



PUBLIC DISCLOSURE

January 25, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Federal Savings and Loan Association of Van Wert
Charter Number 702969

679 Fox Road
Van Wert, OH 45891

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.

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Overall CRA Rating

The Lending Test is rated: Satisfactory.

- First Federal Savings and Loan Association of Van Wert's (First Federal or bank) loan to deposit (LTD) ratio has improved since the prior CRA evaluation and is reasonable.
- First Federal originates a substantial majority of home mortgage loans inside its assessment area.
- First Federal's overall distribution of loans by both borrower- and geographic-income levels is reasonable.

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 metropolitan area (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

Organized in 1893, First Federal is a federally chartered stock thrift owned by a mutual holding company. The two-tier mutual holding company structure has not issued any third party stock. Management operates one banking office located in Van Wert, Ohio. There was no merger or acquisition activity that affected the scope of the bank's operations during the evaluation period.

As of September 30, 2018, First Federal had total assets of approximately \$107.2 million. This represents a decrease from the previous CRA evaluation when total assets were approximately \$118 million. As of September 30, 2018, gross loans were \$51.7 million, an increase from \$45.2 million at the previous CRA evaluation. As a percent of assets, gross loans at September 30, 2018, represent 48.3 percent, an increase from 38.2 percent at the previous CRA evaluation. The loan portfolio is comprised of \$47.0 million (90.9 percent) residential mortgages, \$4.4 million (8.6 percent) agricultural loans, and \$277,000 (0.5 percent) consumer loans.

First Federal primarily offers traditional financial products and services. In addition to traditional mortgage products, the bank participates in the Federal Home Loan Bank's Welcome Home Grant Program, which is designed to remove down-payment and closing cost obstacles for low- or moderate-income residents. First Federal also offers two mortgage products that require down payments of less than 20 percent with no private mortgage insurance. Additionally, First Federal offers health savings accounts.

The bank has one assessment area, Van Wert County, Ohio, a non-metropolitan area. First Federal has one full-service office in the city of Van Wert, which is located in a middle-income CT. Located in the County seat, the branch includes an Automated Teller Machine (ATM) and drive-thru facility. The office is open during normal business hours and on Saturday mornings. Mortgage applications are typically taken in person or by phone or mail. Mortgage applications and pre-approval requests can also be received through the bank's Online Mortgage Center within its website. First Federal also offers mobile banking.

Deposits are obtained locally through in person interactions and electronically through either the website or mobile app. Major competitors include Citizens National Bank of Bluffton, Van Wert Federal, First Financial Bank, First Bank of Berne, and U.S. Bank.

No legal, financial or other factors impeding the bank's ability to help meet credit needs in the assessment area were noted.

The bank was rated Satisfactory at the previous CRA evaluation conducted on April 11, 2014.

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 the small savings association 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 demographic information, 2016 lending activity was analyzed separately. The bank's primary product throughout the three year period was home mortgage loans. We analyzed home mortgage loan activity by sampling twenty loans in the assessment area in both the 2016 evaluation period, and the 2017/2018 evaluation period. As the 2017/2018 evaluation period is longer, we placed greater weight on performance in that period.

Data Integrity

First Federal is not subject to home mortgage, small business or small farm loan reporting requirements. Therefore, we sampled loans selected from loan production reports provided by management. From that sample we validated pertinent information including borrower incomes and the CT in which the security property was located. No substantive deficiencies in the data provided were noted.

Selection of Areas for Full-Scope Review

First Federal's assessment area received a full-scope review.

Ratings

The bank's overall rating is based primarily on the full-scope review of the bank's only assessment area. As stated above, we placed greater weight on performance in the 2017/2018 evaluation period.

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 satisfactory.

Loan-to-Deposit Ratio

First Federal's LTD ratio is reasonable and meets the standards for satisfactory performance. First Federal had an average LTD ratio of 53.6 percent, calculated over the 18 quarter period from the 2nd quarter of 2014 through the 3rd quarter of 2018. First Federal's average LTD improved from 49.0 percent at the previous CRA evaluation. Starting in the first quarter of 2016, First Federal's LTD began consistent improvement, increasing from 50.9 percent to 61.3 percent as of the third quarter of 2018.

Although the average LTD has improved, it was weaker than the 72.5 percent average LTD maintained by its peer group during this same time period. The peer group was comprised of 12 operationally similar banks and thrifts with less than \$1 billion in assets that are headquartered in either Van Wert County or a bordering county.

Lending in Assessment Area

First Federal originated a substantial majority of home mortgage loans inside its assessment area during our review period. This meets the standards for outstanding performance.

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

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	39	97.5	1	2.5	40	2,903	98.3	50	1.7	2,953

*Source: 01/01/2016-12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0*

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

First Federal's overall distribution of loans by borrower income category is reasonable.

Based on our sampling of 2017 and 2018 home mortgage loan production, the percentage of the bank's home mortgage loans made to low-income borrowers was

below the percentage of low-income families, but the percentage of bank loans to moderate-income borrowers exceeded the corresponding percentage of moderate-income families in the assessment area. The percentage of the bank's home mortgage loans to low-income borrowers was near to the percentage of home mortgage loans of other home mortgage lenders (aggregate HMDA data) for the assessment area. The percentage of the bank's home mortgage loans to moderate-income borrowers exceeded the aggregate percentage of home mortgage loans. The bank's performance in 2016 was not inconsistent with its performance in the 2017/2018 evaluation period.

We noted that the 6.1 percent poverty rate in 2016 and 9.1 percent poverty rate in 2017/2018 may limit lending opportunities. The significant poverty rate is an obstacle to home mortgage lending in the low-income category, as residents of limited income may encounter difficulty meeting credit underwriting standards.

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

Geographic Distribution of Loans

First Federal's overall distribution of loans by geographic income level is reasonable.

The 2015 American Community Survey (ACS) completed by the U.S. Census Bureau resulted in the re-designation of CT income categories, resulting in no low- or moderate-income CTs during the 2017/2018 evaluation period. This lack of low- or moderate-income CTs prevented a meaningful geographic income analysis of home mortgage activity during the 2017/2018 evaluation period. Two CTs during the 2016 evaluation period were designated as moderate-income. The geographic distribution of mortgage loans during the 2016 evaluation period reflected a reasonable distribution.

Based on our sampling of 2016 home mortgage loan production, the percentage of the bank's home mortgage loans in moderate-income CTs was well below the aggregate percentage in moderate-income CTs. The percentage of the bank's home mortgage loans in moderate-income CTs was also well below the percentage of owner-occupied housing units in moderate-income CTs.

Based on our sample, no mortgage loans were located in the two moderate-income CTs during the 2016 evaluation period; however, we did observe 4 home mortgage loans in our 2017/2018 evaluation period sample that were secured by properties in one of the formerly moderate-income CTs, which based on the ACS survey currently have median family incomes slightly over 80 percent of the area median family income. The modest shift in median family income levels in the two CTs is not reflective of a dramatic shift in economic conditions in the area. Upon additional review, we discovered home mortgage loans originated by the bank in the moderate income area of Van Wert that were not included in our random sample. In addition, while 22.2 percent of the CTs in our 2016 analysis were considered moderate-income, only 9.7 percent of owner-occupied housing units were located in those CTs, which is indicative of fewer

opportunities to lend. Further, the median housing age in one of the two CTs is 75 years, which also serves as an impediment to mortgage lending due to higher homeownership costs typically associated with older homes.

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

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
First Federal Savings and Loan Association of Van Wert (First Federal) Van Wert, OH		Home Mortgage Loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Van Wert County, Ohio non-MA	Full-Scope	None

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: Van Wert County-2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	22.2	66.7	11.1	0.0
Population by Geography	28,744	0.0	12.4	71.9	15.7	0.0
Housing Units by Geography	12,651	0.0	13.6	71.8	14.6	0.0
Owner-Occupied Units by Geography	9,494	0.0	9.7	73.8	16.5	0.0
Occupied Rental Units by Geography	1,978	0.0	28.7	63.3	8.0	0.0
Vacant Units by Geography	1,179	0.0	19.7	70.4	9.9	0.0
Businesses by Geography	1,425	0.0	15.4	69.1	15.4	0.0
Farms by Geography	250	0.0	3.6	70.8	25.6	0.0
Family Distribution by Income Level	7,984	13.0	20.7	28.7	37.6	0.0
Household Distribution by Income Level	11,472	18.4	18.8	23.0	39.8	0.0
Median Family Income Non-MAs - OH		\$52,573	Median Housing Value			\$89,589
			Median Gross Rent			\$560
			Families Below Poverty Level			6.1%
<i>Source: 2010 U.S. Census and 2016 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area

Assessment Area: Van Wert County 2017/2018

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	0.0	88.9	11.1	0.0
Population by Geography	28,576	0.0	0.0	84.3	15.7	0.0
Housing Units by Geography	12,672	0.0	0.0	85.3	14.7	0.0
Owner-Occupied Units by Geography	8,594	0.0	0.0	82.2	17.8	0.0
Occupied Rental Units by Geography	2,761	0.0	0.0	92.4	7.6	0.0
Vacant Units by Geography	1,317	0.0	0.0	90.8	9.2	0.0
Businesses by Geography	1,454	0.0	0.0	84.6	15.4	0.0
Farms by Geography	266	0.0	0.0	75.6	24.4	0.0
Family Distribution by Income Level	7,851	16.5	18.1	23.9	41.5	0.0
Household Distribution by Income Level	11,355	19.1	18.0	18.8	44.0	0.0
Median Family Income Non-MAs - OH		\$56,217	Median Housing Value			\$97,464
			Median Gross Rent			\$642
			Families Below Poverty Level			9.1%

Source: 2015 ACS Census and 2017 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.*

The Van Wert, OH non-MA assessment area has been defined to include Van Wert County, Ohio in its entirety. Van Wert County had nine census tracts (CTs) in the review period. Of the nine CTs used in our 2016 analysis, none were low-income, 22.2 percent were moderate-income, 66.7 percent were middle-income, and 11.1 percent were upper-income. The underlying demographics changed in 2015 due to the ACS Census Survey. Our 2017/2018 analysis used the 2015 demographics. The 2015 ACS Census Survey resulted in significant changes to the CT classifications, as none were considered either low- or moderate-income, 88.9 percent were middle-income, and 11.1 percent were upper-income.

Competition within the county is moderate, with no dominant participant. First Federal holds approximately 19.2 percent of the traditional retail deposit market share within the county. This ranks 3rd out of the 7 peer deposit taking banks within the county according to the June 30, 2018, FDIC market share report. Based on Van Wert County Recorder's Office records, First Federal was among the top three mortgage originators in all three years covered by this evaluation.

Economic conditions in the assessment area have been good. The 9.1 percent poverty rate in Van Wert County is significant, though slightly below state and national averages. Per the Bureau of Labor Statistics, the unemployment rate within the county was 3.9 percent as of December 31, 2018. This is slightly lower than the state rate of 4.6 percent, and the national rate of 4.0 percent. The trend is also positive as the Van Wert County unemployment rate is slightly lower than the 4.8 percent rate recorded in January 2016. U.S. Census Bureau data shows gradual appreciation in housing values. Major industries include manufacturing, healthcare, and insurance. Major employers include Eaton Corporation, Federal-Mogul Corporation, Cooper Foods, Toledo Molding & Die Inc., Van Wert County Hospital, and Central Mutual Insurance Co.

We contacted a community action organization during the evaluation period. The organization indicated they have a familiar relationship with most of the banks in the service area. The community contact believes that all banks in the area are relatively responsive, supportive, and willing to extend credit if needed. Identified needs include operating fund donations, volunteers to serve as board members for community service organizations, affordable housing, and emergency services for a growing homeless population.

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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2016
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% 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
Van Wert	20	1,643	100.0	570	0.0	0.0	0.0	9.7	0.0	12.1	73.8	80.0	70.5	16.5	20.0	17.4	0.0	0.0	0.0
<i>Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data; 2016 HMDA Aggregate Data; dollars reported in 000s. Bank figures based on loans sampled. 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.</i>																			

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-18
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% 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
Van Wert	20	1,332	100.0	540	0.0	0.0	0.0	0.0	0.0	0.0	82.2	100.0	84.3	17.8	0.0	15.7	0.0	0.0	0.0
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available. Bank figures based on loans sampled. 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.</i>																			

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
Van Wert	20	1,643	100.0	570	13.0	5.0	5.3	20.7	25.0	28.1	28.7	25.0	22.5	37.6	40.0	27.7	0.0	5.0	16.5
<i>Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 Bank Data; 2016 HMDA Aggregate Data; dollars reported in 000s. Bank figures based on loans sampled. 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.</i>																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-18
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
Van Wert	20	1,332	100.0	540	16.5	10.0	9.6	18.1	50.0	28.0	23.9	15.0	23.1	41.5	25.0	27.6	0.0	0.0	11.7
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data; 2017 HMDA Aggregate Data; dollars reported in 000s. Bank figures based on loans sampled. 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.</i>																			