0	0.0 %
Upper	1,362	28.9 %	59,168	28.7 %	15	9.4 %	1,437	13.1 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	4	0.1 %	100	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	4,706	100%	206,416	100%	160	100%	10,995	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,207	46.9 %	81,447	39.5 %	73	45.6 %	6,470	58.8 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	4,325	91.9 %	73,496	35.6 %	125	78.1 %	2,459	22.4 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	200	4.2 %	34,119	16.5 %	20	12.5 %	3,257	29.6 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	181	3.8 %	98,801	47.9 %	15	9.4 %	5,279	48.0 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	4,706	100%	206,416	100%	160	100%	10,995	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Akron MSA #10420

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	661	7.2 %	36,625	8.9 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	1,405	15.3 %	70,353	17.1 %	4	14.3 %	521	28.6 %	0	0.0 %	0	0.0 %
Low/Moderate Income	2,066	22.4 %	106,978	26.1 %	4	14.3 %	521	28.6 %	0	0.0 %	0	0.0 %
Middle	2,820	30.6 %	120,821	29.4 %	11	39.3 %	663	36.4 %	0	0.0 %	0	0.0 %
Upper	4,323	46.9 %	182,731	44.5 %	13	46.4 %	639	35.1 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	9,209	100%	410,330	100%	28	100%	1,823	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,835	41.6 %	117,514	28.6 %	21	75.0 %	1,348	73.9 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	8,448	91.7 %	136,811	33.3 %	23	82.1 %	583	32.0 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	376	4.1 %	65,928	16.1 %	3	10.7 %	640	35.1 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	385	4.2 %	207,791	50.6 %	2	7.1 %	600	32.9 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	9,209	100%	410,330	100%	28	100%	1,823	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 OH Dayton MSA #19380

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
Low	By Tract Income				By Tract Income				By Tract Income			
	694	9.0 %	44,741	10.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	1,462	18.9 %	115,081	25.8 %	2	6.3 %	189	8.2 %	0	0.0 %	0	0.0 %
Low/Moderate Income	2,156	27.9 %	159,822	35.8 %	2	6.3 %	189	8.2 %	0	0.0 %	0	0.0 %
Middle	3,222	41.7 %	169,183	37.9 %	22	68.8 %	1,958	85.0 %	0	0.0 %	0	0.0 %
Upper	2,343	30.3 %	117,628	26.3 %	8	25.0 %	157	6.8 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	7,721	100%	446,633	100%	32	100%	2,304	100%	0	0.0%	0	0.0%
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	3,132	40.6 %	111,492	25.0 %	15	46.9 %	735	31.9 %	0	0.0 %	0	0.0 %
\$100,000 or Less	By Loan Size				By Loan Size				By Loan Size			
	6,842	88.6 %	115,566	25.9 %	26	81.3 %	488	21.2 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	415	5.4 %	75,352	16.9 %	3	9.4 %	656	28.5 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	464	6.0 %	255,715	57.3 %	3	9.4 %	1,160	50.3 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	7,721	100%	446,633	100%	32	100%	2,304	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Exam ID: Peoples Bank 2020 - 2016 and 2017 Lending Data

Selected Year: 2016

2016 WV Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
Low	By Tract Income				By Tract Income				By Tract Income			
	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	13	4.7 %	642	5.6 %	3	27.3 %	68	24.7 %	0	0.0 %	0	0.0 %
Low/Moderate Income	13	4.7 %	642	5.6 %	3	27.3 %	68	24.7 %	0	0.0 %	0	0.0 %
Middle	187	68.2 %	8,474	74.5 %	8	72.7 %	207	75.3 %	0	0.0 %	0	0.0 %
Upper	56	20.4 %	2,168	19.1 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	18	6.6 %	92	0.8 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	274	100%	11,376	100%	11	100%	275	100%	0	0.0%	0	0.0%
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	124	45.3 %	3,545	31.2 %	3	27.3 %	167	60.7 %	0	0.0 %	0	0.0 %
\$100,000 or Less	By Loan Size				By Loan Size				By Loan Size			
	253	92.3 %	3,529	31.0 %	10	90.9 %	149	54.2 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	10	3.6 %	1,836	16.1 %	1	9.1 %	126	45.8 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	4.0 %	6,011	52.8 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	274	100%	11,376	100%	11	100%	275	100%	0	0.0%	0	0.0%



## APPENDIX J

### GLOSSARY OF TERMS

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

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

**Community development:** All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

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

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other

family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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