

PUBLIC DISCLOSURE

August 1, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

North Valley Bank
RSSD # 783910

2775 Maysville Pike
Zanesville, OH 43701

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 inside the assessment area;
- The geographic distribution of loans reflects a reasonable dispersion throughout the assessment areas;
- The distribution of loans to borrowers reflects a reasonable penetration among individuals of different income levels (including low- and moderate-income):
- The distribution of loans to businesses reflects a reasonable penetration among businesses of different revenue sizes given the demographics of the assessment areas: and,
- There were no CRA-related complaints filed against the bank since the previous CRA examination.

The previous CRA examination conducted June 18, 2012 resulted in a “Satisfactory” performance rating.

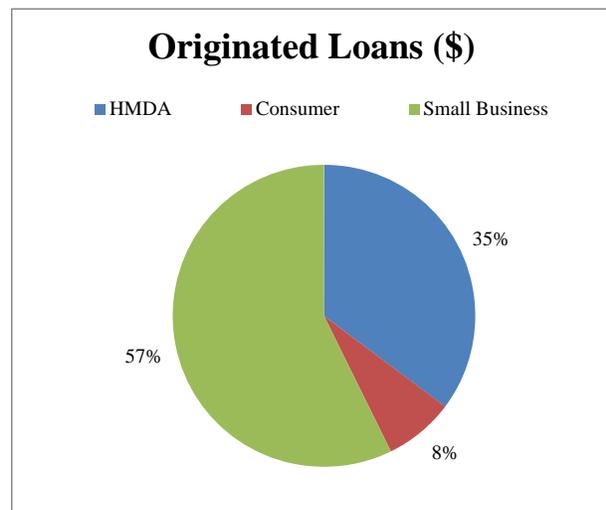
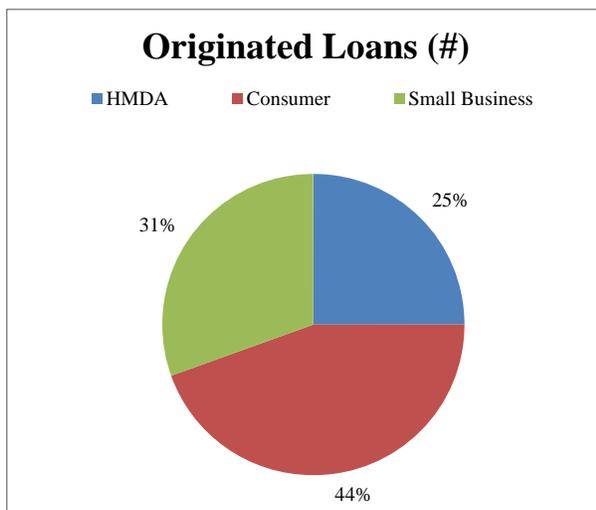
SCOPE OF EXAMINATION

North Valley Bank’s (North Valley) Community Reinvestment Act (CRA) performance was evaluated using the interagency small bank examination procedures under Regulation BB.

North Valley’s CRA performance was evaluated based on lending data for the period of January 1, 2015 to December 31, 2015. The products evaluated included consumer, residential, and small business loans. Consumer loans are comprised of motor vehicle and installment loans. Residential loans are comprised of home purchase, refinance, and home improvement loans.

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

Loan Type	Number of Loans	Dollar Amount of Loans (000s)
HMDA	127	13,981
Consumer	226	2,962
Small Business	155	22,728
Total	508	39,671



Based on total loan volume by number and dollar amount and the composition of the loan portfolio, small business loans received the most weight, followed by residential and consumer loans. The Non-metropolitan Ohio assessment area received greater weight than the Columbus, OH Metropolitan Statistical Area #18140 (Columbus MSA) because a majority of loans were made in the non-metropolitan area and most of the offices are located in this area.

North Valley’s delineated CRA footprint is comprised of the following two assessment areas and the scope of the review for each area was determined based on the volume of lending activity and deposit share:

- Non-metropolitan Area – Full-scope evaluation
- Columbus MSA – Limited-scope evaluation

A detailed description of each assessment area is presented in subsequent sections of this performance evaluation.

For the purposes of this evaluation, geographic and borrower distributions received equal weight.

In some cases, North Valley could not provide information for originated loans. Therefore, the loan volumes used for borrower distribution are based on a sample of originated loans and are lower than the number of originated loans listed above.

The size and financial condition of the institution, lending opportunities within the assessment area, and competition with other institutions were also considered in North Valley's performance context.

DESCRIPTION OF INSTITUTION

North Valley is the banking subsidiary of North Valley Bancshares and is headquartered in Zanesville, Ohio. As of June 30, 2016, the bank reported \$204.7 million in total assets, which is an increase of 30.4% since the previous CRA evaluation.

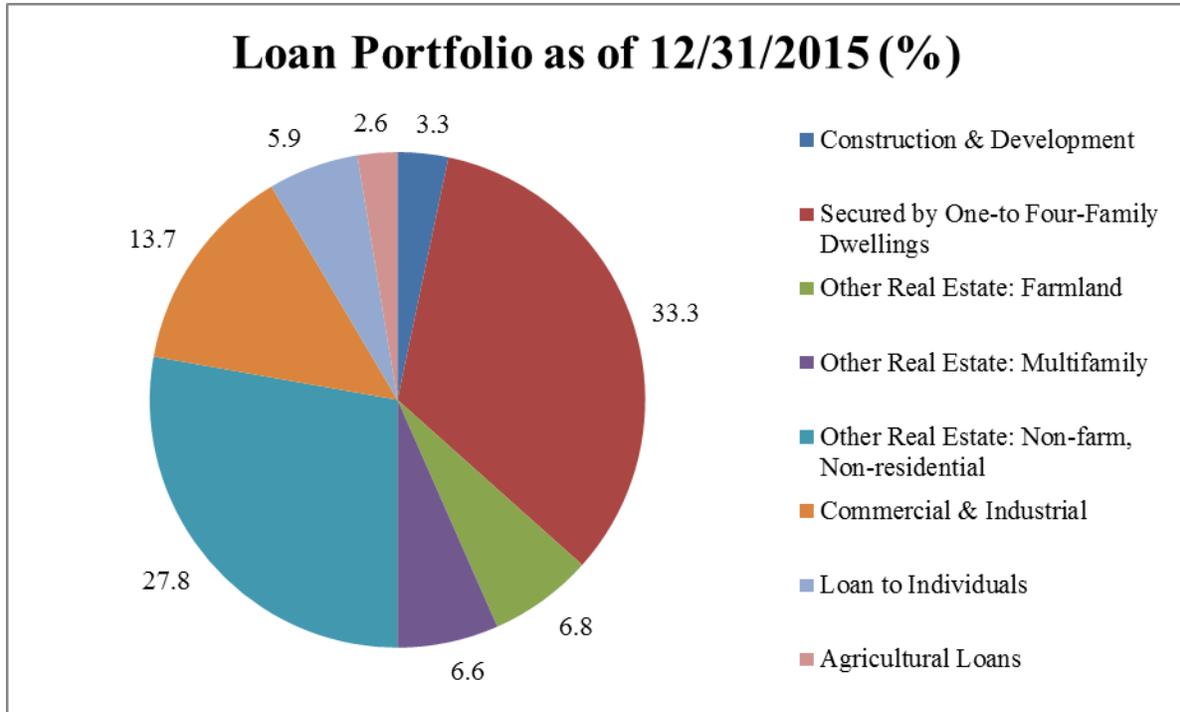
North Valley's main office is located in Zanesville, Ohio in Muskingum County. The bank operates five branch offices and four full-service ATMs throughout the assessment area. North Valley is a full-service retail bank offering deposit accounts, residential mortgages, and consumer, commercial, and agricultural loans. Since the previous evaluation, North Valley has opened two branch offices and ATMs in Buckeye Lake, Ohio and Zanesville, Ohio.

As of June 30, 2016 net loans and leases represent \$115.8 million, which is 56.6% of total assets. Net loans and leases increased by 14.4% since the previous CRA evaluation.

The following table and charts illustrate the volume and distribution of loans originated within North Valley's assessment area during the evaluation period, 12/31/15.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2015		12/31/2014		12/31/2013	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	3,891	3.3%	3,777	3.3%	3,390	3.1%
Secured by One- to Four- Family	39,813	33.3%	37,566	32.5%	34,027	30.9%
Other Real Estate: Farmland	8,167	6.8%	7,994	6.9%	8,927	8.1%
Other Real Estate: Multifamily	7,878	6.6%	8,086	7.0%	7,287	6.6%
Other Real Estate: Nonfarm nonresidential	33,302	27.8%	33,356	28.9%	34,100	31.0%
Commercial and Industrial	16,397	13.7%	12,902	11.2%	10,695	9.7%
Loans to Individuals	7,057	5.9%	8,036	7.0%	7,982	7.3%
Agricultural Loans	3,112	2.6%	3,778	3.3%	3,584	3.3%
<i>Total</i>	<i>\$119,617</i>	<i>100.00%</i>	<i>\$115,495</i>	<i>100.00%</i>	<i>\$109,992</i>	<i>100.00%</i>

* 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 North Valley from meeting the credit needs of its assessment area consistent with its asset size, business strategy, resources, and local economy.

DESCRIPTION OF ASSESSMENT AREAS

North Valley Bank has two assessment areas within Ohio: Non-metropolitan Ohio, consisting of the entireties of Morgan and Muskingum Counties, and the Columbus MSA, comprised of the entireties of Licking and Perry Counties.

North Valley's delineated CRA footprint consists of 61 census tracts: two low-, 23 moderate-, 29 middle-, and 7 upper-income census tracts. The bank's main office and one other branch office are located in middle-income census tracts. The remaining three branch offices are located in moderate-income census tracts. Several of the middle-income tracts are designated as distressed or underserved.

Non-metropolitan Ohio is mostly rural and includes 23 census tracts comprised of one low-, 10 moderate-, 11 middle-, and one upper-income census tracts. All middle-income tracts are designated as distressed or underserved.

Muskingum County has the largest population of all counties in Non-metropolitan Ohio. Zanesville is the county seat of Muskingum County and according to the 2010 U.S. Census Bureau Report, the population in Muskingum County was 86,074. The population of Morgan County, which is 99.2% cropland, pasture and forest, was 15,054. There are two universities located within Non-metropolitan Ohio, Muskingum University and Ohio University-Zanesville, which could impact North Valley's level of lending and the provision of services extended throughout the assessment area. Enrollment for these universities including graduate and undergraduate is approximately 5,000, which creates a student population that may not be in the market for financial services, including loans, and could hinder North Valley's ability to lend to this part of the population.

Since the previous evaluation, North Valley expanded its assessment area to include the Columbus, OH MSA. This was due to changes made by the Office of Management and Budget (OMB) in 2013. Perry County, which was in the bank's previous assessment area, was moved from Non-metropolitan Ohio to the Columbus, OH MSA. In 2015, the bank expanded this assessment area to include Licking County, as well, after it opened a branch in the county in July. The Columbus MSA is mainly rural and includes 38 census tracts comprised of one low-, 13 moderate-, 18 middle-, and six upper-income census tracts.

Licking County has the largest population of all counties in the Columbus, OH assessment area. Newark is the county seat of Licking County and according to the 2010 U.S. Census Bureau Report, the population in Licking County was 166,492. The population of Perry County, which is 98.7% cropland, pasture and forest, was 36,058.

As of June 30, 2015, the Federal Deposit Insurance Corporation (FDIC) reported 19 insured financial institutions operating within Licking, Morgan, Muskingum, and Perry Counties. The FDIC's market share report indicates that North Valley ranked sixth, holding 3.3% of the market share of deposits.¹ The following table illustrates the deposit market share for the top ten financial institutions in the bank's assessment area.

#	Financial Institution	Deposit Market Share
1	The Park National Bank	46.8%
2	The Huntington National Bank	9.7%
3	The Community Bank	8.2%
4	JPMorgan Chase Bank, National Association	7.8%
5	PNC Bank, National Association	7.4%
6	North Valley Bank	3.3%
7	First Federal Savings and Loan Association	3.1%
8	Heartland Bank	2.7%
9	The Peoples National Bank of New Lexington	2.5%
10	The First National Bank of McConnelsville	1.9%

¹ <http://www2.fdic.gov/sod/sodMarketBank.asp>

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

North Valley’s performance under the lending test is considered satisfactory. The loan-to-deposit (LTD) ratio is reasonable. The bank made a majority of its loans inside its assessment area. The geographic distribution of lending is also reasonable, as is the borrower distribution of lending.

Loan-to-Deposit Ratio

A financial institution’s LTD 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 LTD ratios and dividing the total by the number of quarters.

The following table shows North Valley’s quarterly LTD ratios for 16 quarters since the previous evaluation, along with the average LTD ratio for the same period.

North Valley Bank Loan-to-Deposit Ratios				
AS OF DATE	NORTH VALLEY BK	CITIZENS NB OF MCCONNELSVILLE	PEOPLES NB	CUSTOM PEER
March 31, 2016	67.01	73.67	78.94	76.31
December 31, 2015	75.68	74.22	86.40	80.31
September 30, 2015	76.65	69.69	86.73	78.21
June 30, 2015	83.67	69.81	84.85	77.33
March 31, 2015	79.42	65.46	81.01	73.24
December 31, 2014	80.03	67.10	86.09	76.60
September 30, 2014	80.06	67.05	84.09	75.57
June 30, 2014	81.78	69.89	80.20	75.05
March 31, 2014	80.73	65.36	74.45	69.91
December 31, 2013	84.02	68.41	82.49	75.45
September 30, 2013	76.33	65.91	81.45	73.68
June 30, 2013	77.51	63.70	80.90	72.30
March 31, 2013	76.93	61.76	74.98	68.37
December 31, 2012	75.59	64.08	83.26	73.67
September 30, 2012	82.30	61.54	82.50	72.02
June 30, 2012	82.00	61.94	82.84	72.39
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation	78.73	66.85	81.95	74.40

North Valley has an average LTD ratio of 78.7% over the past 16 quarters of operation, which is higher than the custom peer group average ratio of 74.4%.

North Valley's LTD ratio is reasonable given the bank's size, financial condition, and assessment area credit needs.

Lending in the Assessment Area

North Valley's residential mortgage, small business, and consumer loans were analyzed to determine the volume of lending inside and outside the bank's assessment area. The following table shows the distribution of loans made inside and outside the banks assessment area

Lending Inside and Outside the Assessment Area

Exam: North Valley Bank

Loan Type - Description	Inside				Outside				Total	
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	\$(000s)
MV - Motor Vehicle	96	88.1	1,408	82.2	13	11.9	304	17.8	109	1,713
XX - Consumer Loans	102	87.2	1,101	88.1	15	12.8	148	11.9	117	1,249
Total Consumer related	198	87.6	2,509	84.7	28	12.4	453	15.3	226	2,962
CV - Home Purchase - Conventional	49	84.5	5,832	80.1	9	15.5	1,447	19.9	58	7,279
FH - Home Purchase - FHA	1	100.0	200	100.0	0	0.0	0	0.0	1	200
HI - Home Improvement	25	92.6	1,093	97.2	2	7.4	32	2.8	27	1,125
RF - Refinancing	39	95.1	5,071	94.3	2	4.9	306	5.7	41	5,377
Total HMDA related	114	89.8	12,196	87.2	13	10.2	1,785	12.8	127	13,981
SB - Small Business	127	81.9	16,146	71.0	28	18.1	6,581	29.0	155	22,728
Total Small Bus. related	127	81.9	16,146	71.0	28	18.1	6,581	29.0	155	22,728
TOTAL LOANS	439	86.4	30,851	77.8	69	13.6	8,819	22.2	508	39,670

As the aforementioned table indicates, a majority (86.4% by volume and 77.8% by dollar amount) of North Valley's loans were made inside its delineated assessment area.

Geographic Distribution of Lending

North Valley's geographic distribution of lending is reasonable. The dispersion of loans among different tract income categories is good. Small business, HMDA, and consumer lending were all considered good. The respective analysis is included within each assessment area evaluation later in this report. There were no significant lending gaps within the Non-metropolitan Ohio assessment area; however, significant gaps were noted in the Columbus MSA. The respective analysis can be found within subsequent sections of this report.

In addition to traditional bank products, North Valley originates loans through flexible lending programs. These types of programs can allow financial institutions to address credit needs of small business borrowers in a safe and sound manner. During the review period, North Valley originated loans within the following flexible loan programs: Small Business Administration (SBA) Lending, USDA Farm Service Agency Lending, and GrowNOW, which is a partnership between eligible banks and the Ohio Treasurer's office to offer special financing on small business loans.

Borrower Distribution of Lending

North Valley's lending to borrowers of different income categories and lending to businesses of different revenue sizes is considered reasonable. Small business and HMDA lending was good, while consumer lending was excellent. The respective analysis can be found within subsequent sections of this report.

Response to Consumer Complaints

North Valley has not received any CRA-related complaints since the previous examination.

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 INSTITUTION’S OPERATIONS IN
NON-METROPOLITAN OHIO ASSESSMENT AREA
(Full-scope Review)**

The Non-metropolitan Ohio area encompasses the entirety of Morgan and Muskingum Counties. Of the 23 census tracts in the assessment area, one is low- (4.3%), ten are moderate- (43.5%), 11 are middle- (47.8%) and one is in an upper-income geography (4.3%). North Valley operates three offices within this assessment area (two in middle-income tracts in Muskingum County and one in a moderate-income tract in Morgan County). All of the middle-income tracts are distressed or underserved.

As of June 30, 2015, the Federal Deposit Insurance Corporation (FDIC) reported 11 insured financial institutions operating within Morgan and Muskingum Counties. The FDIC’s market share report indicates that North Valley ranked fourth, holding 7.6% of the market share of deposits.² The following table illustrates the deposit market share for the top ten financial institutions in the assessment area.

#	Financial Institution	Deposit Market Share
1	The Park National Bank	29.9%
2	The Community Bank	20.5%
3	The Huntington National Bank	14.4%
4	North Valley Bank	7.6%
5	PNC Bank, National Association	7.1%
6	JPMorgan Chase Bank, National Association	7.0%
7	The Citizens National Bank of McConnelsville	4.6%
8	The First National Bank of McConnelsville	4.5%
9	Peoples Bank, National Association	3.5%
10	The Peoples National Bank of New Lexington	0.8%

One community contact interview was conducted within this assessment area to provide additional information regarding credit needs of the local community and context to the demographic and economic characteristics discussed. The community contact was an economic opportunity action group in Muskingum County. The contact stated the poverty level in the region is increasing and there is an increased need for affordable housing, specifically for families, veterans, and senior citizens. Although the agency receives the majority of its funding from local and government grants, they stated that banks in the area are helping to meet the credit needs of the community.

² <http://www2.fdic.gov/sod/sodMarketBank.asp>

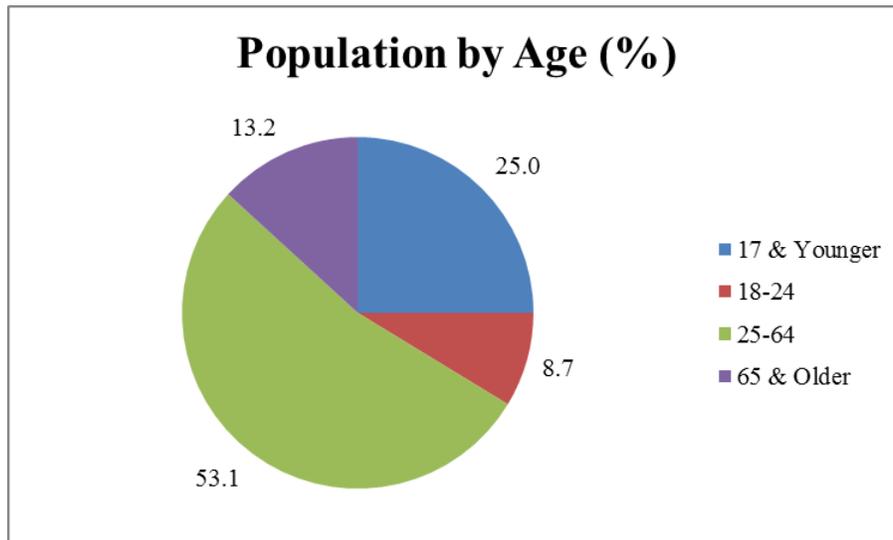
Population Characteristics

According to the 2010 U.S. Census Bureau Report, the total population in the assessment area was 101,128. Approximately 3.7% of the assessment area’s population resides in low-, 35.7% in moderate-, 57.4% in middle-, and 3.3% in upper-income tracts.

The following table shows the 2010 and 2015 population of the two counties within the bank’s assessment area, as well as the estimated population change. There was a slight decrease (.06%) in population growth from 2010 to 2015.³

County	2010 Population	2015 Population	Population Percent Change
Morgan	15,054	14,777	-1.8%
Muskingum	86,074	86,290	0.3%
Total	101,128	101,067	

Based on the 2010 U.S. Census Bureau data, the population by age is distributed as follows:



Approximately 23.9% of the population is under 18, while approximately 76.1% of the population is 18 years of age or older, the legal age to enter into a contract.

Income Characteristics

According to 2010 U.S. Census data, the median family income for the assessment area was \$47,319 compared to Ohio’s median family income of \$59,680. Based on U.S. Department of Housing and Urban Development (HUD) data, the assessment area’s 2015 estimated median family income was \$56,900. The following table lists the estimated median family income by tract.⁴

³ American Fact Finder; <http://factfinder2.census.gov>

⁴ <http://www.huduser.org/portal/datasets/il/il13/index.html>

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

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2015	\$56,900	0	- \$28,449	\$28,450	- \$45,519	\$45,520	- \$68,279	\$68,280	- & above

The assessment area contains 40,308 households, of which 27,476 (68.2%) are designated as families. Low- and moderate-income families represent 23.6% and 20.1% of all families in this assessment area, respectively, with 13.4% of families below the poverty level, compared to Ohio’s rate of 10.3%.

According to the 2013 and 2014 data from the Economic Research Service of the United States Department of Agriculture (USDA)⁵, household poverty rates for Morgan and Muskingum Counties were as follows:

County	2013 Poverty Rate	2014 Poverty Rate	Change
Morgan Co.	22.80%	18.10%	-20.61%
Muskingum Co.	20.60%	19.10%	-7.28%
Ohio	15.90%	15.80%	-0.63%
United States	15.80%	15.50%	-1.90%

As illustrated in the table above, poverty rates in all counties were well above the rates for Ohio and the U.S in both years. In addition, all middle-income tracts within this assessment area are underserved/distressed due to poverty. The relatively high poverty rates could indicate that individuals, especially that are low- and moderate-income, may have insufficient financial resources to obtain loans.

Labor, Employment and Economic Characteristics

According to the Ohio Development Services Agency Office of Research, the top five largest industries by average employment are local government; manufacturing; trade, transportation and utilities; education and health services; and leisure and hospitality. For Muskingum County, the top five highest average weekly wages by industry are natural resources and mining (\$1,592), federal government (\$1,038), manufacturing (\$913), financial services (\$836) and education and health services (\$818). For Morgan County, the top five highest average weekly wages by industry are manufacturing (\$896), federal government (\$874), state government (\$824), natural resources and mining (\$823) and information (\$633).

The following table identifies the five primary employment sectors and all major employers in the bank’s assessment area, but is not limited to the following:⁶

⁵ <http://www.ers.usda.gov/data-products/county-level-data-sets/poverty.aspx>

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

County	Primary Employment Sectors	Major Employers
Morgan	Local Government; Manufacturing; Trade, Transportation, and Utilities; Education and Health Services, Leisure and Hospitality	Hann Manufacturing; Highland Oaks; Kroger Co; MAHLE International; Miba Bearings US LLC; Miba Sinter; Morgan County Govt; Morgan Local Schools; Warren's Morgan Co IGA
Muskingum	Trade, Transportation, and Utilities; Education and Health Services; Local Government; Leisure and Hospitality; Manufacturing	5 B's Inc; AK Steel Holding Co; Avon Products Inc; AutoZone Inc; Dollar General Corp; Genesis HealthCare System; Kellogg's; Longaberger Co; Muskingum University; Muskingum County Government; Owens-Illinois/Owens-Brockway; Wendy's Intl/New Bakery Co; Zanesville City Schools

The following table shows the 2014 and 2015 average annual unemployment rate for Morgan and Muskingum Counties and Ohio.

Unemployment Rates
Assessment Area: Ohio Non MSA

Area	Years - Annualized	
	2014	2015
Morgan Co.	7.4 (R)	8.7 (R)
Muskingum Co.	6.2 (R)	6.1 (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

*: Data Extracted June 6, 2016

The unemployment rate for Morgan and Muskingum Counties were higher than that of Ohio for both years. Both Ohio and Muskingum County experienced declines in the rate between the two years, but the counties' increase was lower than the overall state's rate; however, Morgan County's rate rose 1.3%.

Housing Characteristics

There were 45,544 housing units in the assessment area, based on 2010 U.S. Census data. Within the assessment area, 63.2% of the units were owner-occupied, 25.3% were rental units, 12.1% were mobile homes, and 11.5% were vacant. The housing type includes 92.1% single family and 7.9% multi-family homes. The income tract distribution of housing is 3.8% low-, 37.8% moderate-, 55.2% middle-, and 3.1% upper-income. These numbers indicate that most of the demand for home mortgage lending would be in moderate- and middle-income tracts.

The median age of the housing stock in the assessment area was 44 years, with 33.4% of the stock built before 1950. In comparison, the median state-wide age is also 44 years. Within the assessment area, the oldest housing stock was in Muskingum County with a median age of 45 years, while the newest was 38 years in Morgan County. However, within the assessment area, the median age of housing stock was 61 years in low-income tracts and 59 years in moderate-income tracts; therefore, it appears there could be a significant need for home improvement and rehabilitation loans in these lower-income areas.

The median housing value in the assessment area is \$107,305, with an affordability ratio of 36.0%. The higher the affordability ratio, the more affordable a home is considered. The housing affordability ratio is calculated by dividing median household income by the median housing value. The housing stock in the assessment area was more affordable than in Ohio (34.7%). Furthermore, based on the 2015 median family income for Non-metropolitan Ohio (\$56,900), approximately 47.8% of the homes valued up to \$104,285 in the assessment area would be considered affordable for low-income individuals and 76.4% of the homes valued up to \$166,857 would be considered affordable for moderate-income individuals. These percentages were calculated assuming a housing expense ratio equal to 28.0% of gross income for a 4.0% fixed rate, 30-year loan.

According to RealtyTrac,⁷ 1 in every 656 properties in Muskingum County was in foreclosure in June, 2016. This was higher than Ohio's ratio of 1 in every 987 properties. Foreclosure data for Morgan County was unavailable.

According to Sperlings Best Places,⁸ the median home cost in Morgan County was \$89,300, which represents an appreciation of -0.8% since the prior year. Compared to the rest of the country, Morgan County's cost of living is 15.8% lower than the U.S. average. In Muskingum County, the median home cost is \$103,400 and depreciated -0.7% since the previous year. Compared to the rest of the country, Muskingum County's cost of living is 13.6% lower than the U.S. average.

County	Median Home Cost	Housing Appreciation	Cost of Living
Morgan	\$ 89,300	-0.8%	84.2%
Muskingum	\$ 103,400	-0.7%	86.4%
Ohio	\$ 112,400	0.5%	88.2%

The median gross rent in the assessment area was \$562 with 14.9% of the rents under \$350 a month, according to the 2010 Census. The majority of rents were between \$500-\$699 (34.1%) and over \$700 (24.3%). The median gross rent in the county was substantially lower than that of Ohio (\$678). Additionally, 43.7% of renters have rent cost greater than 30.0% of their income, while 25.3% of all housing units in the assessment area are rental units. The presence of local universities can contribute to the higher percentage of rental units in the assessment area.

The following table further illustrates Non-metropolitan Ohio's demographics.

⁷ www.realtytrac.com

⁸ <http://bestplaces.net>

Combined Demographics Report

Assessment Area(s): OH Non MSA 2015

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	998	3.6	380	38.1	6,490	23.6
Moderate-income	10	43.5	9,388	34.2	1,731	18.4	5,523	20.1
Middle-income	11	47.8	16,199	59	1,499	9.3	6,144	22.4
Upper-income	1	4.3	891	3.2	71	8	9,319	33.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23	100.0	27,476	100.0	3,681	13.4	27,476	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,731	701	2.4	40.5	802	46.3	228	13.2
Moderate-income	17,234	9,544	33.1	55.4	5,046	29.3	2,644	15.3
Middle-income	25,158	17,555	60.9	69.8	5,485	21.8	2,118	8.4
Upper-income	1,421	1,004	3.5	70.7	171	12	246	17.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	45,544	28,804	100.0	63.2	11,504	25.3	5,236	11.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	125	2.8	119	2.9	6	2.2	0	0
Moderate-income	1,545	35.2	1,404	34.6	118	43.9	23	39.7
Middle-income	2,587	59	2,419	59.6	137	50.9	31	53.4
Upper-income	131	3	119	2.9	8	3	4	6.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,388	100.0	4,061	100.0	269	100.0	58	100.0
Percentage of Total Businesses:				92.5		6.1		1.3
	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	0	0	1	33.3	0	0
Moderate-income	95	26.2	94	26.1	1	33.3	0	0
Middle-income	236	65	236	65.6	0	0	0	0
Upper-income	31	8.5	30	8.3	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	363	100.0	360	100.0	3	100.0	0	.0
Percentage of Total Farms:				99.2		.8		.0

2015 FFIEC Census Data and 2015 D&B Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN NON-METROPOLITAN OHIO

Lending Test

Lending performance in the non-metropolitan area is considered to be reasonable. Both geographic and borrower distribution of lending is reasonable.

Greater weight was given to small business, followed by HMDA lending (home purchase, home improvement, and refinance) and consumer lending (installment and motor vehicle loans).

Details of the bank's small business, HMDA, and consumer lending can be found in the tables in Appendix B.

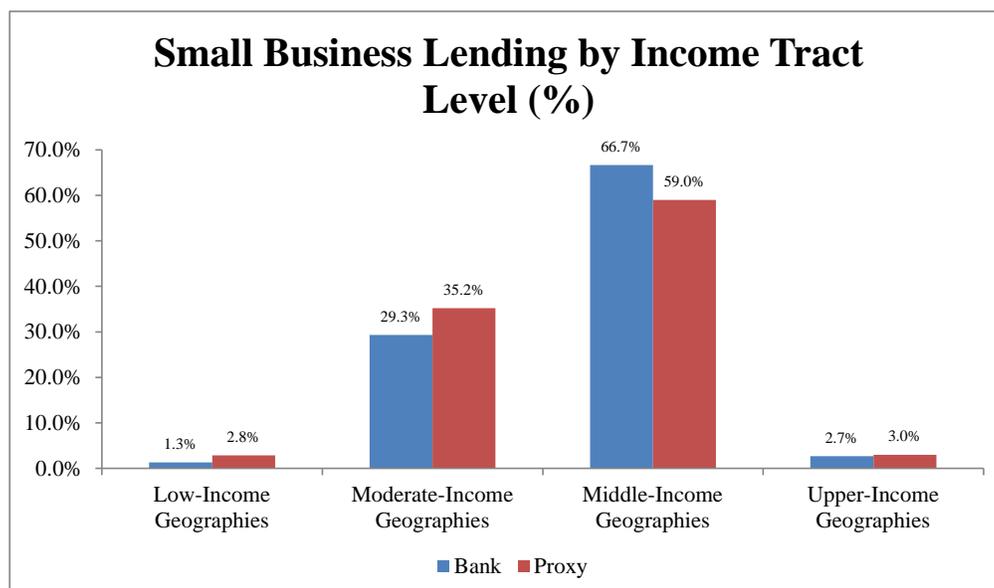
Geographic Distribution of Lending

The geographic distribution in this assessment area is reasonable due to the bank's good performance for small business, HMDA, and consumer loans. North Valley made loans in 100.0% of its tracts, which reflects no lending gaps in the assessment area.

Small Business

North Valley originated 75 small business loans in the assessment area during the review period. Of the 75 loans, one was made in low-, 22 in moderate-, 50 in middle-, and two in upper-income tracts. The bank's performance was compared to the number of businesses within the assessment area (proxy).

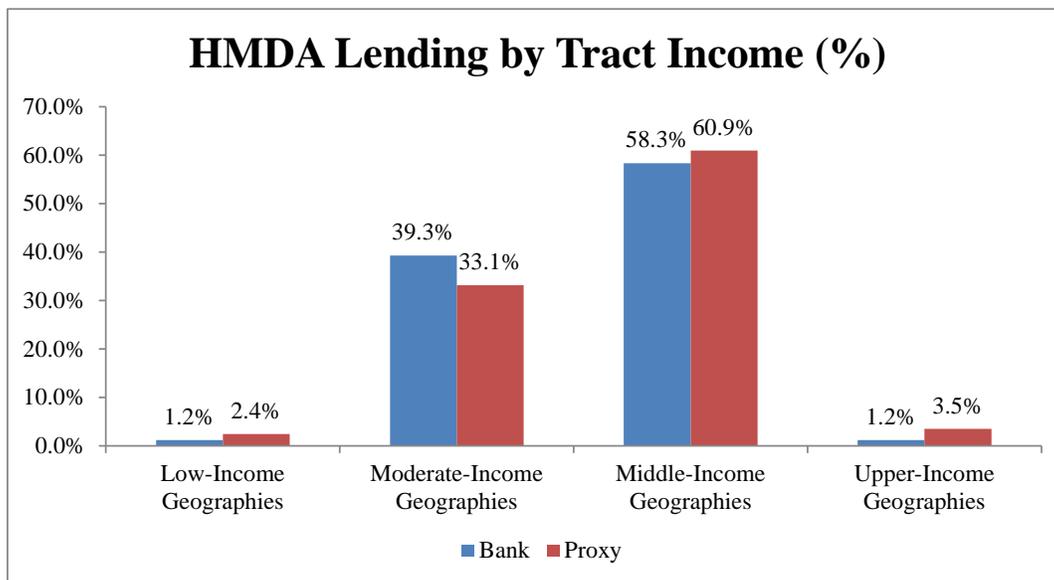
As shown in the graph below, North Valley's performance of lending was above proxy in middle-income tracts and slightly below in low-, moderate, and upper-income tracts. Overall, North Valley's geographic distribution for small business loans is considered good.



HMDA Lending

Of the 84 mortgage loans originated in the assessment area during the evaluation period, one was made in a low-, 33 in moderate-, 49 in middle-, and one in upper-income tracts. North Valley’s performance was compared to the number of owner-occupied housing units in the assessment area (proxy).

The chart below shows that although mortgage lending in low- and upper-income census tracts was below proxy, it exceeded proxy in moderate-income census tracts and was near proxy in middle-income census tracts. The lack of available housing in low-income tracts due to a high percentage of rental and vacant units (46.3% and 13.2%, respectively) combined with a percentage of families below poverty living in low- and middle-income tracts may contribute to minimal lending in these areas. North Valley’s geographic distribution for HMDA lending is considered good.

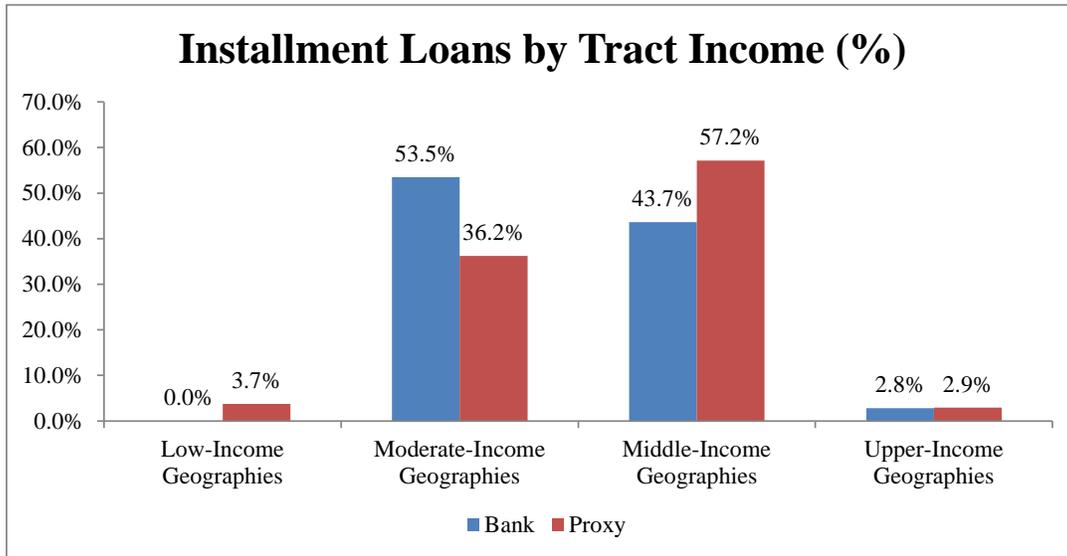


Consumer Lending

North Valley originated a total of 151 consumer loans in the assessment area during the evaluation period, which is comprised of 71 (47.0%) consumer installment and 80 (53.0%) motor vehicle loans. Of the 151 loans, none were made in low-, 86 in moderate-, 58 in middle-, and seven in upper-income census tracts. North Valley’s performance was compared to the number of households in the assessment area for consumer loans. Overall, the geographic distribution of consumer lending is considered good.

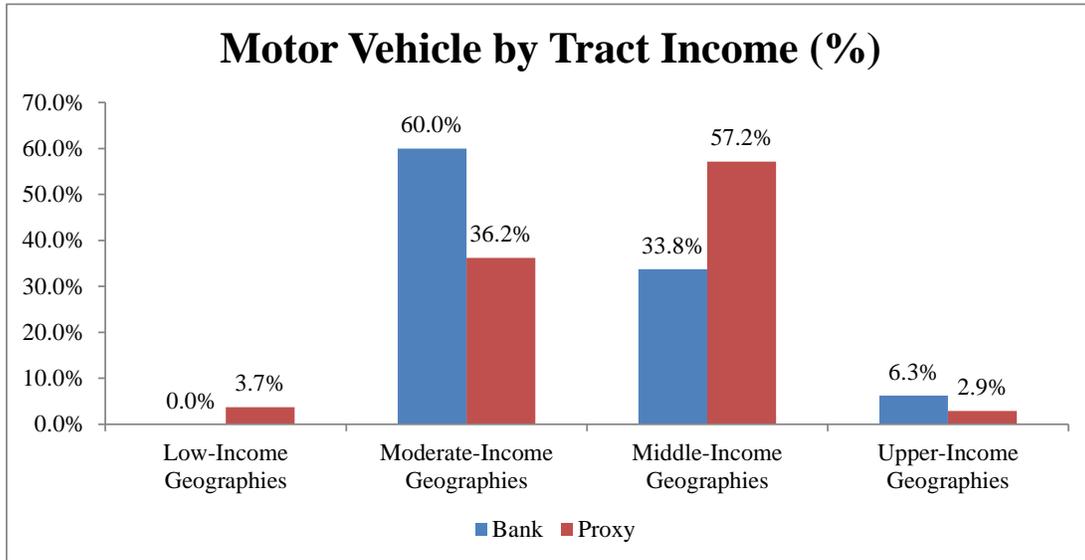
Installment Lending

As shown in the graph below, North Valley performed below proxy in low- and middle-income tracts, significantly above in moderate-income tracts, and just below or at proxy in upper-income tracts. The small percentage of population above 16 years old (3.6%) in the low-income tract may contribute to minimal lending in this area. North Valley's geographic distribution for installment lending is considered good.



Motor Vehicle Lending

As shown in the following graph, North Valley performed significantly below proxy in low- and middle-income tracts and significantly above in moderate- and upper-income tracts. As mentioned previously, the percentage of population above 16 years old (3.6%) in the low-income tract combined with the fact that there are 29.2% of households below poverty in the middle-income tract may contribute to minimal lending in these areas. North Valley's geographic distribution for installment lending is considered good.



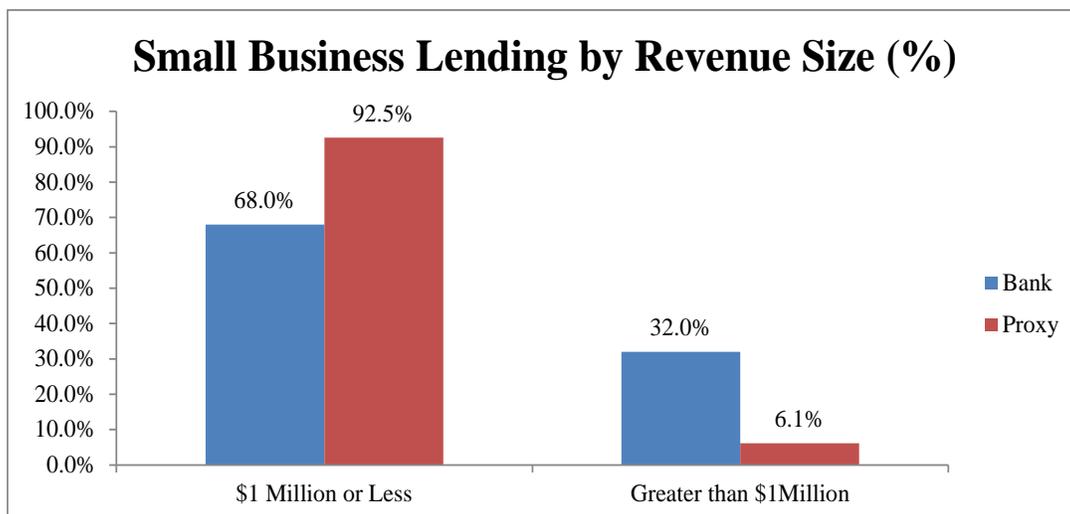
Borrower Distribution of Lending

North Valley’s lending to borrowers of different income levels and lending to businesses of different revenue sizes is considered reasonable. The borrower distribution of small business and HMDA lending is good, while consumer lending is excellent.

Small Business Lending

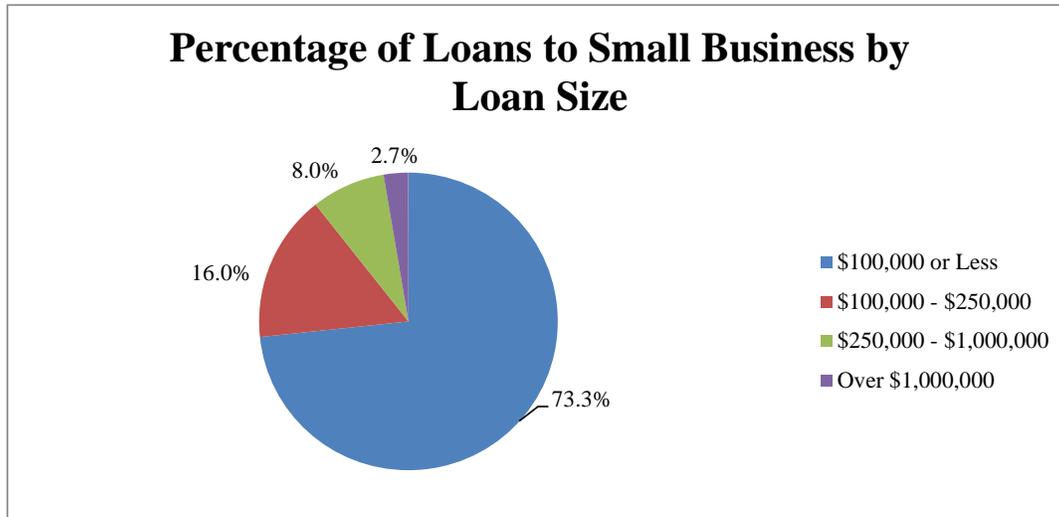
Small businesses are defined as those with gross revenues of less than or equal to \$1 million. North Valley originated 75 small business loans totaling \$4.6 million during the evaluation period. The bank’s performance was compared to the number of businesses within the assessment area by revenue size (proxy).

As the graph below indicates, more than half of the loans originated by the bank (68.0%) were made to businesses with \$1 million or less in revenue.



According to the following graph, 73.3% of North Valley’s business loans were extended in an amount of \$100,000 or less. Also, 16.0% of the bank’s business loans were for amounts greater than \$100,000, but less than or equal to \$250,000. Further, 8% of the bank’s business loans were for amounts greater than \$250,000, but less than or equal to \$1 million. Lastly, 2.7% of the bank’s business loans were for amounts greater than \$1 million.

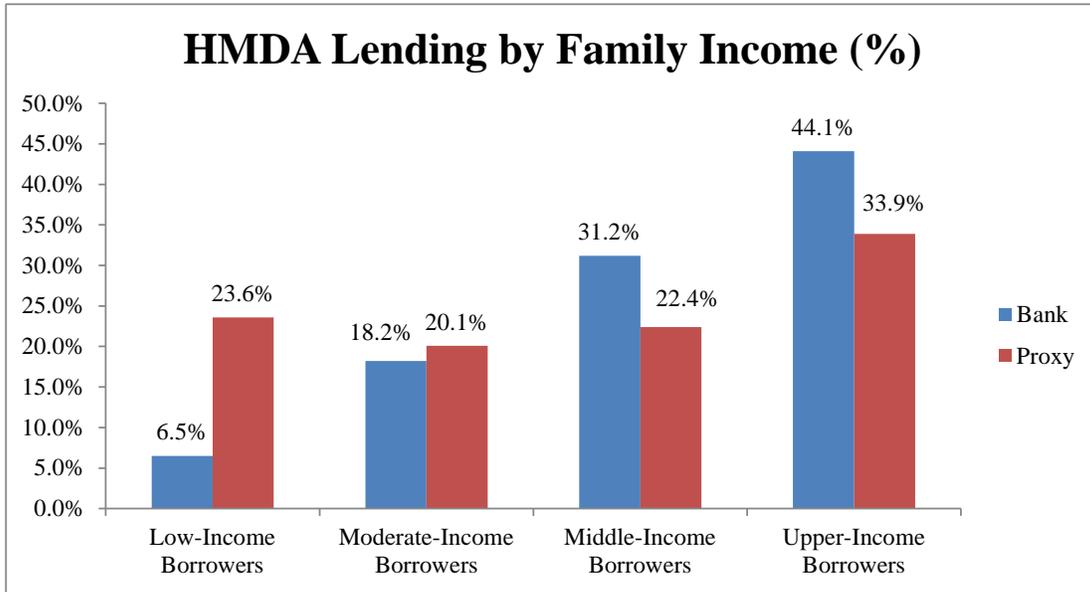
Small dollar loans are generally commensurate with the borrowing needs of smaller businesses. North Valley’s small business lending activity is considered good and demonstrates that the bank is effectively meeting the credit needs of its local businesses.



HMDA Lending

North Valley’s mortgage lending performance was compared to the income levels of families in the assessment area (proxy). The bank’s lending to low-income families was well below proxy, slightly below for moderate-income families, and well above for middle- and upper-income families, as indicated in the chart below.

Although North Valley’s HMDA lending percentage is well below proxy to low-income families, significance of the area demographics must be taken into consideration, as 13.4% of families in the assessment area are below the poverty level, compared to Ohio’s rate of 10.3%. Further, low-income families represent 23.6% of the assessment area. Considering these factors, the borrower distribution of HMDA loans is good.

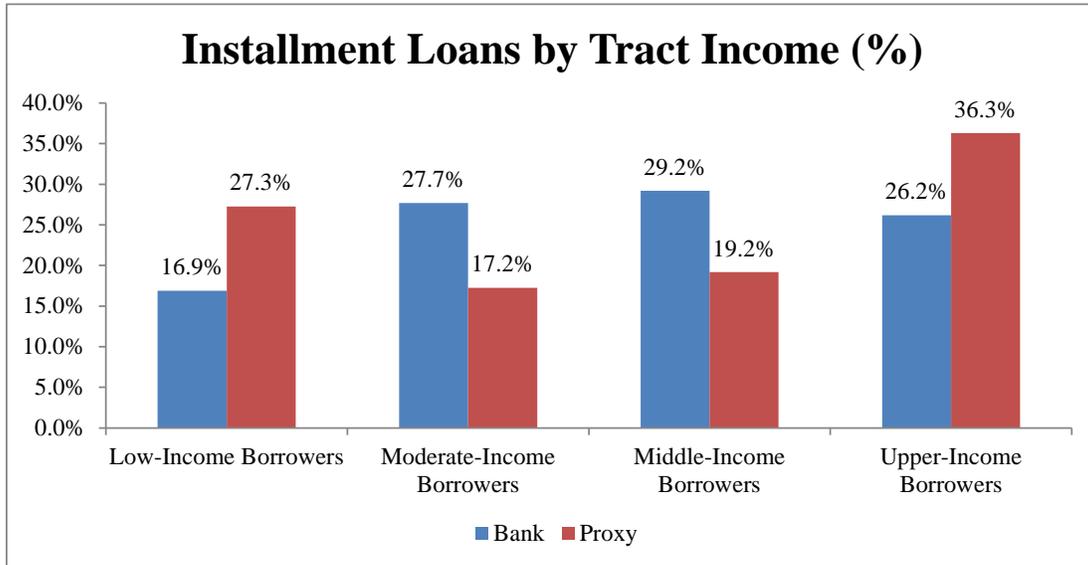


Consumer Lending

North Valley's performance was compared to the number of households by income within the assessment area for consumer loans. Overall, the borrower distribution of consumer lending is considered excellent.

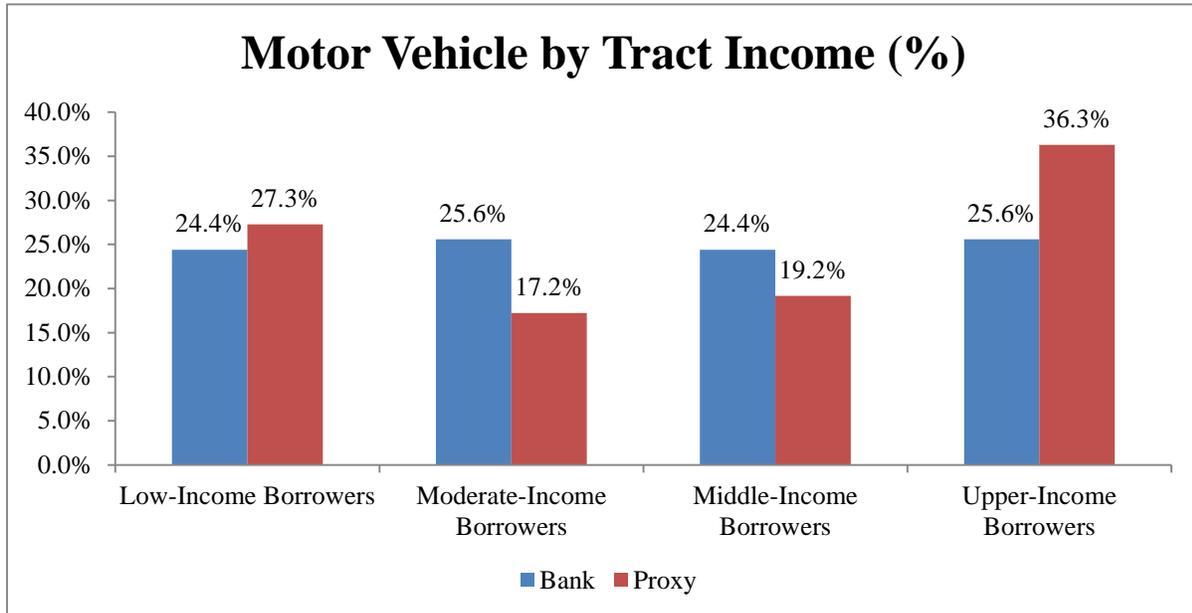
Installment Lending

As shown in the following graph, North Valley performed below proxy for low- and upper-income borrowers and significantly above for moderate- and middle-income borrowers. Although the bank's percentage is well below proxy to low-income borrowers, significance of the area demographics must be taken into consideration, as 16.8% of households in the assessment area are below the poverty level, compared to Ohio's rate of 13.7%. Further, low-income households represent 27.3% of the assessment area. Considering these factors, the borrower distribution of installment loans is good.



Motor Vehicle Lending

As shown in the graph below, North Valley performed just below proxy for low-income borrowers, significantly above for moderate- and middle-income borrowers, and below for upper-income borrowers. Overall, the borrower distribution for motor vehicle loans is considered excellent.



**DESCRIPTION OF INSTITUTION'S OPERATIONS IN
COLUMBUS OH MSA # 18140**
(Limited-scope Review)

The Columbus MSA consists of the following 10 counties: Delaware, Fairfield, Franklin, Licking, Hocking, Madison, Morrow, Perry, Pickaway and Union. North Valley's assessment area is comprised of the entireties of Licking and Perry Counties. Of the 38 census tracts in the bank's assessment area, one is low- (2.6%), 13 are moderate- (34.2%), 18 are middle- (47.4%), and six are upper-income geographies (15.8%). North Valley operates two offices within this assessment area, one in a moderate-income tract in Licking County and one in a moderate-income tract in Perry County. There are no distressed or underserved tracts in this assessment area.

According to the FDIC Market Share Report as of June 30, 2015, North Valley Bank's market share was 0.9% and ranked 13th out of 18 institutions. The Park National Bank had the highest market share with 56.0% of the deposits. JP Morgan Chase and PNC Bank had the second and third highest shares with 8.2% and 7.6%, respectively. Combined, these three institutions represented 71.8% of the market share, operating in 27 offices.

Between January 1, 2015 and December 31, 2015, North Valley originated 52 small business loans, 30 HMDA loans, and 47 consumer loans in this assessment area. Overall, volume represents 40.9%, 26.3% and 23.7%, respectively, of total small business, HMDA, and consumer loans originated during the entire evaluation period.

Facts and data reviewed, including performance and demographic information, can be found in the core tables accompanying this report.

The following table shows the demographics for this assessment area using 2010 U.S. Census data.

Combined Demographics Report

Assessment Area(s): Columbus MSA 2015

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.6	791	1.5	232	29.3	11,956	22
Moderate-income	13	34.2	15,809	29.1	2,444	15.5	10,649	19.6
Middle-income	18	47.4	28,226	51.9	2,087	7.4	12,432	22.9
Upper-income	6	15.8	9,568	17.6	286	3	19,357	35.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	38	100.0	54,394	100.0	5,049	9.3	54,394	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,744	692	1.2	39.7	862	49.4	190	10.9
Moderate-income	25,990	15,438	27.3	59.4	7,632	29.4	2,920	11.2
Middle-income	42,465	29,719	52.6	70	9,255	21.8	3,491	8.2
Upper-income	13,240	10,693	18.9	80.8	1,832	13.8	715	5.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	83,439	56,542	100.0	67.8	19,581	23.5	7,316	8.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	340	4.1	302	3.9	33	7.3	5	5.2
Moderate-income	1,881	22.5	1,740	22.3	110	24.3	31	32
Middle-income	4,414	52.9	4,135	53	229	50.6	50	51.5
Upper-income	1,716	20.5	1,624	20.8	81	17.9	11	11.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,351	100.0	7,801	100.0	453	100.0	97	100.0
Percentage of Total Businesses:			93.4		5.4		1.2	
	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	126	26.1	125	26	1	33.3	0	0
Middle-income	327	67.7	325	67.7	2	66.7	0	0
Upper-income	30	6.2	30	6.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	483	100.0	480	100.0	3	100.0	0	.0
Percentage of Total Farms:			99.4		.6		.0	

2015 FFIEC Census Data and 2015 D&B Information

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE
COLUMBUS, OH MSA #18940**

Lending Test

There were not enough HMDA or consumer loans by individual category to conduct a meaningful analysis; therefore, all categories of loans were combined and evaluated under HMDA and consumer lending.

North Valley’s lending performance has a reasonable distribution of loans to borrowers of different income/revenue levels. The geographic distribution of lending is also reasonable; however, significant lending gaps were noted within the assessment area. The following chart depicts the total loans originated by each tract income level and the number and percentages of census tracts with no lending activity.

Total Loan Types Originated in Assessment Area by Tract Income Level					
Geographies	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Total
# (%) of Tracts in Assessment Area	1 (2.6%)	13 (34.2%)	18 (47.4%)	6 (15.8%)	38
# (%) of Total Originated Loans	0 (0%)	75 (58.1%)	53 (41.1%)	1 (.8%)	129
# (%) of Tracts with Lending	0 (0%)	6 (46.2%)	7 (38.9%)	1 (16.7%)	14 (36.8%)
# (%) of Tracts without Lending	1 (100%)	7 (53.8%)	11 (61.1%)	5 (83.3%)	24 (63.2%)

The table indicates that North Valley Bank is penetrating 36.8% of tracts in this assessment area. The bank has two branches located in moderate-income tracts, one of which was only open for half of the review period. This, combined with heavy banking competition, may make it difficult to extend loans, especially in those census tracts that are furthest away from the bank’s branch location.

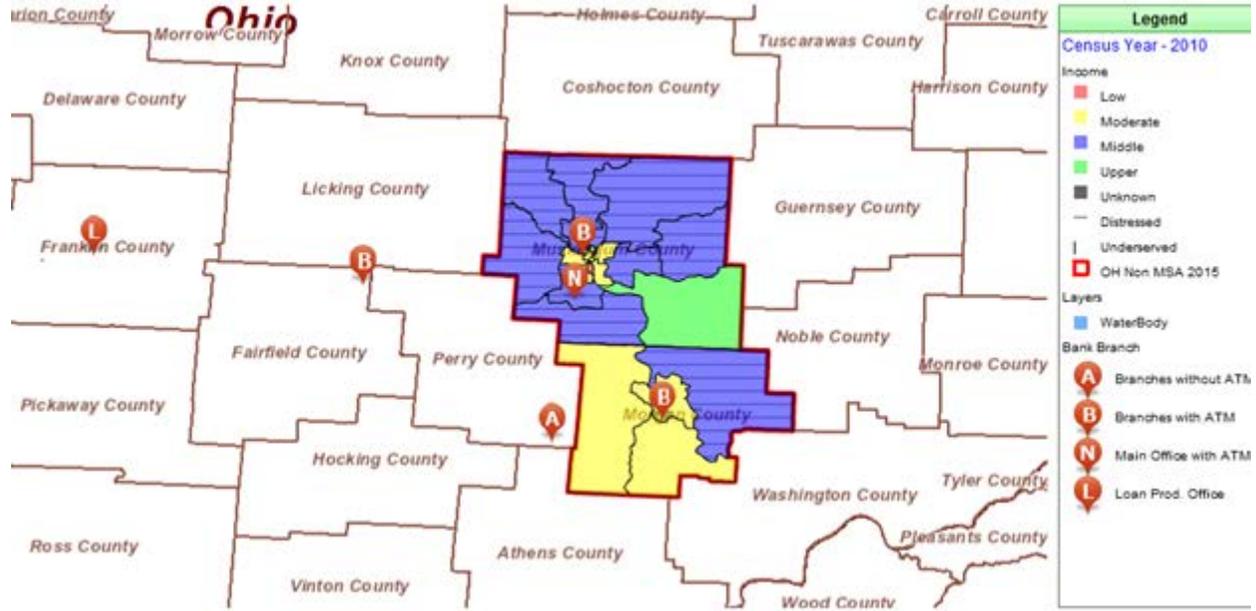
In addition to the traditional lending program, the institution originated loans during this assessment period under the following programs: USDA Farm Service Agency and GrowNOW, which is a partnership between eligible banks and the Ohio Treasurer’s office to offer special financing on small business loans. This type of lending demonstrates the bank’s ability to offer flexible lending options.

Lending levels in the Columbus MSA are consistent with North Valley’s overall lending performance.

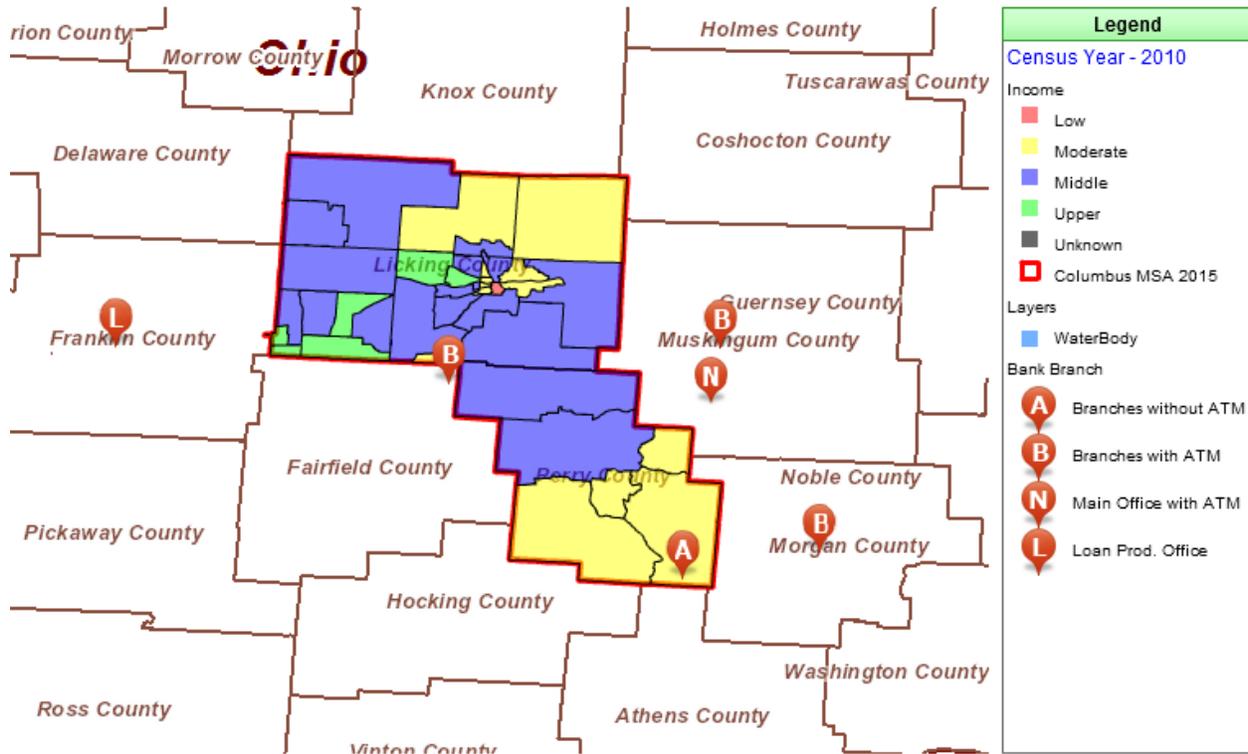
APPENDIX A

ASSESSMENT AREA MAPS

Assessment Area: 2015 Non-metropolitan Ohio



Assessment Area: 2015 Columbus MSA



APPENDIX B
LENDING TABLES

Consumer Loan Distribution Table

Exam: North Valley Bank

Assessment Area/Group :OH Non MSA 2015

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Consumer Loans							
Low	0	0.0%	0	0.0%	11	15.5%	79	9.4%
Moderate	38	53.5%	490	58.7%	18	25.4%	216	25.9%
Low/Moderate Total	38	53.5%	490	58.7%	29	40.8%	295	35.3%
Middle	31	43.7%	305	36.5%	19	26.8%	259	30.9%
Upper	2	2.8%	41	4.9%	17	23.9%	252	30.2%
Unknown	0	0.0%	0	0.0%	6	8.5%	30	3.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	71	100.0%	836	100.0%	71	100.0%	836	100.0%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	19	23.8%	204	16.6%
Moderate	48	60.0%	701	56.9%	20	25.0%	253	20.5%
Low/Moderate Total	48	60.0%	701	56.9%	39	48.8%	457	37.1%
Middle	27	33.8%	437	35.5%	19	23.8%	334	27.1%
Upper	5	6.3%	94	7.6%	20	25.0%	403	32.7%
Unknown	0	0.0%	0	0.0%	2	2.5%	38	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	80	100.0%	1,233	100.0%	80	100.0%	1,233	100.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	30	19.9%	283	13.7%
Moderate	86	57.0%	1,192	57.6%	38	25.2%	470	22.7%
Low/Moderate Total	86	57.0%	1,192	57.6%	68	45.0%	753	36.4%
Middle	58	38.4%	742	35.9%	38	25.2%	592	28.6%
Upper	7	4.6%	135	6.5%	37	24.5%	656	31.7%
Unknown	0	0.0%	0	0.0%	8	5.3%	68	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	151	100.0%	2,069	100.0%	151	100.0%	2,069	100.0%

Consumer Loan Distribution Table

Exam: North Valley Bank

Assessment Area/Group :Columbus MSA 2015

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Consumer Loans								
Low	0	0.0%	0	0.0%	14	45.2%	103	38.9%
Moderate	29	93.5%	248	93.6%	6	19.4%	65	24.5%
Low/Moderate Total	29	93.5%	248	93.6%	20	64.5%	168	63.4%
Middle	2	6.5%	17	6.4%	7	22.6%	64	24.0%
Upper	0	0.0%	0	0.0%	3	9.7%	27	10.0%
Unknown	0	0.0%	0	0.0%	1	3.2%	7	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	31	100.0%	265	100.0%	31	100.0%	265	100.0%
Motor Vehicle								
Low	0	0.0%	0	0.0%	4	25.0%	60	34.3%
Moderate	13	81.3%	89	50.7%	5	31.3%	49	28.2%
Low/Moderate Total	13	81.3%	89	50.7%	9	56.3%	110	62.5%
Middle	3	18.8%	87	49.3%	4	25.0%	24	13.6%
Upper	0	0.0%	0	0.0%	2	12.5%	37	21.1%
Unknown	0	0.0%	0	0.0%	1	6.3%	5	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	176	100.0%	16	100.0%	176	100.0%
Consumer Loan Totals								
Low	0	0.0%	0	0.0%	18	38.3%	163	37.1%
Moderate	42	89.4%	337	76.5%	11	23.4%	114	25.9%
Low/Moderate Total	42	89.4%	337	76.5%	29	61.7%	278	63.0%
Middle	5	10.6%	104	23.5%	11	23.4%	88	19.9%
Upper	0	0.0%	0	0.0%	5	10.6%	64	14.4%
Unknown	0	0.0%	0	0.0%	2	4.3%	12	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	47	100.0%	441	100.0%	47	100.0%	441	100.0%

CRA Loan Distribution Table

Exam: North Valley Bank

Assessment Area/Group: OH Non MSA 2015

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	1.3%	24	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	22	29.3%	4,202	40.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	23	30.7%	4,225	41.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	50	66.7%	6,049	58.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	2.7%	42	0.4%	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	75	100.0%	10,316	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Revenue												
Total \$1 Million or Less	51	68.0%	4,628	44.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	24	32.0%	5,688	55.1%	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	75	100.0%	10,316	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
By Loan Size												
\$100,000 or less	55	73.3%	2,132	20.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	12	16.0%	1,910	18.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	8.0%	3,321	32.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	2	2.7%	2,954	28.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	75	100.0%	10,316	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	40	78.4%	1,214	26.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	15.7%	1,255	27.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	3.9%	819	17.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	1	2.0%	1,340	28.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	4,628	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

CRA Loan Distribution Table

Exam: North Valley Bank

Assessment Area/Group: Columbus MSA 2015

Income Categories	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	16	30.8%	739	12.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	16	30.8%	739	12.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	36	69.2%	5,091	87.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	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	52	100.0%	5,830	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	46	88.5%	4,688	80.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	6	11.5%	1,142	19.6%	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	52	100.0%	5,830	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	38	73.1%	1,163	19.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	10	19.2%	1,619	27.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	5.8%	1,048	18.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	1	1.9%	2,000	34.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	52	100.0%	5,830	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	37	80.4%	1,103	23.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	15.2%	1,119	23.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	2.2%	467	10.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	1	2.2%	2,000	42.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	4,688	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: North Valley Bank

Assessment Area/Group :OH Non MSA 2015

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	2	4.7%	58	1.1%
Moderate	18	41.9%	1,977	36.2%	10	23.3%	783	14.3%
Low/Moderate Total	18	41.9%	1,977	36.2%	12	27.9%	841	15.4%
Middle	24	55.8%	3,437	62.9%	14	32.6%	1,547	28.3%
Upper	1	2.3%	53	1.0%	15	34.9%	2,602	47.6%
Unknown	0	0.0%	0	0.0%	2	4.7%	477	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	5,467	100.0%	43	100.0%	5,467	100.0%
Refinance								
Low	1	4.0%	41	1.5%	1	4.0%	31	1.1%
Moderate	9	36.0%	678	24.2%	2	8.0%	124	4.4%
Low/Moderate Total	10	40.0%	719	25.6%	3	12.0%	155	5.5%
Middle	15	60.0%	2,085	74.4%	8	32.0%	1,009	36.0%
Upper	0	0.0%	0	0.0%	10	40.0%	1,238	44.2%
Unknown	0	0.0%	0	0.0%	4	16.0%	402	14.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,804	100.0%	25	100.0%	2,804	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	12.5%	8	1.3%
Moderate	6	37.5%	191	30.1%	2	12.5%	38	6.0%
Low/Moderate Total	6	37.5%	191	30.1%	4	25.0%	46	7.2%
Middle	10	62.5%	444	69.9%	2	12.5%	26	4.1%
Upper	0	0.0%	0	0.0%	9	56.3%	488	76.9%
Unknown	0	0.0%	0	0.0%	1	6.3%	75	11.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	635	100.0%	16	100.0%	635	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	0	0.0%	0	0.0%	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%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	1	1.2%	41	0.5%	5	6.0%	97	1.1%
Moderate	33	39.3%	2,846	32.0%	14	16.7%	945	10.6%
Low/Moderate Total	34	40.5%	2,887	32.4%	19	22.6%	1,042	11.7%
Middle	49	58.3%	5,966	67.0%	24	28.6%	2,582	29.0%
Upper	1	1.2%	53	0.6%	34	40.5%	4,328	48.6%
Unknown	0	0.0%	0	0.0%	7	8.3%	954	10.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	84	100.0%	8,906	100.0%	84	100.0%	8,906	100.0%

*Information based on 2010 ACS data

HMDA Loan Distribution Table

Exam: North Valley Bank

Assessment Area/Group :Columbus MSA 2015

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	42.9%	136	24.1%
Moderate	3	42.9%	120	21.2%	2	28.6%	264	46.7%
Low/Moderate Total	3	42.9%	120	21.2%	5	71.4%	400	70.8%
Middle	3	42.9%	327	57.9%	0	0.0%	0	0.0%
Upper	1	14.3%	118	20.9%	1	14.3%	47	8.3%
Unknown	0	0.0%	0	0.0%	1	14.3%	118	20.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	565	100.0%	7	100.0%	565	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	42.9%	724	31.9%	3	21.4%	406	17.9%
Low/Moderate Total	6	42.9%	724	31.9%	3	21.4%	406	17.9%
Middle	8	57.1%	1,543	68.1%	3	21.4%	402	17.7%
Upper	0	0.0%	0	0.0%	6	42.9%	1,266	55.8%
Unknown	0	0.0%	0	0.0%	2	14.3%	193	8.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	2,267	100.0%	14	100.0%	2,267	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	11.1%	5	1.1%
Moderate	8	88.9%	443	96.7%	2	22.2%	131	28.6%
Low/Moderate Total	8	88.9%	443	96.7%	3	33.3%	136	29.7%
Middle	1	11.1%	15	3.3%	1	11.1%	15	3.3%
Upper	0	0.0%	0	0.0%	1	11.1%	10	2.2%
Unknown	0	0.0%	0	0.0%	4	44.4%	297	64.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	458	100.0%	9	100.0%	458	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	0	0.0%	0	0.0%	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%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	4	13.3%	141	4.3%
Moderate	17	56.7%	1,287	39.1%	7	23.3%	801	24.3%
Low/Moderate Total	17	56.7%	1,287	39.1%	11	36.7%	942	28.6%
Middle	12	40.0%	1,885	57.3%	4	13.3%	417	12.7%
Upper	1	3.3%	118	3.6%	8	26.7%	1,323	40.2%
Unknown	0	0.0%	0	0.0%	7	23.3%	608	18.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	3,290	100.0%	30	100.0%	3,290	100.0%

*Information based on 2010 ACS data

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.