PUBLIC DISCLOSURE

March 4, 2019

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Home National Bank
Charter Number 9815

502 Elm Street
Racine, OH 45771

Office of the Comptroller of the Currency

655 Metro Place South, Suite 625
Dublin, OH 43017

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.

Table of Contents

Overall CRA Rating

The Lending Test is rated: Outstanding.

- Given the generally poor local economy, the bank's Loan to Deposit (LTD) ratio is more than reasonable.
- The substantial majority of the bank's mortgage and consumer lending is in the assessment area.
- Both geographic-income and borrower-income distributions are excellent.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

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

Full 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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**.**

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

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) 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.

Description of Institution

Home National Bank (HNB or bank) is an independent community bank (no holding company) operating in Meigs County, Ohio. Headquartered in the village of Racine, Meigs County is the bank's designated assessment area. HNB has two other branches in the Meigs County villages of Syracuse and Middleport. The Middleport branch was opened on August 15, 2017, and is in a low-income CT. The Racine and Syracuse Offices are located in middle-income CTs that are designated by the Federal Financial Institution Examinations Council (FFIEC) as distressed non-metropolitan CTs due to high levels of poverty and unemployment. In addition, the bank has five automated teller machines (ATMs) that are not associated with a branch, and are located throughout the county, one each in Racine, Portland, and Tupper's Plains, and two in the county seat of Pomeroy. There were no merger or acquisition activities during the review period. We did not consider any affiliate lending activity during this review.

As of December 31, 2018, HNB had total assets of $65.1 million with tier 1 capital of $8.7 million. Total loans and leases equaled $46.2 million, or 70.9 percent of total assets. Residential mortgage loans represent the largest percentage of total loans at 58.7 percent followed by commercial, consumer, farm, and other at 21.0, 15.9, 3.7 and 0.7 percent, respectively. During our three year evaluation period and based on bank loan production reports, 83.3 percent of loans originated (by unit, not dollar amount) were consumer loans followed by mortgage, commercial, farm, and other at 7.1, 5.7, 1.1, and 2.8 percent respectively.

The bank offers a traditional array of deposit products and offers online banking.

There are no financial or legal impediments that would affect the bank's ability to serve the credit needs of its community. HNB's previous CRA evaluation was conducted on July 8, 2013, and reflected Outstanding performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We conducted a full-scope CRA evaluation to assess the bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas. We used small bank CRA evaluation procedures to assess the bank's performance. Lending activity was analyzed in full year increments including 2016, 2017, and 2018 (lending evaluation period). Our analysis required the use of assessment area demographic information. Due to changes in the demographic information, 2016 lending activity was analyzed separately. While the majority of the bank's existing loan portfolio is residential mortgage, we noted that the bank's consumer loans are often very small in dollar amount, but unit volume is high. Therefore, we considered both residential mortgage and consumer loans to be primary products. We also considered community development activities provided by management.

Data Integrity

HNB is not subject to public data reporting requirements such as those required by the Home Mortgage Disclosure Act (HMDA). Therefore, we sampled individual loans to obtain the necessary geographic and income information to analyze lending patterns. We sampled twenty residential mortgage and twenty consumer loans from each year in our lending evaluation period.

Selection of Areas for Full-Scope Review

We conducted a full-scope review of the bank's only assessment area, Meigs County Ohio.

Ratings

The bank's overall rating is based entirely on performance in the assessment area.

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 assessment area 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution [or any affiliate whose loans have been considered as part of the institution's lending performance] 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.

Conclusions with Respect to Performance Tests

LENDING TEST

The bank's performance under the lending test is outstanding.

Loan-to-Deposit Ratio

The LTD ratio is more than reasonable, and reflects outstanding performance. The bank's quarterly average LTD ratio over the 22 quarters since the prior CRA examination was 83.8 percent. The LTD ratio ranged from a low of 78.6 percent at December 31, 2017, to a high of 95.6 percent at December 31, 2013. We compared the bank's LTD ratio to a peer group of fourteen similarly situated banks and thrifts with total assets of less than $1 billion headquartered in either Meigs County or a nearby county in Southeast Ohio. The average quarterly LTD ratio of these fourteen banks and thrifts ranged from 25.0 to 93.5 percent. The bank's average quarterly LTD ratio compares favorably to the peer average quarterly LTD ratio of 69.9 percent over the same time period.

We considered the generally poor economic conditions, high unemployment, and poverty rates in our analysis of the LTD ratio. Information was obtained from the Bureau of Labor Statistics (BLS), the Ohio Department of Development (DOD), and the Appalachian Regional Commission (ARC). See also appendix B below.

Lending in Assessment Area

HNB originates a substantial majority of home mortgage and consumer loans inside its assessment area. This represents outstanding performance.

The following table displays the total number of home mortgage and consumer loans made inside and outside the bank's assessment area during 2016, 2017, and 2018.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total**	**Dollar Amount of Loans $(000s)**				**Total**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$(000s)**
Home Mortgage	52	86.7	8	13.3	60	3,119	85.2	540	14.8	3,659
Consumer	56	93.3	4	6.7	60	357	95.2	18	4.8	375
Total	108	90.0	12	10.0	120	3,476	86.2	558	13.8	4,034
Source: 01/01/2016-12/31/2018 Bank Data *Due to rounding, totals may not equal 100.0*										

Lending to Borrowers of Different Incomes

HNB's overall lending activity reflects excellent borrower distribution, which equates to outstanding performance. Home mortgage loan distribution is excellent and consumer loan distribution is reasonable.

In our analyses, we considered the substantial poverty rate in the assessment area, which exceeds state, regional and national rates (see also appendix B below). Limited income is a substantial obstacle to credit qualification, and serves to reduce the number of loans made to low-income borrowers.

Refer to Table P and V in appendix C for the facts and data used to evaluate the borrower distribution of the bank's loan originations.

Home Mortgage Loans

HNB's overall distribution of home mortgage loans by borrower income reflects excellent performance.

Based on our sampling of 2017 and 2018 home mortgage loan production, the percentage of home mortgage loans made to low-income borrowers was below the percentage of low-income families, but the percentage of home mortgage loans to moderate-income borrowers exceeded the corresponding percentage of moderate-income families. The percentage of the bank's home mortgage loans to low-income borrowers exceeded the percentage of home mortgage loans of other home mortgage lenders (aggregate HMDA data). The percentage of the bank's home mortgage loans to moderate-income borrowers was near to the aggregate percentages of home mortgage loans.

The bank's performance in 2016 was similar to performance in the 2017/2018 evaluation period.

Consumer Loans

HNB's overall distribution of consumer loans by borrower income reflects reasonable performance.

Based on our sampling of 2017 and 2018 consumer loan production, the percentage of the bank's consumer loans made to both low- and moderate-income borrowers was below the percentage of low- and moderate-income households. As consumer loans are not subject to HMDA-reporting requirements, no comparison to peer (aggregate) lending data was possible.

The bank's performance in 2016 was superior to its performance in the 2017/2018 evaluation period. In 2016, the percentage of consumer loans made to moderate-income consumers exceeded the percentage of moderate-income households.

Geographic Distribution of Loans

HNB's overall lending activity reflects excellent geographic distribution, which equates to outstanding performance. Both home mortgage and consumer loan distributions are excellent.

In our mortgage lending analysis, we considered several performance context factors. Per the FFIEC, all middle-income CTs in the assessment area are considered distressed due to high unemployment and poverty rates. Also, per the FFIEC, the average age of the one- to four-family housing stock in the low-income CT is 71 years, 22 years older than any other CT in the assessment area. The maintenance costs associated with older housing stock is a significant obstacle to homeownership, which results in a reduction of mortgage loan demand. The bank opened a full service branch on August 15, 2017, in the low-income CT (village of Middleport), thus improving access to the mortgage lending system.

Refer to Table O, and U in appendix C for the facts and data used to evaluate the geographic distribution of the bank's loan originations.

Home Mortgage Loans

HNB's overall distribution of home mortgage loans by geographic income reflects excellent distribution.

Based on our sampling of 2017 and 2018 home mortgage loan production, the percentage of the bank's home mortgage loans made in the low-income CT was below the percentage of owner-occupied housing units in the low-income CT, but the percentage of home mortgage loans in the moderate-income CT exceeded the corresponding percentage of owner-occupied homes in the moderate-income CT. The percentage of the bank's home mortgage loans in the low-income CT exceeded the percentage of home mortgage loans of other home mortgage lenders (aggregate HMDA data) in the low-income CT. The percentage of the bank's home mortgage loans in the moderate-income CT approximated the aggregate HMDA data percentages.

The bank's performance in 2016 was not inconsistent with the performance noted during the 2017/2018 evaluation period. We noted that the low-income CT described above had been designated as a moderate-income CT during the 2016 evaluation period.

Consumer Loans

HNB's overall distribution of consumer loans by geographic income reflects excellent distribution.

Based on our sampling of 2017 and 2018 consumer loan production, the percentage of consumer loans made in both the low- and moderate-income CT exceeded the percentage of households in those CTs. As consumer loans are not subject to HMDA-reporting requirements, no comparison to peer (aggregate) lending data was possible.

The bank's performance in 2016 was not inconsistent with the performance noted during the 2017/2018 evaluation period. We noted that the low-income CT described above had been designated as a moderate-income CT during the 2016 evaluation period.

Responses to Complaints

There were no CRA related complaints identified during the review period.

Appendix A: Scope of Examination

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 metropolitan and nonmetropolitan areas 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").

Time Period Reviewed	Lending Test: (01/01/16 to 12/31/18)	
Financial Institution		**Products Reviewed**
Home National Bank (HNB) Racine, OH		Home Mortgage Loans Consumer Loans
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
None	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	**Type of Exam**	**Other Information**
Meigs County, Ohio non-MA	Full-Scope	See Community Profile in Appendix B

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: Meigs County 2016						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	6	0.0	66.7	33.3	0.0	0.0
Population by Geography	23,770	0.0	62.1	37.9	0.0	0.0
Housing Units by Geography	11,181	0.0	62.2	37.8	0.0	0.0
Owner-Occupied Units by Geography	7,763	0.0	58.5	41.5	0.0	0.0
Occupied Rental Units by Geography	1,912	0.0	71.1	28.9	0.0	0.0
Vacant Units by Geography	1,506	0.0	69.8	30.2	0.0	0.0
Businesses by Geography	973	0.0	65.3	34.7	0.0	0.0
Farms by Geography	71	0.0	71.8	28.2	0.0	0.0
Family Distribution by Income Level	6,354	29.5	19.8	19.6	31.1	0.0
Household Distribution by Income Level	9,675	32.9	18.5	16.7	32.0	0.0
Median Family Income Non-MSAs - OH		$52,573	Median Housing Value			$79,807
			Median Gross Rent			$508
			Families Below Poverty Level			16.7%
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.*						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Meigs County 2017/2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	16.7	16.7	66.7	0.0	0.0
Population by Geography	23,473	13.4	13.3	73.2	0.0	0.0
Housing Units by Geography	11,076	15.8	12.7	71.6	0.0	0.0
Owner-Occupied Units by Geography	7,317	10.6	11.7	77.7	0.0	0.0
Occupied Rental Units by Geography	2,005	27.6	17.2	55.3	0.0	0.0
Vacant Units by Geography	1,754	24.0	11.6	64.4	0.0	0.0
Businesses by Geography	913	17.3	21.6	61.1	0.0	0.0
Farms by Geography	70	0.0	8.6	91.4	0.0	0.0
Family Distribution by Income Level	6,420	28.7	19.0	18.4	33.9	0.0
Household Distribution by Income Level	9,322	30.3	17.7	17.1	34.9	0.0
Median Family Income Non-MSAs - OH		$56,217	Median Housing Value			$85,058
			Median Gross Rent			$535
			Families Below Poverty Level			18.0%
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.						

Competition in Meigs County is limited. In terms of deposit market share, HNB ranks third out of four financial institutions with physical operations in Meigs County. Per the June 30, 2018 FDIC market share report, HNB's deposit market share represented 19.4 percent of Meigs County deposits. All competitors are also community banks, and include The Farmer's Bank and Savings Company, Peoples Bank, and The Ohio Valley Bank Company.

As of the 2010 Census, the assessment area had four moderate-income CTs and two middle-income CTs. Both middle-income CTs were designated as distressed CTs. As a result of the 2015 American Community Survey (ACS), the six CTs were re-designated with one CT now low-income, one moderate-income, and four middle-income. However, all four of the middle-income CTs are now designated as distressed middle-income non-metropolitan CTs, due to high poverty and unemployment rates.

The 2015 assessment area population was 23,473, a slight decline from 2010. The population is dispersed relatively evenly across the six CTs. Approximately 26.7 percent of the population lives in either the low- or moderate-income CT, and there are reasonable supplies of owner-occupied housing in the low- and moderate-income CTs. We noted that the housing stock in the low-income CT is old, with an average age of 71. The percentage of families and households present in the low- and moderate-income CT is substantial. Thus, opportunities to lend the low- and moderate-income CT are present, but mortgage lending opportunities are somewhat restricted due to the older housing stock.

The weighted average of Median Family Income for non-metropolitan areas of Ohio in 2017/2018 is $56,217. With a modest median housing cost of $85,058, housing is relatively

affordable. Based on the 2015 ACS, a high percentage (18.0 percent) of households are living below the poverty line and a substantial percentage of housing units, 15.8 percent, are vacant.

Meigs County is officially designated as Appalachia by the federal government. Per information obtained from the ARC, Meigs County compares poorly to Southeast Ohio (also part of Appalachia), Appalachia as a whole, and Ohio as a whole on a variety of socio-economic measures. In 2016 (the most recent data available per the ARC website), Meigs County had an unemployment rate of 8.3 percent compared to 6.3 percent for Appalachian Ohio, 5.6 percent for Appalachia as a whole, and 4.9 percent for Ohio as a whole.

The poverty rate in Meigs County is high at 150.7 percent of the U.S. average. This compares unfavorably to Appalachian Ohio where poverty is 116.2 percent of the U.S. average, Appalachia as a whole where poverty is 110.7 percent, and Ohio where poverty is 101.8 percent. Also, the percentage of Meigs County residents with a high school diploma or better is 200 to 500 basis points behind these other regions. Thus, economic conditions are below average.

According to the Ohio DOD, the population of Meigs County has been stagnant since 1930, and is projected to remain so in coming decades. Notable employers include the Arbors at Pomeroy (service sector), Overbrook Rehabilitation Center (service sector), Gatling Ohio (mining sector), Meigs County and local public school districts (government sector).

We also contacted a provider of affordable housing and community services as part of this evaluation. The community contact indicated that financial education and short term credit on reasonable terms are needs in the community.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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 MA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table U. **Assessment Area Distribution of Consumer 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 households throughout those geographies.

Table V. **Assessment Area Distribution of Consumer 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 households by income level in each MA/assessment area.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography — 2016

Assessment Area:	#	$	% of Total	Overall Market	Low-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate	Moderate-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate	Middle-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate	Upper-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate	Not Available-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Meigs County	20	1,055	100.0	195	0.0	0.0	0.0	58.5	75.0	59.5	41.5	25.0	40.5	0.0	0.0	0.0	0.0	0.0	0.0
Total	**20**	**1,055**	**100.0**	**195**	**0.0**	**0.0**	**0.0**	**58.5**	**75.0**	**59.5**	**41.5**	**25.0**	**40.5**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0
Overall market figure is the number of home mortgage loans made by all HMDA-reporting banks in Meigs County.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography — 2017/2018

Assessment Area:	#	$	% of Total	Overall Market	Low-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate	Moderate-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate	Middle-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate	Upper-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate	Not Available-Income Tracts % of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Meigs County	40	2,520	100.0	188	10.6	7.5	5.9	11.7	15.0	14.9	77.7	77.5	79.3	0.0	0.0	0.0	0.0	0.0	0.0
Total	**40**	**2,520**	**100.0**	**188**	**10.6**	**7.5**	**5.9**	**11.7**	**15.0**	**14.9**	**77.7**	**77.5**	**79.3**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS Census: 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0
Overall market figure is the number of home mortgage loans made by all HMDA-reporting lenders in 2017 only, the most recent year available.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower   **2016**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Meigs County	20	1,055	100.0	195	29.5	20.0	8.2	19.8	15.0	21.5	19.6	20.0	19.5	31.1	45.0	31.3	0.0	0.0	19.5
Total	**20**	**1,055**	**100.0**	**195**	**29.5**	**20.0**	**8.2**	**19.8**	**15.0**	**21.5**	**19.6**	**20.0**	**19.5**	**31.1**	**45.0**	**31.3**	**0.0**	**0.0**	**19.5**

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0
Overall market figure is the number of home mortgage loans made by all HMDA-reporting lenders.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower   **2017/2018**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Meigs County	40	2,520	100.0	188	28.7	15.0	3.2	19.0	20.0	22.9	18.4	25.0	26.1	33.9	37.5	34.0	0.0	2.5	13.8
Total	**40**	**2,250**	**100.0**	**188**	**28.7**	**15.0**	**3.2**	**19.0**	**20.0**	**22.9**	**18.4**	**25.0**	**26.1**	**33.9**	**37.5**	**34.0**	**0.0**	**2.5**	**13.8**

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0
Overall market figure is the number of home mortgage loans made by all HMDA-reporting lenders in 2017 only, the most recent year available.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography   **2016**

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Meigs County	20	115	100.0	0.0	0.0	61.0	75.0	39.0	25.0	0.0	0.0	0.0	0.0
Total	**20**	**115**	**100.0**	**0.0**	**0.0**	**61.0**	**75.0**	**39.0**	**25.0**	**0.0**	**0.0**	**0.0**	**0.0**

Source: 2010 U.S, Census; 01/01/2016 - 12/31/2016 Bank Data.
Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography   **2017/2018**

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Meigs County	40	276	100.0	14.2	15.0	12.9	17.5	72.9	67.5	0.0	0.0	0.0	0.0
Total	**40**	**276**	**100.0**	**14.2**	**15.0**	**12.9**	**17.5**	**72.9**	**67.5**	**0.0**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2016
	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
Assessment Area:	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Meigs County	20	115	100.0	32.9	15.0	18.5	25.0	16.7	25.0	32.0	35.0	0.0	0.0
Total	**20**	**115**	**100.0**	**32.9**	**15.0**	**18.5**	**25.0**	**16.7**	**25.0**	**32.0**	**35.0**	**0.0**	**0.0**

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data.
Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017/2018
	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
Assessment Area:	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Meigs County	40	276	100.0	30.3	22.5	17.7	12.5	17.1	25.0	34.9	35.0	0.0	5.0
Total	**40**	**276**	**100.0**	**30.3**	**22.5**	**17.7**	**12.5**	**17.1**	**25.0**	**34.9**	**35.0**	**0.0**	**5.0**

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0