



## **PUBLIC DISCLOSURE**

January 6, 2020

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Community Saving Bank  
Charter Number 700646  
425 Main Street  
Caldwell, OH 43724

Office of the Comptroller of the Currency

200 Public Square Suite 1610  
Cleveland, OH 44114-2301

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is reasonable given its size and financial condition, and the credit needs of its community.
- The bank originated or purchased a majority of its loans, by number and dollar amount, inside its assessment area (AA) during the evaluation period.
- The geographic distribution of home mortgage loans demonstrates a reasonable distribution of loans throughout the AA.
- The bank's distribution of home mortgage loans reflects a reasonable penetration to borrowers of different income levels.
- The bank's branch is accessible to geographies and individuals of different income levels, and provides online and mobile banking alternatives.
- The bank received no complaints pertaining to its performance in helping meet the credit needs within its AA.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, Community Savings Bank's (CSB or bank) LTD ratio is reasonable.

CSB's LTD ratio is calculated on a bank-wide basis and meets the standard for satisfactory performance. During the evaluation period, the bank's average quarterly LTD ratio was 77.6 percent, with quarterly ratios ranging from a low of 72.9 percent in the fourth quarter of 2016 to a high of 83.1 percent in the third quarter of 2018. In comparison, the average LTD for the one other similarly situated institution in the AA was 83.7 percent, ranging from 81.8 percent to 85.2 percent.

Competition for deposits in the bank's AA comes from the two other banks with a branch office located in Noble County, a mostly rural area with a population of only 14,508. There is significantly more competition for loans in the AA, with 55 lenders originating home mortgage loans during 2018.

### Lending in Assessment Area

A majority of the bank's loans are inside its AA. As shown in Table A, our conclusion is based on a statistical sample of 120 home mortgage loans originated from January 1, 2016 to December 31, 2018. Of the 120 loans reviewed, the bank originated or purchased 71.7 percent by number and 70.6 percent by dollar amount of its total home mortgage loans within the AA during the evaluation period.

**Table A - Lending Inside and Outside of the Assessment Area 2016-2018**

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage Loans	86	71.7	34	28.3	120	7,697	70.6	3,213	29.4	10,910

*Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0*

## Description of Institution

CSB is a \$56.5 million intrastate bank headquartered in Caldwell, Ohio. It is a wholly-owned subsidiary of Community Savings Bancorp, Inc., a one-bank holding company and has one full-service branch located in Caldwell. CSB's primary lending focus during the evaluation period was home mortgage loans. Management designated all of Noble County as the bank's AA, but is not required to report its home mortgage loan data.

Due to the AA's rural nature, a limited number of large and community banks and credit unions serve the area. According to the June 30, 2018 FDIC Deposit Market Share report, three insured financial institutions each have one office in Noble County. This does not include credit unions or other financial services providers. CSB ranked last in terms of deposit market share, with 17.2 percent of insured deposits, which is consistent with prior years. The other two competitors for deposits in the AA are Peoples Bank and The Farmers and Merchants Bank, each of which are larger than CSB.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of the communities it serves. As of December 31, 2018, tier-one capital was \$7.6 million, or 13.5 percent of total assets. CSB received a rating of "Satisfactory" at the previous CRA examination dated October 20, 2014.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This Performance Evaluation assesses CSB's record of meeting the credit needs of the community in which it operates. We performed our review using small bank Community Reinvestment Act (CRA) examination procedures. The lending test evaluates the bank's record of meeting the credit needs of the bank's AA through its home mortgage lending activities. The evaluation period for lending activity covers January 1, 2016 to December 31, 2018.

We evaluated CSB's lending performance for the year 2016 separately from the years 2017 and 2018 due to changes resulting from the Federal Financial Institutions Examination Council's (FFIEC's) analysis of the American Community Survey (ACS) data that became effective on January 1, 2017. The ACS data resulted in updated population and housing demographic information and changes to the income designations of some census tracts (CTs). The 2017 through 2018 analysis period will receive more weight than 2016, as this period represents a larger portion of the bank's lending activity. Based on the bank's internal reports for lending activity during the

evaluation period and discussions with senior management, we determined that the bank's lending focus during the evaluation period was home mortgage loans. While the bank introduced indirect automobile lending during the third quarter of 2018, it was not a product focus of the bank during the entire period. Therefore, the indirect automobile loans along with home equity lines of credit (HELOCs), farm and other consumer loans are not part of this performance evaluation, as an analysis would not be meaningful.

We also utilized other supporting information in this performance evaluation, including information from the 2010 U.S. Census data, 2015 ACS data, 2016 through 2018 CSB residential mortgage loan data, internal bank records, deposit market share data, and information from governmental websites regarding the characteristics and economy of the bank's AA. We also considered information from a community contact to help assess the needs of the bank's AA and the opportunities for financial institutions to lend and provide services within that area.

### **Selection of Areas for Full-Scope Review**

CSB has one AA in the state of Ohio, and a full-scope review was performed for that AA. The AA comprises all of Noble County and is not part of an MSA. Please refer to *Appendix A – Scope of Examination* for more information on this AA.

### **Ratings**

The bank's overall rating is based on performance within the bank's only AA. In reaching our conclusion, we weighed information from the following performance criteria when analyzing the bank's primary lending products: lending within the AA, lending to borrowers of different incomes, as well as the geographic distribution of loans. Since the AA contains no low-income CTs and only one moderate-income CT, additional weight was given to lending to borrowers of different incomes. Refer to the "Scope" section under the state section for details regarding how the areas were weighted in arriving at the respective ratings.

### **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### CRA rating for the State of Ohio: Satisfactory

#### The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of home mortgage loans demonstrates a reasonable distribution of loans throughout the AA.
- The bank's distribution of home mortgage loans reflects a reasonable penetration to borrowers of different income levels.

### Description of Institution's Operations in Ohio

CSB offers traditional banking products and services, including residential mortgages, commercial real estate and consumer installment loans. The bank also offers HELOCs and farm loans, and provides a range of deposit products and services including checking, savings, certificates of deposits, electronic and mobile banking, and other services such as safe deposit boxes and bill pay. Business related deposit products and services include checking, overdraft protection and wire transfers.

The bank's primary lending areas surrounds the Caldwell office, which is where the bank's customer deposit base is located. The branch is open Monday through Saturday and offers drive-through services, as well as a non-deposit taking ATM, which is accessible 24 hours a day. Based on 2015 ACS Census Data, the branch is located in a middle-income CT, but is adjacent to the AA's one moderate-income CT, providing access to financial services in that area. The bank did not open or close any branch locations during the evaluation period. Lending activity during the period of review emphasized single family residential mortgage loans as the bank's primary lending product.

CSB's loan portfolio increased by 12.7 percent during the evaluation period. As of December 31, 2018, the bank's loan portfolio totaled \$35.9 million, of which 81.0 percent was real estate secured. The loan portfolio consisted of 66.5 percent of 1-4 family residential, 19.0 percent consumer, 5.6 percent HELOC, 5.1 percent non-farm/non-residential, 3.7 percent construction and 0.1 percent multi-family loans. During the evaluation period, loan originations (based on dollar amount) consisted of 66.9 percent home mortgages loans, 31.6 percent consumer loans, and 1.5 percent commercial/business loans.

Significant competition for loans exists in the AA. According to 2018 aggregate mortgage data, in an AA with only 4,074 owner-occupied housing units, 55 lenders made mortgage loans. The top five home loan lenders in the AA are large banks and mortgage companies, which hold a combined 54.3 percent of the market, as of December 31, 2018.

The AA is located in southeastern Ohio, is mostly rural and sparsely populated. Based on 2010 U.S. Census data, the AA consisted of three middle-income census tracts in 2016. As of the 2015 ACS, the total number of CTs remained unchanged, but with one CT becoming moderate-income. The AA contains contiguous geographies, does not arbitrarily exclude any low- or moderate-income areas and it is not part of a Metropolitan Statistical Area (MSA). However, the AA's middle-income

CTs are all designated as distressed and underserved areas, which reflects the local economic conditions, including unemployment and the density and dispersion of the population.

Based on a comparison of 2010 U.S. Census and 2015 ACS data, the number of owner-occupied housing units in the AA increased by 6.3 percent during the evaluation period, while the number of rental-occupied units decreased by 24.0 percent. However, the median home value in the AA of \$88,204 as of the 2015 ACS declined 4.4 percent over the period, while the number of vacant housing units increased by 6.7 percent. A majority of non-farm businesses within the AA are small. For both census years, a significant majority of businesses in the AA had less than five employees, operated from a single location and had less than \$1 million in gross revenues. Service and retail trade business sectors comprised 51.5 percent of the employers within the AA per June 2018 Dun & Bradstreet data. Major employers include the Caldwell Exempted School Village, Magnum Magnetics, Noble County Government, Summit Acres and the Noble County Correctional Institution.

Noble County has chronically high unemployment and stagnate population growth. Additionally, economic growth in the AA is lagging behind the state of Ohio as it experienced a 7.0 percent decrease in the number of businesses operating during the evaluation period. According to the U.S. Department of Labor, the unadjusted average annual unemployment rate for Noble County declined from 10.4 percent in January 2016 to 8.1 percent as of December 31, 2018, but is almost twice the state-wide unemployment rate of 4.8 percent as of December 31, 2018.

We considered information obtained from a community organization within the Noble County AA, which focuses on housing maintenance and community services and development, as part of our evaluation. The organization identified that the needs of the AA included weatherization services, emergency rental/mortgage assistance, utility assistance and emergency home repair. In addition, support and funding for an emergency food and shelter program, homelessness prevention, and the Head Start program are also needed. Demographic information for the full-scope assessment area is contained in the tables below.

<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	14,645	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	5,982	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,835	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,069	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,078	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	640	0.0	0.0	100.0	0.0	0.0
Farms by Geography	51	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,480	21.5	22.9	20.5	35.0	0.0
Household Distribution by Income Level	4,904	27.0	16.9	19.4	36.6	0.0
Median Family Income Non-MSAs - OH		\$52,573	Median Housing Value			\$92,267
			Median Gross Rent			\$484
			Families Below Poverty Level			11.6%

*Source: 2010 U.S. Census and 2016 D&B Data. Due to rounding, totals may not equal 100.0. (\*) The NA category consists of geographies that have not been assigned an income classification.*

<b>Table B-2: Demographic Information of the Assessment Area: Noble County 2017 -2018</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	3	0.0	33.3	66.7	0.0	0.0
Population by Geography	14,508	0.0	23.4	76.6	0.0	0.0
Housing Units by Geography	6,036	0.0	26.9	73.1	0.0	0.0
Owner-Occupied Units by Geography	4,074	0.0	26.1	73.9	0.0	0.0
Occupied Rental Units by Geography	812	0.0	26.0	74.0	0.0	0.0
Vacant Units by Geography	1,150	0.0	30.3	69.7	0.0	0.0
Businesses by Geography	595	0.0	20.3	79.7	0.0	0.0
Farms by Geography	38	0.0	31.6	68.4	0.0	0.0
Family Distribution by Income Level	3,362	20.5	22.1	25.5	31.9	0.0
Household Distribution by Income Level	4,886	26.7	17.6	18.9	36.8	0.0
Median Family Income Non-MSAs - OH		\$56,217	Median Housing Value			\$88,204
			Median Gross Rent			\$574
			Families Below Poverty Level			8.3%

*Source: 2015 ACS Census and 2018 D&B Data. Due to rounding, totals may not equal 100.0. (\*) The NA category consists of geographies that have not been assigned an income classification.*

## Scope of Evaluation in Ohio

We performed a full-scope review of the bank's only AA, Noble County. The lending test for the bank's primary product of home mortgage loans covers the period January 1, 2016 through December 31, 2018. As CSB is exempt from reporting home mortgage lending data, we based our lending-related conclusions on a statistical sample of 120 home mortgage loans the bank originated during the evaluation period. Since the AA contains only three CTs, none of which are low-income, additional weight was given to lending to borrowers of different incomes since it represents a better measure of the bank's lending performance as compared to the geographic distribution test.

## LENDING TEST

The bank's performance under the Lending Test in Ohio is rated Satisfactory. Based on a full-scope review, the bank's performance in its AA is reasonable.

## Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of home mortgage loans. For comparative purposes, we considered the percentage of owner-occupied housing units and households in the one moderate-income CT, as well as aggregate bank geographic distribution data in the Noble County AA. In determining our ratings, we considered demographic factors of the AA that could affect the bank's ability to lend. These factors include competition from larger institutions, the lack of low- and moderate-income CTs and the location of the majority of owner-occupied housing. For example, better lending opportunities exist in the middle-income CTs within the AA. Those geographies contained 73.9 percent of owner-occupied units in the AA as of the 2015 ACS.

### ***Home Mortgage Loans***

Refer to Tables O-1 and O-2 in *Appendix D* for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on our statistical sample from January 1, 2017 through December 31, 2018, CSB's overall distribution of home mortgage loans among geographies of different income levels is reasonable. We considered that the AA did not include any low- or moderate-income census tracts per the 2010 U.S. Census and only one moderate-income tract as of the 2015 ACS. Additionally, limited lending opportunities exist in the one moderate-income CT. While 65.5 percent of housing units in that tract are owner-occupied, they represent just 1,062 total owner-occupied housing units in the CT. Furthermore, 16.7 percent of the households in the moderate-income CT live below poverty.

As the AA contained no low- or moderate-income CTs as of the 2010 U.S. Census, no geographical analysis was performed on the bank's 2016 home mortgage loan data. From January 1, 2017 through December 31, 2018, the bank originated 17.2 percent of its home mortgage loans in the moderate-income CT, which is below both the 26.1 percent of owner-occupied housing units in the CT and the aggregate bank lending percentage of 27.6 percent.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank. In evaluating the borrower distribution of home mortgage loans, we considered the poverty rate, the number of low- and moderate-income families, as well as the level of competition in the AA.

### ***Home Mortgage Loans***

Refer to Tables P-1 and P-2 in *Appendix D* for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank's ability to lend to low- and moderate-income borrowers during the period of review was also impacted by the percentage of families living below poverty. We noted that families with incomes below the poverty level was at 11.6 percent per the 2010 U.S. Census, and 8.3 percent as of the 2015 ACS. People living in poverty, including low- and moderate-income families, often have difficulty qualifying for conventional home mortgage products without flexible terms or reduced closing costs. We also considered that the median age of housing units in the moderate- and middle-income CTs is 39 and 46 years old, respectively. Older homes often cost more to maintain, frequently require significant repairs and are typically less energy efficient. All of these factors add to the overall cost of homeownership, which can affect the ability of low- and moderate-income individuals to qualify for home mortgage loans. Furthermore, limited lending opportunities exist, as only 688 low-income and 744 moderate-income families live in the AA, per the 2015 ACS.

Based on our statistical sample from January 1, 2016 through December 31, 2016, CSB originated 7.1 percent of home mortgage loans to low-income borrowers. Though the bank's percentage of lending to low-income borrowers is below the 21.5 percent of families in the AA considered low-income, it was consistent with the home mortgage aggregate bank percentage of 7.2 percent. The bank also originated 32.1 percent of its home mortgage loans to moderate-income borrowers. This

exceeded both the 22.9 percent of families in the AA that are moderate-income and the home mortgage aggregate bank percentage of 18.8 percent.

The bank's lending from January 1, 2017 through December 31, 2018 is similar to 2016. Based on our statistical sample, CSB originated 12.1 percent of its home mortgage loans to low-income borrowers. The bank's percentage is below the percentage of low-income families in the AA of 20.5 percent, but is near the home mortgage aggregate bank percentage of 13.6 percent. CSB also originated 27.6 percent of its home mortgage loans to moderate-income borrowers. This exceeded both the 22.1 percent of families in the AA that are moderate-income and the home mortgage aggregate bank percentage of 22.6 percent.

### **Responses to Complaints**

CSB did not receive any complaints pertaining to the Community Reinvestment Act during the evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2016 to 12/31/2018	
<b>Bank Products Reviewed:</b>	Home Mortgage Loans	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Ohio		
Noble County	Full-scope	AA consists of Noble County

## Appendix B: Summary of State Rating

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RATINGS	Community Savings Bank
Overall Bank:	Lending Test Rating
Community Savings Bank	Satisfactory
State:	
State of Ohio	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

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

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

**Ohio Lending**

<b>Table O-1: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2016</b>
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$(000)	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Noble County	28	2,699	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2010 U.S Census data; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0. Aggregate percentages include 1-4 family residential and manufactured homes, and combined home purchase, home refinance, and home improvement loans originated or purchased.*

<b>Table O-2: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2017-2018</b>
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$(000)	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Noble County	58	4,998	100.0	0.0	0.0	0.0	26.1	17.2	27.6	73.9	82.8	72.4	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2015 ACS Census data; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0. Aggregate percentages include 1-4 family residential and manufactured homes, and combined home purchase, home refinance, and home improvement loans originated or purchased.*

<b>Table P-1: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2016</b>
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$(000)	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Noble County	28	2,699	100.0	21.5	7.1	7.2	22.9	32.1	18.8	20.5	17.9	18.8	35.0	42.9	44.2	0.0	0.0	10.9	
<i>Source: 2010 U.S Census data; 01/01/2015 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0. Aggregate percentages include 1-4 family residential and manufactured homes, and combined home purchase, home refinance, and home improvement loans originated or purchased.</i>																			

<b>Table P-2: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2017-2018</b>
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$(000)	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Noble County	58	4,998	100.0	20.5	12.1	13.6	22.1	27.6	22.6	25.5	25.9	20.6	31.9	34.4	35.2	0.0	0.00	8.0	
<i>Source: 2015 ACS Census data; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0. Aggregate percentages include 1-4 family residential and manufactured homes, and combined home purchase, home refinance, and home improvement loans originated or purchased.</i>																			