

APPENDIX A

SCOPE OF EVALUATION

TIME PERIOD REVIEWED	HMDA Loans: August 1, 2016 – June 30, 2019 Small Business (CRA) Loans: August 1, 2016 – June 30, 2019 Community Development Loans, Investments Services: February 28, 2017 – December 31, 2019	
FINANCIAL INSTITUTION Peoples Bank / Marietta, Ohio		PRODUCTS REVIEWED HMDA / CRA Reportable
AFFILIATE(S) Peoples Investment Company Peoples Bank Foundation, Inc.	AFFILIATE RELATIONSHIP Bancorp subsidiary Bank subsidiary	PRODUCTS REVIEWED LIHTC Grants and charitable donations

ASSESSMENT AREA	TYPE OF REVIEW	BRANCHES VISITED	OTHER INFORMATION
MULTISTATE <ul style="list-style-type: none"> Huntington-Ashland WV-KY-OH MSA 	Full-Scope Review	None	None
STATE OF OHIO <ul style="list-style-type: none"> Nonmetropolitan Ohio Cincinnati OH-KY-IN MSA Akron OH MSA Cleveland-Elyria OH MSA Columbus OH MSA Dayton OH MSA 	Full-Scope Review Full-Scope Review Limited-Scope Review Limited-Scope Review Limited-Scope Review Limited-Scope Review	None	None
STATE OF WEST VIRGINIA <ul style="list-style-type: none"> Parkersburg-Vienna MSA Nonmetropolitan West Virginia 	Full-Scope Review Limited-Scope Review	None	None

APPENDIX B

SUMMARY OF MULTISTATE METROPOLITAN AREA AND STATE RATINGS

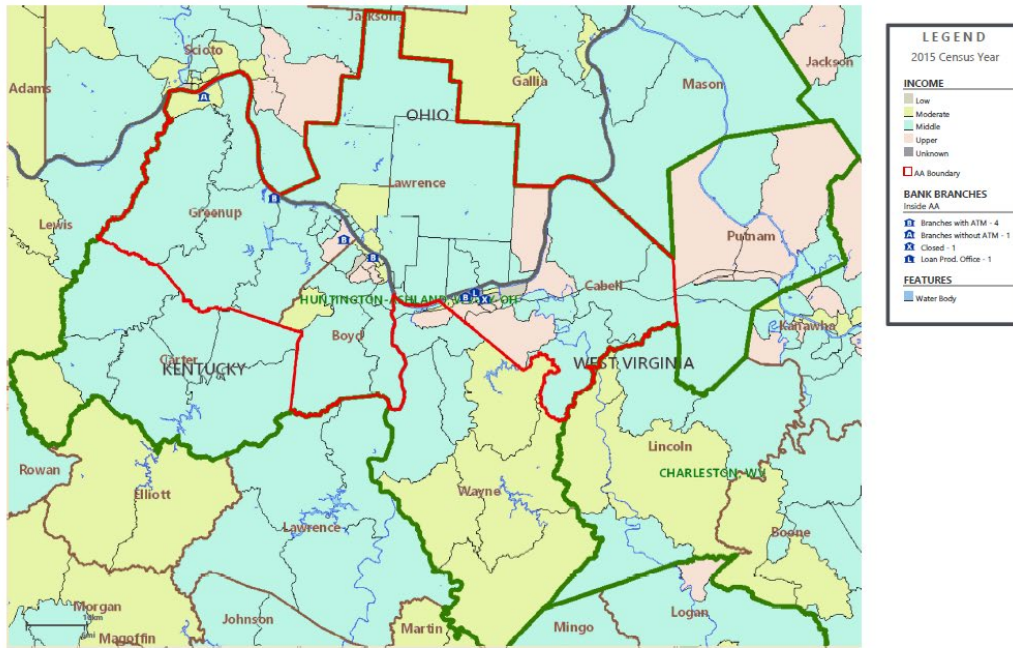
Ratings	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Ratings
Institution	Outstanding	Outstanding	Outstanding	Outstanding
Multistate Rating				
Huntington-Ashland WV-KY-OH MSA	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory
State Ratings				
Ohio	Outstanding	Outstanding	Outstanding	Outstanding
West Virginia	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

APPENDIX C

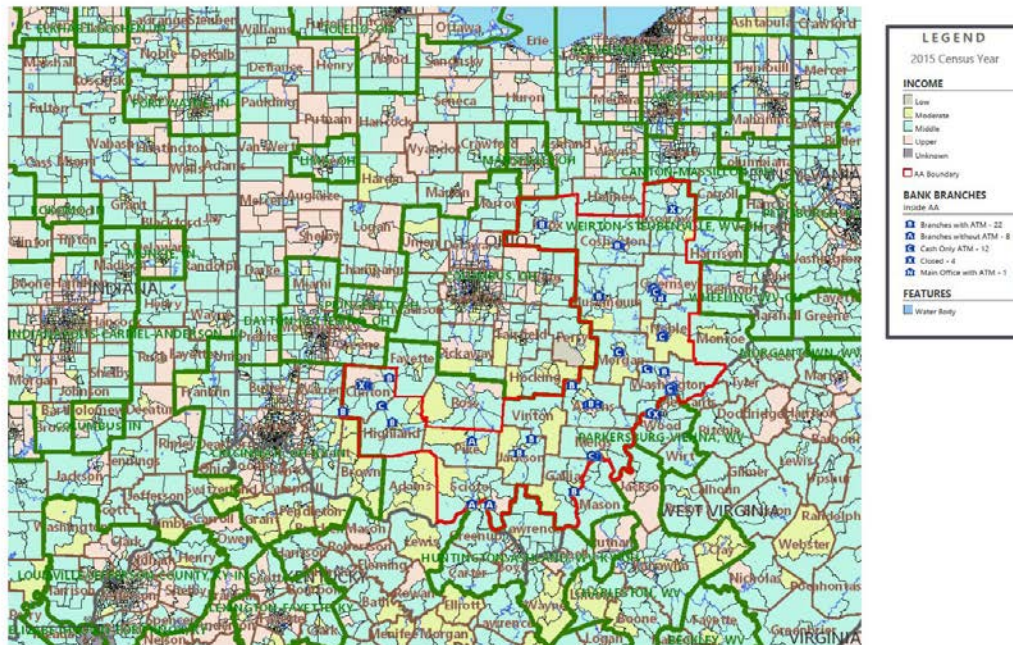
ASSESSMENT AREA MAPS

Full-Scope Assessment Area Maps

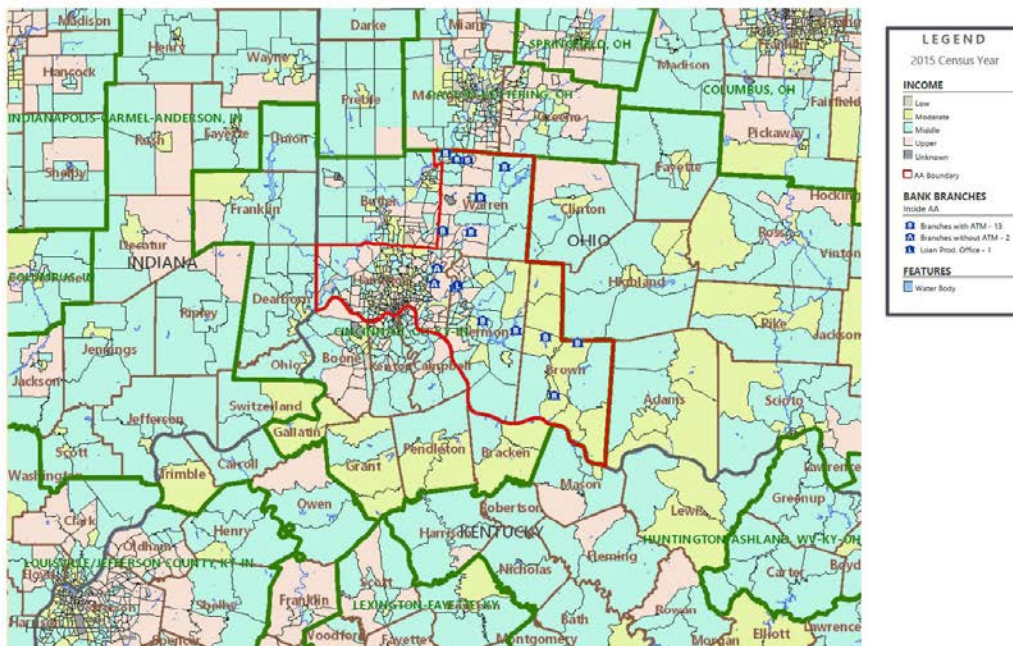
Assessment Area: 2019 Multi-State Huntington-Ashland MSA #26580



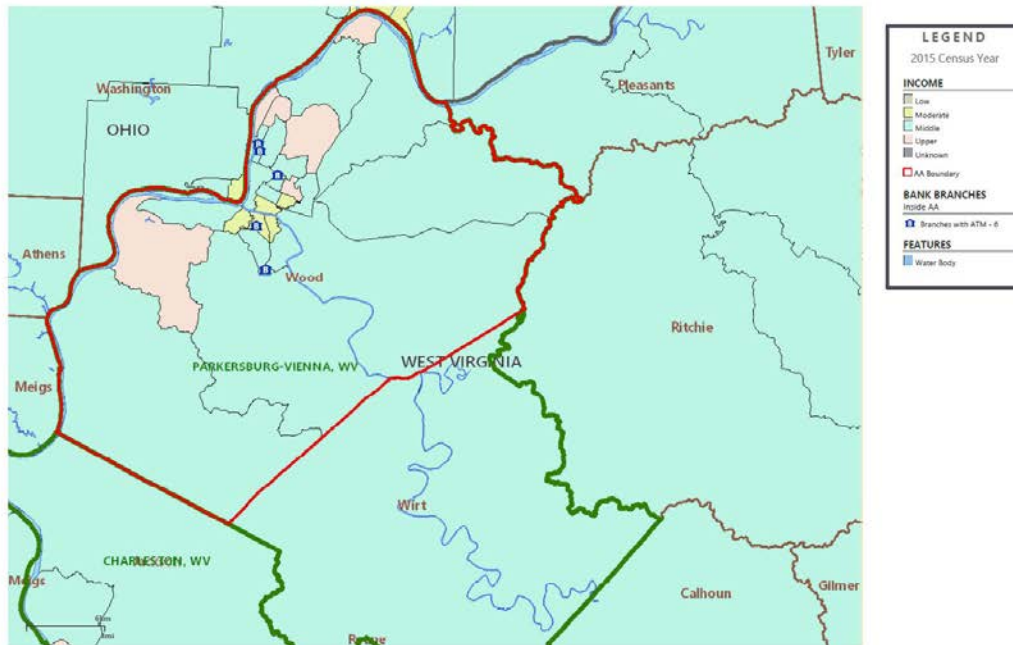
Assessment Area: 2019 OH Non-metropolitan



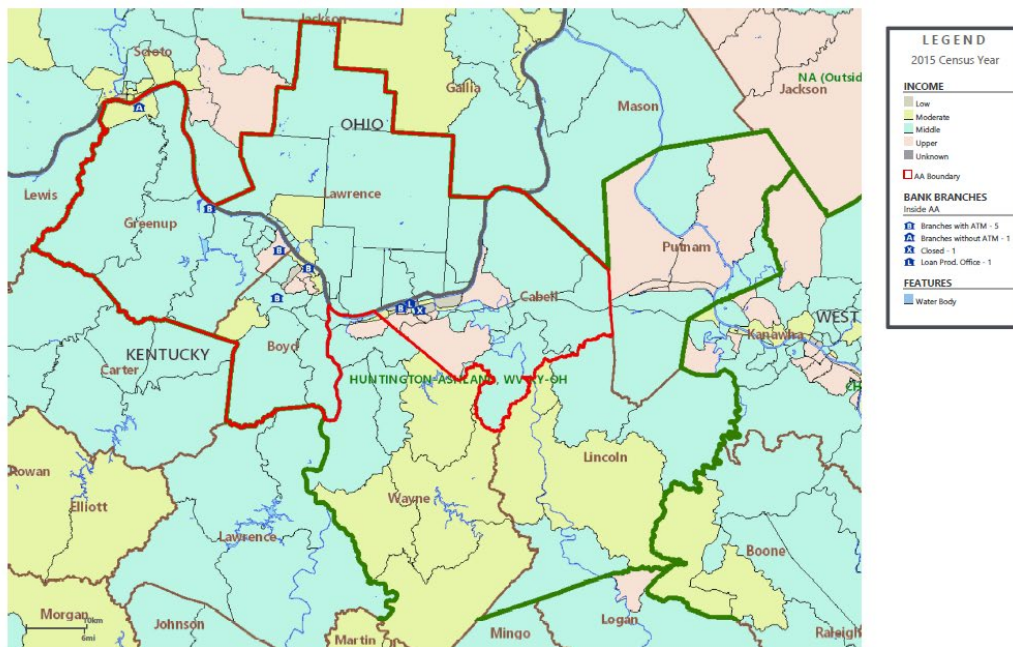
Assessment Area: 2019 OH Cincinnati MSA #17140



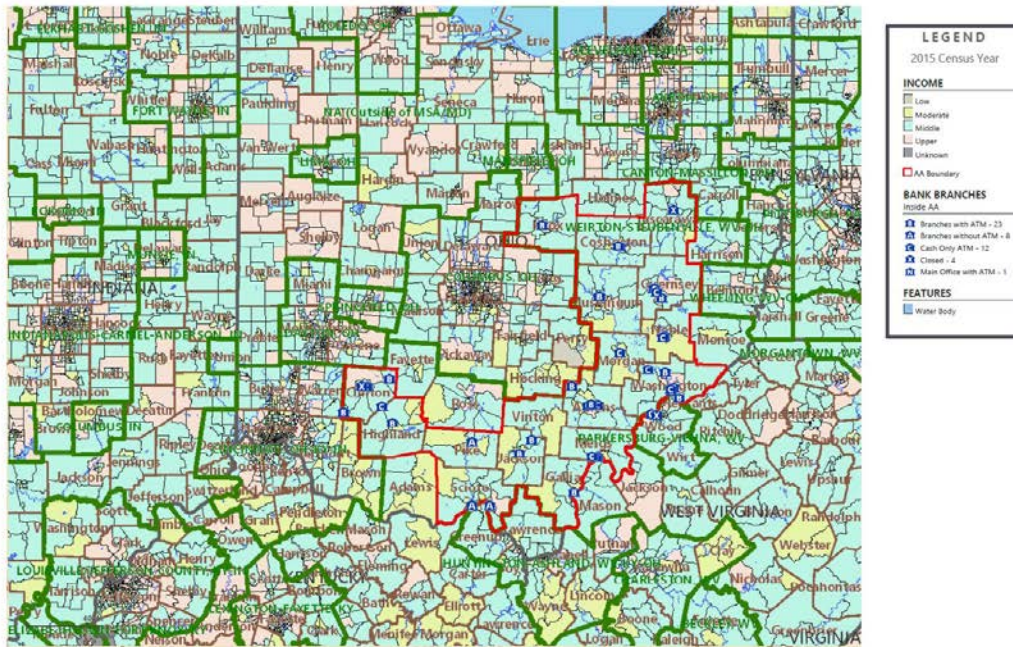
Assessment Area: 2019 WV Parkersburg-Vienna MSA #37620



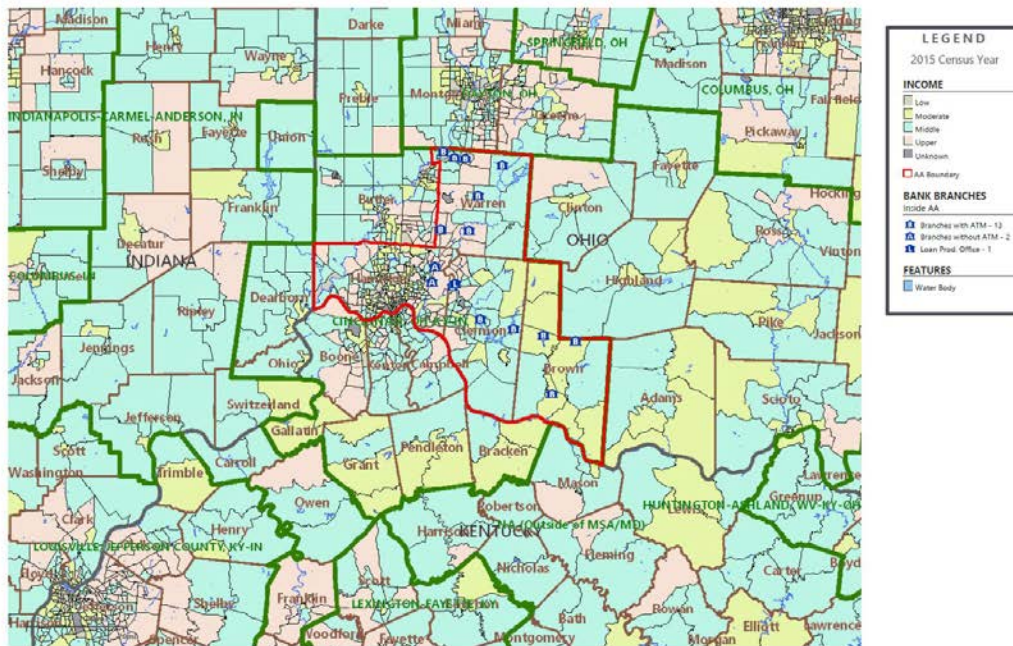
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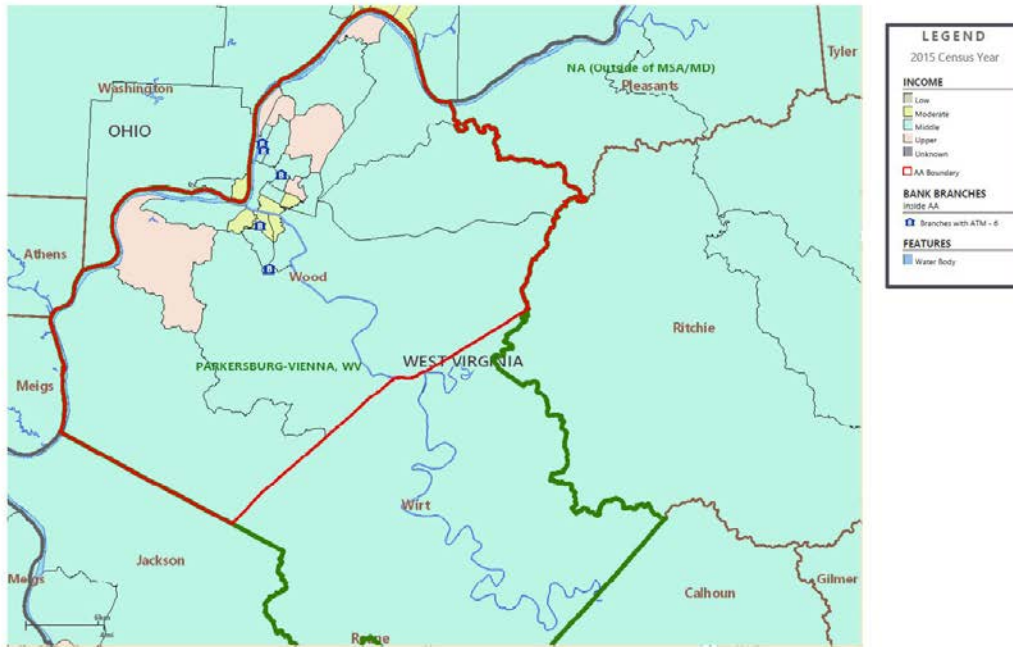
Assessment Area: 2018 OH Non-metropolitan



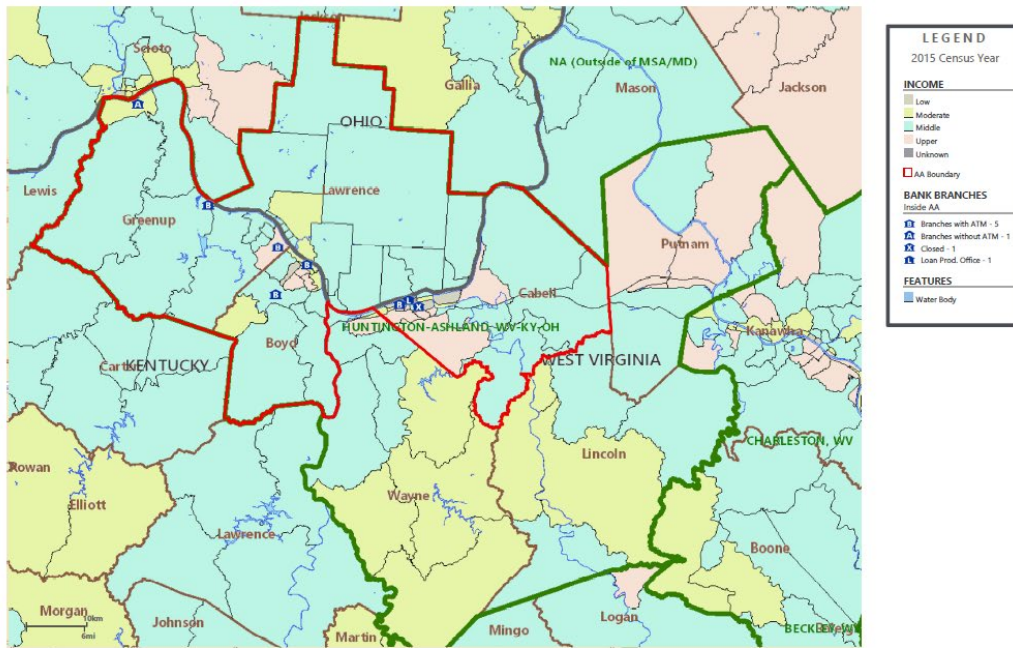
Assessment Area: 2018 OH Cincinnati MSA #17140



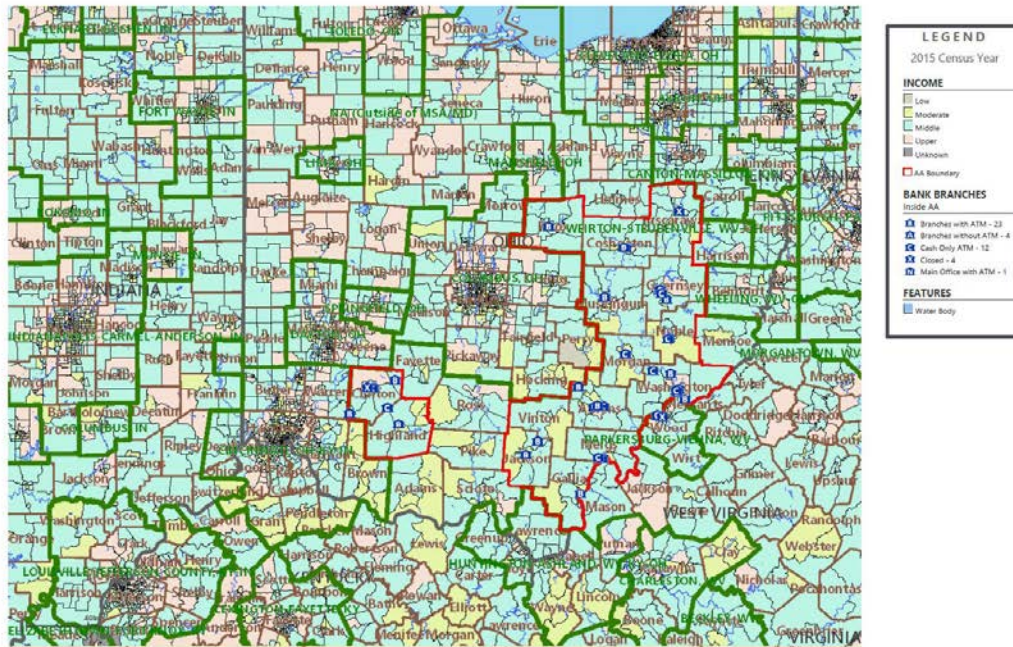
Assessment Area: 2018 WV Parkersburg-Vienna MSA #37620



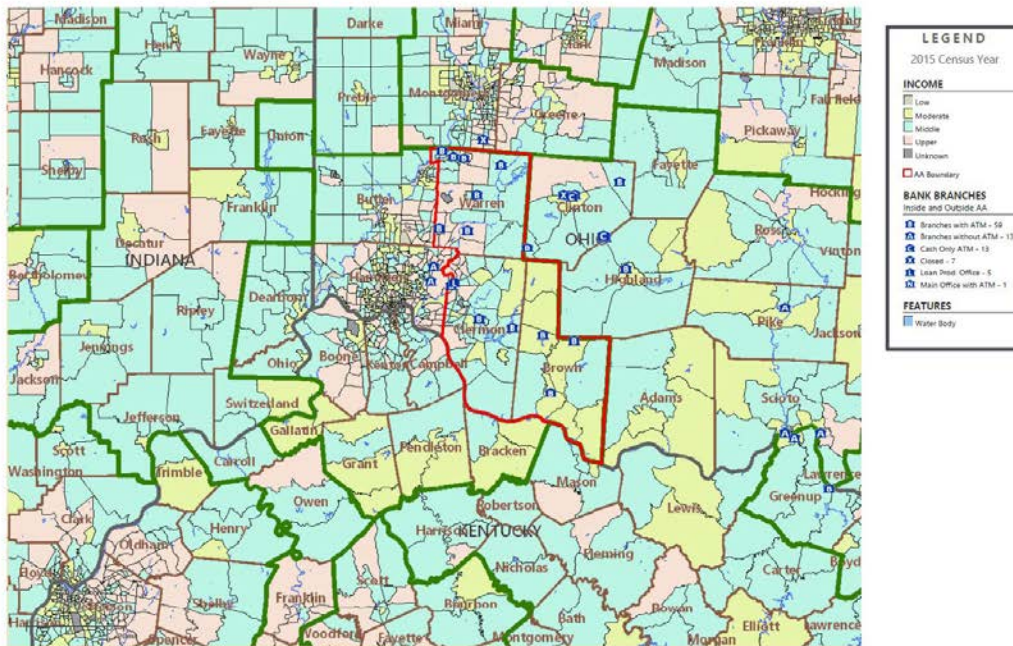
Assessment Area: 2017 Multi-State Huntington-Ashland MSA #26580



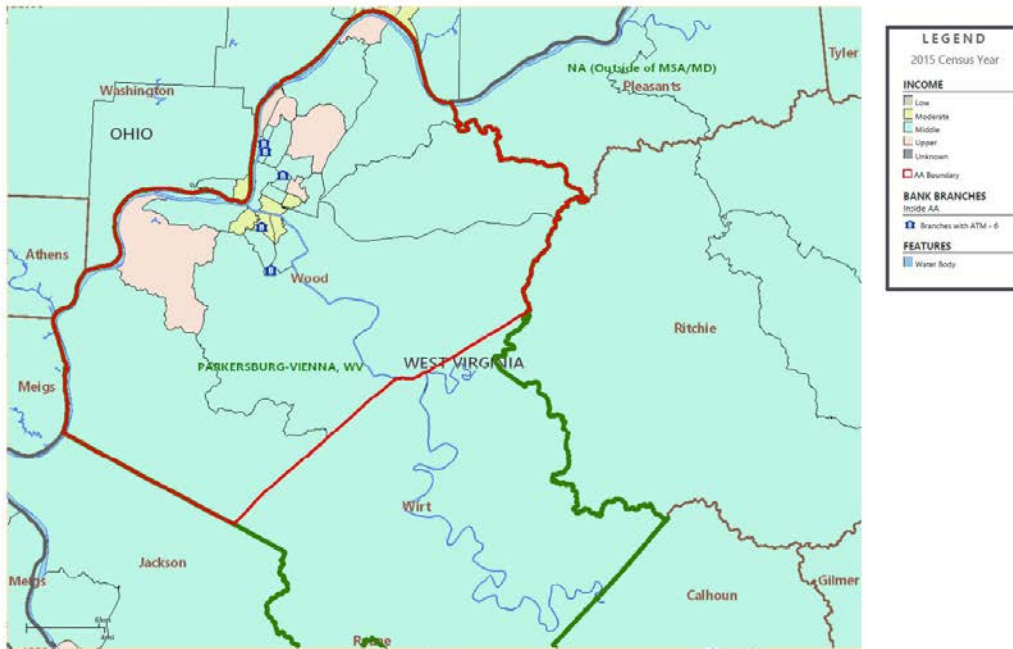
Assessment Area: 2017 OH Non-metropolitan



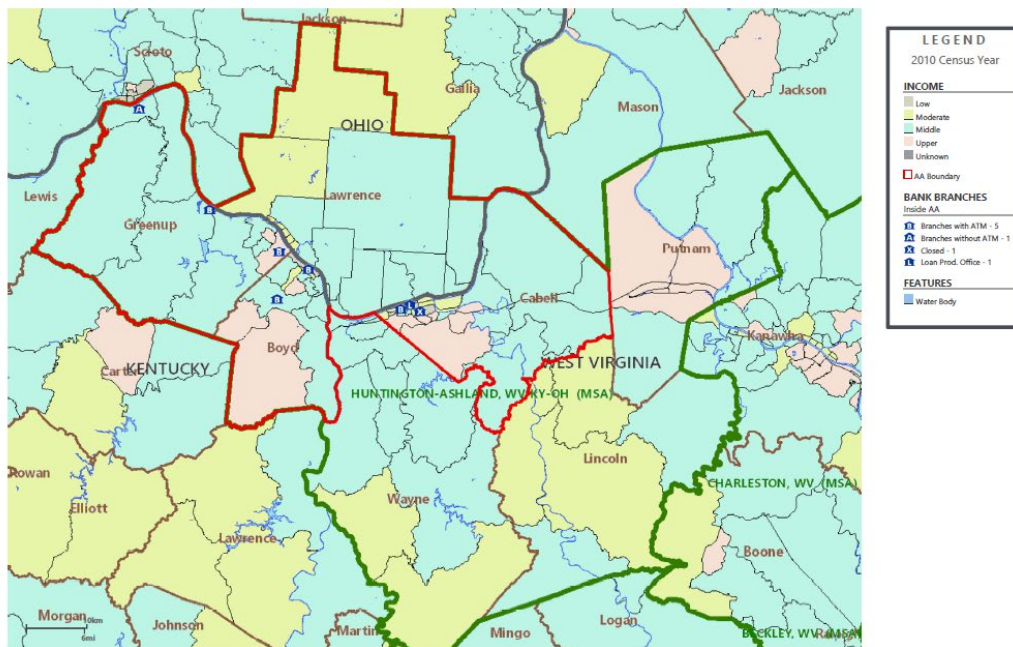
Assessment Area: 2017 OH Cincinnati MSA #17140



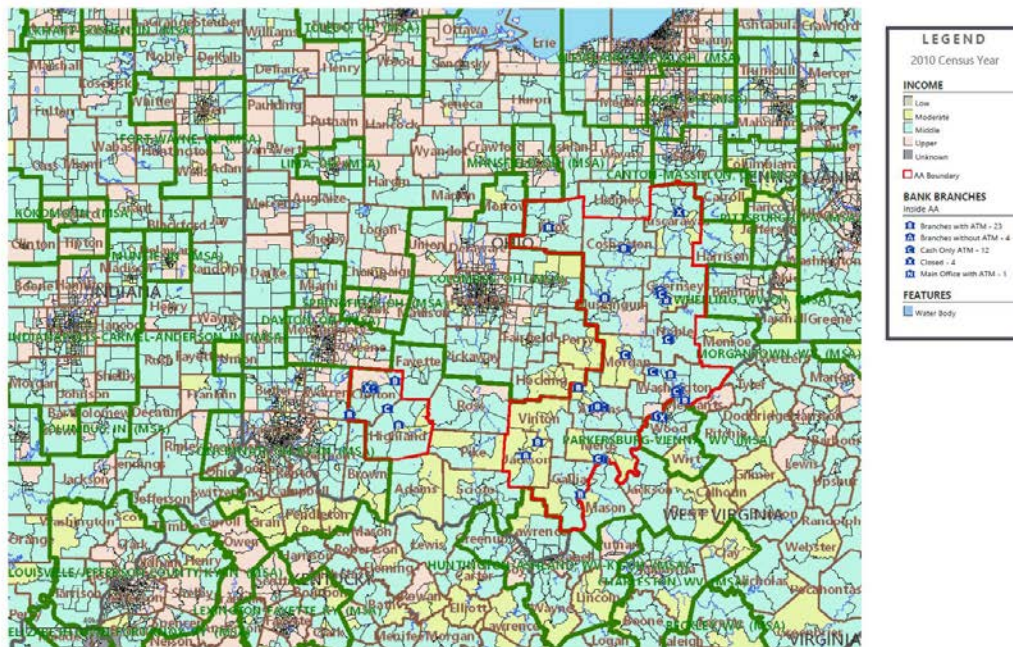
Assessment Area: 2017 WV Parkersburg-Vienna MSA #37620



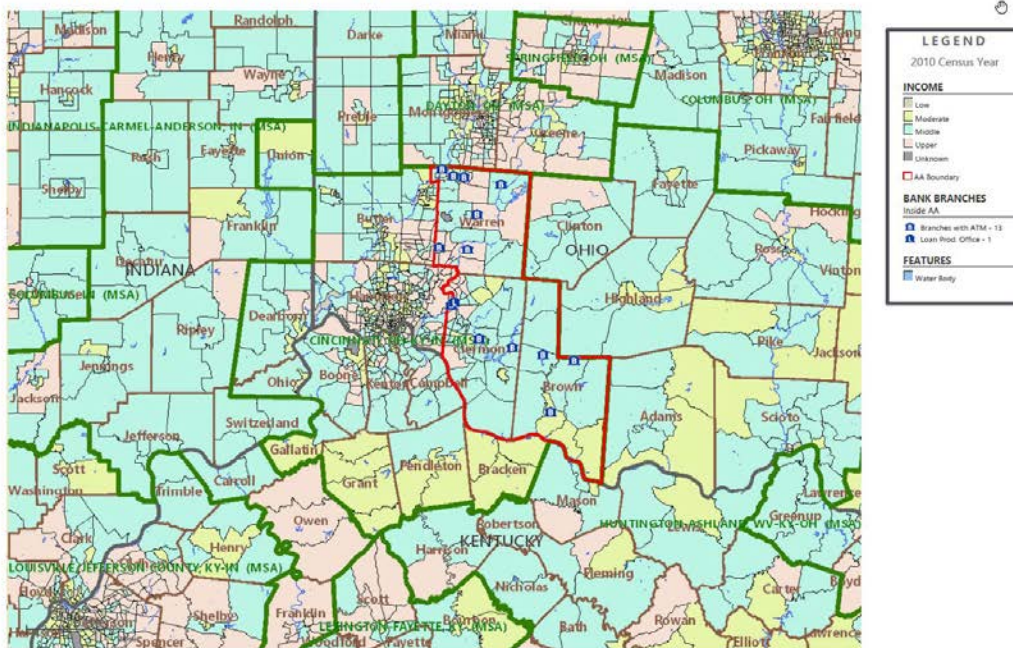
Assessment Area: 2016 Multi-State Huntington-Ashland MSA #26580



Assessment Area: 2016 OH Non-metropolitan



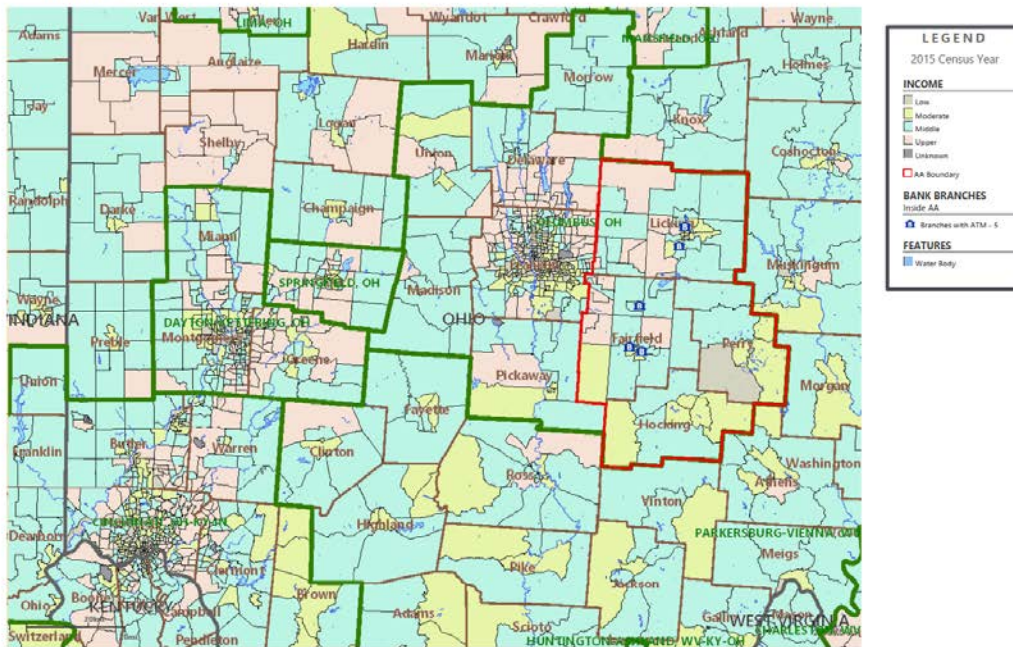
Assessment Area: 2016 OH Cincinnati MSA #17140



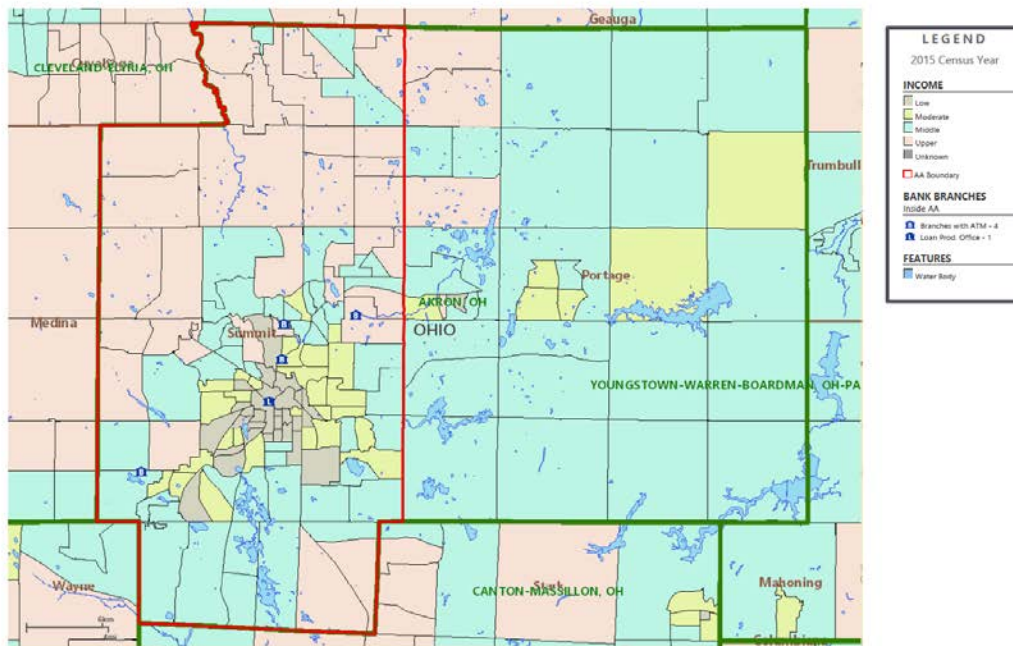
A map of the Parkersburg-Vienna, WV (MSA) area. The map shows the Ohio River flowing from the northwest to the southeast. To the north of the river is Ohio, with counties labeled: Washington, Athens, Meigs, and Jackson. To the south of the river is West Virginia, with counties labeled: Pleasants, Ritchie, Wirt, Calhoun, and Gilmer. The city of Parkersburg is located on the Ohio River, and the city of Vienna is located inland. The map also shows the location of the Wood County Jail, marked with a blue square. A scale bar in the bottom left corner indicates a distance of 10 miles.

A map of the Akron, Ohio area showing county boundaries and major roads. The map includes labels for Cuyahoga, Geauga, Summit, and Lorain counties. Major roads like I-90, I-76, and I-480 are shown. The city of Akron is highlighted in the center.

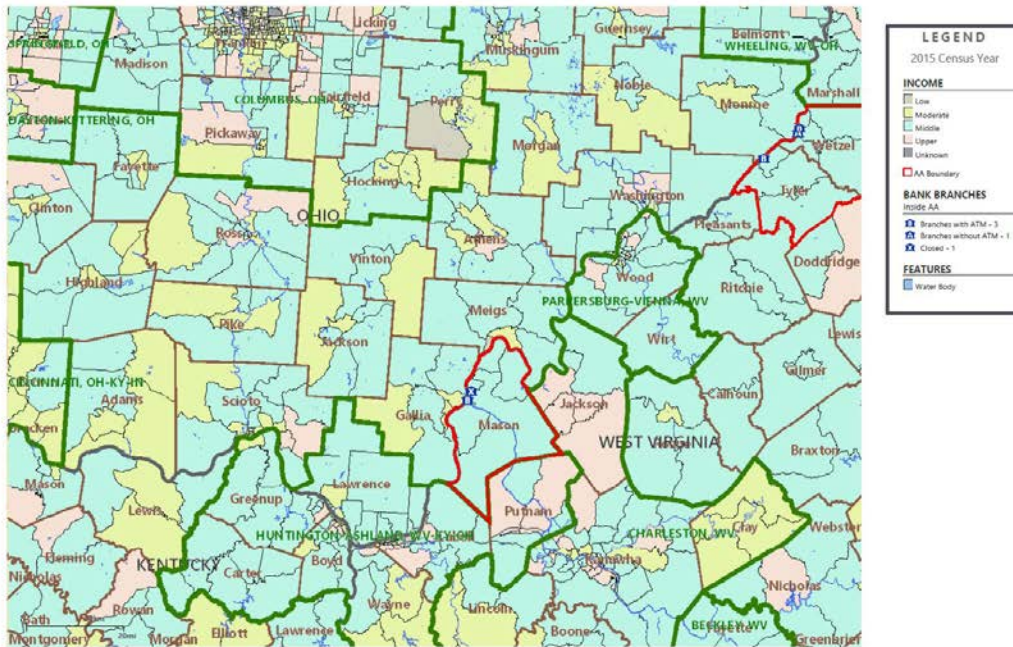
Assessment Area: 2019 OH Columbus MSA #18140



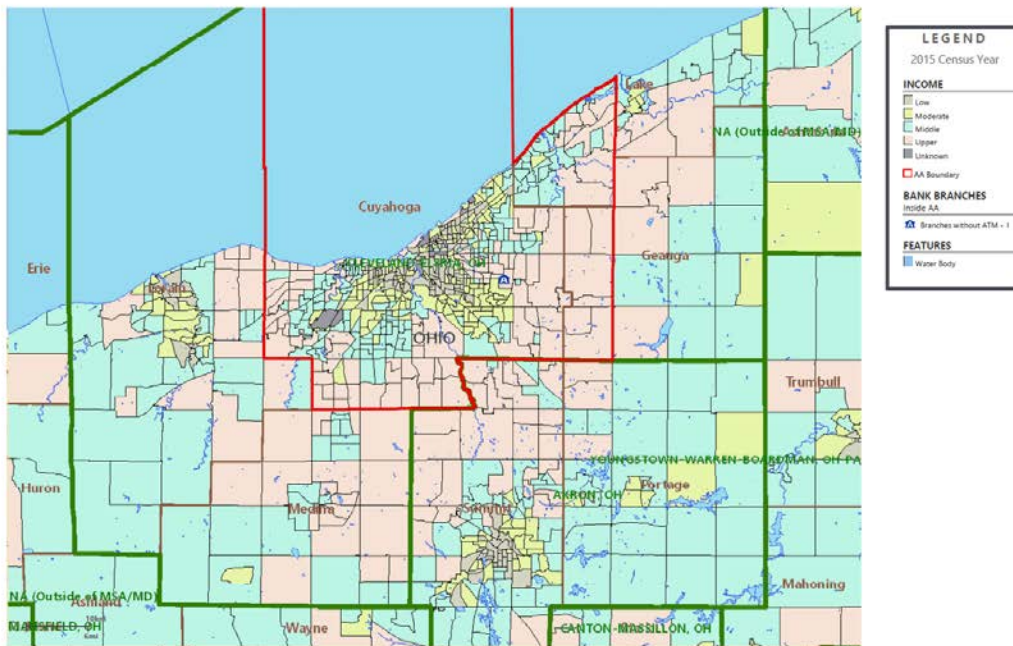
Assessment Area: 2019 OH Akron MSA #10420



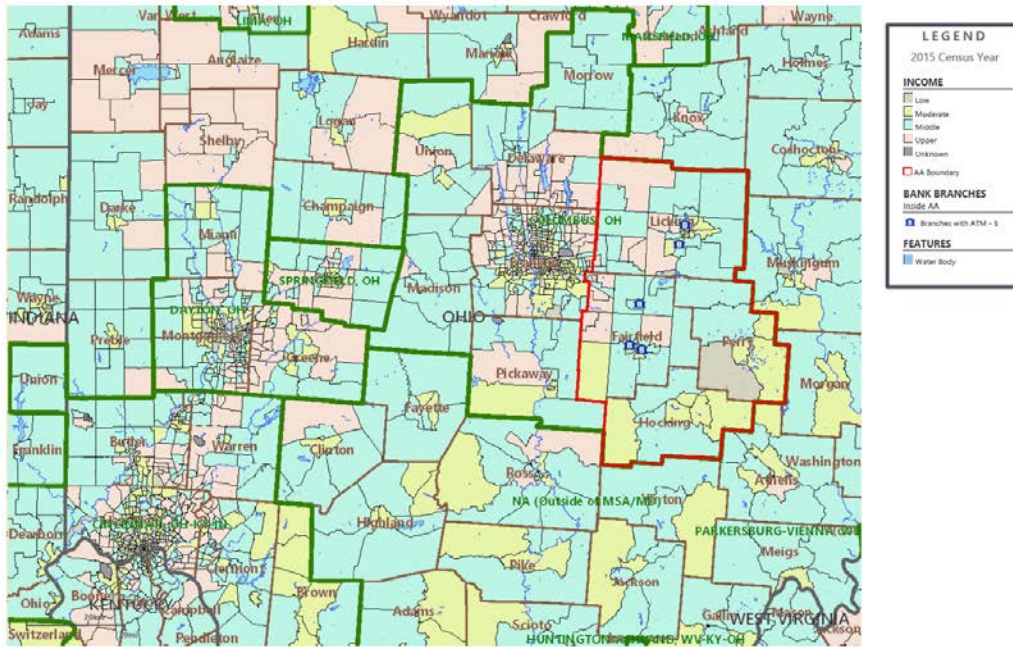
Assessment Area: 2019 WV Non-metropolitan



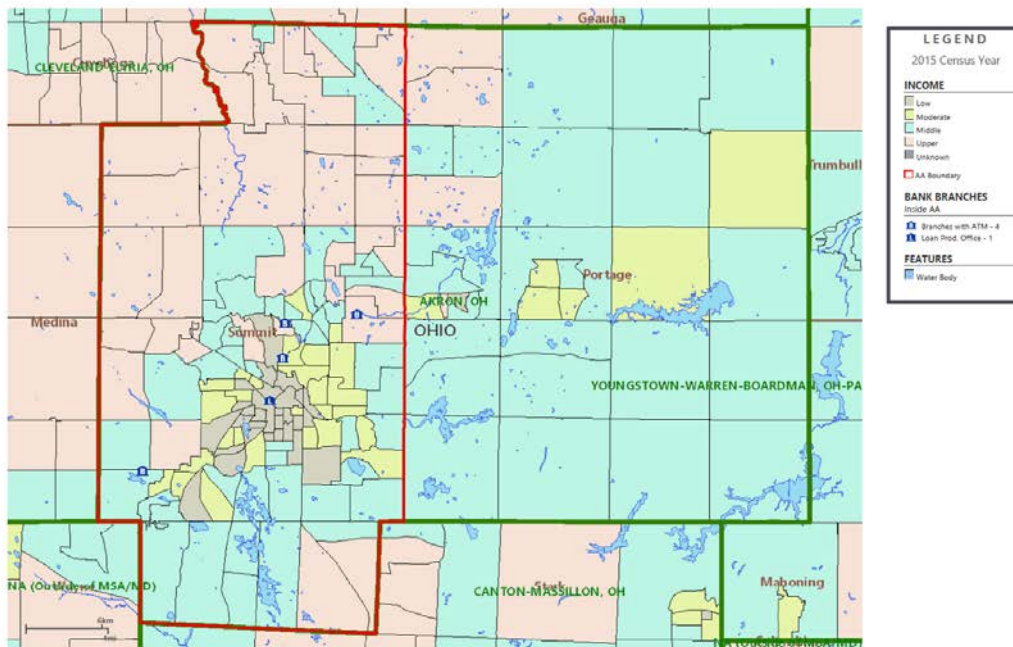
Assessment Area: 2018 OH Cleveland-Elyria MSA #17460



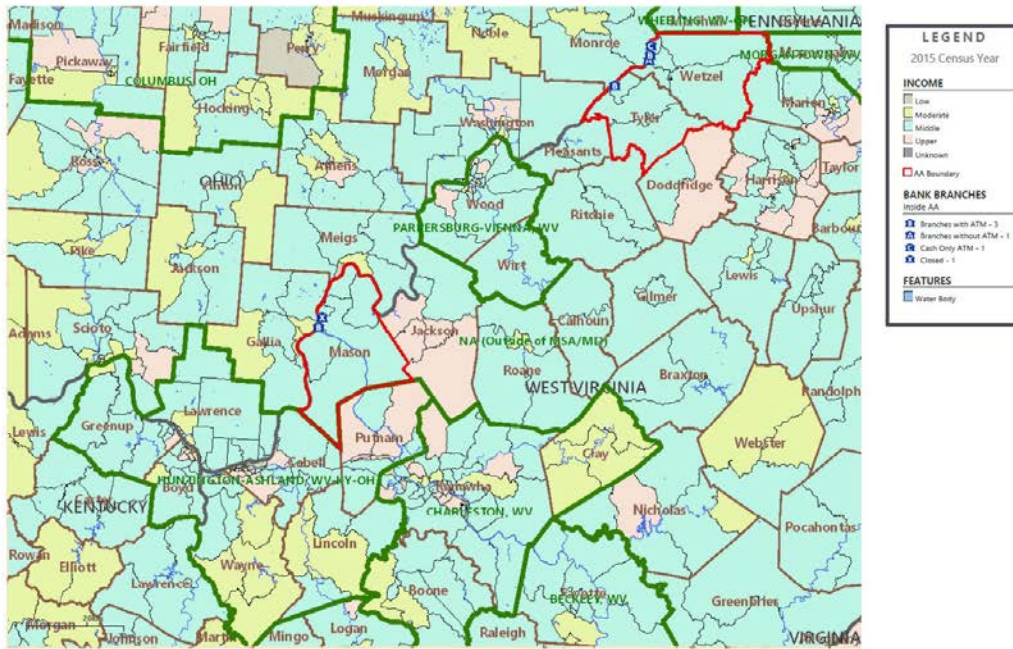
Assessment Area: 2018 OH Columbus MSA #18140



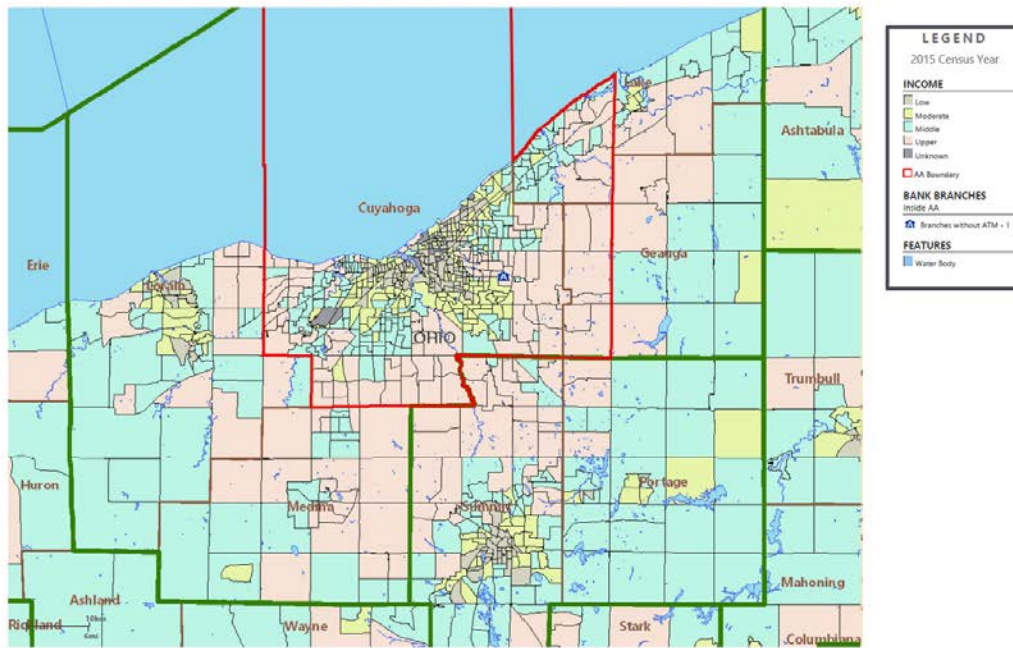
Assessment Area: 2018 OH Akron MSA #10420



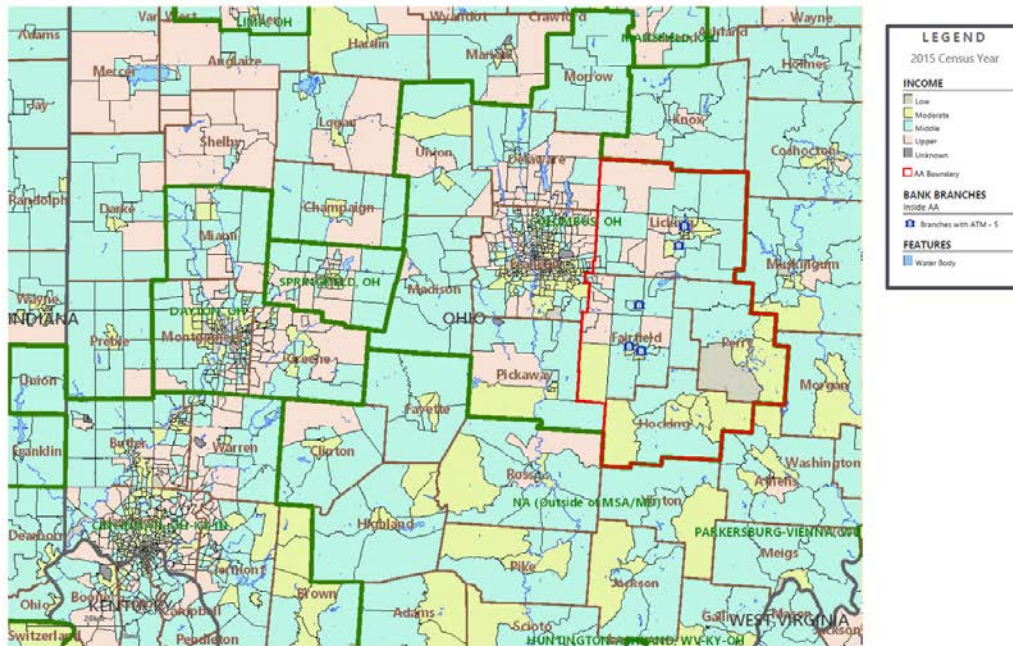
Assessment Area: 2018 WV Non-metropolitan



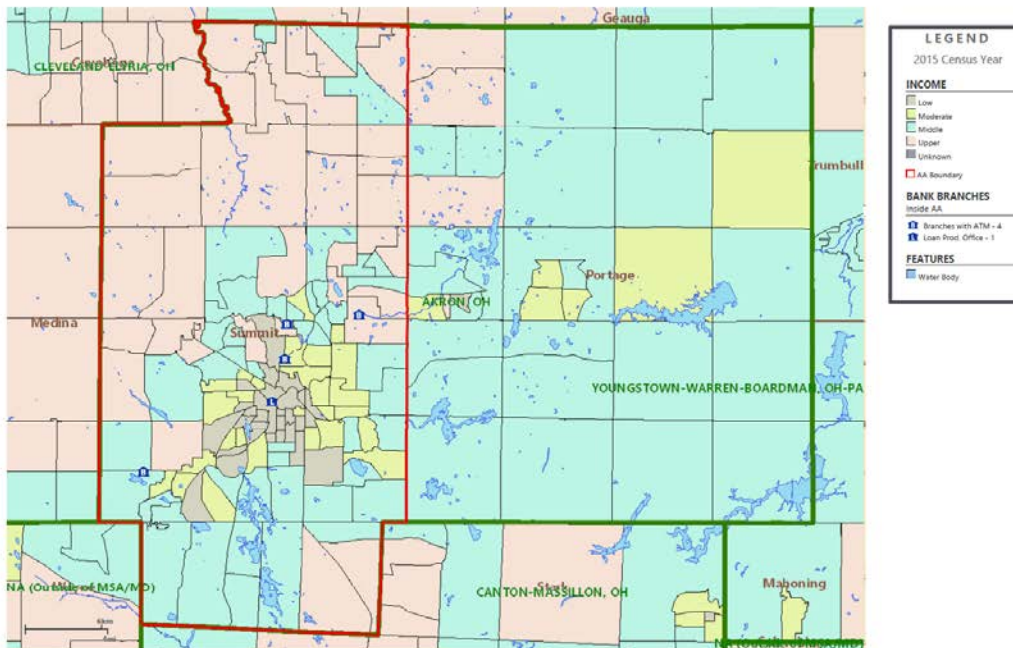
Assessment Area: 2017 OH Cleveland-Elyria MSA #17460



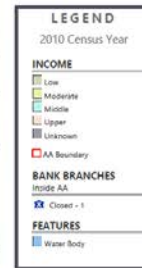
Assessment Area: 2017 OH Columbus MSA #18140



Assessment Area: 2017 OH Akron MSA #10420



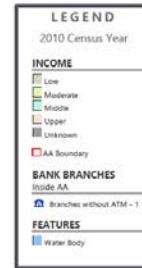
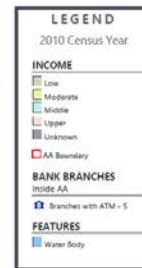
A map of Ohio counties, color-coded by region. Major metropolitan areas are highlighted with red outlines and labeled: CINCINNATI (MSA) in the southwest, DAYTON OH (MSA) in the west-central, and COLUMBUS OH (MSA) in the east-central. Other labeled areas include SPRINGFIELD OH (MSA) and Youngstown OH (MSA). County names like Shelby, Logan, Union, Champaign, Miami, Warren, and others are visible. The map also shows neighboring states: Indiana, Kentucky, West Virginia, and Pennsylvania.



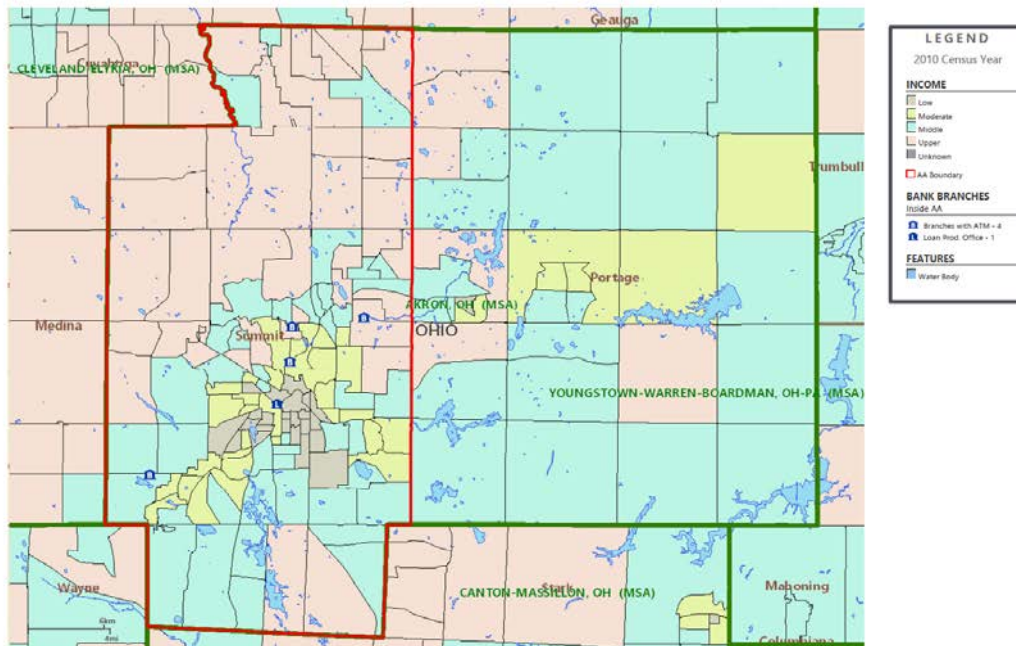
A detailed map of West Virginia, showing its 55 counties. The map is color-coded by county, with various shades of green, yellow, and blue. Major cities and towns are labeled, including Charleston, Parkersburg, Wheeling, and Martinsburg. The map also shows the location of the 'NA (outside of BSA/MR)' and the 'Pocahontas' area. The map is bordered by Ohio to the north, Kentucky to the south, and Virginia to the east.



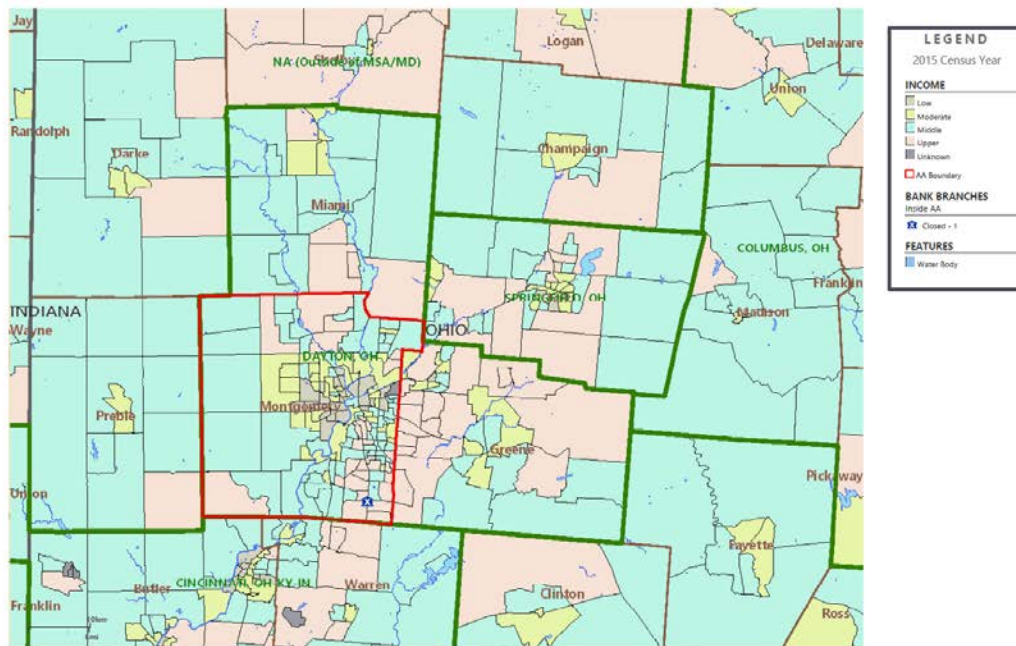
This map displays the county boundaries and major highways in the Cleveland, Ohio area. The counties shown are Cuyahoga, Lorain, Medina, Ashland, Wayne, and Summit. Major highways include I-90, I-480, and I-76. The city of Cleveland is highlighted in the center of the map.

[illegible]

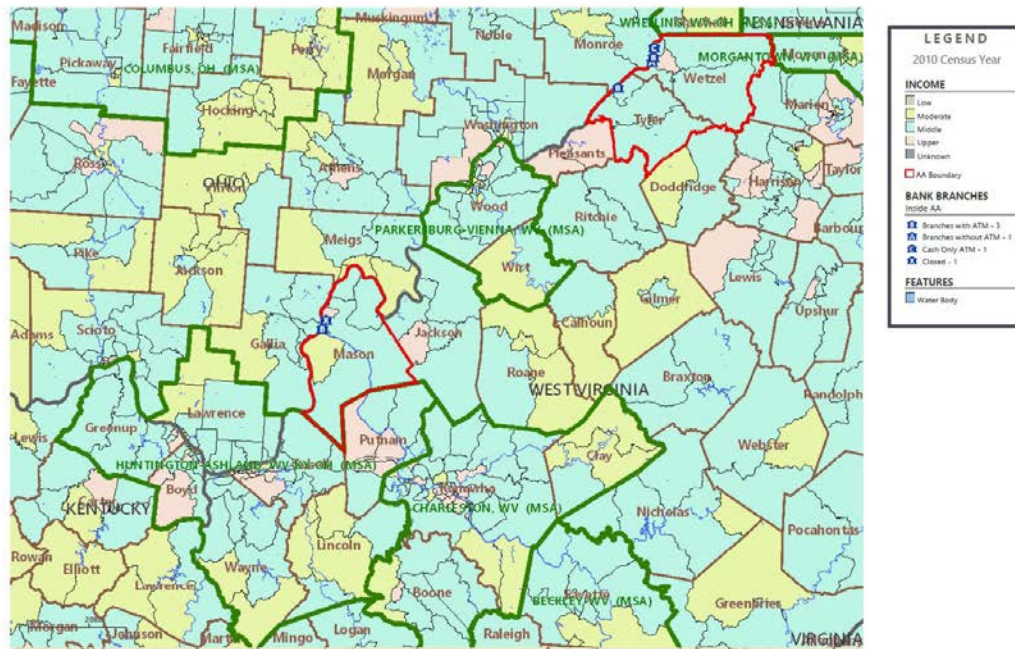
Assessment Area: 2016 OH Akron MSA #10420



Assessment Area: 2016 OH Dayton MSA #19380



Assessment Area: 2016 WV Non-metropolitan



APPENDIX D

FULL SCOPE LENDING TABLES

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 Multi-State Huntington-Ashland MSA #26580

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	1	10.0%	45	4.4%
Moderate	1	10.0%	290	28.3%	4	40.0%	311	30.4%
Low/Moderate Total	1	10.0%	290	28.3%	5	50.0%	355	34.8%
Middle	7	70.0%	680	66.3%	2	20.0%	132	12.8%
Upper	2	20.0%	53	5.2%	2	20.0%	245	24.0%
Unknown	0	0.0%	0	0.0%	1	10.0%	290	28.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,022	100.0%	10	100.0%	1,022	100.0%
Refinance								
Low	0	0.0%	0	0.0%	3	27.3%	125	13.6%
Moderate	1	9.1%	62	6.7%	1	9.1%	62	6.7%
Low/Moderate Total	1	9.1%	62	6.7%	4	36.4%	187	20.3%
Middle	9	81.8%	788	85.3%	2	18.2%	76	8.3%
Upper	1	9.1%	74	8.0%	3	27.3%	337	36.6%
Unknown	0	0.0%	0	0.0%	2	18.2%	322	34.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	922	100.0%	11	100.0%	922	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	33.3%	8	2.1%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	8	2.1%
Middle	3	100.0%	389	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	2	66.7%	381	97.9%
Unknown	0	0.0%	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%	389	100.0%	3	100.0%	389	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 Purpose LOC								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	43	63.0%	1	50.0%	43	63.0%
Low/Moderate Total	1	50.0%	43	63.0%	1	50.0%	43	63.0%
Middle	1	50.0%	25	37.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	25	37.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	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	1	100.0%	30	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	30	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	100.0%	30	100.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	30	100.0%	1	100.0%	30	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%

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2019 Multi-State Huntington-Ashland MSA #26580

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	5	18.5%	178	7.3%
Moderate	4	14.8%	424	17.5%	6	22.2%	415	17.1%
Low/Moderate Total	4	14.8%	424	17.5%	11	40.7%	593	24.4%
Middle	20	74.1%	1,880	77.3%	5	18.5%	239	9.8%
Upper	3	11.1%	127	5.2%	8	29.6%	988	40.7%
Unknown	0	0.0%	0	0.0%	3	11.1%	611	25.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	2,431	100.0%	27	100.0%	2,431	100.0%

*Information based on 2013 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Non-metropolitan

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	1.2%	69	0.4%	16	9.6%	925	5.2%
Moderate	31	18.7%	2,854	16.1%	52	31.3%	4,506	25.5%
Low/Moderate Total	33	19.9%	2,923	16.5%	68	41.0%	5,431	30.7%
Middle	113	68.1%	12,493	70.6%	45	23.3%	4,199	23.7%
Upper	20	12.0%	2,272	12.8%	52	31.3%	7,697	43.5%
Unknown	0	0.0%	0	0.0%	4	2.4%	361	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	166	100.0%	17,688	100.0%	166	100.0%	17,688	100.0%
Refinance								
Low	2	1.3%	88	0.6%	14	8.9%	1,025	7.3%
Moderate	25	15.8%	2,035	14.5%	32	20.3%	2,188	15.6%
Low/Moderate Total	27	17.1%	2,123	15.2%	46	29.1%	3,213	23.0%
Middle	108	68.4%	9,748	69.7%	35	20.9%	2,004	14.3%
Upper	23	14.6%	2,117	15.1%	75	47.5%	8,431	60.3%
Unknown	0	0.0%	0	0.0%	4	2.5%	339	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	158	100.0%	13,987	100.0%	158	100.0%	13,987	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	10	10.9%	222	6.2%
Moderate	19	20.7%	790	22.2%	17	18.5%	498	14.0%
Low/Moderate Total	19	20.7%	790	22.2%	27	29.3%	720	20.2%
Middle	66	71.7%	2,554	71.8%	19	20.7%	755	21.2%
Upper	7	7.6%	215	6.0%	44	47.8%	1,929	54.2%
Unknown	0	0.0%	0	0.0%	2	2.2%	154	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	92	100.0%	3,559	100.0%	92	100.0%	3,559	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	1	100.0%	500	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%	500	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	500	100.0%	1	100.0%	500	100.0%
Other Purpose LOC								
Low	0	0.0%	0	0.0%	5	20.8%	151	13.7%
Moderate	4	16.7%	180	16.4%	8	33.3%	327	29.7%
Low/Moderate Total	4	16.7%	180	16.4%	13	54.2%	478	43.5%
Middle	15	62.5%	651	59.3%	4	16.7%	186	16.9%
Upper	5	20.8%	268	24.4%	6	25.0%	405	36.9%
Unknown	0	0.0%	0	0.0%	1	4.2%	30	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	1,099	100.0%	24	100.0%	1,099	100.0%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	2	16.7%	41	6.5%
Moderate	2	16.7%	52	8.4%	1	8.3%	44	7.0%
Low/Moderate Total	2	16.7%	52	8.4%	3	25.0%	84	13.5%
Middle	10	83.3%	570	91.6%	4	33.3%	200	32.2%
Upper	0	0.0%	0	0.0%	3	25.0%	134	21.5%
Unknown	0	0.0%	0	0.0%	2	16.7%	204	32.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	622	100.0%	12	100.0%	622	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%

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	4	0.9%	157	0.4%	47	10.4%	2,364	6.3%
Moderate	81	17.9%	5,910	15.8%	110	24.3%	7,562	20.2%
Low/Moderate Total	85	18.8%	6,067	16.2%	157	34.7%	9,926	26.5%
Middle	313	69.1%	26,516	70.8%	102	22.5%	7,344	19.8%
Upper	55	12.1%	4,871	13.0%	180	39.7%	18,596	49.7%
Unknown	0	0.0%	0	0.0%	14	3.1%	1,588	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	453	100.0%	37,454	100.0%	453	100.0%	37,454	100.0%

*Information based on 2013 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Cincinnati MSA #17140

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	5	6.3%	523	3.1%
Moderate	7	8.9%	1,012	6.1%	23	29.1%	3,188	19.1%
Low/Moderate Total	7	8.9%	1,012	6.1%	28	35.4%	3,711	22.2%
Middle	36	43.8%	6,355	38.1%	15	19.0%	2,807	16.8%
Upper	36	43.8%	9,330	55.9%	35	44.3%	10,124	60.6%
Unknown	0	0.0%	0	0.0%	1	1.3%	55	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	79	100.0%	16,697	100.0%	79	100.0%	16,697	100.0%
Refinance								
Low	0	0.0%	0	0.0%	3	7.9%	198	3.4%
Moderate	9	23.7%	802	13.7%	5	13.2%	635	10.8%
Low/Moderate Total	9	23.7%	802	13.7%	8	21.1%	833	14.2%
Middle	15	39.5%	2,017	34.4%	8	21.1%	1,060	18.1%
Upper	14	36.8%	3,045	51.9%	19	50.0%	3,763	64.2%
Unknown	0	0.0%	0	0.0%	3	7.9%	209	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	5,865	100.0%	38	100.0%	5,865	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	6.3%	30	3.4%
Moderate	6	37.5%	268	30.4%	5	31.3%	233	26.4%
Low/Moderate Total	6	37.5%	268	30.4%	6	37.5%	263	29.8%
Middle	6	37.5%	385	43.5%	5	31.3%	240	27.2%
Upper	4	25.0%	231	26.1%	4	25.0%	256	28.9%
Unknown	0	0.0%	0	0.0%	1	6.3%	125	14.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	884	100.0%	16	100.0%	884	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 Purpose LOC								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	25.0%	10	2.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	10	2.0%
Middle	2	50.0%	70	14.0%	0	0.0%	0	0.0%
Upper	2	50.0%	430	86.0%	3	75.0%	490	98.0%
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	4	100.0%	500	100.0%	4	100.0%	500	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%	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2019 OH Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	9	6.6%	751	3.1%
Moderate	22	16.1%	2,083	8.7%	34	24.8%	4,066	17.0%
Low/Moderate Total	22	16.1%	2,083	8.7%	43	31.4%	4,817	20.1%
Middle	39	43.1%	8,827	36.9%	28	20.4%	4,107	17.2%
Upper	56	40.9%	13,036	54.4%	61	44.5%	14,632	61.1%
Unknown	0	0.0%	0	0.0%	5	3.6%	389	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	137	100.0%	23,945	100.0%	137	100.0%	23,945	100.0%

*Information based on 2013 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	2.4%	80	1.4%	9	22.0%	1,017	17.5%
Low/Moderate Total	1	2.4%	80	1.4%	9	22.0%	1,017	17.5%
Middle	29	70.7%	4,261	73.3%	15	36.8%	1,738	29.9%
Upper	11	26.8%	1,473	25.3%	15	36.8%	2,794	48.0%
Unknown	0	0.0%	0	0.0%	2	4.9%	267	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	41	100.0%	5,814	100.0%	41	100.0%	5,814	100.0%
Refinance								
Low	0	0.0%	0	0.0%	2	10.5%	79	4.4%
Moderate	1	5.3%	59	3.3%	5	26.3%	367	20.6%
Low/Moderate Total	1	5.3%	59	3.3%	7	36.8%	445	23.0%
Middle	12	63.2%	782	43.9%	4	21.1%	226	12.7%
Upper	6	31.6%	941	52.8%	8	42.1%	1,110	62.3%
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%	1,781	100.0%	19	100.0%	1,781	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	7.7%	30	7.3%	2	15.4%	80	19.6%
Low/Moderate Total	1	7.7%	30	7.3%	2	15.4%	80	19.6%
Middle	7	53.8%	227	55.4%	2	13.4%	30	13.2%
Upper	5	38.5%	152	37.2%	8	61.5%	259	63.3%
Unknown	0	0.0%	0	0.0%	1	7.7%	20	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	409	100.0%	13	100.0%	409	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	1	100.0%	392	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%	392	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	392	100.0%	1	100.0%	392	100.0%
Other Purpose 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	3	100.0%	135	100.0%	2	66.7%	60	44.4%
Upper	0	0.0%	0	0.0%	1	33.3%	75	55.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	135	100.0%	3	100.0%	135	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	16.7%	30	14.4%
Low/Moderate Total	0	0.0%	0	0.0%	1	16.7%	30	14.4%
Middle	4	66.7%	153	74.8%	2	33.3%	41	20.0%
Upper	2	33.3%	52	25.4%	3	50.0%	134	65.5%
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	6	100.0%	205	100.0%	6	100.0%	205	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%

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	0	0.0%	0	0.0%	2	2.4%	79	0.9%
Moderate	3	3.6%	168	1.9%	17	20.5%	1,493	17.1%
Low/Moderate Total	3	3.6%	168	1.9%	19	22.9%	1,571	18.0%
Middle	36	67.5%	5,949	68.1%	25	30.1%	2,114	24.2%
Upper	24	28.9%	2,618	30.0%	35	42.2%	4,371	50.0%
Unknown	0	0.0%	0	0.0%	4	4.8%	679	7.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	83	100.0%	8,735	100.0%	83	100.0%	8,735	100.0%

*Information based on 2013 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	3	11.5%	166	5.9%	4	15.4%	198	7.0%
Moderate	1	3.8%	54	1.9%	11	42.3%	808	28.7%
Low/Moderate Total	4	15.4%	220	7.8%	15	57.7%	1,006	35.7%
Middle	17	65.4%	1,977	70.3%	5	19.2%	463	16.5%
Upper	5	19.2%	617	21.9%	6	23.1%	1,345	47.8%
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	26	100.0%	2,814	100.0%	26	100.0%	2,814	100.0%
Refinance								
Low	0	0.0%	0	0.0%	3	12.0%	142	7.2%
Moderate	1	4.0%	134	6.8%	8	32.0%	422	21.5%
Low/Moderate Total	1	4.0%	134	6.8%	11	44.0%	564	28.7%
Middle	17	68.0%	1,478	75.3%	4	16.0%	262	13.4%
Upper	7	28.0%	350	17.8%	10	40.0%	1,136	57.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	1,962	100.0%	25	100.0%	1,962	100.0%
Home Improvement								
Low	1	7.7%	15	4.0%	2	15.4%	35	9.4%
Moderate	2	15.4%	30	8.0%	6	46.2%	198	53.1%
Low/Moderate Total	3	23.1%	45	12.1%	8	61.5%	233	62.5%
Middle	7	53.8%	259	69.4%	3	23.1%	90	24.1%
Upper	3	23.1%	69	18.5%	2	15.4%	50	13.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	373	100.0%	13	100.0%	373	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 Purpose LOC								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	5	41.7%	80	13.8%
Low/Moderate Total	0	0.0%	0	0.0%	5	41.7%	80	13.8%
Middle	9	75.0%	541	93.1%	3	25.0%	83	14.3%
Upper	3	25.0%	40	6.9%	4	33.3%	418	71.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	581	100.0%	12	100.0%	581	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%	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	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2018 Multi-State Huntington Ashland MSA #26680

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HMDA Totals							
Low	4	5.3%	181	3.2%	9	11.8%	375	6.5%
Moderate	4	5.3%	218	3.8%	30	39.5%	1,508	26.3%
Low/Moderate Total	8	10.5%	399	7.0%	39	51.3%	1,883	32.9%
Middle	30	68.8%	4,255	74.3%	15	19.7%	898	15.7%
Upper	18	23.7%	1,076	18.8%	22	28.9%	2,949	51.5%
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	76	100.0%	5,730	100.0%	76	100.0%	5,730	100.0%

*Information based on 2013 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.3%	182	0.5%	27	8.9%	1,802	5.2%
Moderate	73	23.9%	6,862	19.8%	99	32.5%	9,313	26.9%
Low/Moderate Total	74	24.3%	7,044	20.4%	126	41.5%	11,115	32.1%
Middle	196	64.3%	23,278	67.3%	70	23.0%	7,851	22.7%
Upper	35	11.5%	4,271	12.3%	101	33.1%	14,434	41.7%
Unknown	0	0.0%	0	0.0%	8	2.6%	1,193	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	305	100.0%	34,593	100.0%	305	100.0%	34,593	100.0%
Refinance								
Low	3	1.0%	114	0.4%	40	13.6%	1,945	7.2%
Moderate	58	19.7%	5,439	20.0%	64	21.8%	4,665	17.2%
Low/Moderate Total	61	20.7%	5,553	20.4%	104	35.4%	6,610	24.3%
Middle	203	69.0%	18,757	69.0%	68	23.1%	5,987	22.0%
Upper	30	10.2%	2,855	10.5%	109	37.1%	13,398	49.3%
Unknown	0	0.0%	0	0.0%	13	4.4%	1,170	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	294	100.0%	27,165	100.0%	294	100.0%	27,165	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	18	10.4%	525	7.6%
Moderate	29	16.8%	1,128	16.3%	39	22.5%	1,387	20.0%
Low/Moderate Total	29	16.8%	1,128	16.3%	57	32.9%	1,912	27.6%
Middle	125	72.3%	5,084	73.3%	47	27.2%	1,920	27.7%
Upper	19	11.0%	722	10.4%	67	38.7%	3,022	43.6%
Unknown	0	0.0%	0	0.0%	2	1.2%	80	1.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	173	100.0%	6,934	100.0%	173	100.0%	6,934	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	1	100.0%	1,575	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%	1,575	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	1,575	100.0%	1	100.0%	1,575	100.0%
Other Purpose LOC								
Low	0	0.0%	0	0.0%	12	18.5%	285	10.6%
Moderate	10	15.4%	401	14.9%	13	20.0%	504	18.8%
Low/Moderate Total	10	15.4%	401	14.9%	25	38.5%	789	29.4%
Middle	51	78.5%	2,171	80.8%	16	24.6%	841	31.3%
Upper	4	6.2%	114	4.2%	24	36.9%	1,056	39.3%
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	65	100.0%	2,686	100.0%	65	100.0%	2,686	100.0%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	2	8.3%	41	3.9%
Moderate	6	25.0%	282	26.9%	6	25.0%	227	21.7%
Low/Moderate Total	6	25.0%	282	26.9%	8	33.3%	268	25.6%
Middle	15	62.5%	575	54.9%	8	33.3%	364	34.7%
Upper	3	12.5%	191	18.2%	7	29.2%	318	30.3%
Unknown	0	0.0%	0	0.0%	1	4.2%	98	9.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	1,048	100.0%	24	100.0%	1,048	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%

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2018 OH Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	4	0.5%	296	0.4%	99	11.5%	4,598	6.2%
Moderate	176	20.4%	14,112	19.1%	221	25.6%	16,096	21.8%
Low/Moderate Total	180	20.9%	14,408	19.5%	320	37.1%	20,694	28.0%
Middle	591	68.6%	51,440	69.5%	209	24.2%	16,963	23.9%
Upper	91	10.6%	8,153	11.0%	308	35.7%	32,228	43.6%
Unknown	0	0.0%	0	0.0%	25	2.9%	4,116	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	862	100.0%	74,001	100.0%	862	100.0%	74,001	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	3	1.5%	190	0.6%	14	7.2%	1,279	4.0%
Moderate	29	14.9%	3,651	11.5%	52	26.8%	6,017	18.9%
Low/Moderate Total	32	16.5%	3,841	12.1%	66	34.0%	7,296	23.0%
Middle	92	47.4%	13,690	43.1%	52	26.8%	9,114	28.7%
Upper	70	36.1%	14,233	44.8%	71	36.6%	14,658	46.1%
Unknown	0	0.0%	0	0.0%	5	2.6%	696	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	194	100.0%	31,764	100.0%	194	100.0%	31,764	100.0%
Refinance								
Low	0	0.0%	0	0.0%	13	22.0%	760	10.6%
Moderate	17	28.8%	1,277	17.8%	10	16.9%	904	12.6%
Low/Moderate Total	17	28.8%	1,277	17.8%	23	39.0%	1,664	23.2%
Middle	29	49.2%	3,162	44.2%	15	25.4%	1,568	21.9%
Upper	13	22.0%	2,720	38.0%	18	30.5%	3,504	48.9%
Unknown	0	0.0%	0	0.0%	3	5.1%	423	5.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	59	100.0%	7,159	100.0%	59	100.0%	7,159	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	4	10.5%	128	6.7%
Moderate	15	39.5%	603	31.6%	9	23.7%	440	23.1%
Low/Moderate Total	15	39.5%	603	31.6%	13	34.2%	568	29.8%
Middle	14	36.8%	643	33.7%	11	28.9%	439	23.0%
Upper	9	23.7%	661	34.7%	12	31.6%	700	36.7%
Unknown	0	0.0%	0	0.0%	2	5.3%	200	10.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	1,907	100.0%	38	100.0%	1,907	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 Purpose LOC								
Low	0	0.0%	0	0.0%	3	17.6%	82	11.6%
Moderate	9	52.9%	333	47.0%	4	23.5%	280	39.5%
Low/Moderate Total	9	52.9%	333	47.0%	7	41.2%	362	51.1%
Middle	6	35.3%	329	46.5%	5	29.4%	161	22.7%
Upper	2	11.8%	46	6.5%	2	11.8%	94	13.3%
Unknown	0	0.0%	0	0.0%	3	17.6%	91	12.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	708	100.0%	17	100.0%	708	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%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	4	100.0%	306	100.0%	2	50.0%	203	66.3%
Upper	0	0.0%	0	0.0%	2	50.0%	103	33.7%
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	4	100.0%	306	100.0%	4	100.0%	306	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%

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group 2018 OH Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	3	1.0%	190	0.5%	34	10.9%	2,249	5.4%
Moderate	70	22.4%	5,864	14.0%	75	24.0%	7,641	18.3%
Low/Moderate Total	73	23.4%	6,054	14.5%	109	34.9%	9,890	23.8%
Middle	145	46.5%	18,130	43.3%	85	27.2%	11,485	27.4%
Upper	94	30.1%	17,660	42.2%	105	33.7%	19,059	45.5%
Unknown	0	0.0%	0	0.0%	13	4.2%	1,410	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	312	100.0%	41,844	100.0%	312	100.0%	41,844	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2018 WV Parkersburg-Vienna MSA #37620

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	4	5.3%	262	2.6%
Moderate	6	8.0%	278	2.7%	10	13.3%	888	8.7%
Low/Moderate Total	6	8.0%	278	2.7%	14	18.7%	1,150	11.2%
Middle	38	50.7%	5,213	50.9%	17	22.7%	2,008	19.6%
Upper	31	41.3%	4,750	46.4%	41	54.7%	6,408	62.6%
Unknown	0	0.0%	0	0.0%	3	4.0%	675	6.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	75	100.0%	10,241	100.0%	75	100.0%	10,241	100.0%
Refinance								
Low	0	0.0%	0	0.0%	7	11.3%	411	9.0%
Moderate	5	8.1%	193	4.2%	9	14.5%	692	15.2%
Low/Moderate Total	5	8.1%	193	4.2%	16	25.8%	1,103	24.2%
Middle	34	54.8%	2,609	57.2%	19	30.6%	1,181	25.9%
Upper	23	37.1%	1,759	38.6%	24	38.7%	2,102	46.1%
Unknown	0	0.0%	0	0.0%	3	4.8%	175	3.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	62	100.0%	4,561	100.0%	62	100.0%	4,561	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	3.8%	72	7.2%
Moderate	1	3.8%	13	1.3%	2	7.7%	43	4.3%
Low/Moderate Total	1	3.8%	13	1.3%	3	11.5%	115	11.5%
Middle	18	69.2%	728	72.8%	7	26.9%	220	22.1%
Upper	7	26.9%	258	25.9%	16	61.5%	662	66.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	997	100.0%	26	100.0%	997	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 Purpose LOC								
Low	0	0.0%	0	0.0%	1	9.1%	28	9.5%
Moderate	2	18.2%	43	14.6%	3	27.3%	58	19.7%
Low/Moderate Total	2	18.2%	43	14.6%	4	36.4%	86	29.2%
Middle	4	36.4%	94	31.9%	5	45.5%	130	44.1%
Upper	5	45.5%	158	53.6%	2	18.2%	79	26.8%
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	11	100.0%	295	100.0%	11	100.0%	295	100.0%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	1	25.0%	56	16.2%
Moderate	0	0.0%	0	0.0%	2	50.0%	254	73.6%
Low/Moderate Total	0	0.0%	0	0.0%	3	75.0%	310	89.9%
Middle	4	100.0%	345	100.0%	1	25.0%	35	10.1%
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	4	100.0%	345	100.0%	4	100.0%	345	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%

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group :2018 WV Parkersburg-Vienna MSA #37620

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Totals								
Low	0	0.0%	0	0.0%	14	7.9%	829	5.0%
Moderate	14	7.9%	527	3.2%	26	14.6%	1,935	11.8%
Low/Moderate Total	14	7.9%	527	3.2%	40	22.5%	2,764	16.8%
Middle	98	55.1%	8,987	54.7%	49	27.5%	3,574	21.7%
Upper	66	37.1%	6,925	42.1%	83	46.6%	9,251	56.3%
Unknown	0	0.0%	0	0.0%	6	3.4%	850	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	178	100.0%	16,439	100.0%	178	100.0%	16,439	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 Multi-State Huntington-Ashland MSA #26580

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	8.0%	117	4.6%	3	12.0%	156	6.1%
Moderate	5	20.0%	245	9.7%	10	40.0%	686	27.0%
Low/Moderate Total	7	28.0%	362	14.3%	13	52.0%	842	33.3%
Middle	14	56.0%	1,742	68.6%	5	20.0%	392	15.4%
Upper	4	16.0%	434	17.1%	7	28.0%	1,304	51.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,538	100.0%	25	100.0%	2,538	100.0%
Refinance								
Low	0	0.0%	0	0.0%	2	28.6%	110	16.5%
Moderate	0	0.0%	0	0.0%	1	14.3%	185	27.7%
Low/Moderate Total	0	0.0%	0	0.0%	3	42.9%	295	44.2%
Middle	5	71.4%	558	83.5%	1	14.3%	49	7.3%
Upper	2	28.6%	110	16.5%	3	42.9%	324	48.5%
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	7	100.0%	668	100.0%	7	100.0%	668	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	12.5%	35	5.3%
Moderate	0	0.0%	0	0.0%	1	12.5%	121	18.3%
Low/Moderate Total	0	0.0%	0	0.0%	2	25.0%	156	23.6%
Middle	6	75.0%	502	76.1%	2	25.0%	135	20.5%
Upper	2	25.0%	158	23.9%	4	50.0%	369	55.9%
Unknown	0	0.0%	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%	660	100.0%	8	100.0%	660	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	5.0%	117	3.0%	6	15.0%	301	7.8%
Moderate	5	12.5%	245	6.3%	12	30.0%	992	25.7%
Low/Moderate Total	7	17.5%	362	9.4%	18	45.0%	1,293	33.4%
Middle	25	62.5%	2,802	72.5%	8	20.0%	576	14.9%
Upper	8	20.0%	702	18.2%	14	35.0%	1,997	51.7%
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	40	100.0%	3,866	100.0%	40	100.0%	3,866	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 Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	1	0.4%	39	0.1%	18	7.2%	1,230	4.5%
Moderate	54	21.7%	4,540	16.8%	71	28.5%	5,990	22.1%
Low/Moderate Total	55	22.1%	4,579	16.9%	89	35.7%	7,220	26.7%
Middle	161	64.7%	18,107	66.8%	74	29.7%	8,047	29.7%
Upper	32	12.9%	4,274	15.8%	72	28.9%	10,548	38.9%
Unknown	1	0.4%	130	0.5%	14	5.6%	1,275	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	249	100.0%	27,090	100.0%	249	100.0%	27,090	100.0%
Refinance								
Low	0	0.0%	0	0.0%	9	6.3%	459	2.1%
Moderate	30	20.8%	2,672	12.2%	20	13.9%	1,494	6.8%
Low/Moderate Total	30	20.8%	2,672	12.2%	29	20.1%	1,953	8.9%
Middle	101	70.1%	12,598	57.7%	42	29.2%	4,214	19.3%
Upper	13	9.0%	6,552	30.0%	66	45.8%	9,647	44.2%
Unknown	0	0.0%	0	0.0%	7	4.9%	6,008	27.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	144	100.0%	21,822	100.0%	144	100.0%	21,822	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	5	7.9%	389	6.9%
Moderate	12	19.0%	1,099	19.5%	13	20.6%	1,033	18.3%
Low/Moderate Total	12	19.0%	1,099	19.5%	18	28.6%	1,422	25.2%
Middle	48	76.2%	4,125	73.3%	15	23.8%	1,183	21.0%
Upper	3	4.8%	414	7.3%	29	46.0%	2,948	52.3%
Unknown	0	0.0%	0	0.0%	1	1.6%	85	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	63	100.0%	5,638	100.0%	63	100.0%	5,638	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	343	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	100.0%	343	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%	343	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	343	100.0%	2	100.0%	343	100.0%
HMDA Totals								
Low	1	0.2%	39	0.1%	32	7.0%	2,078	3.8%
Moderate	98	21.4%	8,654	15.8%	104	22.7%	8,517	15.5%
Low/Moderate Total	99	21.6%	8,693	15.8%	136	29.7%	10,595	19.3%
Middle	310	67.7%	34,830	63.5%	131	28.6%	13,444	24.5%
Upper	48	10.5%	11,240	20.5%	167	36.5%	23,143	42.2%
Unknown	1	0.2%	130	0.2%	24	5.2%	7,711	14.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	458	100.0%	54,893	100.0%	458	100.0%	54,893	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 Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	7	21.2%	414	11.4%
Moderate	7	21.2%	529	14.5%	12	36.4%	1,230	33.8%
Low/Moderate Total	7	21.2%	529	14.5%	19	57.6%	1,644	45.1%
Middle	20	60.6%	2,029	55.7%	5	15.2%	592	16.2%
Upper	6	18.2%	1,086	29.8%	9	27.3%	1,408	38.6%
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	33	100.0%	3,644	100.0%	33	100.0%	3,644	100.0%
Refinance								
Low	0	0.0%	0	0.0%	2	16.7%	178	12.0%
Moderate	5	41.7%	573	38.7%	5	41.7%	644	43.5%
Low/Moderate Total	5	41.7%	573	38.7%	7	58.3%	822	55.5%
Middle	5	41.7%	544	36.7%	2	16.7%	207	14.0%
Upper	2	16.7%	365	24.6%	1	8.3%	169	11.4%
Unknown	0	0.0%	0	0.0%	2	16.7%	284	19.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,482	100.0%	12	100.0%	1,482	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	33.3%	105	25.9%
Moderate	3	50.0%	137	33.7%	1	16.7%	127	31.3%
Low/Moderate Total	3	50.0%	137	33.7%	3	50.0%	232	57.1%
Middle	2	33.3%	152	37.4%	0	0.0%	0	0.0%
Upper	1	16.7%	117	28.8%	3	50.0%	174	42.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	406	100.0%	6	100.0%	406	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	11	21.6%	697	12.6%
Moderate	15	29.4%	1,239	22.4%	18	35.3%	2,001	36.2%
Low/Moderate Total	15	29.4%	1,239	22.4%	29	56.9%	2,698	48.8%
Middle	27	52.9%	2,725	49.3%	7	13.7%	799	14.4%
Upper	9	17.6%	1,568	28.3%	13	25.5%	1,751	31.7%
Unknown	0	0.0%	0	0.0%	2	3.9%	284	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	5,532	100.0%	51	100.0%	5,532	100.0%

*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2017 WV Parkersburg-Vienna MSA #37620

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	8	11.8%	448	5.1%
Moderate	2	2.9%	85	1.0%	20	29.4%	2,107	24.0%
Low/Moderate Total	2	2.9%	85	1.0%	28	41.2%	2,555	29.2%
Middle	30	73.5%	6,340	74.6%	21	30.9%	2,787	31.8%
Upper	16	23.5%	2,136	24.4%	14	20.6%	2,174	24.8%
Unknown	0	0.0%	0	0.0%	5	7.4%	1,245	14.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	68	100.0%	8,761	100.0%	68	100.0%	8,761	100.0%
Refinance								
Low	0	0.0%	0	0.0%	5	13.2%	277	5.0%
Moderate	2	5.3%	96	1.7%	6	15.8%	431	7.8%
Low/Moderate Total	2	5.3%	96	1.7%	11	28.9%	708	12.8%
Middle	28	73.7%	3,804	88.6%	2	5.3%	186	3.4%
Upper	8	21.1%	1,645	29.7%	24	63.2%	4,485	80.9%
Unknown	0	0.0%	0	0.0%	1	2.6%	166	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	5,545	100.0%	38	100.0%	5,545	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	5.6%	74	5.8%
Moderate	0	0.0%	0	0.0%	5	27.8%	330	25.9%
Low/Moderate Total	0	0.0%	0	0.0%	6	33.3%	404	31.7%
Middle	12	66.7%	812	63.7%	4	22.2%	249	19.5%
Upper	6	33.3%	462	36.3%	7	38.9%	584	45.8%
Unknown	0	0.0%	0	0.0%	1	5.6%	37	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	1,274	100.0%	18	100.0%	1,274	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	14	11.3%	799	5.1%
Moderate	4	3.2%	181	1.2%	31	25.0%	2,868	18.4%
Low/Moderate Total	4	3.2%	181	1.2%	45	36.3%	3,667	23.5%
Middle	90	71.6%	11,158	71.6%	27	21.8%	3,222	20.7%
Upper	30	24.2%	4,243	27.2%	45	36.3%	7,243	46.5%
Unknown	0	0.0%	0	0.0%	7	5.6%	1,448	9.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	124	100.0%	15,580	100.0%	124	100.0%	15,580	100.0%

*Information based on 2013 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 Multi-State Huntington-Ashland MSA #26580

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	2	12.5%	160	9.6%
Moderate	3	18.8%	241	14.5%	5	31.3%	393	23.6%
Low/Moderate Total	3	18.8%	241	14.5%	7	43.8%	553	33.2%
Middle	9	56.3%	974	58.4%	3	18.8%	369	22.1%
Upper	4	25.0%	452	27.1%	4	25.0%	556	33.4%
Unknown	0	0.0%	0	0.0%	2	12.5%	189	11.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	1,667	100.0%	16	100.0%	1,667	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	16.7%	259	17.3%	2	16.7%	111	7.4%
Low/Moderate Total	2	16.7%	259	17.3%	2	16.7%	111	7.4%
Middle	8	66.7%	1,069	71.3%	3	23.0%	428	28.6%
Upper	2	16.7%	171	11.4%	6	50.0%	827	55.2%
Unknown	0	0.0%	0	0.0%	1	8.3%	133	8.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,499	100.0%	12	100.0%	1,499	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	3	17.6%	143	9.2%
Moderate	1	5.9%	63	4.1%	4	23.5%	382	24.7%
Low/Moderate Total	1	5.9%	63	4.1%	7	41.2%	525	33.9%
Middle	11	64.7%	1,148	74.2%	4	23.5%	348	22.5%
Upper	5	29.4%	336	21.7%	6	35.3%	674	43.6%
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	17	100.0%	1,547	100.0%	17	100.0%	1,547	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	5	11.1%	303	6.4%
Moderate	6	13.3%	563	11.9%	11	24.4%	886	18.8%
Low/Moderate Total	6	13.3%	563	11.9%	16	35.6%	1,189	25.2%
Middle	28	62.2%	3,191	67.7%	10	22.2%	1,145	24.3%
Upper	11	24.4%	959	20.3%	16	35.6%	2,057	43.6%
Unknown	0	0.0%	0	0.0%	3	6.7%	322	6.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	45	100.0%	4,713	100.0%	45	100.0%	4,713	100.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Non-metropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	15	9.0%	845	4.6%
Moderate	33	19.8%	2,743	14.9%	50	29.9%	4,094	22.2%
Low/Moderate Total	33	19.8%	2,743	14.9%	65	38.9%	4,939	26.8%
Middle	109	65.3%	12,597	68.2%	34	20.4%	3,581	19.4%
Upper	25	15.0%	3,122	16.9%	64	38.3%	9,599	52.0%
Unknown	0	0.0%	0	0.0%	4	2.4%	343	1.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	167	100.0%	18,462	100.0%	167	100.0%	18,462	100.0%
Refinance								
Low	0	0.0%	0	0.0%	6	4.4%	484	3.0%
Moderate	41	30.4%	5,799	35.9%	29	21.5%	2,311	14.3%
Low/Moderate Total	41	30.4%	5,799	35.9%	35	25.9%	2,795	17.3%
Middle	84	62.2%	9,091	56.3%	36	26.7%	3,440	21.3%
Upper	10	7.4%	1,269	7.9%	59	43.7%	8,595	53.2%
Unknown	0	0.0%	0	0.0%	5	3.7%	1,329	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	135	100.0%	16,159	100.0%	135	100.0%	16,159	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	2.2%	24	0.5%
Moderate	8	17.8%	640	14.4%	14	31.1%	887	19.9%
Low/Moderate Total	8	17.8%	640	14.4%	15	33.3%	911	20.5%
Middle	30	66.7%	3,208	72.1%	12	26.7%	1,071	24.1%
Upper	7	15.6%	601	13.5%	17	37.8%	2,422	54.4%
Unknown	0	0.0%	0	0.0%	1	2.2%	45	1.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	45	100.0%	4,449	100.0%	45	100.0%	4,449	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	880	90.7%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	880	90.7%	0	0.0%	0	0.0%
Middle	1	50.0%	90	9.3%	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%	970	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	970	100.0%	2	100.0%	970	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	22	6.3%	1,353	3.4%
Moderate	83	23.8%	10,062	25.1%	93	26.6%	7,292	18.2%
Low/Moderate Total	83	23.8%	10,062	25.1%	115	33.0%	8,645	21.6%
Middle	224	64.2%	24,986	62.4%	82	23.5%	8,092	20.2%
Upper	42	12.0%	4,992	12.5%	140	40.1%	20,616	51.5%
Unknown	0	0.0%	0	0.0%	12	3.4%	2,687	6.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	349	100.0%	40,040	100.0%	349	100.0%	40,040	100.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 OH Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	2	15.4%	138	7.5%
Moderate	1	7.7%	87	4.7%	4	30.8%	338	18.4%
Low/Moderate Total	1	7.7%	87	4.7%	6	46.2%	476	25.9%
Middle	10	76.9%	1,182	64.4%	4	30.8%	612	33.3%
Upper	2	15.4%	567	30.9%	2	15.4%	331	18.0%
Unknown	0	0.0%	0	0.0%	1	7.7%	417	22.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,836	100.0%	13	100.0%	1,836	100.0%
Refinance								
Low	0	0.0%	0	0.0%	2	20.0%	223	14.7%
Moderate	1	10.0%	116	7.6%	2	20.0%	171	11.2%
Low/Moderate Total	1	10.0%	116	7.6%	4	40.0%	394	25.9%
Middle	8	80.0%	1,318	86.7%	1	10.0%	112	7.4%
Upper	1	10.0%	87	5.7%	4	40.0%	899	59.1%
Unknown	0	0.0%	0	0.0%	1	10.0%	116	7.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,521	100.0%	10	100.0%	1,521	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	130	100.0%	2	100.0%	130	100.0%
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%	130	100.0%	2	100.0%	130	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals:								
Low	0	0.0%	0	0.0%	4	16.0%	361	10.4%
Moderate	2	8.0%	203	5.8%	6	24.0%	509	14.6%
Low/Moderate Total	2	8.0%	203	5.8%	10	40.0%	870	24.9%
Middle	20	80.0%	2,630	75.4%	7	28.0%	854	24.5%
Upper	3	12.0%	654	18.8%	6	24.0%	1,230	35.3%
Unknown	0	0.0%	0	0.0%	2	8.0%	533	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	3,487	100.0%	25	100.0%	3,487	100.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group :2016 WV Parkersburg-Vienna MSA #37620

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	2	3.8%	96	1.5%
Moderate	4	7.5%	406	6.2%	7	13.2%	496	7.6%
Low/Moderate Total	4	7.5%	406	6.2%	9	17.0%	592	9.0%
Middle	35	66.0%	4,351	66.4%	20	37.7%	2,208	33.7%
Upper	14	26.4%	1,792	27.4%	20	37.7%	3,364	51.4%
Unknown	0	0.0%	0	0.0%	4	7.5%	387	5.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	53	100.0%	6,549	100.0%	53	100.0%	6,549	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	2.5%	84	2.0%
Moderate	5	12.5%	225	5.4%	4	10.0%	315	7.6%
Low/Moderate Total	5	12.5%	225	5.4%	5	12.5%	399	9.6%
Middle	28	70.0%	2,930	70.3%	11	27.5%	713	17.1%
Upper	7	17.5%	1,010	24.2%	23	57.5%	2,887	69.3%
Unknown	0	0.0%	0	0.0%	1	2.5%	166	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	40	100.0%	4,165	100.0%	40	100.0%	4,165	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	8.3%	13	1.0%	3	25.0%	216	16.6%
Low/Moderate Total	1	8.3%	13	1.0%	3	25.0%	216	16.6%
Middle	10	83.3%	1,088	83.6%	1	8.3%	65	5.0%
Upper	1	8.3%	200	15.4%	7	58.3%	890	68.4%
Unknown	0	0.0%	0	0.0%	1	8.3%	130	10.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,301	100.0%	12	100.0%	1,301	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	3	2.9%	180	1.5%
Moderate	10	9.5%	644	5.4%	14	13.3%	1,027	8.5%
Low/Moderate Total	10	9.5%	644	5.4%	17	16.2%	1,207	10.0%
Middle	73	69.5%	8,369	69.7%	32	30.5%	2,984	24.8%
Upper	22	21.0%	3,002	25.0%	50	47.6%	7,141	59.4%
Unknown	0	0.0%	0	0.0%	6	5.7%	683	5.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	12,015	100.0%	105	100.0%	12,015	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	4	2.1%	1,293	4.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	53	27.6%	8,499	29.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	57	29.7%	9,792	33.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	113	58.9%	15,943	54.8%	12	70.8%	1,370	75.1%	0	0.0%	0	0.0%
Upper	19	9.9%	3,327	11.4%	5	29.4%	455	24.9%	0	0.0%	0	0.0%
Unknown	3	1.6%	55	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	122	63.5%	12,546	43.1%	14	82.4%	1,526	83.6%	0	0.0%	0	0.0%
Over \$1 Million	66	34.4%	16,007	55.0%	1	5.9%	79	4.3%	0	0.0%	0	0.0%
Not Known	4	2.1%	564	1.9%	2	11.8%	220	12.1%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	123	64.1%	5,424	18.6%	8	47.1%	265	14.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	33	17.2%	5,930	20.4%	8	47.1%	1,260	69.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	36	18.8%	17,763	61.0%	1	5.9%	300	16.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	192	100.0%	29,117	100.0%	17	100.0%	1,825	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	92	75.4%	3,812	30.4%	6	42.9%	141	9.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	16	13.1%	2,979	23.7%	7	50.0%	1,085	71.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	11.5%	5,755	45.9%	1	7.1%	300	19.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	122	100.0%	12,546	100.0%	14	100.0%	1,526	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2019 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	1	1.7%	225	2.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	19	32.8%	2,172	26.1%	7	50.0%	992	51.6%	0	0.0%	0	0.0%
Low/Moderate Total	20	34.5%	2,397	28.9%	7	50.0%	992	51.6%	0	0.0%	0	0.0%
Middle	26	44.8%	3,968	48.0%	6	42.9%	730	38.0%	0	0.0%	0	0.0%
Upper	12	20.7%	1,923	23.1%	1	7.1%	200	10.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	31	53.4%	2,497	30.1%	13	92.9%	1,641	85.4%	0	0.0%	0	0.0%
Over \$1 Million	25	43.1%	5,417	65.2%	1	7.1%	281	14.6%	0	0.0%	0	0.0%
Not Known	2	3.4%	394	4.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	31	53.4%	1,210	14.6%	7	50.0%	316	16.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	14	24.1%	2,225	26.8%	4	28.6%	665	34.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	22.4%	4,873	58.7%	3	21.4%	941	49.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	8,308	100.0%	14	100.0%	1,922	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	25	80.6%	925	37.0%	7	53.8%	316	19.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	9.7%	416	16.7%	4	30.8%	665	40.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	9.7%	1,156	46.3%	2	15.4%	660	40.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	31	100.0%	2,497	100.0%	13	100.0%	1,641	100.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

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

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

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

*Information based on Test data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	6	1.9%	1,321	2.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	92	29.0%	10,594	23.0%	7	12.3%	1,185	22.5%	0	0.0%	0	0.0%
Low/Moderate Total	98	30.9%	11,915	25.9%	7	12.3%	1,185	22.5%	0	0.0%	0	0.0%
Middle	166	52.4%	24,526	53.3%	30	52.0%	2,326	44.2%	0	0.0%	0	0.0%
Upper	50	15.8%	9,554	20.7%	20	35.1%	1,757	33.4%	0	0.0%	0	0.0%
Unknown	3	0.9%	61	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	182	57.4%	15,899	34.5%	50	87.7%	3,793	72.0%	0	0.0%	0	0.0%
Over \$1 Million	130	41.0%	29,543	64.1%	6	10.5%	1,455	27.6%	0	0.0%	0	0.0%
Not Known	5	1.6%	614	1.3%	1	1.8%	20	0.4%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	212	66.9%	9,751	21.2%	38	66.7%	1,587	30.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	45	14.2%	8,028	17.4%	15	26.3%	2,361	44.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	60	18.9%	28,277	61.4%	4	7.0%	1,320	25.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	317	100.0%	46,056	100.0%	57	100.0%	5,268	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	146	46.2%	5,695	12.4%	36	63.2%	1,467	27.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	6.3%	3,587	7.8%	13	22.9%	2,026	38.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	5.0%	6,617	14.4%	1	1.8%	300	5.7%	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	182	57.4%	15,899	34.5%	50	87.7%	3,793	72.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

Assessment Area/Group: 2018 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	1.0%	225	1.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	27	25.7%	6,158	30.3%	16	57.1%	3,597	67.4%	0	0.0%	0	0.0%
Low/Moderate Total	28	26.7%	6,383	31.4%	16	57.1%	3,597	67.4%	0	0.0%	0	0.0%
Middle	46	43.8%	8,349	41.0%	11	39.3%	1,575	29.5%	0	0.0%	0	0.0%
Upper	31	29.5%	5,621	27.6%	1	3.6%	165	3.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	51	48.6%	6,459	31.7%	20	71.4%	3,415	64.0%	0	0.0%	0	0.0%
Over \$1 Million	54	51.4%	13,894	68.3%	6	21.4%	1,787	33.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	2	7.1%	135	2.5%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	56	53.3%	2,723	13.4%	13	46.4%	670	12.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	19.0%	3,667	18.0%	7	25.0%	1,393	26.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	29	27.6%	13,963	68.6%	8	28.6%	3,274	61.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	105	100.0%	20,353	100.0%	28	100.0%	5,337	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	38	36.1%	1,664	8.2%	9	32.1%	442	8.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	5.7%	1,195	5.9%	6	21.4%	1,143	21.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	6.7%	3,600	17.7%	5	17.9%	1,830	34.3%	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	51	48.6%	6,459	31.7%	20	71.4%	3,415	64.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2018 and 2019 Lending Data

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

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

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

*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Non-metropolitan												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	0.4%	750	1.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	82	31.3%	10,144	25.8%	5	8.6%	530	9.4%	0	0.0%	0	0.0%
Low/Moderate Total	83	31.7%	10,894	27.7%	5	8.6%	530	9.4%	0	0.0%	0	0.0%
Middle	137	52.3%	16,518	42.0%	34	58.8%	3,205	56.7%	0	0.0%	0	0.0%
Upper	38	14.5%	10,987	27.9%	19	32.8%	1,917	33.9%	0	0.0%	0	0.0%
Unknown	4	1.5%	963	2.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	137	52.3%	10,309	26.2%	53	91.4%	4,477	79.2%	0	0.0%	0	0.0%
Over \$1 Million	121	46.2%	28,192	71.6%	5	8.6%	1,175	20.8%	0	0.0%	0	0.0%
Not Known	4	1.5%	861	2.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	170	64.9%	6,982	17.7%	36	62.1%	1,329	23.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	47	17.9%	7,242	18.4%	18	31.0%	2,987	52.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	45	17.2%	25,138	63.9%	4	6.9%	1,336	23.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	262	100.0%	39,362	100.0%	58	100.0%	5,652	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	110	80.3%	3,904	37.9%	35	66.0%	1,229	27.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	20	14.6%	2,881	27.9%	16	30.2%	2,662	59.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	5.1%	3,524	34.2%	2	3.8%	586	13.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	137	100.0%	10,309	100.0%	53	100.0%	4,477	100.0%	0	0.0%	0	0.0%

*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2017 OH Cincinnati MSA #17140												
Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	20.0%	1,379	12.6%	19	61.3%	3,341	60.7%	0	0.0%	0	0.0%
Low/Moderate Total	13	20.0%	1,379	12.6%	19	61.3%	3,341	60.7%	0	0.0%	0	0.0%
Middle	31	47.7%	4,741	43.3%	11	35.3%	2,001	36.3%	0	0.0%	0	0.0%
Upper	21	32.3%	4,829	44.1%	1	3.2%	165	3.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	32	49.2%	1,806	16.5%	29	93.5%	4,757	86.4%	0	0.0%	0	0.0%
Over \$1 Million	32	49.2%	8,714	79.6%	2	6.5%	750	13.6%	0	0.0%	0	0.0%
Not Known	1	1.5%	429	3.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	38	58.5%	1,599	14.6%	16	51.6%	966	17.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	13.8%	1,397	12.8%	7	22.0%	1,440	26.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	27.7%	7,953	72.6%	8	25.8%	3,101	56.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	10,949	100.0%	31	100.0%	5,507	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	29	90.6%	1,050	58.1%	16	55.2%	966	20.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	6.3%	356	19.7%	6	20.7%	1,190	25.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	3.1%	400	22.1%	7	24.1%	2,601	54.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	1,806	100.0%	29	100.0%	4,757	100.0%	0	0.0%	0	0.0%

*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

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

*Information based on 2015 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

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

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

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

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

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

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: Peoples Bank 2020 - 2016 and 2017 Lending Data

Assessment Area/Group: 2016 WV Parkersburg-Vienna MSA #37620

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%	#	%	\$ (000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	9.1%	100	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	9.1%	100	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	18	81.8%	2,951	92.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	9.1%	145	4.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	13	59.1%	1,042	32.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	9	40.9%	2,154	67.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	15	68.2%	741	23.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	13.6%	445	13.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	18.2%	2,010	62.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	3,196	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	11	54.6%	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%

*Information based on 2010 ACS data

APPENDIX E

DEMOGRAPHICS TABLES

Combined Demographics Report

Assessment Area(s): 2019 Multi-State Huntington-Ashland MSA #26580

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	9.0	3,310	5.3	1,462	44.2	14,362	23.0
Moderate-income	13	19.4	6,508	10.4	1,630	25.0	9,946	15.9
Middle-income	35	52.2	41,065	65.8	5,140	12.5	12,526	20.1
Upper-income	12	17.9	11,494	18.4	812	7.1	25,618	41
Unknown-income	1	1.5	75	0.1	44	58.7	0	0.0
Total Assessment Area	67	100.0	62,452	100.0	9,088	14.6	62,452	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,784	2,455	3.7	27.9	4,603	52.4	1,726	19.6
Moderate-income	13,703	6,327	9.5	46.2	5,120	37.4	2,256	16.5
Middle-income	68,371	43,901	66.0	64.2	15,907	23.3	8,563	12.5
Upper-income	20,382	13,780	20.7	67.6	4,502	22.1	2,100	10.3
Unknown-income	586	17	0.0	2.9	492	84.0	77	13.1
Total Assessment Area	111,826	66,480	100.0	59.4	30,624	27.4	14,722	13.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	933	12.0	802	11.6	121	16.5	10	8.6
Moderate-income	1,314	17.0	1,123	16.3	180	24.6	11	9.5
Middle-income	4,207	54.3	3,800	55.1	331	45.2	76	65.5
Upper-income	1,249	16.1	1,138	16.5	93	12.7	18	15.5
Unknown-income	41	0.5	33	0.5	7	1.0	1	0.9
Total Assessment Area	7,744	100.0	6,896	100.0	732	100.0	116	100.0
	Percentage of Total Businesses:			89.0		9.5		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	2.0	3	2.0	0	0.0	0	0.0
Moderate-income	8	5.3	8	5.3	0	0.0	0	0.0
Middle-income	123	80.9	122	80.8	1	100.0	0	0.0
Upper-income	18	11.8	18	11.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	152	100.0	151	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report

Assessment Area(s): 2019 OH Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	1,933	1.0	694	35.9	46,522	23.8
Moderate-income	43	24.3	39,130	20.0	9,309	23.8	35,343	18.1
Middle-income	113	63.8	136,755	70.1	17,086	12.5	40,955	21.0
Upper-income	15	8.5	17,114	8.8	1,334	7.8	72,389	37.1
Unknown-income	2	1.1	277	0.1	143	51.6	0	0.0
Total Assessment Area	177	100.0	195,209	100.0	28,566	14.6	195,209	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,224	1,575	0.8	30.1	2,655	50.8	994	19.0
Moderate-income	74,144	37,616	18.3	50.7	26,070	35.2	10,458	14.1
Middle-income	227,330	147,759	71.7	65.0	51,535	22.7	28,036	12.3
Upper-income	27,629	18,848	9.2	68.2	6,413	23.2	2,368	8.6
Unknown-income	2,299	151	0.1	6.6	1,854	80.6	294	12.8
Total Assessment Area	336,626	205,949	100.0	61.2	88,527	26.3	42,150	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	563	2.2	489	2.1	61	2.9	13	2.4
Moderate-income	6,038	23.2	5,322	22.8	602	28.5	114	20.7
Middle-income	16,625	63.9	14,990	64.2	1,254	59.5	381	69.0
Upper-income	2,501	9.6	2,289	9.8	172	8.2	40	7.2
Unknown-income	299	1.1	275	1.2	20	0.9	4	0.7
Total Assessment Area	26,026	100.0	23,365	100.0	2,109	100.0	552	100.0
	Percentage of Total Businesses:			89.8	8.1			2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.2	4	0.2	0	0.0	0	0.0
Moderate-income	186	10.5	186	10.6	0	0.0	0	0.0
Middle-income	1,418	79.8	1,406	79.8	9	81.8	3	100.0
Upper-income	168	9.5	166	9.4	2	18.2	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	1,777	100.0	1,763	100.0	11	100.0	3	100.0
	Percentage of Total Farms:			99.2	.6			.2

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report

Assessment Area(s): 2019 OH Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	41	13.5	23,863	7.5	10,551	44.2	72,468	22.8
Moderate-income	73	24.0	59,664	18.7	10,291	17.2	50,319	15.8
Middle-income	101	33.2	116,765	36.7	9,406	8.1	61,372	19.3
Upper-income	84	27.6	117,430	36.9	3,882	3.3	134,096	42.1
Unknown-income	5	1.6	533	0.2	271	50.8	0	0.0
Total Assessment Area	304	100.0	318,255	100.0	34,401	10.8	318,255	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	61,695	11,829	3.7	19.2	34,988	56.7	14,878	24.1
Moderate-income	121,637	54,646	17.0	44.9	51,684	42.5	15,307	12.6
Middle-income	199,380	123,732	38.5	62.1	57,739	29.0	17,909	9.0
Upper-income	176,595	130,896	40.7	74.1	34,717	19.7	10,982	6.2
Unknown-income	1,758	305	0.1	17.3	945	53.8	508	28.9
Total Assessment Area	561,065	321,408	100.0	57.3	180,073	32.1	59,584	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	3,306	5.9	2,912	5.8	370	6.8	24	4.2
Moderate-income	10,908	19.3	9,580	19.0	1,247	22.9	81	14.3
Middle-income	18,113	32.1	16,353	32.4	1,584	29.1	176	31.0
Upper-income	23,646	41.9	21,263	42.1	2,100	38.6	283	49.9
Unknown-income	515	0.9	378	0.7	134	2.5	3	0.5
Total Assessment Area	56,488	100.0	50,486	100.0	5,435	100.0	567	100.0
	Percentage of Total Businesses:			89.4		9.6		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	12	1.8	11	1.7	1	9.1	0	0.0
Moderate-income	148	22.0	146	22.2	1	9.1	1	33.3
Middle-income	300	44.6	294	44.7	4	36.4	2	66.7
Upper-income	210	31.3	205	31.2	5	45.5	0	0.0
Unknown-income	2	0.3	2	0.3	0	0.0	0	0.0
Total Assessment Area	672	100.0	658	100.0	11	100.0	3	100.0
	Percentage of Total Farms:			97.9		1.6		.4

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report

Assessment Area(s): 2019 WV Parkersburg-Vienna MSA #37620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,781	20.5
Moderate-income	5	19.2	2,099	9.0	524	25.0	3,997	17.1
Middle-income	15	57.7	15,993	68.6	2,196	13.7	4,732	20.3
Upper-income	6	23.1	5,233	22.4	329	6.3	9,815	42.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26	100.0	23,325	100.0	3,049	13.1	23,325	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,461	2,186	8.5	49.0	1,561	35.0	714	16.0
Middle-income	27,667	17,374	67.4	62.8	7,446	26.9	2,847	10.3
Upper-income	8,137	6,231	24.2	76.6	1,394	17.1	512	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,265	25,791	100.0	64.1	10,401	25.8	4,073	10.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	319	11.4	281	11.1	38	15.0	0	0.0
Middle-income	1,945	69.3	1,746	69.1	182	71.9	17	68.0
Upper-income	542	19.3	501	19.8	33	13.0	8	32.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,806	100.0	2,528	100.0	253	100.0	25	100.0
	Percentage of Total Businesses:			90.1	9.0			.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	35	85.4	35	85.4	0	0.0	0	0.0
Upper-income	6	14.6	6	14.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	41	100.0	41	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0	.0			.0

2019 FFIEC Census Data and 2019 D&B Information

Combined Demographics Report

Assessment Area(s): 2018 Multi-State Huntington Ashland MSA #26580

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	9.0	3,310	5.3	1,462	44.2	14,511	23.2
Moderate-income	13	19.4	6,508	10.4	1,630	25.0	10,032	16.1
Middle-income	36	53.7	41,973	67.2	5,203	12.4	12,574	20.1
Upper-income	11	16.4	10,586	17.0	749	7.1	25,335	40.6
Unknown-income	1	1.5	75	0.1	44	58.7	0	0.0
Total Assessment Area	67	100.0	62,452	100.0	9,088	14.6	62,452	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,784	2,455	3.7	27.9	4,603	52.4	1,726	19.6
Moderate-income	13,703	6,327	9.5	46.2	5,120	37.4	2,256	16.5
Middle-income	69,963	45,099	67.8	64.5	16,021	22.9	8,843	12.6
Upper-income	18,790	12,582	18.9	67.0	4,388	23.4	1,820	9.7
Unknown-income	586	17	0.0	2.9	492	84.0	77	13.1
Total Assessment Area	111,826	66,480	100.0	59.4	30,624	27.4	14,722	13.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	954	11.8	812	11.3	129	17.2	13	9.0
Moderate-income	1,351	16.7	1,158	16.1	179	23.9	14	9.7
Middle-income	4,435	54.9	3,997	55.7	341	45.5	97	66.9
Upper-income	1,293	16.0	1,181	16.5	92	12.3	20	13.8
Unknown-income	38	0.5	29	0.4	8	1.1	1	0.7
Total Assessment Area	8,071	100.0	7,177	100.0	749	100.0	145	100.0
	Percentage of Total Businesses:			88.9		9.3		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.3	2	1.3	0	0.0	0	0.0
Moderate-income	8	5.2	8	5.2	0	0.0	0	0.0
Middle-income	131	84.5	130	84.4	1	100.0	0	0.0
Upper-income	14	9.0	14	9.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	155	100.0	154	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.4		.6		.0

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

Assessment Area(s): 2018 OH Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	1,933	1.0	694	35.9	46,946	24.0
Moderate-income	49	27.7	44,212	22.6	10,168	23.0	35,639	18.3
Middle-income	108	61.0	132,706	68.0	16,345	12.3	41,049	21.0
Upper-income	14	7.9	16,081	8.2	1,216	7.6	71,575	36.7
Unknown-income	2	1.1	277	0.1	143	51.6	0	0.0
Total Assessment Area	177	100.0	195,209	100.0	28,566	14.6	195,209	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,224	1,575	0.8	30.1	2,655	50.8	994	19.0
Moderate-income	83,361	42,777	20.8	51.3	28,799	34.5	11,785	14.1
Middle-income	219,639	143,642	69.7	65.4	49,154	22.4	26,843	12.2
Upper-income	26,103	17,804	8.6	68.2	6,065	23.2	2,234	8.6
Unknown-income	2,299	151	0.1	6.6	1,854	80.6	294	12.8
Total Assessment Area	336,626	205,949	100.0	61.2	88,527	26.3	42,150	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	553	2.1	477	2.0	59	2.7	17	2.5
Moderate-income	6,850	25.7	6,014	25.3	667	31.1	169	25.0
Middle-income	16,443	61.8	14,763	62.1	1,237	57.6	443	65.4
Upper-income	2,463	9.3	2,257	9.5	163	7.6	43	6.4
Unknown-income	297	1.1	271	1.1	21	1.0	5	0.7
Total Assessment Area	26,606	100.0	23,782	100.0	2,147	100.0	677	100.0
	Percentage of Total Businesses:			89.4			8.1	2.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.2	4	0.2	0	0.0	0	0.0
Moderate-income	232	12.5	229	12.5	2	15.4	1	20.0
Middle-income	1,464	79.0	1,450	79.0	10	76.9	4	80.0
Upper-income	153	8.3	152	8.3	1	7.7	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	1,854	100.0	1,836	100.0	13	100.0	5	100.0
	Percentage of Total Farms:			99.0			.7	.3

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

Assessment Area(s): 2018 OH Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	43	14.1	25,082	7.9	10,861	43.3	73,218	23.0
Moderate-income	76	25.0	63,443	19.9	10,612	16.7	50,792	16.0
Middle-income	100	32.9	118,891	37.4	9,039	7.6	61,518	19.3
Upper-income	80	26.3	110,306	34.7	3,618	3.3	132,727	41.7
Unknown-income	5	1.6	533	0.2	271	50.8	0	0.0
Total Assessment Area	304	100.0	318,255	100.0	34,401	10.8	318,255	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	63,588	12,935	4.0	20.3	35,604	56.0	15,049	23.7
Moderate-income	130,329	57,766	18.0	44.3	56,392	43.3	16,171	12.4
Middle-income	199,100	127,721	39.7	64.1	53,812	27.0	17,567	8.8
Upper-income	166,290	122,681	38.2	73.8	33,320	20.0	10,289	6.2
Unknown-income	1,758	305	0.1	17.3	945	53.8	508	28.9
Total Assessment Area	561,065	321,408	100.0	57.3	180,073	32.1	59,584	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	3,380	6.0	2,936	5.9	406	7.3	38	5.5
Moderate-income	11,296	20.2	9,849	19.8	1,338	24.1	109	15.7
Middle-income	18,228	32.6	16,447	33.1	1,556	28.0	225	32.3
Upper-income	22,582	40.3	20,143	40.5	2,122	38.2	317	45.5
Unknown-income	511	0.9	374	0.8	130	2.3	7	1.0
Total Assessment Area	55,997	100.0	49,749	100.0	5,552	100.0	696	100.0
	Percentage of Total Businesses:			88.8		9.9		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	13	2.0	11	1.7	1	9.1	1	33.3
Moderate-income	154	23.1	153	23.5	1	9.1	0	0.0
Middle-income	318	47.7	311	47.7	5	45.5	2	66.7
Upper-income	179	26.9	175	26.8	4	36.4	0	0.0
Unknown-income	2	0.3	2	0.3	0	0.0	0	0.0
Total Assessment Area	666	100.0	652	100.0	11	100.0	3	100.0
	Percentage of Total Farms:			97.9		1.7		.5

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

Assessment Area(s): 2018 WV Parkersburg-Vienna MSA #37620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,781	20.5
Moderate-income	5	19.2	2,099	9.0	524	25.0	3,997	17.1
Middle-income	15	57.7	15,993	68.6	2,196	13.7	4,732	20.3
Upper-income	6	23.1	5,233	22.4	329	6.3	9,815	42.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26	100.0	23,325	100.0	3,049	13.1	23,325	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,461	2,186	8.5	49.0	1,561	35.0	714	16.0
Middle-income	27,667	17,374	67.4	62.8	7,446	26.9	2,847	10.3
Upper-income	8,137	6,231	24.2	76.6	1,394	17.1	512	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,265	25,791	100.0	64.1	10,401	25.8	4,073	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	325	11.3	287	11.1	38	14.7	0	0.0
Middle-income	1,986	69.1	1,779	68.8	186	72.1	21	72.4
Upper-income	562	19.6	520	20.1	34	13.2	8	27.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,873	100.0	2,586	100.0	258	100.0	29	100.0
	Percentage of Total Businesses:			90.0	9.0			1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	37	86.0	37	86.0	0	0.0	0	0.0
Upper-income	6	14.0	6	14.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	43	100.0	43	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0	.0			.0

2018 FFIEC Census Data and 2018 D&B Information

Combined Demographics Report

Assessment Area(s): 2017 Multi-State Huntington-Ashland MSA #26580

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	9.0	3,310	5.3	1,462	44.2	14,511	23.2
Moderate-income	13	19.4	6,508	10.4	1,630	25.0	10,032	16.1
Middle-income	36	53.7	41,973	67.2	5,203	12.4	12,574	20.1
Upper-income	11	16.4	10,586	17.0	749	7.1	25,335	40.6
Unknown-income	1	1.5	75	0.1	44	58.7	0	0.0
Total Assessment Area	67	100.0	62,452	100.0	9,088	14.6	62,452	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,784	2,455	3.7	27.9	4,603	52.4	1,726	19.6
Moderate-income	13,703	6,327	9.5	46.2	5,120	37.4	2,256	16.5
Middle-income	69,963	45,099	67.8	64.5	16,021	22.9	8,843	12.6
Upper-income	18,790	12,582	18.9	67.0	4,388	23.4	1,820	9.7
Unknown-income	586	17	0.0	2.9	492	84.0	77	13.1
Total Assessment Area	111,826	66,480	100.0	59.4	30,624	27.4	14,722	13.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	906	12.4	754	11.8	137	18.0	15	10.7
Moderate-income	1,181	16.2	995	15.6	173	22.8	13	9.3
Middle-income	3,978	54.7	3,541	55.5	340	44.7	97	69.3
Upper-income	1,185	16.3	1,068	16.7	104	13.7	13	9.3
Unknown-income	28	0.4	20	0.3	6	0.8	2	1.4
Total Assessment Area	7,278	100.0	6,378	100.0	760	100.0	140	100.0
	Percentage of Total Businesses:			87.6		10.4		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.6	1	0.6	0	0.0	0	0.0
Moderate-income	9	5.7	9	5.7	0	0.0	0	0.0
Middle-income	139	88.0	138	87.9	1	100.0	0	0.0
Upper-income	9	5.7	9	5.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	158	100.0	157	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.4		.6		.0

2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area(s): 2017 OH Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	2.0	1,777	1.0	623	35.1	39,263	23.2
Moderate-income	39	25.8	35,480	21.0	7,919	22.3	31,480	18.6
Middle-income	95	62.9	118,632	70.1	14,002	11.8	36,288	21.4
Upper-income	12	7.9	13,112	7.7	932	7.1	62,247	36.8
Unknown-income	2	1.3	277	0.2	143	51.6	0	0.0
Total Assessment Area	151	100.0	169,278	100.0	23,619	14.0	169,278	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,161	1,461	0.8	35.1	1,867	44.9	833	20.0
Moderate-income	67,142	34,224	19.2	51.0	23,442	34.9	9,476	14.1
Middle-income	195,065	127,828	71.8	65.5	43,416	22.3	23,821	12.2
Upper-income	21,345	14,477	8.1	67.8	5,116	24.0	1,752	8.2
Unknown-income	2,299	151	0.1	6.6	1,854	80.6	294	12.8
Total Assessment Area	290,012	178,141	100.0	61.4	75,695	26.1	36,176	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	207	1.0	172	0.9	28	1.5	7	1.3
Moderate-income	5,189	25.0	4,503	24.5	564	30.0	122	22.9
Middle-income	13,316	64.1	11,823	64.4	1,123	59.6	370	69.5
Upper-income	1,805	8.7	1,629	8.9	148	7.9	28	5.3
Unknown-income	249	1.2	224	1.2	20	1.1	5	0.9
Total Assessment Area	20,766	100.0	18,351	100.0	1,883	100.0	532	100.0
	Percentage of Total Businesses:			88.4		9.1		2.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.1	2	0.1	0	0.0	0	0.0
Moderate-income	178	10.9	177	11.0	1	8.3	0	0.0
Middle-income	1,317	80.9	1,307	80.9	10	83.3	0	0.0
Upper-income	131	8.0	130	8.0	1	8.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,628	100.0	1,616	100.0	12	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area(s): 2017 OH Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	21,091	17.0
Moderate-income	17	20.7	20,113	16.2	2,833	14.1	19,985	16.1
Middle-income	39	47.6	56,776	45.7	3,801	6.7	26,665	21.5
Upper-income	24	29.3	47,309	38.1	1,073	2.3	56,467	45.5
Unknown-income	2	2.4	10	0.0	0	0.0	0	0.0
Total Assessment Area	82	100.0	124,208	100.0	7,707	6.2	124,208	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	34,160	18,429	14.4	53.9	11,792	34.5	3,939	11.5
Middle-income	86,230	59,531	46.4	69.0	19,991	23.2	6,708	7.8
Upper-income	63,534	50,257	39.2	79.1	9,828	15.5	3,449	5.4
Unknown-income	15	7	0.0	46.7	8	53.3	0	0.0
Total Assessment Area	183,939	128,224	100.0	69.7	41,619	22.6	14,096	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2,183	15.1	1,947	15.0	202	15.8	34	20.0
Middle-income	6,500	45.0	5,847	45.0	568	44.5	85	50.0
Upper-income	5,762	39.9	5,207	40.0	505	39.6	50	29.4
Unknown-income	5	0.0	3	0.0	1	0.1	1	0.6
Total Assessment Area	14,450	100.0	13,004	100.0	1,276	100.0	170	100.0
	Percentage of Total Businesses:			90.0		8.8		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	119	29.2	119	29.4	0	0.0	0	0.0
Middle-income	227	55.6	226	55.8	1	33.3	0	0.0
Upper-income	62	15.2	60	14.8	2	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	408	100.0	405	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area(s): 2017 WV Parkersburg-Vienna MSA #37620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,781	20.5
Moderate-income	5	19.2	2,099	9.0	524	25.0	3,997	17.1
Middle-income	15	57.7	15,993	68.6	2,196	13.7	4,732	20.3
Upper-income	6	23.1	5,233	22.4	329	6.3	9,815	42.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26	100.0	23,325	100.0	3,049	13.1	23,325	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,461	2,186	8.5	49.0	1,561	35.0	714	16.0
Middle-income	27,667	17,374	67.4	62.8	7,446	26.9	2,847	10.3
Upper-income	8,137	6,231	24.2	76.6	1,394	17.1	512	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,265	25,791	100.0	64.1	10,401	25.8	4,073	10.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	312	12.4	267	12.0	44	16.5	1	3.6
Middle-income	1,745	69.2	1,545	69.3	182	68.4	18	64.3
Upper-income	466	18.5	417	18.7	40	15.0	9	32.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,523	100.0	2,229	100.0	266	100.0	28	100.0
Percentage of Total Businesses:					88.3		10.5	1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	29	85.3	29	85.3	0	0.0	0	0.0
Upper-income	5	14.7	5	14.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	34	100.0	34	100.0	0	.0	0	.0
Percentage of Total Farms:					100.0		.0	.0

2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area(s): 2016 Multi-State Huntington-Ashland MSA #26580

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	7.5	1,856	2.9	710	38.3	14,287	22.1
Moderate-income	18	26.9	10,401	16.1	2,649	25.5	11,880	18.4
Middle-income	33	49.3	39,604	61.2	4,888	12.3	13,214	20.4
Upper-income	11	16.4	12,811	19.8	918	7.2	25,291	39
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	67	100.0	64,672	100.0	9,165	14.2	64,672	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,623	1,293	1.9	23.0	3,112	55.3	1,218	21.7
Moderate-income	21,937	10,002	14.5	45.6	8,829	40.2	3,106	14.2
Middle-income	63,789	43,239	62.5	67.8	13,684	21.5	6,866	10.8
Upper-income	20,767	14,601	21.1	70.3	4,351	21.0	1,815	8.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	112,116	69,135	100.0	61.7	29,976	26.7	13,005	11.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	744	9.1	616	8.4	118	15.3	10	7.1
Moderate-income	1,932	23.5	1,660	22.7	237	30.7	35	25.0
Middle-income	3,796	46.2	3,442	47.1	270	35.0	84	60.0
Upper-income	1,746	21.2	1,589	21.7	146	18.9	11	7.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,218	100.0	7,307	100.0	771	100.0	140	100.0
	Percentage of Total Businesses:			88.9		9.4		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	14	7.7	14	7.7	0	0.0	0	0.0
Middle-income	141	77.5	140	77.3	1	100.0	0	0.0
Upper-income	27	14.8	27	14.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	182	100.0	181	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area(s): 2016 OH Non-metropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	2.0	1,067	0.6	419	39.3	39,288	22.8
Moderate-income	44	29.1	43,960	25.5	8,322	18.9	32,697	18.9
Middle-income	93	61.6	114,261	66.2	12,296	10.8	37,250	21.6
Upper-income	11	7.3	13,296	7.7	779	5.9	63,349	36.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	151	100.0	172,584	100.0	21,816	12.6	172,584	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,438	734	0.4	21.3	2,135	62.1	569	16.6
Moderate-income	80,542	45,202	24.5	56.1	24,268	30.1	11,072	13.7
Middle-income	184,316	123,515	66.9	67.0	40,572	22.0	20,229	11.0
Upper-income	21,604	15,176	8.2	70.2	4,111	19.0	2,317	10.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	289,900	184,627	100.0	63.7	71,086	24.5	34,187	11.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	248	1.1	223	1.1	22	1.2	3	0.6
Moderate-income	6,196	26.7	5,466	26.3	580	30.9	150	28.0
Middle-income	14,877	64.2	13,375	64.4	1,145	61.0	357	66.7
Upper-income	1,863	8.0	1,708	8.2	130	6.9	25	4.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23,184	100.0	20,772	100.0	1,877	100.0	535	100.0
	Percentage of Total Businesses:			89.6	8.1		2.3	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.1	0	0.0	1	9.1	0	0.0
Moderate-income	281	15.1	279	15.1	2	18.2	0	0.0
Middle-income	1,430	76.8	1,424	76.9	6	54.5	0	0.0
Upper-income	150	8.1	148	8.0	2	18.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,862	100.0	1,851	100.0	11	100.0	0	.0
	Percentage of Total Farms:			99.4	.6		.0	

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Restricted-FR

Assessment Area(s): 2016 OH Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	20,810	17.0
Moderate-income	13	15.9	13,681	11.2	2,383	17.4	20,395	16.7
Middle-income	45	54.9	65,392	53.6	4,147	6.3	26,773	21.9
Upper-income	23	28.0	43,004	35.2	877	2.0	54,107	44.3
Unknown-income	1	1.2	8	0.0	8	100.0	0	0.0
Total Assessment Area	82	100.0	122,085	100.0	7,415	6.1	122,085	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	22,444	11,979	9.3	53.4	7,770	34.6	2,695	12.0
Middle-income	97,943	69,296	54.0	70.8	19,907	20.3	8,740	8.9
Upper-income	57,216	46,950	36.6	82.1	7,136	12.5	3,130	5.5
Unknown-income	30	0	0.0	0.0	30	100.0	0	0.0
Total Assessment Area	177,633	128,225	100.0	72.2	34,843	19.6	14,565	8.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,751	10.7	1,522	10.2	206	16.3	23	13.0
Middle-income	8,322	51.0	7,648	51.4	578	45.7	96	54.2
Upper-income	6,247	38.3	5,707	38.4	482	38.1	58	32.8
Unknown-income	3	0.0	3	0.0	0	0.0	0	0.0
Total Assessment Area	16,323	100.0	14,880	100.0	1,266	100.0	177	100.0
	Percentage of Total Businesses:			91.2			7.8	1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	45	9.2	45	9.2	0	0.0	0	0.0
Middle-income	353	71.9	352	72.0	1	50.0	0	0.0
Upper-income	93	18.9	92	18.8	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	491	100.0	489	100.0	2	100.0	0	.0
	Percentage of Total Farms:			99.6			.4	.0

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area(s): 2016 WV Parkersburg-Vienna MSA #37620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,927	20.6
Moderate-income	5	19.2	3,346	14.0	983	29.4	3,944	16.5
Middle-income	17	65.4	17,308	72.3	1,684	9.7	5,596	23.4
Upper-income	4	15.4	3,280	13.7	282	8.6	9,467	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26	100.0	23,934	100.0	2,949	12.3	23,934	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,670	3,330	12.5	49.9	2,526	37.9	814	12.2
Middle-income	28,277	19,340	72.8	68.4	6,147	21.7	2,790	9.9
Upper-income	5,322	3,905	14.7	73.4	974	18.3	443	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,269	26,575	100.0	66.0	9,647	24.0	4,047	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	742	25.1	644	24.2	90	34.2	8	28.6
Middle-income	1,864	63.1	1,699	63.8	148	56.3	17	60.7
Upper-income	347	11.8	319	12.0	25	9.5	3	10.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,953	100.0	2,662	100.0	263	100.0	28	100.0
	Percentage of Total Businesses:			90.1	8.9			.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	5.3	2	5.3	0	0.0	0	0.0
Middle-income	35	92.1	35	92.1	0	0.0	0	0.0
Upper-income	1	2.6	1	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	38	100.0	38	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0	.0			.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F

FULL SCOPE PEER TABLES

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2018

2018 Multi-State Huntington Ashland MSA #26580

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	83	3.1%	7,885	2.2%	203	7.5%	14,081	3.8%
Moderate	206	7.6%	19,615	5.4%	500	18.4%	45,724	12.5%
<i>Low/Moderate Total</i>	<i>289</i>	<i>10.6%</i>	<i>27,500</i>	<i>7.5%</i>	<i>703</i>	<i>25.9%</i>	<i>59,805</i>	<i>16.3%</i>
Middle	1,799	66.3%	248,871	68.0%	652	24.0%	77,943	21.3%
Upper	623	22.9%	89,211	24.4%	977	36.0%	183,082	50.0%
Unknown	4	0.1%	626	0.2%	383	14.1%	45,378	12.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,715	100.0%	366,208	100.0%	2,715	100.0%	366,208	100.0%
Refinance								
Low	57	3.4%	5,282	2.5%	135	8.0%	9,260	4.4%
Moderate	126	7.4%	11,285	5.4%	251	14.8%	20,188	9.7%
<i>Low/Moderate Total</i>	<i>183</i>	<i>10.8%</i>	<i>16,567</i>	<i>7.9%</i>	<i>386</i>	<i>22.7%</i>	<i>29,448</i>	<i>14.1%</i>
Middle	1,173	69.1%	143,728	68.7%	384	22.6%	38,586	18.5%
Upper	333	19.6%	47,321	22.6%	785	46.2%	118,105	56.5%
Unknown	9	0.5%	1,510	0.7%	143	8.4%	22,987	11.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,698	100.0%	209,126	100.0%	1,698	100.0%	209,126	100.0%
Home Improvement								
Low	6	1.7%	213	1.1%	28	7.8%	1,019	5.1%
Moderate	23	6.4%	1,284	6.4%	55	15.3%	2,366	11.0%
<i>Low/Moderate Total</i>	<i>29</i>	<i>8.1%</i>	<i>1,497</i>	<i>7.5%</i>	<i>83</i>	<i>23.1%</i>	<i>3,385</i>	<i>17.0%</i>
Middle	244	67.8%	12,712	63.8%	76	21.1%	3,270	16.4%
Upper	87	24.2%	5,711	28.7%	186	51.7%	11,539	57.9%
Unknown	0	0.0%	0	0.0%	15	4.2%	1,726	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	360	100.0%	19,920	100.0%	360	100.0%	19,920	100.0%
Multi-Family								
Low	6	12.5%	5,306	18.3%	0	0.0%	0	0.0%
Moderate	5	10.4%	4,510	15.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>11</i>	<i>22.9%</i>	<i>9,816</i>	<i>33.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	22	45.8%	8,742	30.1%	1	2.1%	219	0.8%
Upper	9	18.8%	5,687	19.6%	7	14.6%	1,743	6.0%
Unknown	6	12.5%	4,775	16.5%	40	83.3%	27,058	93.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	29,020	100.0%	48	100.0%	29,020	100.0%
Other Purpose LOC								
Low	2	1.1%	85	0.8%	11	5.8%	674	6.7%
Moderate	12	6.3%	438	4.2%	41	21.6%	1,694	16.8%
<i>Low/Moderate Total</i>	<i>14</i>	<i>7.4%</i>	<i>523</i>	<i>5.1%</i>	<i>52</i>	<i>27.4%</i>	<i>2,368</i>	<i>23.4%</i>
Middle	125	65.8%	7,143	70.7%	40	21.1%	1,616	16.0%
Upper	51	26.8%	2,447	24.2%	97	51.1%	6,046	59.8%
Unknown	0	0.0%	0	0.0%	1	0.5%	73	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	190	100.0%	10,103	100.0%	190	100.0%	10,103	100.0%
Other Purpose Closed/Exempt								
Low	3	2.9%	202	3.0%	20	19.0%	1,085	16.2%
Moderate	8	7.6%	353	5.3%	22	21.0%	1,196	17.9%

<i>Low/Moderate Total</i>	11	10.3%	335	8.3%	42	40.0%	1,381	34.1%
Middle	75	71.4%	4,758	71.2%	23	21.9%	1,312	19.6%
Upper	19	18.1%	1,373	20.5%	37	35.2%	2,898	43.3%
Unknown	0	0.0%	0	0.0%	3	2.9%	195	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	105	100.0%	6,686	100.0%	105	100.0%	6,686	100.0%
NA Purpose								
Low	4	3.1%	258	2.2%	0	0.0%	0	0.0%
Moderate	19	14.7%	1,091	9.2%	3	2.3%	148	1.2%
<i>Low/Moderate Total</i>	23	17.8%	1,349	11.3%	3	2.3%	148	1.2%
Middle	88	68.2%	8,941	75.0%	6	4.7%	686	5.3%
Upper	18	14.0%	1,628	13.7%	2	1.6%	318	2.7%
Unknown	0	0.0%	0	0.0%	118	91.5%	10,756	90.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	129	100.0%	11,918	100.0%	129	100.0%	11,918	100.0%
HMDA Totals								
Low	161	3.1%	19,231	2.9%	397	7.6%	26,119	4.0%
Moderate	399	7.6%	38,566	5.9%	872	16.6%	71,316	10.9%
<i>Low/Moderate Total</i>	560	10.7%	57,797	8.8%	1,269	24.2%	97,435	14.9%
Middle	3,526	67.2%	434,895	66.6%	1,182	22.5%	123,642	18.9%
Upper	1,140	21.7%	153,378	23.5%	2,091	39.9%	323,731	49.6%
Unknown	19	0.4%	6,911	1.1%	703	13.4%	108,173	16.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5,245	100.0%	652,981	100.0%	5,245	100.0%	652,981	100.0%

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2018

2018 OH Non-metropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	31	0.4 %	1,950	0.2 %	625	7.8 %	46,938	4.4 %
Moderate	1,672	20.8 %	178,649	16.8 %	1,922	23.9 %	193,344	18.2 %
Low/Moderate Total	1,703	21.2 %	180,599	17.0 %	2,547	31.7 %	240,282	22.6 %
Middle	5,452	67.9 %	741,042	69.6 %	1,965	24.5 %	251,787	23.6 %
Upper	871	10.8 %	142,029	13.3 %	2,346	29.2 %	429,009	40.3 %
Unknown	7	0.1 %	1,163	0.1 %	1,175	14.6 %	143,755	13.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	8,033	100.0 %	1,064,833	100.0 %	8,033	100.0 %	1,064,833	100.0 %
Refinance								
Low	14	0.3 %	942	0.2 %	437	10.3 %	30,283	6.2 %
Moderate	764	18.1 %	72,416	14.7 %	899	21.3 %	79,116	16.1 %
Low/Moderate Total	778	18.4 %	73,358	14.9 %	1,336	31.6 %	109,399	22.2 %
Middle	2,979	70.5 %	357,333	72.6 %	990	23.4 %	106,327	21.6 %
Upper	461	10.9 %	60,110	12.2 %	1,543	36.5 %	229,041	46.6 %
Unknown	6	0.1 %	1,208	0.2 %	355	8.4 %	47,242	9.6 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	4,224	100.0 %	492,009	100.0 %	4,224	100.0 %	492,009	100.0 %
Home Improvement								
Low	7	0.6 %	526	0.8 %	104	9.1 %	4,125	6.7 %
Moderate	220	19.1 %	10,833	17.5 %	226	19.7 %	11,086	17.9 %
Low/Moderate Total	227	19.8 %	11,359	18.3 %	330	28.7 %	15,211	24.6 %
Middle	786	68.4 %	42,610	68.8 %	273	23.8 %	14,237	23.0 %
Upper	136	11.8 %	7,982	12.9 %	513	44.6 %	30,110	48.6 %
Unknown	0	0.0 %	0	0.0 %	33	2.9 %	2,393	3.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	1,149	100.0 %	61,951	100.0 %	1,149	100.0 %	61,951	100.0 %
Multi-Family								
Low	2	4.2 %	1,717	2.7 %	1	2.1 %	62	0.1 %
Moderate	16	33.3 %	40,653	63.1 %	0	0.0 %	0	0.0 %
Low/Moderate Total	18	37.5 %	42,370	65.7 %	1	2.1 %	62	0.1 %
Middle	27	56.3 %	10,305	16.0 %	2	4.2 %	391	0.6 %
Upper	2	4.2 %	9,773	15.2 %	2	4.2 %	504	0.8 %
Unknown	1	2.1 %	2,000	3.1 %	43	89.6 %	63,491	98.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	48	100.0 %	64,448	100.0 %	48	100.0 %	64,448	100.0 %
Other Purpose LOC								
Low	3	0.4 %	121	0.3 %	81	10.9 %	3,390	7.8 %
Moderate	110	14.8 %	5,523	12.8 %	122	16.4 %	6,039	14.0 %
Low/Moderate Total	113	15.2 %	5,644	13.1 %	203	27.3 %	9,429	21.8 %
Middle	535	72.0 %	32,090	74.2 %	196	26.4 %	11,999	27.8 %
Upper	95	12.8 %	5,491	12.7 %	332	44.7 %	21,050	48.7 %
Unknown	0	0.0 %	0	0.0 %	12	1.6 %	747	1.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	743	100.0 %	43,225	100.0 %	743	100.0 %	43,225	100.0 %
Other Purpose Closed/Exempt								
Low	1	0.3 %	42	0.2 %	41	12.9 %	1,888	8.9 %
Moderate	70	22.0 %	3,875	18.3 %	78	24.5 %	4,378	20.7 %

Low/Moderate Total	71	22.3 %	3,917	18.5 %	119	37.4 %	6,266	29.6 %
Middle	210	66.0 %	14,310	67.7 %	78	24.5 %	4,751	22.5 %
Upper	36	11.3 %	2,883	13.6 %	109	34.3 %	9,010	42.6 %
Unknown	1	0.3 %	28	0.1 %	12	3.8 %	1,111	5.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	318	100.0 %	21,138	100.0 %	318	100.0 %	21,138	100.0 %
NA Purpose								
Low	1	0.3 %	114	0.5 %	3	1.0 %	270	1.1 %
Moderate	72	23.4 %	4,497	17.9 %	4	1.3 %	148	0.6 %
Low/Moderate Total	73	23.7 %	4,611	18.3 %	7	2.3 %	418	1.7 %
Middle	208	67.5 %	18,119	72.1 %	4	1.3 %	508	2.0 %
Upper	27	8.8 %	2,414	9.6 %	6	1.9 %	627	2.5 %
Unknown	0	0.0 %	0	0.0 %	291	94.5 %	23,591	93.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	308	100.0 %	25,144	100.0 %	308	100.0 %	25,144	100.0 %
HMDA Totals								
Low	59	0.4 %	5,412	0.3 %	1,292	8.7 %	86,956	4.9 %
Moderate	2,924	19.7 %	316,446	17.9 %	3,251	21.9 %	294,111	16.6 %
Low/Moderate Total	2,983	20.1 %	321,858	18.2 %	4,543	30.6 %	381,067	21.5 %
Middle	10,197	68.8 %	1,215,809	68.6 %	3,508	23.7 %	390,000	22.0 %
Upper	1,628	11.0 %	230,682	13.0 %	4,851	32.7 %	719,351	40.6 %
Unknown	15	0.1 %	4,399	0.2 %	1,921	13.0 %	282,330	15.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	14,823	100.0 %	1,772,748	100.0 %	14,823	100.0 %	1,772,748	100.0 %

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2018

2018 OH Cincinnati MSA #17140

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	723	2.8 %	99,322	1.9 %	2,357	9.1 %	240,303	4.7 %
Moderate	4,329	16.8 %	572,661	11.1 %	5,463	21.2 %	742,581	14.4 %
<i>Low/Moderate Total</i>	<i>5,052</i>	<i>19.6 %</i>	<i>671,983</i>	<i>13.1 %</i>	<i>7,820</i>	<i>30.3 %</i>	<i>982,884</i>	<i>19.1 %</i>
Middle	10,589	41.0 %	1,864,184	36.2 %	5,131	19.9 %	916,303	17.8 %
Upper	10,137	39.3 %	2,605,777	50.6 %	9,287	36.0 %	2,639,230	51.3 %
Unknown	26	0.1 %	6,158	0.1 %	3,566	13.8 %	609,685	11.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	25,804	100.0 %	5,148,102	100.0 %	25,804	100.0 %	5,148,102	100.0 %
Refinance								
Low	305	2.9 %	33,016	1.9 %	1,107	10.4 %	91,578	5.4 %
Moderate	1,528	14.4 %	169,820	10.0 %	1,927	18.2 %	208,434	12.3 %
<i>Low/Moderate Total</i>	<i>1,833</i>	<i>17.3 %</i>	<i>202,836</i>	<i>12.0 %</i>	<i>3,034</i>	<i>28.6 %</i>	<i>300,012</i>	<i>17.7 %</i>
Middle	4,110	38.7 %	549,165	32.4 %	2,318	21.8 %	306,350	18.1 %
Upper	4,668	44.0 %	940,951	55.5 %	4,269	40.2 %	923,677	54.5 %
Unknown	5	0.0 %	1,167	0.1 %	995	9.4 %	164,080	9.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	10,616	100.0 %	1,694,119	100.0 %	10,616	100.0 %	1,694,119	100.0 %
Home Improvement								
Low	180	5.4 %	5,230	2.5 %	325	9.8 %	9,402	4.6 %
Moderate	522	15.7 %	19,213	9.3 %	606	18.2 %	25,830	12.5 %
<i>Low/Moderate Total</i>	<i>702</i>	<i>21.1 %</i>	<i>24,443</i>	<i>11.9 %</i>	<i>931</i>	<i>28.0 %</i>	<i>35,232</i>	<i>17.1 %</i>
Middle	1,155	34.8 %	65,728	31.9 %	676	20.4 %	33,153	16.1 %
Upper	1,461	44.0 %	115,840	56.2 %	1,581	47.6 %	124,703	60.5 %
Unknown	3	0.1 %	79	0.0 %	133	4.0 %	13,002	6.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	3,321	100.0 %	206,090	100.0 %	3,321	100.0 %	206,090	100.0 %
Multi-Family								
Low	47	17.8 %	61,494	9.5 %	0	0.0 %	0	0.0 %
Moderate	89	33.7 %	128,728	19.9 %	1	0.4 %	200	0.0 %
<i>Low/Moderate Total</i>	<i>136</i>	<i>51.5 %</i>	<i>190,222</i>	<i>29.5 %</i>	<i>1</i>	<i>0.4 %</i>	<i>200</i>	<i>0.0 %</i>
Middle	78	29.5 %	224,733	34.8 %	0	0.0 %	0	0.0 %
Upper	47	17.8 %	224,440	34.8 %	6	2.3 %	2,744	0.4 %
Unknown	3	1.1 %	6,462	1.0 %	257	97.3 %	642,913	99.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	264	100.0 %	645,857	100.0 %	264	100.0 %	645,857	100.0 %
Other Purpose LOC								
Low	42	2.0 %	2,281	1.4 %	174	8.3 %	7,961	4.9 %
Moderate	211	10.0 %	11,084	6.8 %	322	15.3 %	16,565	10.1 %
<i>Low/Moderate Total</i>	<i>253</i>	<i>12.0 %</i>	<i>13,365</i>	<i>8.2 %</i>	<i>496</i>	<i>23.6 %</i>	<i>24,526</i>	<i>15.0 %</i>
Middle	734	34.9 %	46,691	28.5 %	451	21.4 %	26,965	16.5 %
Upper	1,114	53.0 %	103,291	63.1 %	1,095	52.1 %	107,939	66.0 %
Unknown	2	0.1 %	254	0.2 %	61	2.9 %	4,171	2.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	2,103	100.0 %	163,601	100.0 %	2,103	100.0 %	163,601	100.0 %
Other Purpose Closed/Exempt								
Low	25	4.0 %	2,107	2.9 %	64	10.2 %	3,539	4.8 %
Moderate	95	15.1 %	9,554	13.0 %	112	17.8 %	7,150	9.7 %

<i>Low/Moderate Total</i>	120	19.0 %	11,661	13.9 %	176	27.9 %	10,689	14.6 %
Middle	227	36.0 %	18,518	25.3 %	129	20.5 %	15,658	21.4 %
Upper	282	44.8 %	43,140	58.8 %	303	48.1 %	43,776	59.7 %
Unknown	1	0.2 %	15	0.0 %	22	3.5 %	3,211	4.4 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	630	100.0 %	73,334	100.0 %	630	100.0 %	73,334	100.0 %
NA Purpose								
Low	78	6.9 %	6,706	4.9 %	40	3.5 %	2,655	1.9 %
Moderate	292	25.7 %	25,545	18.5 %	16	1.4 %	1,488	1.1 %
<i>Low/Moderate Total</i>	370	32.6 %	32,251	23.4 %	56	4.9 %	4,143	3.0 %
Middle	423	37.3 %	46,006	33.4 %	15	1.3 %	938	0.7 %
Upper	341	30.1 %	59,457	43.2 %	14	1.2 %	1,659	1.2 %
Unknown	0	0.0 %	0	0.0 %	1,049	92.5 %	130,974	95.1 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	1,134	100.0 %	137,714	100.0 %	1,134	100.0 %	137,714	100.0 %
HMDA Totals								
Low	1,400	3.2 %	210,156	2.6 %	4,067	9.3 %	355,438	4.4 %
Moderate	7,066	16.1 %	936,605	11.6 %	8,447	19.3 %	1,002,248	12.4 %
<i>Low/Moderate Total</i>	8,466	19.3 %	1,146,761	14.2 %	12,514	28.5 %	1,357,686	16.8 %
Middle	17,316	39.5 %	2,815,025	34.9 %	8,720	19.9 %	1,299,367	16.1 %
Upper	18,050	41.1 %	4,092,896	50.7 %	16,555	37.7 %	3,843,728	47.6 %
Unknown	40	0.1 %	14,135	0.2 %	6,083	13.9 %	1,568,036	19.4 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	43,872	100.0 %	8,068,817	100.0 %	43,872	100.0 %	8,068,817	100.0 %

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2018

2018 WV Parkersburg-Vienna MSA #37620

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0 %	0	0.0 %	66	7.1 %	4,344	3.4 %
Moderate	62	6.7 %	4,721	3.7 %	158	17.1 %	14,473	11.2 %
Low/Moderate Total	62	6.7 %	4,721	3.7 %	224	24.2 %	18,817	14.6 %
Middle	592	64.1 %	81,827	63.3 %	229	24.8 %	27,147	21.0 %
Upper	270	29.2 %	42,753	33.1 %	396	42.9 %	72,143	55.8 %
Unknown	0	0.0 %	0	0.0 %	75	8.1 %	11,194	8.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	924	100.0 %	129,301	100.0 %	924	100.0 %	129,301	100.0 %
Refinance								
Low	0	0.0 %	0	0.0 %	48	9.7 %	3,020	5.3 %
Moderate	27	5.4 %	1,912	3.4 %	70	14.1 %	6,329	11.1 %
Low/Moderate Total	27	5.4 %	1,912	3.4 %	118	23.7 %	9,349	16.4 %
Middle	330	66.4 %	37,295	65.4 %	108	21.7 %	9,307	16.3 %
Upper	140	28.2 %	17,793	31.2 %	233	46.9 %	32,290	56.6 %
Unknown	0	0.0 %	0	0.0 %	38	7.6 %	6,054	10.6 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	497	100.0 %	57,000	100.0 %	497	100.0 %	57,000	100.0 %
Home Improvement								
Low	0	0.0 %	0	0.0 %	4	4.0 %	168	3.2 %
Moderate	5	5.0 %	166	3.2 %	14	14.0 %	645	12.3 %
Low/Moderate Total	5	5.0 %	166	3.2 %	18	18.0 %	813	15.5 %
Middle	67	67.0 %	3,530	67.3 %	26	26.0 %	1,043	19.9 %
Upper	28	28.0 %	1,547	29.5 %	54	54.0 %	3,183	60.7 %
Unknown	0	0.0 %	0	0.0 %	2	2.0 %	204	3.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	100	100.0 %	5,243	100.0 %	100	100.0 %	5,243	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	7	63.6 %	10,011	65.6 %	0	0.0 %	0	0.0 %
Upper	4	36.4 %	5,249	34.4 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	11	100.0 %	15,260	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	11	100.0 %	15,260	100.0 %	11	100.0 %	15,260	100.0 %
Other Purpose LOC								
Low	0	0.0 %	0	0.0 %	6	6.7 %	261	4.5 %
Moderate	7	7.9 %	258	4.5 %	19	21.3 %	843	14.6 %
Low/Moderate Total	7	7.9 %	258	4.5 %	25	28.1 %	1,104	19.1 %
Middle	60	67.4 %	3,975	68.9 %	26	29.2 %	1,663	28.8 %
Upper	22	24.7 %	1,533	26.6 %	38	42.7 %	2,999	52.0 %
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	89	100.0 %	5,766	100.0 %	89	100.0 %	5,766	100.0 %
Other Purpose Closed/Exempt								
Low	0	0.0 %	0	0.0 %	4	11.8 %	166	6.6 %
Moderate	1	2.9 %	53	2.1 %	7	20.6 %	714	28.2 %

<i>Low/Moderate Total</i>	1	2.9 %	33	2.1 %	11	32.4 %	880	34.7 %
Middle	28	82.4 %	2,029	80.1 %	10	29.4 %	697	27.5 %
Upper	5	14.7 %	452	17.8 %	13	38.2 %	957	37.8 %
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 %
<i>Total</i>	34	100.0 %	2,534	100.0 %	34	100.0 %	2,534	100.0 %
NA Purpose								
Low	0	0.0 %	0	0.0 %	1	4.3 %	50	2.6 %
Moderate	1	4.3 %	50	2.6 %	0	0.0 %	0	0.0 %
<i>Low/Moderate Total</i>	1	4.3 %	50	2.6 %	1	4.3 %	50	2.6 %
Middle	17	73.9 %	1,497	77.7 %	2	8.7 %	156	8.1 %
Upper	5	21.7 %	380	19.7 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	20	87.0 %	1,721	89.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	23	100.0 %	1,927	100.0 %	23	100.0 %	1,927	100.0 %
HMDA Totals								
Low	0	0.0 %	0	0.0 %	129	7.7 %	8,009	3.7 %
Moderate	103	6.1 %	7,160	3.3 %	268	16.0 %	23,004	10.6 %
<i>Low/Moderate Total</i>	103	6.1 %	7,160	3.3 %	397	23.7 %	31,013	14.3 %
Middle	1,101	65.6 %	140,164	64.6 %	401	23.9 %	40,013	18.4 %
Upper	474	28.2 %	69,707	32.1 %	734	43.7 %	111,572	51.4 %
Unknown	0	0.0 %	0	0.0 %	146	8.7 %	34,433	15.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
<i>Total</i>	1,678	100.0 %	217,031	100.0 %	1,678	100.0 %	217,031	100.0 %

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2017

2017 Multi-State Huntington-Ashland MSA #26580

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	97	3.5%	9,051	2.5%	177	6.3%	11,056	3.1%
Moderate	201	7.2%	17,000	4.8%	524	18.8%	46,658	13.1%
Low/Moderate Total	298	10.7%	26,051	7.3%	701	25.1%	57,714	16.2%
Middle	1,886	67.6%	243,641	68.3%	604	21.6%	69,366	19.5%
Upper	608	21.8%	86,928	24.4%	1,033	37.0%	178,139	50.0%
Unknown	0	0.0%	0	0.0%	454	16.3%	51,401	14.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,792	100.0%	356,620	100.0%	2,792	100.0%	356,620	100.0%
	Refinance							
Low	50	2.8%	5,355	2.5%	106	6.0%	6,603	3.1%
Moderate	126	7.1%	10,875	5.1%	245	13.8%	19,582	9.3%
Low/Moderate Total	176	9.9%	16,230	7.7%	351	19.8%	26,185	12.4%
Middle	1,236	69.8%	150,327	71.0%	381	21.5%	36,478	17.2%
Upper	357	20.2%	44,948	21.2%	792	44.7%	116,650	55.1%
Unknown	2	0.1%	117	0.1%	247	13.9%	32,309	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,771	100.0%	211,622	100.0%	1,771	100.0%	211,622	100.0%
	Home Improvement							
Low	15	2.7%	487	1.4%	43	7.7%	799	2.4%
Moderate	41	7.3%	2,020	6.0%	130	23.3%	4,708	13.9%
Low/Moderate Total	56	10.0%	2,507	7.4%	173	31.0%	5,507	16.3%
Middle	388	69.5%	23,675	69.9%	119	21.3%	7,083	20.9%
Upper	111	19.9%	7,436	21.9%	246	44.1%	19,400	57.3%
Unknown	3	0.5%	264	0.8%	20	3.6%	1,892	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	558	100.0%	33,882	100.0%	558	100.0%	33,882	100.0%
	Multi-Family							
Low	7	19.4%	6,040	18.5%	0	0.0%	0	0.0%
Moderate	8	22.2%	3,906	11.9%	0	0.0%	0	0.0%
Low/Moderate Total	15	41.7%	9,946	30.4%	0	0.0%	0	0.0%
Middle	15	41.7%	19,446	59.4%	0	0.0%	0	0.0%
Upper	4	11.1%	1,823	5.6%	0	0.0%	0	0.0%
Unknown	2	5.6%	1,495	4.6%	36	100.0%	32,710	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	32,710	100.0%	36	100.0%	32,710	100.0%
	HMDA Totals							
Low	169	3.3%	20,933	3.3%	326	6.3%	18,458	2.9%
Moderate	376	7.3%	33,801	5.3%	899	17.4%	70,948	11.2%
Low/Moderate Total	545	10.6%	54,734	8.6%	1,225	23.8%	89,406	14.1%
Middle	3,525	68.4%	437,089	68.9%	1,104	21.4%	112,927	17.8%
Upper	1,080	20.9%	141,135	22.2%	2,071	40.2%	314,189	49.5%
Unknown	7	0.1%	1,876	0.3%	757	14.7%	118,312	18.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,157	100.0%	634,834	100.0%	5,157	100.0%	634,834	100.0%

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2017

2017 OH Non-metropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	42	0.6 %	3,464	0.4 %	483	6.7 %	33,204	3.5 %
Moderate	1,364	19.0 %	141,800	15.2 %	1,618	22.6 %	155,553	16.6 %
Low/Moderate Total	1,406	19.6 %	145,264	15.5 %	2,101	29.3 %	188,757	20.2 %
Middle	5,057	70.5 %	674,217	72.1 %	1,719	24.0 %	215,280	23.0 %
Upper	701	9.8 %	114,983	12.3 %	2,171	30.3 %	393,443	42.1 %
Unknown	6	0.1 %	879	0.1 %	1,179	16.4 %	137,863	14.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	7,170	100.0 %	935,343	100.0 %	7,170	100.0 %	935,343	100.0 %
Refinance								
Low	16	0.5 %	1,056	0.2 %	223	6.6 %	15,498	3.6 %
Moderate	573	17.1 %	58,246	13.6 %	591	17.6 %	52,716	12.3 %
Low/Moderate Total	589	17.6 %	59,302	13.9 %	814	24.3 %	68,214	16.0 %
Middle	2,430	72.5 %	309,428	72.4 %	768	22.9 %	85,365	20.0 %
Upper	327	9.7 %	52,768	12.3 %	1,196	35.7 %	185,653	43.4 %
Unknown	8	0.2 %	6,157	1.4 %	576	17.2 %	88,423	20.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	3,354	100.0 %	427,655	100.0 %	3,354	100.0 %	427,655	100.0 %
Home Improvement								
Low	5	0.6 %	56	0.1 %	77	8.7 %	1,952	3.4 %
Moderate	185	20.9 %	10,283	17.8 %	186	21.0 %	8,076	14.0 %
Low/Moderate Total	190	21.5 %	10,339	17.9 %	263	29.8 %	10,028	17.4 %
Middle	625	70.7 %	41,899	72.5 %	218	24.7 %	13,143	22.7 %
Upper	69	7.8 %	5,539	9.6 %	372	42.1 %	32,695	56.6 %
Unknown	0	0.0 %	0	0.0 %	31	3.5 %	1,911	3.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	884	100.0 %	57,777	100.0 %	884	100.0 %	57,777	100.0 %
Multi-Family								
Low	1	2.9 %	316	0.8 %	0	0.0 %	0	0.0 %
Moderate	14	40.0 %	10,434	26.8 %	0	0.0 %	0	0.0 %
Low/Moderate Total	15	42.9 %	10,750	27.6 %	0	0.0 %	0	0.0 %
Middle	15	42.9 %	21,082	54.1 %	0	0.0 %	0	0.0 %
Upper	2	5.7 %	2,428	6.2 %	0	0.0 %	0	0.0 %
Unknown	3	8.6 %	4,680	12.0 %	35	100.0 %	38,940	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	35	100.0 %	38,940	100.0 %	35	100.0 %	38,940	100.0 %
HMDA Totals:								
Low	64	0.6 %	4,892	0.3 %	783	6.8 %	50,654	3.5 %
Moderate	2,136	18.7 %	220,763	15.1 %	2,395	20.9 %	216,345	14.8 %
Low/Moderate Total	2,200	19.2 %	225,655	15.5 %	3,178	27.8 %	266,999	18.3 %
Middle	8,127	71.0 %	1,046,626	71.7 %	2,705	23.6 %	313,788	21.5 %
Upper	1,099	9.6 %	175,718	12.0 %	3,739	32.7 %	611,791	41.9 %
Unknown	17	0.1 %	11,716	0.8 %	1,821	15.9 %	267,137	18.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	11,443	100.0 %	1,459,715	100.0 %	11,443	100.0 %	1,459,715	100.0 %

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2017

2017 OH Cincinnati MSA #17140

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0 %	0	0.0 %	776	6.7 %	74,622	3.2 %
Moderate	1,329	11.5 %	189,350	8.1 %	2,057	17.8 %	280,500	12.0 %
Low/Moderate Total	1,329	11.5 %	189,350	8.1 %	2,833	24.5 %	355,122	15.1 %
Middle	5,094	44.1 %	903,997	38.5 %	2,594	22.4 %	473,426	20.2 %
Upper	5,138	44.4 %	1,251,941	53.4 %	4,291	37.1 %	1,187,309	50.6 %
Unknown	1	0.0 %	356	0.0 %	1,844	15.9 %	329,787	14.1 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	11,562	100.0 %	2,345,644	100.0 %	11,562	100.0 %	2,345,644	100.0 %
Refinance								
Low	0	0.0 %	0	0.0 %	349	7.1 %	31,325	3.7 %
Moderate	550	11.2 %	69,659	8.2 %	804	16.3 %	93,525	11.0 %
Low/Moderate Total	550	11.2 %	69,659	8.2 %	1,153	23.4 %	124,850	14.7 %
Middle	2,187	44.4 %	325,478	38.4 %	987	20.0 %	140,023	16.5 %
Upper	2,186	44.4 %	451,435	53.3 %	2,024	41.1 %	446,195	52.7 %
Unknown	0	0.0 %	0	0.0 %	759	15.4 %	135,504	16.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	4,923	100.0 %	846,572	100.0 %	4,923	100.0 %	846,572	100.0 %
Home Improvement								
Low	0	0.0 %	0	0.0 %	81	9.0 %	3,628	4.2 %
Moderate	114	12.6 %	7,999	9.3 %	154	17.1 %	8,999	10.4 %
Low/Moderate Total	114	12.6 %	7,999	9.3 %	235	26.1 %	12,627	14.7 %
Middle	425	47.1 %	35,036	40.7 %	208	23.1 %	17,297	20.1 %
Upper	363	40.2 %	43,084	50.0 %	431	47.8 %	53,188	61.8 %
Unknown	0	0.0 %	0	0.0 %	28	3.1 %	3,007	3.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	902	100.0 %	86,119	100.0 %	902	100.0 %	86,119	100.0 %
Multi-Family								
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	13	44.8 %	38,555	59.7 %	0	0.0 %	0	0.0 %
Low/Moderate Total	13	44.8 %	38,555	59.7 %	0	0.0 %	0	0.0 %
Middle	13	44.8 %	10,517	16.3 %	0	0.0 %	0	0.0 %
Upper	3	10.3 %	15,500	24.0 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	29	100.0 %	64,572	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	29	100.0 %	64,572	100.0 %	29	100.0 %	64,572	100.0 %
HMDA Totals:								
Low	0	0.0 %	0	0.0 %	1,206	6.9 %	109,575	3.3 %
Moderate	2,006	11.5 %	305,563	9.1 %	3,015	17.3 %	383,024	11.5 %
Low/Moderate Total	2,006	11.5 %	305,563	9.1 %	4,221	24.2 %	492,599	14.7 %
Middle	7,719	44.3 %	1,275,028	38.1 %	3,789	21.8 %	630,746	18.9 %
Upper	7,690	44.2 %	1,761,960	52.7 %	6,746	38.7 %	1,686,692	50.5 %
Unknown	1	0.0 %	356	0.0 %	2,660	15.3 %	532,870	15.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	17,416	100.0 %	3,342,907	100.0 %	17,416	100.0 %	3,342,907	100.0 %

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2017

2017 WV Parkersburg-Vienna MSA #37620

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase								
Low	0	0.0 %	0	0.0 %	79	8.6 %	5,687	4.5 %
Moderate	55	6.0 %	4,082	3.2 %	204	22.1 %	20,376	16.1 %
Low/Moderate Total	55	6.0 %	4,082	3.2 %	283	30.7 %	26,063	20.6 %
Middle	596	64.6 %	79,561	63.0 %	203	22.0 %	23,379	18.5 %
Upper	272	29.5 %	42,674	33.8 %	353	38.2 %	62,209	49.2 %
Unknown	0	0.0 %	0	0.0 %	84	9.1 %	14,666	11.6 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	923	100.0 %	126,317	100.0 %	923	100.0 %	126,317	100.0 %
Refinance								
Low	0	0.0 %	0	0.0 %	44	9.1 %	2,829	4.5 %
Moderate	31	6.4 %	2,388	3.8 %	62	12.8 %	5,434	8.6 %
Low/Moderate Total	31	6.4 %	2,388	3.8 %	106	21.9 %	8,263	13.0 %
Middle	340	70.4 %	43,577	68.7 %	108	22.4 %	11,204	17.7 %
Upper	112	23.2 %	17,499	27.6 %	191	39.5 %	29,702	46.8 %
Unknown	0	0.0 %	0	0.0 %	78	16.1 %	14,295	22.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	483	100.0 %	63,464	100.0 %	483	100.0 %	63,464	100.0 %
Home Improvement								
Low	0	0.0 %	0	0.0 %	14	9.0 %	318	2.6 %
Moderate	7	4.5 %	154	1.3 %	27	17.4 %	1,517	12.4 %
Low/Moderate Total	7	4.5 %	154	1.3 %	41	26.5 %	1,835	15.1 %
Middle	96	61.9 %	6,763	55.5 %	32	20.6 %	1,876	15.4 %
Upper	52	33.5 %	5,274	43.3 %	73	47.1 %	7,771	63.7 %
Unknown	0	0.0 %	0	0.0 %	9	5.8 %	709	5.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	155	100.0 %	12,191	100.0 %	155	100.0 %	12,191	100.0 %
Multi-Family								
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	1	14.3 %	80	1.6 %	0	0.0 %	0	0.0 %
Low/Moderate Total	1	14.3 %	80	1.6 %	0	0.0 %	0	0.0 %
Middle	3	42.9 %	3,257	65.4 %	0	0.0 %	0	0.0 %
Upper	3	42.9 %	1,641	33.0 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	7	100.0 %	4,978	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	7	100.0 %	4,978	100.0 %	7	100.0 %	4,978	100.0 %
HMDA Totals								
Low	0	0.0 %	0	0.0 %	137	8.7 %	8,834	4.3 %
Moderate	94	6.0 %	6,704	3.2 %	293	18.7 %	27,327	13.2 %
Low/Moderate Total	94	6.0 %	6,704	3.2 %	430	27.4 %	36,161	17.5 %
Middle	1,035	66.0 %	133,158	64.3 %	343	21.9 %	36,459	17.6 %
Upper	439	28.0 %	67,088	32.4 %	617	39.3 %	99,682	48.2 %
Unknown	0	0.0 %	0	0.0 %	178	11.4 %	34,648	16.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	1,568	100.0 %	206,950	100.0 %	1,568	100.0 %	206,950	100.0 %

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2016

2016 Multi-State Huntington-Ashland MSA #26580

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	23	0.8%	1,647	0.5%	206	7.3%	13,608	3.9%
Moderate	307	10.9%	27,417	7.8%	515	18.3%	45,727	13.0%
Low/Moderate Total	330	11.7%	29,064	8.3%	721	25.6%	59,335	16.9%
Middle	1,809	64.3%	229,118	65.1%	638	22.7%	72,839	20.7%
Upper	673	23.9%	93,917	26.7%	907	32.3%	161,219	45.8%
Unknown	0	0.0%	0	0.0%	546	19.4%	58,706	16.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,812	100.0%	352,099	100.0%	2,812	100.0%	352,099	100.0%
	Refinance							
Low	17	0.9%	1,103	0.5%	125	6.4%	7,593	3.2%
Moderate	226	11.6%	21,402	9.1%	285	14.7%	22,038	9.4%
Low/Moderate Total	243	12.5%	22,505	9.6%	410	21.1%	29,631	12.6%
Middle	1,221	62.8%	148,294	63.2%	407	20.9%	39,803	17.0%
Upper	481	24.7%	63,877	27.2%	811	41.7%	119,624	51.0%
Unknown	0	0.0%	0	0.0%	317	16.3%	45,618	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,945	100.0%	234,676	100.0%	1,945	100.0%	234,676	100.0%
	Home Improvement							
Low	14	2.2%	567	1.5%	68	10.9%	1,414	3.7%
Moderate	77	12.4%	3,588	9.5%	122	19.6%	5,182	13.7%
Low/Moderate Total	91	14.6%	4,155	11.0%	190	30.5%	6,596	17.4%
Middle	367	58.9%	22,092	58.2%	157	25.2%	7,240	19.1%
Upper	165	26.5%	11,696	30.8%	251	40.3%	22,306	58.8%
Unknown	0	0.0%	0	0.0%	25	4.0%	1,801	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	623	100.0%	37,943	100.0%	623	100.0%	37,943	100.0%
	Multi-Family							
Low	5	12.8%	3,720	11.5%	0	0.0%	0	0.0%
Moderate	15	38.5%	18,217	56.1%	0	0.0%	0	0.0%
Low/Moderate Total	20	51.3%	21,937	67.5%	0	0.0%	0	0.0%
Middle	15	38.5%	6,649	20.5%	0	0.0%	0	0.0%
Upper	4	10.3%	3,894	12.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	39	100.0%	32,480	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	32,480	100.0%	39	100.0%	32,480	100.0%
	HMDA Totals							
Low	59	1.1%	7,037	1.1%	399	7.4%	22,615	3.4%
Moderate	625	11.5%	70,624	10.7%	922	17.0%	72,947	11.1%
Low/Moderate Total	684	12.6%	77,661	11.8%	1,321	24.4%	95,562	14.5%
Middle	3,412	63.0%	406,153	61.8%	1,202	22.2%	119,882	18.2%
Upper	1,323	24.4%	173,384	26.4%	1,969	36.3%	303,149	46.1%
Unknown	0	0.0%	0	0.0%	927	17.1%	138,605	21.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5,419	100.0%	657,198	100.0%	5,419	100.0%	657,198	100.0%

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2016

2016 OH Non-metropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	28	0.4 %	1,801	0.2 %	447	6.4 %	29,920	3.4 %
Moderate	1,662	23.7 %	166,537	19.0 %	1,598	22.7 %	148,246	16.9 %
Low/Moderate Total	1,690	24.1 %	168,338	19.2 %	2,045	29.1 %	178,166	20.3 %
Middle	4,485	63.8 %	576,284	65.8 %	1,618	23.0 %	193,529	22.1 %
Upper	850	12.1 %	131,054	15.0 %	2,202	31.3 %	370,994	42.4 %
Unknown	1	0.0 %	71	0.0 %	1,161	16.5 %	133,058	15.2 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	7,026	100.0 %	875,747	100.0 %	7,026	100.0 %	875,747	100.0 %
	Refinance							
Low	15	0.4 %	2,407	0.4 %	234	5.5 %	16,744	3.1 %
Moderate	871	20.4 %	92,210	16.9 %	639	15.0 %	53,350	9.8 %
Low/Moderate Total	886	20.8 %	94,617	17.3 %	873	20.5 %	70,094	12.8 %
Middle	2,835	66.5 %	368,909	67.6 %	891	20.9 %	95,719	17.5 %
Upper	545	12.8 %	82,190	15.1 %	1,590	37.3 %	243,785	44.7 %
Unknown	0	0.0 %	0	0.0 %	912	21.4 %	136,118	24.9 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	4,266	100.0 %	545,716	100.0 %	4,266	100.0 %	545,716	100.0 %
	Home Improvement							
Low	3	0.3 %	36	0.1 %	85	9.2 %	2,033	3.1 %
Moderate	218	23.5 %	11,759	17.7 %	174	18.8 %	7,706	11.6 %
Low/Moderate Total	221	23.9 %	11,795	17.7 %	259	28.0 %	9,739	14.6 %
Middle	613	66.2 %	45,120	67.8 %	213	23.0 %	13,757	20.7 %
Upper	90	9.7 %	9,544	14.4 %	406	43.8 %	39,301	59.1 %
Unknown	2	0.2 %	43	0.1 %	48	5.2 %	3,705	5.6 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	926	100.0 %	66,502	100.0 %	926	100.0 %	66,502	100.0 %
	Multi-Family							
Low	1	3.3 %	650	1.4 %	0	0.0 %	0	0.0 %
Moderate	9	30.0 %	6,728	14.3 %	0	0.0 %	0	0.0 %
Low/Moderate Total	10	33.3 %	7,378	15.7 %	0	0.0 %	0	0.0 %
Middle	19	63.3 %	38,906	82.9 %	0	0.0 %	0	0.0 %
Upper	1	3.3 %	650	1.4 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	30	100.0 %	46,934	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	30	100.0 %	46,934	100.0 %	30	100.0 %	46,934	100.0 %
	HMDA Totals:							
Low	47	0.4 %	4,894	0.3 %	766	6.3 %	48,697	3.2 %
Moderate	2,760	22.5 %	277,234	18.1 %	2,411	19.7 %	209,302	13.6 %
Low/Moderate Total	2,807	22.9 %	282,128	18.4 %	3,177	25.9 %	257,999	16.8 %
Middle	7,952	64.9 %	1,029,219	67.1 %	2,722	22.2 %	303,005	19.7 %
Upper	1,486	12.1 %	223,438	14.6 %	4,198	34.3 %	654,080	42.6 %
Unknown	3	0.0 %	114	0.0 %	2,151	17.6 %	319,815	20.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	12,248	100.0 %	1,534,899	100.0 %	12,248	100.0 %	1,534,899	100.0 %

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2016

2016 OH Cincinnati MSA #17140

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0 %	0	0.0 %	683	6.4 %	62,126	3.0 %
Moderate	802	7.5 %	105,720	5.2 %	1,913	17.9 %	243,730	11.9 %
Low/Moderate Total	802	7.5 %	105,720	5.2 %	2,596	24.3 %	305,856	15.0 %
Middle	5,181	48.6 %	829,650	40.7 %	2,185	20.5 %	368,469	18.1 %
Upper	4,687	43.9 %	1,105,470	54.2 %	4,086	38.3 %	1,063,637	52.1 %
Unknown	1	0.0 %	100	0.0 %	1,804	16.9 %	302,978	14.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	10,671	100.0 %	2,040,940	100.0 %	10,671	100.0 %	2,040,940	100.0 %
	Refinance							
Low	0	0.0 %	0	0.0 %	358	4.5 %	30,965	2.1 %
Moderate	529	6.7 %	65,644	4.6 %	949	12.0 %	104,488	7.2 %
Low/Moderate Total	529	6.7 %	65,644	4.6 %	1,307	16.5 %	135,453	9.4 %
Middle	3,514	44.4 %	535,866	37.2 %	1,310	16.5 %	186,273	12.9 %
Upper	3,873	48.9 %	840,412	58.3 %	3,882	49.0 %	882,965	61.2 %
Unknown	0	0.0 %	0	0.0 %	1,417	17.9 %	237,231	16.5 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	7,916	100.0 %	1,441,922	100.0 %	7,916	100.0 %	1,441,922	100.0 %
	Home Improvement							
Low	0	0.0 %	0	0.0 %	61	7.2 %	3,012	3.5 %
Moderate	63	7.5 %	3,833	4.4 %	138	16.4 %	8,563	9.9 %
Low/Moderate Total	63	7.5 %	3,833	4.4 %	199	23.6 %	11,575	13.4 %
Middle	415	49.3 %	34,108	39.4 %	193	22.9 %	17,155	19.8 %
Upper	364	43.2 %	48,541	56.1 %	430	51.1 %	55,101	63.7 %
Unknown	0	0.0 %	0	0.0 %	20	2.4 %	2,651	3.1 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	842	100.0 %	86,482	100.0 %	842	100.0 %	86,482	100.0 %
	Multi-Family							
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	5	21.7 %	34,627	25.6 %	0	0.0 %	0	0.0 %
Low/Moderate Total	5	21.7 %	34,627	25.6 %	0	0.0 %	0	0.0 %
Middle	15	65.2 %	81,911	60.5 %	0	0.0 %	0	0.0 %
Upper	3	13.0 %	18,900	14.0 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	23	100.0 %	135,438	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	23	100.0 %	135,438	100.0 %	23	100.0 %	135,438	100.0 %
	HMDA Totals:							
Low	0	0.0 %	0	0.0 %	1,102	5.7 %	96,103	2.6 %
Moderate	1,399	7.2 %	209,824	5.7 %	3,000	15.4 %	356,781	9.6 %
Low/Moderate Total	1,399	7.2 %	209,824	5.7 %	4,102	21.1 %	452,884	12.2 %
Middle	9,125	46.9 %	1,481,535	40.0 %	3,688	19.0 %	571,897	15.4 %
Upper	8,927	45.9 %	2,013,323	54.3 %	8,398	43.2 %	2,001,703	54.0 %
Unknown	1	0.0 %	100	0.0 %	3,264	16.8 %	678,298	18.3 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	19,452	100.0 %	3,704,782	100.0 %	19,452	100.0 %	3,704,782	100.0 %

Peer Group HMDA Loan Distribution Table

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

Selected Year: 2016

2016 WV Parkersburg-Vienna MSA #37620

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0 %	0	0.0 %	42	4.7 %	2,788	2.4 %
Moderate	94	10.6 %	8,108	6.8 %	150	16.9 %	13,500	11.4 %
Low/Moderate Total	94	10.6 %	8,108	6.8 %	192	21.7 %	16,288	13.7 %
Middle	616	69.6 %	84,186	71.0 %	212	24.0 %	25,786	21.7 %
Upper	175	19.8 %	26,335	22.2 %	361	40.8 %	61,342	51.7 %
Unknown	0	0.0 %	0	0.0 %	120	13.6 %	15,213	12.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	885	100.0 %	118,629	100.0 %	885	100.0 %	118,629	100.0 %
	Refinance							
Low	0	0.0 %	0	0.0 %	33	5.4 %	2,148	2.6 %
Moderate	61	10.0 %	5,441	6.5 %	56	9.2 %	4,431	5.3 %
Low/Moderate Total	61	10.0 %	5,441	6.5 %	89	14.6 %	6,579	7.9 %
Middle	446	73.2 %	65,328	77.6 %	128	21.0 %	11,735	13.9 %
Upper	102	16.7 %	13,444	16.0 %	279	45.8 %	39,444	46.8 %
Unknown	0	0.0 %	0	0.0 %	113	18.6 %	26,455	31.4 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	609	100.0 %	84,213	100.0 %	609	100.0 %	84,213	100.0 %
	Home Improvement							
Low	0	0.0 %	0	0.0 %	17	9.3 %	301	2.6 %
Moderate	21	11.5 %	877	7.5 %	32	17.5 %	1,105	9.4 %
Low/Moderate Total	21	11.5 %	877	7.5 %	49	26.8 %	1,406	12.0 %
Middle	133	72.7 %	9,010	77.0 %	33	18.0 %	2,015	17.2 %
Upper	29	15.8 %	1,811	15.5 %	93	50.8 %	7,372	63.0 %
Unknown	0	0.0 %	0	0.0 %	8	4.4 %	905	7.7 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	183	100.0 %	11,698	100.0 %	183	100.0 %	11,698	100.0 %
	Multi-Family							
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	5	23.8 %	7,535	24.8 %	0	0.0 %	0	0.0 %
Low/Moderate Total	5	23.8 %	7,535	24.8 %	0	0.0 %	0	0.0 %
Middle	12	57.1 %	18,750	61.8 %	0	0.0 %	0	0.0 %
Upper	4	19.0 %	4,048	13.3 %	0	0.0 %	0	0.0 %
Unknown	0	0.0 %	0	0.0 %	21	100.0 %	30,333	100.0 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	21	100.0 %	30,333	100.0 %	21	100.0 %	30,333	100.0 %
	HMDA Totals:							
Low	0	0.0 %	0	0.0 %	92	5.4 %	5,237	2.1 %
Moderate	181	10.7 %	21,961	9.0 %	238	14.0 %	19,036	7.8 %
Low/Moderate Total	181	10.7 %	21,961	9.0 %	330	19.4 %	24,273	9.9 %
Middle	1,207	71.1 %	177,274	72.4 %	373	22.0 %	39,536	16.1 %
Upper	310	18.3 %	45,638	18.6 %	733	43.2 %	108,158	44.2 %
Unknown	0	0.0 %	0	0.0 %	262	15.4 %	72,906	29.8 %
Tract Unknown	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	1,698	100.0 %	244,873	100.0 %	1,698	100.0 %	244,873	100.0 %

Peer Group CRA Loan Distribution Table

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

Selected Year: 2018

2018 Multi-State Huntington-Ashland MSA #26580

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
Low	By Tract Income				By Tract Income				By Tract Income			
	342	13.2%	14,400	13.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	381	14.7%	15,764	15.2%	1	4.3%	5	1.2%	0	0.0%	0	0.0%
	723	27.9%	30,164	29.1%	1	4.3%	5	1.2%	0	0.0%	0	0.0%
Low/Moderate Income	1,408	54.4%	59,157	57.0%	20	87.0%	375	92.6%	0	0.0%	0	0.0%
Middle	391	15.1%	12,418	12.0%	2	8.7%	25	6.2%	0	0.0%	0	0.0%
Upper	7	0.3%	1,362	1.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	60	2.3%	683	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown												
Total	2,589	100%	103,784	100%	23	100%	405	100%	0	0.0%	0	0.0%
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	1,151	44.5%	41,489	40.0%	7	30.4%	71	17.5%	0	0.0%	0	0.0%
\$100,000 or Less	By Loan Size				By Loan Size				By Loan Size			
	2,374	91.7%	36,112	34.8%	22	95.7%	285	70.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	120	4.6%	20,073	19.3%	1	4.3%	120	29.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	95	3.7%	47,599	45.9%	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	2,589	100%	103,784	100%	23	100%	405	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

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

Selected Year: 2018

2018 OH Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
Low	By Tract Income				By Tract Income				By Tract Income			
	162	2.0%	5,388	1.9%	1	0.2%	3	0.0%	0	0.0%	0	0.0%
Moderate	1,872	23.5%	76,160	26.2%	44	8.5%	2,628	12.8%	0	0.0%	0	0.0%
	2,034	25.5%	81,548	28.0%	45	8.7%	2,631	12.9%	0	0.0%	0	0.0%
Low/Moderate Income	4,842	60.7%	169,734	58.3%	408	79.1%	15,330	74.9%	0	0.0%	0	0.0%
Middle	924	11.6%	37,182	12.8%	54	10.5%	2,421	11.8%	0	0.0%	0	0.0%
Upper	58	0.7%	987	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	117	1.5%	1,516	0.5%	9	1.7%	75	0.4%	0	0.0%	0	0.0%
Tract Unknown												
Total	7,975	100%	290,967	100%	516	100%	20,457	100%	0	0.0%	0	0.0%
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	3,640	45.6%	101,470	34.9%	262	50.8%	12,236	59.8%	0	0.0%	0	0.0%
\$100,000 or Less	By Loan Size				By Loan Size				By Loan Size			
	7,421	93.1%	107,962	37.1%	461	89.3%	8,959	43.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	289	3.6%	48,846	16.8%	41	7.9%	6,419	31.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	265	3.3%	134,159	46.1%	14	2.7%	5,079	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	7,975	100%	290,967	100%	516	100%	20,457	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

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

Selected Year: 2018

2018 OH Cincinnati MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	1,438	5.8 %	73,485	6.2 %	1	0.6 %	5	0.0 %	0	0.0 %	0	0.0 %
Moderate	4,874	19.7 %	222,708	18.8 %	44	24.6 %	4,104	36.1 %	0	0.0 %	0	0.0 %
Low/Moderate Income	6,312	25.5 %	296,193	25.0 %	45	25.1 %	4,109	36.1 %	0	0.0 %	0	0.0 %
Middle	7,538	30.5 %	348,498	29.4 %	90	50.3 %	5,848	51.4 %	0	0.0 %	0	0.0 %
Upper	10,533	42.6 %	522,773	44.2 %	44	24.6 %	1,423	12.5 %	0	0.0 %	0	0.0 %
Unknown	206	0.8 %	14,191	1.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Tract Unknown	126	0.5 %	1,919	0.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	24,715	100%	1,183,574	100%	179	100%	11,350	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	11,764	47.6 %	298,974	25.3 %	107	59.8 %	6,577	57.8 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	22,473	90.9 %	334,780	28.3 %	151	84.4 %	2,889	25.4 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	1,035	4.2 %	182,239	15.4 %	13	7.3 %	2,477	21.8 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,207	4.9 %	666,555	56.3 %	15	8.4 %	6,014	52.8 %	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	24,715	100%	1,183,574	100%	179	100%	11,350	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

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

Selected Year: 2018

2018 WV Parkersburg-Vienna MSA #37620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$ (000S)	%	#	%	\$ (000S)	%	#	%	\$ (000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	110	9.4 %	5,952	7.6 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Low/Moderate Income	110	9.4 %	5,952	7.6 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Middle	840	71.6 %	50,333	64.3 %	8	100.0 %	651	100.0 %	0	0.0 %	0	0.0 %
Upper	216	18.4 %	21,897	28.0 %	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	7	0.6 %	143	0.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	1,173	100%	78,125	100%	8	100%	651	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	448	38.2 %	13,443	17.2 %	2	25.0 %	501	77.0 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	987	84.1 %	19,624	25.1 %	7	87.5 %	151	23.2 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	113	9.6 %	19,813	25.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	73	6.2 %	38,888	49.6 %	1	12.5 %	500	76.8 %	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	1,173	100%	78,125	100%	8	100%	651	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 Multi-State Huntington-Ashland MSA #26580

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	272	11.0%	10,977	11.0%	1	3.8%	30	5.8%	0	0.0%	0	0.0%
Moderate	354	14.3%	16,543	16.5%	4	15.4%	48	9.2%	0	0.0%	0	0.0%
Low/Moderate Income	626	25.4%	27,520	27.5%	5	19.2%	78	15.0%	0	0.0%	0	0.0%
Middle	1,374	55.7%	58,882	58.9%	14	53.8%	401	77.1%	0	0.0%	0	0.0%
Upper	408	16.5%	12,915	12.9%	6	23.1%	40	7.7%	0	0.0%	0	0.0%
Unknown	2	0.1%	2	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	58	2.4%	648	0.6%	1	3.8%	1	0.2%	0	0.0%	0	0.0%
Total	2,468	100%	99,967	100%	26	100%	520	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	1,122	45.5%	36,923	36.9%	19	73.1%	481	92.5%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	2,258	91.5%	34,818	34.8%	26	100.0%	520	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	118	4.8%	20,322	20.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	92	3.7%	44,827	44.8%	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	2,468	100%	99,967	100%	26	100%	520	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 Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	59	0.9%	2,352	1.0%	1	0.2%	17	0.1%	0	0.0%	0	0.0%
Moderate	1,510	23.4%	58,475	23.8%	37	7.8%	1,171	4.9%	0	0.0%	0	0.0%
Low/Moderate Income	1,569	24.3%	60,827	24.8%	38	8.0%	1,188	5.0%	0	0.0%	0	0.0%
Middle	4,054	62.7%	146,932	59.9%	385	80.7%	19,506	82.2%	0	0.0%	0	0.0%
Upper	694	10.7%	33,604	13.7%	49	10.3%	3,006	12.7%	0	0.0%	0	0.0%
Unknown	53	0.8%	2,134	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	95	1.5%	1,762	0.7%	5	1.0%	38	0.2%	0	0.0%	0	0.0%
Total	6,465	100%	245,259	100%	477	100%	23,738	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,145	48.6%	82,455	33.6%	272	57.0%	17,645	74.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	5,999	92.8%	86,526	35.3%	406	85.1%	7,452	31.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	253	3.9%	42,203	17.2%	48	10.1%	8,110	34.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	213	3.3%	116,530	47.5%	23	4.8%	8,176	34.4%	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	6,465	100%	245,259	100%	477	100%	23,738	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 Cincinnati MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	905	12.0 %	33,149	9.4 %	47	32.2 %	3,569	43.6 %	0	0.0 %	0	0.0 %
Low/Moderate Income	905	12.0 %	33,149	9.4 %	47	32.2 %	3,569	43.6 %	0	0.0 %	0	0.0 %
Middle	3,189	42.3 %	136,705	38.7 %	78	53.4 %	3,812	46.6 %	0	0.0 %	0	0.0 %
Upper	3,403	45.1 %	182,579	51.7 %	21	14.4 %	800	9.8 %	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	48	0.6 %	596	0.2 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	7,545	100%	353,029	100%	146	100%	8,181	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,932	52.1 %	92,159	26.1 %	83	56.8 %	6,541	80.0 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	6,879	91.2 %	101,401	28.7 %	124	84.9 %	2,435	29.8 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	298	3.9 %	51,244	14.5 %	14	9.6 %	2,645	32.3 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	368	4.9 %	200,384	56.8 %	8	5.5 %	3,101	37.9 %	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	7,545	100%	353,029	100%	146	100%	8,181	100%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

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

Selected Year: 2017

2017 WV Parkersburg-Vienna MSA #37620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	80	8.0 %	5,271	9.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Low/Moderate Income	80	8.0 %	5,271	9.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Middle	788	79.2 %	46,563	82.2 %	7	100.0 %	647	100.0 %	0	0.0 %	0	0.0 %
Upper	111	11.2 %	4,595	8.1 %	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	16	1.6 %	186	0.3 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Total	995	100%	56,613	100%	7	100%	647	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	374	37.6 %	12,896	22.8 %	4	57.1 %	124	19.2 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	879	88.3 %	17,639	31.2 %	6	85.7 %	147	22.7 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	59	5.9 %	10,573	18.7 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	57	5.7 %	28,403	50.2 %	1	14.3 %	500	77.3 %	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	995	100%	56,613	100%	7	100%	647	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 Multi-State Huntington-Ashland MSA #26580

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	186	7.7%	9,345	8.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	521	21.6%	29,520	26.9%	1	5.0%	200	42.8%	0	0.0%	0	0.0%
Low/Moderate Income	707	29.3%	38,865	35.4%	1	5.0%	200	42.8%	0	0.0%	0	0.0%
Middle	1,153	47.8%	47,143	42.9%	16	80.0%	354	54.4%	0	0.0%	0	0.0%
Upper	551	22.9%	23,930	21.8%	3	15.0%	13	2.8%	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	2,411	100%	109,938	100%	20	100%	467	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	1,089	45.2%	46,711	42.5%	9	45.0%	207	44.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	2,189	90.8%	33,399	30.4%	19	95.0%	267	57.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	105	4.4%	18,375	16.7%	1	5.0%	200	42.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	117	4.9%	58,164	52.9%	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	2,411	100%	109,938	100%	20	100%	467	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 Non-metropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	57	0.9%	1,638	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,489	23.2%	61,234	24.7%	41	8.6%	1,955	8.0%	0	0.0%	0	0.0%
Low/Moderate Income	1,546	24.1%	62,872	25.4%	41	8.6%	1,955	8.0%	0	0.0%	0	0.0%
Middle	4,328	67.4%	162,712	65.7%	382	79.9%	18,645	76.1%	0	0.0%	0	0.0%
Upper	538	8.4%	21,882	8.8%	55	11.5%	3,891	15.9%	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	6	0.1%	130	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,418	100%	247,396	100%	478	100%	24,491	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,962	46.2%	93,037	37.6%	294	61.5%	16,960	69.2%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	5,948	92.7%	90,867	36.7%	410	85.8%	9,777	39.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	241	3.8%	39,701	16.0%	48	10.0%	8,034	32.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	229	3.6%	117,028	47.3%	20	4.2%	6,680	27.3%	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	6,418	100%	247,396	100%	478	100%	24,491	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 Cincinnati MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	705	8.6 %	38,957	10.9 %	9	6.6 %	139	1.8 %	0	0.0 %	0	0.0 %
Low/Moderate Income	703	8.6 %	38,957	10.9 %	9	6.6 %	139	1.8 %	0	0.0 %	0	0.0 %
Middle	3,626	44.2 %	143,124	40.1 %	96	70.6 %	6,202	82.0 %	0	0.0 %	0	0.0 %
Upper	3,879	47.3 %	175,112	49.0 %	31	22.8 %	1,220	16.1 %	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	8,208	100%	357,193	100%	136	100%	7,561	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	3,904	47.6 %	108,196	30.3 %	81	59.6 %	5,460	72.2 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	7,528	91.7 %	118,345	33.1 %	117	86.0 %	2,505	33.1 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	333	4.1 %	58,664	16.4 %	13	9.6 %	2,500	33.1 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	347	4.2 %	180,184	50.4 %	6	4.4 %	2,556	33.8 %	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	8,208	100%	357,193	100%	136	100%	7,561	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 Parkersburg-Vienna MSA #37620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Moderate	314	31.4 %	27,963	43.5 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Low/Moderate Income	314	31.4 %	27,963	43.5 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
Middle	586	58.6 %	33,025	51.3 %	5	100.0 %	174	100.0 %	0	0.0 %	0	0.0 %
Upper	100	10.0 %	3,347	5.2 %	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	1,000	100%	64,333	100%	5	100%	174	100%	0	0.0%	0	0.0%
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	438	43.8 %	25,916	40.3 %	4	80.0 %	170	97.7 %	0	0.0 %	0	0.0 %
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	855	85.5 %	15,540	24.2 %	5	100.0 %	174	100.0 %	0	0.0 %	0	0.0 %
\$100,001 - \$250,000	82	8.2 %	13,402	20.8 %	0	0.0 %	0	0.0 %	0	0.0 %	0	0.0 %
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	63	6.3 %	35,393	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	1,000	100%	64,333	100%	5	100%	174	100%	0	0.0%	0	0.0%