

**United Midwest Savings Bank
Community Reinvestment Act (CRA)**

Public File

Table of Contents

<u>Section</u>	<u>Contents</u>
1	CRA Notice
2	CRA Statement
3	CRA Mission Statement
4	CRA Policy
5	Equal Credit Opportunity Act Statement
6	Assessment Area Maps
7	Branch Offices and Hours of Operation
8	Branch Openings and Closings
9	Loan-to-Deposit Ratio
10	Products and Services
11	Public Disclosure CRA Performance Evaluation
12	HMDA Disclosure Statement
13	Consumer Loans
14	CRA Public Comments
15	Miscellaneous Information

Section 1

CRA Notice

Exhibit A - Bank Main Office

Exhibit B - Branch Offices

Exhibit A – CRA Notice for Main Office

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor New York, NY 10036. You may send written comments about our performance in helping to meet community credit needs to Edward N. Cohn, President, United Midwest Savings Bank, 955 County Line Road West, Westerville, OH 43082 and the Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor New York, NY 10036 or by email at CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the Deputy Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of MSB Capital Corporation, a bank holding company. You may request from the Federal Reserve Bank of Cleveland, 1455 East Sixth Street, Cleveland, OH 44114 an announcement of applications covered by the CRA filed by bank holding companies.

Exhibit B – CRA Notice for Branch Offices

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the OCC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at The DeGraff Ohio Office, located at 101 South Main Street, DeGraff, OH 43318.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor New York, NY 10036. You may send written comments about our performance in helping to meet community credit needs to Edward N. Cohn, President, United Midwest Savings Bank, 955 County Line Road West, Westerville, OH 43082 and Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor New York, NY 10036 or by email at CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the Deputy Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of MSB Capital Corporation, a bank holding company. You may request from the Federal Reserve Bank of Cleveland, 1455 East Sixth Street, Cleveland, OH 44114 an announcement of applications covered by the CRA filed by bank holding companies.

Section 2

CRA Statement

COMMUNITY REINVESTMENT ACT STATEMENT

ASSESSMENT OF COMMUNITY

Our lending community includes all types of neighborhoods and districts and persons of all income levels and races. We do not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), or because all or part of the applicant's income is derived from public assistance, or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act or state law. Designation of our community does not mean we will make no loans outside our community; we will. The assessment of our basic lending community is intended to outline the basic area of operations of the association within which we make every feasible effort to meet community credit needs. The boundaries of our basic lending community are subject to change over time. We will review the assessment of our community regularly and make whatever changes may be appropriate.

United Midwest Savings Bank has six full-service branches and loan production staff in various communities in Ohio. The area contiguous to these offices we consider to make up our lending community. Our assessment area consists of the counties that contain our full-service branches in addition to some surrounding counties. This includes Ohio counties: Champaign, Darke, Franklin, Logan, and Preble.

Type of Credit Offered

The types of credit we offer are limited by law and government regulation. Some of these regulations operate by tying the volume of our lending in certain categories to the financial position of the institution. Changes in economic conditions sometimes make it impossible or impractical to make certain types of loans. We want to maintain a balanced mixture of different types of loans. This can result in certain types of credit needs being unavailable at a given time. In general, the following types of credit may be offered:

Conventional and Non-Conventional Mortgage Loans (1-4 Family Units)

- a. New or Existing Improvements
- b. Single Family and 2-4 Units
- c. Owner-Occupied and Investment
- d. The maximum loan-to-value ratio is 95% for portfolio product. Loans exceeding 80% of fair market value or the selling price, whichever is lower, may require private mortgage insurance.
- e. Second mortgage loan-to-value ratio shall not exceed 75% if we are not the holder of the first mortgage. (Exceptions granted on these second mortgages for P.M.I.; originated for the secondary market, or loans with a collateral enhancement)

Conventional Mortgage Loans (Multi-family)

- a. New or existing improvement
- b. Maximum loan-to-value ratio is normally 85% of fair market value or selling price, whichever is lower
- c. Loans in excess of \$300,000 require MAI appraisal

Other Conventional Mortgage Lending

- a. Land Loans (Agriculture included)
- b. Mortgage on commercial properties
- c. Construction
 - 1. Interim
 - 2. Take-out
- d. Second mortgages
- e. Home improvement/home equity

Consumer Loans

- a. Secured
- b. Unsecured

Commercial Loans

- a. Secured
- b. Unsecured

ACTIVITIES TO MEET CREDIT NEEDS

United Midwest Savings Bank uses the news media, primarily newspaper advertising to encourage savings, to announce special services and new account types, and to enhance our image as an equal opportunity lender. The Equal Housing Lender notice and Fair Housing posters are prominently displayed in our lobbies. Copies of our written underwriting standards are readily available.

We make loans to men and women and to all income groups and races in all areas of our lending community. We regularly review our underwriting standards and appraisal procedures to ensure they are nondiscriminatory in purpose and effect. Employees are trained to follow our written loan policies so that all loan programs will be fair, reasonable, and nondiscriminatory.

The President, other Bank Officers and employees maintain a close involvement in civic organizations and community and business affairs to ensure that we are cognizant of developing credit needs and that, by their presence, the officers make the community aware of the availability of our lending services.

CRA PERFORMANCE

United Midwest Savings Bank will continue to meet the needs of the community in its monitoring and lending efforts using safe and sound business practices. We will extend credit to low- and moderate-income areas, small businesses, and community development priorities when proper underwriting qualifications are met. Comments received from the community at large relating to our efforts to serve the community continue to be favorable and indicate a successful level of community reinvestment activity.

Section 3

CRA Mission Statement

UNITED MIDWEST SAVINGS BANK
CRA MISSION STATEMENT

The bank is committed to serving the needs of our entire community, including low and moderate-income areas. We believe that we can fulfill this commitment, consistent with safe and sound operations, by following several simple guidelines.

First, we will actively seek to understand the credit needs of our market, including low and moderate-income areas.

Second, we will actively strive to assure that our products and services are responsive to the needs of our community, including low and moderate-income areas.

Third, we will actively strive to assure that creditworthy potential customers in our community, including those in low and moderate income areas, are aware of the services we offer and of the fact that we want their business.

Fourth, we will actively work to assure that our own personnel understand and share the bank's commitment to serving low and moderate-income customers and are equipped with the knowledge, products, delivery systems, and motivation needed to do so effectively.

Section 4

CRA Policy

Community Reinvestment Act Policy

United Midwest Savings Bank ("Bank")

Board Approval:
Prior Board Action:
Policy Owner:

31 May 2024
27 October 2023
CRA Officer

- PURPOSE:** The Community Reinvestment Act of 1977 (CRA) and the federal regulators' CRA Regulations were enacted to help ensure that Banks meet the credit needs of their communities. The Regulations provide guidance with regard to the methods regulators will use in assessing the Bank's CRA performance. Each Bank must delineate one or more "assessment areas" within which the regulators will evaluate the Bank's record of helping to meet the credit needs of its community. Each Bank must also make available to the public certain CRA related information. CRA encourages lenders to establish dialogues with local community members regarding their credit needs and to make efforts, within sound credit practices, to help meet those needs. The Board of Directors recognizes its responsibility to establish and implement policies and procedures to achieve compliance with the requirements of the CRA and to serve the community's credit needs, including the needs of low- and moderate-income areas.
- STATEMENT:** The Board of Directors and senior management will take an active role in assuring overall compliance with the CRA. The Board of Directors of the Bank will review and approve the Bank's CRA Policy, including the reasonableness of the delineated assessment area, at least annually and after each material change. All CRA-related discussions are to be documented in minutes of the Board of Directors' meetings. Further, the Board of Directors will review periodic self-assessments of the Bank's CRA compliance efforts. The Bank will make reasonable efforts to ascertain the credit needs of the community and to develop and market products and services to meet those needs. All of the Bank's directors, officers and employees are encouraged to be familiar with the Bank's CRA goals and responsibilities. It is the Bank's policy to comply with the standards imposed by CRA and related regulations by making safe and sound loans and investments and providing safe and sound services on which the Bank expects to make a profit. The Bank will develop and apply flexible underwriting standards for loans that benefit low- or moderate-income geographies or individuals which are consistent with safe and sound banking practices.
- CRA COMPLIANCE OFFICER:** Michael Childs is designated as the CRA Officer, the person responsible for coordinating, documenting, and monitoring the Bank's CRA program. The Bank's Board of Directors recognizes that CRA regulations are subject to change and that certain CRA regulations may or may not be effective as to the Bank, or may become effective as to the Bank on different dates, depending on certain factors and alternative forms of CRA compliance which are available to the Bank under applicable regulations. The Board of Directors, with the guidance and assistance of the Chief Risk Management Officer, intends to ensure that the Bank complies with such regulations in a proper and timely manner.

The CRA Officer's responsibilities will include reporting periodically, but not less than annually, to the Board of Directors concerning the Bank's CRA efforts, performance, and, if appropriate, areas for improvement.

- ASSESSMENT AREA:** The Bank's designated assessment area shall be as described

on Exhibit A attached hereto and made a part hereof.

5. **CRA NOTICE:** The Bank will provide in the lobby of its main office and each of its branches a public CRA Notice which conforms in form and substance with the applicable regulatory requirements as set forth in the attached Exhibits B.
6. **CRA PUBLIC FILE:** The Bank will maintain a public file, in which it will assemble all information and documents required by then effective regulations applicable to the Bank. Upon request, the Bank will provide copies of the information in its public file to any persons requesting such information. Such information will be provided in paper or other form acceptable to the person making the request. If the Bank charges fees for such service, the fees will be reasonable and will not exceed copying and mailing costs (if applicable). The information contained in the Bank's public file will be made available at the Bank's main branch office and, if the Bank is an interstate Bank, at one branch office in each state. The Bank will make available at each of its branches: (i) a copy of the public section of its most recent CRA Performance Evaluation and a list of services provided by the branch; and (ii) within five calendar days of a request, all the information in the public file relating to the assessment area in which the branch is located. The Bank will update its public file in order to ensure that the information contained therein will be current as of April of each year.
7. **DATA COLLECTION, REPORTING AND DISCLOSURE:** The Bank will assemble, collect and maintain such CRA related information as may be required by applicable regulations in form and substance which are fully compliant with such regulations, including in a machine-readable format as prescribed by the regulators.
8. **Community Reinvestment Act: Interagency Final Rulemaking to Implement the CRA**

On October 24, 2023, the Office of the Comptroller of the Currency (OCC), Federal Reserve System (FRB) and the Federal Deposit Insurance Corporation (FDIC) issued a final rule to strengthen and modernize regulations implementing the Community Reinvestment Act (CRA) to better achieve the purposes of the law.

To promote clarity and consistency, the agencies extended the applicability date of the facility-based assessment areas and public file provisions from April 1, 2024, to January 1, 2026.

EXHIBIT A

ASSESSMENT AREA(S)



The Bank has six domestic branch offices. All six branch offices are located in the State of Ohio.

Four of the six branch offices are located in Franklin County; two branch offices are located in Columbus, Ohio, one branch office is located in Westerville, Ohio, and one branch office is located in Worthington, Ohio.

Two of the six branch offices are located in the rural counties, the main branch office is located in De Graff, Ohio in Logan County and a branch office is located in West Manchester, Ohio in Preble County.

The Bank has designated two CRA assessment areas: 1) Franklin County and 2) a rural assessment area composed of Logan, Champaign, Preble, and Darke Counties. The two rural branch offices are located in Logan and Preble counties. Champaign and Darke counties were included in the rural assessment area due to deposit dispersion and branch office proximity to

county borders.

The Bank's Ohio Assessment Areas are as follows:

Rural Depository Offices: The main branch office is located in DeGraff, Ohio in Logan County and a branch office is located in West Manchester, Ohio in Preble County.

Rural Assessment Area: Logan, Champaign, Preble and Darke Counties of Ohio

Franklin County Depository Offices: Two branch offices are located in Columbus, Ohio, one branch office is located in Westerville, Ohio and one branch office is located in Worthington, Ohio. All four branch offices are located in Franklin County.

Assessment Area: Franklin County of Ohio

Exhibit B

CRA Notice for Main Office

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor New York, NY 10036. You may send written comments about our performance in helping to meet community credit needs to Edward N. Cohn, President, United Midwest Savings Bank, 955 County Line Road West, Westerville, OH 43082 and the Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor New York, NY 10036 or by email at CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the Deputy Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of MSB Capital Corporation, a bank holding company. You may request from the Federal Reserve Bank of Cleveland, 1455 East Sixth Street, Cleveland, OH 44114 an announcement of applications covered by the CRA filed by bank holding companies.

CRA Notice for Branch Offices

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the OCC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at The DeGraff Ohio Office, located at 101 South Main Street, DeGraff, OH 43318.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor New York, NY 10036. You may send written comments about our performance in helping to meet community credit needs to Edward N. Cohn, President, United Midwest Savings Bank, 955 County Line Road West, Westerville, OH 43082 and Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor New York, NY 10036 or by email at CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the Deputy Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of MSB Capital Corporation, a bank holding company. You may request from the Federal Reserve Bank of Cleveland, 1455 East Sixth Street, Cleveland, OH 44114 an announcement of applications covered by the CRA filed by bank holding companies.

Section 5

Equal Credit Opportunity Act Statement

EQUAL CREDIT OPPORTUNITY ACT STATEMENT

This bank believes in fairness in lending. We make credit available to all people and organizations on a fair and consistent basis, without regard to age, race, color, religion, national origin, sex, marital status, receipt of public assistance, or exercise of legal rights against the bank.

We believe that all of our customers and prospective customers deserve the very best products and service we can give them. We are committed to assuring that our personnel make all potential customers feel welcome, and make all customers feel valued by us.

Every employee of our bank is responsible for assuring non-discrimination in his or her own work. Every manager is responsible for assuring it in his or her area.

If we detect or have reason to suspect discrimination by an employee of this bank, we will promptly investigate the matter and take appropriate action, which may include reversal of the decision of individuals involved, as well as the potential for disciplinary action and dismissal.

We believe that this commitment to fairness is not only our obligation as corporate citizens, but is also fundamental to good business practice.

Section 6

Assessment Area Maps

ASSESSMENT AREA (S)



The Bank's Ohio Assessment Areas are as follows:

Rural Depository Offices: The main branch office is located in DeGraff, Ohio in Logan County and a branch office is located in West Manchester, Ohio in Preble County.

- Rural Assessment Area: Logan, Champaign, Preble, and Darke Counties of Ohio

Franklin County Depository Offices: Two branch offices are located in Columbus, Ohio, one branch office is located in Westerville, Ohio and one branch office is located in Worthington, Ohio. All four branch offices are located in Franklin County.

- Assessment Area: Franklin County of Ohio



United Midwest Savings Bank Branch Locations

1. DeGraff Branch
101 S. Main Street
DeGraff, Ohio 43318
County: 091 – Logan County
Tract Code (0043.00)

2. West Manchester Branch
101 N. Main Street
West Manchester, Ohio 45382
County: 135 – Preble County
Tract Code: (4101.00)

3. State Street Branch
780 S. State Street
Westerville, Ohio 43081
County: 049 – Franklin County
Tract Code: (0071.01)

4. Reed Road Branch
4848 Reed Rd.
Columbus, Ohio 43220
County: 049 - Franklin County
Tract Code: (0063.53)

5. Broad Street Branch
3011 E. Broad St.
Columbus, Ohio 43209
County: 049 - Franklin County
Tract Code: (0027.40)

6. 547 High Street Branch
547 High Street
Worthington, Ohio 43085
Tract Code: (0067.10)



2025 FFIEC Geocode Census Report

Address: 101 S Main St, De Graff, Ohio, 43318

MSA: NA - NA (Outside of MSA)

State: 39 - OHIO

County: 091 - LOGAN COUNTY

Tract Code: 0043.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$85,200
2025 Estimated Tract Median Family Income	\$103,569
2020 Tract Median Family Income	\$80,426
Tract Median Family Income %	121.56
Tract Population	5484
Tract Minority %	5.09
Tract Minority Population	279
Owner-Occupied Units	2094
1- to 4- Family Units	2672

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$66,160
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$85,200
% below Poverty Line	8.43
Tract Median Family Income %	121.56
2020 Tract Median Family Income	\$80,426
2025 Estimated Tract Median Family Income	\$103,569
2020 Tract Median Household Income	\$63,259

Census Population Information

Tract Population	5484
Tract Minority %	5.09
Number of Families	1531
Number of Households	2386
Non-Hispanic White Population	5205
Tract Minority Population	279
American Indian Population	2
Asian/Hawaiian/Pacific Islander Population	16
Black Population	17
Hispanic Population	43
Other/Two or More Races Population	201

Census Housing Information

Total Housing Units	2690
1- to 4- Family Units	2672
Median House Age (Years)	53
Owner-Occupied Units	2094
Renter Occupied Units	292
Owner Occupied 1- to 4- Family Units	2094
Inside Principal City?	NO
Vacant Units	304

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OHIO

County: 091 - LOGAN COUNTY

All Tracts: 11



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LOGAN COUNTY	0038.00	3 - Middle	115.33	No	\$85,200	\$76,308	3827	221	5.77	1072	1479
OH	LOGAN COUNTY	0039.00	3 - Middle	116.24	No	\$85,200	\$76,905	4519	293	6.48	1460	1923
OH	LOGAN COUNTY	0040.00	3 - Middle	118.35	No	\$85,200	\$78,304	2590	114	4.40	1360	2793
OH	LOGAN COUNTY	0041.00	3 - Middle	85.23	No	\$85,200	\$56,389	2780	220	7.91	910	2219
OH	LOGAN COUNTY	0042.00	2 - Moderate	64.80	No	\$85,200	\$42,875	1787	173	9.68	599	1513
OH	LOGAN COUNTY	0043.00	4 - Upper	121.56	No	\$85,200	\$80,426	5484	279	5.09	2094	2672
OH	LOGAN COUNTY	0044.00	2 - Moderate	75.73	No	\$85,200	\$50,103	5542	999	18.03	912	2028
OH	LOGAN COUNTY	0045.00	3 - Middle	94.61	No	\$85,200	\$62,596	4302	662	15.39	952	1735
OH	LOGAN COUNTY	0046.00	4 - Upper	122.55	No	\$85,200	\$81,082	5440	753	13.84	1671	2114
OH	LOGAN COUNTY	0047.00	4 - Upper	126.54	No	\$85,200	\$83,719	5415	365	6.74	1854	2193
OH	LOGAN COUNTY	0048.00	4 - Upper	133.61	No	\$85,200	\$88,398	4464	322	7.21	1251	1681

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OHIO

County: 021 - CHAMPAIGN COUNTY

All Tracts: 10



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CHAMPAIGN COUNTY	0101.00	3 - Middle	117.65	No	\$85,200	\$77,841	1872	151	8.07	597	707
OH	CHAMPAIGN COUNTY	0102.00	4 - Upper	121.42	No	\$85,200	\$80,333	6668	493	7.39	2288	3124
OH	CHAMPAIGN COUNTY	0104.00	3 - Middle	94.46	No	\$85,200	\$62,500	3893	469	12.05	883	1674
OH	CHAMPAIGN COUNTY	0105.00	3 - Middle	90.68	No	\$85,200	\$60,000	3996	472	11.81	903	1689
OH	CHAMPAIGN COUNTY	0106.00	3 - Middle	104.54	No	\$85,200	\$69,167	3714	606	16.32	993	1474
OH	CHAMPAIGN COUNTY	0110.01	3 - Middle	107.57	No	\$85,200	\$71,169	2683	155	5.78	880	1077
OH	CHAMPAIGN COUNTY	0115.01	3 - Middle	116.65	No	\$85,200	\$77,176	4350	223	5.13	1343	1654
OH	CHAMPAIGN COUNTY	0115.04	3 - Middle	110.46	No	\$85,200	\$73,081	5117	446	8.72	1867	2302
OH	CHAMPAIGN COUNTY	0115.05	3 - Middle	101.25	No	\$85,200	\$66,992	3262	221	6.77	753	1283
OH	CHAMPAIGN COUNTY	0115.06	3 - Middle	108.63	No	\$85,200	\$71,875	3159	164	5.19	761	1136



2025 FFIEC Geocode Census Report

Address: 101 N Main St, West Manchester, Ohio, 45382

MSA: NA - NA (Outside of MSA)

State: 39 - OHIO

County: 135 - PREBLE COUNTY

Tract Code: 4101.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$85,200
2025 Estimated Tract Median Family Income	\$78,554
2020 Tract Median Family Income	\$61,005
Tract Median Family Income %	92.20
Tract Population	2084
Tract Minority %	5.47
Tract Minority Population	114
Owner-Occupied Units	631
1- to 4- Family Units	908

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$66,160
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$85,200
% below Poverty Line	11.01
Tract Median Family Income %	92.20
2020 Tract Median Family Income	\$61,005
2025 Estimated Tract Median Family Income	\$78,554
2020 Tract Median Household Income	\$59,167

Census Population Information

Tract Population	2084
Tract Minority %	5.47
Number of Families	579
Number of Households	800
Non-Hispanic White Population	1970
Tract Minority Population	114
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	17
Black Population	3
Hispanic Population	24
Other/Two or More Races Population	66

Census Housing Information

Total Housing Units	921
1- to 4- Family Units	908
Median House Age (Years)	0
Owner-Occupied Units	631
Renter Occupied Units	169
Owner Occupied 1- to 4- Family Units	631
Inside Principal City?	NO
Vacant Units	121

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OHIO

County: 135 - PREBLE COUNTY

All Tracts: 12



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	PREBLE COUNTY	4001.00	3 - Middle	112.08	No	\$85,200	\$74,156	3226	216	6.70	941	1509
OH	PREBLE COUNTY	4101.00	3 - Middle	92.20	No	\$85,200	\$61,005	2084	114	5.47	631	908
OH	PREBLE COUNTY	4201.00	3 - Middle	103.62	No	\$85,200	\$68,561	4305	199	4.62	1460	1867
OH	PREBLE COUNTY	4301.00	4 - Upper	130.45	No	\$85,200	\$86,307	2669	128	4.80	856	1062
OH	PREBLE COUNTY	4401.00	3 - Middle	100.10	No	\$85,200	\$66,228	3730	188	5.04	1185	1491
OH	PREBLE COUNTY	4501.00	4 - Upper	123.91	No	\$85,200	\$81,979	2161	110	5.09	784	1021
OH	PREBLE COUNTY	4550.01	3 - Middle	117.21	No	\$85,200	\$77,548	2273	164	7.22	633	872
OH	PREBLE COUNTY	4550.02	3 - Middle	111.90	No	\$85,200	\$74,036	5750	457	7.95	1536	2340
OH	PREBLE COUNTY	4601.00	3 - Middle	110.94	No	\$85,200	\$73,400	2840	139	4.89	762	1079
OH	PREBLE COUNTY	4701.01	4 - Upper	124.36	No	\$85,200	\$82,277	3573	223	6.24	1362	1596
OH	PREBLE COUNTY	4701.02	3 - Middle	93.36	No	\$85,200	\$61,771	4167	173	4.15	1198	1755
OH	PREBLE COUNTY	4801.00	4 - Upper	121.74	No	\$85,200	\$80,548	4221	188	4.45	1469	1833

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OHIO

County: 037 - DARKE COUNTY

All Tracts: 14



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	DARKE COUNTY	5001.00	4 - Upper	137.59	No	\$85,200	\$91,034	4057	146	3.60	1179	1474
OH	DARKE COUNTY	5101.00	3 - Middle	81.80	No	\$85,200	\$54,125	3954	406	10.27	1004	1612
OH	DARKE COUNTY	5201.00	3 - Middle	99.76	No	\$85,200	\$66,005	3440	140	4.07	964	1404
OH	DARKE COUNTY	5301.00	4 - Upper	130.20	No	\$85,200	\$86,146	4491	124	2.76	1340	1805
OH	DARKE COUNTY	5401.00	3 - Middle	96.46	No	\$85,200	\$63,824	3343	179	5.35	1081	1561
OH	DARKE COUNTY	5501.00	3 - Middle	110.24	No	\$85,200	\$72,936	3494	174	4.98	1117	1378
OH	DARKE COUNTY	5550.01	4 - Upper	121.86	No	\$85,200	\$80,625	2675	171	6.39	889	1106
OH	DARKE COUNTY	5550.02	3 - Middle	117.50	No	\$85,200	\$77,743	3795	280	7.38	1119	1508
OH	DARKE COUNTY	5551.01	3 - Middle	84.66	No	\$85,200	\$56,012	3250	233	7.17	794	1825
OH	DARKE COUNTY	5551.02	1 - Low	48.83	No	\$85,200	\$32,306	3715	346	9.31	644	1734
OH	DARKE COUNTY	5601.01	3 - Middle	111.74	No	\$85,200	\$73,929	3619	147	4.06	1261	1626
OH	DARKE COUNTY	5601.02	3 - Middle	93.79	No	\$85,200	\$62,054	3184	180	5.65	1063	1503
OH	DARKE COUNTY	5701.01	3 - Middle	117.64	No	\$85,200	\$77,833	2968	128	4.31	907	1249
OH	DARKE COUNTY	5701.02	3 - Middle	112.10	No	\$85,200	\$74,167	5896	233	3.95	1621	2386



2025 FFIEC Geocode Census Report

Address: 780 S State St, Westerville, Ohio, 43081
MSA: 18140 - COLUMBUS, OH
State: 39 - OHIO
County: 049 - FRANKLIN COUNTY
Tract Code: 0071.01

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$108,600
2025 Estimated Tract Median Family Income	\$83,079
2020 Tract Median Family Income	\$64,330
Tract Median Family Income %	76.50
Tract Population	3239
Tract Minority %	27.69
Tract Minority Population	897
Owner-Occupied Units	867
1- to 4- Family Units	1187

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,088
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$108,600
% below Poverty Line	7.11
Tract Median Family Income %	76.50
2020 Tract Median Family Income	\$64,330
2025 Estimated Tract Median Family Income	\$83,079
2020 Tract Median Household Income	\$67,339

Census Population Information

Tract Population	3239
Tract Minority %	27.69
Number of Families	929
Number of Households	1240
Non-Hispanic White Population	2342
Tract Minority Population	897
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	72
Black Population	440
Hispanic Population	156
Other/Two or More Races Population	225

Census Housing Information

Total Housing Units	1362
1- to 4- Family Units	1187
Median House Age (Years)	42
Owner-Occupied Units	867
Renter Occupied Units	373
Owner Occupied 1- to 4- Family Units	867
Inside Principal City?	NO
Vacant Units	122



2025 FFIEC Geocode Census Report

Address: 4848 Reed Rd, Columbus, Ohio, 43220

MSA: 18140 - COLUMBUS, OH

State: 39 - OHIO

County: 049 - FRANKLIN COUNTY

Tract Code: 0063.53

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$108,600
2025 Estimated Tract Median Family Income	\$99,771
2020 Tract Median Family Income	\$77,255
Tract Median Family Income %	91.87
Tract Population	4806
Tract Minority %	36.97
Tract Minority Population	1777
Owner-Occupied Units	944
1- to 4- Family Units	1560

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,088
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$108,600
% below Poverty Line	8.81
Tract Median Family Income %	91.87
2020 Tract Median Family Income	\$77,255
2025 Estimated Tract Median Family Income	\$99,771
2020 Tract Median Household Income	\$45,498

Census Population Information

Tract Population	4806
Tract Minority %	36.97
Number of Families	974
Number of Households	2770
Non-Hispanic White Population	3029
Tract Minority Population	1777
American Indian Population	11
Asian/Hawaiian/Pacific Islander Population	731
Black Population	436
Hispanic Population	314
Other/Two or More Races Population	285

Census Housing Information

Total Housing Units	2906
1- to 4- Family Units	1560
Median House Age (Years)	44
Owner-Occupied Units	944
Renter Occupied Units	1826
Owner Occupied 1- to 4- Family Units	854
Inside Principal City?	YES
Vacant Units	136



2025 FFIEC Geocode Census Report

Address: 3011 E Broad St, Columbus, Ohio, 43209

MSA: 18140 - COLUMBUS, OH

State: 39 - OHIO

County: 049 - FRANKLIN COUNTY

Tract Code: 0027.40

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$108,600
2025 Estimated Tract Median Family Income	\$147,707
2020 Tract Median Family Income	\$114,375
Tract Median Family Income %	136.01
Tract Population	2447
Tract Minority %	28.48
Tract Minority Population	697
Owner-Occupied Units	846
1- to 4- Family Units	1069

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,088
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$108,600
% below Poverty Line	8.31
Tract Median Family Income %	136.01
2020 Tract Median Family Income	\$114,375
2025 Estimated Tract Median Family Income	\$147,707
2020 Tract Median Household Income	\$89,063

Census Population Information

Tract Population	2447
Tract Minority %	28.48
Number of Families	702
Number of Households	1088
Non-Hispanic White Population	1750
Tract Minority Population	697
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	19
Black Population	458
Hispanic Population	102
Other/Two or More Races Population	114

Census Housing Information

Total Housing Units	1115
1- to 4- Family Units	1069
Median House Age (Years)	67
Owner-Occupied Units	846
Renter Occupied Units	242
Owner Occupied 1- to 4- Family Units	846
Inside Principal City?	YES
Vacant Units	27



2025 FFIEC Geocode Census Report

Address: 547 High St, Worthington, Ohio, 43085

MSA: 18140 - COLUMBUS, OH

State: 39 - OHIO

County: 049 - FRANKLIN COUNTY

Tract Code: 0067.10

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$108,600
2025 Estimated Tract Median Family Income	\$146,903
2020 Tract Median Family Income	\$113,750
Tract Median Family Income %	135.27
Tract Population	2894
Tract Minority %	14.31
Tract Minority Population	414
Owner-Occupied Units	764
1- to 4- Family Units	1121

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,088
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$108,600
% below Poverty Line	6.24
Tract Median Family Income %	135.27
2020 Tract Median Family Income	\$113,750
2025 Estimated Tract Median Family Income	\$146,903
2020 Tract Median Household Income	\$77,209

Census Population Information

Tract Population	2894
Tract Minority %	14.31
Number of Families	765
Number of Households	1260
Non-Hispanic White Population	2480
Tract Minority Population	414
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	61
Black Population	108
Hispanic Population	79
Other/Two or More Races Population	162

Census Housing Information

Total Housing Units	1332
1- to 4- Family Units	1121
Median House Age (Years)	61
Owner-Occupied Units	764
Renter Occupied Units	496
Owner Occupied 1- to 4- Family Units	708
Inside Principal City?	NO
Vacant Units	72

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 18140 - COLUMBUS, OH

State: OHIO

County: 049 - FRANKLIN COUNTY

All Tracts: 328



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0001.10	3 - Middle	113.54	No	\$108,600	\$95,476	3489	325	9.31	1554	1871
OH	FRANKLIN COUNTY	0001.20	4 - Upper	184.96	No	\$108,600	\$155,532	3220	293	9.10	1373	1685
OH	FRANKLIN COUNTY	0002.10	4 - Upper	141.31	No	\$108,600	\$118,833	3049	365	11.97	1142	1383
OH	FRANKLIN COUNTY	0002.20	4 - Upper	142.12	No	\$108,600	\$119,510	4186	436	10.42	1647	1821
OH	FRANKLIN COUNTY	0003.10	2 - Moderate	73.86	No	\$108,600	\$62,115	3377	1310	38.79	699	1383
OH	FRANKLIN COUNTY	0003.20	2 - Moderate	55.00	No	\$108,600	\$46,250	2505	739	29.50	820	1204
OH	FRANKLIN COUNTY	0003.30	1 - Low	36.42	No	\$108,600	\$30,625	2427	1076	44.33	440	1067
OH	FRANKLIN COUNTY	0004.10	3 - Middle	109.79	No	\$108,600	\$92,321	2439	313	12.83	366	1135
OH	FRANKLIN COUNTY	0004.20	4 - Upper	152.25	No	\$108,600	\$128,026	3316	376	11.34	994	1537
OH	FRANKLIN COUNTY	0005.00	3 - Middle	104.05	No	\$108,600	\$87,500	4187	845	20.18	901	1529
OH	FRANKLIN COUNTY	0006.00	3 - Middle	88.89	No	\$108,600	\$74,750	3839	753	19.61	429	1499
OH	FRANKLIN COUNTY	0007.10	1 - Low	47.72	No	\$108,600	\$40,132	3339	1690	50.61	643	1570
OH	FRANKLIN COUNTY	0007.20	1 - Low	33.12	No	\$108,600	\$27,852	2583	2042	79.06	317	1201
OH	FRANKLIN COUNTY	0007.30	1 - Low	21.42	No	\$108,600	\$18,012	3629	3331	91.79	487	1632

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0008.10	2 - Moderate	56.37	No	\$108,600	\$47,401	2747	1271	46.27	580	1243
OH	FRANKLIN COUNTY	0008.20	2 - Moderate	67.74	No	\$108,600	\$56,964	3193	1916	60.01	937	1532
OH	FRANKLIN COUNTY	0009.10	1 - Low	43.51	No	\$108,600	\$36,595	3693	2872	77.77	550	1549
OH	FRANKLIN COUNTY	0009.20	1 - Low	37.68	No	\$108,600	\$31,691	2209	1811	81.98	325	967
OH	FRANKLIN COUNTY	0010.00	2 - Moderate	60.86	No	\$108,600	\$51,179	5613	1300	23.16	295	1360
OH	FRANKLIN COUNTY	0011.10	3 - Middle	93.65	No	\$108,600	\$78,750	3751	1195	31.86	40	536
OH	FRANKLIN COUNTY	0011.21	0 - Unknown	0.00	No	\$108,600	\$0	12131	1387	11.43	0	16
OH	FRANKLIN COUNTY	0011.22	2 - Moderate	66.60	No	\$108,600	\$56,010	3268	795	24.33	139	162
OH	FRANKLIN COUNTY	0012.00	1 - Low	41.12	No	\$108,600	\$34,583	5201	1239	23.82	69	474
OH	FRANKLIN COUNTY	0013.01	0 - Unknown	0.00	No	\$108,600	\$0	2903	881	30.35	102	637
OH	FRANKLIN COUNTY	0013.02	0 - Unknown	0.00	No	\$108,600	\$0	3039	586	19.28	0	148
OH	FRANKLIN COUNTY	0014.00	1 - Low	35.74	No	\$108,600	\$30,060	1531	1315	85.89	203	647
OH	FRANKLIN COUNTY	0015.00	1 - Low	36.22	No	\$108,600	\$30,457	2092	1955	93.45	223	824
OH	FRANKLIN COUNTY	0016.00	1 - Low	40.13	No	\$108,600	\$33,750	2399	1155	48.15	200	953
OH	FRANKLIN COUNTY	0017.00	1 - Low	38.45	No	\$108,600	\$32,339	3994	1615	40.44	119	656
OH	FRANKLIN COUNTY	0018.10	1 - Low	13.24	No	\$108,600	\$11,141	4324	1412	32.65	22	750
OH	FRANKLIN COUNTY	0018.20	4 - Upper	158.06	No	\$108,600	\$132,917	2478	540	21.79	368	948

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0019.01	4 - Upper	159.80	No	\$108,600	\$134,375	4059	989	24.37	187	698
OH	FRANKLIN COUNTY	0019.02	3 - Middle	111.14	No	\$108,600	\$93,456	4063	648	15.95	316	2338
OH	FRANKLIN COUNTY	0020.00	4 - Upper	204.21	No	\$108,600	\$171,719	3259	593	18.20	697	1552
OH	FRANKLIN COUNTY	0021.00	4 - Upper	165.21	No	\$108,600	\$138,929	2456	424	17.26	202	636
OH	FRANKLIN COUNTY	0022.00	3 - Middle	102.57	No	\$108,600	\$86,250	4279	941	21.99	448	1030
OH	FRANKLIN COUNTY	0023.00	1 - Low	42.32	No	\$108,600	\$35,587	1503	1170	77.84	288	760
OH	FRANKLIN COUNTY	0025.10	1 - Low	47.81	No	\$108,600	\$40,208	3144	2735	86.99	720	1308
OH	FRANKLIN COUNTY	0025.20	2 - Moderate	75.12	No	\$108,600	\$63,173	2784	1907	68.50	634	1065
OH	FRANKLIN COUNTY	0026.00	1 - Low	31.10	No	\$108,600	\$26,157	3920	3126	79.74	418	1580
OH	FRANKLIN COUNTY	0027.10	1 - Low	42.88	No	\$108,600	\$36,060	1908	1497	78.46	17	693
OH	FRANKLIN COUNTY	0027.30	1 - Low	38.27	No	\$108,600	\$32,188	2183	1804	82.64	140	1035
OH	FRANKLIN COUNTY	0027.40	4 - Upper	136.01	No	\$108,600	\$114,375	2447	697	28.48	846	1069
OH	FRANKLIN COUNTY	0027.50	1 - Low	27.78	No	\$108,600	\$23,363	2554	2078	81.36	341	1038
OH	FRANKLIN COUNTY	0027.60	2 - Moderate	68.29	No	\$108,600	\$57,431	3331	1575	47.28	687	1664
OH	FRANKLIN COUNTY	0027.70	1 - Low	42.61	No	\$108,600	\$35,833	2300	1932	84.00	351	715
OH	FRANKLIN COUNTY	0027.80	3 - Middle	108.00	No	\$108,600	\$90,816	2353	1033	43.90	780	1127
OH	FRANKLIN COUNTY	0028.00	1 - Low	40.52	No	\$108,600	\$34,080	2461	1956	79.48	390	1097

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0029.00	1 - Low	16.59	No	\$108,600	\$13,952	2887	2554	88.47	110	496
OH	FRANKLIN COUNTY	0030.00	4 - Upper	155.34	No	\$108,600	\$130,625	4189	1089	26.00	554	208
OH	FRANKLIN COUNTY	0032.00	4 - Upper	120.82	No	\$108,600	\$101,600	3500	692	19.77	254	259
OH	FRANKLIN COUNTY	0036.00	3 - Middle	106.23	No	\$108,600	\$89,327	2039	1318	64.64	372	947
OH	FRANKLIN COUNTY	0037.00	3 - Middle	86.48	No	\$108,600	\$72,724	3389	1943	57.33	663	1550
OH	FRANKLIN COUNTY	0038.00	0 - Unknown	0.00	No	\$108,600	\$0	2105	871	41.38	469	918
OH	FRANKLIN COUNTY	0040.01	0 - Unknown	0.00	No	\$108,600	\$0	1253	391	31.21	74	93
OH	FRANKLIN COUNTY	0040.02	4 - Upper	138.71	No	\$108,600	\$116,641	4245	1643	38.70	295	51
OH	FRANKLIN COUNTY	0042.00	1 - Low	19.09	No	\$108,600	\$16,058	1107	468	42.28	46	187
OH	FRANKLIN COUNTY	0043.01	4 - Upper	145.32	No	\$108,600	\$122,200	3532	637	18.04	466	566
OH	FRANKLIN COUNTY	0043.02	1 - Low	34.39	No	\$108,600	\$28,925	1740	799	45.92	233	778
OH	FRANKLIN COUNTY	0045.00	2 - Moderate	54.98	No	\$108,600	\$46,238	5048	2102	41.64	920	2305
OH	FRANKLIN COUNTY	0046.10	3 - Middle	94.91	No	\$108,600	\$79,808	3298	675	20.47	1323	1688
OH	FRANKLIN COUNTY	0046.20	1 - Low	42.49	No	\$108,600	\$35,735	2609	1209	46.34	293	1023
OH	FRANKLIN COUNTY	0047.00	1 - Low	49.05	No	\$108,600	\$41,250	5138	2980	58.00	532	2053
OH	FRANKLIN COUNTY	0048.10	2 - Moderate	70.85	No	\$108,600	\$59,583	2929	999	34.11	945	1293
OH	FRANKLIN COUNTY	0048.20	2 - Moderate	57.43	No	\$108,600	\$48,295	2685	1243	46.29	410	1026

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0049.00	1 - Low	48.58	No	\$108,600	\$40,850	5686	2724	47.91	850	2187
OH	FRANKLIN COUNTY	0050.01	1 - Low	35.67	No	\$108,600	\$30,000	1647	589	35.76	244	710
OH	FRANKLIN COUNTY	0050.02	0 - Unknown	0.00	No	\$108,600	\$0	3095	1304	42.13	221	1254
OH	FRANKLIN COUNTY	0051.00	1 - Low	20.54	No	\$108,600	\$17,277	2548	1711	67.15	137	447
OH	FRANKLIN COUNTY	0052.00	3 - Middle	103.12	No	\$108,600	\$86,713	3125	467	14.94	720	1426
OH	FRANKLIN COUNTY	0053.00	1 - Low	47.12	No	\$108,600	\$39,625	2676	1719	64.24	346	1312
OH	FRANKLIN COUNTY	0054.10	1 - Low	32.67	No	\$108,600	\$27,473	1418	1157	81.59	198	792
OH	FRANKLIN COUNTY	0054.20	0 - Unknown	0.00	No	\$108,600	\$0	2082	1774	85.21	259	1100
OH	FRANKLIN COUNTY	0055.00	1 - Low	43.53	No	\$108,600	\$36,607	4062	3399	83.68	687	2106
OH	FRANKLIN COUNTY	0056.10	1 - Low	45.04	No	\$108,600	\$37,875	1646	1001	60.81	328	934
OH	FRANKLIN COUNTY	0056.20	1 - Low	46.97	No	\$108,600	\$39,500	2422	1237	51.07	350	1217
OH	FRANKLIN COUNTY	0057.00	4 - Upper	151.01	No	\$108,600	\$126,985	3715	467	12.57	1094	1916
OH	FRANKLIN COUNTY	0058.10	4 - Upper	126.05	No	\$108,600	\$105,996	2719	397	14.60	858	1458
OH	FRANKLIN COUNTY	0058.20	3 - Middle	106.26	No	\$108,600	\$89,358	2127	409	19.23	626	1144
OH	FRANKLIN COUNTY	0059.00	1 - Low	49.65	No	\$108,600	\$41,750	2365	1735	73.36	360	1111
OH	FRANKLIN COUNTY	0060.00	1 - Low	48.06	No	\$108,600	\$40,417	2224	1075	48.34	302	723
OH	FRANKLIN COUNTY	0061.00	1 - Low	40.03	No	\$108,600	\$33,661	2534	1067	42.11	303	1221

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0062.36	4 - Upper	232.42	No	\$108,600	\$195,441	6192	1090	17.60	1897	1925
OH	FRANKLIN COUNTY	0062.37	4 - Upper	121.70	No	\$108,600	\$102,338	5953	1469	24.68	1283	1866
OH	FRANKLIN COUNTY	0062.38	4 - Upper	152.30	No	\$108,600	\$128,068	1892	417	22.04	646	737
OH	FRANKLIN COUNTY	0062.39	4 - Upper	130.07	No	\$108,600	\$109,375	6516	3257	49.98	834	1557
OH	FRANKLIN COUNTY	0062.40	3 - Middle	98.56	No	\$108,600	\$82,885	5998	1648	27.48	1635	2040
OH	FRANKLIN COUNTY	0062.41	3 - Middle	109.23	No	\$108,600	\$91,855	9531	3646	38.25	1467	2471
OH	FRANKLIN COUNTY	0063.01	3 - Middle	95.57	No	\$108,600	\$80,368	3155	947	30.02	657	1001
OH	FRANKLIN COUNTY	0063.02	2 - Moderate	65.13	No	\$108,600	\$54,767	4613	1802	39.06	576	1445
OH	FRANKLIN COUNTY	0063.10	4 - Upper	222.42	No	\$108,600	\$187,031	4857	654	13.47	1437	1548
OH	FRANKLIN COUNTY	0063.21	4 - Upper	179.23	No	\$108,600	\$150,714	4436	641	14.45	1316	1418
OH	FRANKLIN COUNTY	0063.23	4 - Upper	165.38	No	\$108,600	\$139,073	3570	585	16.39	1208	1365
OH	FRANKLIN COUNTY	0063.30	4 - Upper	137.38	No	\$108,600	\$115,521	4941	670	13.56	1698	2039
OH	FRANKLIN COUNTY	0063.40	4 - Upper	172.37	No	\$108,600	\$144,943	3392	666	19.63	1043	1418
OH	FRANKLIN COUNTY	0063.51	3 - Middle	97.76	No	\$108,600	\$82,206	4116	999	24.27	1058	1917
OH	FRANKLIN COUNTY	0063.52	2 - Moderate	76.04	No	\$108,600	\$63,942	3290	1351	41.06	105	925
OH	FRANKLIN COUNTY	0063.53	3 - Middle	91.87	No	\$108,600	\$77,255	4806	1777	36.97	944	1560
OH	FRANKLIN COUNTY	0063.72	3 - Middle	81.16	No	\$108,600	\$68,250	7614	3189	41.88	979	2027

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0063.84	4 - Upper	128.17	No	\$108,600	\$107,778	6276	1669	26.59	1096	1586
OH	FRANKLIN COUNTY	0063.86	3 - Middle	116.25	No	\$108,600	\$97,760	6014	2022	33.62	727	1137
OH	FRANKLIN COUNTY	0063.87	4 - Upper	129.42	No	\$108,600	\$108,830	6512	1889	29.01	1341	1689
OH	FRANKLIN COUNTY	0063.91	4 - Upper	233.75	No	\$108,600	\$196,563	5664	860	15.18	1783	1875
OH	FRANKLIN COUNTY	0063.92	4 - Upper	195.80	No	\$108,600	\$164,652	4644	673	14.49	1423	1559
OH	FRANKLIN COUNTY	0063.93	4 - Upper	141.59	No	\$108,600	\$119,063	5343	1196	22.38	1646	1886
OH	FRANKLIN COUNTY	0063.94	4 - Upper	124.55	No	\$108,600	\$104,732	2753	552	20.05	1093	1207
OH	FRANKLIN COUNTY	0063.95	3 - Middle	94.76	No	\$108,600	\$79,688	3713	1335	35.95	872	1246
OH	FRANKLIN COUNTY	0063.96	3 - Middle	95.73	No	\$108,600	\$80,500	5472	1693	30.94	1205	1241
OH	FRANKLIN COUNTY	0063.97	3 - Middle	96.21	No	\$108,600	\$80,903	6680	2385	35.70	1171	1947
OH	FRANKLIN COUNTY	0063.98	4 - Upper	210.05	No	\$108,600	\$176,635	3592	1205	33.55	1143	1129
OH	FRANKLIN COUNTY	0064.10	4 - Upper	209.07	No	\$108,600	\$175,804	2943	385	13.08	938	1076
OH	FRANKLIN COUNTY	0064.30	4 - Upper	157.63	No	\$108,600	\$132,554	4946	873	17.65	1167	1851
OH	FRANKLIN COUNTY	0065.00	4 - Upper	235.56	No	\$108,600	\$198,080	3827	325	8.49	1071	1133
OH	FRANKLIN COUNTY	0066.00	4 - Upper	256.22	No	\$108,600	\$215,455	4204	425	10.11	1109	1446
OH	FRANKLIN COUNTY	0067.10	4 - Upper	135.27	No	\$108,600	\$113,750	2894	414	14.31	764	1121
OH	FRANKLIN COUNTY	0067.21	4 - Upper	197.00	No	\$108,600	\$165,655	3763	340	9.04	1341	1437

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0067.22	3 - Middle	99.46	No	\$108,600	\$83,640	2953	549	18.59	747	905
OH	FRANKLIN COUNTY	0068.10	4 - Upper	130.95	No	\$108,600	\$110,114	2354	243	10.32	839	1023
OH	FRANKLIN COUNTY	0068.21	2 - Moderate	60.83	No	\$108,600	\$51,158	3619	1106	30.56	491	920
OH	FRANKLIN COUNTY	0068.22	3 - Middle	114.46	No	\$108,600	\$96,250	1907	243	12.74	756	992
OH	FRANKLIN COUNTY	0069.10	4 - Upper	198.20	No	\$108,600	\$166,667	1698	159	9.36	588	642
OH	FRANKLIN COUNTY	0069.21	2 - Moderate	65.27	No	\$108,600	\$54,886	3861	1848	47.86	669	963
OH	FRANKLIN COUNTY	0069.23	3 - Middle	81.81	No	\$108,600	\$68,798	3957	2232	56.41	1238	1542
OH	FRANKLIN COUNTY	0069.24	2 - Moderate	65.11	No	\$108,600	\$54,750	4245	2675	63.02	675	1054
OH	FRANKLIN COUNTY	0069.31	2 - Moderate	56.03	No	\$108,600	\$47,121	6882	5150	74.83	927	1904
OH	FRANKLIN COUNTY	0069.32	2 - Moderate	68.57	No	\$108,600	\$57,665	7121	5292	74.32	1445	2231
OH	FRANKLIN COUNTY	0069.33	1 - Low	35.57	No	\$108,600	\$29,911	7124	6351	89.15	385	1008
OH	FRANKLIN COUNTY	0069.43	2 - Moderate	54.55	No	\$108,600	\$45,878	4677	2651	56.68	1226	1846
OH	FRANKLIN COUNTY	0069.44	3 - Middle	89.06	No	\$108,600	\$74,893	4332	1843	42.54	1436	1908
OH	FRANKLIN COUNTY	0069.45	1 - Low	46.85	No	\$108,600	\$39,397	6102	4724	77.42	325	1414
OH	FRANKLIN COUNTY	0069.50	4 - Upper	145.12	No	\$108,600	\$122,031	2797	240	8.58	1118	1289
OH	FRANKLIN COUNTY	0069.91	4 - Upper	155.74	No	\$108,600	\$130,959	4576	778	17.00	1661	1590
OH	FRANKLIN COUNTY	0069.92	2 - Moderate	51.73	No	\$108,600	\$43,500	4443	3436	77.34	169	717

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0070.10	3 - Middle	103.48	No	\$108,600	\$87,017	3995	1160	29.04	680	1042
OH	FRANKLIN COUNTY	0070.20	3 - Middle	109.34	No	\$108,600	\$91,947	6547	873	13.33	2165	2926
OH	FRANKLIN COUNTY	0070.41	3 - Middle	104.86	No	\$108,600	\$88,182	2744	700	25.51	497	570
OH	FRANKLIN COUNTY	0070.43	3 - Middle	104.49	No	\$108,600	\$87,866	5558	2281	41.04	640	1037
OH	FRANKLIN COUNTY	0070.44	4 - Upper	121.92	No	\$108,600	\$102,521	5888	2345	39.83	835	1543
OH	FRANKLIN COUNTY	0070.47	3 - Middle	102.20	No	\$108,600	\$85,946	3760	1334	35.48	815	1237
OH	FRANKLIN COUNTY	0070.48	4 - Upper	128.47	No	\$108,600	\$108,036	6388	2507	39.25	1725	2085
OH	FRANKLIN COUNTY	0071.01	2 - Moderate	76.50	No	\$108,600	\$64,330	3239	897	27.69	867	1187
OH	FRANKLIN COUNTY	0071.02	4 - Upper	162.32	No	\$108,600	\$136,500	3392	475	14.00	1157	1176
OH	FRANKLIN COUNTY	0071.03	3 - Middle	102.50	No	\$108,600	\$86,193	3286	1193	36.31	1004	1239
OH	FRANKLIN COUNTY	0071.12	3 - Middle	80.25	No	\$108,600	\$67,482	6625	4238	63.97	1495	1936
OH	FRANKLIN COUNTY	0071.13	2 - Moderate	69.29	No	\$108,600	\$58,265	5194	3202	61.65	1098	1627
OH	FRANKLIN COUNTY	0071.14	3 - Middle	92.92	No	\$108,600	\$78,137	5130	2615	50.97	990	1503
OH	FRANKLIN COUNTY	0071.15	2 - Moderate	64.02	No	\$108,600	\$53,839	6053	4029	66.56	672	1180
OH	FRANKLIN COUNTY	0071.20	3 - Middle	101.20	No	\$108,600	\$85,104	5451	1659	30.43	1275	1612
OH	FRANKLIN COUNTY	0071.93	4 - Upper	138.90	No	\$108,600	\$116,806	6563	777	11.84	2379	2427
OH	FRANKLIN COUNTY	0071.98	4 - Upper	129.23	No	\$108,600	\$108,667	2875	845	29.39	730	845

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0071.99	3 - Middle	84.43	No	\$108,600	\$71,001	6263	3109	49.64	1595	2140
OH	FRANKLIN COUNTY	0072.02	3 - Middle	119.03	No	\$108,600	\$100,091	3645	1996	54.76	639	853
OH	FRANKLIN COUNTY	0072.05	4 - Upper	120.64	No	\$108,600	\$101,447	6540	1671	25.55	1269	1789
OH	FRANKLIN COUNTY	0072.09	4 - Upper	127.11	No	\$108,600	\$106,892	9770	3721	38.09	1788	2248
OH	FRANKLIN COUNTY	0072.11	4 - Upper	296.00	No	\$108,600	\$248,906	4549	893	19.63	1187	1333
OH	FRANKLIN COUNTY	0072.12	4 - Upper	257.66	No	\$108,600	\$216,667	5388	1220	22.64	1156	1411
OH	FRANKLIN COUNTY	0072.13	4 - Upper	194.24	No	\$108,600	\$163,333	5398	1323	24.51	1648	1949
OH	FRANKLIN COUNTY	0072.14	3 - Middle	105.11	No	\$108,600	\$88,393	3877	1191	30.72	653	869
OH	FRANKLIN COUNTY	0072.15	3 - Middle	115.81	No	\$108,600	\$97,388	5550	1373	24.74	2024	2420
OH	FRANKLIN COUNTY	0073.01	3 - Middle	113.74	No	\$108,600	\$95,645	5986	3314	55.36	1501	1858
OH	FRANKLIN COUNTY	0073.02	3 - Middle	95.02	No	\$108,600	\$79,901	4862	2350	48.33	1585	1443
OH	FRANKLIN COUNTY	0073.03	4 - Upper	127.45	No	\$108,600	\$107,177	6632	2804	42.28	1442	2009
OH	FRANKLIN COUNTY	0073.05	4 - Upper	130.87	No	\$108,600	\$110,046	4480	1132	25.27	1709	1926
OH	FRANKLIN COUNTY	0073.06	4 - Upper	193.24	No	\$108,600	\$162,500	4526	809	17.87	1466	1466
OH	FRANKLIN COUNTY	0073.94	4 - Upper	198.13	No	\$108,600	\$166,607	3499	671	19.18	928	1018
OH	FRANKLIN COUNTY	0073.97	3 - Middle	99.55	No	\$108,600	\$83,711	3537	2279	64.43	560	732
OH	FRANKLIN COUNTY	0073.98	3 - Middle	111.01	No	\$108,600	\$93,353	8249	4423	53.62	2241	2342

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0074.24	3 - Middle	84.49	No	\$108,600	\$71,054	6240	2590	41.51	1619	2090
OH	FRANKLIN COUNTY	0074.25	3 - Middle	102.34	No	\$108,600	\$86,061	2712	643	23.71	671	986
OH	FRANKLIN COUNTY	0074.26	3 - Middle	109.58	No	\$108,600	\$92,151	3357	688	20.49	1053	1303
OH	FRANKLIN COUNTY	0074.27	4 - Upper	120.40	No	\$108,600	\$101,250	6714	2104	31.34	1379	1742
OH	FRANKLIN COUNTY	0074.92	4 - Upper	157.51	No	\$108,600	\$132,450	6421	1887	29.39	1570	2099
OH	FRANKLIN COUNTY	0074.94	4 - Upper	120.88	No	\$108,600	\$101,650	4404	1551	35.22	1160	1400
OH	FRANKLIN COUNTY	0075.11	2 - Moderate	59.71	No	\$108,600	\$50,217	1872	1754	93.70	322	720
OH	FRANKLIN COUNTY	0075.12	2 - Moderate	60.92	No	\$108,600	\$51,229	4295	3911	91.06	945	1800
OH	FRANKLIN COUNTY	0075.20	1 - Low	37.75	No	\$108,600	\$31,750	3242	2680	82.67	517	1251
OH	FRANKLIN COUNTY	0075.31	2 - Moderate	51.60	No	\$108,600	\$43,393	3065	2476	80.78	327	462
OH	FRANKLIN COUNTY	0075.32	1 - Low	46.16	No	\$108,600	\$38,817	2633	2441	92.71	150	316
OH	FRANKLIN COUNTY	0075.33	1 - Low	44.17	No	\$108,600	\$37,150	1933	1735	89.76	458	619
OH	FRANKLIN COUNTY	0075.34	2 - Moderate	52.33	No	\$108,600	\$44,005	3884	3486	89.75	504	980
OH	FRANKLIN COUNTY	0075.50	2 - Moderate	78.37	No	\$108,600	\$65,901	2983	2088	70.00	724	948
OH	FRANKLIN COUNTY	0075.52	2 - Moderate	60.18	No	\$108,600	\$50,607	3998	3737	93.47	756	910
OH	FRANKLIN COUNTY	0075.53	2 - Moderate	51.21	No	\$108,600	\$43,068	5731	4959	86.53	394	835
OH	FRANKLIN COUNTY	0077.10	1 - Low	40.63	No	\$108,600	\$34,167	4629	2969	64.14	881	1803

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0077.21	1 - Low	44.24	No	\$108,600	\$37,206	6485	5301	81.74	467	757
OH	FRANKLIN COUNTY	0077.22	2 - Moderate	53.32	No	\$108,600	\$44,837	3673	2101	57.20	871	1341
OH	FRANKLIN COUNTY	0077.30	2 - Moderate	64.06	No	\$108,600	\$53,875	3221	1624	50.42	873	1353
OH	FRANKLIN COUNTY	0077.40	3 - Middle	99.59	No	\$108,600	\$83,750	1743	505	28.97	654	587
OH	FRANKLIN COUNTY	0078.11	3 - Middle	117.34	No	\$108,600	\$98,676	3621	643	17.76	1190	1504
OH	FRANKLIN COUNTY	0078.12	2 - Moderate	79.77	No	\$108,600	\$67,083	4931	1424	28.88	757	1146
OH	FRANKLIN COUNTY	0078.20	1 - Low	48.28	No	\$108,600	\$40,598	3784	1793	47.38	26	335
OH	FRANKLIN COUNTY	0078.30	3 - Middle	119.57	No	\$108,600	\$100,550	3691	1225	33.19	468	748
OH	FRANKLIN COUNTY	0079.22	4 - Upper	139.40	No	\$108,600	\$117,222	6201	1128	18.19	1392	2034
OH	FRANKLIN COUNTY	0079.31	3 - Middle	115.56	No	\$108,600	\$97,177	4305	790	18.35	1365	1779
OH	FRANKLIN COUNTY	0079.41	4 - Upper	136.62	No	\$108,600	\$114,886	3258	795	24.40	812	934
OH	FRANKLIN COUNTY	0079.55	3 - Middle	114.56	No	\$108,600	\$96,335	3364	608	18.07	1054	1131
OH	FRANKLIN COUNTY	0079.56	4 - Upper	124.09	No	\$108,600	\$104,353	4747	1109	23.36	1596	1679
OH	FRANKLIN COUNTY	0079.57	3 - Middle	99.51	No	\$108,600	\$83,682	4940	703	14.23	1429	1962
OH	FRANKLIN COUNTY	0079.58	4 - Upper	165.79	No	\$108,600	\$139,417	3330	395	11.86	1199	1343
OH	FRANKLIN COUNTY	0079.59	3 - Middle	101.50	No	\$108,600	\$85,353	1962	472	24.06	481	490
OH	FRANKLIN COUNTY	0079.60	3 - Middle	100.03	No	\$108,600	\$84,116	4926	1487	30.19	1306	1695

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0079.61	4 - Upper	156.24	No	\$108,600	\$131,387	4974	1013	20.37	1396	1425
OH	FRANKLIN COUNTY	0079.62	3 - Middle	105.61	No	\$108,600	\$88,810	5249	1094	20.84	1499	1973
OH	FRANKLIN COUNTY	0079.63	4 - Upper	147.80	No	\$108,600	\$124,290	3065	401	13.08	1355	1515
OH	FRANKLIN COUNTY	0079.64	4 - Upper	132.70	No	\$108,600	\$111,591	6496	1368	21.06	1357	1732
OH	FRANKLIN COUNTY	0079.65	3 - Middle	100.12	No	\$108,600	\$84,196	3863	1373	35.54	729	945
OH	FRANKLIN COUNTY	0079.66	2 - Moderate	71.38	No	\$108,600	\$60,030	5332	2212	41.49	843	1211
OH	FRANKLIN COUNTY	0080.01	4 - Upper	181.72	No	\$108,600	\$152,813	3350	457	13.64	700	753
OH	FRANKLIN COUNTY	0080.02	4 - Upper	134.53	No	\$108,600	\$113,125	3487	551	15.80	1263	1311
OH	FRANKLIN COUNTY	0081.10	3 - Middle	84.82	No	\$108,600	\$71,331	4245	1279	30.13	1044	1358
OH	FRANKLIN COUNTY	0081.20	1 - Low	49.11	No	\$108,600	\$41,300	4101	1840	44.87	994	1419
OH	FRANKLIN COUNTY	0081.32	3 - Middle	80.37	No	\$108,600	\$67,582	7202	2659	36.92	1482	2054
OH	FRANKLIN COUNTY	0081.63	1 - Low	41.06	No	\$108,600	\$34,529	3622	2117	58.45	381	779
OH	FRANKLIN COUNTY	0081.64	2 - Moderate	67.72	No	\$108,600	\$56,947	4573	2171	47.47	757	1423
OH	FRANKLIN COUNTY	0081.65	2 - Moderate	61.73	No	\$108,600	\$51,915	2544	702	27.59	458	693
OH	FRANKLIN COUNTY	0081.66	4 - Upper	150.81	No	\$108,600	\$126,821	5601	1617	28.87	1619	1753
OH	FRANKLIN COUNTY	0081.67	3 - Middle	107.42	No	\$108,600	\$90,330	4078	1675	41.07	722	898
OH	FRANKLIN COUNTY	0081.68	3 - Middle	84.69	No	\$108,600	\$71,222	3517	1469	41.77	757	1293

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0081.69	2 - Moderate	50.29	No	\$108,600	\$42,292	5235	2085	39.83	954	1503
OH	FRANKLIN COUNTY	0081.70	3 - Middle	99.41	No	\$108,600	\$83,600	5083	1243	24.45	1548	1736
OH	FRANKLIN COUNTY	0081.71	1 - Low	44.38	No	\$108,600	\$37,326	3505	1410	40.23	339	529
OH	FRANKLIN COUNTY	0081.72	3 - Middle	98.25	No	\$108,600	\$82,618	5597	2020	36.09	1010	1188
OH	FRANKLIN COUNTY	0082.10	2 - Moderate	56.33	No	\$108,600	\$47,375	2321	1130	48.69	450	864
OH	FRANKLIN COUNTY	0082.30	1 - Low	37.37	No	\$108,600	\$31,429	3178	2799	88.07	0	171
OH	FRANKLIN COUNTY	0082.41	1 - Low	38.24	No	\$108,600	\$32,159	2559	1165	45.53	362	741
OH	FRANKLIN COUNTY	0082.42	3 - Middle	80.98	No	\$108,600	\$68,102	6316	2003	31.71	1555	2098
OH	FRANKLIN COUNTY	0083.11	2 - Moderate	67.41	No	\$108,600	\$56,688	4686	2342	49.98	692	1155
OH	FRANKLIN COUNTY	0083.12	2 - Moderate	54.53	No	\$108,600	\$45,859	5027	2909	57.87	507	1286
OH	FRANKLIN COUNTY	0083.21	2 - Moderate	60.30	No	\$108,600	\$50,707	2530	850	33.60	738	1109
OH	FRANKLIN COUNTY	0083.22	2 - Moderate	65.43	No	\$108,600	\$55,025	4837	1599	33.06	1000	1835
OH	FRANKLIN COUNTY	0083.30	2 - Moderate	55.57	No	\$108,600	\$46,736	1847	441	23.88	321	676
OH	FRANKLIN COUNTY	0083.40	3 - Middle	80.93	No	\$108,600	\$68,053	6354	2543	40.02	1062	1635
OH	FRANKLIN COUNTY	0083.50	3 - Middle	86.32	No	\$108,600	\$72,585	7668	4951	64.57	1430	1998
OH	FRANKLIN COUNTY	0083.60	3 - Middle	90.85	No	\$108,600	\$76,395	6690	2232	33.36	1971	2496
OH	FRANKLIN COUNTY	0083.80	3 - Middle	97.04	No	\$108,600	\$81,607	5128	1635	31.88	1153	1498

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0083.81	3 - Middle	95.25	No	\$108,600	\$80,101	4426	841	19.00	1339	1689
OH	FRANKLIN COUNTY	0083.82	3 - Middle	104.50	No	\$108,600	\$87,877	3715	942	25.36	882	1098
OH	FRANKLIN COUNTY	0084.00	4 - Upper	239.33	No	\$108,600	\$201,250	3161	286	9.05	1420	1347
OH	FRANKLIN COUNTY	0085.00	4 - Upper	165.68	No	\$108,600	\$139,318	5702	745	13.07	991	1873
OH	FRANKLIN COUNTY	0087.10	2 - Moderate	51.69	No	\$108,600	\$43,469	2593	2222	85.69	785	1238
OH	FRANKLIN COUNTY	0087.20	2 - Moderate	64.40	No	\$108,600	\$54,157	3507	2495	71.14	957	1761
OH	FRANKLIN COUNTY	0087.30	1 - Low	35.72	No	\$108,600	\$30,043	1987	1547	77.86	199	450
OH	FRANKLIN COUNTY	0088.11	2 - Moderate	51.00	No	\$108,600	\$42,885	1774	491	27.68	652	899
OH	FRANKLIN COUNTY	0088.12	3 - Middle	82.25	No	\$108,600	\$69,167	3393	2573	75.83	834	1294
OH	FRANKLIN COUNTY	0088.13	2 - Moderate	52.78	No	\$108,600	\$44,385	2447	2026	82.80	583	1014
OH	FRANKLIN COUNTY	0088.21	1 - Low	45.86	No	\$108,600	\$38,571	2597	390	15.02	790	1031
OH	FRANKLIN COUNTY	0088.22	2 - Moderate	78.89	No	\$108,600	\$66,339	4134	1595	38.58	868	1430
OH	FRANKLIN COUNTY	0088.25	3 - Middle	88.73	No	\$108,600	\$74,612	6468	1411	21.82	1626	2461
OH	FRANKLIN COUNTY	0089.00	4 - Upper	121.72	No	\$108,600	\$102,353	5240	997	19.03	1032	1547
OH	FRANKLIN COUNTY	0090.00	4 - Upper	225.29	No	\$108,600	\$189,444	3644	541	14.85	984	1087
OH	FRANKLIN COUNTY	0091.00	4 - Upper	212.91	No	\$108,600	\$179,038	5044	776	15.38	1574	1743
OH	FRANKLIN COUNTY	0092.20	1 - Low	42.61	No	\$108,600	\$35,833	2613	1310	50.13	425	839

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0092.30	2 - Moderate	54.63	No	\$108,600	\$45,938	5631	3698	65.67	588	1652
OH	FRANKLIN COUNTY	0092.40	2 - Moderate	74.02	No	\$108,600	\$62,250	2052	825	40.20	461	753
OH	FRANKLIN COUNTY	0092.50	2 - Moderate	60.94	No	\$108,600	\$51,250	2103	1107	52.64	530	826
OH	FRANKLIN COUNTY	0092.51	2 - Moderate	57.15	No	\$108,600	\$48,060	1169	978	83.66	27	658
OH	FRANKLIN COUNTY	0092.52	2 - Moderate	69.09	No	\$108,600	\$58,099	2927	2104	71.88	63	1029
OH	FRANKLIN COUNTY	0093.11	1 - Low	49.89	No	\$108,600	\$41,957	3325	2539	76.36	653	1090
OH	FRANKLIN COUNTY	0093.12	2 - Moderate	60.16	No	\$108,600	\$50,590	3552	2757	77.62	380	1102
OH	FRANKLIN COUNTY	0093.21	1 - Low	44.29	No	\$108,600	\$37,250	2457	1915	77.94	607	979
OH	FRANKLIN COUNTY	0093.22	2 - Moderate	57.88	No	\$108,600	\$48,676	3751	2808	74.86	984	1567
OH	FRANKLIN COUNTY	0093.23	2 - Moderate	52.40	No	\$108,600	\$44,063	3828	3252	84.95	488	1270
OH	FRANKLIN COUNTY	0093.25	1 - Low	42.24	No	\$108,600	\$35,527	4746	4114	86.68	305	1057
OH	FRANKLIN COUNTY	0093.26	1 - Low	34.27	No	\$108,600	\$28,825	1686	1495	88.67	0	418
OH	FRANKLIN COUNTY	0093.32	3 - Middle	98.91	No	\$108,600	\$83,179	3321	2699	81.27	1004	1569
OH	FRANKLIN COUNTY	0093.34	2 - Moderate	50.65	No	\$108,600	\$42,596	3160	2759	87.31	609	1130
OH	FRANKLIN COUNTY	0093.36	2 - Moderate	59.13	No	\$108,600	\$49,722	2085	1321	63.36	125	688
OH	FRANKLIN COUNTY	0093.37	2 - Moderate	52.73	No	\$108,600	\$44,340	4416	3961	89.70	545	1274
OH	FRANKLIN COUNTY	0093.40	2 - Moderate	51.10	No	\$108,600	\$42,969	3513	2414	68.72	277	658

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0093.50	3 - Middle	87.56	No	\$108,600	\$73,631	3046	2156	70.78	487	697
OH	FRANKLIN COUNTY	0093.61	3 - Middle	107.70	No	\$108,600	\$90,567	5429	2937	54.10	1584	1961
OH	FRANKLIN COUNTY	0093.72	2 - Moderate	63.01	No	\$108,600	\$52,987	4613	3449	74.77	1054	1893
OH	FRANKLIN COUNTY	0093.73	2 - Moderate	71.01	No	\$108,600	\$59,715	6184	4861	78.61	1315	1925
OH	FRANKLIN COUNTY	0093.81	3 - Middle	98.00	No	\$108,600	\$82,407	6424	3643	56.71	1027	1428
OH	FRANKLIN COUNTY	0093.82	2 - Moderate	72.06	No	\$108,600	\$60,595	3002	939	31.28	783	1348
OH	FRANKLIN COUNTY	0093.83	3 - Middle	84.47	No	\$108,600	\$71,036	2636	1160	44.01	469	785
OH	FRANKLIN COUNTY	0093.84	2 - Moderate	67.58	No	\$108,600	\$56,833	2916	1375	47.15	524	774
OH	FRANKLIN COUNTY	0093.85	3 - Middle	109.08	No	\$108,600	\$91,731	3907	1541	39.44	820	1096
OH	FRANKLIN COUNTY	0093.86	2 - Moderate	51.46	No	\$108,600	\$43,274	3279	2592	79.05	232	889
OH	FRANKLIN COUNTY	0093.90	3 - Middle	117.14	No	\$108,600	\$98,508	7155	3698	51.68	2085	2280
OH	FRANKLIN COUNTY	0093.91	3 - Middle	81.89	No	\$108,600	\$68,864	5068	3384	66.77	1015	1745
OH	FRANKLIN COUNTY	0093.92	2 - Moderate	72.69	No	\$108,600	\$61,127	3750	2831	75.49	514	749
OH	FRANKLIN COUNTY	0093.93	2 - Moderate	74.98	No	\$108,600	\$63,056	3742	3294	88.03	490	1492
OH	FRANKLIN COUNTY	0093.94	3 - Middle	82.69	No	\$108,600	\$69,536	2014	737	36.59	660	847
OH	FRANKLIN COUNTY	0093.95	3 - Middle	87.80	No	\$108,600	\$73,835	4895	2093	42.76	1801	2003
OH	FRANKLIN COUNTY	0093.96	2 - Moderate	55.37	No	\$108,600	\$46,560	2825	2382	84.32	202	396

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0093.97	2 - Moderate	53.19	No	\$108,600	\$44,729	2977	2079	69.84	439	1249
OH	FRANKLIN COUNTY	0094.01	3 - Middle	85.67	No	\$108,600	\$72,040	4626	2324	50.24	1255	1788
OH	FRANKLIN COUNTY	0094.03	2 - Moderate	68.10	No	\$108,600	\$57,268	3629	2066	56.93	533	699
OH	FRANKLIN COUNTY	0094.04	4 - Upper	138.56	No	\$108,600	\$116,515	2764	480	17.37	936	1207
OH	FRANKLIN COUNTY	0094.05	4 - Upper	136.98	No	\$108,600	\$115,192	4143	736	17.76	1428	1506
OH	FRANKLIN COUNTY	0094.10	2 - Moderate	79.26	No	\$108,600	\$66,656	2810	1339	47.65	873	1163
OH	FRANKLIN COUNTY	0094.20	2 - Moderate	68.97	No	\$108,600	\$58,000	6093	2813	46.17	1216	1904
OH	FRANKLIN COUNTY	0094.40	3 - Middle	94.66	No	\$108,600	\$79,599	5054	1479	29.26	1109	1545
OH	FRANKLIN COUNTY	0094.95	3 - Middle	84.21	No	\$108,600	\$70,817	5258	2217	42.16	1098	1830
OH	FRANKLIN COUNTY	0094.97	4 - Upper	126.08	No	\$108,600	\$106,023	2000	287	14.35	639	726
OH	FRANKLIN COUNTY	0094.98	3 - Middle	88.13	No	\$108,600	\$74,111	3827	2388	62.40	633	809
OH	FRANKLIN COUNTY	0095.20	3 - Middle	86.99	No	\$108,600	\$73,152	4614	959	20.78	1422	1891
OH	FRANKLIN COUNTY	0095.90	3 - Middle	81.54	No	\$108,600	\$68,571	5323	879	16.51	1694	2013
OH	FRANKLIN COUNTY	0096.00	2 - Moderate	62.20	No	\$108,600	\$52,306	4250	1149	27.04	986	1655
OH	FRANKLIN COUNTY	0097.11	2 - Moderate	68.76	No	\$108,600	\$57,823	4436	693	15.62	1051	1620
OH	FRANKLIN COUNTY	0097.12	3 - Middle	86.64	No	\$108,600	\$72,856	2593	292	11.26	773	1097
OH	FRANKLIN COUNTY	0097.51	4 - Upper	145.38	No	\$108,600	\$122,250	6537	798	12.21	1922	2165

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0097.52	3 - Middle	116.26	No	\$108,600	\$97,765	7528	1696	22.53	2165	2489
OH	FRANKLIN COUNTY	0097.53	4 - Upper	149.75	No	\$108,600	\$125,923	5947	550	9.25	2331	2454
OH	FRANKLIN COUNTY	0097.54	3 - Middle	111.69	No	\$108,600	\$93,920	3989	481	12.06	853	1068
OH	FRANKLIN COUNTY	0097.55	4 - Upper	135.37	No	\$108,600	\$113,835	7213	1122	15.56	2192	2910
OH	FRANKLIN COUNTY	0097.56	3 - Middle	81.53	No	\$108,600	\$68,564	2244	498	22.19	508	692
OH	FRANKLIN COUNTY	0097.57	3 - Middle	107.82	No	\$108,600	\$90,669	4669	694	14.86	1369	1723
OH	FRANKLIN COUNTY	0098.01	4 - Upper	132.75	No	\$108,600	\$111,635	3288	329	10.01	1156	1314
OH	FRANKLIN COUNTY	0098.02	3 - Middle	85.24	No	\$108,600	\$71,684	3521	302	8.58	1229	1481
OH	FRANKLIN COUNTY	0099.00	1 - Low	36.11	No	\$108,600	\$30,372	1970	1494	75.84	0	80
OH	FRANKLIN COUNTY	0100.00	3 - Middle	98.45	No	\$108,600	\$82,788	5858	1789	30.54	1026	1567
OH	FRANKLIN COUNTY	0101.00	3 - Middle	115.35	No	\$108,600	\$97,000	1487	850	57.16	256	259
OH	FRANKLIN COUNTY	0102.01	2 - Moderate	57.81	No	\$108,600	\$48,615	4049	2234	55.17	575	1791
OH	FRANKLIN COUNTY	0102.02	2 - Moderate	77.59	No	\$108,600	\$65,246	5534	2769	50.04	1189	1310
OH	FRANKLIN COUNTY	0102.03	3 - Middle	80.84	No	\$108,600	\$67,980	4486	2594	57.82	507	1142
OH	FRANKLIN COUNTY	0102.04	2 - Moderate	74.65	No	\$108,600	\$62,778	6684	4346	65.02	799	1426
OH	FRANKLIN COUNTY	0103.00	2 - Moderate	50.54	No	\$108,600	\$42,500	2665	931	34.93	119	596
OH	FRANKLIN COUNTY	0104.01	4 - Upper	260.02	No	\$108,600	\$218,650	2641	895	33.89	704	791

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	FRANKLIN COUNTY	0104.02	4 - Upper	192.16	No	\$108,600	\$161,585	5411	1673	30.92	1407	1688
OH	FRANKLIN COUNTY	0105.01	4 - Upper	147.33	No	\$108,600	\$123,895	5037	1536	30.49	1213	1613
OH	FRANKLIN COUNTY	0105.02	4 - Upper	209.08	No	\$108,600	\$175,814	3411	875	25.65	937	1220
OH	FRANKLIN COUNTY	0106.01	4 - Upper	152.42	No	\$108,600	\$128,175	5364	1295	24.14	1480	1738
OH	FRANKLIN COUNTY	0106.02	4 - Upper	164.74	No	\$108,600	\$138,527	7124	1507	21.15	1762	1990
OH	FRANKLIN COUNTY	0107.00	2 - Moderate	67.04	No	\$108,600	\$56,375	1420	390	27.46	136	389
OH	FRANKLIN COUNTY	0109.00	3 - Middle	111.46	No	\$108,600	\$93,730	4983	2131	42.77	1032	1383
OH	FRANKLIN COUNTY	9800.00	0 - Unknown	0.00	No	\$108,600	\$0	5	3	60.00	0	0

Section 7

Branch Offices and Hours of Operation

United Midwest Saving Bank
Branch Office Facilities

United Midwest Savings Bank
101 South Main Street
DeGraff, OH 43118
(Logan County OH)

United Midwest Savings Bank
4848 Reed Rd
Columbus, OH 43220
(Franklin County OH)

United Midwest Savings Bank
3011 Broad Street
Columbus, OH 43209
(Franklin County OH)

United Midwest Savings Bank
547 High Street
Worthington, OH 43085
(Franklin County OH)

United Midwest Savings Bank
780 S. State Street
Westerville, OH 43081
(Franklin County OH)

United Midwest Savings Bank
101 North Main Street
West Manchester, OH 45382
(Preble County OH)

United Midwest Savings Bank Branch office hours of operation

DeGraff Branch

101 South Main Street, DeGraff, OH 43118

Monday-Friday:

8:30-5:00 pm (Drive-thru)

9:00-5:00 (Lobby)

Saturday:

8:30-12:00 pm (Drive-thru)

9:00-12:00 (Lobby)

Columbus Branch

4848 Reed Rd. Columbus OH 43220

Monday-Friday:

8:30-5:00 pm (Drive-thru)

9:00-5:00 (Lobby)

Saturday:

8:30-12:00 pm (Drive-thru)

9:00-12:00 (Lobby)

Columbus Branch

3011 Broad Street, Columbus, OH 43229

Monday-Friday:

8:30-5:00 pm (Drive-thru)

9:00-5:00 (Lobby)

Saturday:

8:30-12:00 pm (Drive-thru)

9:00-12:00 (Lobby)

Worthington Branch

547 High Street, Worthington, OH 43085

Monday-Friday:

8:30-5:00 pm (Drive-thru)

9:00-5:00 (Lobby)

(No Saturday Hours)

Westerville Branch

780 S. State Street, Westerville, OH 43081

4848 Reed Rd. Columbus OH 43220

Monday-Friday:

8:30-5:00 pm (Drive-thru)

9:00-5:00 (Lobby)

Saturday:

8:30-12:00 pm (Drive-thru)

9:00-12:00 (Lobby)

West Manchester Branch

101 N. Main Street, West Manchester, OH 45382

Monday-Friday:

9:00-5:00 (Lobby)

Saturday:

9:00-12:00 (Lobby)

Section 8

Branch Openings and Closings

**United Midwest Savings Bank
Branch Openings and Closings**

June 11, 2024

Opened

547 N. High Street
Worthington, Ohio 43085
(Franklin County)

The bank has not had any branch closings in the current or prior two calendar years.

Section 9

Loan-to-Deposit Ratio

United Midwest Savings Bank

Loans to Deposit Ratio

(balances in thousands)

	<u>03/31/25</u>	<u>06/30/25</u>	<u>09/30/25</u>	<u>12/31/25</u>
Total Loans	\$ 324,050	\$ 348,714	\$ 361,794	\$ 356,642
Total Deposits	\$ 399,185	\$ 405,076	\$ 418,661	\$ 419,456
LTD Ratio	81.18%	86.09%	86.42%	85.02%

Section 10

Products and Services

Columbus Area Offices:

4848 Reed Road
Columbus, Ohio 43220
614.538.9400
800.228.8620

3011 East Broad Street
Columbus, Ohio 43209
614.955.7400
800.228.8620

780 S. State Street
Westerville, Ohio 43081
614.948.0100
800.228.8620

547 High Street
Worthington, Ohio 43085
614.948.4399
800.228.8620

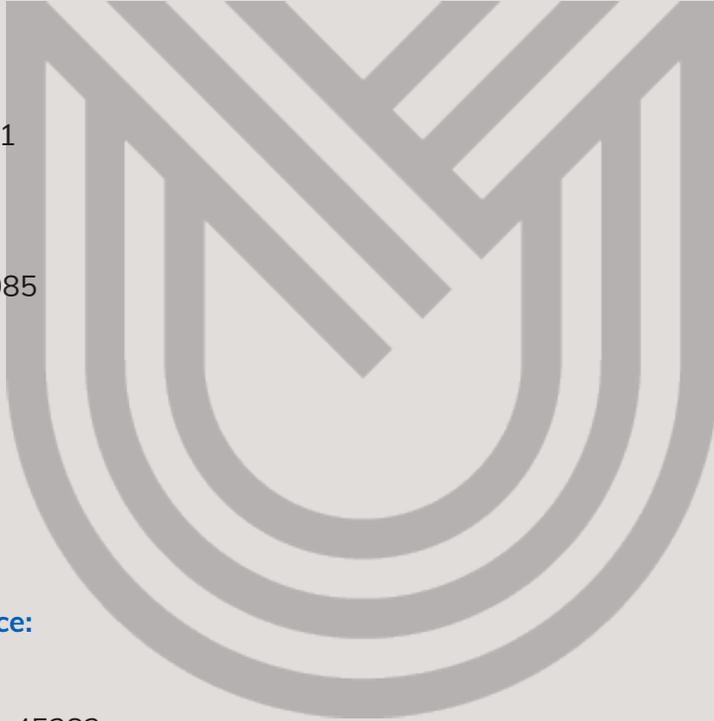
DeGraff Office:

101 South Main Street
PO Box 123
DeGraff, Ohio 43318
937.585.5861
800.626.2913

West Manchester Office:

101 North Main Street
PO Box 201
West Manchester, Ohio 45382
937.678.6951
800.228.8620

Depository Fee Schedule



Fees apply to all deposit account products, except where noted. Other fees may apply and are explained in account disclosures. Changes to accounts, rates, terms and fees may occur at any time. You may obtain a replacement copy of any account agreement, disclosure, rate sheet or fee schedule at any time from your local branch. We reserve the right to refuse copying requests at any time and for any reason. Please call us or stop in and ask us for the most recent information.



United Midwest[®]
Savings Bank



FEE SCHEDULE

Account Activity Printout \$ 3.00/page
Statement Copy \$ 3.00/stmt

Photocopies \$ 0.50/page
No copies of checks for cashing or depositing.

Account Research \$25.00/hour
Minimum charge of \$6.25

Garnishment or Levy \$50.00

Check Orders \$ Varies
Price based on quantity, style and shipping.

Counter Checks &/or Deposit Slips \$ 1.00/sheet

Cashier's Check \$ 5.00
Customers only. First check each month is free.

Incoming Wire Transfer \$15.00

Outgoing Wire Transfer \$30.00

Overnight Mail Requests \$30.00
1 to 2 Days

Priority Mail Requests \$ 9.25
2 to 3 days

Overdraft Fee \$25.00/item

Return Item Fee \$25.00/item
Combined Overdraft and Returned Fees incurred on the same date will not exceed the total of 4 fees or \$100. Overdraft Fee applies to overdrafts created by checks, in-person withdrawals, recurring card withdrawals, or other electronic means.

Returned Deposit Item \$10.00/item
Fee is applied for each returned item cashed or deposited.

Stop Payment Fee \$30.00

Early Closing Fee \$30.00/acct.
Fee may be applied if account is within 180 days of the opening date. Does not apply to CDs, IRAs or Money Market accounts.

Replace Lost or Damaged ATM Card or Debit MasterCard® \$ 5.00/card
One free replacement card per year per cardholder.

Overnight Shipping for Replacement Card \$20.00/card
Fee is in addition to the Replace Lost or Damaged ATM Card or Debit MasterCard fee when applicable.

Please feel free to contact your banking office, our website or our toll free numbers if you have any questions or need more information about an account.





Corporate Office:
955 County Line Road West
Westerville, Ohio 43082
www.umwsb.com



Account rates, terms and details are subject to change at any time. Penalty for early withdrawal from CDs and IRAs. All loans are subject to credit review, underwriting guidelines, verification of identity, and approval. Fees may apply and may affect APR. Please refer to disclosures for details. You may obtain a copy of any account agreement, disclosure, rate sheet or fee schedule from our banking offices. Please call us or stop in and ask us for the most recent information. NMLS# 516627





United Midwest
Savings Bank

We Are United Midwest

Partners with purpose





Focused Financial Services

Since 1889, United Midwest has focused on exceeding the expectations of the communities and businesses we serve. We never forget that our business is people and our decisions are mindful of our responsibility to others. We focus our services into four main categories:

- » **Business Lending**
- » **Retail Lending**
- » **Residential Lending**
- » **Personal and Business Banking**

Each of our business pillars is unique, but we approach each with the same steadfast commitment to executional excellence. Behind every interaction we share, there is a person relying on our expertise and ability to deliver as promised. That's a responsibility we hold in the highest regard, and we measure our success by the quality of the relationships we develop and maintain.



Answering the Call of Business



At United Midwest, we're specialists in Small Business Administration / United States Department of Agriculture (SBA/USDA) lending. We understand the nuances of SBA/USDA loans at any loan amount and for any purpose. Our lenders and underwriters have a deep history in the industry and provide an exceptional level of expertise to our partners and borrowers.

We've created a loan experience that removes confusion and focuses on results. For businesses seeking a loan up to \$150,000, we've created an easy, online application to begin the process. These loans can be used for a variety of purposes and industries.

For businesses with borrowing needs up to \$8 million, our team of knowledgeable and responsive lenders are available to help guide borrowers through the entire application process. Should questions arise at any time, our lenders and underwriters are available to answer them in an understandable and timely manner. Business borrowers can be confident that their loan application is being managed with expertise and efficiency.

FOR MORE INFORMATION, PLEASE VISIT:

» www.umwsb.com/business-lending



Purchasing Power Simplified

Our Retail Lending division works with merchants around the country to provide their customers with financing options for larger-ticket items, typically \$2,000 and up. Retailers can expand the purchasing power of their customers with fast and easy approval through our simple-to-use online portal. Consumers receive low fixed-rate financing, most of the time less than a standard credit card, with the convenience of online payments.

FOR MORE INFORMATION ON BECOMING
A MERCHANT PARTNER OR FOR CUSTOMER
LOGIN AND QUESTIONS,

VISIT US ONLINE:

» www.umwsb.com/retail-lending

ITEMS WE COMMONLY FINANCE:

- » **Pianos**
- » **Musical Instruments**
- » **Specialty Bikes and Sporting Goods**
- » **Safes and Security Equipment**
- » **Funeral Services / Caskets**
- » **Spas & Hot Tubs**
- » **Elective Health Services**
- » **Equestrian, Farm, and Western Products**

Making A House Your Home

With so many loan options to choose from, buying or refinancing a home can be overwhelming. The solution: find the right lender who will explain the various loan options, secure the best terms, and guide you through the entire process. At United Midwest, we take the time to make sure that the financing we recommend best suits your needs.

TO LEARN MORE ABOUT OUR RESIDENTIAL MORTGAGE LOANS,

VISIT US ONLINE:

» www.umwsb.com/residential-loans

OR STOP IN ONE OF OUR BANKING OFFICES.



TYPES OF MORTGAGES WE OFFER:

- » **Conventional Home Loans**
- » **Customized Residential Home Loans**
- » **Lot Loans**
- » **Agricultural Land Loans**

DEPOSIT SERVICES

Banking on a Great Return

United Midwest offers all the deposit services you've come to expect for you and for your business. We include all the latest technology such as online and mobile banking, and the personalized service community banks are known for.

Our specialty is Certificates of Deposit. Our very competitive rates and wide selection of terms provide our customers with solid earnings in a time frame of their choosing. Easy to open, no risk and guaranteed returns make CDs a great option.

TO LEARN MORE ABOUT OUR PERSONAL
AND BUSINESS BANKING SERVICES,

VISIT US ONLINE:

» www.umwsb.com/banking

OR STOP IN ONE OF OUR BANKING OFFICES.



United Midwest Savings Bank

Columbus, Ohio

4848 Reed Road
Columbus, OH 43220
614-538-9400
614-538-0897 Fax

3011 E. Broad Street
Columbus, OH 43209
614-955-7400
614-235-9306 Fax

780 S. State Street
Westerville, OH 43081
614-948-0100
614-899-0988 Fax

547 High Street
Worthington, OH 43085
614-948-4399
614-453-0628 Fax

DeGraff, Ohio

101 S. Main Street
DeGraff, OH 43318
937-585-5861
937-585-6603 Fax

West Manchester, Ohio

101 N. Main Street
West Manchester, OH 45382
937-678-6951
937-678-7105 Fax

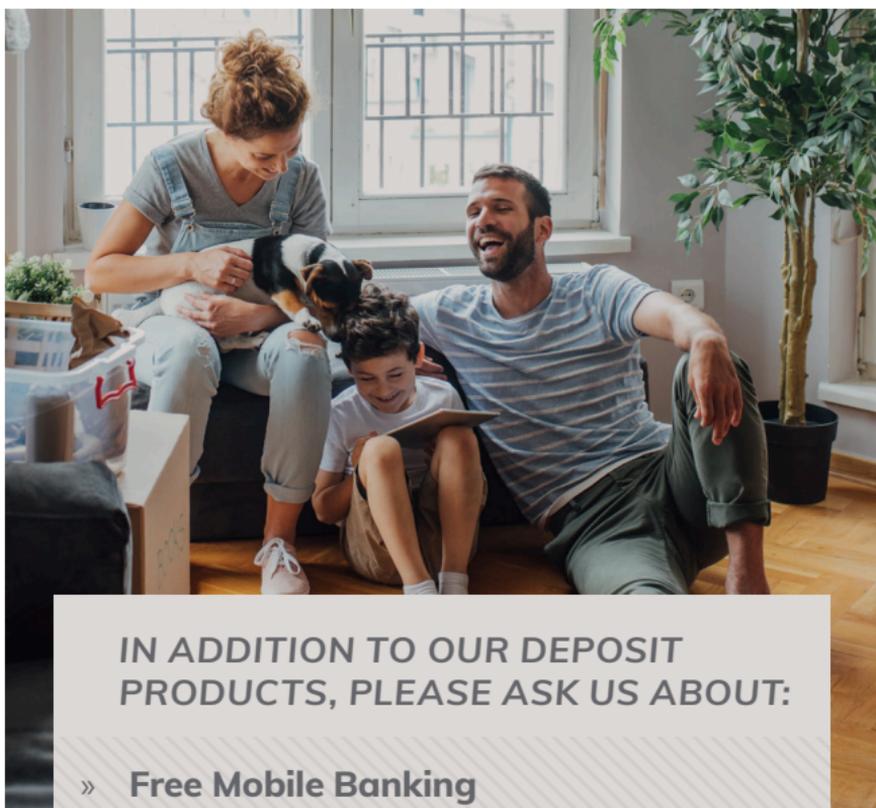
Lending

Retail Loans: 800-468-2255

SBA (Under \$150,000) 844-531-9722

SBA (Over \$150,000) 877-751-4622





IN ADDITION TO OUR DEPOSIT PRODUCTS, PLEASE ASK US ABOUT:

- » **Free Mobile Banking**
 - Mobile Deposit
- » **Our UMWSB Debit MasterCard® with:**
 - Fraud Detection
 - Zero Liability Protection
 - MasterCard SecureCode
 - CardValet mobile app for debit cards
- » **Free Online Banking and Bill Pay**
- » **Balance Protection Program:**
 - Link your savings to your checking to help prevent overdrafts, returned checks or incomplete electronic payments
- » **Automatic Transfers:**
 - To savings or loan payments
 - Control with online banking
- » **Statement Options**
 - Choice of an eStatement or a mailed printed statement
 - Combined statements

www.umwsb.com



To learn more about our personal and business banking services, visit www.umwsb.com/banking or stop in to one of our banking offices.

UNITED MIDWEST SAVINGS BANK

Columbus, Ohio area banking offices:

4848 Reed Road
Columbus, OH 43220
614-538-9400
614-538-0897 Fax

3011 E. Broad Street
Columbus, OH 43209
614-955-7400
614-235-9306 Fax

780 S. State Street
Westerville, OH 43081
614-948-0100
614-899-0988 Fax

547 High Street
Worthington, OH 43085
614-948-4399
614-453-0628 Fax

Additional Ohio banking offices:

DeGraff, Ohio

101 S. Main Street
DeGraff, OH 43318
937-585-5861
937-585-6603 Fax

West Manchester, Ohio

101 N. Main Street
West Manchester, OH 45382
937-678-6951
937-678-7105 Fax



For CDs and IRAs: APY (Annual Percentage Yield) assumes the principal and interest remain on deposit for entire year. Withdrawals/interest payments will reduce earnings on account. CDs/IRAs require a minimum balance of \$500 to earn APY and there is a penalty for early withdrawal of principal. For checking accounts: Early Closing Fee applied if account is closed prior to 180 days of opening date. Changes to accounts, rates, terms and fees may occur. Fees may apply to deposit accounts and are explained in account disclosures. You may obtain a copy of any account agreement, disclosure, rate sheet or fee schedule from our banking offices. Please call us or stop in and ask us for the most recent information.



Member
FDIC

Deposit accounts are backed by the Federal Deposit Insurance Corporation. FDIC insurance covers depositors' accounts, including principal and accrued interest, up to the insurance limit. The standard deposit insurance amount is \$250,000 per depositor. For more information on calculating insurance coverage, visit the FDIC's Electronic Deposit Insurance Estimator (EDIE) at www.FDIC.gov/EDIE.



United Midwest
Savings Bank

Deposit Services

Banking on a Great Return

Personal Deposit Services





United Midwest offers all the deposit services you've come to expect from your bank. We include all the latest technology such as online and mobile banking, and the personalized service community banks are known for.

Our specialty is our Certificates of Deposit. Easy to open, no risk, and guaranteed returns make CDs a great option for your savings.

Our customers return to United Midwest time and time again because our CD rates are among the most competitive in our markets, and our variety of terms allow you to choose how long you want your money to grow.



Personal Savings & Checking



Product	Minimum to Open	Monthly Service Charge
Certificate of Deposit	\$500	No
Individual Retirement Account (IRA)	\$500	No
Money Market	\$1000	\$10 monthly <i>(No fee if a \$1,000 average monthly balance is maintained)</i>
Tiered Money Market	\$50,000	No
Statement Savings	\$5	No
Basic Checking	\$50	No
Interest Checking	\$1000	No

www.umwsb.com





Interest Earned	Minimum Balance to Earn Interest	Additional Features
Yes	None	Interest can be compounded, mailed by check or automatically transferred to a UMWSB checking or savings or to another bank
Yes	None	Any CD can be opened as an IRA
Yes	\$1,000	Unlimited transactions.
Yes, tiered by balance*	None	Unlimited transactions.
Yes	None	Unlimited transactions.
No	None	Unlimited transactions
Yes	\$1,000	Unlimited transactions

* Up to \$49,999.99
\$50,000 - \$74,999.99
\$75,000 - \$99,999.99
\$100,000 - \$199,999.99
\$200,000 and greater



To learn more about our personal and business banking services, visit www.umwsb.com/banking or stop in to one of our banking offices.

UNITED MIDWEST SAVINGS BANK

Columbus, Ohio area banking offices:

4848 Reed Road
Columbus, OH 43220
614-538-9400
614-538-0897 Fax

3011 E. Broad Street
Columbus, OH 43209
614-955-7400
614-235-9306 Fax

780 S. State Street
Westerville, OH 43081
614-948-0100
614-899-0988 Fax

547 High Street
Worthington, OH 43085
614-948-4399
614-453-0628 Fax

Additional Ohio banking offices:

DeGraff, Ohio

101 S. Main Street
DeGraff, OH 43318
937-585-5861
937-585-6603 Fax

West Manchester, Ohio

101 N. Main Street
West Manchester, OH 45382
937-678-6951
937-678-7105 Fax



For CDs: APY (Annual Percentage Yield) assumes the principal and interest remain on deposit for entire year. Withdrawals/interest payments will reduce earnings on account. CDs require a minimum balance of \$500 to earn APY and there is a penalty for early withdrawal of principal. For checking accounts: Early Closing Fee applied if account is closed prior to 180 days of opening date. Changes to accounts, rates, terms and fees may occur. Fees may apply to deposit accounts and are explained in account disclosures. You may obtain a copy of any account agreement, disclosure, rate sheet or fee schedule from our banking offices. Please call us or stop in and ask us for the most recent information.



Deposit accounts are backed by the Federal Deposit Insurance Corporation. FDIC insurance covers depositors' accounts, including principal and accrued interest, up to the insurance limit. The standard deposit insurance amount is \$250,000 per depositor. For more information on calculating insurance coverage, visit the FDIC's Electronic Deposit Insurance Estimator (EDIE) at www.FDIC.gov/EDIE.



United Midwest
Savings Bank

Deposit Services

Business Banking Made Simple

Business Deposit Services



Business Savings & Checking



Product	Minimum to Open	Monthly Service Charge
Business Basic Checking	\$500	No
Business Interest Checking	\$1,000	No
Business Money Market	\$10,000	\$10 monthly (No fee if a \$10,000 average monthly balance is maintained)
Business Statement Savings	\$500	No
Business Certificate of Deposit	\$500	No

In addition to our services above, please ask us about:

- » Free Online Banking and Bill Pay
- » Statement Options
 - Choice of an eStatement or a Mailed Printed Statement.
 - Check images can be included for \$5



United Midwest offers a selection of deposit services for your small business. Because we believe in keeping it simple, we made it easy for our small business customers to have an account without monthly fees and some that earn interest. All of our accounts include the exemplary service that community banks, such as United Midwest, are known for.

Interest Earned	Minimum Balance	Additional Features
No	None	200 Debit Check transactions free; \$.30 per additional item
Yes	\$1,000 balance to earn interest	200 Debit Check transactions free; \$.30 per additional item
Yes* (tiered by balance)	\$10,000 balance to earn interest	Unlimited transactions
Yes	None	Unlimited transactions
Yes	None	Interest can be compounded, mailed by check or automatically transferred to a UMWSB checking or savings or to another bank

* Up to \$9,999.99
 \$10,000.00 - \$49,999.99
 \$50,000.00 - \$99,999.99
 \$100,000.00 - \$199,999.99
 \$200,000.00 and up

www.umwsb.com





United Midwest
Savings Bank

Merchant Lending

More for Your Customer Means More for You

Fast and simple
credit solutions





Purchasing Power Simplified

Merchants around the country have discovered how United Midwest can give their customers more purchasing power for larger ticket items, typically \$2,000 and up. Our simple-to-use online portal delivers credit decisions in just a few minutes and can be done while your customer waits.

We help merchants offer products to customers that may have previously been unattainable, and financing can be used for almost any consumer product where financing is appropriate. With United Midwest we help you exceed your customer's expectations.

ITEMS WE COMMONLY FINANCE:

- » **Pianos**
- » **Musical Instruments**
- » **Bike and Specialty Sporting Goods**
- » **Safes and Security Equipment**
- » **Funeral Services / Caskets**
- » **Spas & Hot Tubs**
- » **Elective Health Services**
- » **Equestrian, Farm, and Western Products**



Benefits Include:



FREE TO ENROLL

- » No monthly or annual enrollment charges.

INCREASING PURCHASING POWER

- » Consumer financing is more than a method of payment. It's a tool to help maximize purchase power and upsell consumers to the highest quality merchandise for each budget.

WEBSITE AND SHOPPING CART INTEGRATION

- » We offer a number of e-commerce integration solutions that are easily installed to ensure the best fit for your online retail solution.

VARIETY OF PROMOTIONAL PROGRAMS AVAILABLE

- » A number of different promotional financing programs are available to attract and motivate your best customers to purchase today. Options such as Same as Cash, 0% Annual Percentage Rate, interest rate buy-downs, etc. can be made to fit your goals and budget.

NEXT-DAY FUNDING

- » Depending on when we receive loan documents, the dealer will receive funding the next business day. Documents received after hours or on weekends will be funded on the following business day.

FAST AND EFFICIENT TRANSACTION PROCESSING

- » Transactions take just a few minutes to process with many of the approvals provided automatically.
- 

Section 11

Public Disclosure CRA Performance Evaluation

CRA Public File
Received PE October 10, 2025
Placed in file October 22, 2025



PUBLIC DISCLOSURE

August 11, 2025

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

United Midwest Savings Bank, National Association
Charter Number: 25160

101 South Main Street
DeGraff, OH 43318

Office of the Comptroller of the Currency

Central Ohio – Indiana Office
Metro Place V
655 Metro Place South, Suite 625
Dublin, OH 43017

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Contents

Overall CRA Rating 1

Description of Institution..... 2

Scope of the Evaluation..... 5

Discriminatory or Other Illegal Credit Practices Review 7

State Rating 8

 State of Ohio 8

Appendix A: Scope of Examination A-1

Appendix B: Summary of State Ratings.....B-1

Appendix C: Definitions and Common Abbreviations.....C-1

Appendix D: Tables of Performance Data..... D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on satisfactory performance in the state of Ohio. United Midwest Savings Bank, National Association (United Midwest or bank) exhibits a reasonable distribution of loans among borrowers and geographies of different income levels, based on the bank's non-traditional business model discussed under the "Description of Institution" section of this report.
- The Community Development (CD) Test rating is based on excellent performance in the state of Ohio. United Midwest demonstrates excellent responsiveness to CD needs and opportunities, specifically in the Columbus, Ohio Metropolitan Statistical Area (MSA) by engaging in a combination of CD loans, qualified investments, and CD services.
- United Midwest's loan-to-deposit (LTD) ratio is more than reasonable and compares favorably to peer financial institutions with the assessment areas (AAs).
- United Midwest has not received any complaints about its Community Reinvestment Act (CRA) performance in helping to meet the AAs' credit needs during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable.

United Midwest's quarterly average LTD ratio over the nine quarters (December 31, 2021, to December 31, 2023) since the previous CRA Performance Evaluation was 87.29 percent. The ratio ranged from a high of 94.32 percent as of December 31, 2021, to a low of 75.81 percent as of December 31, 2023. The bank's quarterly average LTD ratio compared favorably to the quarterly average LTD ratio of 81.56 percent for similarly situated financial institutions headquartered in Champaign, Darke, Franklin, Logan, and Preble Counties in Ohio. The custom peer group consisted of ten financial institutions with total assets between \$100 million and \$650 million, and quarterly average LTD ratios ranging from 59.07 percent to 105.60 percent. United Midwest ranked third highest out of the similarly situated financial institutions in the AAs for an average LTD ratio during the evaluation period.

Lending in Assessment Area

A substantial majority of the bank's loans are outside its AAs.

The bank originated and purchased 1.92 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	145	100.00	0	0.00	145	28,115	100.00	0	0.00	28,115
Small Business	31	1.58	1,927	98.42	1,958	2,889	0.85	337,678	99.15	340,568
Consumer	231	1.21	18,822	98.79	19,053	1,442	1.03	138,876	98.97	140,318
Total	407	1.92	20,749	98.08	21,156	32,447	6.37	476,554	93.63	509,001

*Source: 1/1/2021 - 12/31/2023 Bank Data.
Due to rounding, totals may not equal 100.0%*

Because a random sample of 20 small business and consumer loans would yield an insignificant number of loans to borrowers within the AAs, the Office of the Comptroller of the Currency (OCC or examiners) completed a portfolio wide analysis of lending in the AAs using the bank's internal loan reports from 2021 to 2023. The internal bank reports were validated and determined to be accurate and reliable. The above table displays the total number and dollar volume of loans made in any of the bank's AAs for the primary products during 2021, 2022, and 2023. The percentages are similar to the CRA Performance Evaluation dated January 31, 2022.

Despite the low volume of lending within the AAs, performance within the AAs is overall adequate. United Midwest's non-traditional business model and CD activities within the AAs mitigate the results of the in/out analysis and overall low volume of lending in the AAs.

Analysis of peer data and active institutions in each AA indicates that the communities are not lacking access to financial services. United Midwest had a small percentage of deposit market share in relation to its competition in each AA.

Overall lending activity decreased from the previous CRA performance evaluation, which analyzed lending activity in 2018, 2019, and 2020. However, lending activity performance within the AAs was overall stable when compared to the previous CRA performance evaluation.

The bank focuses on originating home mortgage loans to low- and moderate-income borrowers and/or in low- and moderate-income areas. Additionally, the bank developed a mortgage product, MyPlace, that benefits low- and moderate-income borrowers, which is discussed below in the performance evaluation. The bank does not originate home mortgage loans outside the AAs or nationwide.

Description of Institution

United Midwest is a national bank and a wholly owned subsidiary of MSB Capital Corporation, a one-bank holding company. The bank is headquartered in DeGraff, Ohio, in Logan County, and the holding company is headquartered in Westerville, Ohio, in Franklin County. As of December 31, 2023, total assets were \$477 million with \$299 million in net loans and leases, \$394 million in total deposits, and \$59 million in tier 1 capital. There was no merger or acquisition activity that affected the scope of the bank's operations during the evaluation period.

During the evaluation period, United Midwest operated the main office in DeGraff, Ohio, in Logan County. The bank had one branch in West Manchester, Ohio, in Preble County. The bank had three branches in Franklin County, Ohio, two in Columbus and one in Westerville. Management did not open or close any branches during the evaluation period. As of December 31, 2023, all branches were in

middle- and upper-income census tracts (CTs) except for the Westerville Branch in Franklin County, which was in a moderate-income CT. All offices have drive-up facilities, except for the West Manchester Branch. All offices have 24-hour automated teller machines (ATMs) except for the Columbus Branch on Reed Road. The bank maintains standard operating hours at all branches. Additionally, United Midwest has one loan production office (LPO) in Cleveland, Ohio for consumer loan originations and one LPO in Panama City, Florida for smaller Small Business Administration (SBA) loan originations.

United Midwest is a single state financial institution with two AAs and one rating area (Ohio). There were no changes to the bank's AAs during the evaluation period. The AAs are also described in the "Scope of the Evaluation" and "Description of Institution's Operations in Ohio" sections of this performance evaluation. The AAs are as follows:

- Franklin County, Ohio, in the Columbus, Ohio MSA 18140 (Columbus MSA).
- Champaign, Darke, Logan, and Preble counties in Ohio in a Non-MSA (OH Non-MSA).

As of the December 31, 2023, Consolidated Reports of Condition and Income (Call Report) and Uniform Bank Performance Reports (UBPR), United Midwest's total loans were approximately \$305 million representing approximately 64 percent of total assets. The bank offers a variety of lending and deposit products and services through its five branches to accommodate its customers, including business, home mortgage, and consumer loans, as well as online, mobile, and telephone banking. The bank's deposits are gathered from communities surrounding the branch offices in a traditional manner. However, loan operations are not traditional in nature. United Midwest's lending model is to originate two specialty products to a nationwide market, mostly through third-party sources. The primary products are highly specialized niches within the commercial and consumer loan markets. The bank's primary business focus is commercial and consumer loans on a nationwide basis, and home mortgage loans within their AAs. The bank's loan portfolio, as of the December 31, 2023, Call Report, was comprised of commercial and commercial real estate loans (business) of 67 percent, consumer loans of 17 percent, residential real estate (home mortgage) loans of 15 percent, and approximately 1 percent in other loans.

Presently, no legal or financial impediments exist that could restrict or affect United Midwest's ability to meet the credit needs of its AAs. The previous CRA rating was Satisfactory as of the Performance Evaluation dated January 31, 2022.

Commercial Lending

The primary lending activity is focused on commercial loans through various U.S. government lending programs such as the SBA or U.S. Department of Agriculture (USDA). Due to the specialized credit markets in which the bank participates, the borrower base is nationwide with no apparent geographic concentrations.

The bank has two SBA lending operations: a large loan SBA lending operation primarily focusing on SBA guaranteed loans of \$500,000 or more to large businesses in certain industries, and a small SBA lending operation focusing on SBA guaranteed loans of \$150,000 or less to borrowers primarily for start-up franchise businesses. SBA loan applications are generally through national referral sources. Many SBA loans originated during the evaluation period were for small or start-up businesses with less than \$1 million in historical annual revenues. Most commercial loans originated during the evaluation period were SBA 7(a) program loans.

The bank's large SBA lending activity is focused on commercial loans that qualify for partial guarantees through various U.S. government lending programs, including the SBA and USDA. The bank's large loan SBA lending program focuses on borrowers in certain industries, including medical practices, dental practices, optometry practices, veterinary practices, funeral homes, insurance agencies, and hospitality.

According to the U.S. SBA, in 2023 United Midwest was ranked 17th largest lender in the nation for total number of SBA loans approved and 30th largest in total dollar volume of SBA approved loans, behind large banks including Huntington National Bank, U.S. Bank, National Association (N.A.), and Wells Fargo Bank, N.A.

The COVID-19 pandemic in 2021 impacted the national and local economy. As a result, the bank provided SBA Paycheck Protection Program (PPP) loans to help businesses keep their workforces employed. In total, the bank originated 186 SBA PPP loans totaling \$16.5 million, with 55 PPP loans totaling \$8.3 million in Ohio. Within the bank's AAs, the bank originated 21 SBA PPP loans totaling \$3.4 million.

Consumer Lending

Similar to the commercial line of business, the consumer loan portfolio consists of a nationwide borrowing base and a narrow niche market. Consumer lending focuses on loans to individuals for purchase of certain goods and services from approved dealers and retailers nationwide. Most of the loans are to finance small dollar loans to purchase pianos, musical instruments, elective health services, safes, and other consumer goods. For certain products and services, United Midwest relies on third-party sources to help establish relationships with vendors. A small number of traditional consumer loans have been originated through the bank's local retail branch network as well.

Residential Real Estate

United Midwest continues to originate residential real estate loans (home mortgage) within the bank's AAs, focusing on making loans to low- and moderate-income borrowers and in low- and moderate-income areas. For this purpose, the bank developed a product, MyPlace, that benefits low- and moderate-income borrowers. The product has a lower than market interest rate, with lender paid closing costs or discount points. The bank advertises this product in local newspapers, by direct mail, and with signage in the branch offices. MyPlace is specifically designed to assist low- and moderate-income individuals and families with purchasing or refinancing a home within the bank's AAs, which is a primary credit need in the AAs. During the evaluation period, the bank originated 145 home mortgage loans. All the home mortgage loan originations were inside the AAs. Mortgage loan competition is very strong in the AAs, with competition from many large banks. Bank management considers home mortgage lending a primary product in the bank's Columbus MSA and OH Non-MSA, as the bank only originates mortgage loans within the AAs and not on a nationwide basis. Therefore, the OCC included home mortgage lending as a primary product during this evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assessed the bank's record of meeting the credit and CD needs of its entire community, including low- and moderate-income areas. United Midwest met the threshold of an intermediate small bank for CRA purposes beginning as of January 1, 2022. As of January 1, 2021, to December 31, 2021, the bank was a small bank for CRA purposes. As such, the bank was not subject to the CD requirements for intermediate small banks in 2021. However, the bank opted to provide 2021 CD loan, investment and service activities during this evaluation. Therefore, the OCC used intermediate small bank CRA evaluation procedures to assess the bank's performance under the Lending and CD Tests. The OCC analyzed lending activity in full-year increments during the evaluation period, January 1, 2021, to December 31, 2023.

Based on discussions with management and the number and dollar volume of loan origination and purchase data supplied by the bank during the evaluation period, United Midwest's primary lending focus is small loans to businesses (small business or business loans) and consumer loans on a nationwide basis, and home mortgage loans within the AAs. As such, the OCC evaluated the bank's lending performance based on these three primary lending products. Based on the number of loans originated and purchased during the evaluation period, business loans accounted for 9.88 percent, consumer loans accounted for 89.44 percent, and home mortgage accounted for 0.68 percent. Based on the dollar volume of loans originated and purchased during the evaluation period, business loans accounted 79.89 percent, consumer loans accounted for 16.75 percent, and home mortgage accounted for 3.36 percent.

To evaluate the bank's performance during the evaluation period, examiners relied on internal bank reports for business, consumer, and home mortgage loans. For the lending analysis, the OCC transaction tested loans for each primary product during the evaluation period as part of a data integrity examination to confirm the accuracy and reliability of the data in the internal bank reports. Bank controls were deemed sufficient to allow for the reliance on the data in the reports (business revenues, borrower income figures, and census tracts/location). The OCC noted no substantive deficiencies with the data. Therefore, the OCC used all business (small loans to businesses), consumer, and home mortgage loans originated or purchased in the AAs for the lending analysis. Additionally, examiners used 2023 Home Mortgage Disclosure Act (HMDA) data for the analysis. The analysis included a review of each primary product when sufficient volume (at least 20 loans) was present in an AA during the evaluation period of 2021, 2022, and 2023.

During the evaluation period, the top four states for small business loan originations and purchases were Texas (264 loans), Florida (212 loans), California (132 loans), and Ohio (114 loans). Management provided internal bank reports exhibiting the loan volume per state. However, United Midwest did not originate or purchase enough loans inside the AAs for a meaningful analysis during this review.

This evaluation period included two census periods. In evaluating the geographic distribution and borrower income distribution under the Lending Test for the home mortgage loan analysis, examiners compared the bank's 2021 lending performance to the demographic data from the 2010 U.S. Census referenced in the tables in Appendix D, which is derived from the 2015 American Community Survey (ACS), and 2021 HMDA Aggregate Data. Examiners compared the 2022 and 2023 home mortgage lending performance to the 2020 U.S. Census and 2022 and 2023 HMDA Aggregate Data.

For the distribution of small loans to businesses, examiners compared the bank's 2021 performance to the 2010 U.S. Census (derived from the 2015 ACS), 2021 Dunn & Bradstreet Small Business Small Farm (SBSF) demographics, and 2021 CRA Aggregate Data. For loans originated or purchased in 2022 and 2023, examiners compared the bank's performance to the 2020 U.S. Census, 2022 and 2023 Dunn & Bradstreet SBSF demographics, and 2022 and 2023 CRA Aggregate Data.

For the distribution of consumer loans, examiners compared the bank's 2021 performance to the 2010 U.S. Census (derived from the 2015 ACS) and 2022 and 2023 performance to the 2020 U.S. Census demographics.

No affiliate activity was included in this analysis. Refer to the table in appendix A, Scope of the Examination, for more information on the scope of the review.

Selection of Areas for Full-Scope Review

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

During the evaluation period, United Midwest had two AAs in Ohio, as described in the "Description of Institution's Operations in Ohio" section of this evaluation. Examiners completed a full-scope review of each AA, the Columbus MSA and OH Non-MSA.

Ratings

The bank's overall rating is based on the state of Ohio rating. The state rating in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. During the evaluation period, United Midwest operated all branch offices in a single state. Therefore, its overall rating is based on performance solely in Ohio. The state of Ohio rating is based on performance in both AAs. Refer to the "Scope" section under each state section for details regarding how the areas were weighted in arriving at the respective ratings.

The Columbus MSA represented the bank's largest market with the most deposits and lending activity. By number of home mortgage loans originated or purchased inside the AAs during the evaluation period, 46.90 percent were in the Columbus MSA and 53.10 percent were in the OH Non-MSA. By number of small loans to businesses (business loans) that were originated or purchased inside the AAs during the evaluation period, 83.87 percent were in the Columbus MSA and 16.13 percent were in the OH Non-MSA. By number of consumer loans originated or purchased inside the AAs during the evaluation period, 85.28 percent were in the Columbus MSA and 14.72 percent were in the OH Non-MSA. In total, the bank originated or purchased 71.50 percent of home mortgage, business, and consumer loans inside the Columbus MSA, with 28.50 percent inside the OH Non-MSA. The Columbus MSA held 66.7 percent of total deposits as of June 30, 2023, and 60 percent of total branches as of December 31, 2023. The bank's main office is headquartered in the OH Non-MSA, with the bank's corporate office and holding company headquartered in the Columbus MSA. Unless otherwise noted,

examiners placed more weight on the Columbus MSA and performance in 2022 – 2023 as it represented the largest portion of the evaluation period.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Ohio

CRA rating for the State of Ohio: Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The bank's geographic distribution of loans reflects an overall reasonable distribution among geographies of different income levels.
- United Midwest exhibits an overall reasonable distribution of loans to individuals of different income levels.
- United Midwest has not received any complaints about its CRA performance in helping to meet the AAs' credit needs during the evaluation period.
- United Midwest demonstrates excellent responsiveness to CD needs through a combination of CD loans, qualified investments, and CD services, specifically in the Columbus MSA.
- Additionally, the bank's LTD ratio during the evaluation period is more than reasonable and provides additional support for overall satisfactory performance.

Description of Institution's Operations in Ohio

United Midwest designated two AAs in the state of Ohio. As of the 2020 U.S. Census, the Columbus MSA included 328 CTs, which included all of Franklin County, Ohio. The OH Non-MSA included 47 CTs, which included Champaign, Darke, Logan, and Preble Counties. Bank management selected the AAs based on its targeted lending area, deposits, and branch locations. The bank is headquartered in Logan County in the OH Non-MSA. However, a majority of the lending and deposit activity was in the Columbus MSA during the evaluation period.

The bank offers traditional banking products with a focus on home mortgage lending within the AAs, but also offers consumer and business loans nationwide, as discussed above. Deposit operations function in a traditional manner with most deposits obtained by bank personnel located in physical offices. Deposit market shares in the AAs were low, but the AAs were adequately served by other financial institutions as well. Competition from large banks in the Columbus MSA is substantial.

Columbus MSA

The following information regarding demographic data, affordable housing cost, job market and economic conditions, competition, and community contacts/credit needs provides additional performance context for the bank's operations in the Columbus MSA. The tables below provide a summary of demographic data for the AA.

Assessment Area - Columbus MSA 2021						
						2021
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	284	21.48	26.76	24.30	26.41	1.06
Population by Geography	1,215,761	14.74	26.20	26.64	31.35	1.07
Housing Units by Geography	536,811	16.40	26.69	26.59	30.01	0.31
Owner-Occupied Housing by Geography	258,868	7.69	22.63	29.33	40.34	0.01
Occupied Rental Units by Geography	222,078	21.76	30.73	25.51	21.45	0.55
Vacant Units by Geography	55,865	35.42	29.40	18.27	16.19	0.72
Businesses by Geography	59,183	12.14	20.92	25.36	41.01	0.57
Farms by Geography	1,329	10.08	22.50	29.04	38.00	0.38
Family Distribution by Income Level	279,594	24.85	17.53	18.99	38.63	0.00
Household Distribution by Income Level	480,946	26.19	17.08	17.55	39.18	0.00
Unemployment rate (%)	7.00	14.09	9.02	5.60	3.77	16.16
Households Below Poverty Level (%)	15.41	36.78	19.36	10.60	6.31	66.48
Median Family Income (18140 - Columbus, OH MSA)		\$70,454			Median Housing Value	\$127,850
Median Family Income (18140 - Columbus, OH MSA) for 2021		\$83,900			Median Gross Rent	\$844
					Families Below Poverty Level	12.81
FFIEC File - 2010 Census						
2021 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Assessment Area - Columbus MSA 2023						
						2022 - 2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	328	17.38	24.09	29.88	26.22	2.44
Population by Geography	1,323,807	13.17	22.57	33.35	28.89	2.01
Housing Units by Geography	559,478	13.85	22.98	33.67	28.12	1.38
Owner-Occupied Housing by Geography	278,490	7.13	18.36	37.20	36.91	0.40
Occupied Rental Units by Geography	240,747	19.00	27.96	31.22	19.68	2.14
Vacant Units by Geography	40,241	29.50	25.12	23.93	17.78	3.67
Businesses by Geography	67,250	11.78	19.71	32.08	34.78	1.65
Farms by Geography	1,519	10.86	20.54	34.56	32.92	1.12
Family Distribution by Income Level	301,991	24.68	17.90	20.28	37.14	0.00
Household Distribution by Income Level	519,237	25.37	17.40	18.58	38.65	0.00
Unemployment rate (%)	4.84	10.03	6.31	4.05	2.49	8.75
Households Below Poverty Level (%)	13.13	32.17	18.04	8.79	4.93	41.07
Median Family Income (18140 - Columbus, OH MSA)		\$84,088			Median Housing Value	\$163,200
Median Family Income (18140 - Columbus, OH MSA) for 2023		\$100,900			Median Gross Rent	\$979
					Families Below Poverty Level	10.82
FFIEC File - 2020 Census						
2023 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Demographic Data

As of the 2020 U.S. Census data in the table above, the population in the Columbus MSA was 1,323,807, with 13.17 percent of the population living in low-income CTs, 22.57 percent in moderate-income CTs, 33.35 percent in middle-income CTs, 28.89 percent in upper-income CTs, and 2.01 percent in CTs that have not been assigned an income classification. The AA consisted of 328 CTs, and was comprised of 57 low-income CTs, 79 moderate-income CTs, 98 middle-income CTs, 86 upper-income CTs, and eight CTs that have not been assigned an income classification. The AA included 301,991 families and 519,237 households.

The major changes from the 2010 U.S. Census referenced above for 2021 (which is derived from the 2015 ACS data) to the 2020 U.S. Census included an increase in number of CTs from 284 to 328 and percentage decreases in the low- and moderate-income CTs. Additionally, the population increased by approximately 8.89 percent.

Affordable Housing Cost

Assuming a 30-year mortgage with a 5 percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$50,450 per year (or less than 50 percent of the 2023 Federal Financial Institutions Examination Council (FFIEC) adjusted median family income in the AA) could afford a \$234,948 mortgage with a payment of \$1,261 per month. A moderate-income borrower making \$80,720 per year (or less than 80 percent of the 2023 FFIEC adjusted median family income in the AA) could afford a \$375,916 mortgage with a payment of \$2,018 per month. This illustrates that low-income borrowers would be challenged to qualify for a mortgage loan in the AA with an estimated payment of \$1,932 based on list price of housing. The median housing value in the AA was \$299,900 at the beginning of the evaluation period and \$359,900 at the end of the evaluation period, reflecting a 20.01 percent change from 2021 to 2023 according to Realtor.com data.

Examiners considered the poverty level across the AA in the evaluation of lending performance. Families and households living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial capacity to qualify for a home mortgage or consumer loan than those with income above the poverty level. For the Columbus MSA, the percentage of families below poverty level was 10.82 percent as noted in the above 2023 table. The percentage of households below poverty was 13.13 percent. Additionally, the median household income for the selected geography of Franklin County in the Columbus MSA was \$60,298 for 2023.

Housing availability in the AA posed challenges to lending in low- and moderate-income geographies. As of the 2020 U.S. Census, total occupied rental units in the AA were 43.03 percent (46.96 percent in low- and moderate-income CTs) of available units. An additional barrier to available units was the volume of vacant units of 7.19 percent (54.62 percent in low- and moderate-income CTs) of total housing units. Owner-occupied units in the AA accounted for 49.78 percent of total housing units, with 7.13 percent in low-income CTs and 18.36 percent in moderate-income CTs.

Job Market and Economic Conditions

Economic conditions in the Columbus MSA were stable. According to the U.S. Bureau of Labor Statistics, the average annual unemployment rate for Franklin County gradually declined from 2021 to 2023. Comparatively, the average annual unemployment rate for Franklin County was lower than the state of Ohio and national unemployment rates. The following table summarizes the unemployment rates.

Average Annual Unemployment Rates			
	2021	2023	2023
State of Ohio	5.3	4.0	3.7
United States	5.4	3.7	3.6
Franklin County	5.1	3.4	3.3

Source: U.S. Bureau of Labor Statistics; Rates Not Seasonally Adjusted.

The AA had a diverse mix of companies across many industries with a significant presence of professional and business services, education and health services, and government. Large employers in the Columbus MSA included The Ohio State University, OhioHealth, JPMorgan Chase & Co., Nationwide Children’s Hospital Inc., and Kroger Co. According to the Moody’s Analytics Report dated June 2025, Columbus’ economy is back on track and the labor market is rebounding.

Competition

Competition for deposits in the Columbus MSA was strong with 34 total Federal Deposit Insurance Corporation (FDIC) insured financial institutions operating 290 offices in Franklin County. According to the FDIC’s Deposit Market Share Report as of June 30, 2023, United Midwest had \$265.3 million in deposits in Franklin County, which comprised 66.7 percent of total bank deposits. The bank had a deposit market share of 0.30 percent and was ranked 16th out of 34 financial institutions. The top competitors in the AA were Huntington National Bank with 44 branches and 44.69 percent market share, JPMorgan Chase Bank, N.A. with 41 branches and 25.54 percent market share, and PNC Bank, N.A. with 28 branches and 6.64 percent market share.

One of the bank’s primary business products in the Columbus MSA was home mortgage lending. There was strong competition for home mortgage loans during the evaluation period. Based on 2023 Peer Mortgage Data and 2020 U.S. Census data, the bank ranked 129th out of 512 lenders in the Columbus MSA in residential home mortgage application volume. As of the 2023 Peer Mortgage Data Report, United Midwest had 0.08 percent of the lending market share, based on the number of mortgage applications at 24, with application volume of approximately \$5.4 million. Based on 2023 Peer Mortgage Data, top mortgage lenders in the Columbus MSA included Huntington National Bank with 9.04 percent market share, NFM, Inc. with 3.77 percent market share, and Rocket Mortgage with 3.60 percent market share. During the evaluation period, 46.90 percent of the bank’s home mortgage loan originations and purchases inside the AAs were in the Columbus MSA.

Community Contacts/Credit Needs

The OCC reviewed information provided from interviews with community contacts that were conducted during the evaluation period to understand the Columbus MSA’s needs and opportunities. The contacts included affordable housing organizations and small business lending organizations.

The OCC considered information from an interagency listening session with representatives from several community organizations in the Columbus MSA area. The participants discussed demographic trends, affordable housing, and workforce development. One participant stated central Ohio is the fastest growing area in the state and Franklin County is the most populous. It was also noted that affordable housing has always been a social issue but is becoming an economic development issue as well. In Columbus, many households spend at least 50 percent of income on housing and thousands of low-income families are on waiting lists for public housing

and Section 8 voucher programs. The participants mentioned other affordable housing issues including low-income homeownership sustainability.

The OCC also reviewed information from an interview with a representative of a community organization that provides affordable housing. The representative mentioned affordable housing as a primary need of their clients. The representative further stated that the supply of affordable housing for sale is very limited and when they are available potential buyers are being “outbid” by local investors. The representative stated that their organization provides a down payment participation program and that they have relationships with financial institutions to help promote and fund this program.

The OCC reviewed information from an interview with a representative of an affordable housing organization. This contact noted that affordable housing and financial literacy are needed in the Columbus area.

The OCC reviewed information from interviews regarding small business lending, including SBA loans. These were conducted in 2024, and one representative mentioned that the economic conditions in the Columbus area have returned to stronger levels since the COVID-19 pandemic. The representative stated that the Columbus area continues to experience population growth due to expansion of several existing businesses and consistent employment opportunities. One contact stated that with more residents moving into the area, there is a higher cost pressure to existing residents with rising levels of rents and home values. This contact stated that the area needs more affordable housing options and financial literacy. The contact also noted that some groups tend to use high-interest credit card products for their small business financing needs, instead of using more affordable lending products offered at national, regional, and local financial institutions. This contact confirmed the highly competitive market for small business lending within the Columbus area and stated that one of the largest SBA 7(a) lenders in the entire United States is headquartered in Columbus, Ohio. One contact stated that small business and home mortgage lending are the area’s greatest credit needs.

OH Non-MSA

The following information regarding demographic data, affordable housing cost, job market and economic conditions, competition, and community contacts/credit needs provides additional performance context for the bank’s operations in the OH Non-MSA. The tables below provide a summary of demographic data for the AA.

Assessment Area - OH Non-MSA 2021						
						2021
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	45	0.00	15.56	64.44	20.00	0.00
Population by Geography	178,915	0.00	14.65	65.47	19.88	0.00
Housing Units by Geography	80,451	0.00	16.16	65.89	17.95	0.00
Owner-Occupied Housing by Geography	52,348	0.00	11.25	66.82	21.93	0.00
Occupied Rental Units by Geography	18,518	0.00	27.51	61.62	10.87	0.00
Vacant Units by Geography	9,585	0.00	21.05	69.08	9.87	0.00
Businesses by Geography	4,830	0.00	19.34	62.40	18.26	0.00
Farms by Geography	854	0.00	3.75	74.94	21.31	0.00
Family Distribution by Income Level	49,125	18.86	17.08	22.96	41.10	0.00
Household Distribution by Income Level	70,866	20.61	16.51	18.74	44.13	0.00
Unemployment rate (%)	7.86	0.00	12.15	7.68	5.70	0.00
Households Below Poverty Level (%)	12.08	0.00	20.67	11.70	6.40	0.00
Median Family Income (Non-MSAs - OH)		\$55,785			Median Housing Value	\$118,600
Median Family Income (Non-MSAs - OH) for 2021		\$64,700			Median Gross Rent	\$677
					Families Below Poverty Level	9.69

FFIEC File - 2010 Census
 2021 Dun & Bradstreet SBSF Demographics
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification

Assessment Area - OH Non-MSA 2023						
						2022 - 2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	47	2.13	4.26	68.09	25.53	0.00
Population by Geography	177,744	2.09	4.12	64.91	28.87	0.00
Housing Units by Geography	81,178	2.25	5.02	65.31	27.43	0.00
Owner-Occupied Housing by Geography	53,203	1.21	2.84	63.93	32.02	0.00
Occupied Rental Units by Geography	18,396	5.20	8.05	67.76	18.99	0.00
Vacant Units by Geography	9,579	2.33	11.32	68.25	18.10	0.00
Businesses by Geography	5,177	3.38	3.77	67.80	25.05	0.00
Farms by Geography	756	0.53	0.66	66.27	32.54	0.00
Family Distribution by Income Level	48,943	15.48	17.90	23.12	43.50	0.00
Household Distribution by Income Level	71,599	19.15	15.80	19.25	45.80	0.00
Unemployment rate (%)	3.97	5.42	4.90	3.99	3.72	0.00
Households Below Poverty Level (%)	10.86	27.13	23.23	10.91	7.69	0.00
Median Family Income (Non-MSAs - OH)		\$66,684			Median Housing Value	\$134,000
Median Family Income (Non-MSAs - OH) for 2023		\$79,500			Median Gross Rent	\$735
					Families Below Poverty Level	7.76

FFIEC File - 2020 Census
 2023 Dun & Bradstreet SBSF Demographics
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification

Demographic Data

As of the 2020 U.S. Census data in the table above, the population in the OH Non-MSA was 177,744, with 2.09 percent of the population living in low-income CTs, 4.12 percent in moderate-income CTs, 64.91 percent in middle-income CTs, and 28.87 percent in upper-income CTs. The AA consisted of 47 CTs, and was comprised of one low-income CT, two moderate-income CTs, 32 middle-income CTs, and 12 upper-income CTs. The AA included 48,943 families and 71,599 households.

The major changes from the 2010 U.S. Census (which is derived from the 2015 ACS data) to the 2020 U.S. Census included changes to the number of low- and moderate-income CTs and a slight decrease in population of 0.65 percent.

Affordable Housing Cost

Assuming a 30-year mortgage with a 5 percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$39,750 per year (or less than 50 percent of the 2023 FFIEC adjusted median family income in the AA) could afford a \$185,117 mortgage with a payment of \$994 per month. A moderate-income borrower making \$63,600 per year (or less than 80 percent of the 2023 FFIEC adjusted median family income in the AA) could afford a \$296,188 mortgage with a payment of \$1,590 per month. This illustrates that low-income borrowers would be challenged to qualify for a mortgage loan in the AA with an estimated payment of \$1,283 based on the average list price of housing for each county in the AA. The combined average median housing value for each county in the AA was \$160,338 at the beginning of the evaluation period and \$238,931 at the end of the evaluation period, reflecting a change of 49.02 percent from 2021 to 2023 according to Realtor.com data.

Examiners considered the poverty level across the AA in the evaluation of lending performance. Families and households living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial capacity to qualify for a home mortgage or consumer loan than those with income above the poverty level. For the OH Non-MSA, the percentage of families below poverty level was 7.76 percent as noted in the above 2023 table. The percentage of households below poverty was 10.86 percent. Additionally, the median household income for the selected geography of the OH Non-MSA was \$59,943 for 2023.

Housing availability in the AA posed challenges to lending in low- and moderate-income geographies. As of the 2020 U.S. Census, total occupied rental units in the AA were 22.66 percent (13.25 percent in low- and moderate-income CTs) of available units. An additional barrier to available units was the volume of vacant units of 11.80 percent (13.65 percent in low- and moderate-income CTs) of total housing units. Owner-occupied units in the AA accounted for 65.54 percent of total housing units, with only 1.21 percent in low-income CTs and 2.84 percent in moderate-income CTs.

Job Market and Economic Conditions

Economic conditions in the OH Non-MSA were stable. According to the U.S. Bureau of Labor Statistics, the average annual unemployment rates for each county gradually declined from 2021 to 2023. Comparatively, the average annual unemployment rate for each county was commensurate with or lower than the state of Ohio and national unemployment rates. The following table summarizes the unemployment rates.

Average Annual Unemployment Rates			
	2021	2023	2023
State of Ohio	5.3	4.0	3.7
United States	5.4	3.7	3.6
Champaign County	4.8	3.9	3.5
Darke County	4.1	3.6	3.3
Logan County	4.4	3.5	3.2
Preble County	4.3	3.5	3.3

Source: U.S. Bureau of Labor Statistics; Rates Not Seasonally Adjusted.

The AA had a diverse mix of companies across many industries with a significant presence of manufacturing, trade, and transportation. Large employers in the OH Non-MSA included Honda Motor Co. LTD, Wal-Mart Stores, Inc., Cargill/Provimi North America, Henny Penny Corp., Honeywell International Inc., Bundy Baking Solutions, FRAM Group Operations LLC, and Dick Lavy Trucking.

Competition

Competition for deposits in the OH Non-MSA was strong with 29 total FDIC insured financial institutions operating 71 offices in Champaign, Darke, Logan, and Preble Counties. According to the FDIC's Deposit Market Share Report as of June 30, 2023, United Midwest had \$132.3 million in deposits in the OH Non-MSA, which comprised 33.3 percent of total bank deposits. The bank had a deposit market share of 3.38 percent and was ranked 13th out of 29 financial institutions. The top competitors in the AA were Park National Bank with eight branches and 13.68 percent market share, Greenville National Bank with seven branches and 10.95 percent market share, and The Farmers & Merchants State Bank with one branch and 5.74 percent market share.

One of the bank's primary business products in the OH Non-MSA was home mortgage lending. There was strong competition for home mortgage loans during the evaluation period. Based on 2023 Peer Mortgage Data and 2020 U.S. Census data, the bank ranked 34th out of 261 lenders in the OH Non-MSA in residential home mortgage application volume. As of the 2023 Peer Mortgage Data Report, United Midwest had 0.76 percent of the lending market share, based on the number of mortgage applications at 28, with application volume of approximately \$5.4 million. Based on 2023 Peer Mortgage Data, top mortgage lenders in the OH Non-MSA included Huntington National Bank with 6.17 percent market share, Wright Patt Credit Union Inc. with 4.83 percent market share, and Rocket Mortgage with 4.78 percent market share. During the evaluation period, 53.10 percent of the bank's home mortgage loan originations and purchases inside the AAs were in the OH Non-MSA.

Community Contacts/Credit Needs

The OCC reviewed information provided from interviews with community contacts that were conducted during the evaluation period to understand the OH Non-MSA's needs and opportunities. The contacts included affordable housing and economic development organizations. One contact noted that affordable housing and financial literacy are needs in the community.

One representative of an economic development organization noted that Logan County was seeing slower growth than the Columbus MSA; however, the local economy was strong with many open positions available at local businesses. The contact stated that Honda of America Manufacturing is a primary employer in the area. This contact stated that affordable housing is a credit need in the county

for both single family and multifamily homes. The contact also stated that financing for multifamily properties and start-up businesses are needs in the community.

Another representative of an economic development organization noted that “workforce” affordable housing at market rates was a need in the community. This contact stated there was a need for more housing at affordable market rates that would be affordable to most in the area. The contact also stated that small business lending was a credit need in the community.

Scope of Evaluation in Ohio

Examiners performed a full-scope review of both AAs, the Columbus MSA and OH Non-MSA. The data in the AAs was analyzed and presented as two AAs for the purposes of this evaluation. Home mortgage, consumer, and small business (small loans to businesses) lending were the bank’s primary lending products during the evaluation period. As noted in the community contacts, affordable housing is a primary need in the AAs. With affordable housing as a primary need in the AAs, the bank focused their home mortgage lending product to meet the needs of low- and moderate-income residents in the AAs. As discussed above, the bank developed a product, MyPlace, that benefits low- and moderate-income borrowers. Home mortgage lending is a primary product within the bank’s AAs, and the bank does not originate home mortgage loans outside the AAs. Therefore, the OCC gave additional consideration to home mortgage lending as the product was developed to meet the specific needs of the AAs. Although the overall volume of home mortgage loan originations is significantly lower than small business and consumer lending, the OCC considered home mortgage lending as a primary product that addresses the needs within the community as stated by the community contacts.

The Columbus MSA represented the largest concentration of deposit and lending activity. Unless otherwise noted, examiners placed more weight on the Columbus MSA and performance in 2022 – 2023 as it represented the largest portion of the evaluation period. Examiners used 2021, 2022, and 2023 loan data for the lending analysis, as discussed above. Refer to the Scope of Evaluation section above for more details.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank’s lending performance in the state of Ohio is reasonable.

As discussed above, home mortgage lending is a primary product in the AAs and not offered on a nationwide basis. With affordable housing as a primary need in the AAs, the bank focused their home mortgage lending product to meet the needs of low- and moderate-income residents in the AAs and the OCC considered this during the review. During the evaluation period, there was an insufficient number of small loans to businesses in both AAs for a meaningful analysis.

Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of loans in the state.

Home Mortgage Loans

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

Columbus MSA

The geographic distribution of home mortgage loans in the Columbus MSA was excellent.

2021

Although the volume of home mortgage loan originations in the Columbus MSA in 2021 was not sufficient for a meaningful analysis, the data in Table 7 reflects consistent performance with the 2022 – 2023 analysis.

2022 – 2023

The percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied (OO) housing units located in those geographies and the aggregate percentage of all reporting lenders (HMDA aggregate data). The percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of OO housing units located in those geographies and the aggregate percentage of all reporting lenders.

OH Non-MSA

The geographic distribution of home mortgage loans in the OH Non-MSA was excellent.

2021

The percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of OO housing units located in those geographies and the aggregate percentage of all reporting lenders. There were no low-income geographies in the OH Non-MSA in 2021.

2022 – 2023

The percentage of home mortgage loans in low-income geographies exceeded both the percentage of OO housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of OO housing units located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 9 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Columbus MSA

United Midwest did not originate enough small loans to businesses to perform a meaningful analysis in the Columbus MSA during either analysis period.

OH Non-MSA

United Midwest did not originate enough small loans to businesses to perform a meaningful analysis in the OH Non-MSA during either analysis period.

Consumer Loans

Refer to Table 13 in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The bank exhibited a reasonable geographic distribution of consumer loans, given the bank's non-traditional business model, significant performance context considerations, and review of each AA during each analysis period. Performance within the Columbus MSA for 2021 was overall reasonable and consistent with the previous CRA evaluation, while performance in 2022 – 2023 was significantly below the percentage of households located in low- and moderate-income geographies. Performance in the OH Non-MSA was reasonable. The OCC noted that most consumer loans are obtained through third-party sources who have relationships with the product or service provider. Consequently, the bank's ability to effectively target a market based on geography considerations is more limited than for a traditional bank. This same approach was used at the previous CRA performance evaluation.

Columbus MSA

Given United Midwest's non-traditional business model and significant performance context considerations, the geographic distribution of consumer loans in the Columbus MSA was overall reasonable. The majority of the consumer loans were to finance small dollar loans to purchase pianos, musical instruments, elective health procedures, and other consumer goods. The OCC considered the nature of the consumer loan products limiting demand as well. Additionally, as stated above, the bank's ability to effectively target a market based on geography considerations is more limited with the non-traditional model than it is for a traditional bank. Additionally, the level of households below poverty was significant in the low- and moderate-income geographies. A higher poverty rate based on household income may have contributed to lower lending levels in low- and moderate-income geographies, as well as the bank's highly specialized niche within the consumer loan market.

2021

The percentage of consumer loans originated or purchased by the bank in low-income geographies was well below the percentage of households located in those geographies. The percentage of consumer loans originated or purchased by the bank in moderate-income geographies was below the percentage of households located in those geographies. The bank originated or purchased four loans to borrowers in low-income geographies and nine loans to borrowers in moderate-income geographies during the evaluation period in the Columbus MSA. As noted in Table 13, there were more lending opportunities in moderate-income geographies, and examiners gave more weight to moderate-income. The bank's

overall performance in lending in low- and moderate-income geographies improved since the previous CRA evaluation and is overall reasonable given the performance context discussed below.

The OCC considered other factors in the bank's performance during the review, including that 15.41 percent of the households in the Columbus MSA live below poverty, with 36.78 percent below poverty in low-income geographies and 19.36 percent below poverty in moderate-income geographies. The OCC also noted that 17 percent (208,422) of the population in the Columbus MSA live below poverty. A higher poverty rate based on household income may have contributed to lower lending levels in low- and moderate-income geographies, as well as the bank's highly specialized niche within the consumer loan market.

2022 – 2023

The percentage of consumer loans originated or purchased by the bank in low-income geographies was significantly below the percentage of households located in those geographies. The percentage of consumer loans originated or purchased by the bank in moderate-income geographies was significantly below the percentage of households located in those geographies. The bank originated or purchased five loans to borrowers in low-income geographies and 16 loans to borrowers in moderate-income geographies during the evaluation period in the Columbus MSA. The bank's overall performance in lending in low- and moderate-income geographies was overall reasonable based on performance context discussed below.

The OCC considered other factors in the bank's performance during the review, including that 13.13 percent of the households in the Columbus MSA live below poverty, with 32.17 percent below poverty in low-income geographies and 18.04 percent below poverty in moderate-income geographies. The OCC also noted that 15 percent (192,431) of the population in the Columbus MSA live below poverty. A higher poverty rate based on household income may have contributed to lower lending levels in low- and moderate-income geographies, as well as the bank's highly specialized niche within the consumer loan market.

OH Non-MSA

The geographic distribution of consumer loans in the OH Non-MSA was reasonable.

2021

United Midwest did not originate enough consumer loans to perform a meaningful analysis in the OH Non-MSA in 2021.

2022 – 2023

The percentage of consumer loans originated or purchased by the bank in low-income geographies was below the percentage of households located in those geographies as the bank did not originate any consumer loans in low-income geographies. However, there was only one low-income geography in the OH Non-MSA. The assessment of performance in low-income geographies considered the limited number of households in low-income geographies. Demographic data (percentage of households) reflected minimal (2.23 percent) lending opportunities in low-income geographies. The percentage of consumer loans originated or purchased by the bank in moderate-income geographies exceeded the

percentage of households located in those geographies. The OCC placed more weight on lending in moderate-income geographies as there were more lending opportunities.

Lending Gap Analysis

The OCC reviewed summary reports and maps and analyzed the bank's home mortgage, business (small loans to businesses), and consumer lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. The OCC did not identify any unexplained conspicuous gaps in the bank's AAs, given performance context considerations.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank and the bank's non-traditional business model.

Home Mortgage Loans

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

Columbus MSA

The distribution of home mortgage loans among individuals of different income levels in the Columbus MSA was excellent.

2021

United Midwest did not originate enough home mortgage loans to perform a meaningful analysis in the Columbus MSA in 2021.

2022 – 2023

The percentage of home mortgage loans to low-income borrowers was well below the percentage of families and exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of families and the aggregate percentage of all reporting lenders.

This assessment of performance also considered the affordability of homeownership for low-income borrowers in the AA relative to the median housing value. As previously discussed, based on the 2023 FFIEC adjusted median family income, low-income borrowers earning no more than \$50,450 per year would find it challenging to qualify for a mortgage given the AA's reported median housing values of \$299,900 at the beginning of the evaluation period and \$359,900 at the end of the evaluation period, according to Realtor.com data. The OCC also noted that approximately 10.82 percent of the families in the AA were below the poverty level and the median gross rent was \$979 per month.

OH Non-MSA

The distribution of home mortgage loans among individuals of different income levels in the OH Non-MSA was excellent.

2021

The percentage of home mortgage loans to low-income borrowers exceeded both the percentage of families and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of families and the aggregate percentage of all reporting lenders.

2022 – 2023

The percentage of home mortgage loans to low-income borrowers was well below the percentage of families and near to the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of families and the aggregate percentage of all reporting lenders.

This assessment of performance also considered the affordability of homeownership for low-income borrowers in the AA relative to the median housing value. As previously discussed, based on the 2023 FFIEC adjusted median family income, low-income borrowers earning no more than \$39,750 per year would find it challenging to qualify for a mortgage given the AA's reported average median housing values for each county in the OH Non-MSA of \$160,338 at the beginning of the evaluation period and \$238,931 at the end of the evaluation period, according to Realtor.com data. Examiners also noted that approximately 7.76 percent of the families in the AA were below the poverty level and the median gross rent was \$735 per month.

Small Loans to Businesses

Refer to Table 10 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

United Midwest did not originate enough small loans to businesses to perform a meaningful analysis in the Columbus MSA or the OH Non-MSA during either analysis period. However, for the loans that were originated or purchased, the bank's percentage of small loans to businesses with revenues of \$1 million or less exceeded the aggregate percentage of all reporting lenders for both AAs and was below the percentage of businesses with revenues of \$1 million or less, demonstrating reasonable performance.

During the evaluation period, the top four states for small business loan originations and purchases were Texas (264 loans), Florida (212 loans), California (132 loans), and Ohio (114 loans). According to management, many of the bank's SBA loans originated or purchased during the evaluation period were for small or start-up businesses with less than \$1 million in historical annual revenues.

Columbus MSA

United Midwest did not originate enough small loans to businesses to perform a meaningful analysis in the Columbus MSA during either analysis period.

OH Non-MSA

United Midwest did not originate enough small loans to businesses to perform a meaningful analysis in the OH Non-MSA during either analysis period.

Consumer Loans

Refer to Table 14 in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

Columbus MSA

The distribution of consumer loans among individuals of different income levels in the Columbus MSA was poor.

As discussed above, the OCC noted that most consumer loans are obtained through third-party sources who have relationships with the product or service provider. Consequently, the bank's ability to effectively target a market is more limited than a traditional bank. The OCC considered other factors in the bank's performance during the review, including the percentages of households below poverty. Limited income is a substantial obstacle to credit qualification and the bank's primary consumer lending products are for excess goods such as pianos, musical instruments, safes, and elective health procedures. The bank's business model and the nature of the products limiting demand among low- and moderate-income consumers were considered; however, these were not sufficient to describe the distribution as reasonable.

2021

The percentage of consumer loans to low-income borrowers was significantly below the percentage of households as the bank did not originate any consumer loans in low-income geographies. The percentage of consumer loans to moderate-income borrowers was well below the percentage households.

2022 – 2023

The percentage of consumer loans to low-income borrowers was significantly below the percentage of households. The percentage of consumer loans to moderate-income borrowers was significantly below the percentage households.

OH Non-MSA

The distribution of consumer loans among individuals of different income levels in the OH Non-MSA was reasonable.

2021

United Midwest did not originate enough consumer loans to perform a meaningful analysis in the OH Non-MSA in 2021.

2022 – 2023

The percentage of consumer loans to low-income borrowers was below the percentage of households. The percentage of consumer loans to moderate-income borrowers exceeded the percentage households. Examiners considered performance context factors including the nature of the products limiting demand among low-income consumers and that 10.86 percent of the households in the OH Non-MSA live below poverty.

Responses to Complaints

The bank has not received any complaints about its CRA performance in helping to meet the AAs' credit needs during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Ohio is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

United Midwest met the threshold of an intermediate small bank for CRA purposes beginning as of January 1, 2022. As of January 1, 2021, to December 31, 2021, the bank was a small bank for CRA purposes. As such, the bank was not subject to the CD requirements for intermediate small banks in 2021. However, the bank opted to provide 2021 CD loan, investment, and service activities during this evaluation.

Beginning in early 2020, the global economy was adversely affected by the COVID-19 pandemic, which spread worldwide and caused deteriorating economic conditions resulting from stay-at-home orders and businesses shutting down to lessen the spread and impact of the virus. United Midwest responded to customers facing financial hardship during the pandemic by participating in the SBA's PPP, which provided small and mid-sized businesses impacted by the pandemic with funds to cover payroll costs and other expenses. In total, the bank originated 186 SBA PPP loans totaling \$16.5 million in critical funding to businesses, with 55 PPP loans totaling \$8.3 million in Ohio. Within the bank's AAs, the bank originated 21 SBA PPP loans totaling \$3.4 million. These loans were accounted for under the Lending Test, except for one SBA PPP loan with an original loan amount over \$1 million which was accounted for under the CD Test for the Columbus MSA.

Number and Amount of Community Development Loans

United Midwest's CD lending demonstrates excellent responsiveness to CD needs, based on excellent responsiveness to CD needs in the Columbus MSA. During the evaluation period, United Midwest originated a total of five qualified CD loans totaling \$2.8 million or 4.78 percent of total tier 1 capital as of December 31, 2023. These loans were responsive to CD needs for affordable housing in the bank's AAs and supporting area businesses during the COVID-19 pandemic. Four loans were originated to an

affordable housing organization that provided housing to low- and moderate-income individuals within the AAs.

The CD Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Columbus MSA	4	80.00	2,650	94.64
OH Non-MSA	1	20.00	150	5.36
Total	5	100.00	2,800	100.00

Columbus MSA

During the evaluation period, the bank made an excellent level of CD loans in the Columbus MSA. When drawing the conclusions, the OCC considered the level of competition for CD loans within the bank's AA from larger banks and the overall economic conditions impacting the bank's ability to generate CD loans. United Midwest originated four qualified CD loans totaling \$2.7 million which represented 6.77 percent of allocated tier 1 capital as of December 31, 2023, and based on total deposits as of June 30, 2023. The following are examples of CD loans the bank originated or purchased in this AA:

- One SBA PPP loan totaling \$2 million that supported an area business during the COVID-19 pandemic.
- Three loans totaling \$650,000 to an affordable housing organization that provides affordable housing to low- and moderate-income residents within the bank's AA.

OH Non-MSA

During the evaluation period, the bank made an adequate level of CD loans, based on two years of data and the bank's primary loan products. When drawing the conclusions, the OCC considered the level of competition for CD loans within the bank's AA from larger banks and the overall economic conditions impacting the bank's ability to generate CD loans. United Midwest originated one qualified CD loan totaling \$150,000 which represented 0.77 percent of allocated tier 1 capital as of December 31, 2023, and based on total deposits as of June 30, 2023. This loan was originated to an affordable housing organization.

Number and Amount of Qualified Investments

Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Columbus MSA	1	208	20	2,723	21	70.00	2,931	83.79	0	0
OH Non-MSA	0	0	9	567	9	30.00	567	16.21	0	0
Total	1	208	29	3,290	30	100.0	3,498	100.0	0	0

The Qualified Investment Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified investments. The table includes all CD investments, including prior period investments that remained outstanding as of December 31, 2023.

United Midwest's qualified investment activity demonstrates excellent responsiveness to CD needs, based on excellent responsiveness to CD needs in the Columbus MSA. During the evaluation period, United Midwest made 30 qualified CD investments and donations totaling \$3.5 million or 5.97 percent of total tier 1 capital as of December 31, 2023. Current and prior period investments and donations were responsive to CD needs for affordable housing and community services targeted to low- and moderate-income individuals and families.

Columbus MSA

The bank had an excellent level of qualified CD investments and donations in the Columbus MSA. United Midwest made 21 qualified investments and donations to CD organizations during the evaluation period in the Columbus MSA, totaling \$2.9 million. This represented 7.49 percent of allocated tier one capital as of December 31, 2023, and total deposits as of June 30, 2023. Donations and investments were primarily for affordable housing and community services to low- and moderate-income individuals and families.

The following are examples of qualified investments in the AA:

- Current period investment of \$1.3 million in mortgage backed securities to support affordable housing for low- and moderate-income individuals or families or in low- and moderate-income areas through securitized low- and moderate-income mortgages.
- Current period investment of \$1.4 million in mortgage backed securities to support affordable housing for low- and moderate-income individuals or families or in low- and moderate-income areas through securitized low- and moderate-income mortgages.

OH Non-MSA

The bank had an adequate level of qualified CD investments and donations in the OH Non-MSA. United Midwest made nine qualified donations and investments to CD organizations during the evaluation period in the OH Non-MSA, totaling \$567,000. This represented 2.91 percent of allocated tier one capital as of December 31, 2023, and total deposits as of June 30, 2023. Donations and investments were primarily for affordable housing and community services to targeted to low- and moderate-income individuals and families.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

The following is an example of a qualified investment in the AA:

- Current period investment of \$308,524 in mortgage backed securities to support affordable housing for low- and moderate-income individuals or families or in low- and moderate-income areas through securitized low- and moderate-income mortgages.

Extent to Which the Bank Provides Community Development Services

United Midwest demonstrated adequate responsiveness to CD needs in the AAs through CD services. During the evaluation period, 15 United Midwest employees provided 216 qualified CD hours in the AAs to 11 different organizations. Leadership was evident as the employees primarily served in a leadership role as a board or committee member for a variety of organizations that focus on economic development, financial literacy, affordable housing, or other community services targeted to low- and moderate-income residents. The bank's assistance was responsive to identified needs in the AAs.

As of December 31, 2023, United Midwest had one branch in a moderate-income geography, the State Street Branch in Westerville in the Columbus MSA.

Columbus MSA

United Midwest provided an adequate level of CD services in the Columbus MSA. Fourteen bank employees served as a director, board committee member, or volunteer for at least ten CD organizations. In total, the employees provided 174 hours of service to the organizations. Multiple employees served in leadership roles. For example, one employee served as board member and on the loan committee for an organization whose mission is to create and preserve affordable housing homeownership. In summary, the qualified organizations provided community services for low- and moderate-income residents including affordable housing, youth programs, and other community services. Additionally, bank employees provided service hours to organizations that supported economic development and small business development in the AA.

OH Non-MSA

United Midwest provided an adequate level of CD services in the OH Non-MSA. One bank employee served as a board member for one qualifying organization that provides affordable housing in Logan County. The employee participated in board and committee meetings throughout the evaluation period for this organization. In total, the employee provided 42 hours of service. The bank has one branch located in Logan County.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	1/1/2021 – 12/31/2023	
Bank Products Reviewed:	Home mortgage, small business, and consumer loans CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Ohio		
Columbus MSA	Full-scope	Franklin County, Ohio, in the Columbus, OH MSA 18140
OH Non-MSA	Full-scope	Champaign, Darke, Logan, and Preble Counties in Ohio.

Appendix B: Summary of State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
United Midwest Savings Bank, National Association	Satisfactory	Outstanding	Satisfactory
State:			
Ohio	Satisfactory	Outstanding	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.
- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table 13. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table 14. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

State of Ohio

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Columbus MSA 2021	183,311		41.86	71,286	7.69	66.67	7.60	22.63	27.78	20.38	29.33	5.56	28.15	40.34	0.00	43.81	0.01	0.00	0.05
OH Non-MSA 2021	253,695		58.14	7,140	--	--	--	11.25	52.00	11.90	66.82	44.00	65.94	21.93	4.00	22.16	--	0.00	--
Total	437,006	100.00	78,426	6.40	27.91	6.91	20.72	41.86	19.61	35.63	27.91	31.59	37.24	2.33	41.84	0.01	0.00	0.05	

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Columbus MSA 2023	50	11,872	49.02	71,449	7.13	60.00	9.30	18.36	20.00	18.57	37.20	10.00	37.76	36.91	6.00	33.08	0.40	4.00	0.79
OH Non-MSA 2023	52	9,237	50.98	8,554	1.21	3.85	1.81	2.84	53.85	4.14	63.93	28.85	65.20	32.02	13.46	28.82	--	0.00	--
Total	102	21,109	100.00	80,003	6.18	31.37	8.50	15.87	37.25	17.03	41.49	19.61	40.69	36.12	9.80	32.63	0.34	1.96	0.71

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Columbus MSA 2021	18	3,311	41.86	71,286	24.85	16.67	8.61	17.53	16.67	19.87	18.99	44.44	20.25	38.63	22.22	35.29	--	0.00	15.98
OH Non-MSA 2021	25	3,695	58.14	7,140	18.86	24.00	6.51	17.08	40.00	20.18	22.96	24.00	23.61	41.10	12.00	33.08	--	0.00	16.61
Total	43	7,006	100.00	78,426	23.96	20.93	8.42	17.46	30.23	19.90	19.58	32.56	20.56	39.00	16.28	35.09	--	0.00	16.04

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Columbus MSA 2023	50	11,872	49.02	71,449	24.68	14.00	9.43	17.90	34.00	21.25	20.28	22.00	21.15	37.14	30.00	32.06	--	0.00	16.11
OH Non-MSA 2023	52	9,237	50.98	8,554	15.48	7.69	8.83	17.90	40.38	22.78	23.12	34.62	25.25	43.50	17.31	29.79	--	0.00	13.35
Total	102	21,109	100.00	80,003	23.40	10.78	9.37	17.90	37.25	21.41	20.68	28.43	21.59	38.03	23.53	31.82	--	0.00	15.82

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Columbus MSA 2021	18	1,688	78.26	31,768	12.14	11.11	11.45	20.92	33.33	19.68	25.36	33.33	23.86	41.01	22.22	44.63	0.57	0.00	0.38
OH Non-MSA 2021	5	462	21.74	2,554	--	--	--	19.34	20.00	13.39	62.40	80.00	64.37	18.26	0.00	22.24	--	0.00	--
Total	23	2,150	100.00	34,322	11.22	8.70	10.60	20.81	30.43	19.22	28.16	43.48	26.88	39.29	17.39	42.96	0.52	0.00	0.35

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 Dunn & Bradstreet SBSF Demographics, 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Columbus MSA 2023	8	740	100.00	58,527	11.78	12.50	10.01	19.71	0.00	16.72	32.08	62.50	32.95	34.78	25.00	39.18	1.65	0.00	1.14
OH Non-MSA 2023	0	0	0.00	5,097	3.38	0.00	2.10	3.77	0.00	3.06	67.80	0.00	67.51	25.05	0.00	27.33	0.00	0.00	0.00
Total	8	740	100.00	63,624	11.18	12.50	9.38	18.57	0.00	15.63	34.63	62.50	35.72	34.08	25.00	38.23	1.53	0.00	1.05

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Columbus MSA 2021	18	1,688	78.26	31,768	80.64	77.78	43.69	9.95	22.22	9.41	0.00
OH Non-MSA 2021	5	462	21.74	2,554	77.81	60.00	49.96	11.33	40.00	10.87	0.00
Total	23	2,150	100.00	34,322	80.43	73.91	44.16	10.06	26.09	9.52	0.00

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 Dunn & Bradstreet SBSF Demographics, 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2023
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Columbus MSA 2023	8	740	100.00	58,527	82.86	100.00	53.28	8.48	0.00	8.66	0.00
OH Non-MSA 2023	0	0	0.00	5,097	77.90	0.00	60.60	10.31	0.00	11.78	0.00
Total	8	740	100.00	63,624	82.50	100.00	53.87	8.61	0.00	8.89	0.00

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2021	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Columbus MSA 2021	52	388	86.67	14.18	7.69	26.37	17.31	27.56	15.38	31.62	59.62	0.26	0.00	
OH Non-MSA 2021	8	60	13.33	0.00	0.00	15.50	0.00	65.46	87.50	19.04	12.50	0.00	0.00	
Total	60	448	100.00	12.36	6.67	24.98	15.00	32.43	25.00	30.00	53.33	0.23	0.00	

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022 - 2023	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Columbus MSA 2023	145	867	84.80	12.63	3.45	22.81	11.03	34.43	35.86	28.92	48.28	1.21	1.38	
OH Non-MSA 2023	26	127	15.20	2.23	0.00	4.18	26.92	64.91	53.85	28.67	19.23	0.00	0.00	
Total	171	994	100.00	11.37	2.92	20.55	13.45	38.12	38.60	28.89	43.86	1.06	1.17	

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data.
Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2021	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Columbus MSA 2021	52	388	86.67	26.19	0.00	17.08	9.62	17.55	13.46	39.18	76.92	0.00	0.00	
OH Non-MSA 2021	8	60	13.33	20.61	37.50	16.51	37.50	18.74	12.50	44.13	12.50	0.00	0.00	
Total	60	448	100.00	25.48	5.00	17.00	13.33	17.70	13.33	39.82	68.33	0.00	0.00	

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022 - 2023	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Columbus MSA 2023	145	867	84.80	25.37	6.21	17.40	7.59	18.58	17.24	38.65	68.97	0.00	0.00	
OH Non-MSA 2023	26	127	15.20	19.15	15.38	15.80	38.46	19.25	19.23	45.80	26.92	0.00	0.00	
Total	171	994	100.00	24.62	7.60	17.20	12.28	18.66	17.54	39.51	62.57	0.00	0.00	

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Section 12

HMDA Disclosure

HMDA Disclosure Statement

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). HMDA requires many, but not all, lenders to collect and report information regarding loan applications they receive, loans they originate and loans they purchase from other lenders. Not all loans are included; information is only reported if the loan or application meets specific criteria set forth in Regulation C. This information is recorded on the HMDA Loan / Application Register (LAR) and reported annually to the government.

Depository and non-depository institutions must meet certain criteria, such as originating a minimum number of loans, before they are required to complete a LAR.

HMDA requires that for each application or loan, institutions report information about the loan application, the property, and the applicant. For most applicants, this includes reporting the applicant's race, ethnicity, sex and income.

The bank's HMDA data may be obtained on the Consumer Financial Protection Bureau's website at <http://www.consumerfinance.gov/hmda>.

HMDA data for many other financial institutions are also available at this website.

Section 13

Consumer Loans

Table D - Lendi Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer										
2025	67	1.2	5,688	98.8	5,755	443,000.00	0.8	52,751,000.00	99.2	53,194,000.00
Subtotal	67	1.2	5,688	98.8	5,755	443,000.00	0.8	52,751,000.00	99.2	53,194,000.00
Total	67	1.2	5,688	98.8	5,755	443,000.00	0.8	52,751,000.00	99.2	53,194,000.00

Source: Bank Data
 Due to rounding, totals may not equal 100.0
 Dollar amounts for Small Business, Small Farm, and Consumer loans are multiplied by 1000.

Table U - Assessment Area Distribution of Consumer Loans by Income Category of the Geography

2025

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Champaign	1	5	1.5	0.0	0.0	0.0	0.0	81.4	0.0	18.6	100.0	0.0	0.0
Darke	5	25	7.5	7.6	0.0	0.0	0.0	72.8	100.0	19.7	0.0	0.0	0.0
Franklin	49	346	73.1	12.6	2.0	22.8	8.2	34.4	42.9	28.9	46.9	1.2	0.0
Logan	7	41	10.4	0.0	0.0	16.1	14.3	39.1	28.6	44.8	57.1	0.0	0.0
Preble	5	26	7.5	0.0	0.0	0.0	0.0	68.5	60.0	31.5	40.0	0.0	0.0
Total	67	443	100.0	11.4	1.5	20.6	7.5	38.1	46.3	28.9	44.8	1.1	0.0

Source: 2020 ACS; Bank Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower

2025

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Champaign	1	5	1.5	17.3	0.0	15.0	100.0	21.5	0.0	46.2	0.0	0.0	0.0
Darke	5	25	7.5	21.0	60.0	17.7	20.0	18.3	20.0	43.0	0.0	0.0	0.0
Franklin	49	346	73.1	25.4	14.3	17.4	24.5	18.6	24.5	38.6	36.7	0.0	0.0
Logan	7	41	10.4	19.1	71.4	15.5	28.6	18.3	0.0	47.0	0.0	0.0	0.0
Preble	5	26	7.5	18.5	60.0	14.4	40.0	19.4	0.0	47.7	0.0	0.0	0.0
Total	67	443	100.0	24.6	26.9	17.2	26.9	18.7	19.4	39.5	26.9	0.0	0.0

Source: 2020 ACS; Bank Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer										
2024	70	1.2	5,533	98.8	5,603	703,000.00	1.4	48,855,000.00	98.6	49,558,000.00
Subtotal	70	1.2	5,533	98.8	5,603	703,000.00	1.4	48,855,000.00	98.6	49,558,000.00
Total	70	1.2	5,533	98.8	5,603	703,000.00	1.4	48,855,000.00	98.6	49,558,000.00

Source: Bank Data
 Due to rounding, totals may not equal 100.0
 Dollar amounts for Small Business, Small Farm, and Consumer loans are multiplied by 1000.

Table U - Assessment Area Distribution of Consumer Loans by Income Category of the Geography

2024

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Champaign County	1	7	1.4	0.0	0.0	0.0	0.0	81.4	100.0	18.6	0.0	0.0	0.0
Darke County	0	0	0.0	7.6	0.0	0.0	0.0	72.8	0.0	19.7	0.0	0.0	0.0
Franklin County	63	673	90.0	12.6	3.2	22.8	11.1	34.4	30.2	28.9	52.4	1.2	3.2
Logan County	5	18	7.1	0.0	0.0	16.1	20.0	39.1	0.0	44.8	80.0	0.0	0.0
Preble County	1	5	1.4	0.0	0.0	0.0	0.0	68.5	100.0	31.5	0.0	0.0	0.0
Total	70	703	100.0	11.4	2.9	20.6	11.4	38.1	30.0	28.9	52.9	1.1	2.9

Source: 2020 ACS; Bank Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower

2024

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Champaign County	1	7	1.4	17.3	100.0	15.0	0.0	21.5	0.0	46.2	0.0	0.0	0.0
Darke County	0	0	0.0	21.0	0.0	17.7	0.0	18.3	0.0	43.0	0.0	0.0	0.0
Franklin County	63	673	90.0	25.4	15.9	17.4	15.9	18.6	27.0	38.6	41.3	0.0	0.0
Logan County	5	18	7.1	19.1	80.0	15.5	0.0	18.3	20.0	47.0	0.0	0.0	0.0
Preble County	1	5	1.4	18.5	0.0	14.4	100.0	19.4	0.0	47.7	0.0	0.0	0.0
Total	70	703	100.0	24.6	21.4	17.2	15.7	18.7	25.7	39.5	37.1	0.0	0.0

Source: 2020 ACS; Bank Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Section 14

CRA Public Comments

No Public Comments to place in the Public File

Section 15

Miscellaneous Information