

PUBLIC DISCLOSURE

March 2, 2015

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Corn City State Bank
RSSD #560214

201 West Main Street
Deshler, OH 43516

Federal Reserve Bank of Cleveland

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

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, nor should it 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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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 given the institution’s size, financial condition, and assessment area credit needs;
- A majority of loans and other lending-related activities are in the assessment area;
- The distribution of loans to borrowers reflects a reasonable penetration among individuals of different income levels (including low- and moderate-income); and,
- There were no CRA-related complaints filed against the bank since the previous CRA examination.

The previous CRA examination as of January 31, 2011 resulted in a “Satisfactory” performance rating.

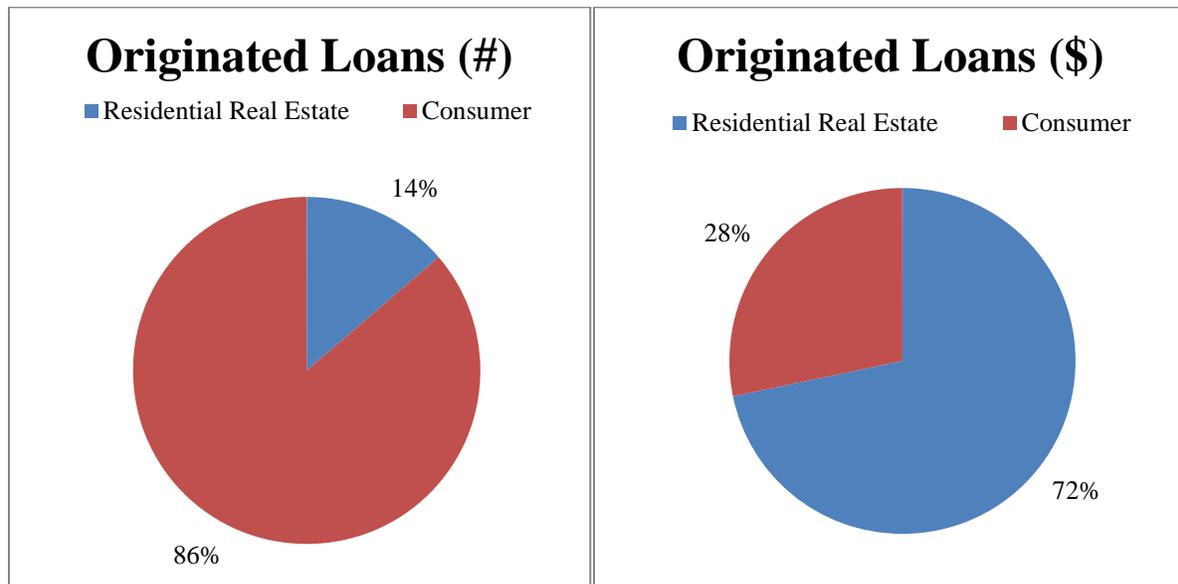
SCOPE OF EXAMINATION

The Corn City State Bank (CCSB) Community Reinvestment Act (CRA) performance was evaluated using the interagency small bank examination procedures under Regulation BB.

CCSB’s CRA performance was evaluated based on lending data for the period of January 1, 2013 to September 30, 2014. The loan products evaluated included residential real estate and consumer loans. There were not enough commercial or agricultural loans originated during the evaluation period for a meaningful analysis.

The following table and charts illustrate the volume and distribution of loans originated within CCSB’s assessment area during the evaluation period.

Loan Type	Number of Loans	Dollar Amount of Loans (000s)
Residential Real Estate	40	3,929
Consumer	252	1,550
Total	292	5,479



Based on the total volume by dollar amount, residential real estate lending received the most weight, followed by consumer loans.

The geographic distribution was not analyzed in this evaluation, since the bank’s assessment area only includes middle-income tracts. However, it is noted that lending was performed in all of the five tracts.

DESCRIPTION OF INSTITUTION

CCSB is not affiliated with a bank holding company or any subsidiaries and is located in Deshler, Ohio.

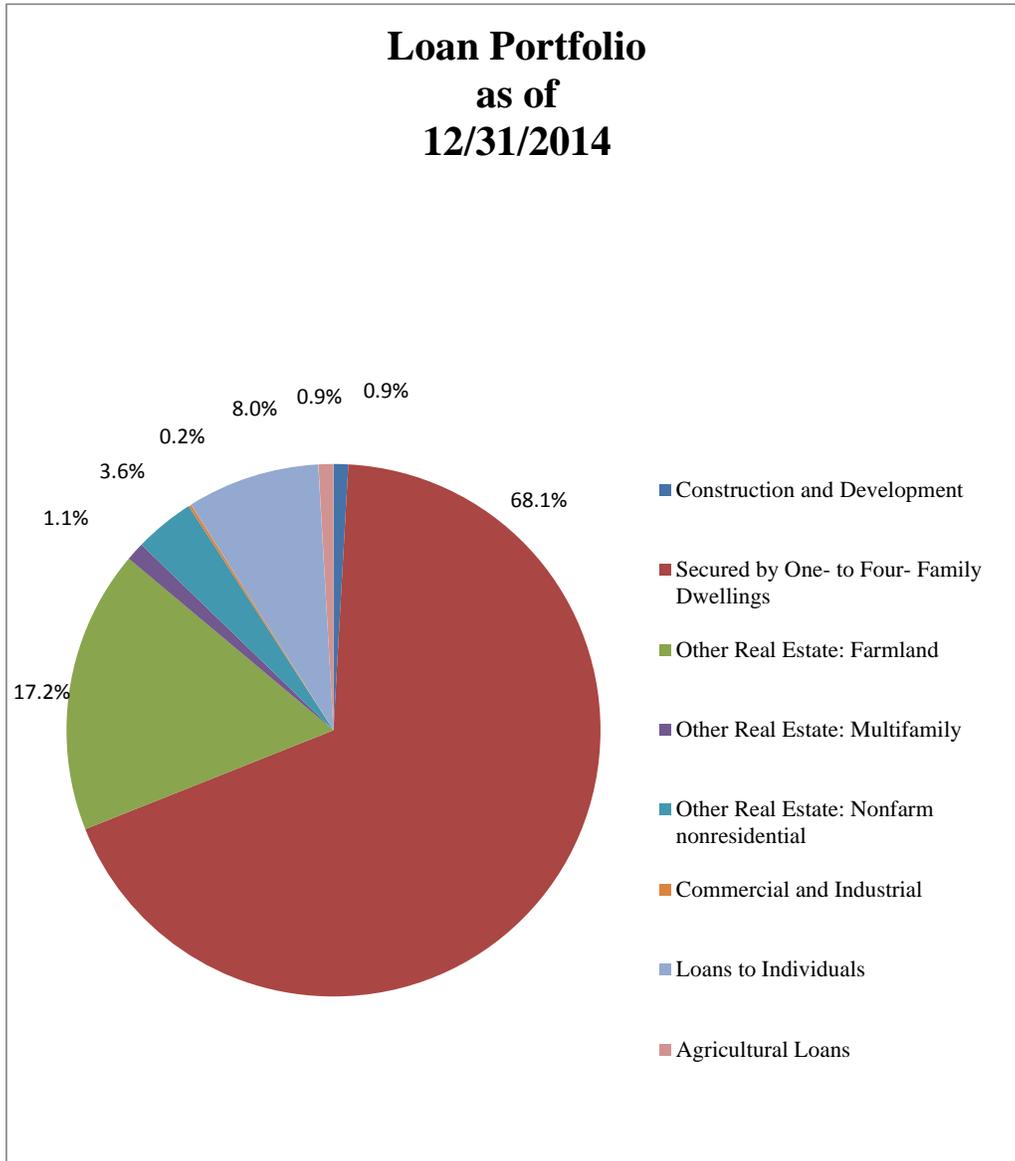
According to the December 31, 2014 Uniform Bank Performance Report (UBPR), CCSB had total assets of \$61.2 million, a 12.3% increase from the \$54.5 million since the previous CRA evaluation in January 2011.

The bank serves its assessment area through one main office located at 201 West Main Street in Deshler, Ohio, with one cash-only ATM located across the street from the main office at 204 West Main Street. CCSB has not opened or closed any bank branches since the previous evaluation.

CCSB is a full-service retail bank offering deposit accounts, commercial, agricultural, residential mortgages, and consumer loans. The following table and charts show the bank's loan portfolio composition as of December 31, 2014.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2014		12/31/2013		12/31/2012	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	235 ¹	0.9%	0 ¹	0.0%	425 ¹	1.6%
Secured by One- to Four- Family Dwellings	17,943 ¹	68.1%	18,870 ¹	69.9%	17,807 ¹	67.7%
Other Real Estate: Farmland	4,527 ¹	17.2%	4,426 ¹	16.4%	4,387 ¹	16.7%
Other Real Estate: Multifamily	294 ¹	1.1%	371 ¹	1.4%	324 ¹	1.2%
Other Real Estate: Nonfarm nonresidential	96 ¹	3.6%	1,165 ¹	4.3%	1,131 ¹	4.3%
Commercial and Industrial	44 ¹	0.2%	46 ¹	0.2%	64 ¹	0.2%
Loans to Individuals	2,118 ¹	8.0%	1,874 ¹	6.9%	1,957 ¹	7.4%
Agricultural Loans	239 ¹	0.9%	252 ¹	0.9%	194 ¹	0.7%
Total	\$26,361¹	100.00%	\$27,004¹	100.00%	\$26,289¹	100.00%

* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.



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

DESCRIPTION OF ASSESSMENT AREA

CCSB has one delineated assessment area encompassing parts of three counties for CRA purposes. The assessment area includes two census tracts from southeastern Henry County, two census tracts from southwestern Wood County, and one census tract from northeastern Putnam County, all of which are located in northwestern Ohio. CCSB's main office and only banking facility is located in Henry County. Wood County is included in the Toledo Metropolitan Statistical Area (MSA) #45780, but CCSB does not have a banking facility within Wood County. Although the assessment area includes a small portion of a metropolitan statistical area, it does not extend substantially beyond the MSA border. The bank's assessment area consists of five middle-income tracts, none of which are distressed or underserved areas. The assessment area has not changed since the previous evaluation.

The largest city and county seat of Henry County is Napoleon, with a population of 8,749. The total county population was 28,215, according to the 2010 U.S. Census. In the portion of Henry County, CCSB has two middle-income tracts, none of which are part of the County's largest city.

Ottawa is the county seat of Putnam County and also has the largest population of 4,460. The total county population was 34,499, according to the 2010 U.S. Census. In the portion of Putnam County, CCSB has one middle-income tract, none of which are part of the County's largest city.

Bowling Green is the county seat of Wood County and also has the largest population of 30,028. The total county population was 125,488, according to the 2010 U.S. Census. In the portion of Wood County, CCSB has two middle-income tracts, none of which are part of the County's largest city.

According to the FDIC Deposit Market Share Report as of June 30, 2014,¹ CCSB ranked 14th out of 22 institutions in Henry, Putnam and Wood Counties with one office and a market share of 1.7%. Two of the largest financial institutions are larger national institutions and one is a larger regional institution: The Huntington National Bank (26.8%) with 17 offices, First Federal Bank of the Midwest (11.5%) with seven offices, and Fifth Third Bank (11.0%) with seven offices.

¹ FDIC Summary of Deposits, www.fdic.gov

The following table illustrates deposit market share by financial institutions in the assessment area:

#	Financial Institution	Deposit Market Share
1	The Huntington National Bank	26.84%
2	First Federal Bank of the Midwest	11.53%
3	Fifth Third Bank	10.96%
4	The Union Bank Company	10.60%
5	The Henry County Bank	7.52%
6	The Fort Jennings State Bank	4.96%
7	PNC Bank, National Association	4.60%
8	KeyBank National Association	4.38%
9	The Farmers & Merchants State Bank	3.07%
10	The State Bank and Trust Company	2.48%
11	The First National Bank of Pandora	2.38%
12	The Hamler State Bank	2.15%
13	The Ottoville Bank Company	2.09%
14	The Corn City State Bank	1.65%

One community contact was conducted to provide additional information regarding the credit needs of the local community and context to the demographic and economic characteristics discussed below. The community contact interview was conducted with an economic development organization in Putnam County, one of the counties in the bank’s assessment area. The primary goal of the community contact’s organization is the retention and expansion of existing businesses in the county. The contact stated that there have been no new notable businesses in the county over the past few years and lending has been conservative, when compared to historical levels. Farming profits are of concern over the next few quarters due to potential market price overvaluation. There have been no notable layoffs in the area, with consistent unemployment levels of 5.5%. The contact also stated the residential real estate market was somewhat affected due to the housing bubble, but the demographics of the area have remained consistent over the past few years.

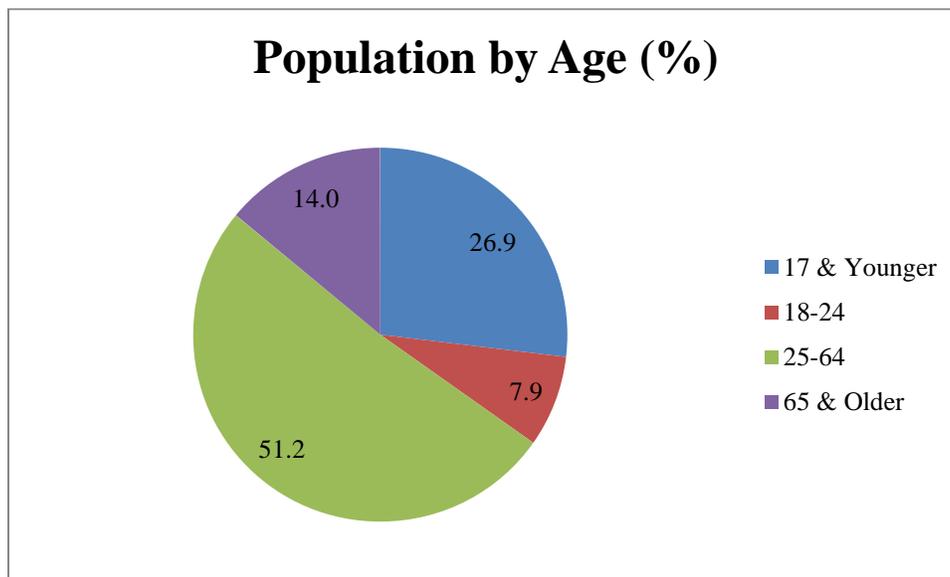
Population Characteristics

According to the 2010 U.S. Census, the total population in the assessment area is 18,947. The following table depicts the 2010 and estimated 2013 population of the three counties within the bank’s assessment area, as well as the estimated population change.²

² American Fact Finder, <http://factfinder2.census.gov>

County	2010 Population	2013 Population	Population Percent Change
Henry	28,215	28,092	-0.4%
Putnam	34,499	34,088	-1.2%
Wood	125,488	129,264	3.0%
Total	188,202	191,444	1.7%

Approximately 26.9% of the population is under 18, which is the legal age to enter into a contract, while 59.1% of the population is between the ages of 18 and 64 and more likely to have credit needs. The following chart illustrates the population by age within the assessment area.



Income Characteristics

According to the U.S. Census data, the median family income for the assessment area was \$55,579, which is lower than Ohio’s median family income of \$59,680. Based on 2014 HUD data, the median family income increased to \$55,700 for non-metropolitan counties in Ohio.³

Median Family Income (MFI)		
Geography	2013 MFI	2014 MFI
Toledo, OH - MSA	\$57,100	\$60,800
Ohio	\$53,000	\$55,700

In 2010, the assessment area contained 7,104 households, of which 5,246 (73.8%) are designated as families. Low- and moderate-income families represent 16.6% and 19.2% of all families in the assessment area, respectively, with 7.9% of families below the poverty level, compared to Ohio’s rate of 10.3%.

³ Department of Housing and Urban Development, www.huduser.org/portal/datasets/il.html

According to the 2012 data from the Economic Research Service of the United States Department of Agriculture (USDA), household poverty rates were as follows:

County	1999 Poverty Rate	2013 Poverty Rate	Change
Henry	7.0%	11.2%	60.0%
Putnam	5.6%	7.2%	28.6%
Wood	9.6%	13.0%	35.4%
Ohio	10.6%	15.9%	50.0%
United States	12.4%	15.8%	27.4%

All three counties had poverty rates below the national and state rates in 1999 and 2013. Wood County had the highest rate among the three counties in 1999 and 2013, while Henry County experienced the largest increase in the poverty rate.

According to the Ohio Development Services Agency, the largest industries by employment sector are manufacturing; trade, transportation and utilities; and education and health services between all three counties. The highest weekly wages by industry are manufacturing (\$969), construction (\$954), and federal government (\$852) in Henry County; manufacturing (\$959), state government (\$873), and federal government (\$848) in Putnam County; and manufacturing (\$1,178), construction (\$1,160), and federal government (\$983) in Wood County. The following table identifies the employment sectors and major employers in the bank’s assessment area.⁴

County	Primary Employment Sectors	Major Employers
Henry	Manufacturing; Trade, Transportation, and Utilities; and Education and Health Services	Alex Products, Campbell Soup Co, Carson Industries, Filling Memorial Home of Mercy, Henry County Hospital, Liberty Center Schools, Lutheran Home at Napoleon, Napoleon Area City Schools, Silgan Holdings, Inc., Tenneco Inc., and Wal-Mart Stores Inc.
Putnam	Manufacturing; Trade, Transportation, and Utilities; and Education and Health Services	Kalida Manufacturing Inc., Midway Products/Progressive Stamping, Ottawa-Glandorf Local Schools, Mars Inc./Iams Co, Pro-Tec Coating Co Inc., Putnam County Government, Schnipke Engraving Co Inc., Silgan Plastics Corp, Unverferth Manufacturing Co Inc., Wal-Mart Stores Inc., and Whirlpool Corp.
Wood	Manufacturing; Trade, Transportation, and Utilities; and Education and Health Services	Bowling Green State University, Chrysler Group LLC, First Solar Inc., Great Lakes Window Inc., Magna Int'l/Norplas Inc., Owens Community College, Owens Illinois Inc., Perrysburg Exempted Village Schools, Walgreen Co., Wood County Government, Wood County Hospital Assoc., and WPP PLC/TNS Custom Research

The following table shows the 2013 and 2014 average annual unemployment rates for the counties in the bank’s assessment area, the Toledo MSA, and Ohio.

⁴ Ohio County Profiles, Ohio Development Services Agency, https://development.ohio.gov/reports/reports_countytrends_map.htm

Unemployment Rates
Assessment Area: Corn City State Bank, Corn City OH

Area	Years - Annualized	
	2013	2014
Wood Co.	7.2	4.6 (P)
Toledo, OH MSA	8.3	5.3 (P)
Henry Co.	7.8	4.4 (P)
Putnam Co.	6.3	3.9 (P)
Ohio	7.4	5.0

Not Seasonally Adjusted

P: Preliminary, September 2014

The unemployment rate for Wood County was lower than Toledo MSA and Ohio in 2013 and 2014. All areas experienced declines in unemployment rates, while Henry County has the highest rate of decrease.

Housing Characteristics

There were 7,756 housing units in this assessment area, based on the 2010 U.S. Census. Within the assessment area, 75.3% of the units were owner-occupied, 16.3% were rental units, and 8.4% were vacant. The owner-occupancy rate in the assessment area is higher than Ohio’s rate of 61.7%.

The median age of the housing stock is 61 years. The age of the housing stock is higher than the statewide median age of 44 years, which indicates an opportunity for home improvement lending.

The median housing value in the assessment area is \$102,583 with an affordability ratio of 45.6%. The higher the affordability ratio, the more affordable a home is considered. The housing affordability ratio is calculated by dividing the median family income by the median housing value. The housing stock in the assessment area is more affordable than Ohio at 34.7%. Further, based on the 2014 median family income for non-metropolitan Ohio (\$55,700), approximately 47.5% of the homes valued up to \$99,072 in the assessment area would be considered affordable for low-income individuals and 78.9% of the homes valued up to \$158,515 would be considered affordable to moderate-income individuals. These percentages were calculated assuming a housing expense ratio of 28.0% of gross income for a 4.25% fixed-rate 30-year loan.

According to Sperling’s Best Places,⁵ the following table depicts the median home cost, housing appreciation in the prior year and cost of living for each of the three counties within the assessment area. All three counties’ cost of living was lower than the U.S. average.

⁵ Sperling’s Best Places, www.bestplaces.net

County	Median Home Cost	Housing Appreciation	Cost of Living
Henry	\$111,300	-0.7%	88.0%
Putnam	\$131,700	-0.8%	92.0%
Wood	\$110,400	0.7%	87.0%

According to RealtyTrac,⁶ Putnam and Wood Counties had lower ratios of properties in foreclosure than the national and state ratios in January 2015. Information was not available for Henry County. The following table depicts homes that were in foreclosure for January 2015 for all counties in the assessment area, and the United States.

Geography Name	Ratio of Properties Receiving Foreclosure Filings in (January 2015)
Henry	NA
Putnam	1:1,373
Wood	1:1,490
Ohio	1:872
United States	1:1,102

The median gross rent in the assessment area was \$657, with 18.7% of the rents under \$500/month, according to the 2010 U.S. Census. The median gross rent in the county was slightly below Ohio's at \$678.

The following chart illustrates the demographics of CCSB's assessment area.

⁶ RealtyTrac, www.realtytrac.com

Combined Demographics Report

Assessment Area(s): Corn City 2014

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	869	16.6	
Moderate-income	0	0.0	0	0.0	0	0.0	1,007	19.2	
Middle-income	5	100.0	5,246	100.0	415	7.9	1,260	24.0	
Upper-income	0	0.0	0	0.0	0	0.0	2,110	40.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	5	100.0	5,246	100.0	415	7.9	5,246	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	7,756	5,841	100.0	75.3	1,263	16.3	652	8.4	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	7,756	5,841	100.0	75.3	1,263	16.3	652	8.4	
	Total Businesses by Tract	Businesses 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	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	655	100.0	557	100.0	48	100.0	50	100.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	655	100.0	557	100.0	48	100.0	50	100.0	
Percentage of Total Businesses:				85.0		7.3		7.6	
	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	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	220	100.0	219	100.0	1	100.0	0	0.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	220	100.0	219	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.5		.5		.0	

Based on 2013 D&B information according to 2010 ACSBoundaries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

CCSB's performance under the lending test is considered "Satisfactory." The loan-to-deposit ratio is reasonable and the bank made a majority of the loans in its assessment area. The borrower distribution of lending is reasonable. As stated earlier, only the borrower distribution was evaluated in order to determine the bank's overall CRA performance because the assessment area is comprised solely of middle-income tracts.

Loan-to-Deposit Ratio

A financial institution's loan-to-deposit ratio compares the institution's aggregate loan balances outstanding to its total deposits outstanding. The ratio is a measure of an institution's lending volume relative to its capacity to lend and is derived by adding the quarterly loan-to-deposit ratios and dividing the total by the number of quarters.

CCSB's loan-to-deposit ratio is reasonable given the bank's size, financial condition, and assessment area credit needs. The bank has averaged 56.9% over the past 17 quarters of operation, which is consistent with the custom peer of 56.7% and includes The Hamler State Bank and The Ottoville Bank Company. The bank's ratio has been consistent with minor fluctuations across the review period.

The following table shows CCSB's quarterly loan-to-deposit ratios for 17 quarters since the previous evaluation, along with the average loan-to-deposit for the same period.

Corn City State Bank Loan-to-Deposit Ratios				
As of Date	CORN CITY STATE BANK	HAMLER ST BK	OTTOVILLE BK CO	CUSTOM PEER
December 31, 2014	54.98	65.32	57.55	61.44
September 30, 2014	57.28	62.80	60.96	61.88
June 30, 2014	53.99	60.87	58.90	59.89
March 31, 2014	54.02	56.29	55.89	56.09
December 31, 2013	56.72	59.37	57.15	58.26
September 30, 2013	53.90	59.10	54.27	56.69
June 30, 2013	54.05	58.45	52.15	55.30
March 31, 2013	51.11	57.27	51.11	54.19
December 31, 2012	54.61	62.26	51.36	56.81
September 30, 2012	58.14	59.17	49.90	54.54
June 30, 2012	58.19	52.55	51.78	52.17
March 31, 2012	55.97	52.75	51.51	52.13
December 31, 2011	58.41	56.32	53.67	55.00
September 30, 2011	62.19	58.06	56.33	57.20
June 30, 2011	61.45	58.96	55.70	57.33
March 31, 2011	60.23	56.82	55.46	56.14
December 31, 2010	62.41	62.98	54.73	58.86
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation	56.92	58.78	54.61	56.70

Considering the bank’s lending related activity, asset size, financial condition, and assessment area’s credit needs, CCSB’s LTD ratio is considered reasonable.

Lending in the Assessment Area

The bank’s residential real estate and consumer loans were analyzed to determine the volume of lending inside and outside the bank’s assessment area. Of the total loans, 79.5% by volume and 61.3% by dollar amount were made inside the bank’s assessment area.

The following table shows the distribution of loans made inside and outside the bank’s assessment area.

**Lending Inside and Outside the
 Assessment Area**

Loan Type - Description	Inside				Outside				Total			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
RL - Residential Loans	24	60.0	2,182	55.5	16	40.0	1,747	44.5	40	100.0	3,929	100.0
XX - Consumer Loans	208	82.5	1,178	76.0	44	17.5	372	24.0	252	100.0	1,550	100.0
Total Consumer-related	232	79.5	3,360	61.3	60	20.5	2,119	38.7	292	100.0	5,479	100.0
TOTAL LOANS	232	79.5	3,360	61.3	60	20.5	2,119	38.7	292	100.0	5,479	100.0

Of the residential real estate loans, 60.0% by volume and 55.5% by dollar amount were made within the bank’s assessment area. Also, of the consumer loans, 82.5% by volume and 76.0% by dollar amount were made within the bank’s assessment area. Therefore, a majority of bank’s loans by both volume and dollar amount were made inside its assessment area.

Geographic Distribution of Lending

Because all census tracts within the assessment area are middle-income, a geographic distribution analysis of the bank’s loans would not be meaningful and was not completed.

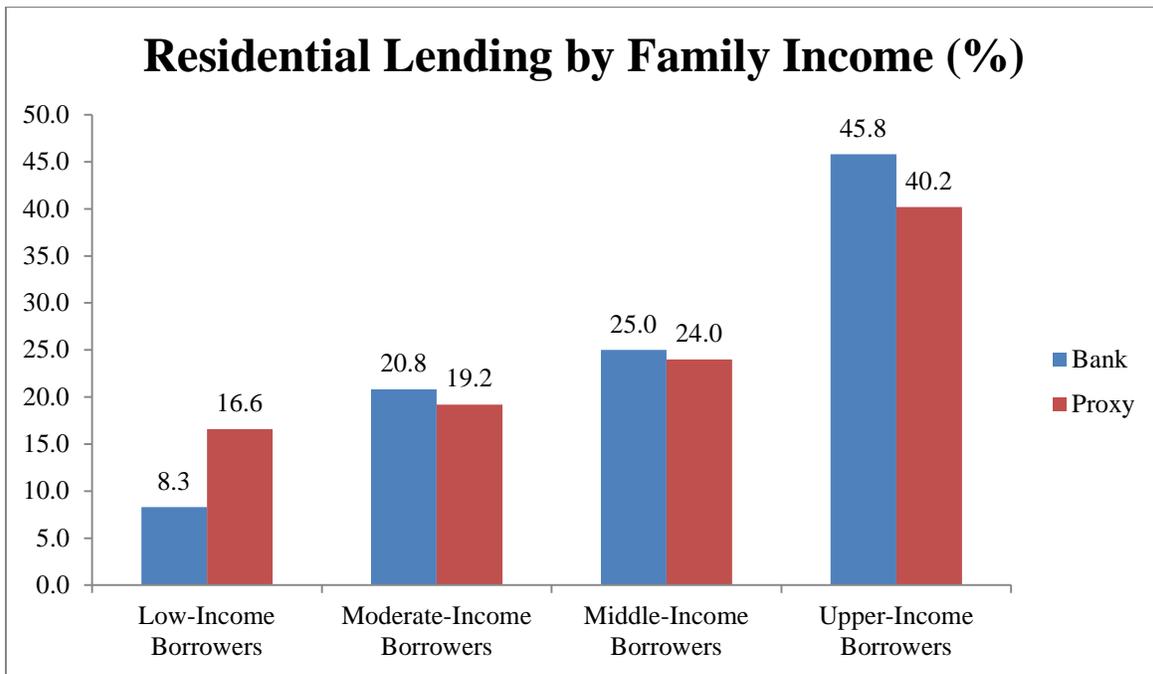
Borrower Distribution of Lending

CCSB’s lending to borrowers of different income levels is considered reasonable. The borrower distribution of residential real estate loans and consumer loans is good and excellent, respectively.

Residential Real Estate Lending

CCSB’s residential real estate lending to low-income families was significantly lower in comparison to the proxy, but slightly above proxy for lending to moderate-income families, as indicated in the chart below. Middle-income borrowers received 25.0% of the loans compared to the proxy of 24.0%. Upper-income borrowers received 45.8% of the loans compared to the proxy of 40.2%.

CCSB’s residential real estate lending performance was compared to the income level of families in the assessment area (proxy) for 2014 and 2013.

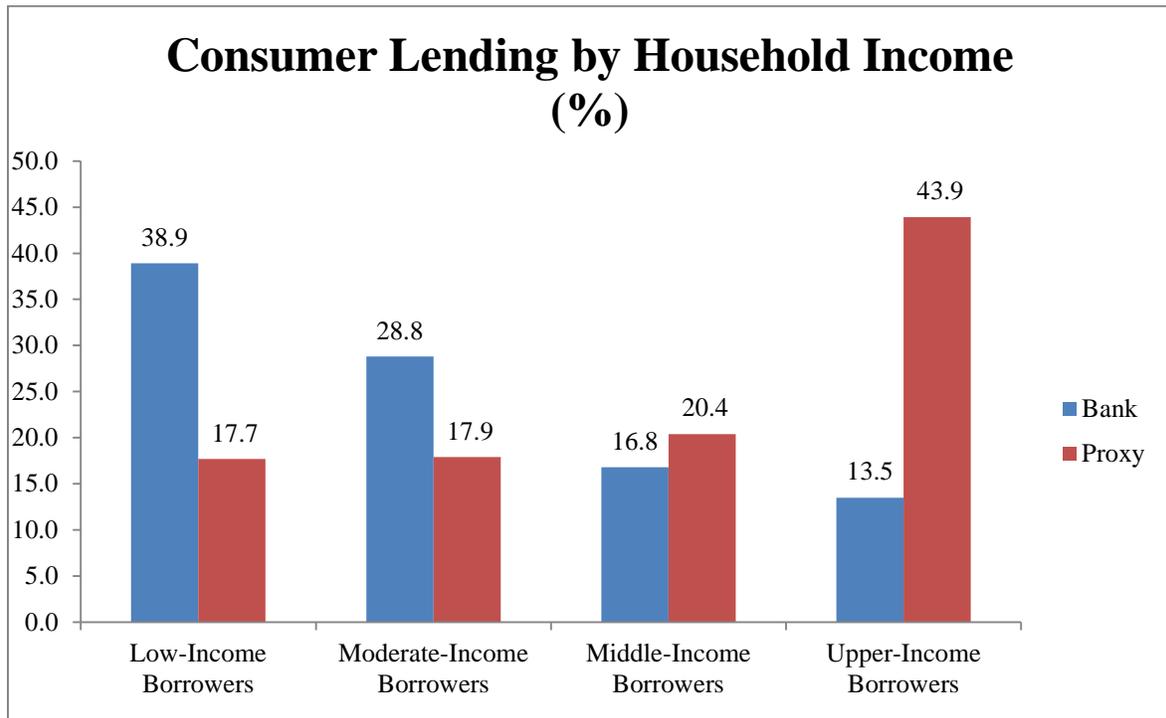


A number of factors limit the ability of creditors to originate residential real estate loans to low- and moderate-income borrowers. A limited percentage of homes would be marginally affordable for low- (26.0%) or moderate-income (60.9%) families. The increased age of housing stock means that prospective buyers would need to budget for home improvement and upkeep costs, in addition to mortgage repayment costs. Unemployment rates in Henry, Putnam, and Wood Counties are 4.4%, 3.9% and 4.6%, respectively, compared to Ohio’s average of 4.6%. Lastly, 7.9% of families in the assessment area have incomes below the poverty level and 8.0%, 5.8% and 6.4% of the families in Henry, Putnam, and Wood County were below the poverty level.

Consumer Lending

CCSB’s consumer lending to low-income and moderate-income households was significantly higher in comparison to the proxy. Middle-income borrowers received 16.8% of the loans compared to the proxy of 20.4%. Upper-income borrowers received 13.5% of the loans compared to the proxy of 43.9%. Both middle-income and upper-income lending is lower than proxy.

CCSB's consumer lending performance was compared to the income level of households in the assessment area (proxy) for 2014 and 2013.



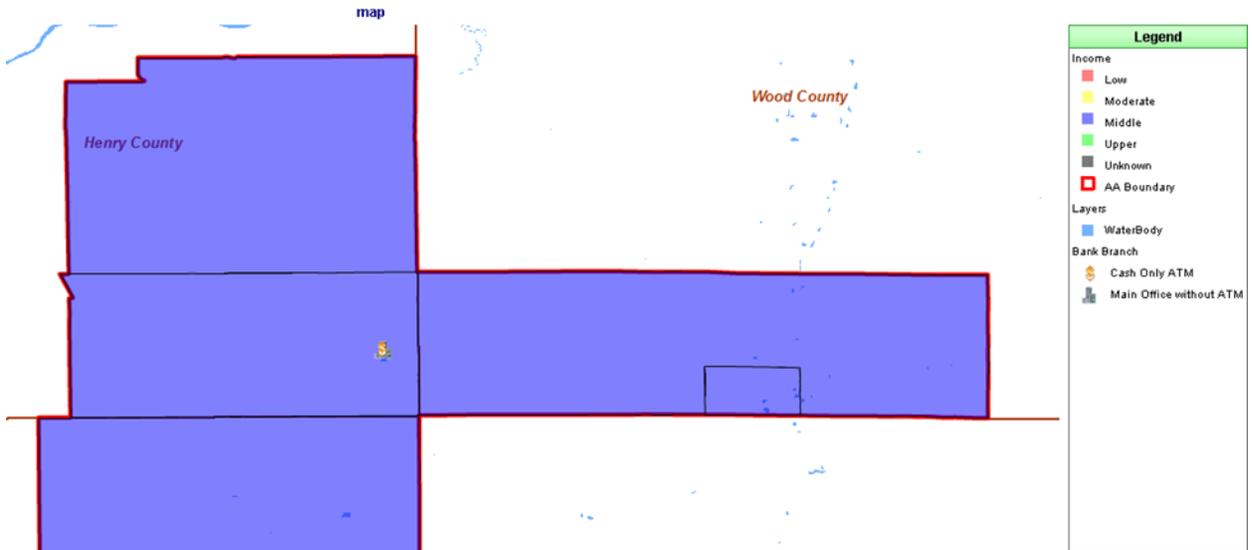
Response to Consumer Complaints

No CRA-related complaints were filed against CCSB during the evaluation period.

Fair Lending or Other Illegal Credit Practices Review

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified during this evaluation period.

APPENDIX A ASSESSMENT AREA MAP



APPENDIX B

LENDING TABLES

Consumer Loan Distribution Table

Exam: Corn City 2015

Assessment Area/Group :All Assessment Areas

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Consumer Loans							
Low	0	0.0%	0	0.0%	81	38.9%	198	16.8%
Moderate	0	0.0%	0	0.0%	60	28.8%	266	22.6%
Low/Moderate Total	0	0.0%	0	0.0%	141	67.8%	464	39.4%
Middle	208	100.0%	1,178	100.0%	35	16.8%	282	24.0%
Upper	0	0.0%	0	0.0%	28	13.5%	389	33.0%
Unknown	0	0.0%	0	0.0%	4	1.9%	43	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	208	100.0%	1,178	100.0%	208	100.0%	1,178	100.0%
	Residential Loans							
Low	0	0.0%	0	0.0%	2	8.3%	86	3.9%
Moderate	0	0.0%	0	0.0%	5	20.8%	375	17.2%
Low/Moderate Total	0	0.0%	0	0.0%	7	29.2%	461	21.1%
Middle	24	100.0%	2,182	100.0%	6	25.0%	347	15.9%
Upper	0	0.0%	0	0.0%	11	45.8%	1,374	63.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	2,182	100.0%	24	100.0%	2,182	100.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	83	35.8%	284	8.5%
Moderate	0	0.0%	0	0.0%	65	28.0%	641	19.1%
Low/Moderate Total	0	0.0%	0	0.0%	148	63.8%	926	27.5%
Middle	232	100.0%	3,360	100.0%	41	17.7%	629	18.7%
Upper	0	0.0%	0	0.0%	39	16.8%	1,763	52.5%
Unknown	0	0.0%	0	0.0%	4	1.7%	43	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	232	100.0%	3,360	100.0%	232	100.0%	3,360	100.0%

APPENDIX C

GLOSSARY OF TERMS

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/assessment area.

Census tract: 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 statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and 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: All Agencies have adopted the following language. 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or,
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 (for example, 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 metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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 multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate 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) and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.