

PUBLIC DISCLOSURE

January 22, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Hocking Valley Bank
RSSD #230610

7 West Stimson
Athens, Ohio 45701

Federal Reserve Bank of Cleveland

P.O. Box 6387
Cleveland, Ohio 44101-1387

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation. This evaluation is not, nor should it be construed as, an assessment of the financial condition of the bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of the financial institution.

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INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

The major factors and criteria contributing to this rating include:

- The loan-to-deposit ratio is reasonable (considering seasonal variations and lending-related activities) given the institution's size, financial condition, and assessment area credit needs;
- A substantial majority of loans and other lending-related activities are in the assessment area;
- The geographic distribution of loans reflects poor dispersion throughout the assessment area;
- The distribution of loans to borrowers reflects a reasonable penetration among individuals of different income levels (including low- and moderate-income individuals);
- The distribution of loans to businesses reflects an excellent penetration among businesses of different sizes given the demographics of the assessment area; and,
- There were no CRA-related complaints filed against the bank since the previous examination.

The previous CRA examination, as of December 16, 2002, resulted in a "Satisfactory" rating.

SCOPE OF EXAMINATION

The evaluation of The Hocking Valley Bank's ("HVB") CRA performance covered the period from June 1, 2005 to July 31, 2006 and was performed using the interagency small bank examination procedures. Under this examination method, the bank was evaluated by considering lending activity throughout its assessment area.

The lending test includes an analysis of the:

- Loan-to-deposit ratio;
- Volume of loans extended inside and outside of the bank's assessment area;
- Geographic distribution of loans in the assessment area, including loans in low- and moderate-income census tracts;
- Extent of lending to borrowers of different income levels, including low- and moderate-income borrowers, and businesses and farms of different sizes; and,
- Bank's record of taking action in response to written complaints about its performance in helping to meet the credit needs in its assessment areas.

The loan products evaluated included consumer, mortgage, and small business loans. Consumer loans included motor vehicle, other secured, and other unsecured loans. Mortgage loans consist of first lien mortgages only, as there was an insufficient number of other home loans to perform a meaningful analysis. Small business loans included those secured by real estate. There were not enough unsecured and other small business loans to analyze. Further, small farm loans were not evaluated because of their low volume.

Consumer loans comprised 76.7% of total loans by volume and 30.1% by dollar amount, while small business loans represented 13.6% of loans by volume and 53.9% by dollar amount. Mortgage loans accounted for 9.7% of loans by volume and 16.0% by dollar amount. Therefore, for this analysis, consumer loans received the greatest weight, followed by small business loans and then mortgage loans.

The geographic distribution of consumer loans was assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income census tracts) to the percentage of households in these tracts. For small business loans, geographic distribution was reviewed by comparing the percentage of small business loans made in each of the census tracts to the percentage of total businesses in these geographies. The geographic distribution of mortgage loans was evaluated by comparing the percentage of loans made in each geography type to percentage of owner-occupied units in these tracts.

The distribution of loans to borrowers of different income levels is based on 2005 adjusted median family income data as made available by the U.S. Department of Housing and Urban Development. The borrower distribution for consumer loans was evaluated by comparing the percentage of loans made to borrowers in each income category (low-, moderate, middle-, and upper-income borrowers) to the percentage of households in these income categories. The income distribution for small business loans was assessed by comparing the percentage of loans made to businesses in each revenue category (less than or equal to \$1 million or greater than \$1 million) to the percentage of total businesses in each these categories. For mortgage loans, the borrower distribution was reviewed by comparing the percentage of loans made to borrowers in each income category to the percentage of families in these categories.

The borrower distribution analysis was given slightly greater weight than the geographic analysis because approximately 45% of families in the assessment area are low- or moderate-income. Additionally, the poverty level is high in the area (12.9%). Geographic distribution is a significant factor, nonetheless, given that 41% of the tracts are low- and moderate-income geographies and that several of the middle-income tracts are designated as distressed.

DESCRIPTION OF INSTITUTION

HVB is a full-service banking institution in Athens, Ohio. HVB is a subsidiary of Hocking Valley Bancshares, Inc. The holding company owns HVBS Holdings LLC, a lessor of residential property, while HVB owns Net Enterprises, Inc., a data processing company. All of these entities are in Athens. HVB had assets of \$169.5 million as of September 30, 2006, which is an increase of approximately 5% since the previous examination in December 2002.

HVB has seven offices in Athens County. Five have ATMs and there are three other cash-only ATMs located in the county. A stand-alone ATM was closed and a drive-through ATM added since the previous examination.

The bank has designated all of Athens, Meigs, and Vinton Counties and a portion of Washington County as its assessment area (see the assessment area map in Appendix B). The assessment area is discussed in more detail later in this evaluation.

The following chart represents the bank's loan portfolio as of September 30, 2006:

Loan Type	Dollar Amount (000s)	Percent of Total Loans
Construction and Land Development	4,917	3.8
Secured by Farmland	1,315	1.0
1-4 Family Residential	54,016	42.4
Multi-Family (5 or more) Residential	4,580	3.6
Commercial Real Estate	29,284	23.0
Total Real Estate Loans	94,112	73.8
Commercial and Industrial	18,860	14.8
Agricultural	29	0.0
Consumer	12,960	10.2
All Other Loans	1,686	1.3
Less: Unearned Income	170	0.1
Total	127,477	100.0

Since September 30, 2002, loans secured by farmland and agricultural loans have increased the most (over 1,400% and 263%, respectively); however, agricultural lending remains insignificant overall. Multi-family residential, construction, and commercial real estate loans grew by 145%, 70%, and 62%, respectively. Overall, loans increased 12%.

There are no legal or financial constraints preventing HVB from meeting the credit needs of its assessment area consistent with its asset size, business strategy, resources, and local economy.

DESCRIPTION OF NON-METROPOLITAN STATISTICAL AREA – STATE OF OHIO

The assessment area consists of Athens, Meigs, and Vinton Counties. None of these counties is located in a metropolitan statistical area (“MSA”). A portion of Washington County, which is part of the Parkersburg-Marietta MSA, is also in the assessment area. Since there are no offices in this county and it is contiguous to the assessment area, there is only one assessment area.

The assessment area consists of one low-income, 10 moderate-income, 13 middle-income, and three upper-income tracts. Four middle-income tracts in Athens County were designated as distressed in 2005, but not in 2006. In Meigs County, one middle-income tract was considered distressed in 2005 and 2006, and one middle-income tract in Vinton County was considered distressed and underserved in 2005 and 2006. One office is in a low-income tract and one in an upper-income census tract, with the rest in middle-income tracts. The three cash-only ATMs are in middle-income tracts.

HVB ranked first (out of ten institutions) in deposit share in Athens County as of June 30, 2006 with 29.9% of deposits.¹ Major competitors in the county include JPMorgan Chase Bank, National Association (formerly Bank One, National Association), The Glouster Community Bank (Lancaster), and Peoples Bank, National Association (Marietta).

Key demographic information about the assessment area is contained on page 5.

All counties in the assessment area are part of the Appalachian Regional Commission (“ARC”), which is a federal-state partnership established by the United States Congress in 1965 to promote economic development and quality of life issues. Counties in 13 states are part of the ARC, with 29 Ohio counties in the southern part of the state represented.² When the ARC was established, one in three Appalachians lived in poverty. Poverty has decreased, but remains high compared to the nation (portions of the ARC have a 27% poverty rate). Additionally, per capita incomes are lower and unemployment rates are higher in the ARC than the remainder of the nation.³

1 FDIC/OTS Summary of Deposits: www.fdic.gov

2 Ohio county profiles from the Ohio Department of Development, Office of Strategic Research: www.odod.state.oh.us/research

3 Appalachian Regional Commission: www.are.gov

Combined Demographics Report

Hocking Valley Bank

Analysis Year: 2005 & 2006

Assessment Area(s): Non-MSA OH/MSA 37620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.7	185	0.7	70	37.8	6,829	24.6
Moderate-income	10	37.0	11,229	40.4	1,874	16.7	5,780	20.8
Middle-income	13	48.1	13,793	49.6	1,441	10.4	5,813	20.9
Upper-income	3	11.1	2,574	9.3	210	8.2	9,359	33.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	27	100.0	27,781	100.0	3,595	12.9	27,781	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,252	73	0.2	5.8	1,121	89.5	58	4.6
Moderate-income	18,888	12,049	40.0	63.8	4,376	23.2	2,463	13.0
Middle-income	23,119	15,132	50.3	65.5	5,691	24.6	2,296	9.9
Upper-income	5,191	2,834	9.4	54.6	1,924	37.1	433	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	48,450	30,088	100.0	62.1	13,112	27.1	5,250	10.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	110	3.1	98	3.2	9	4.2	3	1.4
Moderate-income	1,191	33.9	1,015	32.9	85	39.7	91	42.9
Middle-income	1,750	49.8	1,551	50.3	95	44.4	104	49.1
Upper-income	460	13.1	421	13.6	25	11.7	14	6.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,511	100.0	3,085	100.0	214	100.0	212	100.0
Percentage of Total Businesses:			87.9		6.1		6.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	119	39.0	119	39.0	0	0.0	0	0.0
Middle-income	176	57.7	176	57.7	0	0.0	0	0.0
Upper-income	10	3.3	10	3.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	305	100.0	305	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	

Income Characteristics

The population of the assessment area was 114,565 as of the 2000 Census.

The median family income for the assessment area was \$37,818, which was lower than the State of Ohio's median family income of \$50,037. Families comprised 64.3% of the households in the assessment area. Approximately 12.9% of the families lived below the poverty level. Of the families living in the assessment area, 24.6% were low-income families, 20.8% were moderate-income families, 20.9% were middle-income families, and 33.7% were upper-income families. Almost half (approximately 45%) of the families are low- or moderate-income; therefore, lending to low- and moderate-income families and middle- and upper-income families should be evenly divided.

Housing Characteristics

There were 48,450 housing units in the assessment area as of the 2000 Census. Of these units, 69.3% housed 1-4 families, 8.0% housed five families or more, and 22.2% were mobile homes. The majority of units (62.1%) were owner-occupied. The median age of the housing stock was 29 years, which was lower than the State of Ohio's median of 38 years.

Housing units are concentrated in the moderate- and middle-income income tracts (39.0% and 47.7% of units, respectively). Thus, mortgage lending should be prevalent in these geographies.

Labor, Employment, and Economic Characteristics

As of November 2006, the unemployment rate for the counties in the assessment area was:⁴

Athens	5.0%
Meigs	7.9%
Vinton	7.8%
Washington	5.0%

The unemployment rate in Athens and Washington Counties was higher than the nationwide rate of 4.3% but lower than State of Ohio's rate of 5.1%. The unemployment rates for Meigs and Vinton county were above both rates and represented the fourth and fifth highest unemployment rates, respectively, in Ohio (out of 88 counties). It should be noted that the three counties with the higher rates (Monroe, Pike, and Morgan) are also in southeastern Ohio.

Education plays a major role in Athens County. Ohio University and Hocking College are both located in the county, and four school districts (Alexander, Athens City, Federal Hocking, and Nelsonville-York) are major employers. Other employers include Diagnostic Hybrids, a biotechnology company, and O'Bleness Memorial Hospital.

⁴ Ohio Department of Job and Family Services, Office of Workforce Development, Bureau of Labor Market Information: www.lmi.state.oh.us

Major employers in Meigs County include Facemyer Forest Products, Imperial Electric (a manufacturer of motors), and Veterans Memorial Hospital. Three school districts (Eastern Local, Meigs Local, and Southern Local) are major employers. Employers in Vinton County include Austin Powder Company, which manufactures explosives, and Buckeye Automatic, Inc., which manufactures screw machines. Most of Vinton County is wooded (about 76%); thus, the lumber industry, including companies such as Crownover Lumber Co. Inc., Glandon Lumber Co., and Waldron Lumber Company Inc., are major employers.

Some employers in Washington County are Alliance Data Systems, Inc., Eramet Marietta Inc. (a metal manufacturer), and Kraton Polymers U.S. LLC. Other employers in the county include Marietta College and Marietta Memorial Hospital.⁵

Community Contact

A community contact was made to an organization that provides affordable housing services to very low-income people in Athens County.

⁵ Ohio County Profiles from the Ohio Department of Development, Office of Strategic Research: www.odod.state.oh.us/research

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Loan-to-Deposit Ratio

HVB loan-to-deposit ratio is reasonable given the bank's size, financial condition, and assessment area credit needs. The bank's average over the past 16 quarters is 80.3%, which is slightly above the peer's average of 78.3%. HVB's peer group is commercial banks with assets between \$100 and \$300 million with three or more offices in non-metropolitan areas. Since 2004, HVB's ratio steadily has risen from 75.8% to 87.2%. Although deposits have remained about the same, loans have increased 13.9% since December 2002. The growth has taken place in commercial loans, especially in non-owner occupied housing and leasing.

The following table shows HVB's and its peer group's quarterly loan-to-deposit ratio for the 16 quarters since the previous examination along with the average ratios for both.

Loan to Deposit Ratios				
Date	Net Loans \$ (000s)	Total Deposits \$ (000s)	Bank Ratio (%)	Peer Ratio (%)
September 30, 2006	125,206	143,593	87.2	81.7
June 30, 2006	124,591	142,762	87.3	81.3
March 31, 2006	124,260	144,115	86.2	79.4
December 31, 2005	122,156	143,795	85.0	79.6
September 30, 2005	117,484	141,121	83.3	80.7
June 30, 2005	117,247	144,073	81.4	80.4
March 31, 2005	117,448	139,961	83.9	78.5
December 31, 2004	119,046	140,847	84.5	78.5
September 30, 2004	115,297	143,671	80.3	79.0
June 30, 2004	115,563	146,835	78.7	78.0
March 31, 2004	109,291	148,121	73.8	76.2
December 31, 2003	109,838	147,980	74.2	76.0
September 30, 2003	108,233	150,976	71.7	76.7
June 30, 2003	111,413	150,376	74.1	75.8
March 31, 2003	109,401	140,717	77.7	75.1
December 31, 2002	109,905	144,990	75.8	76.4
Quarterly Loan-to-Deposit Ratio Since Previous Assessment			80.3	78.3

Loans Inside and Outside of the Assessment Area

A substantial majority of loans were made inside the assessment area, including 94.3% of the loans by volume and 96.0% of the loans by dollar amount. The following table depicts lending inside and outside the assessment area by loan category.

Lending Inside and Outside the Assessment Area								
Loan Type	Inside the Assessment Area				Outside the Assessment Area			
	# of Loans	%	\$ (000)	%	# of Loans	%	\$ (000)	%
Mortgage	89	95.7	7,906	94.8	4	4.3	434	5.2
Consumer	684	93.4	14,275	91.5	48	6.6	1,331	8.5
Small Business	128	98.5	27,632	98.8	2	1.5	335	1.2
Total	901	94.3	49,813	96.0	54	5.7	2,100	4.0

Geographic Distribution of Lending

Lending in the low-income tract is adequate and even exceeded the peer figures in some cases; however, lending in the moderate-income tracts was consistently below the peer and decreased a great deal from the previous evaluation. The bank has been able to penetrate the distressed and underserved middle-income tracts. Although 53.9% of the middle-income tracts were considered distressed and/or underserved during at least one year of the evaluation period, 76.7% of loans made in the middle-income tracts were in the distressed or underserved geographies. It should be noted, however, that the majority of these loans were in census tracts in Athens County, which were only considered distressed for 2005. Thus, some loans were originated when the tracts were not considered distressed. Despite HVB's adequate performance in the low-income and distressed and/or underserved middle-income tracts, the overall geographic distribution is considered poor due to the low levels of lending in the moderate-income tracts.

It should be noted that the one low-income tract in the assessment area consists entirely of student housing units for Ohio University.

During the evaluation period, HVB did not originate any loans in one middle-income tract in Washington County. This geography is in the extreme eastern part of the assessment area and is a considerable distance from the nearest office.

Tables showing the geographic distribution of lending are in Appendix A.

Consumer Loans

The overall geographic distribution of consumer loans is poor. Lending in moderate-income tracts consistently lagged the peer and decreased substantially from the previous evaluation.

Other Unsecured Loans

The geographic distribution for other unsecured loans is poor. HVB made 1.5% of its loans in the low-income tract compared to the percentage of households in this geography at 2.7%. Significantly fewer loans were made in moderate-income tracts at 15.4% than the proxy of 38.1%. Loans in the middle- and upper-income tracts, at 68.5% and 14.5%, exceeded the proxy of 48.2% and 11.0%.

Motor Vehicle Loans

The geographic distribution of motor vehicle loans is poor. The bank made significantly fewer loans in the low- and moderate-income tracts at 0.5% and 18.4%, respectively, than the proxy of 2.7% and 38.1%. More loans were made in the middle- and upper-income tracts at 65.2% and 15.9% than the proxy of 48.2% and 11.0%.

Other Secured Loans

The geographic distribution for other secured loans is poor. While HVB made more loans in the low-income tract at 3.8% than the proxy of 2.7%, significantly fewer loans were made to moderate-income tracts at 10.7% than the proxy of 38.1%. More loans were made in the middle- and upper-income tracts at 65.4% and 20.1% than the proxy of 48.2% and 11.0%.

Small Business Loans

The geographic distribution of small loans to businesses is poor. Although HVB made more loans in the low-income tract at 7.8% than the proxy of 3.1%, substantially fewer loans were made in moderate-income tracts at 7.8% than the proxy of 33.9%. The percentage of loans in middle-income tracts at 49.8% was about the same as the proxy of 50.0%. Loans in upper-income tracts at 34.4% exceeded the proxy of 13.1%.

Mortgage Loans

The geographic distribution of mortgage loans is poor. No loans were made in the low-income tract; however, only 0.2% of owner-occupied units are in this tract. The bank made significantly fewer loans in the moderate-income tracts at 12.4% than the proxy of 40.0%. Loans in the middle- and upper-income tracts, at 61.8% and 25.8%, exceeded the proxy of 50.3% and 9.4%.

Borrower Distribution of Lending

Overall, borrower distribution is reasonable. While loans to low-income borrowers were consistently less than the proxy, lending to moderate-income borrowers exceeded proxy figures.

Tables showing the borrower distribution of lending are in Appendix A.

Consumer Loans

The overall borrower distribution for consumer loans is reasonable.

Other Unsecured Loans

Of 324 loans, four (1.2%) reported no income and these loans were excluded from the analysis.

The borrower distribution of other unsecured loans is reasonable. HVB made fewer loans to low-income borrowers at 20.7% than the proxy of 32.4%, but more loans to moderate-income borrowers at 27.2% than the proxy of 17.8%. More loans to middle-income borrowers at 20.7% were made than the proxy of 18.0%, while slightly fewer loans were made to upper-income borrowers at 30.2% than the proxy of 31.8%.

Motor Vehicle Loans

The borrower distribution of motor vehicle loans is reasonable. Fewer loans were made to low-income borrowers at 19.9% than the proxy of 32.4%, while loans to moderate-income borrowers at 28.9% exceeded the proxy of 17.8%. Loans to middle-income borrowers at 23.4% exceeded the proxy of 18.0%, while loans to upper-income borrowers at 27.9% lagged the proxy of 31.8%.

Other Secured Loans

Of 159 loans, one (0.6%) had no reported income and this loan was excluded from the analysis.

The borrower distribution of other secured loans is adequate. HVB made fewer loans to low-income borrowers at 19.5% than the proxy of 32.4%, while loans to moderate-income borrowers at 20.8% were slightly higher than the proxy of 17.8%. Loans to middle-income borrowers at 14.5% were less than the proxy of 18.0%, whereas the bank made more loans to upper-income borrowers at 44.7% than the proxy of 31.8%.

Small Business Loans

HVB made all of its business loans to small businesses. In the assessment area, 87.9% of businesses are small. Of these loans, 60.2% were for \$100,000 or less. Thus, the distribution of loans to small businesses is excellent.

Mortgage Loans

Approximately 12.9% of the families within the assessment area were below the poverty level. Although the level of poverty is determined by both income and family size, a larger proportion of families at poverty level are within the low-income category and, to some extent, in the moderate-income category. It is difficult for borrowers at poverty level to qualify for loans, especially home mortgage loans, since their income is so limited.

Of 89 loans, two (2.2%) had no reported income and these were excluded from the analysis.

The borrower distribution for mortgage loans is reasonable. Although loans to low-income borrowers at 9.0% were significantly lower than the proxy of 24.6%, the high poverty rate must be taken into consideration. Despite the relatively low level of lending to low-income borrowers, the bank made more loans to moderate-income borrowers at 30.3% than the proxy of 20.8%. The 21.3% of loans to middle-income borrowers was about the same as the proxy of 20.9% while the 37.1% of loans to upper-income borrowers slightly exceeded the proxy of 33.7%.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

A fair lending review was completed in conjunction with the compliance and CRA examinations. No violations of the provisions of anti-discrimination laws and regulations were identified during the examination. HVB maintains fair lending policies and procedures and provides bank staff with fair lending training. Further, no instances of illegal credit practices were discovered.

APPENDIX A

LOAN DISTRIBUTION TABLES

Geographic Distribution

Geographic Distribution of Consumer Loans										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans
Motor Vehicle	201	29.4	2.7	0.5	38.0	18.4	48.2	65.2	11.0	15.9
Other - Secured	159	23.2	2.7	3.8	38.0	10.7	48.2	65.4	11.0	20.1
Other - Unsecured	324	47.4	2.7	1.5	38.0	15.4	48.2	68.5	11.0	14.5

Geographic Distribution of Small Loans to Businesses										
	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans
Small Business	128	100.0	3.1	7.8	33.9	7.8	49.8	50.0	13.1	34.4

Geographic Distribution of Real Estate Loans										
	Total Real Estate Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Owner Occ Units	% Bank Loans	% of Owner Occ Units	% Bank Loans	% of Owner Occ Units	% Bank Loans	% of Owner Occ Units	% Bank Loans
Mortgage	89	100.0	0.2	0.0	40.0	12.4	50.3	61.8	9.4	25.8

Borrower Distribution

Borrower Distribution of Consumer Loans										
	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans
Motor Vehicle	201	29.4	32.4	19.9	17.8	28.9	18.0	23.4	31.8	27.9
Other - Secured	159	23.2	32.4	19.5	17.8	20.8	18.0	14.5	31.8	44.7
Other - Unsecured	324	47.4	32.4	20.7	17.8	27.2	18.0	20.7	31.8	30.2

Borrower Distribution of Small Loans to Businesses							
	Total Small Business Loans		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		
	#	% of Total	% of Businesses	% Bank Loans	\$100,000 or Less	>\$100,001 to \$250,000	>\$250,001 to \$1,000,000
Small Business	128	100.0	87.9	100.0	60.2	21.1	14.1

APPENDIX B ASSESSMENT AREA MAP

