

PUBLIC DISCLOSURE

August 22, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Commercial and Savings Bank of Millersburg, Ohio
RSSD #189129

91 North Clay Street
Millersburg, Ohio

Federal Reserve Bank of Cleveland

P.O. Box 6387
Cleveland, Ohio 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 Lending Test is rated: "Satisfactory"
The Community Development Test is rated: "Satisfactory"

The major factors and criteria contributing to this rating include:

- A reasonable loan-to-deposit ratio, given the bank'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 a reasonable dispersion throughout the assessment area;
- There is a reasonable penetration among individuals of different income levels (including low- and moderate-income individuals) and businesses of different sizes;
- There are no CRA-related complaints about the institution's performance in meeting the assessment area credit needs; and,
- The bank's community development performance demonstrates an adequate responsiveness to the community development needs of its assessment area, considering the bank's capacity and the need and availability of such opportunities in the bank's assessment area.

The bank was evaluated as an intermediate small bank and was rated "Satisfactory" at the previous CRA evaluation dated August 19, 2013.

SCOPE OF EXAMINATION

The Commercial and Savings Bank of Millersburg, Ohio's (CSB) Community Reinvestment Act (CRA) performance was evaluated using the interagency intermediate small bank examination procedures under Regulation BB.

CSB's CRA performance was evaluated based on lending data for the period of January 1, 2014 through December 31, 2015. The loan products evaluated included small business, consumer, and residential real estate loans (i.e., loans reported under the Home Mortgage Disclosure Act). Small business loans are comprised of loans secured and not secured by real estate. Consumer loans are comprised of loans secured for motor vehicles and home equity loans. Residential real estate loans are comprised of home purchase, refinance, and home improvement loans.

Community development activities for the period between August 19, 2013 and August 22, 2016 were reviewed as part of this evaluation, specifically, community development loans, investments, and services occurring since the previous examination.

CSB's assessment area is comprised of the following assessment areas:

Non-metropolitan Ohio

- Coshocton County
- Holmes County
- Tuscarawas County
- Wayne County

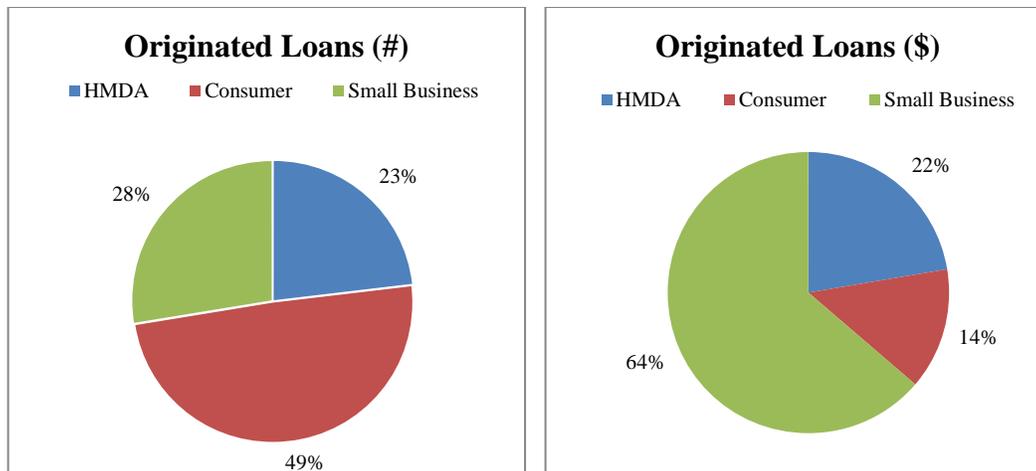
Canton-Massillon, Ohio MSA 15940

- Stark County

CSB's assessment area in the Non-metropolitan Ohio assessment area is given the greatest weight in this evaluation, as it contains the largest percentage of branches and originated the largest amount of loans by volume and dollar. CSB's main office is located in Non-metropolitan Ohio and of the 16 offices located within CSB's delineated CRA footprint, 15 (93.8%) are located within Non-metropolitan Ohio.

The following table and charts illustrate the volume and distribution of loans originated within CSB's assessment area during the evaluation period:

Loan Type	Number of Loans	Dollar Amount of Loans (000s)
HMDA	565	65,629
Consumer	1204	41,015
Small Business	674	187,185



Based on loan volume and CSB's stated business strategy, greatest consideration was given to small business lending in this analysis, followed by residential real estate lending. Although there were a greater number of consumer loans than HMDA and small business loans, the dollar amount of consumer loans is significantly less than that of HMDA and small business loans and as a result, consumer loans were given the least weight. For the purpose of this evaluation, geographic and borrower distribution were weighted equally, since the total assessment area includes a significant number of low- and moderate-income census tracts and number of families by family income and number of households that are low- and moderate-income.

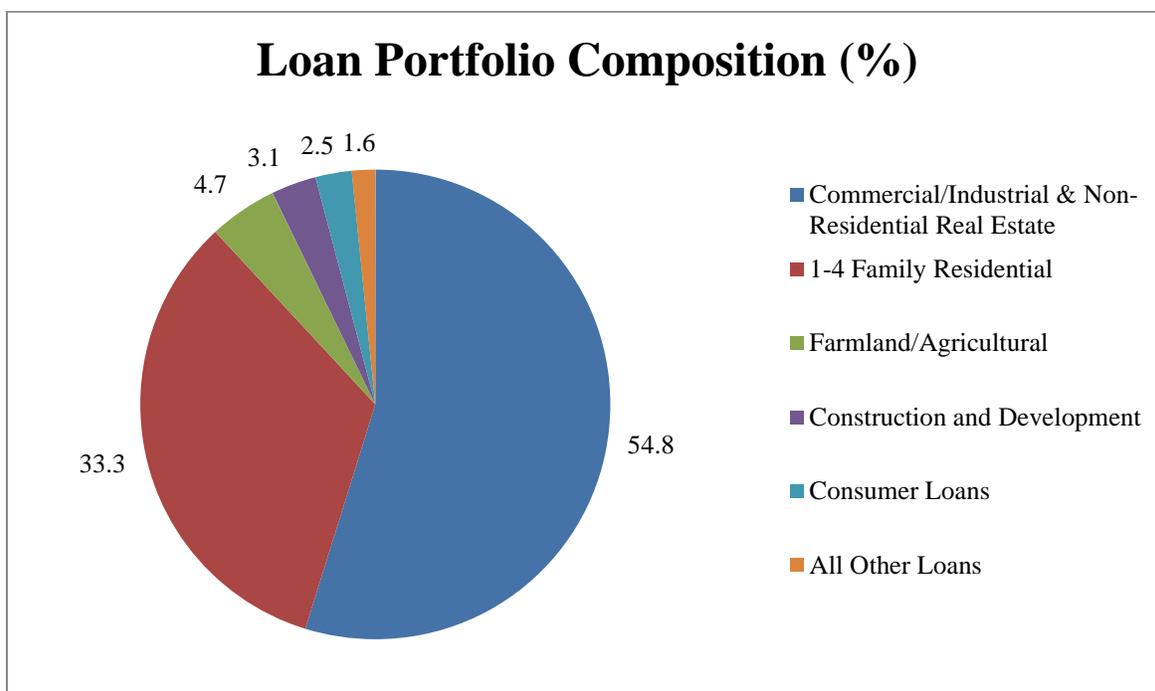
Two community contact interviews were conducted to provide perspective on the credit needs of the assessment area in which the bank operates. Details from these interviews are presented within each of the respective assessment areas of this evaluation.

DESCRIPTION OF INSTITUTION

Located in Millersburg, Ohio, Commercial and Savings Bank is the banking subsidiary of CSB Bancorp, Inc. CSB Bancorp, Inc. has assets of \$650 million as of December 30, 2015, an increase of 14.2% since the previous examination in August 2013.

CSB is a full-service retail bank offering business and consumer deposit accounts and commercial, agricultural, residential mortgage, and consumer loans. As of June 30, 2016, CSB had \$446 million in net loans and leases, which is approximately a \$77 million or 21.0% increase over the previous examination date. Loans comprised 69.4% of the bank’s assets. The following charts display the bank’s loan portfolio composition as of June 30, 2016:

Loan Type	Percent of Total Loans
Commercial/Industrial & Non-Residential Real Estate	54.8
1-4 Family Residential	33.3
Farmland/Agricultural	4.7
Construction and Development	3.1
Consumer Loans	2.5
All Other Loans	1.6
Total (gross)	100.0



CSB's investment portfolio as of June 30, 2016 was \$143.1 million, which represents 22.0% of total assets. The following charts display the bank's investment portfolio composition as of June 30, 2016:

Investment Type	Percent of Total Investments
U.S. Treasuries and Agencies	63.9%
Municipal Securities	20.6%
All Other Investments	15.5%
Total (gross)	100%

The bank's CRA footprint consists of 157 census tracts, of which nine (5.7%) are designated as low-, 22 (14.0%) moderate-, 96 (61.2%) middle-, and 30 (19.1%) upper-income tracts.

CSB has one main office and 15 branch offices. The main branch is located at 91 North Clay Street in Millersburg, Ohio. In addition to the main office, CSB has two other branches in Millersburg and four additional offices including Berlin, Charm, Walnut Creek, and Winesburg, Ohio located in Holmes County. Within Tuscarawas County, one branch is located in Gnadenhutten, one is in New Philadelphia, and one is in Sugar Creek. In Wayne County, two branches are in Orrville, two are in Wooster and one is in Shreve. There are no branches in Coshocton County. In the Canton-Massillon MSA, one branch is located in North Canton in Stark County. CSB has 18 ATMs, of which four are stand-alone cash-only dispensing ATMs.

There are nine low-income census tracts in the assessment area; however, none of CSB's offices are located in these tracts. One of the Orrville offices is located in a moderate-income census tract (6.25%). Of the remaining offices, 13 (81.25%) are located in middle-income tracts and two (12.5%) in upper-income tracts.

Since the previous evaluation, CSB did not close any branches, but relocated one branch that remained in the same upper-income tract in Wayne County.

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

CSB's overall performance under the lending test is considered satisfactory. Lending performance in all assessment areas was considered reasonable.

Loan-to-Deposit Ratio

A financial institution's loan-to-deposit ratio (LTD) 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 LTD ratios and dividing by the total number of quarters. The following table illustrates CSB's quarterly LTD ratios, along with the average LTD for the same period as compared to three local peer banks. The custom peer LTD is the combined aggregate LTD for all three peer banks.

Commercial and Savings Bank of Millersburg Loan-to-Deposit Ratios					
AS OF DATE	COMMERCIAL & SVG BK	KILLBUCK SVGS BK CO	WAYNE SVG CMNTY BK	FIRST FED CMNTY BK NA	CUSTOM PEER
March 31, 2016	83.80	67.58	83.41	95.94	81.76
December 31, 2015	79.54	65.12	80.43	96.39	80.76
September 30, 2015	80.67	65.87	79.60	92.46	79.17
June 30, 2015	82.50	66.21	77.03	90.05	78.13
March 31, 2015	83.56	64.13	76.32	89.43	76.78
December 31, 2014	81.19	61.17	75.65	89.28	75.23
September 30, 2014	82.98	60.53	75.05	93.10	76.82
June 30, 2014	84.04	60.08	74.19	94.01	77.05
March 31, 2014	86.10	58.54	77.23	93.98	76.26
December 31, 2013	77.68	59.12	76.81	93.69	76.41
September 30, 2013	77.28	59.87	78.41	93.77	76.82
June 30, 2013	80.49	59.45	74.89	94.97	77.21
Deposit Ratio Average Since the Previous Evaluation	81.65	62.31	77.42	93.09	77.70

CSB's average LTD ratio was 81.65% over the past 12 quarters, which is higher than the custom peer average ratio of 77.7%. CSB's LTD ratio has ranged from a low of 77.28 in September 2013 to a high of 86.10 in March 2014. There was only one quarter, December 2015, when CSB's LTD did not exceed the custom peer average.

Considering its lending-related activity, size, financial condition, and assessment area's credit needs, CSB's LTD ratio is considered reasonable.

Lending in the Assessment Area

CSB’s residential real estate (HMDA related-lending), small business, and consumer lending was analyzed to determine the volume of lending inside and outside its assessment area. Of the total loans for the period, 92.5% by volume and 91.8% by dollar amount were made inside the 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

Exam: CSB Millersburg - New

Loan Type - Description	Inside				Outside				Total	
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	\$(000s)
HE - Home Equity	488	97.8	32,271	98.4	11	2.2	509	1.6	499	32,780
MV - Motor Vehicle	589	83.5	5,914	71.8	116	16.5	2,321	28.2	705	8,235
Total Consumer related	1,077	89.5	38,185	93.1	127	10.5	2,830	6.9	1,204	41,015
CV - Home Purchase - Conventional	245	94.2	32,142	94.3	15	5.8	1,938	5.7	260	34,080
FH - Home Purchase - FHA	3	100.0	241	100.0	0	0.0	0	0.0	3	241
HI - Home Improvement	65	95.6	3,337	99.6	3	4.4	13	0.4	68	3,350
MF - Multi-Family Housing	4	100.0	630	100.0	0	0.0	0	0.0	4	630
RF - Refinancing	219	95.2	24,476	89.6	11	4.8	2,852	10.4	230	27,328
Total HMDA related	536	94.9	60,826	92.7	29	5.1	4,803	7.3	565	65,629
SB - Small Business	647	96.0	170,811	91.3	27	4.0	16,374	8.7	674	187,185
Total Small Bus. related	647	96.0	170,811	91.3	27	4.0	16,374	8.7	674	187,185
TOTAL LOANS	2,260	92.5	269,822	91.8	183	7.5	24,007	8.2	2,443	293,829

Therefore, a substantial majority of the bank’s loans by both volume and dollar amount were made inside its assessment area.

Geographic and Borrower Distribution of Lending

Overall, the geographic and borrower distribution of loans is considered reasonable. Refer to the respective assessment area analyses for further details.

Response to Consumer Complaints

The bank has not received any CRA-related complaints since the previous examination.

Community Development Test

CSB's overall performance under the community development test is considered satisfactory. It demonstrates an adequate responsiveness to the needs of its assessment area through community development loans, qualified investments, and services, considering the bank's capacity and the need and availability of opportunities in its assessment area.

Community Development Loans

During the review period, CSB originated five community development loans totaling \$583,957 within its designated assessment area. Of the five loans, two loans were for affordable housing and three loans were for community services.

Overall, community development lending is considered adequate.

Community Development Investments

During the review period, CSB had one community development investment of \$285,000 in the Canton-Massillon MSA and had donations totaling \$25,205 for community services related to low- and moderate-income individuals within its entire assessment area. Overall, community development investments are considered adequate.

Community Development Services

CSB's employees provided financial expertise to organizations with community development-related purposes. Services were provided in conjunction with organizations located in Holmes, Stark, Tuscarawas, and Wayne Counties. Most services related to providing financial literacy to organizations that provide services to low- and moderate-income individuals or promote economic development in the region. Overall, community development services are considered adequate.

Fair Lending or Other Illegal Credit Practices Review

No evidence of discrimination or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE
NON-METROPOLITAN OHIO AREA**
(Full-scope Review)

The Non-metropolitan Ohio assessment area (non-MSA) consists of Holmes, Coshocton, Tuscarawas, and Wayne Counties in Ohio and CSB's CRA footprint encompasses the entire county. The assessment area consists of a total of 71 census tracts, comprised of one low- (1.4%), 10 moderate- (14.1%), 50 middle- (70.4%), and 10 upper-income tracts (14.1%). There are no distressed or underserved tracts in this assessment area.

A majority (15 out of 16) of the banking centers are located in the non-MSA. The bank's main office and six branches are located in Holmes County. None of the middle-income census tracts are listed on the Federal Financial Institutions Examinations Council's list of depressed non-metropolitan middle-income geographies, as defined by the Community Development Financial Institutions, for 2014 or 2015. Additionally, CSB operates 18 ATMs in the non-MSA, 14 of which are full-service and four are cash-only machines. Three of the 18 ATMs are stand-alone ATMs.

Holmes County is located in central Ohio and is predominately a mixture of forest (51.1%) and farmland (28.9%). Millersburg is the largest city and county seat.

Tuscarawas County is located to just to the east and south of Holmes County and is a mixture of forest (63.4%) and farmland (20.4%). Three branches are located in Tuscarawas County, one of which is located in Gnadenhutten, one is in New Philadelphia, and one is in Sugar Creek. New Philadelphia is the largest city and county seat.

Wayne County is located just north of Holmes County and is a mixture of farmland (59.6%) and forest (22.5%). Five branches are in Wayne County, two of which are in Orrville, two are in Wooster, and one is in Shreve. Wooster is the largest city and county seat.

Coshocton County is located just south of Holmes County and is a mixture of forest (64.9%) and farmland (19.7%). There are no branches in Coshocton County. Coshocton is the largest city and county seat.

As of June 30, 2015, CSB ranked second of 24 institutions with 11.04% of the deposits in the assessment area. The largest market share by deposits was held by PNC (14.5%). Deposits in this assessment area accounted for 98.5% of the institution's total deposits, as of June 30, 2015. Further, CSB was the eighth largest HMDA reporter in this assessment area; the leaders were: Quicken Loans, Inc., Park National Bank, Huntington National Bank, JP Morgan Chase Bank NA, PNC Bank NA, Wells Fargo Bank NA, and Wayne Savings Community Bank.

CSB originated 578 small business loans, 494 residential real estate loans, and 1,023 consumer loans in the non-MSA from January 1, 2014 through December 31, 2015.

Two community contact interviews were conducted to provide additional information regarding the credit needs of the local community and context relative to the demographic and economic characteristics discussed below. One interview was conducted with an economic development organization in Holmes County and another was conducted with an affordable housing organization in Wayne County. According to the contacts, businesses related to fracking continue to struggle. However, Homes County, and to a lesser extent, Coshocton, Tuscarawas, and Wayne Counties, are considered travel destination locations due to their many Amish communities. Many of the Amish communities are involved with hardwood furniture manufacturing and cheese making. Workforce shortages are an obstacle to growth, especially in Holmes County.

One contact mentioned that affordable housing prices increased when local fracking commenced and another indicated that while unemployment has increased as a result of the reduction in the price of oil and gas, housing costs have not decreased accordingly. Unemployment has also increased due to layoffs at manufacturing companies in the areas. Both contacts stated that financial institutions lend to businesses and local banks are responsive to the community; both specifically mentioned that CSB is supportive of the community.

Population Characteristics

According to the 2010 U.S. Census data, the population in the assessment area was 286,369. However, 2012 estimates for the non-MSA indicate the population was 287,389 (an increase of 0.4%). The percentage of the population living in low-income tracts was 0.4% and 12.0% in the moderate-income tracts. In addition, 72.9% of the population was 18 years of age or older, which is the legal age to enter a contract.

Income Characteristics

Based on 2010 U.S. Census data, the median family income of the assessment area was \$53,532, which was slightly less than Ohio’s median family income of \$59,680. As indicated in the table below, the median family income in the Non-MSA increased from 2014 to 2015 by 2.1%.

**Borrower Income Levels
 Ohio State Non-Metro**

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$55,700	0 - \$27,849	\$27,850 - \$44,559	\$44,560 - \$66,839	\$66,840 - & above
2015	\$56,900	0 - \$28,449	\$28,450 - \$45,519	\$45,520 - \$68,279	\$68,280 - & above

The assessment area contained 105,225 households, of which 74,498 (70.8%) were families. Of the total families in the assessment area, 17.4% were low- and 18.7% were moderate-income families. Further, 9.2% of families were below the poverty level as of the 2010 U.S. Census.

Further, poverty rates increased from 8.3% in 1999¹ to 15.0% in 2013² to 15.5% in 2014,³ representing an increase of 86.8% from 1999 to 2014 and an increase of 3.3% from 2013 to 2014.

According to the data from the Economic Research Service of the United States Department of Agriculture (USDA), household poverty rates for Coshocton, Holmes, Tuscarawas, and Wayne Counties were as follows:

County	2013 Poverty Rate	2014 Poverty Rate	Change
Coshocton	14.40%	18.10%	25.69%
Holmes	12.40%	12.40%	0.00%
Tuscarawas	14.30%	13.40%	-6.29%
Wayne	13.10%	13.90%	6.11%
Ohio	15.90%	15.80%	-0.63%
United States	15.80%	15.50%	-1.90%

In 2014, approximately 18.1% of Coshocton County’s population was in poverty. This relatively high poverty rate may indicate that individuals, especially those that are low- or moderate-income, may have difficulty in having sufficient financial resources to obtain loans. Based on this data, poverty rates for Coshocton County are higher than those for the other three counties in the assessment area and the state and national rates. Conversely, the poverty rate is lower in Holmes, Tuscarawas, and Wayne Counties compared to national and Ohio rates.

Housing Characteristics

There were 115,826 housing units in the assessment area, based on the 2010 U.S. Census. The owner-occupancy rate was 68.6%, while 22.2% were rental units and 9.2% are vacant. From an income perspective, 12.9% of housing units and 10.0% of owner-occupied units were located in low- and moderate-income tracts. Multi-family dwellings comprised 10.8% of the housing within the assessment area, with 12.9% of multi-family units in low- and moderate-income tracts, suggesting that the demand for housing is to be concentrated in middle- and upper-income geographies.

The median age of the housing stock in the assessment area was 42 years old with 32.1% of the housing stock built before 1950. Older homes such as these are typically more likely to require repairs and rehabilitation, indicating there could be a significant demand for home improvement and rehabilitation loans.

The median housing value in the assessment area was \$124,044 as of the 2010 U.S. Census, with an affordability ratio of 35.7%. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered.

¹ 1999 National Poverty Rate: <http://www.census.gov/hhes/www/poverty/data/census/2000/poppyvstat00.html>

² 2013 National Poverty Rate: <http://www.ers.usda.gov/data/povertyrates/>

³ 2014 National Poverty Rate: <http://www.ers.usda.gov/data-products/county-level-data-sets/poverty.aspx>

Based on the 2015 median family income for the MSA (\$56,900), about 38.0% of the homes valued up to \$104,286 would be considered affordable for low-income individuals and approximately 69.2% of the homes valued up to \$166,857 would be considered affordable for moderate-income individuals. These percentages were calculated assuming an average mortgage payment equal to 28.0% of gross income for a 4.0% fixed-rate, 30-year loan.

According to Realtytrac,⁴ an online database that tracks and provides foreclosure statistics, Ohio had the ninth highest foreclosure rate in the country for July 2016, with one in every 1,266 housing units. In the non-MSA, Coshocton had the highest foreclosure rate. Three of the four counties in Community's non-MSA had higher foreclosure rates than the state and national averages. The following table shows the number of foreclosures by county in Non-MSA assessment area as of July 2016:

Geography Name	Ratio of Properties Receiving Foreclosure Filings in (June 2016)
Coshocton	1:753
Wayne	1:1,201
Holmes	1:1,224
Tuscarawas	1:2,161
Ohio	1:1,266
US	1:1,532

The median gross rent for the assessment area is \$590, which is lower than the median gross rents for Ohio (\$678). Only 27.1% of gross rents are above \$700, which is lower than Ohio at 44.1%.

Labor, Employment, and Economic Characteristics

The following tables illustrate land use in each county in the assessment area.⁵

County	Urban	Cropland	Pasture	Forest	Open Water	Bare Mines	Wetlands
Coshocton	1.52%	19.69%	12.84%	64.86%	0.69%	0.03%	0.38%
Holmes	0.60%	28.88%	18.42%	51.08%	0.14%	0.00%	0.88%
Tuscarawas	4.76%	20.43%	10.26%	63.42%	0.76%	0.32%	0.05%
Wayne	5.31%	59.60%	11.61%	22.53%	0.29%	0.02%	0.64%

⁴ <http://www.realtytrac.com/statsandtrends/foreclosuretrends>

⁵ http://development.ohio.gov/reports/reports_countytrends_map.htm

As indicated previously, three of the four counties within the non-MSA are predominantly forest, followed mainly by cropland and pasture. Wayne County is the exception, with cropland being the predominant land use. All four counties in the non-MSA assessment area indicate less than 10.0% of the land is considered urban, which indicates land use for residential, commercial, industrial, transportation purposes, or as urban grasses. The remaining amount of land that does not contain housing, businesses, and schools may impact CSB’s ability to originate all types of loans in this assessment area.

The following table shows the primary employment sectors (by number of persons employed in the county) and major employers for each of the counties in the assessment area.⁶

County	Primary Employment Sectors	Major Employers
Coshocton	Manufacturing; Trade, Transportation and Utilities; Education and Health Services; Local Government; Professional and Business Services	AK Steel Holding Corp American Electric Power Co Coshocton City Schools Coshocton County Government Coshocton County Memorial Hospital Kraft Foods Inc McWane Corp/Clow Water Systems Riverview Local Schools RockTenn CP, LLC
Holmes	Manufacturing; Trade, Transportation and Utilities; Construction; Local Government; Leisure and Hospitality; Professional and Business Services Leisure and Hospitality	Case Foods Inc Centor Inc East Holmes Local Schools International Automotive Overhead Door/Wayne-Dalton Pomerene Hospital Sperry & Rice Mfg Co LLC Weaver Leather Goods Inc West Holmes Local Schools
Tuscarawas	Manufacturing; Trade, Transportation and Utilities; Education and Health Services; Local Government; Leisure and Hospitality; Professional and Business Services	Alamo Group/Gradall Industries Allied Machine & Engineering Dover City Schools Lauren Manufacturing Marlite, Inc. New Philadelphia City Schools Union Hospital Wal-Mart Stores Inc Zimmer Orthopedic

⁶ http://development.ohio.gov/reports/reports_countytrends_map.htm

County	Primary Employment Sectors	Major Employers
Wayne	Manufacturing; Trade, Transportation and Utilities; Education and Health Services; Local Government; Leisure and Hospitality; Professional and Business Services	Buehler Food Markets Inc College of Wooster Frito-Lay Inc JLG Industries JM Smucker Co Luk Inc State of Ohio Will-Burt Co Wooster Brush Co Wooster City Schools Wooster Community Hospital Worthington Ind/Gerstenslager Co

The following table illustrates the average unemployment rates for 2014 and 2015 for the non-MSA.

**Unemployment Rates
 CSB - Non Metro OH**

Area	Years - Annualized	
	2014	2015
Coshocton Co.	6.3 (R)	6.0 (R)
Holmes Co.	3.3 (R)	3.2 (R)
Tuscarawas Co.	5.0 (R)	5.4 (R)
Wayne Co.	3.9 (R)	3.8 (R)
Ohio	4.9 (D)	4.6 (D)
National	5.4	4.8

Not Seasonally Adjusted

D: Reflects Revised Population Controls and Model Reestimation

R: Data Were Subject To Revision On April 15, 2016

The unemployment rate in three counties (Coshocton, Holmes, and Wayne) declined in 2015; however, the unemployment rate in Coshocton and Tuscarawas Counties is higher than the state and national averages.

Combined Demographics Report

Assessment Area(s): 2015 Non Metro OH

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.4	49	0.1	30	61.2	12,942	17.4
Moderate-income	10	14.1	8,403	11.3	1,504	17.9	13,938	18.7
Middle-income	50	70.4	55,906	75	4,852	8.7	17,169	23
Upper-income	10	14.1	10,140	13.6	493	4.9	30,449	40.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	71	100.0	74,498	100.0	6,879	9.2	74,498	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	99	19	0	19.2	50	50.5	30	30.3
Moderate-income	14,877	7,963	10	53.5	5,023	33.8	1,891	12.7
Middle-income	84,764	59,832	75.3	70.6	17,196	20.3	7,736	9.1
Upper-income	16,086	11,679	14.7	72.6	3,463	21.5	944	5.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	115,826	79,493	100.0	68.6	25,732	22.2	10,601	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7	0.1	3	0	4	0.4	0	0
Moderate-income	1,635	13.4	1,424	12.9	192	19	19	12.1
Middle-income	8,780	71.8	7,963	72	687	68.1	130	82.8
Upper-income	1,802	14.7	1,668	15.1	126	12.5	8	5.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	12,224	100.0	11,058	100.0	1,009	100.0	157	100.0
Percentage of Total Businesses:				90.5		8.3		1.3
	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
Moderate-income	48	4.2	48	4.2	0	0	0	0
Middle-income	937	81.7	925	81.6	12	92.3	0	0
Upper-income	162	14.1	161	14.2	1	7.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,147	100.0	1,134	100.0	13	100.0	0	.0
Percentage of Total Farms:				98.9		1.1		.0

2015 FFIEC Census Data and 2015 D&B Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NON-METROPOLITAN OHIO AREA (2014-2015)

Lending Test

CSB's lending performance in the non-MSA is considered reasonable. CSB has a reasonable geographic distribution of loans in the area, a reasonable distribution among borrowers of different income levels, and a reasonable distribution of loans to businesses of different revenue sizes.

CSB originated 207 home refinance, 225 home purchase, 60 home improvement, two multi-family, 578 small business, 479 home equity, 544 motor vehicle, and four community development loans during the evaluation period.

Details of the bank's residential mortgage, consumer and small business lending and lending by peers can be found in Appendix B.

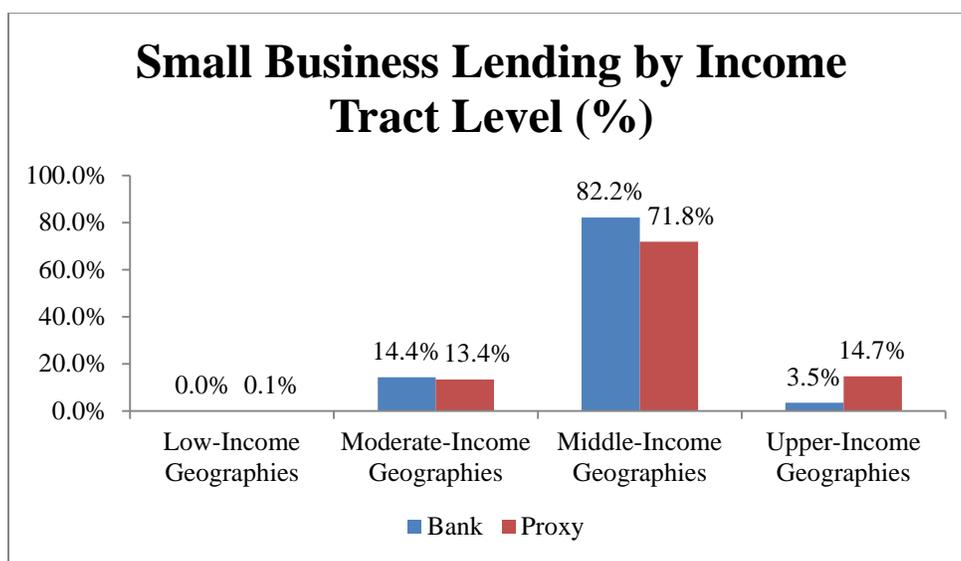
Geographic Distribution

CSB holds a sizeable deposit share of the market and is in the top one-third of lenders for mortgage lending, but faces competition from several large, well-established institutions in this area.

During the evaluation period, CSB originated loans in all of the census tracts within the assessment area, with the exception of the unknown-income census tract.

CSB's overall distribution of lending among geographies is reasonable.

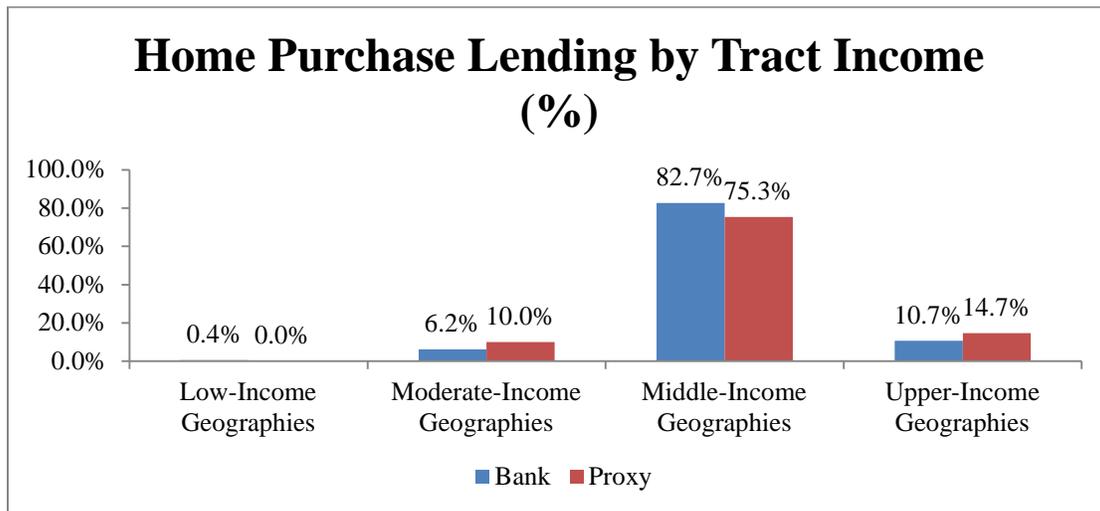
Small Business Lending



As shown in the chart above, CSB made no small business loans in low-income tracts, which was lower than the minimal percentage of small businesses located in low-income tracts (proxy). Small business lending in moderate-income tracts was greater than the percentage of small businesses located in moderate income tracts (proxy). While the bank's performance was above that of the proxy in middle-income tracts, it is considerably lower than the proxy in upper-income geographies. Overall, the geographic distribution of small business lending is reasonable in the non-MSA.

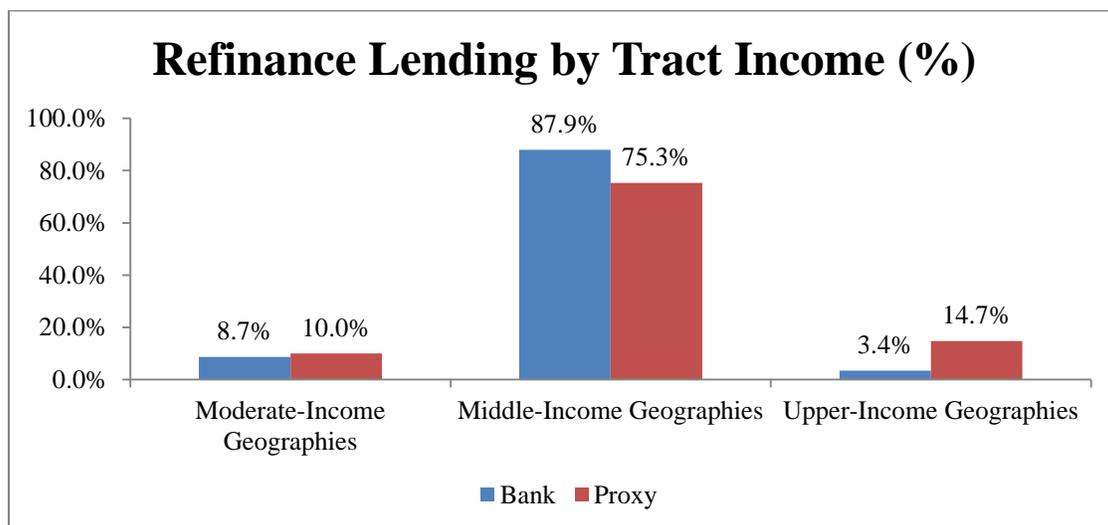
HMDA Lending

Home Purchase



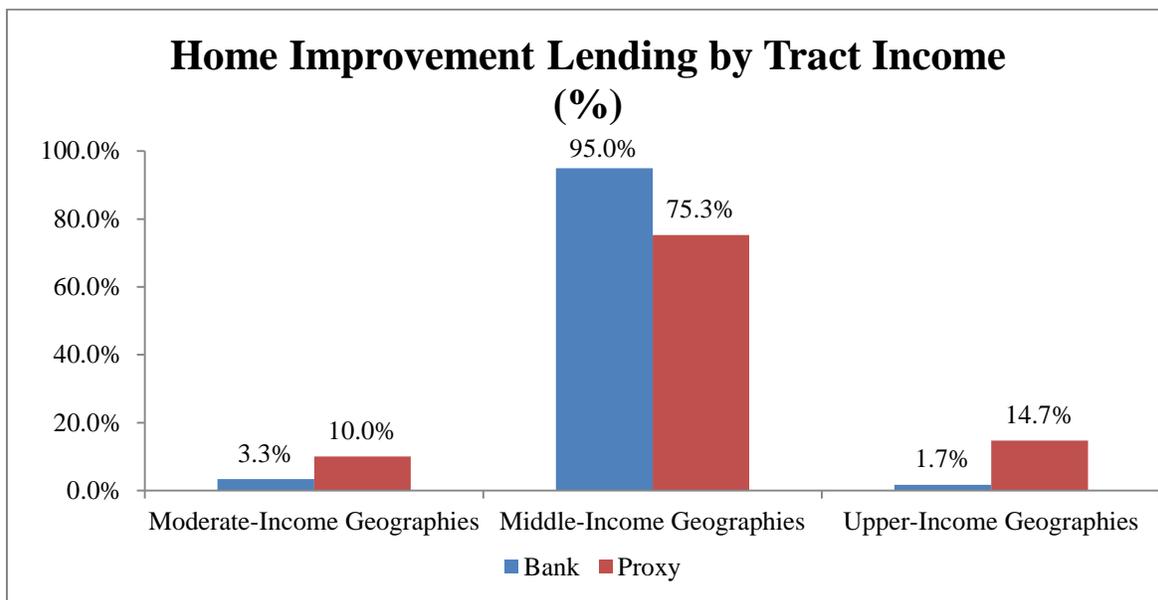
Home purchase lending in low-income tracts exceeded the percentage of owner-occupied units (proxy); whereas, home purchase lending in moderate-income tracts was below the percentage of owner-occupied units (proxy).

Refinance



As shown in the chart above, refinance lending in moderate-income tracts was comparable to the percentage of owner-occupied units (proxy).

Home Improvement



As shown in the chart above, for home improvement lending, CSB originated a considerably lower percentage of loans in moderate-income tracts than the percentage of owner-occupied units (proxy).

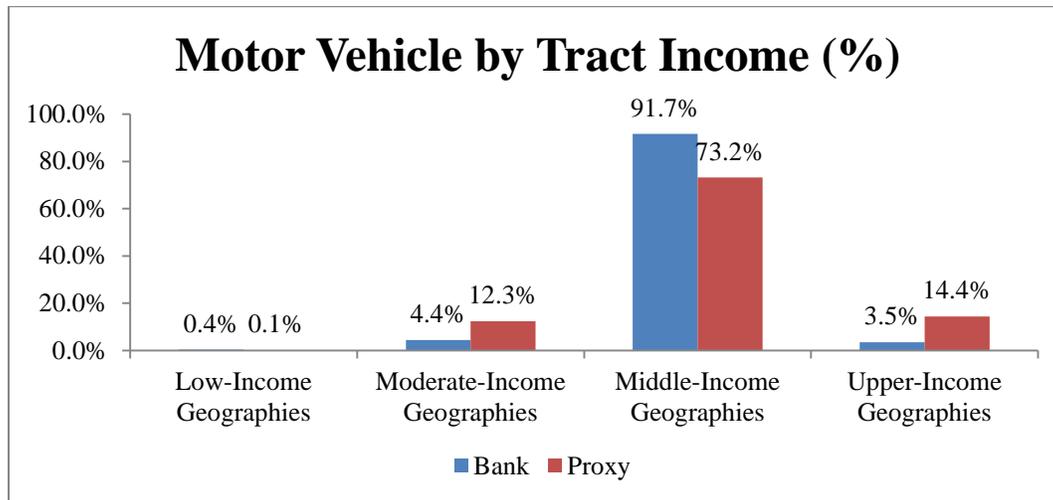
There are several factors that may limit CSB's ability to originate loans in low- and moderate-income tracts. The age of the housing stock at 40 and 61 years in low- and moderate-income tracts, respectively, means that prospective homebuyers would need to budget for home improvement and upkeep costs, in addition to mortgage repayment costs. In addition, 22.3% of the families in low- and moderate-income tracts have income below the poverty level and would likely not be able to qualify for any type of mortgage loan. Further, 50.5% of all housing units in low-income tracts are rental units and 33.8% of all housing units in moderate-income tracts are rental housing units.

The distribution of home purchase, refinance and home improvement loans is above proxy in middle-income geographies and less than proxy in upper-income geographies.

Overall, the geographic distribution of residential real estate lending is reasonable.

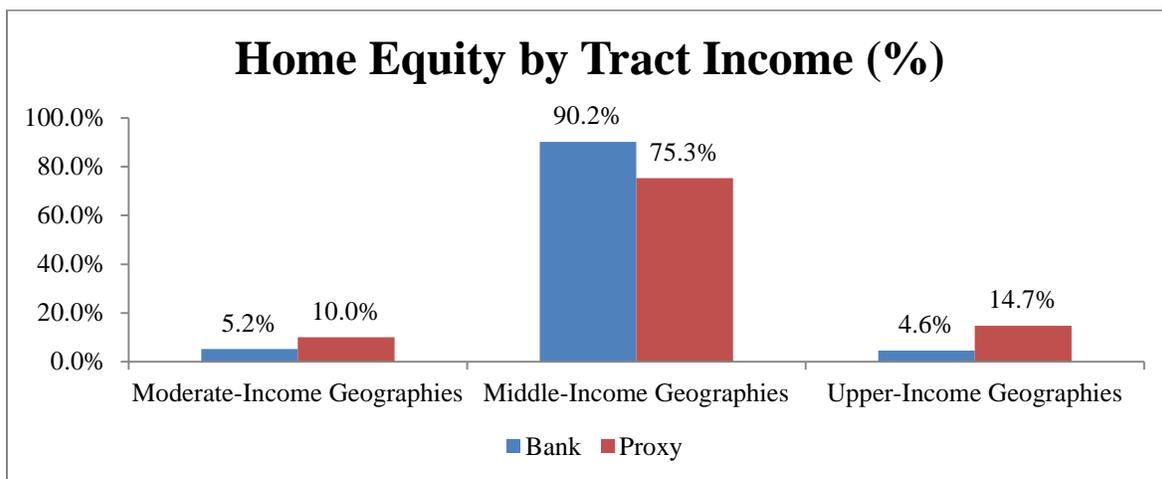
Consumer Lending

Motor Vehicle



CSB originated a total of 544 motor vehicle loans: 26 in low- and moderate-, 499 in middle-, and 19 in upper-income census tracts.

As shown in the graph above, CSB exceeded lending in low-income tracts when compared to proxy, but lagged behind lending in moderate-income tracts when compared to proxy. CSB’s geographic distribution of motor vehicle lending is considered poor.



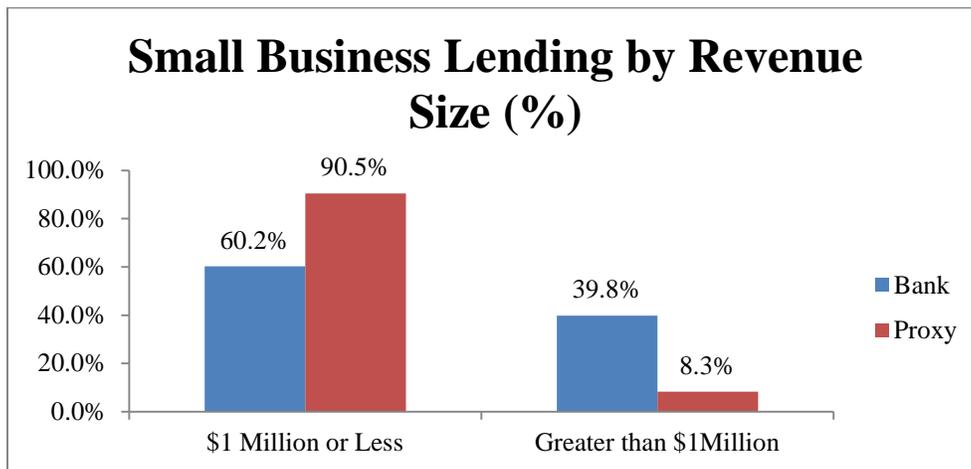
CSB originated a total of 479 home equity loans during the review period: 25 in moderate-, 432 in middle-, and 22 in upper-income census tracts.

As shown in the graph above, CSB was below the proxy in moderate-income tracts. However, for the reasons noted previously under HMDA lending, CSB’s geographic distribution of home equity lending is considered reasonable.

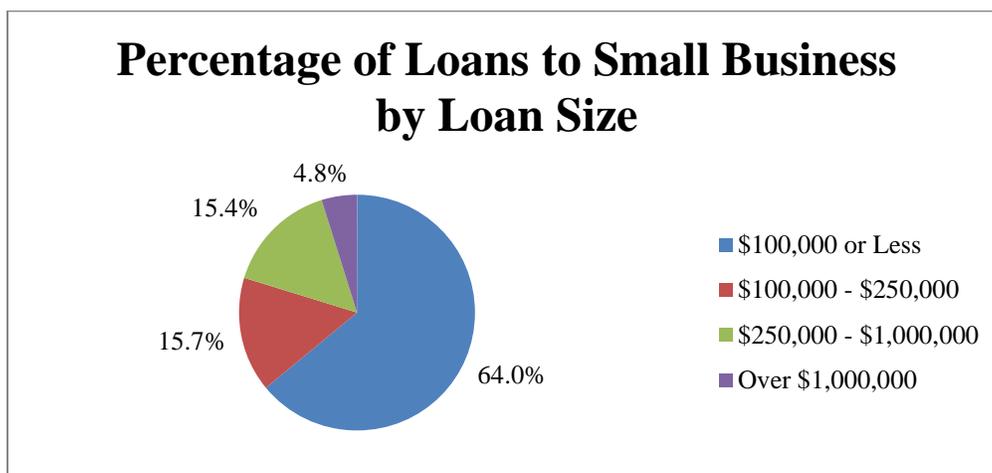
Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans is reasonable based on borrower income and for businesses of different revenue sizes. Most businesses within the bank’s assessment area have annualized revenues less than \$1 million.

Small Business Loans



CSB originated more than half of small business loans to businesses with annual revenues less than \$1 million, although this was lower than the percentage of small businesses in the assessment area with annual revenues less than \$1 million (proxy).

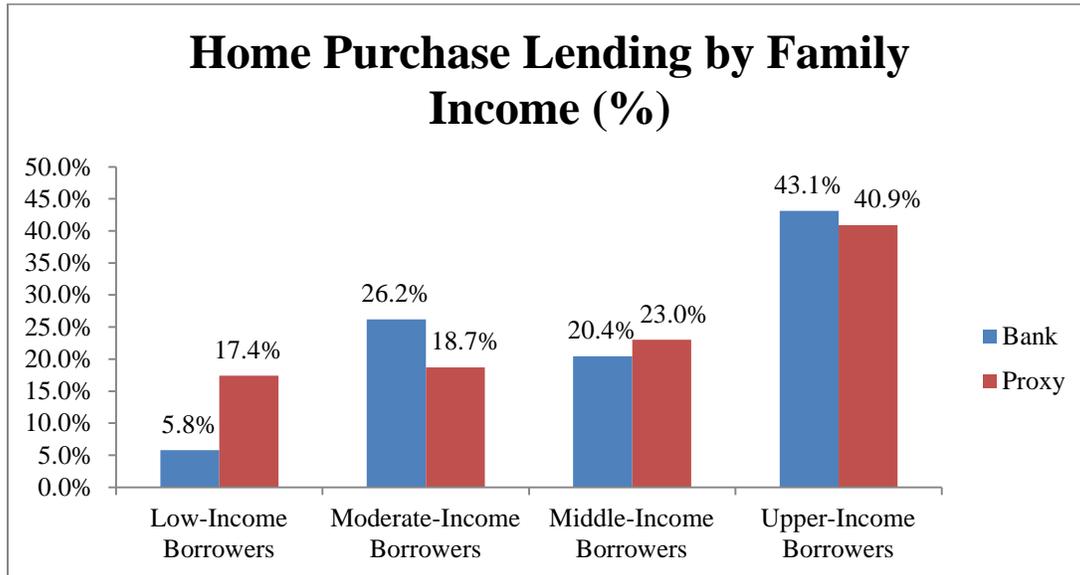


During the evaluation period, a majority of small business loans that CSB originated were in the amounts of \$1 million or less. Further analysis of small business lending shows 64.0% of CSB’s small business loans in 2014 and 2015 were for \$100,000 or less. Typically, the extent to which a bank is willing to extend loans in amounts of \$100,000 or less is reviewed because smaller businesses often have a greater need for small-dollar amount loans. Given the competition from other financial institutions in the market this demonstrates a reasonable responsiveness to meeting the credit needs of small businesses in the area.

Overall, the distribution of loans based on the revenue size of businesses is reasonable.

HMDA Lending

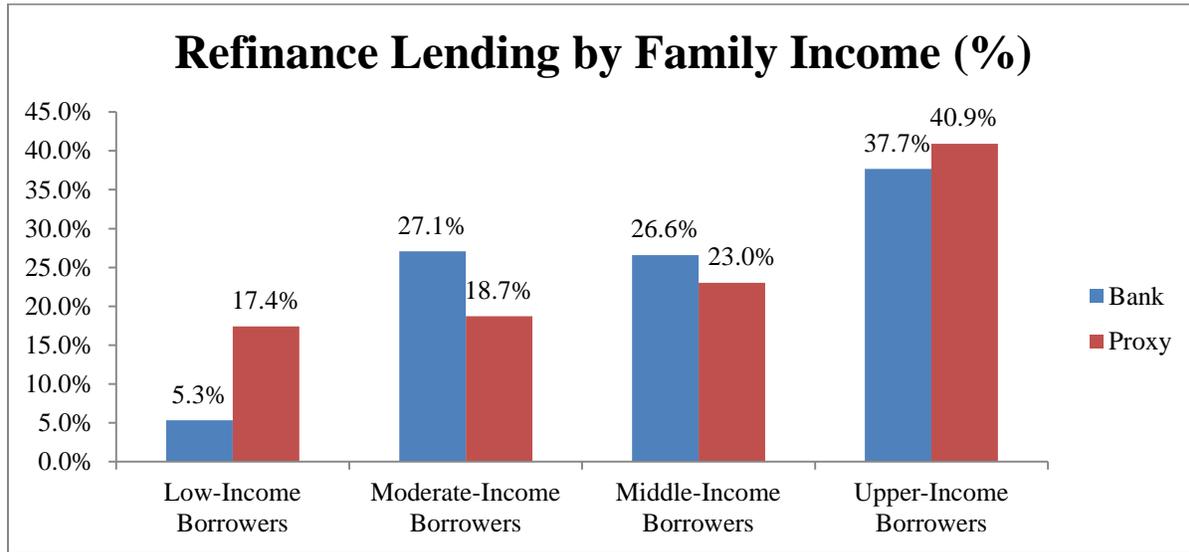
Home Purchase



Home purchase lending to low-income borrowers was lower than the percentage of low-income families (proxy) and home purchase lending to moderate-income borrowers was substantially higher than the percentage of moderate-income families (proxy) in the assessment area.

Home purchase lending to middle-income borrowers was comparable to the proxy, while lending to upper-income borrowers exceeded the proxy.

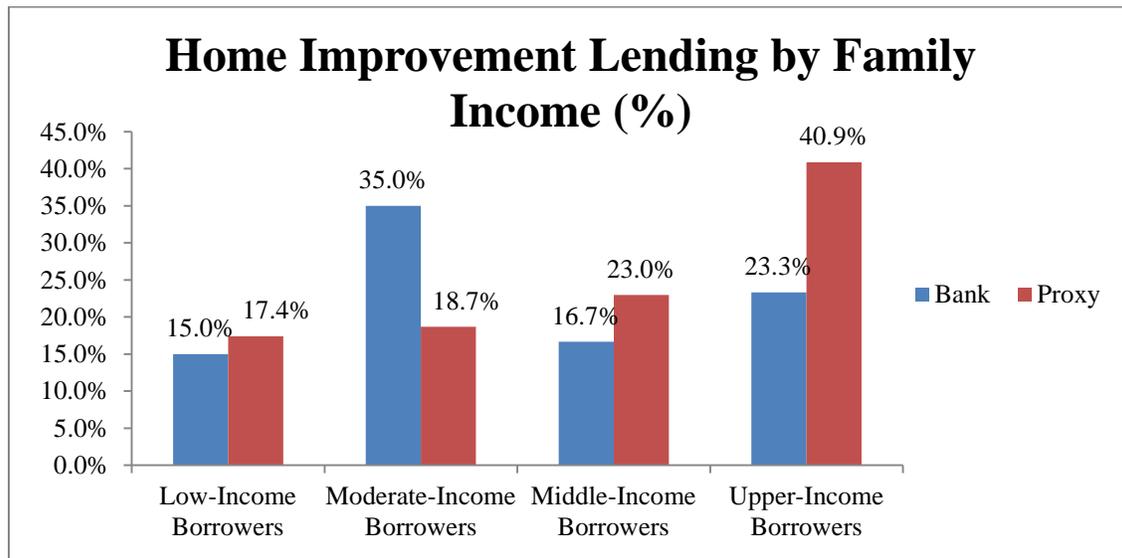
Refinance



Refinance lending to low-income borrowers was lower than the percentage of low-income families (proxy) and home purchase lending to moderate-income borrowers was substantially higher than the percentage of moderate-income families (proxy) in the assessment area.

Refinance lending to middle-income borrowers exceeded the proxy, while lending to upper-income borrowers was lower than the proxy.

Home Improvement



Home improvement lending to low-income borrowers was lower than the percentage of low-income families (proxy) and home purchase lending to moderate-income borrowers was substantially higher than the percentage of moderate-income families (proxy) in the assessment area.

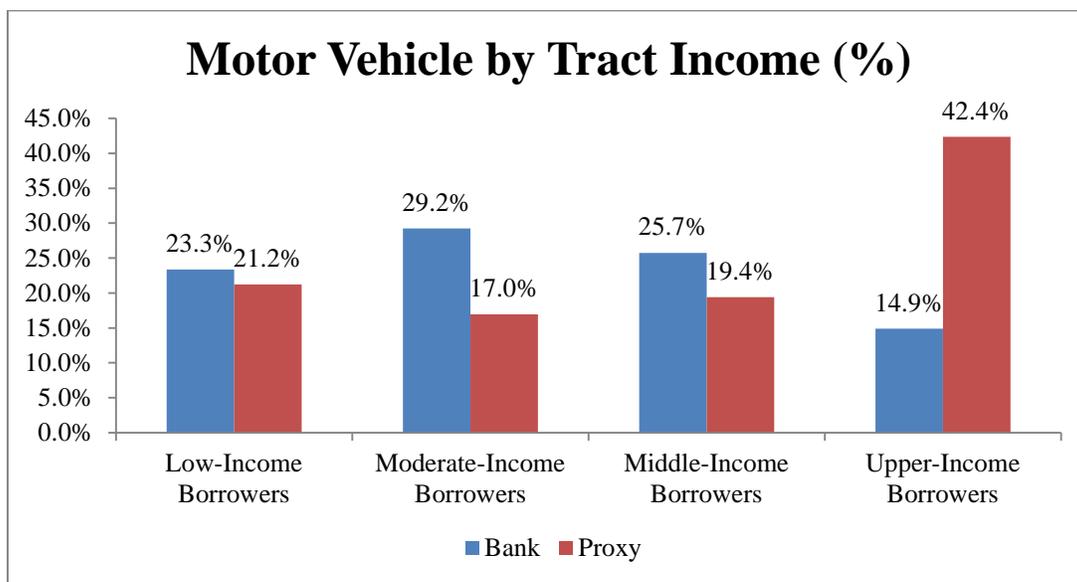
Home improvement lending to middle-income borrowers was lower than the proxy, while lending to upper-income borrowers was considerably lower than the proxy.

Poverty rates within the assessment area increased significantly in recent years; therefore, it may be difficult for low- and moderate-income individuals to qualify for loans, especially if income is below the poverty level. Given the affordability ratios, many of the homes within the assessment area were not considered affordable for low- and moderate-income families. As a result, opportunities to lend to low- and moderate-income individuals may be reduced. Further, 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.

Overall, the distribution of residential real estate loans to borrowers of different income levels is reasonable.

Consumer Lending

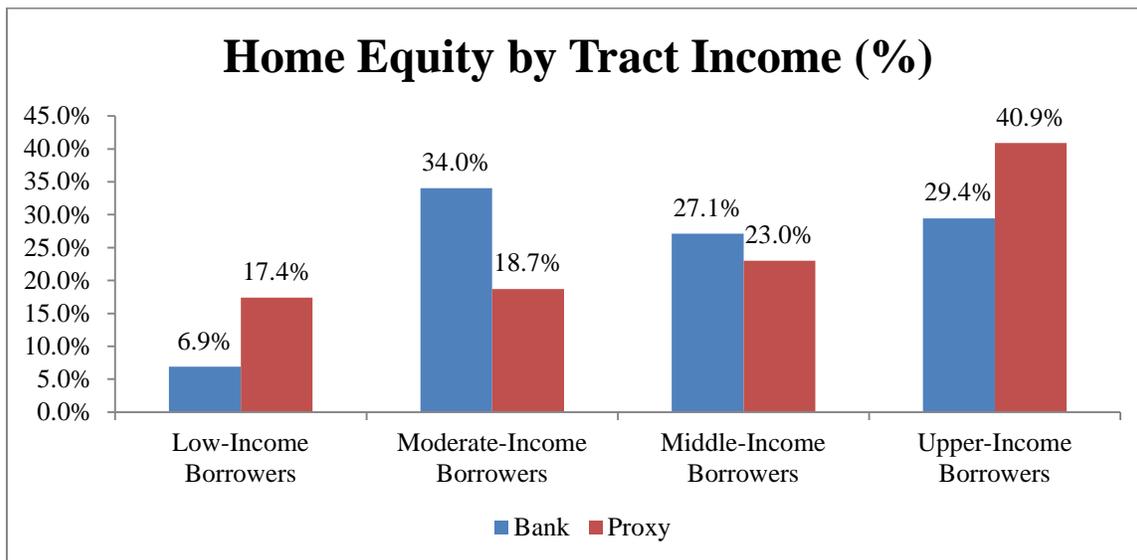
Motor Vehicle



CSB originated a total of 544 motor vehicle loans, of which 127 were made to low-, 159 to moderate-, 140 to middle-, and 81 to upper-income borrowers. Income for 37 borrowers was unknown.

As shown in the graph above, CSB exceeded the proxy relative to lending to low- and moderate-income individuals. CSB’s lending to borrowers of different income levels relative to motor vehicle lending is considered excellent.

Home Equity



CSB originated a total of 479 home equity loans of which 33 were made to low-, 163 to moderate-, 130 to middle-, and 141 to upper-income borrowers. Income was unknown for 12 borrowers.

As shown in the graph above, CSB was less than the proxy relative to lending to low-income borrowers, but exceeded the proxy lending to moderate-income borrowers. CSB’s lending to borrowers of different income levels relative to home equity lending is considered reasonable.

Community Development Test

CSB demonstrated an adequate level of responsiveness related to community development lending, investments, and services, considering the bank’s capacity and the need and availability of such opportunities in the assessment area.

Community Development Loans

CSB originated four community development loans for \$383,957 in the non-MSA. The loans supported affordable housing and businesses targeting services to low- and moderate-income individuals. Community development lending in this assessment area represented 65.8% of the total dollar volume of community development loans originated by the bank during the evaluation period.

Community Development Investments

While there were no investments made in the non-MSA during this evaluation period, CSB made \$25,205 in donations in this assessment area, representing 100.0% of the donations by dollar volume by the bank during the evaluation period. These donations were made to agencies providing affordable housing and services to low- and moderate-income individuals.

Community Development Services

CSB's employees provided financial expertise to 15 organizations that service the non-MSA either through affordable housing or services targeted toward low- and moderate-income individuals.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
CANTON-MASSILLON, OHIO METROPOLITAN STATISTICAL AREA 15940**
(Limited-scope Review)

The Canton-Massillon metropolitan statistical area consists of Stark and Carroll Counties, while the bank's assessment area only includes Stark County, in its entirety. Of the 86 census tracts in CSB's Canton-Massillon assessment area, eight are low- (9.3%), 12 are moderate- (13.9%), 46 are middle- (53.5%), and 20 are upper-income (23.3%).

As of June 30, 2015, CSB ranked 16th of 17 institutions with less than one percent of the deposits in the assessment area. Deposits in the assessment area represented 1.5% of the bank's total deposits. CSB operates one branch with a cash-only ATM in this assessment area, which is located in North Canton.

Between January 1, 2014 and December 31, 2015, CSB originated 54 consumer, 42 residential real estate, and 69 small business loans in the Canton-Massillon MSA. Based on the bank's lending volume, a limited-scope review was conducted in this assessment area.

No community contacts were conducted in this assessment area due to total loan volume being 6.8% of CSB's entire lending during the evaluation period.

As of the 2010 U.S. Census, the MSA has a population of 404,422, of which 375,586 (92.9%) reside in Stark County, making it the largest county in the MSA and Canton is the largest city in Stark County. According to Realtytrac's⁷ July Foreclosure Report:

The number of properties that received a foreclosure filing in Stark County, OH was 26% lower than the previous month and 23% lower than the same time last year. Home sales for June 2016 were down 58% compared with the previous month, and down 77% compared with a year ago. The median sales price of a non-distressed home was \$119,950. The median sales price of a foreclosure home was \$46,550, or 61% lower than non-distressed home sales.

The Canton-Massillon assessment area is comprised of 65.0% owner-occupied housing with a median housing value of \$127,950. Single units comprise 79.3% of the housing stock in the assessment area, indicating there are opportunities to make HMDA loans; however, given CSB's market share and one branch, opportunities may be limited.

The following table illustrates the average unemployment rates for 2014 and 2015 for Canton-Massillon MSA.

⁷ <http://www.realtytrac.com/statsandtrends/foreclosuretrends>

**Unemployment Rates
 CSB - Canton-Massillon, OH - MSA**

Area	Years - Annualized	
	2014	2015
Stark Co.	5.1 (R)	5.2 (R)
Canton-Massillon, OH MSA	5.1 (R)	5.3 (R)
Ohio	4.9 (D)	4.6 (D)
National	5.4	4.8

Not Seasonally Adjusted

D: Reflects Revised Population Controls and Model Reestimation

R: Data Were Subject To Revision On April 15, 2016

The unemployment rate in Stark County increased in 2015 from 2014. The unemployment rate in Stark County is higher than the state and national averages.

County	2013 Poverty Rate	2014 Poverty Rate	Change
Stark	15.40%	14.90%	-3.25%
Ohio	15.90%	15.80%	-0.63%
United States	15.80%	15.50%	-1.90%

Approximately 14.9% of Stark County's population was in poverty during 2014. This relatively high poverty rate may indicate that individuals, especially those that are low- or moderate-income, may have difficulty in having sufficient financial resources to obtain loans. However, based on the chart above, the poverty rate for Stark County is lower than the state and national averages.

Combined Demographics Report

Assessment Area(s): 2015 Canton Massillon OHMSA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	9.3	4,556	4.5	1,742	38.2	19,573	19.4
Moderate-income	12	14	11,263	11.2	2,474	22	18,902	18.7
Middle-income	46	53.5	56,340	55.8	4,616	8.2	21,664	21.5
Upper-income	20	23.3	28,815	28.5	804	2.8	40,835	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	86	100.0	100,974	100.0	9,636	9.5	100,974	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,265	3,599	3.4	35.1	4,783	46.6	1,883	18.3
Moderate-income	22,512	10,296	9.6	45.7	8,303	36.9	3,913	17.4
Middle-income	89,260	62,004	57.9	69.5	21,796	24.4	5,460	6.1
Upper-income	42,787	31,266	29.2	73.1	8,874	20.7	2,647	6.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	164,824	107,165	100.0	65.0	43,756	26.5	13,903	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,032	6.6	851	5.9	168	13.3	13	14.1
Moderate-income	1,428	9.1	1,294	9	130	10.3	4	4.3
Middle-income	7,886	50.1	7,257	50.5	578	45.6	51	55.4
Upper-income	5,379	34.2	4,964	34.6	391	30.9	24	26.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	15,725	100.0	14,366	100.0	1,267	100.0	92	100.0
Percentage of Total Businesses:				91.4		8.1		.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	6	1.6	6	1.6	0	0	0	0
Middle-income	273	73.6	270	73.8	3	60	0	0
Upper-income	91	24.5	89	24.3	2	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	371	100.0	366	100.0	5	100.0	0	.0
Percentage of Total Farms:				98.7		1.3		.0

2015 FFIEC Census Data and 2015 D&B Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CANTON-MASSILLON, OHIO METROPOLITAN STATISTICAL AREA 15940

Lending Test

Lending performance in this assessment area is below the bank's overall lending performance.

During the evaluation period, CSB originated loans in a majority of the census tracts within the assessment area; however, significant lending gaps were noted. While the bank made at least one loan in four of the eight low-income tracts (50.0%), it did not originate any loans in eight of the 12 moderate-income tracts (67.7%) located within the assessment area. CSB was able to penetrate 69.6% of the middle income tracts and 75.0% of the upper income tracts.

CSB has a poor distribution of loans among geographies, but has a reasonable distribution of loans based on borrower income levels and a reasonable distribution of loans to businesses of different revenue sizes.

Details of the bank's residential mortgage, consumer and small business lending and lending by peers can be found in Appendix B.

Community Development Test

CSB originated one community development loan and made one community investment in the Canton-Massillon MSA totaling \$485,000. Additionally, CSB's employees provided financial expertise to one organization serving the Canton-Massillon MSA assessment area that provides services targeted towards low- and moderate-income individuals.

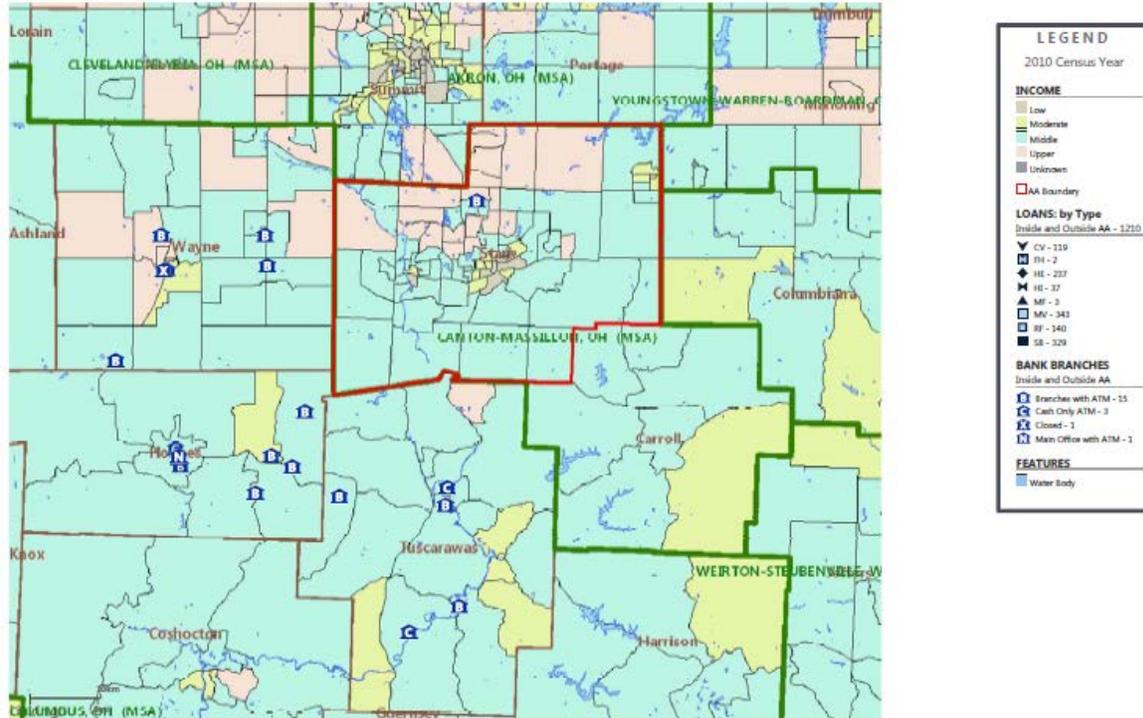
The bank's community development performance in this assessment area was consistent with its overall community development performance.

APPENDIX A

ASSESSMENT AREA MAPS

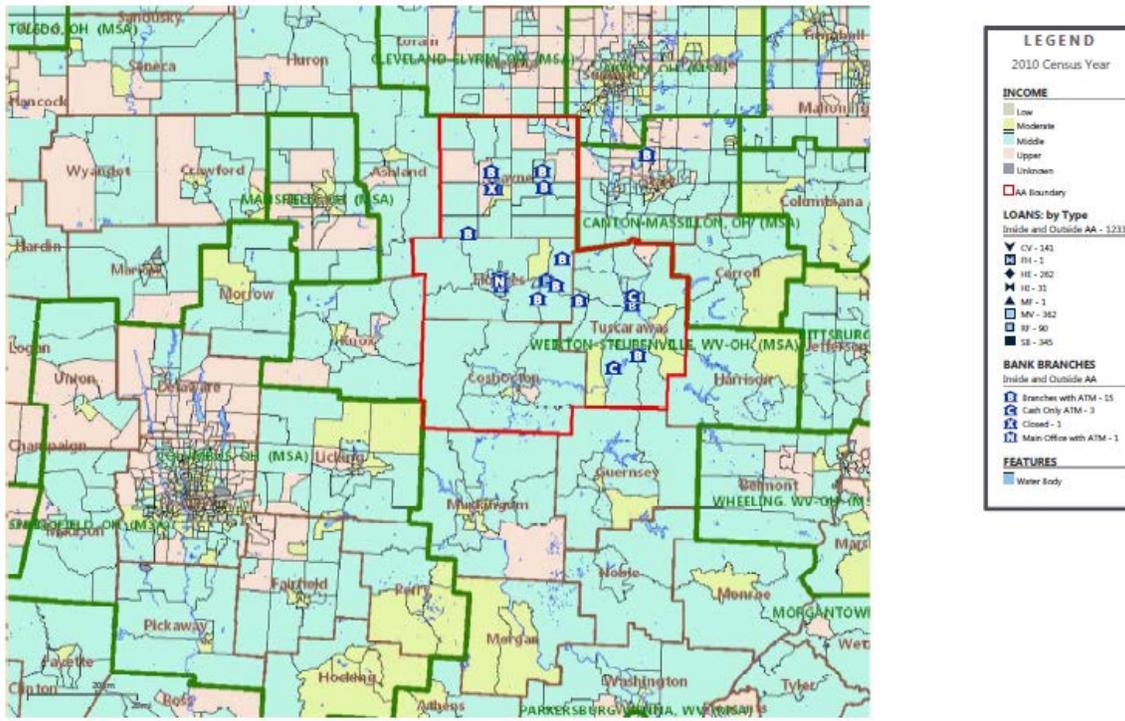
Canton-Massillon MSA

Assessment Area: 2015 Canton - Massillon OH, MSA



Non-Metropolitan Ohio

Assessment Area: 2015 Non Metro OH



APPENDIX B

LENDING TABLES

HMDA Loan Distribution Table

Exam: CSB Millersburg - New

Assessment Area/Group : Canton Marion MSA 2014 and 2015 Combined

Income Categories	HMDA							
	#	By Tract Income			#	By Borrower Income		
		%	\$(000s)	%		%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	8.7%	126	5.8%	3	13.0%	137	7.2%
Low/Moderate Total	2	8.7%	126	5.8%	3	13.0%	137	7.2%
Middle	13	65.2%	1,339	61.3%	8	34.8%	837	39.2%
Upper	6	26.1%	721	33.0%	10	43.5%	1,060	48.5%
Unknown	0	0.0%	0	0.0%	2	8.7%	112	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	2,186	100.0%	23	100.0%	2,186	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	8.3%	26	1.7%
Moderate	0	0.0%	0	0.0%	2	16.7%	210	13.7%
Low/Moderate Total	0	0.0%	0	0.0%	3	25.0%	236	15.4%
Middle	7	30.4%	653	30.3%	0	0.0%	0	0.0%
Upper	5	21.7%	881	40.7%	8	66.7%	1,109	72.3%
Unknown	0	0.0%	0	0.0%	1	8.3%	189	12.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,534	100.0%	12	100.0%	1,534	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	20.0%	3	1.3%
Low/Moderate Total	0	0.0%	0	0.0%	1	20.0%	3	1.3%
Middle	4	80.0%	231	98.7%	0	0.0%	0	0.0%
Upper	1	20.0%	3	1.3%	4	80.0%	231	98.7%
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	5	100.0%	234	100.0%	5	100.0%	234	100.0%
Multi-Family								
Low	1	50.0%	65	22.4%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	65	22.4%	0	0.0%	0	0.0%
Middle	1	50.0%	225	77.6%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	290	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	290	100.0%	2	100.0%	290	100.0%
HMDA Totals								
Low	1	2.4%	65	1.5%	1	2.4%	26	0.6%
Moderate	2	4.8%	126	3.0%	6	14.3%	370	8.7%
Low/Moderate Total	3	7.1%	191	4.5%	7	16.7%	396	9.3%
Middle	27	64.3%	2,443	57.7%	8	19.0%	837	20.2%
Upper	12	28.6%	1,605	37.8%	22	52.4%	2,400	56.6%
Unknown	0	0.0%	0	0.0%	5	11.9%	591	13.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	4,244	100.0%	42	100.0%	4,244	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: CSB Millersburg - New

Assessment Area/Group: Canton Massillon MSA 2014 and 2015 Combined

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	3	4.3%	240	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	1.4%	148	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	4	5.8%	388	1.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	39	56.5%	24,815	78.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	26	37.7%	6,489	20.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	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%	0	0.0%	0	0.0%
Total	69	100.0%	31,692	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	36	52.2%	8,114	25.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	33	47.8%	23,578	74.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	69	100.0%	31,692	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	29	42.0%	1,393	4.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	21	30.4%	3,792	12.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	17.4%	7,628	24.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	7	10.1%	18,879	59.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	69	100.0%	31,692	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	22	61.1%	954	11.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	10	27.8%	1,897	23.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	8.3%	2,263	27.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	1	2.8%	3,000	37.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	8,114	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Peer Group HMDA Loan Distribution Table

Exam ID: CSB Millersburg - New

Selected Year: 2014

2014 Canton Massillon OH MSA

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	25	0.53%	1,428	0.22%	259	5.48%	16,762	2.64%
Moderate	199	4.21%	13,575	2.13%	1,035	21.9%	91,597	14.4%
<i>Low/Moderate Total</i>	<i>224</i>	<i>4.74%</i>	<i>15,003</i>	<i>2.36%</i>	<i>1,294</i>	<i>27.37%</i>	<i>108,359</i>	<i>17.04%</i>
Middle	2,807	59.38%	326,584	51.35%	1,110	23.48%	129,811	20.41%
Upper	1,696	35.88%	294,363	46.29%	1,627	34.42%	305,274	48.0%
Unknown	0	0.0%	0	0.0%	696	14.72%	92,506	14.55%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,727	100.0%	635,950	100.0%	4,727	100.0%	635,950	100.0%
	Refinance							
Low	48	1.39%	2,692	0.7%	254	7.35%	17,141	4.47%
Moderate	219	6.33%	13,675	3.56%	619	17.91%	48,767	12.71%
<i>Low/Moderate Total</i>	<i>267</i>	<i>7.72%</i>	<i>16,367</i>	<i>4.26%</i>	<i>873</i>	<i>25.25%</i>	<i>65,908</i>	<i>17.17%</i>
Middle	2,014	58.26%	200,284	52.19%	790	22.85%	75,193	19.59%
Upper	1,176	34.02%	167,143	43.55%	1,315	38.04%	180,775	47.1%
Unknown	0	0.0%	0	0.0%	479	13.86%	61,918	16.13%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,457	100.0%	383,794	100.0%	3,457	100.0%	383,794	100.0%
	Home Improvement							
Low	27	5.96%	316	2.28%	89	19.65%	1,053	7.59%
Moderate	53	11.7%	503	3.62%	112	24.72%	2,261	16.29%
<i>Low/Moderate Total</i>	<i>80</i>	<i>17.66%</i>	<i>819</i>	<i>5.9%</i>	<i>201</i>	<i>44.37%</i>	<i>3,314</i>	<i>23.88%</i>
Middle	284	62.69%	8,958	64.54%	93	20.53%	2,530	18.23%
Upper	89	19.65%	4,102	29.56%	133	29.36%	6,683	48.15%
Unknown	0	0.0%	0	0.0%	26	5.74%	1,352	9.74%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	453	100.0%	13,879	100.0%	453	100.0%	13,879	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	16.0%	7,117	17.09%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>16.0%</i>	<i>7,117</i>	<i>17.09%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	17	68.0%	19,968	47.96%	0	0.0%	0	0.0%
Upper	4	16.0%	14,552	34.95%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	25	100.0%	41,637	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	41,637	100.0%	25	100.0%	41,637	100.0%
	HMDA Totals							
Low	100	1.15%	4,436	0.41%	602	6.95%	34,956	3.25%
Moderate	475	5.48%	34,870	3.24%	1,766	20.39%	142,625	13.26%
<i>Low/Moderate Total</i>	<i>575</i>	<i>6.64%</i>	<i>39,306</i>	<i>3.66%</i>	<i>2,368</i>	<i>27.34%</i>	<i>177,581</i>	<i>16.52%</i>
Middle	5,122	59.13%	555,794	51.69%	1,993	23.01%	207,534	19.3%
Upper	2,965	34.23%	480,160	44.66%	3,075	35.5%	492,732	45.82%
Unknown	0	0.0%	0	0.0%	1,226	14.15%	197,413	18.36%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8,662	100.0%	1,075,260	100.0%	8,662	100.0%	1,075,260	100.0%

Consumer Loan Distribution Table

Exam: CSB Millersburg - New

Assessment Area/Group : Canton Massillon MSA 2014 and 2015 Combined

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	11.1%	5	0.9%
Low/Moderate Total	0	0.0%	0	0.0%	1	11.1%	5	0.9%
Middle	6	66.7%	386	69.5%	2	22.2%	68	12.2%
Upper	3	33.3%	169	30.5%	5	55.6%	436	78.4%
Unknown	0	0.0%	0	0.0%	1	11.1%	47	8.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	555	100.0%	9	100.0%	555	100.0%
	Motor Vehicle							
Low	1	2.2%	3	0.4%	6	13.3%	53	6.6%
Moderate	2	4.4%	45	5.6%	8	17.8%	135	16.7%
Low/Moderate Total	3	6.7%	49	6.0%	14	31.1%	188	23.3%
Middle	31	68.9%	472	58.5%	10	22.2%	164	20.4%
Upper	11	24.4%	286	35.5%	21	46.7%	454	56.3%
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	45	100.0%	806	100.0%	45	100.0%	806	100.0%
	Consumer Loan Totals							
Low	1	1.9%	3	0.2%	6	11.1%	53	3.9%
Moderate	2	3.7%	45	3.3%	9	16.7%	140	10.3%
Low/Moderate Total	3	5.6%	49	3.6%	15	27.8%	193	14.2%
Middle	37	68.5%	858	63.0%	12	22.2%	232	17.0%
Upper	14	25.9%	455	33.4%	26	48.1%	890	65.3%
Unknown	0	0.0%	0	0.0%	1	1.9%	47	3.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	54	100.0%	1,362	100.0%	54	100.0%	1,362	100.0%

HMDA Loan Distribution Table

Exam: CSB Millersburg - New

Assessment Area/Group : Non Metro OH 2014 and 2015 Combined

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.4%	65	0.2%	13	5.8%	854	2.8%
Moderate	14	6.2%	1,283	4.2%	59	26.2%	5,706	18.9%
Low/Moderate Total	15	6.7%	1,348	4.5%	72	32.0%	6,560	21.7%
Middle	186	82.7%	25,510	84.5%	46	20.4%	5,795	19.2%
Upper	24	10.7%	3,339	11.1%	97	43.1%	16,301	54.0%
Unknown	0	0.0%	0	0.0%	10	4.4%	1,541	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	225	100.0%	30,197	100.0%	225	100.0%	30,197	100.0%
Refinance								
Low	0	0.0%	0	0.0%	11	5.3%	503	2.2%
Moderate	18	8.7%	1,579	6.9%	56	27.1%	4,679	20.4%
Low/Moderate Total	18	8.7%	1,579	6.9%	67	32.4%	5,182	22.6%
Middle	182	87.9%	20,489	89.3%	55	26.6%	6,135	26.7%
Upper	7	3.4%	874	3.8%	78	37.7%	10,512	45.8%
Unknown	0	0.0%	0	0.0%	7	3.4%	1,113	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	207	100.0%	22,942	100.0%	207	100.0%	22,942	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	9	15.0%	209	6.7%
Moderate	2	3.3%	153	4.9%	21	35.0%	791	25.5%
Low/Moderate Total	2	3.3%	153	4.9%	30	50.0%	1,000	32.2%
Middle	57	95.0%	2,879	92.8%	10	16.7%	721	23.2%
Upper	1	1.7%	71	2.3%	14	23.3%	1,069	34.5%
Unknown	0	0.0%	0	0.0%	6	10.0%	313	10.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	60	100.0%	3,103	100.0%	60	100.0%	3,103	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	340	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	340	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	340	100.0%	2	100.0%	340	100.0%
HMDA Totals								
Low	1	0.2%	65	0.1%	33	6.7%	1,566	2.8%
Moderate	34	6.9%	3,015	5.3%	136	27.5%	11,176	19.8%
Low/Moderate Total	35	7.1%	3,080	5.4%	169	34.2%	12,742	22.5%
Middle	427	86.4%	49,218	87.0%	111	22.5%	12,651	22.4%
Upper	32	6.5%	4,284	7.6%	189	38.3%	27,882	49.3%
Unknown	0	0.0%	0	0.0%	25	5.1%	3,307	5.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	494	100.0%	56,582	100.0%	494	100.0%	56,582	100.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: CSB Millersburg - New

Assessment Area/Group: Non Metro OH 2014 and 2015 Combined

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	83	14.4%	16,467	11.8%	0	0.0%	0	0.0%
Low/Moderate Total	83	14.4%	16,467	11.8%	0	0.0%	0	0.0%
Middle	475	82.2%	117,557	84.5%	0	0.0%	0	0.0%
Upper	20	3.5%	5,094	3.7%	0	0.0%	0	0.0%
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	578	100.0%	139,119	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	348	60.2%	46,745	33.6%	0	0.0%	0	0.0%
Over \$1 Million	230	39.8%	92,374	66.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	578	100.0%	139,119	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	370	64.0%	14,435	10.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	91	15.7%	14,630	10.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	89	15.4%	47,368	34.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	28	4.8%	62,686	45.1%	0	0.0%	0	0.0%
Total	578	100.0%	139,119	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	265	76.1%	9,769	20.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	47	13.5%	7,643	16.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	26	7.5%	11,411	24.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	10	2.9%	17,921	38.3%	0	0.0%	0	0.0%
Total	348	100.0%	46,745	100.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

Peer Group HMDA Loan Distribution Table

Exam ID: CSB Millersburg - New

Selected Year: 2014

2014 Non Metro OH

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	4	0.16%	366	0.12%	172	6.86%	11,020	3.51%
Moderate	229	9.13%	18,710	5.96%	563	22.45%	51,496	16.41%
<i>Low/Moderate Total</i>	<i>233</i>	<i>9.29%</i>	<i>19,076</i>	<i>6.08%</i>	<i>735</i>	<i>29.31%</i>	<i>62,516</i>	<i>19.92%</i>
Middle	1,761	70.22%	224,455	71.53%	584	23.29%	70,927	22.6%
Upper	514	20.49%	70,259	22.39%	771	30.74%	134,550	42.88%
Unknown	0	0.0%	0	0.0%	418	16.67%	45,797	14.59%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,508	100.0%	313,790	100.0%	2,508	100.0%	313,790	100.0%
	Refinance							
Low	2	0.11%	136	0.07%	139	7.77%	9,339	4.66%
Moderate	137	7.65%	10,749	5.37%	341	19.05%	29,558	14.76%
<i>Low/Moderate Total</i>	<i>139</i>	<i>7.77%</i>	<i>10,885</i>	<i>5.44%</i>	<i>480</i>	<i>26.82%</i>	<i>38,897</i>	<i>19.43%</i>
Middle	1,311	73.24%	149,595	74.72%	421	23.52%	43,946	21.95%
Upper	340	18.99%	39,738	19.85%	674	37.65%	89,826	44.86%
Unknown	0	0.0%	0	0.0%	215	12.01%	27,549	13.76%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,790	100.0%	200,218	100.0%	1,790	100.0%	200,218	100.0%
	Home Improvement							
Low	0	0.0%	0	0.0%	27	10.55%	936	6.59%
Moderate	20	7.81%	733	5.16%	56	21.88%	2,080	14.65%
<i>Low/Moderate Total</i>	<i>20</i>	<i>7.81%</i>	<i>733</i>	<i>5.16%</i>	<i>83</i>	<i>32.42%</i>	<i>3,016</i>	<i>21.24%</i>
Middle	197	76.95%	11,389	80.22%	53	20.7%	2,365	16.66%
Upper	39	15.23%	2,076	14.62%	103	40.23%	7,430	52.33%
Unknown	0	0.0%	0	0.0%	17	6.64%	1,387	9.77%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	256	100.0%	14,198	100.0%	256	100.0%	14,198	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	7.69%	103	1.31%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>7.69%</i>	<i>103</i>	<i>1.31%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	9	69.23%	7,412	94.44%	0	0.0%	0	0.0%
Upper	3	23.08%	333	4.24%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	13	100.0%	7,848	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	7,848	100.0%	13	100.0%	7,848	100.0%
	HMDA Totals							
Low	6	0.13%	502	0.09%	338	7.4%	21,295	3.97%
Moderate	387	8.47%	30,295	5.65%	960	21.02%	83,134	15.51%
<i>Low/Moderate Total</i>	<i>393</i>	<i>8.61%</i>	<i>30,797</i>	<i>5.75%</i>	<i>1,298</i>	<i>28.42%</i>	<i>104,429</i>	<i>19.48%</i>
Middle	3,278	71.78%	392,851	73.29%	1,058	23.17%	117,238	21.87%
Upper	896	19.62%	112,406	20.97%	1,548	33.9%	231,806	43.24%
Unknown	0	0.0%	0	0.0%	663	14.52%	82,581	15.41%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4,567	100.0%	536,054	100.0%	4,567	100.0%	536,054	100.0%

Consumer Loan Distribution Table

Exam: CSB Millersburg - New

Assessment Area/Group : Non Metro OH 2014 and 2015 Combined

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Equity							
Low	0	0.0%	0	0.0%	33	6.9%	1,311	4.1%
Moderate	25	5.2%	1,434	4.5%	163	34.0%	8,997	28.4%
Low/Moderate Total	25	5.2%	1,434	4.5%	196	40.9%	10,308	32.5%
Middle	432	90.2%	29,036	91.5%	130	27.1%	9,337	29.4%
Upper	22	4.6%	1,247	3.9%	141	29.4%	11,669	36.8%
Unknown	0	0.0%	0	0.0%	12	2.5%	403	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	479	100.0%	31,716	100.0%	479	100.0%	31,716	100.0%
	Motor Vehicle							
Low	2	0.4%	12	0.2%	127	23.3%	833	16.3%
Moderate	24	4.4%	204	4.0%	159	29.2%	1,607	31.5%
Low/Moderate Total	26	4.8%	216	4.2%	286	52.6%	2,439	47.8%
Middle	499	91.7%	4,632	90.7%	140	25.7%	1,307	25.6%
Upper	19	3.5%	259	5.1%	81	14.9%	985	19.3%
Unknown	0	0.0%	0	0.0%	37	6.8%	377	7.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	544	100.0%	5,107	100.0%	544	100.0%	5,107	100.0%
	Consumer Loan Totals							
Low	2	0.2%	12	0.0%	160	15.6%	2,144	5.8%
Moderate	49	4.8%	1,637	4.4%	322	31.5%	10,603	28.8%
Low/Moderate Total	51	5.0%	1,649	4.5%	482	47.1%	12,747	34.6%
Middle	931	91.0%	33,668	91.4%	270	26.4%	10,644	28.9%
Upper	41	4.0%	1,506	4.1%	222	21.7%	12,653	34.4%
Unknown	0	0.0%	0	0.0%	49	4.8%	779	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,023	100.0%	36,823	100.0%	1,023	100.0%	36,823	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 refinancing’s 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.

Residential loans: See home mortgage loans.

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.