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

			тр :2019 ОН Clev	HM						
		By Trace	t Income			By Borrow	er Income			
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96		
				Home P						
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%		
				Refin						
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	00	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%		
				Home Imp						
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	00	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%		
				Other Pur						
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%		
				Other Purpose						
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%		
				Loan Purpose !						
Low	0	0.0%	0	0.0%	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%		
Low/Moderate Total	0									
Low/Moderate Total Middle	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%		
Low/Moderate Total Middle Upper Unknown	0	0.0% 0.0% 0.0%	-	0.0%		0.0%	-	0.0%		
Low/Moderate Total Middle Upper	0	0.0% 0.0%	ō	0.0%	Ö	0.0%	ō	0.0%		

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

		HMDA								
		By Trac	Income			By Borrov	er Income			
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96		
_	HMDA Totak									
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

234

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

	1	C.MEM. INCH.	Group:2019 OH C	HM						
		By Trac	t Income	1101		By Borros	wer Income			
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96		
				Home P	urchase					
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%		
_					nance					
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 Middle	1 6	14.3% 85.7%	70 704	9.0%	3 2	42.9% 28.6%	339 115	43.8% 14.9%		
	0	0.0%	0	0.0%	2	28.6%	320	41.3%		
Upper Unknown	0	0.0%	Ö	0.0%	0	0.0%	320	0.0%		
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Total	- 0	100.0%	774	100.0%	0	100.0%	774	100.0%		
Total	- /	100.076	//+		provement	100.076	//4	100.076		
Low	0	0.0%	l 0	0.0%	provement 1	11.1%	85	24.4%		
Moderate	1	11.1%	29	8.2%	3	33.3%	85	28.5%		
Low/Moderate Total	 	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	ō	0.0%	0	0.0%	ō	0.0%	0	0.0%		
Tract Unknown	ő	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%		
Total	9	100.0%	348	100.0%	9	100.0%	348	100.0%		
	Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Moderate	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	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%		
					pose LOC			,		
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%		
		1 000			Closed/Exempt					
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 Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Middle 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%		
Unknown Tract Unknown	0	0.0%	Ö	0.0%	0	0.0%	0	0.0%		
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
1001	v	U.U./6	U	Loan Purpose		U.U/6	v	U.U76		
Low	0	0.0%	l o	0.0%	O O	0.0%	l o	0.0%		
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Low/Moderate Total	 8	0.0%	- 0	0.0%	- 0	0.0%	- 8	0.0%		
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%		
Upper	ŏ	0.0%	ŏ	0.0%	ő	0.0%	ŏ	0.0%		
Unknown	ŏ	0.0%	ŏ	0.0%	0	0.0%	0	0.0%		
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%		
Total	Ö	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%		
		2.474		2.074		2.070				

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

	HMDA									
		By Trac	t Income			By Borrov	ver Income			
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96		
	HMDA Totak									
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%	228	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

236

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Akron MSA #10420

	T	ocoancar ra co	/Group 2019 OH	HMI				
		By Trac	† Income	11.1	DA.	By Borrow	er Income	
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
				Home Pu	ırchase		*******	
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%	1	33.3%	214	28.5%
Middle		33.3%	96	12.8%		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% Refin:	3	100.0%	752	100.0%
_	l .							
Low Moderate	1	12.5%	50	4.9%	1	12.5%	50	4.9%
Moderate Low/Moderate Total	⁰ 1	12.5%	0	0.0% 4.9%	$-\frac{1}{2}$	12.5% 25.0%	150 200	14.6%
Middle	5	62.5%	$-\frac{30}{722}$	70.2%		+ 25.0% 37.5%		40.1%
Upper	2	25.0%	256	24.9%	3	37.5%	416	40.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	ŏ	0.0%	ő	0.0%	ŏ	0.0%	ŏ	0.0%
Total	8	100.0%	1.028	100.0%	8	100.0%	1,028	100.0%
20112	<u> </u>	100.070	1,020	Home Imp		100.070	1,020	100.070
Low	1	20.0%	40	13.2%	0	0.0%	0	0.0%
Moderate	i	20.0%	20	6.6%	2	40.0%	95	31.3%
Low/Moderate Total	<u>i</u>	40.0%	60	19.8%		40.0%		31.3%
Middle	⊢ <u>i</u>	20.0%		0.0%	-	20.0%		13.2%
Upper	2	40.0%	214	70.4%	2	40.0%	169	55.6%
Unknown	0	0.0%	0	0.0%	ō	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	Ö	0.0%	Ö	0.0%
Total	5	100.0%	304	100.0%	5	100.0%	304	100.0%
				Multi-F	amily			•
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%
Middle		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	Other Purt	0	0.0%	0	0.0%
•	0	0.0%	0	0.0%	pose LOC 1	50.0%	18	26.5%
Low Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	⊢−- %−	0.0%		0.0%	i	50.0%		26.5%
Middle	i	50.0%	18 ·	26.5%	i	50.0%		73.5%
Upper	li	50.0%	18 50	73.5%	0	0.0%	0	0.0%
Unknown	Ô	0.0%	0	0.0%	ŏ	0.0%	ŏ	0.0%
Tract Unknown	ŏ	0.0%	ő	0.0%	ŏ	0.0%	ŏ	0.0%
Total	2	100.0%	68	100.0%	2	100.0%	68	100.0%
				Other Purpose (Closed/Exempt			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	Ö	0.0%	Ö	0.0%	ŏ	0.0%	ō	0.0%
Low/Moderate Total	0	0.0%		0.0%		0.0%		0.0%
Middle		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%
				Loan Purpose N	• •			
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%
		0.0%		0.0%		0.0%	0	0.0%
Low/Moderate Total								
Low/Moderate Total Middle		0.0%	0	0.0%		0.0%		0.0%
Low/Moderate Total Middle Upper	0	0.0%	ō	0.0%	ō	0.0%	Ö	0.0%
Low/Moderate Total Middle Upper Unknown	0 0	0.0% 0.0% 0.0%	0	0.0%	0	0.0% 0.0%	0	0.0% 0.0%
Low/Moderate Total Middle Upper	0	0.0%	ō	0.0%	ō	0.0%	Ö	0.0%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Akron MSA #10420

				HM	DA					
		By Trac	t Income			By Borrow	ver Income			
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96		
_	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		16.7%	110	5.1%	6	33.3%	527	24.5%		
Middle	8	44.4%	866	40.2%		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 2015 ACS data

238

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 WV Non-metropolitan

		Assessment Are	a/Group :2019 W					
				HM	DA			
		By Trac	t Income	1		By Borroy	ver Income	
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
				Home P	urchase			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	ŏ	0.0%	ő	0.0%	2	66.7%	213	75.7%
Low/Moderate Total	- 0	0.0%		0.0%		66.7%	213	75.7%
Middle	3	100.0%	281	100.0%		0.0%	0	0.0%
Upper	ő	0.0%	0	0.0%	ĭ	33.3%	68	24.3%
Unknown	ŏ	0.0%	ŏ	0.0%	ó	0.0%	0	0.0%
Tract Unknown	ŏ	0.0%	ŏ	0.0%	Ö	0.0%	ő	0.0%
Total	3	100.0%	281	100.0%	3	100.0%	281	100.0%
Total	,	100.076	281	Refin		100.076	201	100.076
•		1 0.007						1 0.007
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%
		•		Home Imp	rovement			
Low	0	0.0%	0	0.0%	2	66.7%	30	63.0%
Moderate	0	0.0%	Ö	0.0%	Ō	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	ő	0.0%	0	0.0%	ĭ	33.3%	18	37.0%
Unknown	ŏ	0.0%	ŏ	0.0%	ō	0.0%	0	0.0%
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%
Total	3	100.0%	48	100.0%	3	100.0%	48	100.0%
10141	,	100.076	70	Multi-		100.076	70	100.076
_					•			
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%
				Other Pur	pose LOC			•
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	i	100.0%	7	100.0%	0	0.0%	0	0.0%
Upper	ō	0.0%	ó	0.0%	ŏ	0.0%	ő	0.0%
Unknown	ŏ	0.0%	ŏ	0.0%	ő	0.0%	ő	0.0%
Tract Unknown	ŏ	0.0%	ő	0.0%	ő	0.0%	ő	0.0%
Total	1	100.0%	7	100.0%	1	100.0%	7	100.0%
101111		100.076		Other Purpose	Closed/Examp*	100.076	,	100.076
T		0.09/		0.0%	•	0.09/		0.0%
Low	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%
				Loan Purpose !	Not Applicable			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	ŏ	0.0%	Ö	0.0%	ō	0.0%	ō	0.0%
Low Moderate Total	- ŏ -	0.0%		0.0%	ŏ	0.0%	- 	0.0%
Middle	0	0.0%	0	0.0%	<u> </u>	0.0%		0.0%
Upper	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ő	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	ő	0.0%	Ö	0.0%	ŏ	0.0%	ŏ	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	U	0.0%	U	U.U76	U	0.0%	U	0.0%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 WV Non-metropolitan

		HMDA										
		By Tract Income				By Borrower Income						
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96				
-		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

240

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

	Austra	ment Area Oto	ф 2018 OH С1ev	HM							
		By Trac	t Income	1		By Borroy	wer Income				
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96			
-				Home P	urchase						
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%			
				Refin	nance						
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%			
				Home Im	provement						
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%			
		Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Moderate	2	100.0%	600	100.0%	ō	0.0%	Ö	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	Ö	0.0%	ō	0.0%	ō	0.0%	ō	0.0%			
Unknown	ŏ	0.0%	ŏ	0.0%	2	100.0%	600	100.0%			
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ō	0.0%	0	0.0%			
Total	2	100.0%	600	100.0%	2	100.0%	600	100.0%			
				Other Pur	pose LOC			-			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Moderate	Ö	0.0%	ō	0.0%	Ö	0.0%	Ö	0.0%			
Low Moderate Total	0	0.0%	- 0	0.0%	0	0.0%	Ö	0.0%			
Middle	- 0 -	0.0%	0	0.0%	0	0.0%		0.0%			
Upper	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%			
Unknown	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%			
Tract Unknown	Ö	0.0%	ő	0.0%	ŏ	0.0%	ő	0.0%			
Total	0	0.0%	ŏ	0.0%	Ö	0.0%	ő	0.0%			
		2.070			Closed/Exempt						
Low	0	0.0%	l 0	0.0%	0	0.0%	0	0.0%			
Moderate	ő	0.0%	ő	0.0%	ő	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%	i	100.0%	123	100.0%			
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ő	0.0%	ő	0.0%			
Total	1	100.0%	123	100.0%	1	100.0%	123	100.0%			
201112	-	100.076	123	Loan Purpose	Not Applicable	100.076	123	200.076			
I am	0	0.0%	I 0	0.0%	0	0.0%	l 0	0.0%			
Low				0.0%	-						
Moderate Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Middle	_	0.0%					0	0.0%			
Upper Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
Unknown Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%			
		0.0%		0.0%	-	0.0%	0	0.0%			
Total	0	0.0%	0	0.0%	0	0.0%	U	0.0%			

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

		HMDA									
		By Tract Income				By Borrower Income					
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96			
-		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

242

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

Moderate 0		Ass	essment Area/C	Group 2018 ОН С					
Income Categories					HM	DA			
Low			By Trac				By Borrov		
Low Moderate 0	Income Categories	#	96	\$(000s)			96	\$(000s)	96
Moderate 0					Home P	urchase			
Low-Moderate Total 3 13.9% 601 14.9% 5 22.7% 616 13.33	Low	3	13.6%	601	14.9%	2	9.1%	238	5.9%
Middle		0	0.0%	0		3	13.6%	378	9.4%
Middle	Low/Moderate Total	3	13.6%	601	14.9%	5	22.7%	616	15.3%
Upper	Middle	13		2.101	52.2%	8			33.7%
Ukinowa	Upper						36.4%		46.1%
Total		0	0.0%	0	0.0%	1	4.5%	198	4.9%
Total	Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low									100.0%
Low	2002		100.070	1,020			200.070	1,020	200.070
Moderate 3 25.0% 207 18.8% 2 16.7% 280 25.4%	Lone	0	0.0%	۱ ۵			22 29/	304	27.6%
Low Moderate Total 3									
Maddle									
Usper			66.7%		61.7%				26.0%
Tikinown									
Tract Usknown									
Total								•	
Low									
Low	1 otal	12	100.0%	1,101			100.0%	1,101	100.0%
Moderate 2	•	_	1 0000				1 10 000		
Low Moderate Total 2									
Middle									
Upper 3 18.8% 12.5 17.7% 5 31.3% 20.5 29.0°									
Unknown									
Tract Unknown									
Total								•	
Multi-Family		_							
Low	Total	16	100.0%	706			100.0%	706	100.0%
Moderate 0						Family			
Low Modernte Total									0.0%
Middle		0		0		0		0	0.0%
Upper	Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown 0 0.0% 34 11.6% 11.6% 12.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 20.0% 34 11.6% 21.8% 20.0% 34 11.6% 21.8% 36 60.0%	Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown O	Upper	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%
Low	Tract Unknown	Ö	0.0%	Ö	0.0%	Ö	0.0%	0	0.0%
Low	Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate 2					Other Pur	pose LOC			•
Moderate 2	Low	0	0.0%	0	0.0%	. 1	20.0%	34	11.6%
Low Moderate Total	Moderate				21.8%				10.2%
Middle	Low/Moderate Total	1 2							21.8%
Upper									78.2%
Unknown 0 0.0%									0.0%
Tract Unknown 0 0.0% 0									0.0%
Total									
Low									
Low 0	1000	,	100.076				200.076	234	100.076
Moderate	Low	^	0.09/				0.09/		0.09/
Low Moderate Total									
Middle 3 100.0% 137 100.0% 1 33.3% 16 11.79 Upper 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 0 0.0% <									
Upper							33.5%		
Unknown 0 0.0% 0 0.0% 1 33.3% 16 11.79 Tract Unknown 0 0.0% 0 0.0% 0 0.0% 0 0.0% Low Durpose Not Applicable Low Purpose Not Applicable Low Moderate 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% 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 Utknown 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% 137 100.0% 3 100.0% 137 100.0% Low Purpose Not Applicable 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% Urper 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 3 100.0% 137 100.0% 3 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 137 100.0% 100									
Low Description Low Low Description Low Low Description Low Description Descri									
Low	Total	3	100.0%	137		-	100.0%	137	100.0%
Moderate 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									0.0%
Middle 0 0.0% 0 0.0% 0 0.0% Upper 0 0.0% 0 0.0% 0 0.0% Unknown 0 0.0% 0 0.0% 0 0.0% Tract Unknown 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 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 <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td> <td>0.0%</td>						-		-	0.0%
Unknown 0 0.0% 0 0.0% 0 0.0% 0 0.0% Tract Unknown 0 0.0% 0 0 0 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.0%</td>									0.0%
					0.0%			0	0.0%
Total 0 00% 0 00% 0 00% 0 00%	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%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

	HMDA										
		Income	By Borrower Income								
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96			
		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%			
LowModerate 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

244

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Alcron MSA #10420

	. A	ssessment Area	√Group 2018 OH						
				HM	DA				
		By Trac	t Income			By Borrow			
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96	
-				Home P	urchase	•			
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	Ö	0.0%	ō	0.0%	ō	0.0%	0	0.0%	
Total	14	100.0%	2,456	100.0%	14	100.0%	2.456	100.0%	
		200.070	21,150	Refin		200.070	2,130	100.070	
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		30.4%	1.158	33.2%		30.4%	701	20.1%	
Upper	ó	39.1%	1,870	53.7%	ó	39.1%	2,271	65.2%	
Unknown	ő	0.0%	0	0.0%	0	0.0%	0	0.0%	
Tract Unknown	0	0.0%	ŏ	0.0%	0	0.0%	0	0.0%	
Total	23	100.0%	3,484	100.0% Home Imp	23	100.0%	3,484	100.0%	
T		0.0%	0	0.0%	provement 2	18.2%		1 7.59/	
Low	0						55	7.5%	
Moderate	2	18.2%	55	7.5%	0	0.0% 18.2%	0	0.0%	
Low/Moderate Total	2	18.2%	55	7.5%	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%	
		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%	
				Other Pur	pose LOC				
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	i	50.0%	28	52.8%	ō	0.0%	0	0.0%	
Unknown	Ō	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%	
					Closed/Exempt				
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ő	0.0%	
Low/Moderate Total		0.0%		0.0%		0.0%	0	0.0%	
Middle	1	100.0%	585	100.0%	- 0 -	0.0%		0.0%	
Upper	0	0.0%	0	0.0%	1	100.0%	585	100.0%	
Unknown	0	0.0%	ŏ	0.0%	0	0.0%	0	0.0%	
Tract Unknown	0	0.0%	ő	0.0%	0	0.0%	0	0.0%	
Total	1	100.0%	585	100.0%	1	100.0%	585	100.0%	
1001	Loan Purpose Not Applicable								
•		0.007				1 0.00/ 1		1 0 00/	
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%	

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Akron MSA #10420

				HM	DA			
		By Trac	t Income			By Borros	ver Income	
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
				HMD.	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

246

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

		The second second second	ea/Group 2018 W									
				HM	DA							
	_		t Income				ver Income					
ncome Categories	#	96	\$(000s)	96	#	96	\$(000s)	96				
				Home P								
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	ő	0.0%	0	0.0%	5	55.6%	261	41.1%				
Unknown	ŏ	0.0%	ŏ	0.0%	ő	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%				
				Refin	nance							
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%	- 3	33.3%	166	18.4%				
	0	0.0%	0	0.0%	4	26.7%	222	24.7%				
Upper		0.070										
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%				
				Home Im	provement							
Low	0	0.0%	0	0.0%	2	20.0%	37	13.5%				
Moderate	ŏ	0.0%	ŏ	0.0%	ĩ	10.0%	15	5.5%				
Moderate Low/Moderate Total	1 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%				
		Multi-Family 0 0.0% 0 0.0% 0 0.0% 0 0.0%										
T		0.007				0.00/		0.007				
Low		0.0%					0					
Moderate	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%	ō	0.0%	0	0.0%				
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%				
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
10(4)	0	0.076	U			0.076	U	0.076				
_				Other Pur								
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	ŏ	0.0%	0	0.0%	ĩ	25.0%	24	31.6%				
Unknown	ŏ	0.0%	ŏ	0.0%	ō	0.0%	0	0.0%				
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ő	0.0%	0	0.0%				
Total	4	100.0%	76	100.0%	4	100.0%	76	100.0%				
10/4		100.0%	/0			100.0%	/0	100.0%				
	I			Other Purpose								
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	 	100.0%	- ň -	100.0%	ŏ	0.0%	- 	0.0%				
Upper	ő	0.0%	0	0.0%	ĭ	100.0%	ıĭı	100.0%				
Upper 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%				
				Loan Purpose !	Not Applicable							
Low	0	0.0%	0	0.0%		0.0%	0	0.0%				
Moderate	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ő	0.0%				
Low Moderate Total	- 0	0.0%	- 8 -	0.0%	- 0	0.0%		0.0%				
	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Middle	_											
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%				
					_							

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

		HMDA							
		By Trac	t Income			By Borrov	ver Income		
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96	
		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

				HM	DA			
		By Trace	Income			By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home P	urchase			
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%
Middle		25.0%	128	13.4%		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%
				Refin				
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	ll	20.0%	58	9.5%	0	0.0%	0	0.0%
Middle		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%
				Home Imp	provement			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	00	0.0%	0	0.0%	0	0.0%	00	0.0%
Low/Moderate Total		0.0%	0	0.0%		0.0%		0.0%
Middle		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%
					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	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%
					Totals			
Low	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%		0.0%		0.0%
Low/Moderate Total	11	10.0%	58	2.8%		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

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Columbus MSA #18140

			5roup :2017 OH C		IDA			
		By Trac	t Income		Ī	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
<u> </u>				Home I	Purchase		191 0 191 1,077 903 374 0 2,545 112 152 264 210 828 0 0 1,302 34 177 211 133 0 0 0 0 0 0 0 0 0 0 0 0 0	
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%		20.0%	191	7.5%
Middle	6	30.0%	945	37.1%	<u> </u>	45.0%	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%
				Refi	nance			
Low	0	0.0%	0	0.0%	1	11.1%	112	8.6%
Moderate	1	11.1%	107	8.2%	1	11.1%		11.7%
Low/Moderate Total		11.1%	107	8.2%		22.2%		20.3%
Middle	8	88.9%	1,195	91.8%		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%
				Home Im	provement			
Low	0	0.0%	0	0.0%	1	20.0%	34	9.9%
Moderate	22	40.0%	76	22.1%	11	20.0%		51.5%
Low/Moderate Total		40.0%	76	22.1%		40.0%	211	61.3%
Middle	3	60.0%	268	77.9%		60.0%	133	38.7%
Upper	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%
Total	5	100.0%	344	100.0%	5	100.0%	344	100.0%
			_	_	Family			
Low	0	0.0%	0	0.0%	0	0.0%		0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%		0.0%
Low/Moderate Total		0.0%		0.0%		0.0%		0.0%
Middle	0	0.0%	0	0.0%	0	0.0%		0.0%
Upper	0	0.0%	0	0.0%	0	0.0%		0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%		0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%		0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
_					A Totals			
Low	1	2.9%	205	4.9%	6	17.6%		8.0%
Moderate		35.3%	900	21.5%	2	5.9%		7.9%
Low/Moderate Total		38.2%	1,105	26.4%	8			15.9%
Middle	17	50.0%	2,408	57.5%	14	41.2%	-,	33.9%
Upper	4	11.8%	678	16.2%	10	29.4%		41.3%
Unknown	0	0.0%	0	0.0%	2	5.9%		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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Akron MSA #10420

				HM	IDA .			
		By Tract	Income		l	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home P	urchase			
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	38.5%	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%
				Refin	iance			
Low	1	5.6%	156	5.8%	1	5.6%	50	1.9%
Moderate	5	27.8%	431	16.1%	44	22.2%	299	11.1%
Low/Moderate Total	6	33.3%	587	21.9%	5	27.8%	349	13.0%
Middle		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 Imp	provement			
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		16.7%	35	6.5%	4	66.7%	354	66.2%
Middle	F4	66.7%	368	68.8%		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%
Middle		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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group 2017 OH Dayton MSA #19380

			-	HMD	A			
		By Tract	Income	I	•	By Borrowei	Income	
ncome Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home Pur	chase			6.6% 32.0% 32.0% 38.6% 11.1% 50.3% 0.0% 6.0% 73.9% 73.9% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0
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%
ow/Moderate Total		12.5%	68	6.6%	4	50.0%	396	38.6%
Middle		50.0%	370	36.1%		12.5%	114	11.1%
Upper	3	37.5%	588	57.3%	3	37.5%	516	50.3%
Jnknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Fract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
l Total	8	100.0%	1,026	100.0%	8	100.0%	1,026	100.0%
				Refinat	ice			•
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%
ow/Moderate Total	F0	0.0%		0.0%		66.7%	161	73.9%
Middle	₂	66.7%	- - 161	73.9%	— — -	0.0%	<u>_</u>	
Jpper	1	33.3%	57	26.1%	i	33.3%	57	26.1%
Jnknown	0	0.0%	0	0.0%	ō	0.0%	0	
Fract Unknown	0	0.0%	ō	0.0%	Ö	0.0%	ō	
Total	3	100.0%	218	100.0%	3	100.0%	218	100.0%
				Home Impro	vement			•
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	ō	0.0%	ŏ	0.0%	ō	
Low/Moderate Total	F 0	0.0%		0.0%		0.0%	· — — · — - ·	
Middle	⊢ ₀	0.0%	- — — <u>ö</u> — — ·	0.0%	₀	+ 0.0% - F	· — — · — ·	
Upper	0	0.0%	0	0.0%	ō	0.0%	ō	
Unknown	0	0.0%	0	0.0%	ō	0.0%	ō	
Fract Unknown	0	0.0%	0	0.0%	o	0.0%	0	
Total	0	0.0%	0	0.0%	0	0.0%	0	
		0.070		Multi-Fa		0.070		0.070
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	Ö	0.0%	Ö	0.0%	Ö	
Low/Moderate Total	⊢ ₀	0.0%	- — — _ö — — -	+ 0.0%	· — —;— —	+ 0.0%	· — — j— — -	
Middle	F 0	0.0%	- — — <u>ö</u> — — ·	0.0%	₀	0.0%	· — — j— — ·	
Jpper	0	0.0%	0	0.0%	0	0.0%	0	
Jnknown	ő	0.0%	Ö	0.0%	Ö	0.0%	Ö	
Fract Unknown	0	0.0%	0	0.0%	0	0.0%	0	
Total	0	0.0%	0	0.0%	0	0.0%	0	
total		0.070		HMDA T		0.076		0.076
ow	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	<u>-</u> i	9.1%	- 68	5.5%	— — ₆ — —	54.5%	557	44.8%
Middle	-	54.5%	531	42.7%	_i	9.1%	114	9.2%
Jpper	4	36.4%	645	51.8%	4	36.4%	573	46.1%
Jpper Jnknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Fract 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%
e Otal	1 11	100.070	1,277	100.076		100.076	1,277	100.07

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 WV Non-metropolitan

			•	HMD.				
		By Tract	Income	1		By Borrowe	r Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
income Categories	"	70	3(0003)	Home Pur		74	3(0003)	70
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	ő	0.0%	0	0.0%	o o	0.0%	0	0.0%
Low/Moderate Total	F 0	0.0%	- — — _ö — — -	0.0%	— — ₀ — —	+ 0.0% - F	- — — <u>ў</u> — — -	0.0%
Middle	1 ₀	100.0%	1.359	100.0%	<u> </u>	50.0%	488 -	35.9%
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%
Total	10	100.0%	1,539	Refinar		100.0%	1,539	100.0%
		1 1				1 030/ 1		1
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%	2	18.2%	75	7.7%
Middle		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%
				Home Impro	vement			
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		100.0%	101	100.0%		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%
				Multi-Fa	mily			•
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%
Middle		0.0%		0.0%		0.0%		0.0%
Upper	ő	0.0%	0	0.0%	ō	0.0%	ō	0.0%
Unknown	0	0.0%	ō	0.0%	Ö	0.0%	Ö	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%
20112		0.070		HMDA T		0.070		0.070
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	⊢ − − <mark>0</mark> − − 1	0.0%		0.0%	2	17.4%	176	7.2%
Middle Middle	23	100.0%	0	100.0%	_ 	30.4%	600	24.6%
	0	0.0%	2,433	0.0%	11			65.0%
Upper			0			47.8%	1,582 77	
Unknown	0	0.0%	-	0.0%	1	4.3%		3.2%
Tract Unknown	23	0.0%	0	0.0%	23	0.0%	0	0.0%
Total *Information based on 2015 ACS date		100.0%	2,435	100.0%	25	100.0%	2,435	100.0%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

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

				HMD	A				
		By Tract	Income	- 1	By Borrower Income				
ncome Categories	#	%	\$(000s)	%	#	%	\$(000s)	%	
		•		Home Pur	rchase	•			
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%	
Middle	<u>i</u>	50.0%	154	31.7%	i	50.0%	154	31.7%	
Upper	i	50.0%	332	68.3%	i	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%	
		100.070		Refina		100.070		100.070	
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	F 0	0.0%	- — — <u>ŏ</u> — — -	+ 0.0% 0.0%	· — —;— —	+ 0.0% 0.0%	· — — · — ·	0.0%	
Middle	⊢ — % — –	0.0%		0.0%	· — —¦— —	0.0%	· — – <mark>0</mark> — — ·	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%	
Onknown Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Tract Onknown Total	3	100.0%	742	100.0%	3	100.0%	742	100.0%	
otai		100.076	742	Home Impr		100.076	142	100.076	
		1 1				1 1			
Low Moderate	0	0.0%	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%	
Middle	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-Fa					
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%	
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 T	otals .				
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%	
Middle	i	20.0%	154	12.5%		20.0%	154	12.5%	
Upper	4	80.0%	1.074	87.5%	3	60.0%	836	68.1%	
Unknown	o o	0.0%	0	0.0%	i	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%	

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Columbus MSA #18140

			•	HM	IDA			
		By Tract	Income		l	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home F	urchase			
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	F = -1 = -	20.0%	89	21.9%	4	80.0%	331	81.5%
Middle	 4	80.0%	317	78.1%		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%
				Refii	nance			
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	F ₀	0.0%		0.0%		0.0%		0.0%
Middle	₃	100.0%	836	100.0%	i	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%
				Home Im	provement			
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%
Middle	Fi	50.0%	<u></u>	84.8%	⊢	50.0%	₂₅	15.2%
Upper	i	50.0%	25	15.2%	i	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%
				Multi-	Family			
Low	0	0.0%	0	0.0%	I 0	0.0%	0	0.0%
Moderate	ő	0.0%	0	0.0%	ŏ	0.0%	0	0.0%
Low/Moderate Total	F₀̈	0.0%	_ ŏ	0.0%	⊢	0.0%	_	0.0%
Middle	<u>-</u>	0.0%		0.0%		0.0%		0.0%
Upper	0	0.0%	0	0.0%	Ö	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	Ö	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%	Ö	0.0%	0	0.0%
20112		0.070			Totals	0.070		0.070
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	i	10.0%	 89	6.3%	-	40.0%	$-\frac{207}{331}$	23.5%
Middle	t	80.0%	39	91.9%		20.0%		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%
Tract Unknown Total	10	100.0%	1.406	100.0%	10	100.0%	1.406	100.0%
1 OTAL	10	100.0%	1,400	100.0%	10	100.0%	1,406	100.0%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Akron MSA #10420

				HM	IDA			
		By Tract	Income		l	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
•		•		Home P	urchase			
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		25.0%	147	16.8%		37.5%	220	25.1%
Middle	₃	37.5%	292	33.3%	⊢	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%
				Refin	iance		-	
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	F3	21.4%	202	14.2%	₄	28.6%	314	22.0%
Middle	F	50.0%	$-\frac{202}{746}$	52.3%	⊢	57.1%	$-\frac{317}{927}$	65.0%
Upper	4	28.6%	479	33.6%	1	7.1%	131	9.2%
Unknown	0	0.0%	0	0.0%	i	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%
10111		100.070	2,121		provement	100.070	1,127	100.070
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%	⊢ <i>−</i> ,̈− − -	0.0%		0.0%
Middle	⊢ – ⊸̈ – – -	0.0%	-	0.0%	⊢	0.0%	_o	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%
Total		0.070			Family	0.076		0.070
Low	0	0.0%	0	0.0%	I 0	0.0%	0	0.0%
Moderate	1	100.0%	2.400	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	;	100.0%	2,400	100.0%	⊢	0.0%		0.0%
Middle	⊢ − −; − − -	0.0%	2,400	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%
Total		100.070	2,400		Totals	100.076	2,400	100.076
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		26.1%	$-\frac{2,731}{2,749}$	58.4%	⊢	30.4%	534	11.4%
Middle		43.5%	- 2,749 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	ó	0.0%	0	0.0%	2	8.7%	2.455	52.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	2,433	0.0%
Total	23	100.0%	4,704	100.0%	23	100.0%	4,704	100.0%
Lotal	23	100.0%	4,704	100.0%	43	100.076	4,/04	100.076

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Dayton MSA #19380

				HM	IDA			
		By Tract	Income		l	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home F	urchase			
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%		57.1%	351	35.2%
Middle	4	57.1%	650	65.1%	<u> </u>	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%
				Refi	nance			
Low	0	0.0%	0	0.0%	I 0	0.0%	0	0.0%
Moderate	ő	0.0%	Ö	0.0%	Ŏ	0.0%	Ö	0.0%
Low/Moderate Total	<u> </u>	0.0%	_ ,	0.0%	⊢ – – ₆ – – -	0.0%	_ö	0.0%
Middle	⊢−- ;−	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%
1 otal	U	0.0%	U		provement	0.0%	U	0.0%
_		1 1						
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%
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%
Middle	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%
		•		HMD.	Totals			•
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	i	14.3%	86	8.6%	4	57.1%	351	35.2%
Low/Moderate Total	i ·	14.3%		8.6%	<u> </u>	57.1%	351	35.2%
Middle		57.1%	650	65.1%	⊢	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%	Ö	0.0%	0	0.0%
Total	7	100.0%	998	100.0%	7	100.0%	998	100.0%
10141	/	100.076	770	100.0%	/	100.0%	770	100.0%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 WV Non-metropolitan

			a/Group :2010 W		IDA			
		By Trace	Income		l	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home P	urchase	•		
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		12.5%	144	19.8%	₁	12.5%	72	9.9%
Middle		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	ō	0.0%	0	0.0%	Ö	0.0%	0	0.0%
Total	8	100.0%	727	100.0%	8	100.0%	727	100.0%
				Refin	iance			•
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%		28.6%	127	21.2%
Middle	3	42.9%	218	36.3%		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%
				Home Im	provement			
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%	₁	14.3%	88	17.4%
Middle	₄	57.1%	288	56.8%		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%
				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%
Middle		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	11	4.5%	144	7.9%	4	18.2%	287	15.6%
Low/Moderate Total		4.5%	144	7.9%	4	18.2%	287	15.6%
Middle	13	59.1%	1,003	54.7%	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%

Full Scope

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

ment Area/Group: 2019 OH No SMALL BUSINESS SMALL FARM SMALL BUS. SECURED BY REAL ESTATE come Categories S(000s 27.6% 29.7% 58.9% 0.0% Moderate ow/Moderate Total Middle 113 15,943 54.8% 1,370 75.1% 9.9% 1.6% Upper 19 3,327 11.4% 29.4% 455 24.9% 0.0% 0.0% 0.2% 0.0% 0.0% 0.0% 0.0% 55 0.0% Tract Unknown 0.0% 0.0% By R 63.5% 34.4% 2.1% 43.1% 55.0% 1.9% 82.4% 5.9% 11.8% 83.6% 4.3% 12.1% Total \$1 Million or Less 122 0.0% 0.0% 0.0% Over \$1 Million 16,007 220 Not Known 564 0.0% ByL \$100,000 or less 64.1% 17.2% 47.1% 47.1% \$100,001 - \$250,000 20.4% 69.0% 0.0% 0.0% 33 5.930 1.260 \$250,001 - \$1 Million (Bus)-\$500k (Farm) Over \$1 Million (Bus)-\$500k (Farm) 18.8% 17,763 61.0% 0.0% 16.4% 0.0% 0.0% \$100,000 or less 75.4% 13.1% 11.5% 3,812 42.9% 50.0% 141 0.0% \$100,001 - \$250,000 \$250,001 - \$1 Million (Bus)-\$500k (Farm) 16 14 2,979 5,755 23.7% 45.9% 71.1% 19.7% 0.0% 0.0% 7.1% 300 Over \$1 Million (Bus)-\$500k (Farm) 0.0% 0.0% 0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

ent Area/Group: 2019 OH Cincinnati MSA #17140 SMALL BUSINESS SMALL FARM SMALL BUS. SECURED BY REAL ESTATE come Categories S(000s 32.8% 34.5% 44.8% 0.0% Moderate 26.1% 51.6% ow/Moderate Total Middle 48.0% 42.9% 38.0% 23.1% 200 Upper 12 20.7% 1,923 7.1% 10.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Tract Unknown 0.0% 0.0% 0.0% By R 53.4% 43.1% 3,4% 30.1% 65.2% 4.7% 92.9% 7.1% 0.0% Total \$1 Million or Less 85,4% 14,6% 0.0% 0.0% 0.0% Over \$1 Million 5,417 281 Not Known 394 0.0% 0.0% ByL \$100,001 - \$250,000 24.1% 26.8% 28.6% 34.6% 0.0% 0.0% 14 2.225 665 \$250,001 - \$1 Million (Bus)-\$500k (Farm) Over \$1 Million (Bus)-\$500k (Farm) 22.4% 58.7% 0.0% 21.4% 0.0% 0.0% 13 4,873 941 49.0% \$100,000 or less 53.8% 316 19.3% 0.0% 9.7% 9.7% 416 1,156 16.7% 46.3% 30.8% 15.4% 665 660 40.5% 0.0% 0.0% \$100,001 - \$250,000 \$250,001 - \$1 Million (Bus)-\$500k (Farm) Over \$1 Million (Bus)-\$500k (Farm) 0.0% 0.0% 0.0%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

ent Area/Group: 2019 WV Parkersburg-Vienna MSA #37620 SMALL BUSINESS SMALL FARM SMALL BUS. SECURED BY REAL ESTATE come Categories 12.5% 12.5% 87.5% 0.0% 0.0% 0.0% 0.0% 0.0% Moderate Low/Moderate Total Middle 2,225 70.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Tract Unknown 0.0% 0.0% By F Total \$1 Million or Less 0.0% 0.0% Over \$1 Million 37.5% 2,230 70.3% 0.0% 0.0% Not Known 0.0% 0.0% 0.0% 0.0% ByI 62.5% 12.5% \$100,001 - \$250,000 0.0% 255 8.0% 0.0% 0.0% 0.0% \$250,001 - \$1 Million (Bus)-\$500k (Farm) Over \$1 Million (Bus)-\$500k (Farm) 25.0% 80.4% 0.0% 0.0% 0.0% 0.0% 2,550 90.0% 0.0% 10.0% 0.0% 0.0% 0.0% \$100,000 or less 28.4% 0.0% 0.0% \$100,001 - \$250,000 \$250,001 - \$1 Million (Bus)-\$500k (Farm) 0.0% 0.0% 0.0% 0 675 0.0% Over \$1 Million (Bus)-\$500k (Farm) 0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 Multi-State Hunti on Ashland MSA #26580 SMALL BUSINESS SMALL FARM SMALL BUS. SECURED BY REAL ESTATE come Categories 18.4% 32.7% 59.2% 0.0% Moderate Low/Moderate Total Middle 0.0% 4,662 52.3% 0.0% 8.2% 0.0% 0.0% 0.0% 1,366 15.3% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Tract Unknown 0.0% 0.0% By F 34.7% 61.2% 4.1% 0.0% 0.0% 0.0% Total \$1 Million or Less 0.0% Over \$1 Million 7,652 85.8% 0.0% 0.0% 0.0% Not Known 155 1.7% 0.0% 0.0% ByL \$100,001 - \$250,000 16.3% 17.1% 0.0% 1.523 0.0% 0.0% 0.0% \$250,001 - \$1 Million (Bus)-\$500k (Farm) Over \$1 Million (Bus)-\$500k (Farm) 26.5% 5,989 67.2% 0.0% 0.0% 0.0% 0.0% 0.0% 82.4% 17.6% 0.0% \$100,000 or less 49.6% 0.0% 0.0% 0.0% \$100,001 - \$250,000 \$250,001 - \$1 Million (Bus)-\$500k (Farm) 0.0% 0.0% 0.0% 0.0% 0.0% Over \$1 Million (Bus)-\$500k (Farm) 0.0%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Non-metropolitan

		SMALL B	USINESS			SMALL	FARM		SMALI	BUS. SECURE	D BY REAL E	STATE
Income Categories	#	16	S(000s)	96	M:	%	S(000s)	96	#	96	S(000s)	96
			72 41			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	52.6%	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 Rev	enue			124		
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 Loz	n Size and Reven	ue \$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

		SMALL B	USINESS			SMALL	FARM	T	SMALL	BUS. SECURI	ED BY REAL E	TATE
Income Categories	#	16	S(000s)	%	#:	%	S(000s)	96	#	56	S(000s)	96
2 113411		- 100	A0 - 67	100		By Tract	Income			100		
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%
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 Rev	enue			150		
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 Loz	n Size and Reven	ue \$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%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 WV Parkersburg-Vienna MSA #37620 INESS SMALL FARM SMALL BUSINESS SMALL BUS. SECURED BY REAL ESTATE come Categories 0.0% 16.7% 16.7% 76.2% 1,488 1,488 5,987 19.6% 19.6% 78.8% 0.0% 0.0% 100.0% 0.0% 0.0% Moderate Low/Moderate Total Middle 100.0% 7.1% 0.0% 0.0% 125 0 0 1.6% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Tract Unknown By R 54.8% 45.2% 0.0% 27.9% 72.1% 0.0% 0.0% 0.0% 100.0% 0.0% 0.0% 100.0% 0.0% 0.0% 0.0% Total \$1 Million or Less Over \$1 Million 0.0% 5,477 Not Known Total ByL 57.1% 23.8% 19.0% 0.0% \$100,000 or less \$100,000 or less \$100,001 - \$250,000 \$250,001 - \$1 Million (Bus)-\$500k (Farm) Over \$1 Million (Bus)-\$500k (Farm) 20.1% 62.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 10 1.530 0.0% 0.0% 4,744 100.0% 7.600 0.0% 73.9% 21.7% 4.3% 39.4% 34.4% 26.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% \$100,000 or less 0.0% \$100,000 or less \$100,001 - \$250,000 \$250,001 - \$1 Million (Bus)-\$500k (Farm) Over \$1 Million (Bus)-\$500k (Farm) 730 556 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

2,123

		SMALL B	USINESS	- 1		SMALL	FARM		SMALL	BUS. SECURE	D BY REAL ES	TATE
Income Categories	W	96	S(000s)	16	ii.	96	S(000s)	96	#	%	S(000s)	96
						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	,	21.9%	1,624	20.2%	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%
		10 0				By Re	renue		0			-
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 Loa	n 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 Loa	n Size and Reve	nue 51 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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Non-metropolitan

		SMALL B	USINESS			SMALL	FARM	T	SMALL	BUS. SECURI	ED BY REAL ES	TATE
Income Categories	AC.	96	S(000s)	96	#	96	S(000s)	96	#	96	S(000s)	96
7						By Tract	Income	III BAGA				
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%	3	8.6%	530	9.4%		0.0%		0.0%
Middle	137	52,3%	16,518	42.0%	34	58.6%	3,205	56.7%		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%
				<u> </u>		By Rev	enue					
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 Lo:	n Size and Reven	ue \$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

		SMALL B	USINESS			SMALL I	FARM		SMALL	BUS. SECURI	D BY REAL E	STATE
Income Categories	#	96	S(000s)	96	M:	96	S(000s)	96	#	96	S(000s)	96
			72 41			By Tract I	Income			field		
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%
Middle	31	47.7%	4,741	43.3%	11	35,5%	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 Rev	nue					
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 Loz	n Size and Reven	ue \$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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

		SMALL BI	SINESS			SMALL	FARM		SMALL	BUS. SECURE	D BY REAL ES	TATE
Income Categories	*	96	S(000s)	96	#	%	S(000s)	96	#	56	S(000s)	96
						By Tract	Income			100		
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	0.09
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%		0.0%		0.0%		0.0%
Middle	30	93.8%	5,461	90.1%		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 Rev	enue			199		
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 Loz	n Size and Reven	ue \$1 Million o	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	45.1%	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	0.09
Total	17	100.0%	1.604	100.0%	1	100.0%	100	100.0%	0	0.0%	0	0.09

^{*}Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

		SMALL B	SINESS			SMALL	FARM		SMALL	BUS, SECURE	D BY REAL ES	TATE
Income Categories	#	96	S(000s)	%	#C	%	S(000s)	96	#	96	S(000s)	96
			A2 - 41			By Tract	Income			947		
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%
Middle	13	46.4%	1,921	67.3%	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%	2,854	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
						By Ret	renue			150		
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%	2,854	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
						By Loa	n 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%	2,854	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
CONTROL CONTRO					By Loa	n Size and Reve	nue \$1 Million o	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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Non-metropolitan

7		SMALL B	USINESS			SMALL I	FARM		SMALL	BUS. SECURE	D BY REAL ES	TATE
Income Categories	#	96	S(000s)	%	M:	%	S(000s)	96	#	96	S(000s)	96
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			70 - 61			By Tract I	Income			ind)		
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%
Middle	83	55.7%	12,155	58.3%	15	68.2%	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 Rev	enue			19 m		
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 Loa	n Size and Reven	ue \$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

1		SMALL B	USINESS			SMALL	FARM	T	SMALL	BUS, SECURE	D BY REAL E	STATE
Income Categories	#	16	S(000s)	96	#	%	S(000s)	96	#	56	S(000s)	96
0			AU - 477			By Tract	Income			10.0	St. 120-120-1	
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		5.0%	875	8.8%	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%
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 Rev	enue	*		150		
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%
W						By Loan	n 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 Loz	in Size and Rever	ue \$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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

9		SMALL B		the second second		sburg-Vienna M				DUE SECTION	ED BY REAL ES	****
and the second second		1			100				SMALL			
Income Categories	#	16	S(000s)	%	#	%	S(000s)	%	#	16	S(000s)	.96
						By Tract	The state of the s					•
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%
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 Rev	renue					_
Total \$1 Million or Less	13	59.1%	1,042	32.6%	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%
W-544						By Loa	n 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 Loa	n Size and Rever	nue 51 Million or	Less				
\$100,000 or less	11	84.6%	502	48.2%	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%

## **Limited Scope**

### **CRA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Cleveland-Elyria MSA #17460 SMALL BUSINESS SMALL FARM SMALL BUS. SECURED BY REAL ESTATE S(000s) % S(000s)
By Tract Income 9.1% 13.6% 22.7% 1.7% 20.5% 22.2% 10.7% 0.0% 0.0% 0.0% 150 0.0% 1,821 0.0% 0.0% Low/Moderate Total 22.7% Upper Unknow 50.0% 4.5% 56 3% 0.0% 11 4,997 0.0% 0.0% 0.0% Tract Unknown 8,871 Total \$1 Million or Less 22.7% 77.3% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 73.3% 0.0% 100.0% 0.0% Over \$1 Million 6,500 Not Known 0 0.0% By Lo \$100,000 or less \$100,001 - \$250,000 \$250,001 - \$1 Million (Bus)-\$500k (Farm) 22.7% 13.6% 63.6% 0.0% 3.9% 6.2% 89.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 553 7,968 0.0% 0.0% Over \$1 Million (Bus)-\$500k (Farm) Total 0.0% \$100,000 or less 20.0% 20.0% 60.0% 0.0% 0.0% 0.0% 2.1% 0.0% 0.0% 0.0% 0.0% \$100,001 - \$250,000 \$250,001 - \$1 Million (Bus)-\$500k (Farm) Over \$1 Million (Bus)-\$500k (Farm) 250 2,071 10.5% 87.3% 0.0% 0.0%

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

Assessment Area/Group: 2019 OH Columbus MSA #18140

7	SMALL BUSINESS					SMALL	FARM	SMALL BUS. SECURED BY REAL ESTATE					
Income Categories	#	16	S(000s)	96	M:	%	S(000s)	%	#	96	S(000s)	96	
	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%	
Middle	13	48.1%	2,351	41.3%		83.3%	533	91.4%		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%	
100000000000000000000000000000000000000	-110.41				By Loz	n Size and Reven	ue \$1 Million or	Less					
\$100,000 or less	10	76.9%	481	38.6%	3	75.0%	176	51.3%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	2	15.4%	364	29.2%	1	25.0%	167	48.7%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	7.7%	400	32.1%	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	13	100.0%	1,245	100.0%	4	100.0%	343	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 Akron MSA #10420

			The both section is a second section of the second section of the second section is a second section of the sectio	ssment Area/Gr	oup: 2019 OH	Akron MSA #10	Table School Commence	111000				
	SMALL BUSINESS					SMALL		SMALL BUS, SECURED BY REAL ESTATE				
Income Categories	#	16	S(000s)	96	#	%	S(000s)	96	#	56	S(000s)	96
C 113421			AC 407			By Tract	Income			Acti	200	
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%	\$68	23.0%	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%
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%
7						By Rev	enue	•		150		
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	n 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	53.6%	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 Loa	n Size and Rever	ue \$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%

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

Assessment Area/Group: 2019 WV Non-metropolitan

8	SMALL BUSINESS					SMALL	FARM	SMALL BUS. SECURED BY REAL ESTATE				
Income Categories	#	96	S(000s)	96	#	%	S(000s)	96	#	96	S(000s)	96
	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%
Middle	,	100.0%	839	100.0%		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%
7	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 Loa	n 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 Loa	n Size and Reve	nue 51 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

· ·				it Area/Group:								
	SMALL BUSINESS					SMALL		SMALL BUS. SECURED BY REAL ESTATE				
ncome Categories	#	96	S(000s)	%	#	%	S(000s)	96	#	56	S(000s)	96
2						By Tract	Total Control of the			1100		
Low	1	2.4%	108	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	44	9.5%	1,926	13.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	3	11.9%	2,034	13.8%		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 Rev	enue			54 19		211
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	n 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 Loa	n Size and Rever	nue \$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%

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

Assessment Area/Group: 2018 OH Columbus MSA #18140

1		SMALL B	USINESS			SMALL	FARM	SMALL BUS. SECURED BY REAL ESTATE					
Income Categories	#	16	S(000s)	96	#	%	S(000s)	9,6	#	56	S(000s)	96	
0		111	A2-47			By Tract	Income			100	100000		
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%	
Middle	38	67.9%	8,364	72.0%	4	100.0%	458	100.0%	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 Loz	in Size and Reven	ue 51 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

9	SMALL BUSINESS					SMALL	FARM	SMALL BUS, SECURED BY REAL ESTATE					
Income Categories	#	16	S(000s)	96	#	%	S(000s)	96	#	96	S(000s)	96	
	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%	
Middle	15	38.5%	3,943	38.2%	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 Loa	n 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 Loa	n Size and Reve	nue 51 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%	

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

Assessment Area/Group: 2018 WV Non-metropolitan

7		SMALL B	USINESS			SMALL	FARM		SMALI	BUS. SECURI	D BY REAL E	STATE
Income Categories	#	96	S(000s)	96	#	96	S(000s)	96	#	96	S(000s)	96
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			70 - 61			By Tract	Income			947		
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%
Middle	12	100.0%	1,369	100.0%	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 Ret	venue	•		150		
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 Loa	n 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 Loa	n Size and Reve	nue 51 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

		SMALL B	USINESS			SMALL	FARM		SMALL	BUS. SECURI	ED BY REAL E	STATE
Income Categories	#	96	S(000s)	96	#	%	S(000s)	96	#	96	S(000s)	96
· · · · · · · · · · · · · · · · · · ·			72.00			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%
Middle	12	33.3%	4,082	30.9%	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 Rev	enue					-
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 Loa	n 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 Loz	n Size and Rever	nue 51 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

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Columbus MSA #18140

		SMALL B	USINESS			SMALL	FARM		SMALL	BUS. SECURI	D BY REAL E	STATE
Income Categories	#	16	S(000s)	96	#	%	S(000s)	%	#	56	S(000s)	96
5. 11.041.11			A			By Tract	Income	7.7-		540	St. St. St.	
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%		12.5%	100	12.9%		0.0%	0	0.0%
Middle	26	54.2%	8,346	68.9%	7	87,5%	674	87.1%		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%
7						By Rev	enue			150		
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 Loa	n 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 Lo.	in Size and Rever	nue \$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

		SMALL B	USINESS			SMALL	FARM		SMALL	BUS. SECURE	D BY REAL E	STATE
Income Categories	#	16	S(000s)	96	H:	%	S(000s)	96	#	96	S(000s)	96
			77 17			By Tract	Income			indo		
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%
Middle	7	30.4%	1,548	28.3%	- 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 Rev	enue	•		150		
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 Loa	n 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 Loa	n Size and Rever	nue \$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

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Dayton MSA #19380

ow oderate oderate ww/Moderate Total iddle oderate description description act Unknown		SMALL B	USINESS			SMALL	FARM		SMALL	BUS. SECURI	ED BY REAL ES	TATE
Income Categories	M.	96	S(000s)	96	#	96	\$(000s)	96	#	96	S(000s)	96
			10 72	- 17		By Tract	Income	111 1112				
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	,	29.2%	587	11.7%		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%
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%
				B 4		By Re	venue					
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 Loa	n 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 Loz	n Size and Reve	nue \$1 Million or	Less				
\$100,000 or less	5	71.4%	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

9		SMALL B	USINESS			SMALL	FARM		SMALL	BUS. SECURI	D BY REAL E	STATE
Income Categories	#	96	S(000s)	%	H:	%	S(000s)	96	#	96	S(000s)	96
in the state of th			A2 - 4.0			By Tract	Income			10.5		
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%
Middle	11	100.0%	591	100.0%	- 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 Rev	renue	•		150		
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 Loa	n 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 Loa	n Size and Rever	nue \$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

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

7		SMALL BI				land-Elyria MS/	A CONTRACTOR OF THE PARTY OF TH		SMALL	DUE SECTION	D BY REAL ES	CTATE
Income Categories		%	S(000s)	96	46	%	S(000s)	%	3347444	%	S(000s)	96
income Categories		79	3(0003)	70		By Tract		76		76	3(0003)	:79
Low	3	10.0%	715	6.2%	0	1 0.0%	0	1 0.0% 1	0	1 0.0%	0	1 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	;	16.7%	1,965	17.0%		0.0%		0.0%		0.0%		0.05
Middle	<del>1</del> 5	50.0%	6,334	54.7%	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	0.09
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.09
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%
7						By Rev	enue					
Total \$1 Million or Less	9	30.0%	3,178	27.4%	0	0.0%	0	0.0%	0	0.0%	0	0.09
Over \$1 Million	19	63.3%	8,294	71.6%	0	0.0%	0	0.0%	0	0.0%	0	0.09
Not Known	2	6.7%	115	1.0%	0	0.0%	0	0.0%	0	0.0%	0	0.09
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	0.09
\$100,001 - \$250,000	4	13.3%	623	5.4%	0	0.0%	0	0.0%	0	0.0%	0	0.09
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	60.0%	10,514	90.7%	0	0.0%	0	0.0%	0	0.0%	0	0.09
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.05
Total	30	100.0%	11,587	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.09
					By Loa	n Size and Reven	ue \$1 Million or	Less				
\$100,000 or less	4	44.4%	222	7.0%	0	0.0%	0	0.0%	0	0.0%	0	0.09
\$100,001 - \$250,000	2	22.2%	360	11.3%	0	0.0%	0	0.0%	0	0.0%	0	0.09
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	33.3%	2,596	81.7%	0	0.0%	0	0.0%	0	0.0%	0	0.09
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.09
Total	9	100.0%	3,178	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.09

#### **CRA Loan Distribution Table**

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

9		SMALL B	USINESS			SMALL	FARM		SMALL	BUS. SECURI	ED BY REAL E	STATE
Income Categories	#	96	S(000s)	96	M:	%	S(000s)	96	#	16	S(000s)	96
			10.00			By Tract	Income			10.5		
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%
Middle	25	58.1%	6,072	67.4%	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 Rev	renue			199	8	
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 Loa	n 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 Loz	n Size and Rever	nue \$1 Million o	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

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 OH Akron MSA #10420

		SMALL B	USINESS			SMALL	FARM		SMALI	BUS. SECURI	D BY REAL E	STATE
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96	#	16	S(000s)	16
***************************************						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%
Middle		22.2%	365	27.9%		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 Re	enue					
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%
		10 40		13 45		By Loa	n Size	224 VIII		5204 00		-27
\$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%
				41 40	By Loa	n Size and Reve	nue S1 Million or	Less		NOVO 151	100	9000
\$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

ow foderate ow/Moderate Total fiddle ipper inknown ract Unknown otal otal \$1 Million or Less		SMALL B	USINESS			SMALL	FARM		SMALL	BUS. SECURI	D BY REAL E	TATE
Income Categories	#	16	S(000s)	%	#:	%	S(000s)	96	#	56	S(000s)	96
C 11 Nation 1			A0 - 67			By Trace	Income			100	20	
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	- 3	45.5%	740	29.0%	0	0.0%	T0	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 Re	venue			150		•
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 Loa	m 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 Loz	n Size and Reve	nue \$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

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 WV Non-metropolitan

		SMALL B	USINESS			SMALL	FARM		SMALL	BUS, SECURE	D BY REAL ES	TATE
Income Categories	#	96	S(000s)	%	#:-	%	S(000s)	96	#	96	S(000s)	96
			100			By Tract	Income			10.5		
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		16.7%	98	9.6%		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%
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 Rev	enue			150		
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	n 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 Loa	n Size and Rever	nue \$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 Distribut	ion		amilies ract Inco		Families < Po Level as % Families by	of of	Families Family Inc	
	#	%		#	%	#	%	#	%
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				Hous	ing Types by I	Tract		
	Units by	(	Owner-	Occupied	l	Rental	l	Vacant	
	Tract		#	%	%	#	%	#	%
Low-income	119,347	2	29,584	7.9	24.8	59,381	49.8	30,382	25.5
Moderate-income	177,359	1	71,850	19.3	40.5	76,577	43.2	28,932	16.3
Middle-income	212,608	13	32,766	35.6	62.4	62,775	29.5	17,067	8.0
Upper-income	181,515	13	37,847	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	31	72,996	100.0	53.5	234,571	33.7	89,196	12.8
	Total Busines	sses by			Busine	sses by Tract &	& Reven	ue Size	
	Tract		Le	ss Than o	n	Over \$1 Million	i	Revenue N Reporte	d
	#	%		#	%	#	%	#	%
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		usines	ses:	89.3		10.0		.7
	Total Farm	s by			Farm	is by Tract & l		Size	
	Tract		Le	ss Than 6 \$1 Millio	n	Over \$1 Million	i	Revenue N Reporte	d
	#	%		#	%	#	%	#	%
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 F	arms:		97.0		2.3		.7

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

Income Categories	Tract Distributi	ion		amilies l ract Inco		Families < Po Level as % Families by	o of	Families Family Inc	
	#	%		#	%	#	%	#	%
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				Hous	ing Types by I			
	Units by	(	Owner-Occupied		l	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
Low-income	9,134		4,185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate-income	38,982	1	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	2	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	10	03,659 100.0		65.7	40,770	25.9	13,229	8.4
	Total Busines	ses by			Busine	sses by Tract &			
	Tract			ss <b>Than</b> ( <b>\$1 Milli</b> o		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	92.5		6.2		1.4
	Total Farm	s by			Farn	18 by Tract & l	Revenue	Size	
	Tract			ss <b>Than</b> ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arms:		98.6		1.1		.3

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

Income Categories	Tract Distributi	ion		amilies ract Inco		Families < Po Level as % Families by	o of	Families I Family Inc	
	#	%		#	%	#	%	#	%
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				Hous				
	Units by	Owner-Occupi		Occupied	l	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
Low-income	35,370	]	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate-income	55,151	- 2	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle-income	85,669		54,503	37.2 36.3	63.6	23,424	27.3	7,742	9.0
Upper-income	69,047		53,120		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	14	16,424 100.0		59.7	74,478	30.4	24,335	9.9
	Total Busines	sses by				sses by Tract &			
	Tract		Le	ss Than o \$1 Millio		Over \$1 Million	ı	Revenue N Reporte	d
	#	%		#	%	#	%	#	%
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 B	usines	ses:	89.6		9.7		.7
	Total Farm	s by			Farm	is by Tract & l	Revenue	Size	
	Tract		Le	ss <b>Than</b> o \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arms:		98.3		1.7		.0

Assessment Area(s): 2019 WV Non-metropolitan

Income Categories	Tract Distributi	ion		amilies ract Inco		Families < Po Level as % Families by	of	Families Family Inc	
	#	%		#	%	#	%	#	%
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	0.0
Total Assessment Area	14	100.0		13,925	100.0	2,085	15.0	13,925	100.0
	Housing				Hous	ing Types by I	Tract		
	Units by	(	Owner-	Occupied	l	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
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	1	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 Busines	sses by				sses by Tract &			
	Tract			ss Than o \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	89.3		7.0		3.7
	Total Farm	s by			Farn	18 by Tract & l	Revenue	Size	
	Tract			ss <b>Than</b> o \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arms:		96.0		2.7		1.3

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

Income Categories	Tract Distribut	ion		amilies ract Inco		Families < Po Level as % Families by	o of	Family Inco	
	#	%		#	%	#	%	#	%
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				Hou	ing Types by			
	Units by			Owner-Occupied		Rental		Vacant	
	Tract		#	%	%	#	%	#	%
Low-income	119,347	2	29,584	7.9	24.8	59,381	49.8	30,382	25.5
Moderate-income	177,359	7	71,850	19.3	40.5	76,577	43.2	28,932	16.3
Middle-income	212,608	13	32,766	35.6	62.4	62,775	29.5	17,067	8.0
Upper-income	181,515	13	37,847	37.0	75.9	32,225	17.8	11,443	6.3
Unknown-income	5,934		949		16.0	3,613	60.9	1,372	23.1
Total Assessment Area	696,763	31	72,996 100.0		53.5	234,571	33.7	89,196	12.8
	Total Busine	sses by				sses by Tract &			
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	88.8		10.3		.9
	Total Farm	ıs by			Farn	ns by Tract & l	Revenue	Size	
	Tract		Le	ess Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arms:		96.5		2.8		.7

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

Income Categories	Tract Distribut	ion		amilies l ract Inco		Families < Po Level as % Families by	o of	Families Family Inc	
	#	%		#	%	#	%	#	%
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
Total Assessment Area	73	100.0	100.0 10		100.0	9,605	9.3	103,079	100.0
	Housing				Hou	ing Types by	Tract		
	Units by	(	Owner-Occupied		i	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
Low-income	9,134		4,185	4.0	45.8	3,638	39.8	1,311	14.4
Moderate-income	38,982	2	21,335	20.6	54.7	13,748	35.3	3,899	10.0
Middle-income	76,551	5	50,791	49.0	66.3	19,352	25.3	6,408	8.4
Upper-income	32,991	2	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	10	103,659 1		65.7	40,770 25.9		13,229	8.4
	Total Busine	sses by			Busine	sses by Tract &	& Reven	ue Size	
	Tract			ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	92.2		6.1		1.7
	Total Farm	is by			Farn	as by Tract &	Revenue	Size	
	Tract			ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arms:		98.3		1.4		.3

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

Income Categories	Tract Distribut	ion		amilies ract Inco		Families < Po Level as % Families by	of	Families Family Inc	
	#	%		#	%	#	%	#	%
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				Hou	sing Types by I	Tract		
	Units by	Owner-Occup		Occupied	l	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
Low-income	35,370	1	10,796	7.4	30.5	18,520	52.4	6,054	17.1
Moderate-income	55,151	17	28,005	19.1	50.8	20,426	37.0	6,720	12.2
Middle-income	85,669	5	54,503	37.2	63.6	23,424	27.3	7,742	9.0
Upper-income	69,047	4.	53,120		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	14	146,424 100.0		59.7	74,478	30.4	24,335	9.9
	Total Busine	sses by			Busine	sses by Tract &	k Reven	ue Size	
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	89.1		10.0		.9
	Total Farm	is by			Farn	as by Tract & l	Revenue	Size	
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arms:		98.2		1.8		.0

Assessment Area(s): 2018 WV Non-metropolitan

Income Categories	Tract Distribut	ion		amilies ract Inco		Families < Po Level as % Families by	o of	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				Hou	sing Types by			
	Units by	•	Owner-	Occupied	i	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
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	1	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 Busine	sses by			Busine	sses by Tract &	& Reven	ue Size	
	Tract		Le	\$1 Millio	n	Over \$1 Million	i	Revenue N Reporte	d
	#	%		#	%	#	%	#	%
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		usines	ses:	88.6		7.4		4.0
	Total Farm	is by			Farn	ns by Tract &	Revenue	Size	
	Tract		Le	ss Than ( \$1 Millio	n	Over \$1 Million	ı	Revenue N Reporte	d
	#	%		#	%	#	%	#	%
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
Middle-income									
Upper-income	0	0.0		0	0.0	0	0.0	0	0.0
		0.0		0	0.0	0	0.0	0	0.0
Upper-income	0					_		_	

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

Income Categories	Tract Distribut	ion		amilies l ract Inco		Families < Po Level as % Families by	o of	Families Family Inc	
	#	%		#	%	#	%	#	%
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					sing Types by	Tract		
	Units by	Owner		)wner-Occupied		Rental		Vacant	
	Tract	#		%	%	#	%	#	%
Low-income	119,347	2	29,584		24.8	59,381	49.8	30,382	25.5
Moderate-income	177,359	7	71,850	19.3	40.5	76,577	43.2	28,932	16.3
Middle-income	212,608	13	132,766		62.4	62,775	29.5	17,067	8.0
Upper-income	181,515	13	137,847		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	372,990		100.0	53.5	234,571	33.7	89,196	12.8
	Total Busine	sses by			Busine	sses by Tract &		ue Size	
	Tract			ss Than o \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	87.0		12.4		.6
	Total Farm	s by			Farn	ns by Tract &		Size	
	Tract		Le	ss Than o \$1 Millio		Over \$1 Million		Revenue I Reporte	
	#	%		#	%	#	%	#	%
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 F	arms:		94.8		5.2		.0

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

Income Categories	Tract Distribut	ion		amilies l ract Inco		Families < Po Level as % Families by	o of	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				Hous	sing Types by	Tract			
	Units by	•	Owner-Occup		l	Rental		Vacant		
	Tract		#	%	%	#	%	#	%	
Low-income	9,134		4,185	4.0	45.8	3,638	39.8	1,311	14.4	
Moderate-income	38,982	2	21,335	20.6	54.7	13,748	35.3	3,899	10.0	
Middle-income	76,551	4	50,791	49.0	66.3	19,352	25.3	6,408	8.4	
Upper-income	32,991	12	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	
Total Assessment Area	157,658	10	103,659 10		65.7	40,770	25.9	13,229	8.4	
	Total Busine	sses by			Busine	sses by Tract &	& Reven	ue Size		
	Tract		Le	ss Than o \$1 Millio		Over \$1 Million		Revenue N Reporte		
	#	%		#	%	#	%	#	%	
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 B	usines	ses:	91.3		7.0		1.7	
	Total Farm	s by			Farn	ns by Tract &	Revenue	Size		
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	_	
	#	%		#	%	#	%	#	%	
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 F	arıns:		98.7		1.3		.0	

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

Income Categories	Tract Distribut	ion		amilies ract Inco		Families < Po Level as % Families by	o of	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 48,21		48,214	34.9	3,306	6.9	28,646	20.7	
Upper-income	34	25.2 4		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				Housing Types by Tract					
	Units by	Owner		Owner-Occupied		Rental		Vacant		
	Tract		#	%	%	#	%	#	%	
Low-income	35,370	1	10,796	7.4	30.5	18,520	52.4	6,054	17.1	
Moderate-income	55,151	2	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	14	16,424 100.0		59.7	74,478	30.4	24,335	9.9	
	Total Busine	sses by			Busine	sses by Tract &		ue Size		
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte		
	#	%		#	%	#	%	#	%	
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 B	usines	ses:	87.7		11.6		.6	
	Total Farm	s by			Farn	ıs by Tract & l	Revenue	Size		
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte		
	#	%		#	%	#	%	#	%	
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 F	arıns:		98.5		1.5		.0	

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

Income Categories	Tract Distribut	ion		amilies ract Inco		Families < Po Level as % Families by	of	Families Family Inc			
	#	%		#	%	#	%	#	%		
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				Hous	sing Types by I	Tract				
	Units by	•	Owner-	Occupied	l	Rental		Vacant			
	Tract		#	%	%	#	%	#	%		
Low-income	39,755	1	11,514	8.5	29.0	17,567	44.2	10,674	26.8		
Moderate-income	58,532	12	24,596	18.1	42.0	24,228	41.4	9,708	16.6		
Middle-income	112,515	(	57,551	49.8	60.0	36,423	32.4	8,541	7.6		
Upper-income	43,613	3	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		
Total Assessment Area	254,415	13	35,689 100.0		53.3	86,998	34.2	31,728	12.5		
	Total Busine	sses by			Busine	sses by Tract &	& Reven	ue Size			
	Tract	Tract		Tract		ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%		
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 B	usines	ses:	87.4		11.9		.7		
	Total Farm	ıs by			Farn	ns by Tract &	Revenue	Size			
	Tract			ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	_		
	#	%		#	%	#	%	#	%		
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 F	arıns:		97.2		2.8		.0		

Assessment Area(s): 2017 WV Non-metropolitan

Income Categories	Tract Distributi	ion		amilies ract Inco		Families < Po Level as % Families by	o of	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	2,085	15.0	2,911	20.9		
Upper-income	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					sing Types by				
	Units by	(	Owner-Occupi			Rental		Vacant		
	Tract		#	%	%	#	%	#	%	
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	
Middle-income	26,096	1	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	16,57		5,573 100.0		4,406	16.9	5,117	19.6	
	Total Busines	sses by				sses by Tract &				
	Tract		Less T \$1 N		n	Over \$1 Million		Revenue N Reporte	d	
	#	%		#	%	#	%	#	%	
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 B	usines	ses:	86.9		7.7		5.4	
	Total Farm	s by			Farn	ns by Tract &	Revenue	Size		
	Tract		Le	ss Than o \$1 Millio		Over \$1 Million		Revenue N Reporte		
	#	%		#	%	#	%	#	%	
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 F	arıns:	П	97.5		2.5		.0	

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

Income Categories	Tract Distribut	ion		amilies ract Inco		Families < Po Level as % Families by	of	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				Hous	sing Types by I	Tract		
	Units by	(	Owner-	Occupied	l	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
Low-income	109,828	2	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	10	51,301	41.0	63.5	71,605	28.2	21,197	8.3
Upper-income	187,490	14	13,543	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	39	3,543	100.0	56.3	217,852	31.2	87,849	12.6
	Total Busine	Total Businesses by			Busine	sses by Tract d		ue Size	
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	88.0		11.4		.6
	Total Farm	ıs by			Farn	ns by Tract & !	Revenue	Size	
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arıns:		95.6		4.4		.0

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

Low-income	Income Categories	Tract Distribut	ion		amilies l ract Inco		Families < Po Level as % Families by	o of	Families by Family Income	
Moderate-income		#	%		#	%	#	%	#	%
Middle-income	Low-income	1	1.4		791	0.8	232	29.3	21,821	21.3
Upper-income	Moderate-income	26	35.6		30,588	29.9	4,373	14.3	19,875	19.4
Unknown-income	Middle-income	32	43.8		47,005	46.0	3,671	7.8	23,308	22.8
Total Assessment Area   73   100.0   102,295   100.0   9,043   8.8   102,295   100.0	Upper-income	14	19.2		23,911	23.4	767	3.2	37,291	36.5
Housing Units by Tract	Unknown-income	0	0.0		0	0.0	0	0.0	0	0.0
Units by Tract	Total Assessment Area	73	100.0		102,295	100.0	9,043	8.8	102,295	100.0
Tract		Housing				Hous	sing Types by I	Tract		
Low-income		Units by	Units by			l	Rental		Vacant	
Moderate-income		Tract		#	%	%	#	%	#	%
Middle-income	Low-income	1,744		692	0.7	39.7	862	49.4	190	10.9
Upper-income	Moderate-income	51,188	2	29,752	28.0	58.1	15,752	30.8	5,684	11.1
Unknown-income	Middle-income	70,172	4	19,405	46.6	70.4	15,227	21.7	5,540	7.9
Total Assessment Area   154,587   10-6,087   100.0   68.6   35,433   22.9   13,067   8.5	Upper-income	31,483	2	26,238	24.7	83.3	3,592	11.4	1,653	5.3
Tract	Unknown-income	0		0	0.0	0.0	0	0.0	0	0.0
Tract   Less Than or =   Over \$1   Revenue Not Reported	Total Assessment Area	154,587	10	06,087	100.0	68.6	35,433	22.9	13,067	8.5
Million   Million   Reported		Total Busine	Total Businesses by Businesses by Tract						ue Size	
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   0		Tract								
Moderate-income   3,880   27.6   3,528   27.3   280   31.1   72   34.1		#	%		#	%	#	%	#	%
Middle-income	Low-income	324	2.3		284	2.2	35	3.9	5	2.4
Upper-income	Moderate-income	3,880	27.6		3,528	27.3	280	31.1	72	34.1
Unknown-income	Middle-income	6,205	44.2		5,683	44.0	424	47.1	98	46.4
Total Assessment Area   14,042   100.0   12,930   100.0   901   100.0   211   100.0	Upper-income	3,633	25.9		3,435	26.6	162	18.0	36	17.1
Percentage of Total Businesses:   92.1	Unknown-income	0	0.0		0	0.0	0	0.0	0	0.0
Total Farms by   Tract & Revenue Size   Less Than or   Si Million   Nillion   Reported	Total Assessment Area	14,042	100.0		12,930	100.0	901	100.0	211	100.0
Tract   Less Than or =   Over \$1   Revenue Not Reported		Percentage of	Total B	usines	ses:	92.1		6.4		1.5
SI Million   Million   Reported		Total Farm	s by			Farm	s by Tract &	Revenue	Size	
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           Total Assessment Area         696         100.0         687         100.0         9         100.0         0         .0		Tract		Le						
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           Total Assessment Area         696         100.0         687         100.0         9         100.0         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           Total Assessment Area         696         100.0         687         100.0         9         100.0         0         .0	Low-income	1	0.1		1	0.1	0	0.0	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	Moderate-income	151	21.7		150	21.8	1	11.1	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	Middle-income	469	67.4		461	67.1	8	88.9	0	0.0
Total Assessment Area 696 100.0 687 100.0 9 100.0 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
Percentage of Total Farms: 98.7 1.3 .0	Total Assessment Area	696	100.0		687	100.0	9	100.0	0	.0
		Percentage of	Total F	arıns:		98.7		1.3		.0

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

Income Categories	Tract Distribut	ion		amilies ract Inco		Families < Po Level as % Families by	o of	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				Hous	ing Types by	Tract		
	Units by	(	Owner-	Occupied	l	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
Low-income	27,878		9,064	5.8	32.5	14,039	50.4	4,775	17.1
Moderate-income	58,340	3	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	15	55,046	100.0	63.5	68,076	27.9	21,192	8.7
	Total Busine	Total Businesses by				sses by Tract &		ue Size	
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	88.7		10.7		.6
	Total Farm	s by			Farn	is by Tract &	Revenue	Size	
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arıns:		98.6		1.4		.0

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

Income Categories	Tract Distribut	ion		amilies ract Inco		Families < Po Level as % Families by	of	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				Hous	ing Types by	Tract		
	Units by	(	Owner-	Occupied	l	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
Low-income	31,024		9,587	6.6	30.9	13,369	43.1	8,068	26.0
Moderate-income	66,797	3	30,202	20.9	45.2	26,297	39.4	10,298	15.4
Middle-income	106,200	(	56,268	45.9	62.4	30,082	28.3	9,850	9.3
Upper-income	50,804	3	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	14	14,289	100.0	56.6	79,371	31.1	31,165	12.2
	Total Busine	sses by	Businesses by Tract & Revenue Size						
	Tract			ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	88.4		11.0		.7
	Total Farm	ıs by			Farn	is by Tract &	Revenue	Size	
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arms:		97.5		2.5		.0

Assessment Area(s): 2016 WV Non-metropolitan

Income Categories	Tract Distributi	ion		amilies ract Inco		Families < Po Level as % Families by	o of	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					ing Types by	Tract		
	Units by	(	Owner-	Occupied	l	Rental		Vacant	
	Tract		#	%	%	#	%	#	%
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	1	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	,		100.0	65.9	4,430	17.0	4,461	17.1
	Total Busines	sses by			Busine	sses by Tract &	& Reven	ue Size	
	Tract		Less Than or = \$1 Million			Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 B	usines	ses:	88.1		7.1		4.8
	Total Farm	s by			Farn	ıs by Tract &	Revenue	Size	
	Tract		Le	ss Than ( \$1 Millio		Over \$1 Million		Revenue N Reporte	
	#	%		#	%	#	%	#	%
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 F	arıns:		97.5		2.5		.0

# 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

	1	E III / E III O I O	тр :2019 OH Clev	HM				
		By Trac	t Income	Ī		By Borrow	er Income	
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
-				Home P	urchase	•		
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%
				Refin	ance			·
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%
		•		Home Imp	rovement			-
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%
Low/Moderate Total	<del>- 0</del> -	0.0%	<del>- 0</del>	0.0%	ŏ	0.0%	- <del>ŏ</del>	0.0%
Middle	<del>- 0</del> -	0.0%		0.0%	<del>- 0</del> -	0.0%		0.0%
Upper	ŏ	0.0%	ő	0.0%	ŏ	0.0%	ŏ	0.0%
Unknown	ŏ	0.0%	ő	0.0%	ŏ	0.0%	ŏ	0.0%
Tract Unknown	0	0.0%	0	0.0%	ő	0.0%	0	0.0%
Total	0	0.0%	Ö	0.0%	ŏ	0.0%	0	0.0%
10(4)	V	0.076	v	Multi-1	•	0.076	U	0.076
•		1 0.007				1 000/ 1		1 0.007
Low Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	<del>- 0</del>	0.0%	0	0.0%
Middle  Middle		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%
	_			Other Purp			_	
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%
				Other Purpose (	Closed/Exempt			
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%	ō	0.0%	0	0.0%
Upper	Ö	0.0%	Ö	0.0%	ō	0.0%	ō	0.0%
Unknown	Ö	0.0%	ō	0.0%	ō	0.0%	ō	0.0%
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%
Total	0	0.0%	Ö	0.0%	0	0.0%	0	0.0%
	<u> </u>	0.070		Loan Purpose N	•			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	ő	0.0%	Ö	0.0%	Ö	0.0%
Moderate Low/Moderate Total	- 0	0.0%		0.0%	<del>- 0</del> -	0.0%		0.0%
Middle	- 0	0.0%		0.0%	0	0.0%		0.0%
TVIII COLOR	0	0.0%	0	0.0%	Ö	0.0%	Ö	0.0%
		U U 75-		0.0%	U	0.0%	0	0.0%
Upper				0.007		0.007		0.09/
Upper Unknown	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% 0.0%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

	HMDA											
		t Income		By Borrower Income								
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96				
-		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

294

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

	1	C.MEM. INCH.	Group:2019 OH C	HM				
		By Trac	t Income	1101		By Borros	wer Income	
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
				Home P	urchase			
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%
_					nance			
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 Middle	1 6	14.3% 85.7%	70 704	9.0%	3 2	42.9% 28.6%	339 115	43.8% 14.9%
	0	0.0%	0	0.0%	2	28.6%	320	41.3%
Upper Unknown	0	0.0%	Ö	0.0%	0	0.0%	320	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	- 0	100.0%	774	100.0%	0	100.0%	774	100.0%
Total	- /	100.076	//+		provement	100.076	//4	100.076
Low	0	0.0%	l 0	0.0%	provement 1	11.1%	85	24.4%
Moderate	1	11.1%	29	8.2%	3	33.3%	85	28.5%
Low/Moderate Total	<del>                                     </del>	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	ō	0.0%	0	0.0%	ō	0.0%	0	0.0%
Tract Unknown	ő	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%
Total	9	100.0%	348	100.0%	9	100.0%	348	100.0%
				Multi-	Family			_
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	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%
					pose LOC			,
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%
		1 000			Closed/Exempt			
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 Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle 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%
Unknown Tract Unknown	0	0.0%	Ö	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1001	v	U.U./6	U	Loan Purpose		U.U/6	v	U.U76
Low	0	0.0%	l o	0.0%	O O	0.0%	l o	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	<del>  8</del>	0.0%	- 0	0.0%	- 0	0.0%	- 8	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	ŏ	0.0%	ŏ	0.0%	ő	0.0%	ŏ	0.0%
Unknown	ŏ	0.0%	ŏ	0.0%	0	0.0%	0	0.0%
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%
Total	Ö	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%
		2.474		2.074		2.070		

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 OH Columbus MSA #18140

	HMDA											
		t Income	By Borrower Income									
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96				
		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%	228	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

296

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Akron MSA #10420

	T	ocoancar ra co	/Group 2019 OH	HMI				
		By Trac	† Income	11.1	DA.	By Borrow	er Income	
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
				Home Pu	ırchase		*******	
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%	<u>1</u>	33.3%	214	28.5%
Middle		33.3%	96	12.8%		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% Refin:	3	100.0%	752	100.0%
_	l .							
Low Moderate	1	12.5%	50	4.9%	1	12.5%	50	4.9%
Moderate Low/Moderate Total	⁰ 1	12.5%	0	0.0% 4.9%	$-\frac{1}{2}$	12.5% 25.0%	150 200	14.6%
Middle	<del>5</del>	62.5%	$-\frac{30}{722}$	70.2%		+ 25.0% 37.5%	<del></del>	40.1%
Upper	2	25.0%	256	24.9%	3	37.5%	416	40.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	ŏ	0.0%	ő	0.0%	ŏ	0.0%	ŏ	0.0%
Total	8	100.0%	1.028	100.0%	8	100.0%	1,028	100.0%
20112	<u> </u>	100.070	1,020	Home Imp		100.070	1,020	100.070
Low	1	20.0%	40	13.2%	0	0.0%	0	0.0%
Moderate	i	20.0%	20	6.6%	2	40.0%	95	31.3%
Low/Moderate Total	<u>i</u>	40.0%	60	19.8%		40.0%		31.3%
Middle	⊢ <u>i</u>	20.0%		0.0%	<del>-</del>	20.0%		13.2%
Upper	2	40.0%	214	70.4%	2	40.0%	169	55.6%
Unknown	0	0.0%	0	0.0%	ō	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	Ö	0.0%	Ö	0.0%
Total	5	100.0%	304	100.0%	5	100.0%	304	100.0%
				Multi-F	amily			•
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%
Middle		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	Other Purt	0	0.0%	0	0.0%
•	0	0.0%	0	0.0%	pose LOC 1	50.0%	18	26.5%
Low Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	<b>⊢−-</b> %−	0.0%		0.0%	i	50.0%		26.5%
Middle	i	50.0%	18 ·	26.5%	<del>i</del>	50.0%		73.5%
Upper	l i	50.0%	18 50	73.5%	0	0.0%	0	0.0%
Unknown	Ô	0.0%	0	0.0%	ŏ	0.0%	ŏ	0.0%
Tract Unknown	ŏ	0.0%	ő	0.0%	ŏ	0.0%	ŏ	0.0%
Total	2	100.0%	68	100.0%	2	100.0%	68	100.0%
				Other Purpose (	Closed/Exempt			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	Ö	0.0%	Ö	0.0%	ŏ	0.0%	ō	0.0%
Low/Moderate Total	0	0.0%		0.0%		0.0%		0.0%
Middle		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%
				Loan Purpose N	• •			
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%
		0.0%		0.0%		0.0%	0	0.0%
Low/Moderate Total								
Low/Moderate Total Middle		0.0%	0	0.0%		0.0%		0.0%
Low/Moderate Total Middle Upper	0	0.0%	ō	0.0%	ō	0.0%	Ö	0.0%
Low/Moderate Total Middle Upper Unknown	0 0	0.0% 0.0% 0.0%	0	0.0%	0	0.0% 0.0%	0	0.0%
Low/Moderate Total Middle Upper	0	0.0%	ō	0.0%	ō	0.0%	Ö	0.0%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Akron MSA #10420

				HM	DA						
		By Trac	t Income			By Borrow	ver Income				
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96			
		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		16.7%	110	5.1%	6	33.3%	527	24.5%			
Middle	8	44.4%	866	40.2%		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 2015 ACS data

298

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 WV Non-metropolitan

		The same of the sa	a/Group :2019 W					
				HM	DA			
			t Income				ver Income	
ncome Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
				Home P	urchase			
Low	0	0.0%	I 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	<del>- ŏ</del> -	0.0%	<del></del>	0.0%	2	66.7%	213	75.7%
Middle	3	100.0%	281	100.0%	0	0.0%	0	0.0%
	0	0.0%	0	0.0%	1	33.3%	68	24.3%
Upper								
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%
				Refin	rance			
Low	0	0.0%	l 0	0.0%	0	0.0%	0	0.0%
Moderate	ŏ	0.0%	ŏ	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%	ő	0.0%	ō	0.0%	Ö	0.0%
Total	0	100.0%	564	100.0%	0	100.0%	564	100.0%
rous.	,	100.076	304		provement	100.076	304	100.076
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%	ĭ	33.3%	18	37.0%
Unknown	ŏ	0.0%	ŏ	0.0%	ō	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%
		•		Multi-	Family	•		
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	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	ō	0.0%	Ö	0.0%	ō	0.0%	ō	0.0%
Total	0	0.0%	ŏ	0.0%	Ö	0.0%	Ö	0.0%
TOTAL TOTAL		0.076	•		Dose LOC	0.076	•	0.076
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	<del>- 1</del>	100.0%	7	100.0%	0	0.0%	0	0.0%
Upper	ō	0.0%	l ó	0.0%	ŏ	0.0%	ŏ	0.0%
Unknown	ŏ	0.0%	ŏ	0.0%	0	0.0%	ő	0.0%
					-			
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
l'otal	1	100.0%	7	100.0%	1	100.0%	7	100.0%
				Other Purpose	Closed/Exempt			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	ŏ	0.0%	Ö	0.0%	ő	0.0%	ő	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	Ö	0.0%	ő	0.0%	ő	0.0%	ő	0.0%
1 VIII.		0.076	v		Not Applicable	0.076	v	0.076
	_							
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%	Ö	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%
	_	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	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%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 WV Non-metropolitan

	HMDA										
		By Tract Income				By Borrower Income					
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96			
-		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

300

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

	Assess	IEIL AIGI OI	щр 2018 OH С1ev	HM				
		By Trac	t Income	1		By Borroy	wer Income	
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
•				Home P	urchase			
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%
				Refin	nance			
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%
				Home Im	provement			
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%
		•		Multi-	Family	•		
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%
				Other Pur	pose LOC			•
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%
				Other Purpose	Closed/Exempt			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	ō	0.0%	ō	0.0%	Ö	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	ō	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%	ō	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%
	Loan Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	Ö	0.0%	ő	0.0%	ŏ	0.0%	ő	0.0%
Low/Moderate Total	ŏ	0.0%	- ŏ	0.0%	ŏ	0.0%	ŏ	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	Ö	0.0%	ő	0.0%	ō	0.0%	ő	0.0%
Unknown	0	0.0%	Ö	0.0%	ō	0.0%	Ö	0.0%
Tract Unknown	Ö	0.0%	ő	0.0%	ŏ	0.0%	ŏ	0.0%
Total	0	0.0%	Ö	0.0%	Ö	0.0%	Ö	0.0%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

	HMDA								
	By Tract Income				By Borrower Income				
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96	
	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

302

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

<b>I</b>	1	essurent Autony	Group 2018 OH C	HM					
		By Trac	t Income	ī		By Borros	ver Income		
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96	
				Home P	urchase				
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%	
LowModerate 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%	
				Refin					
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% 66.7%	207 679	18.8% 61.7%	6	50.0% 33.3%	584 286	53.0% 26.0%	
Middle	8	8.3%	215				280		
Upper	1	0.0%		19.5%	2	16.7%		21.0%	
Unknown Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
	12	100.0%	1,101	100.0%	12	100.0%	1.101	100.0%	
Total	12	100.0%	1,101	Home Imp		100.0%	1,101	100.0%	
Low	0	0.0%	l 0	0.0%		12.5%	45	6.4%	
Moderate	2	12.5%	50	7.1%	2 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%	ō	0.0%	0	0.0%	
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ő	0.0%	
Total	16	100.0%	706	100.0%	16	100.0%	706	100.0%	
		100.070	700	Multi-		100.070	700	100.070	
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	ŏ	0.0%	ŏ	0.0%	ő	0.0%	ŏ	0.0%	
Low/Moderate Total	<del>- ŏ</del> -	0.0%	<del></del>	0.0%	<u> </u>	0.0%	<del>- 0</del>	0.0%	
Middle	- <del>0</del> -	0.0%		0.0%	ŏ	0.0%	0	0.0%	
Upper	ō	0.0%	ő	0.0%	ō	0.0%	ō	0.0%	
Unknown	ŏ	0.0%	ŏ	0.0%	ő	0.0%	ő	0.0%	
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
				Other Pur	pose LOC				
Low	0	0.0%	0	I 0.0% i	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%	
				Other Purpose	Closed/Exempt				
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%	
LowModerate 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%	
	Loan Purpose Not Applicable								
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%	

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Columbus MSA #18140

	HMDA								
	By Tract Income				By Borrower Income				
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96	
_	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

304

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Alcron MSA #10420

	. A	ssessment Area	√Group 2018 OH					
				HM	DA			
		By Trac	t Income			By Borrow		
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
-				Home P	urchase	•		
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	Ö	0.0%	ō	0.0%	ō	0.0%	0	0.0%
Total	14	100.0%	2,456	100.0%	14	100.0%	2.456	100.0%
		200.070	21,150	Refin		200.070	2,130	100.070
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		30.4%	1.158	33.2%	<del></del>	30.4%	701	20.1%
Upper	ó	39.1%	1,870	53.7%	ó	39.1%	2,271	65.2%
Unknown	ő	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	ŏ	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	3,484	100.0% Home Imp	23	100.0%	3,484	100.0%
T		0.0%	0	0.0%	provement 2	18.2%		1 7.59/
Low	0						55	7.5%
Moderate	2	18.2%	55	7.5%	0	0.0% 18.2%	0	0.0%
Low/Moderate Total	2	18.2%	55	7.5%	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%
				Multi-				.
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%
				Other Pur	pose LOC			
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	i	50.0%	28	52.8%	ō	0.0%	0	0.0%
Unknown	Ö	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%
					Closed/Exempt			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ő	0.0%
Low/Moderate Total		0.0%		0.0%		0.0%	0	0.0%
Middle	<del>1</del>	100.0%	585	100.0%	<del>- 0</del> -	0.0%		0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	585	100.0%
Unknown	0	0.0%	ŏ	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	ő	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	585	100.0%	1	100.0%	585	100.0%
1001	1	100.076	282	Loan Purpose ?	Vot Applicable	100.076	282	100.076
•		0.007				1 0.00/ 1		1 0 00/
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%

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Akron MSA #10420

		HMDA							
		By Trac	t Income			By Borrow	7% 435 771 771 1205 7% 781 4,849 % 477 % 0		
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96	
				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

306

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

		The second second second	ea/Group 2018 W					
				HM	DA			
	_		t Income				ver Income	
ncome Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
				Home P				
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	ő	0.0%	0	0.0%	5	55.6%	261	41.1%
Unknown	ŏ	0.0%	ŏ	0.0%	ő	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%
				Refin	nance			
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%	- 3	33.3%	166	18.4%
	0	0.0%	0	0.0%	4	26.7%	222	24.7%
Upper		0.070						
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%
				Home Im	provement			
Low	0	0.0%	0	0.0%	2	20.0%	37	13.5%
Moderate	ŏ	0.0%	ŏ	0.0%	ĩ	10.0%	15	5.5%
Moderate Low/Moderate Total	1 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%
				Multi-	Family			
T	0	0.0%	l 0	0.0%		0.0%	0	0.0%
Low		0.0%			0		0	
Moderate	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%	ō	0.0%	0	0.0%
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
10(4)	0	0.076	U			0.076	U	0.076
_				Other Pur				
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	ŏ	0.0%	0	0.0%	ĩ	25.0%	24	31.6%
Unknown	ŏ	0.0%	ŏ	0.0%	ō	0.0%	0	0.0%
Tract Unknown	ŏ	0.0%	ŏ	0.0%	ő	0.0%	o	0.0%
Total	4	100.0%	76	100.0%	4	100.0%	76	100.0%
10/4		100.0%	/0			100.0%	/0	100.0%
	I			Other Purpose				
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	<del> </del>	100.0%	<del>- ň</del> -	100.0%	ŏ	0.0%	- <del></del>	0.0%
Upper	ő	0.0%	0	0.0%	ĭ	100.0%	ıĭı	100.0%
Upper 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%
				Loan Purpose !	Not Applicable			
Low	0	0.0%	0	0.0%		0.0%	0	0.0%
Moderate	ŏ	0.0%	ŏ	0.0%	ŏ	0.0%	ő	0.0%
Low Moderate Total	<del>- 0</del>	0.0%	<del>- 8</del> -	0.0%	<del>- 0</del>	0.0%		0.0%
	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	_							
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%
					_			

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 WV Non-metropolitan

				HM	DΑ			
		By Trac	t Income		I	By Borror	wer Income	
Income Categories	#	96	\$(000s)	96	#	96	\$(000s)	96
•				HMD.	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

308

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

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

				HMD	A			
		By Tract	Income	I		By Borrowei	Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
Low Moderate Low:Moderate Total Middle Jpper Unknown Fract Unknown Fotal  Low Moderate Low:Moderate Total Middle Jpper Unknown Fract Unknown Fract Unknown Fotal  Low Moderate Low:Moderate Low:Moderate Middle Jpper Unknown Fract Unknown Fract Low Moderate Low Moderate Low Moderate Low Moderate Jpper Unknown Fract Middle Jpper Unknown				Home Pu	rchase			
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%
Middle	l	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%
				Refina	nce			
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 1	20.0%	58	9.5%	0	0.0%	0 -	0.0%
Middle		40.0%	231	37.7%		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%
				Home Impr	ovement			
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%
Middle		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%	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-Fa	amily			
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%
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%
				HMDA T				
Low	1	10.0%	58	2.8%	0	0.0%	0	0.0%
Moderate	0	0.0%		0.0%		0.0%		0.0%
Low/Moderate Total	L 1 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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Columbus MSA #18140

			310ap 12017 O11 C		IDA .			
		By Trac	t Income		I	By Borroy	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home F	urchase		191 0 191 1,077 903 374 0 2,545 112 152 264 210 828 0 0 0 1,302 34 177 211 133 0 0 0 0 0 0 0 0 0 0 0 0 0	
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%	<u> </u>	45.0%		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%
		•		Refin	nance	•		•
Low	0	0.0%	0	0.0%	I 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%		22.2%	264	20.3%
Middle		88.9%	1.195	91.8%	<u>-</u>	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%
				Home Im	provement			•
Low	0	0.0%	0	0.0%	l 1	20.0%	34	9.9%
Moderate	2	40.0%	76	22.1%	1	20.0%	177	51.5%
Low/Moderate Total		40.0%	76	22.1%		40.0%	211	61.3%
Middle		60.0%	268	77.9%		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%
				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%
Middle	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	A Totals			
Low	1	2.9%	205	4.9%	6	17.6%	337	8.0%
Moderate	12	35.3%	900	21.5%	2	5.9%		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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 OH Akron MSA #10420

			•	HM	(DA			
		By Trace	t Income		I	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home F	urchase		89 562 651 494 6625 0 0 1,770 50 299 429 1,781 125 0 2,684 627 649 649 6535	
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		26.3%	329	18.6%		42.1%	651	36.8%
Middle	F	47.4%	681	38.5%	₇	36.8%		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%
				Refii	iance			
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%		27.8%	349	13.0%
Middle		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 Im	provement			
Low	1	16.7%	35	6.5%	2	33.3%	217	40.6%
Moderate	0	0.0%	0	0.0%	2	33.3%		25.6%
Low/Moderate Total	l	16.7%	35	6.5%	4	66.7%	354	66.2%
Middle	4 - 4	66.7%	368	68.8%	0	0.0%		0.0%
Upper	1	16.7%	132	24.7%	1	16.7%		9.2%
Unknown	0	0.0%	0	0.0%	1	16.7%		24.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%		0.0%
Total	6	100.0%	535	100.0%	6	100.0%	535	100.0%
		_		_	Family		_	_
Low	0	0.0%	0	0.0%	0	0.0%		0.0%
Moderate	0	0.0%	0	0.0%	00	0.0%		0.0%
Low/Moderate Total		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%
					Totals			
Low	3	7.0%	220	4.4%	5	11.6%	356	7.1%
Moderate	99	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		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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group 2017 OH Dayton MSA #19380

			Group :2017 Off	-	IDA			
		By Trace	Income		l	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
-				Home P	urchase			
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%		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%
				Refin	iance			
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%	2	66.7%	161	73.9%
Middle		66.7%	161	73.9%		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 Imp	provement			
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%
Middle		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%
Middle		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	A 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		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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 WV Non-metropolitan

				HMI	DA			
		By Tract	Income	I		By Borrowe	r Income	
ncome Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home Pu	archase	By Borrower Income %6 \$(000z)  0.0% 0 0 0.0% 0 0 50.0% 488 50.0% 871 0.0% 0 0 100.0% 1,359  9.1% 29 18.2% 75 18.2% 75 18.2% 71 9.1% 77 0.0% 0 100.0% 975  \$50.0% 52 50.0% 52 50.0% 6 100.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0		
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%
Middle	10	100.0%	1,359	100.0%		50.0%	488	35.9%
Upper	0	0.0%	0	0.0%	5	50.0%		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%
				Refin:	ance		,	•
low	0	0.0%	0	0.0%	1	9.1%	46	4.7%
Moderate	0	0.0%	0	0.0%	i			3.0%
Low/Moderate Total	₀	0.0%		0.0%				7.7%
Middle	<u>i</u>	100.0%	975	100.0%				11.5%
Upper	0	0.0%	0	0.0%	6			72.9%
Unknown	o o	0.0%	0	0.0%	1			7.9%
Fract Unknown	ő	0.0%	0	0.0%	0			0.0%
Total	11	100.0%	975	100.0%	11			100.0%
		100.070	2,3	Home Imp		100.070	3.3	100.070
Low	0	0.0%	0	0.0%	1	50.0%	52	51.5%
Moderate	ő	0.0%	0	0.0%	i			48.5%
Low/Moderate Total	<b>⊢</b> − – ₀ − −	0.0%	- — — <u>ö</u> — — ·	0.0%				100.0%
Middle		100.0%	- <del>- 1</del> 01	100.0%	<del>-</del> ₀			0.0%
Upper	0	0.0%	0	0.0%	0			0.0%
Unknown	0	0.0%	0	0.0%	Ö		-	0.0%
Tract Unknown	0	0.0%	0	0.0%	ō			0.0%
Total	2	100.0%	101	100.0%	2			100.0%
Total		100.070	101	Multi-F		100.070	101	100.070
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0			0.0%
Low/Moderate Total	⊢ – ₀ , – –	0.0%	- — <del>-</del> ŏ— — -	0.0%	<del>"</del>			0.0%
Middle	⊢ ₀	0.0%	- — <del>"</del> — — ·	0.0%	<del>"</del>			0.0%
Upper	0	0.0%	0	0.0%	0			0.0%
Unknown	0	0.0%	0	0.0%	0		-	0.0%
Tract Unknown	0	0.0%	0	0.0%	0			0.0%
Total	0	0.0%	0	0.0%	0			0.0%
LOTAL		0.070	•	HMDA		0.076	v	0.076
Low	0	0.0%	0	0.0%	2	8.7%	98	4.0%
Low Moderate	0	0.0%	0	0.0%	2	8.7%	98 78	3.2%
Moderate Low/Moderate Total	<b>⊢−⊸−</b> −	0.0%		0.0%		17.4%	- <del>1</del> 76	7.2%
Low/Moderate Fotal Middle		100.0%		100.0%		30.4%	600	24.6%
			2,435		7			
Upper Unknown	0	0.0%	0	0.0%	11	47.8%	1,582	65.0%
		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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

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

				HMD	A	·		
		By Tract	Income	I		By Borrowe	r Income	
ncome Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
		•		Home Pur	rchase	•		
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%
Middle	<u>i</u>	50.0%	154	31.7%	i	50.0%	154	31.7%
Upper	i	50.0%	332	68.3%	i	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%
		100.070		Refina		100.070		100.070
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	F 0	0.0%	- — — <u>ŏ</u> — — -	+ 0.0% 0.0%	· — —;— —	+ 0.0% 0.0%	· — — · — ·	0.0%
Middle	⊢ — <del>%</del> — –	0.0%		0.0%	· — —¦— —	0.0%	· — – <mark>0</mark> — — ·	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%
Onknown Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Onknown Total	3	100.0%	742	100.0%	3	100.0%	742	100.0%
otal		100.076	742	Home Impr		100.076	142	100.076
		1 1				1 1		
Low Moderate	0	0.0%	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%
Middle	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-Fa				
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%
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 T	otals .			
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%
Middle	i	20.0%	154	12.5%		20.0%	154	12.5%
Upper	4	80.0%	1.074	87.5%	3	60.0%	836	68.1%
Unknown	o o	0.0%	0	0.0%	i	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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Columbus MSA #18140

			•	HM	IDA			
		By Tract	Income		l	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home F	urchase			
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	F = -1 = -	20.0%	89	21.9%	4	80.0%	331	81.5%
Middle	<b></b> 4	80.0%	317	78.1%		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%
				Refii	nance			
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	F ₀	0.0%		0.0%		0.0%		0.0%
Middle	F 3	100.0%	836	100.0%	i	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%
				Home Im	provement			
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%
Middle	Fi	50.0%	<u></u>	84.8%	⊢	50.0%	₂₅	15.2%
Upper	i	50.0%	25	15.2%	i	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%
				Multi-	Family			
Low	0	0.0%	0	0.0%	I 0	0.0%	0	0.0%
Moderate	ő	0.0%	0	0.0%	ŏ	0.0%	0	0.0%
Low/Moderate Total	F₀̈	0.0%	<del>_</del> ŏ	0.0%	⊢	0.0%	<del>_</del>	0.0%
Middle	<del>-</del>	0.0%		0.0%		0.0%		0.0%
Upper	0	0.0%	0	0.0%	Ö	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	Ö	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%	Ö	0.0%	0	0.0%
20112		0.070			Totals	0.070		0.070
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	i	10.0%	<del></del> 89	6.3%	<del>-</del>	40.0%	$-\frac{207}{331}$	23.5%
Middle	t	80.0%	<del>39</del>	91.9%		20.0%		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%
Tract Unknown Total	10	100.0%	1.406	100.0%	10	100.0%	1.406	100.0%
1 OTAL	10	100.0%	1,400	100.0%	10	100.0%	1,406	100.0%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Akron MSA #10420

				HM	IDA .			
		By Tract	Income		l	By Borrow	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
				Home P	urchase		86 134 220 90 567 0 0 8777  154 160 314 927 131 55 0 1,427  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Low	1	12.5%	18	2.1%	2	25.0%	86	9.8%
Moderate	1	12.5%	129	14.7%	1	12.5%		15.3%
Low/Moderate Total		25.0%	147	16.8%	3	37.5%	220	25.1%
Middle		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%
				Refin	iance			
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	14.2%	4	28.6%	314	22.0%
Middle		50.0%	746	52.3%		57.1%	927	65.0%
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 Imp	provement			
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%
Middle		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%
Middle		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%		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%
	U	0.076	•	0.070				
Tract Unknown	0	0.0%	ő	0.0%	0	0.0%	0	0.0%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group 2016 OH Dayton MSA #19380

					IDA			
		By Trace	t Income		I	By Borrow	0	
Income Categories	#	%	\$(000s)	%	#	%		%
				Home I	Purchase			
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	Fi	14.3%	86	8.6%		57.1%		35.2%
Middle	₄	57.1%	650 -	65.1%	⊢	0.0%		0.0%
Upper	2	28.6%	262	26.3%	3	42.9%		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%
		•		Refi	nance	•		•
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	ő	0.0%	ő	0.0%		0.0%
Low/Moderate Total	F 0	0.0%	₀	0.0%	<del>-</del>	0.0%		0.0%
Middle	F0	0.0%	⊢	0.0%	<u>-</u>	0.0%		0.0%
Upper	0	0.0%	0	0.0%	Ö	0.0%		0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	-	0.0%
Tract Unknown	ő	0.0%	ő	0.0%	ő	0.0%		0.0%
Total	0	0.0%	0	0.0%	0	0.0%		0.0%
				Home Im	provement			
Low	0	0.0%	0	0.0%	I 0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%		0.0%
Low/Moderate Total		0.0%	<del>-</del>	0.0%	<del>-</del>	0.0%		0.0%
Middle	₀	0.0%	⊢	0.0%	<del>-</del>	0.0%		0.0%
Upper	o o	0.0%	0	0.0%	Ö	0.0%		0.0%
Unknown	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%	I 0	0.0%	0	0.0%
Moderate	o o	0.0%	0	0.0%	0	0.0%		0.0%
Low/Moderate Total		0.0%	₀	0.0%	<del>-</del>	0.0%	₀	0.0%
Middle	F0	0.0%		0.0%		0.0%		0.0%
Upper	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%
		•		HMD.	A Totals	•		•
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%	<u> </u>	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%

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 WV Non-metropolitan

			oroup izoro ii	HM				
		By Tract	Income	1	1	By Borrowe	er Income	
Income Categories	#	%	\$(000s)	%	#	%	\$(000s)	%
income caregories	-		*(****)	Home P	urchase		*(****)	
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	144	19.8%	i	12.5%	72	9.9%
Low/Moderate Total	⊢;	12.5%	<u> 144</u> — -	19.8%	i	12.5%	<del>- /2</del>	9.9%
Middle	₆	75.0%	497	68.4%	⊢	62.5%	- <del>- 72</del>	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	ő	0.0%	0	0.0%	ő	0.0%	0	0.0%
Total	8	100.0%	727	100.0%	8	100.0%	727	100.0%
Total	•	100.076	121	Refin		100.070	121	100.076
		0.0%		I 0.0%		1 000/ 1		0.0%
Low Moderate	0	0.0%	0	0.0%	0 2	0.0% 28.6%	0 127	21.2%
		0.0%		0.0%	2	28.6%	127	21.2%
Low/Moderate Total	0							
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%
				Home Imp	provement			_
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	11	14.3%	88	17.4%
Low/Moderate Total		0.0%	0	0.0%	1	14.3%	88	17.4%
Middle		57.1%	288	56.8%		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%
				Multi-l	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%
Middle		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	1	4.5%	144	7.9%	4	18.2%	287	15.6%
Low/Moderate Total	i	4.5%	<del>111</del>	7.9%		18.2%	- <del>287</del>	15.6%
Middle	— — — — — — — — — — — — — — — — — — —	59.1%	1.003	54.7%	<del>'</del>	31.8%	487	26.6%
Upper	8	36.4%	687	37.5%	8	36.4%	687	37.5%
Unknown	ő	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%
1 VIII.	22	100.076	1,057	100.070	22	100.076	1,054	100.070

0

#### 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	1		SMAL	L FARM		SMAL	L BUS. SECUR	ED BY REAL E	STATE
	#	96	\$(0005)	96	#	16	\$(0005)	94	#	96	S(000S)	96
		By Trac	t Income			By Tra	ct Income	- 0		By Tra	ct 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 R	evenue	25 50		By B	Levenue	Q7 52		By R	evenue	345
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 %
	2000	By Le	oan Size	33 (3		By L	oan Size	8 6		By L	oan Size	67
\$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

4		SMALL I	BUSINESS			SMAL	L FARM		SMAL	L BUS. SECUR	ED BY REAL E	STATE
	#	96	\$(0005)	96	#	96	\$(0005)	54	#	96	S(000S)	96
		By Trac	t Income			By Tra	ct Income	- 3		By Tra	ct 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 R	evenue	25 101		By R	Levenue	Q7 52		By R	evenue	85
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 Lo	an Size	W 03		By L	oan Size	8 6		By L	oan 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%

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

Selected Year: 2018

#### 2018 OH Akron MSA #10420

		SMALL I	BUSINESS			SMAL	L FARM		SMAL	L BUS. SECUR	ED BY REAL E	STATE
	#	16	\$(0005)	96	#	46	\$(0005)	54	#	96	S(000S)	16
		By Trac	t Income			By Tra	ct Income	- 3		By Tra	ct 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	10,202	100%	459,925	100%	45	100%	1,491	100%	0	0.0%	0	0.0%
		By R	evenue	25 53		By R	evenue	Q7 52		By R	evenue	85
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 Lo	an Size	33 (3)		By L	oan Size	8 6		By L	oan 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	10.202	100%	459.925	100%	45	100%	1.491	100%	0	0.0%	0	0.0%

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

Selected Year: 2018

#### 2018 WV Non-metropolitan

		SMALL I	BUSINESS			SMAL	L FARM		SMAL	L BUS. SECUR	ED BY REAL E	STATE
		96	\$(0005)	%	#	*6	\$(0005)	94	#	96	S(000S)	56
		By Trac	t Income			By Trac	rt Income	- 100		By Tra	ct 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 Re	evenue	25 32		By R	evenue	Q0 50		By R	evenue	345
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 Lo	an Size	37 (2		By Le	oan Size	Fit of		By L	oan 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

	T	SMALL BUSINESS					L FARM		SMALL	BUS. SECU	RED BY REAL E	STATE
	#	%	\$(0005)	%	#	96	5(0005)	94	#	96	S(000S)	96
		By Tra	ct Income			By Tra	ct Income			By Tra	ct 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	17.2 %	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%	42	100%	1,461	100%	0	0.0%	0	0.0%
and the state of t		By R	evenue	x 2		By F	tevenue	95 9	0	By F	tevenue	No.
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 %
The control of the co		By Lo	oan Size	27 29		By L	oan Size	45 9		By L	oan Size	35
\$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%

Restricted-FR

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

#### 2017 OH Columbus MSA #18140

		SMALL I	BUSINESS	-		SMAL	L FARM	1	SMALL	BUS. SECUE	RED BY REAL E	STATE
	#	96	\$(0005)	96	#	96	5(0005)	.96	#	96	S(000S)	94
		By Trac	t Income			By Tra	ct Income			By Tra-	ct 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%	184,476	100%	145	100%	8,008	100%	0	0.0%	0	0.0%
		By Re	rvenue	ez 8		By R	tevenue	68 99		ByR	evenue	· ·
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 %
	3000000	By Lo	an Size	• 000000000000000000000000000000000000	107	By L	oan Size	65 10		By Lo	oan Size	No.
\$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%	o	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%	184,476	100%	145	100%	5,008	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

P	T	SMALL BUSINESS					L FARM		SMAL	L BUS. SECUE	RED BY REAL E	STATE
	#	96	\$(0005)	%	#	94	5(0005)	.96	#	96	S(000S)	96
		By Trac	t Income			By Tra	ct Income			By Tra	ct 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 R	evenue	27 E2		By F	tevenue	85 88		By R	levenue	55
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 Lo	an Size	27 35		By L	oan Size	10 10		By Le	oan Size	35
\$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%

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

Selected Year: 2017

#### 2017 OH Dayton MSA #19380

		SMALL I	BUSINESS			SMAL	L FARM		SMAL	L BUS. SECUE	ED BY REAL E	STATE
	#	%	\$(0005)	%	#	94	5(0005)	96	#	96	S(000S)	94
		By Trac	t Income			By Tra	ct Income			By Tra-	ct 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 R	evenue	27 22		By R	levenue	85 88		By R	evenue	55
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 Lo	an Size	g 25		By L	oan Size	# # #		By Lo	an Size	No.
\$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%

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

Selected Year: 2017

#### 2017 WV Non-metropolitan

P		SMALL I	BUSINESS	1		SMAL	L FARM		SMALL	BUS. SECUI	RED BY REAL E	STATE
	#	96	\$(0005)	%	#	94	5(0005)	. 94	#	96	S(000S)	94
		By Trac	t Income			By Tra	ct Income			By Tra	ct 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%
0.0000.0		By R	rvenue	27 29		By R	levenue	46 8		By R	levenue	SS.
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 Lo	an Size	27 39		By L	oan Size	45 45		By L	oan Size	Se State of the Second
\$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

9	T	SMALL BUSINESS					L FARM		SMALL	BUS. SECU	RED BY REAL E	STATE
	#	56	\$(0005)	%	#	96	5(0005)	.94	#	96	S(000S)	96
		By Tra	ct Income			By Tra	ect Income			By Tra	ct 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%
		By R	evenue	27 E		By F	evenue.	46 6		By F	Cevenue	38
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 %
A CONTRACTOR OF CONTRACTOR CONTRACTOR PAPER	1111000000	By Lo	oan Size	27 37		By L	oan Size	88 8	C. C.	By L	oan Size	No.
\$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%

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

Selected Year: 2016

#### 2016 OH Columbus MSA #18140

			SMAI	L FARM		SMALL BUS. SECURED BY REAL ESTATE							
	#	96	\$(0005)	%	#	96	5(0005)	. 94	#	96	S(000S)	94	
		By Tract Income					ect 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%	
0.0000		By Revenue					Revenue	46 8	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 %	
A CONTRACTOR OF THE CONTRACTOR	3.33344.1	By Lo	an Size	e		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

Pi .	SMALL BUSINESS					SMAL	L FARM		SMALL BUS. SECURED BY REAL ESTATE					
	#	%	\$(0005)	%	#	94	5(0005)	.96	#	96	S(000S)	96		
		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%	410,530	100%	28	100%	1,823	100%	0	0.0%	0	0.0%		
100000		By Revenue					Revenue	8 8	By Revenue					
Total S1 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					oan Size	8 8	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%	410,530	100%	28	100%	1,823	100%	0	0.0%	0	0.0%		

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

Selected Year: 2016

#### 2016 OH Dayton MSA #19380

	T	BUSINESS		SMAI	LL FARM		SMALL BUS. SECURED BY REAL ESTATE					
	#	%	\$(0005)	96	#	94	5(0005)	96	#	96	S(000S)	94
		By Tract Income					act Income		By Tract Income			
Low	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%
		By Revenue					Revenue		By Revenue			
Total \$1 Million or Less	3,132	40.6 %	111,492	25.0 %	15	46.9 %	735	31.9 %	0	0.0%	0	0.0 %
	1333000	By Lo	oan Size	•		By L	oan Size	ze By Loan Size				
\$100,000 or Less	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

P				SMAL	L FARM		SMALL BUS. SECURED BY REAL ESTATE							
	#	56	\$(0005)	%	#	94	5(0005)	.96	#	96	S(000S)	96		
		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	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%		
		By Revenue					levenue	8 8	By Revenue					
Total \$1 Million or Less	124	45.3 %	3,545	31.2%	3	27.3 %	167	60.7 %	0	0.0 %	0	0.0 %		
	1.555	By Lo	an Size	2 8		By L	oan Size	8 8	By Loan Size					
\$100,000 or Less	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.