



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

April 28, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Mutual Bank, FSB
Charter Number 703764

605 Washington Blvd
Belpre, OH 45714

Office of the Comptroller of the Currency

200 Public Square Suite 1610
Cleveland, OH 44144-2301

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 Lending Test rating is based on a reasonable distribution of home mortgage loans to borrowers of different income levels in the states of Ohio and West Virginia, and a reasonable geographic distribution of loans in the state of West Virginia.
- A majority of the bank's loans are inside its assessment areas (AAs) and meets the criteria for satisfactory performance.
- The bank's loan-to-deposit (LTD) ratio is reasonable.

Loan-to-Deposit Ratio

Considering First Mutual Bank's (FMB or bank) size, financial condition, and the credit needs of the AAs, the bank's LTD ratio is reasonable.

FMB'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 69.0 percent, with quarterly ratios ranging from a low of 58.9 percent in the first quarter of 2022 to a high of 78.1 percent in the fourth quarter of 2024. In comparison, the average LTD for other banks of similar asset size ranged between 88.2 percent to 105.7 percent. Despite its lower average LTD ratio, FMB's performance is reasonable considering lending is impacted by competition from other banks, credit unions, and non-local financial institutions, and that the bank's LTD ratio increased steadily during the evaluation period.

Lending in Assessment Area

A majority of the bank's loans were inside its AAs.

FMB originated and purchased 83.3 percent of its loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	60	83.33	12	16.67	72	11,558	55.99	9,085	44.01	20,643
Total	60	83.33	12	16.67	72	11,558	55.99	9,085	44.01	20,643
Source: 1/1/2022 - 12/31/2024 bank data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

FMB is an interstate mutual savings bank headquartered in Belpre, Ohio, and was formed via a merger of Doolin Security Savings Bank, FSB, New Martinsville, West Virginia and Belpre Savings Bank, Belpre, Ohio, effective January 1, 2018. First Mutual Holding Co. (FMHC) in Lakewood, Ohio owns FMB. FMHC also owns First Federal Savings & Loan of Lakewood, Warsaw Federal Savings & Loan Association, Blue Grass Federal Savings & Loan Association and Martinsville First Savings Bank.

FMB's strategic focus during the evaluation period was the growth of 1-4 family residential and commercial loans in the AAs. As of December 31, 2024, the bank reported total assets of \$111.6 million and tier 1 capital of \$10.1 million, or 9.1 percent of assets. The bank has four branch offices including the bank's main office headquarters and three full-service branches located in West Virginia and Ohio. The bank did not open or close any branches during the evaluation period. The bank has three non-deposit taking ATMs, one located at each branch location. FMB is also a member of the MoneyPass Automated Teller Machine (ATM) network which allows surcharge free access to ATMs across the country.

During the evaluation period, FMB operated in two states and designated three AAs. The Ohio AA includes all of Washington County and is not part of a Metropolitan Statistical Area (MSA). The Parkersburg AA includes all of Wood County and is part of the Parkersburg-Vienna, WV MSA. FMB's WV Non-MSA AA includes the contiguous counties of Wetzel, Tyler and Pleasants.

The bank's primary loan product was residential real estate loans. The bank's loan portfolio increased 28.8 percent from \$54.8 million as of December 31, 2021, to \$70.6 million as of December 31, 2024, and 97.7 percent of the loan portfolio is secured by real estate. The loan portfolio is comprised of 91.8 percent residential mortgages, 2.5 percent nonfarm nonresidential properties, 2.0 percent construction loans, 1.6 percent consumer loans, 1.4 percent multi-family loans, and 0.6 percent commercial and industrial loans.

FMB offers traditional lending products including home mortgage loans, home equity loans, commercial, and construction loans. The bank's consumer deposit related products and services include checking, savings, certificates of deposit, debit cards, online banking, and mobile banking. Business products include checking, savings, online banking, and mobile banking.

There are no legal, financial, or other factors impeding FMB's ability to help meet the credit needs of the AAs. The bank received a "Satisfactory" rating on their previous CRA performance evaluation dated, January 4, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC evaluated the bank using small bank performance criteria, which includes a lending test. The lending test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The evaluation period for the lending test is January 1, 2022, through December 31, 2024. Examiners specifically reviewed mortgage lending for this evaluation, as this is the bank's primary product. The OCC compared the bank's performance to the aggregate lender data as well as the 2020 census data.

Selection of Areas for Full-Scope Review

Examiners performed a full-scope review of the bank's OH Non-MSA AA, WV Non-MSA AA and the Parkersburg MSA AA.

In each state where the bank has an office, one or more of the AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Also, refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings.

The state ratings in rating areas with a single AA are based on performance in that AA. The state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state Rating 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) (March 29, 2024) in determining a national banks 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 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.

State Rating

State of Ohio

CRA rating for the State of Ohio¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's distribution of home mortgage loans to borrowers of different income levels is reasonable.
- The bank did not receive any complaints regarding its performance in helping meet the credit needs within its AA.

Description of Institution's Operations in Ohio

OH Non-MSA AA

FMB's OH Non-MSA AA is comprised largely of rural cities. The AA is located in southeastern Ohio along the Ohio river, and its primary city is Marietta. The AA is comprised of contiguous geographies and does not arbitrarily exclude any low- or moderate-income census tracts (CTs) based on the designation of their income level or the demographic make-up of the CTs. Based on 2020 census data, the AA consists of 18 CTs and includes no low-income CTs, three moderate-income CTs, thirteen middle-income CTs, and two upper-income CTs. In addition, the AA contains no CTs designated as distressed or underserved middle-income areas.

As of the evaluation period, the bank operated two branches in the city of Belpre, Ohio, which includes the bank's main offices and headquarters. The branch office is open Monday through Friday and offers drive-through services Monday through Saturday. Non-deposit taking ATMs are located at each branch and offer 24-hour accessibility. Based on the 2020 census data, both branches are located in middle-income CTs. The bank did not open or close any branch locations during the evaluation period.

Competition for deposits in the AA is considerable, with 10 institutions operating in a mostly rural area, with a population of only 59,771. Half of FMB's competitors are large multi-state banks. Per the 2024 Federal Deposit Insurance Company (FDIC) Deposit Market Share Report, these institutions operate 26 offices in the AA. This does not include credit unions or other financial service providers. FMB ranked second to last in terms of deposit market share, with 1.4 percent, or \$34.5 million of insured deposits. The largest competitors for deposits include Peoples Bank, JP Morgan Chase, and Citizens Bank, which hold a combined 82.1 percent of the deposit market, making it difficult for the smaller, local banks to compete.

Significant competition for loans exists in the AA. Based on the 2023 aggregate mortgage loan data, 154 lenders originated or purchased home mortgage loans in the AA. The top five home mortgage loan lenders in the AA are large banks and mortgage companies, which hold a combined 43.9 percent of the market.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

FMB ranked 23 in terms of market share with \$2.5 million in loans for 2023. The bank was only required to report its home mortgage loan data for 2023.

The unemployment level at the beginning of 2022 for the AA was 5.8 percent, decreasing to 4.9 percent as of year-end 2024. In comparison, the Ohio unemployment rate ranged from 4.0 percent in 2022 to 4.2 percent at the end of 2024. According to Moody's as of October 2024, Ohio's recent economic performance showed resilience but lagged behind other Midwest states. Payroll growth was slower than regional and national averages. Construction is leading due to support from local government and healthcare. However, job losses in durable goods manufacturing and finance limited overall gains. The labor force grew strongly, and household employment improved, stabilizing the jobless rate near the pre-pandemic norm of 4.5 percent. Single-family housing prices appreciated slightly faster than the national rate.

Major employers include the Cleveland Clinic Foundation, Walmart, Kroger Co., Ohio State University, and Mercy Health. The auto industry faced a clouded outlook, but fundamentals indicated solid performance. Healthcare job growth lightened, aligning with past trends. Ohio's renowned medical centers, like Cleveland Clinic, benefited from medical tourism and senior demand. Expansion projects, such as Ohio State Wexner Medical Center's new hospital tower, supported employment. However, slowing immigration and natural population decline posed challenges. In finance, Ohio's commercial banking and insurance sectors faced limited job growth due to economic uncertainty and industry trends toward automation. Despite relief from falling interest rates, firms remained cost-conscious, restricting hiring.

The OCC conducted one community contact with a local organization focused on affordable housing and services to low- and moderate-income families within Washington County. The organization provides head start, employment and training services, health services, family assistance, heating/cooling assistance, housing services, senior services, transportation services, and recreation. Opportunities for participation from local financial institutions include matching funds for government grants as well as nutritional support and financial education to assist clients with developing saving and wealth building strategies. The high number of renters present an opportunity for additional mortgages and the age of homes can present an opportunity for rehabilitation loans.

Demographic information for the full-scope assessment area is contained in the table below.

Assessment Area(s) - OH Non-MSA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	18	0.00	16.67	72.22	11.11	0.00
Population by Geography	59,771	0.00	21.72	66.04	12.24	0.00
Housing Units by Geography	28,247	0.00	20.61	67.95	11.43	0.00
Owner-Occupied Housing by Geography	18,289	0.00	19.97	66.60	13.43	0.00
Occupied Rental Units by Geography	6,514	0.00	19.99	73.79	6.22	0.00
Vacant Units by Geography	3,444	0.00	25.20	64.11	10.69	0.00
Businesses by Geography	2,167	0.00	25.84	62.39	11.77	0.00
Farms by Geography	138	0.00	33.33	56.52	10.14	0.00
Family Distribution by Income Level	16,125	20.36	19.22	22.22	38.20	0.00
Household Distribution by Income Level	24,803	25.09	16.85	17.88	40.18	0.00
Unemployment rate (%)	4.56	0.00	5.98	4.43	2.7	0.00
Households Below Poverty Level (%)	13.95	0.00	14.31	14.65	9.19	0.00
Median Family Income (Non-MSAs - OH)	\$66,160		Median Housing Value		\$139,100	
Median Family Income (Non-MSAs - OH) for 2024	\$81,600		Median Gross Rent		\$690	

Assessment Area(s) - OH Non-MSA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
			Families Below Poverty Level			10.95
FFIEC File - 2020 Census						
2024 Dun & Bradstreet SBSF Demographics						
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

This analysis reflects a full-scope review of the OH Non-MSA AA. Examiners considered the number of home mortgage loans originated or purchased by the bank from January 1, 2022, through December 31, 2024. Examiners also considered any factors affecting the bank's ability to lend in its AA during the evaluation period, such as demographic and market share information.

LENDING TEST

The bank's performance under the Lending Test in Ohio is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the OH Non-MSA AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited poor geographic distribution of loans in the AA.

In determining the ratings, examiners weighed demographic factors of the AA that could affect the bank's ability to lend. These factors include competition from larger institutions, no low-income CTs, the limited number of moderate-income CTs, area demographics, and the location of the majority of owner-occupied housing. For instance, better lending opportunities exist in upper- and middle-income CTs within the bank's AA. According to the 2020 Census, those CTs contained 80.0 percent of owner-occupied housing units in the AA. Additionally, 20.0 percent of housing units in moderate-income CTs are renter occupied, while 25.2 percent of housing units are vacant.

Home Mortgage Loans

Refer to Table 7 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The bank's overall distribution of home mortgage loans among geographies of different income levels throughout the AA is poor. During the evaluation period, FMB originated two loans in moderate-income CTs, while the aggregate lending distribution was at 18.6 percent. Both of FMB's branches are located in Belpre, in the southwest part of the AA, while the AA's moderate-income CTs are located more in the north and central part of the AA. This leads to a competitive disadvantage as large multi-state financial institutions and several local banks and credit unions operate branches within those moderate-income CTs. This demonstrates the effect competition and limited owner-occupied housing has on the bank's ability to

originate residential mortgages within moderate-income CTs of the AA. As a result, this rating had a limited impact on the bank's overall CRA rating.

Distribution of Loans by Income Level of the Borrower

The bank exhibited 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, examiners considered the level of competition and its effect on limiting the bank's ability to lend to borrowers of different incomes, as well as the economic conditions of the AA. Examiners also considered the percentage of families that live below the poverty level, and barriers this creates for these families to qualify for home mortgage financing and their financial capacity to own a home.

Home Mortgage Loans

Refer to Table 8 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of the bank's home mortgage lending to low- and moderate-income borrowers is reasonable. During the assessment period FMB did not originate any loans to low-income families; however, aggregate bank data reflects similar difficulty, with a lending percentage of 11.3 percent. The bank's lending percentage to moderate-income borrowers of 15.0 percent is near the percent of moderate-income families at 19.2 percent and the aggregate lending level of 21.2 percent.

This analysis also considered that FMB is a conventional-only home mortgage loan lender. Aggregate lending data for the overall market includes lending activity for government-backed products such as Federal Housing Administration (FHA), Veterans Administration (VA), and Rural Housing Services loans and may put the bank at a competitive disadvantage in the AA as these loans can have more relaxed lending guidelines and payment terms.

Responses to Complaints

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

State of West Virginia

CRA rating for the State of West Virginia²: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's distribution of home mortgage loans to borrowers and geographies of different income levels is reasonable.
- The bank did not receive any complaints regarding its performance in helping meet the credit needs within its AA.

Description of Institution's Operations in West Virginia

Parkersburg MSA AA

FMB's Parkersburg MSA AA includes Wood County, West Virginia and is located on the Ohio River in the west central part of the state and its primary city is Parkersburg. The AA is comprised of contiguous geographies and does not arbitrarily exclude any low- or moderate-income CTs based on the designation of their income level or the demographic make-up of the CTs. Based on 2020 census data, the AA consists of 28 CTs and includes no low-income CTs, six moderate-income CT, 13 middle-income CTs, and eight upper-income CTs. During the evaluation period the AA contained no designated distressed middle-income areas.

As of this evaluation, the bank operated one branch office in the city of Parkersburg, West Virginia. The office is open Monday through Friday and offers drive-through services Monday through Saturday. The branch has a non-deposit taking ATM to offer 24-hour accessibility. Based on the 2020 census data, the branch is located in a middle-income CT. The bank did not open or close any branch locations during the evaluation period.

Competition for deposits in the AA is considerable, with nine institutions operating in a mostly rural area, with a population of 84,296. Half of FMB's competitors are large multi-state banks. Per the 2024 FDIC Deposit Market Share Report, these institutions operate 26 offices in the AA. This does not include credit unions or other financial service providers. FMB ranked last in terms of deposit market share, with 0.7 percent, or \$14.3 million of insured deposits. The largest competitors for deposits include United Bank, WesBanco Bank, Inc., and Truist Bank, which hold a combined 59.6 percent of the deposit market, making it difficult for the smaller, local banks to compete.

Significant competition for loans exists in the AA. Based on the 2023 aggregate mortgage loan data, 130 lenders originated or purchased home mortgage loans in the AA. The top five home mortgage loan lenders in the AA are large banks and mortgage companies, which hold a combined 36.8 percent share of the

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

market. FMB ranked 24 in terms of market share with \$6.2 million in loans for 2023. FMB was only required to report its home mortgage loan data for 2023.

The unemployment level at the beginning of 2022 for the AA was 5.0 percent, decreasing to 3.5 percent as of year-end 2024. In comparison, the West Virginia unemployment rate ranged from 4.7 percent in 2022 to 3.6 percent at the end of 2024. According to Moody's as of April 2024, the Parkersburg-Vienna economy was in fair condition, with monthly job gains cooling but year-over-year growth aligning with national trends. Healthcare remained robust, rapidly adding jobs, while the public sector recovered from previous job losses. Manufacturing showed no significant progress over two years. The unemployment rate increased slightly as labor growth dwindled, and average hourly earnings declined over the year, impacting labor force growth. Single-family house prices plateaued after a decline, marking Parkersburg-Vienna as one of the few markets with year-over-year price decreases. Residential permit issuance regressed after a 2023 increase.

Major employers include Marietta Memorial Hospital, The Chemours Co., Camden Clark Memorial Hospital, Peoples Bank, and GE Advanced Materials. Manufacturing payrolls remained flat, with a heavy reliance on chemical manufacturing due to Chemours' Washington Works plant. Legal and regulatory challenges hindered operations and investment, while automation reduced factory employment. Structural impediments, including reliance on chemical manufacturing and the public sector, limited long-term growth. Budget fluctuations affected public-sector stability, and fewer high-wage job opportunities led to population decline over two decades. Out-migration persisted as working-age adults sought better prospects, impacting consumer-facing sectors like leisure/hospitality and retail. Overall, Parkersburg-Vienna's economy advanced modestly but underperformed compared to the region, with demographic challenges and dwindling factory employment contributing to its lagging.

The OCC conducted one community contact with a nonprofit agency that serves low- to moderate-income individuals and families by promoting the spirit of communities through leadership, education, resources and opportunities that empower families to become self-sufficient. The agency provides services to individuals and families with emergency needs, home weatherization, education and employment assistance, heating and utility assistance, home acquisition and home repair loans. Opportunities for participation from local financial institutions include volunteering for the Volunteer Income Tax Assistance (VITA) program, home repair loans, and grants to support the childcare centers, or general operating support.

Demographic information for the full-scope assessment area is contained in the table below.

Assessment Area(s) - Parkersburg MSA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	28	0.00	25.00	46.43	28.57	0.00
Population by Geography	84,296	0.00	21.96	44.45	33.59	0.00
Housing Units by Geography	40,288	0.00	23.78	45.03	31.19	0.00
Owner-Occupied Housing by Geography	25,390	0.00	18.72	44.06	37.22	0.00
Occupied Rental Units by Geography	9,799	0.00	34.45	48.11	17.44	0.00
Vacant Units by Geography	5,099	0.00	28.48	43.93	27.59	0.00
Businesses by Geography	2,615	0.00	29.25	44.63	26.12	0.00
Farms by Geography	81	0.00	11.11	48.15	40.74	0.00
Family Distribution by Income Level	22,202	20.90	18.19	20.25	40.66	0.00
Household Distribution by Income Level	35,189	24.76	16.14	16.32	42.78	0.00
Unemployment rate (%)	5.02	0.00	7.41	5.31	3.37	0.00
Households Below Poverty Level (%)	16.10	0.00	23.04	15.76	11.51	0.00

Assessment Area(s) - Parkersburg MSA 2024						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Median Family Income (37620 - Parkersburg-Vienna, WV MSA)		\$61,708		Median Housing Value		\$134,650
Median Family Income (37620 - Parkersburg-Vienna, WV MSA) for 2024		\$74,700		Median Gross Rent		\$736
				Families Below Poverty Level		11.41
FFIEC File - 2020 Census						
2024 Dun & Bradstreet SBSF Demographics						
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 West Virginia

This analysis reflects a full-scope review of the Parkersburg MSA AA. Examiners considered the number of home mortgage loans originated or purchased by the bank from January 1, 2022, through December 31, 2024. Examiners also considered any factors affecting the bank's ability to lend in its AA during the evaluation period, such as demographic and market share information.

LENDING TEST

The bank's performance under the Lending Test in West Virginia is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Parkersburg MSA AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the State.

In determining the ratings, examiners weighed demographic factors of the AA that could affect the bank's ability to lend. These factors include competition from larger institutions, no low-income CTs, area demographics, and the location of the majority of owner-occupied housing. Better lending opportunities exist in upper- and middle- income CTs within the bank's AA. According to 2020 Census, those CTs contained 81.3 percent of owner-occupied housing units in the AA. Additionally, 34.5 percent of housing units in moderate-income CTs are renter occupied, while 28.5 percent of housing units are vacant.

Home Mortgage Loans

Refer to Table 7 in the state of West Virginia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The bank's overall distribution of home mortgage loans among geographies of different income levels throughout the AA is reasonable. FMB originated 17.7 percent of its home mortgage loans in moderate income CTs. This is near the percentage of the AA's owner-occupied housing units in moderate-income CTs of 18.7, but below the aggregate home mortgage lending level of 20.2 percent.

Distribution of Loans by Income Level of the Borrower

The bank exhibited 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, examiners considered the level of competition and its effect on limiting the bank's ability to lend to borrowers of different incomes, as well as the economic conditions in the AA. Examiners also considered the percentage of families that live below the poverty level, and barriers this creates for these families to qualify for home mortgage financing.

Home Mortgage Loans

Refer to Table 8 in the state of West Virginia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of the bank's home mortgage lending to low- and moderate-income borrowers is reasonable when considering it operates a single branch with a small deposit base in the AA. FMB's proportion of loans to low-income families at 2.9 percent is significantly below the percentage of low-income families at 20.9 percent and significantly below the aggregate home mortgage lending level percentage of 13.7 percent. The bank's home mortgage lending percentage to moderate-income families at 5.9 percent is also below the percentage of moderate-income families at 18.2 percent and the aggregate lending level percentage of 23.3 percent. This analysis considered that FMB is a conventional-only home mortgage lender. Aggregate lending data for the overall market includes lending activity for government-backed products such as FHA, VA, and Rural Housing Services loans and may put the bank at a competitive disadvantage in the AA as these loans can have more relaxed lending guidelines and payment terms.

Responses to Complaints

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

WV Non-MSA AA

The bank's WV Non-MSA AA includes Wetzel, Tyler, and Pleasants counties and is comprised largely of rural cities. The AA is located in northwestern West Virginia along the Ohio river, and its primary city is St. Marys. The AA is comprised of contiguous geographies and does not arbitrarily exclude any low- or moderate-income CTs based on the designation of their income level or the demographic make-up of the CTs. Based on 2020 census data, the AA consists of 10 CTs and includes no low-income CTs, one moderate-income CT, five middle-income CTs, and four upper-income CTs. During the evaluation period, the AA contained designated distressed middle-income areas. Tyler County was designated a distressed middle-income area for 2022, 2023, and 2024 and Wetzel County was designated a distressed middle-income area for 2023 and 2024.

As of this evaluation, the bank operated one branch in the city of New Martinsville, West Virginia. The office is open Monday through Friday and offers drive-through services Monday through Saturday. Non-deposit taking ATMs are located at each branch and offers 24-hour accessibility. Based on the 2020 census

data, the branch is located in a middle-income CT. The bank did not open or close any branch locations during the evaluation period.

Competition for deposits in the AA is considerable, with seven institutions operating in a mostly rural area, with a population of only 30,408. Half of FMB's competitors are large multi-state banks. Per the 2024 FDIC Deposit Market Share Report, these institutions operate 16 offices in the AA. This does not include credit unions or other financial service providers. FMB ranked second to last in terms of deposit market share, with 5.3 percent, or \$45.0 million of insured deposits. The largest competitors for deposits include Union Bank, Inc., WesBanco Bank, Inc., and Peoples Bank, which hold a combined 75.6 percent of the deposit market, making it difficult for the smaller, local banks to compete.

Significant competition for loans exists in the AA. Based on the 2023 aggregate mortgage loan data, 83 lenders originated or purchased home mortgage loans in the AA. The top five home mortgage loan lenders in the AA are large banks and mortgage companies, which hold a combined 41.7 percent share of the market. FMB ranked 31 in terms of market share with \$345,000 in loans for 2023. FMB was only required to report its home mortgage loan data for 2023.

The unemployment level at the beginning of 2022 for the AA of Pleasants County, Tyler County, and Wetzel County was 5.6, 7.5 and 8.7 percent respectively, decreasing to 4.6, 5.4, and 6.6 percent as of year-end 2024. In comparison, the West Virginia unemployment rate ranged from 4.7 percent in 2022 to 3.6 percent at the end of 2024. According to Moody's as of August 2024, West Virginia's economy showed lackluster performance, with employment only 0.5 percent higher than pre-pandemic levels, ranking among the bottom ten states. Despite regional and national employment gains, West Virginia experienced slight job losses in industries such as construction, manufacturing, finance, professional/business services, and government. These losses offset strong gains in the healthcare sector. The unemployment rate was lower than pre-pandemic levels, partly due to a labor force that had not fully rebounded. House prices rose more than the national average, driven by an undersupplied market.

Major employers include WVU Medicine, Walmart, Charleston Area Medical Center, Mountain Health Network, and Kroger. The coal industry, a major component of West Virginia's economy, faced challenges. Although coal mines recovered from the pandemic, the industry employed fewer workers than a decade ago due to steep job losses before 2020. Coal competed with natural gas for power plant fuel, and falling natural gas prices led to increased reliance on gas over coal, preventing mine expansion. The shift towards cleaner energy sources further reduced coal mining jobs. West Virginia's shrinking population hindered growth in local industries like healthcare, leisure/hospitality, retail, and personal services. The population had declined in 10 of the last 11 years, limiting net migration and hiring in these sectors. Healthcare added staff to serve the growing senior cohort, but gains were limited by population decline. The public sector underperformed, with state and local governments providing a significant share of jobs.

The OCC conducted one community contact with a nonprofit agency that serves low- to moderate-income individuals and families by promoting the spirit of communities through leadership, education, resources and opportunities that empower families to become self-sufficient. The agency provides services to individuals and families with emergency needs, home weatherization, education and employment assistance, heating and utility assistance, home acquisition, and home repair loans. Opportunities for participation from local financial institutions include volunteering for the VITA program, home repair loans, and grants to support childcare centers, or general operating support.

Demographic information for the full-scope assessment area is contained in the table below.

Assessment Area(s) - WV Non-MSA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.00	10.00	50.00	40.00	0.00
Population by Geography	30,408	0.00	8.14	51.74	40.12	0.00
Housing Units by Geography	16,642	0.00	10.21	51.78	38.01	0.00
Owner-Occupied Housing by Geography	10,159	0.00	8.36	51.17	40.48	0.00
Occupied Rental Units by Geography	2,087	0.00	8.62	59.27	32.10	0.00
Vacant Units by Geography	4,396	0.00	15.24	49.66	35.10	0.00
Businesses by Geography	699	0.00	5.72	54.51	39.77	0.00
Farms by Geography	39	0.00	10.26	46.15	43.59	0.00
Family Distribution by Income Level	7,838	17.43	17.59	18.40	46.58	0.00
Household Distribution by Income Level	12,246	20.59	16.23	17.16	46.02	0.00
Unemployment rate (%)	7.84	0.00	9.62	7.59	7.85	0.00
Households Below Poverty Level (%)	14.28	0.00	14.97	17.17	10.25	0.00
Median Family Income (Non-MSAs - WV)		\$55,389	Median Housing Value			\$94,150
Median Family Income (Non-MSAs - WV) for 2024		\$67,600	Median Gross Rent			\$603
			Families Below Poverty Level			10.13
FFIEC File - 2020 Census						
2024 Dun & Bradstreet SBSF Demographics						
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 West Virginia

This analysis reflects a full-scope review of the WV Non-MSA AA. Examiners considered the number of home mortgage loans originated or purchased by the bank from January 1, 2022, through December 31, 2024. Examiners also considered any factors affecting the bank's ability to lend in its AA during the evaluation period, such as demographic and market share information.

LENDING TEST

The bank's performance under the Lending Test in West Virginia is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the WV Non-MSA AA is poor.

Distribution of Loans by Income Level of the Geography

The bank exhibited poor geographic distribution of loans in the State.

In determining the ratings, examiners weighed demographic factors of the AA that could affect the bank's ability to lend. These factors include competition from larger institutions, no low-income CTs, area demographics, and the location of the majority of owner-occupied housing. Better lending opportunities exist in upper- and middle- income CTs within the bank's AA. According to 2020 census, those CTs contained 91.7 percent of owner-occupied housing units in the AA. Additionally, 8.6 percent of housing units in moderate-income CTs are renter occupied, while 15.2 percent of housing units are vacant.

Home Mortgage Loans

Refer to Table 7 in the state of West Virginia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The bank's overall distribution of home mortgage loans among geographies of different income levels throughout the AA is poor. During the evaluation period, FMB did not originate any loans in moderate-income CTs, while aggregate lending distribution was at 8.1 percent. FMB's branch is located in New Martinsville, in the southern part of the AA, while the AA's moderate-income CTs are located in the northern and eastern part of the AA. This leads to a competitive disadvantage as six large multi-state financial institutions and several local banks and credit unions operate within those moderate-income CTs. This demonstrates the effect competition and limited owner-occupied housing units have on the bank's ability to originate residential mortgages within moderate-income CTs of the AA. As a result, this rating had a limited impact on the bank's overall CRA rating.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a poor 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, examiners considered the level of competition and its effect on limiting the bank's ability to lend to borrowers of different incomes, as well as the economic conditions of the AA. Examiners also considered the percentage of families that live below the poverty level, and barriers this creates for these families to qualify for home mortgage financing and their financial capacity to own a home. Only 1,366 low-income families reside in the AA, of which 794 (58.1 percent) live below poverty. Given the median home value of \$94,150, it would be difficult for this segment of the population to afford and maintain a home.

Home Mortgage Loans

Refer to Table 8 in the state of West Virginia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of the bank's home mortgage lending to low- and moderate-income borrowers is poor. During the evaluation period, FMB did not originate any loans to low-income families with the percentage of low-income families at 17.4 percent and the aggregate lending level at 6.0 percent. Additionally, the bank did not originate any loans to moderate-income families with the percentage of moderate-income families at 17.6 percent and the aggregate lending level at 17.9 percent. During the evaluation period, FMB only originated six total home mortgage loans in the AA, of which three were middle-income borrowers and three were upper-income borrowers.

This analysis also considered that FMB is conventional-only home mortgage loan lender. Aggregate lending data for the overall market includes lending activity for government backed products and may put the bank at a competitive disadvantage in the AA as these loans can have more relaxed lending guidelines and payment terms.

Responses to Complaints

FMB did not receive any complaints pertaining to the Community Reinvestment Act during the evaluation 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 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”.

Time Period Reviewed:	(01/01/22)to 12/31/24)	
Bank Products Reviewed:	Home mortgage loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Ohio		
OH Non-MSA AA	Full-scope	All of Washington County
West Virginia		
Parkersburg MSA AA	Full-scope	All of Wood County
WV Non-MSA AA	Full-scope	Tyler, Wetzel, and Pleasants Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
First Mutual Bank, FSB	Satisfactory
State:	
Ohio	Satisfactory
West Virginia	Satisfactory

Appendix C: Definitions and Common Abbreviations

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/AA.

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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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 state/AA.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

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/AA. Deposit data are compiled by the FDIC and are available as of June 30th 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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size)

throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table 13. 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 in those geographies.
- Table 14. 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 MMSA/AA.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	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
OH Non-MSA 2024	202,482		100.00	2,225	--	--	--	19.97	10.00	18.61	66.60	75.00	65.35	13.43	15.00	16.04	--	--	--
Total	202,482		100.00	2,225	--	--	--	19.97	10.00	18.61	66.60	75.00	65.35	13.43	15.00	16.04	--	--	--
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
OH Non-MSA 2024	202,482		100.00	2,225	20.36	--	11.28	19.22	15.00	21.21	22.22	30.00	22.43	38.20	35.00	31.78	--	20.00	13.30
Total	202,482		100.00	2,225	20.36	--	11.28	19.22	15.00	21.21	22.22	30.00	22.43	38.20	35.00	31.78	--	20.00	13.30
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	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
Parkersburg MSA 2024	34	8,216	85.00	2,991	--	--	--	18.72	17.65	20.19	44.06	41.18	44.90	37.22	41.18	34.90	--	--	--
WV Non-MSA 2024	6	859	15.00	664	--	--	--	8.36	--	8.13	51.17	66.67	54.37	40.48	33.33	37.50	--	--	--
Total	40	9,075	100.00	3,655	--	--	--	15.76	15.00	18.00	46.09	45.00	46.62	38.15	40.00	35.38	--	--	--
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Parkersburg MSA 2024	34	8,216	85.00	2,991	20.90	2.94	13.71	18.19	5.88	23.34	20.25	14.70	22.57	40.66	73.50	28.82	--	2.94	11.57
WV Non-MSA 2024	6	859	15.00	664	17.43	--	6.02	17.59	--	17.92	18.40	50.00	21.84	46.58	50.00	40.21	--	--	14.01
Total	40	9,075	100.00	3,655	19.99	2.50	12.31	18.04	5.00	22.35	19.76	20.00	22.44	42.21	70.00	30.89	--	2.50	12.01
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			