Office of the
Comptroller of the Currency
Washington, DC 20219

LARGE BANK

# PUBLIC DISCLOSURE

June 15, 2026

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Park National Bank
Charter Number: 9179

50 North Third Street
Newark, OH 43055

Office of the Comptroller of the Currency

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.

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# Overall CRA Rating

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

The following table indicates the performance level of The Park National Bank (PNB or bank) with respect to the Lending, Investment, and Service Tests:

| Performance Levels | Park National Bank Performance Tests | | |
|---|---|---|---|
| | Lending Test* | Investment Test | Service Test |
| Outstanding | X | | |
| High Satisfactory | | X | X |
| Low Satisfactory | | | |
| Needs to Improve | | | |
| Substantial Noncompliance | | | |

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on performance across all rating areas. The overall conclusions are a weighted average, based on adjusted deposits, of the four state ratings. The Outstanding lending performance was driven by Outstanding ratings in three of the four rating areas, including Kentucky, Ohio, and South Carolina.

- The Investment Test rating is based on performance across all rating areas. Examiners weighted performance in the same manner as the Lending Test. The High Satisfactory performance was driven by the High Satisfactory ratings in Ohio and South Carolina.

- The Service Test rating is based on performance across all rating areas. Examiners weighted performance in the same manner as the Lending Test. The High Satisfactory performance was driven by High Satisfactory ratings in three of the four rating areas, including Kentucky, Ohio, and South Carolina.

**Lending in Assessment Area**

A substantial majority of the bank's loans were in its assessment areas (AA). The bank originated and purchased 86.2 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. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

| Table 1: Lending Inside and Outside of the Assessment Area | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans $(000s) | | | | Total $(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | $ | % | $ | % | |
| Home Mortgage | 13,702 | 89.15 | 1,667 | 10.85 | 15,369 | 2,206,524 | 82.46 | 469,212 | 17.54 | 2,675,736 |
| Small Business | 5,758 | 82.07 | 1,258 | 17.93 | 7,016 | 1,132,960 | 82.14 | 246,401 | 17.86 | 1,379,361 |
| Small Farm | 930 | 73.87 | 329 | 26.13 | 1,259 | 89,455 | 80.27 | 21,992 | 19.73 | 111,447 |
| **Total** | 20,390 | 86.24 | 3,254 | 13.76 | 23,644 | 3,428,939 | 82.30 | 737,605 | 17.70 | 4,166,544 |
| *Source: 1/1/2022 - 12/31/2025 Bank Data.* *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | |

# Description of Institution

Park National Bank is a national bank headquartered in Newark, Ohio. As of December 31, 2025, the bank had total assets of $9.7 billion and tier 1 capital of $1.0 billion. PNB is wholly owned by the Park National Corporation, also headquartered in Newark, Ohio. Refer to appendix A for a complete list of subsidiaries, affiliates, and products considered.

PNB is an interstate bank, operating 82 full-service branches and 106 automated teller machines (ATM), of which 94 are deposit-taking, as of December 31, 2025. PNB operates in four states, Kentucky, North Carolina, Ohio, and South Carolina, and has eleven AAs. The bank offers commercial banking, consumer banking, and wealth management services, including trust and investment services, throughout its footprint. Products and services are delivered through banking centers and other offices, ATMs, telephone, internet, and mobile devices. PNB also offers banking services through a bank tailored mobile banking application called ParkDirect, available to PNB customers.

As of December 31, 2025, loans and leases totaled $8.1 billion. The loan portfolio was comprised of $5.0 billion (62.0 percent) in real estate loans, $1.8 billion (22.6 percent) in individual loans, $759.2 million (9.4 percent) in commercial loans, $418.8 million (5.2 percent) in other loans and leases, and $60.0 million (0.7 percent) in agricultural loans.

There were no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs within its AAs during the evaluation period. The bank had no affiliates or subsidiaries that negatively affected the bank's capacity to lend, invest, or provide banking services within its communities. There were no mergers or acquisitions during the evaluation period.

PNB received an overall Satisfactory rating in its last Community Reinvestment Act (CRA) evaluation by the Office of the Comptroller of the Currency (OCC), dated April 10, 2023.

# Scope of the Evaluation

## Evaluation Period/Products Evaluated

This performance evaluation (PE) assesses the bank's CRA performance under the large bank Lending, Investment, and Service Tests. The evaluation period is January 1, 2022, through December 31, 2025. In evaluating the bank's lending performance, examiners reviewed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA), small loans to businesses and farms reported under the CRA, and community development (CD) loans. Examiners also evaluated retail services, qualified investments, and CD services from January 1, 2022, through December 31, 2025. Examiners did not consider consumer loans in this evaluation, as management did not request consideration.

During the evaluation period, Metropolitan Statistical Area (MSA) boundary changes introduced in July 2023, effective January 1, 2024, by the United States Office of Management and Budget (OMB) resulted in the need for additional analysis for some AAs under the Lending Test. Both the geographic and borrower income distribution criteria for those AAs affected by the OMB changes received separate analyses based on 2022 through 2023 data and 2024 through 2025 data, and the data are presented separately in the tables. The Louisville/Jefferson County, KY-IN MSA, Asheville, NC MSA, Cincinnati, OH-KY-IN MSA and Spartanburg, SC MSA were affected. The rest of the bank's AAs were not impacted by OMB changes. The OH Non MSA AA received a separate analysis for 2022 through 2023 data and 2024 through 2025 data due to changes in the bank's delineated AAs after branch closures.

## Lending Test

*Loan Products Evaluated*

Examiners evaluated home mortgage loans, small loans to businesses, and small loans to farms in each AA. Examiners did not perform a statistical analysis or draw conclusions for a loan product if the bank originated or purchased fewer than 20 loans in an AA in the last year of the analysis period. There were an insufficient number of home mortgage loans during the 2022 through 2023 analysis period in the Louisville/Jefferson County, KY-IN MSA AA for a meaningful analysis. There were an insufficient number of small loans to businesses in the Louisville/Jefferson County, KY-IN MSA AA for a meaningful analysis during the entire evaluation period. There were also an insufficient number of small loans to farms in the Asheville, NC MSA, Charlotte-Concord-Gastonia, NC-SC MSA, Cincinnati, OH-KY-IN MSA, Greenville-Anderson-Greer, SC MSA, Louisville/Jefferson County, KY-IN MSA, Mansfield, OH MSA, and the Spartanburg, SC MSA AAs for a meaningful analysis during the entire evaluation period.

*Lending Activity*

For all rating areas, examiners evaluated the bank's lending activity by measuring the volume of the bank's lending compared to its size and resources in its AAs. For each applicable loan product in its AAs, examiners compared the bank's 2024 lending market share (most current available at the time of the evaluation) and rank to its deposit market share and rank to approximate the bank's lending volume relative to its size, lending capacity, and competitive environment. Examiners divided the bank's market rank by the total number of depository institutions or lenders, respectively. This approach takes into consideration the differences between the number of insured depository institutions and the number of

home mortgage, small business, and small farm lenders within the AA. Examiners leveraged the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share reports to determine the bank's deposit market share and rank for AAs in which the bank operated a licensed branch.

*Geographic and Borrower Distribution*

Examiners generally gave equal weighting to geographic and borrower distribution components of the Lending Test unless performance context factors indicated examiners should consider one component more than the other.

For the analysis of the bank's geographic distribution of loans, examiners generally weighted the bank's performance between low- and moderate-income geographies equally, unless otherwise noted. In certain AAs, examiners placed more emphasis on the bank's performance in low- or moderate-income geographies if warranted by limited opportunities to lend or other performance context factors. Examiners described any variations within the narrative comments of each rating area.

For the home mortgage borrower distribution analysis, examiners considered the impact that income, poverty levels, and housing costs have on limiting homeownership opportunities for low- and moderate-income individuals and families. Additionally, examiners considered the impact of home affordability for low- and moderate-income borrowers in higher cost areas when comparing the distribution of home mortgage loans to demographics. In these higher cost markets, it is difficult for many low- and moderate-income borrowers to afford a home as the area's median housing value is typically too high for conventional mortgage loan qualifications.

When there were differences in performance between loan products in a specific AA, examiners determined the overall geographic and borrower conclusion by weighting the products based on the loan mix by number of loans over the evaluation period. Weighting by number of loans gives consideration for each lending decision regardless of the loan's dollar amount.

*Community Development Loans*

The lending analysis also considered the number and dollar volume of CD loans, with emphasis placed on loans that were particularly complex, innovative, or responsive to AA needs. CD lending could have a positive, neutral, or negative impact on the performance rating, which examiners described within the narrative comments. Examiners compared the dollar amount of CD loans to the tier 1 capital allocated to the AAs. Tier 1 capital was allocated to the rating areas and AAs based on the pro rata share of bank deposits to that area.

Examiners also considered CD lending by the bank in the broader statewide or regional area (BSRA). This included lending in the BSRA that included the AA, where the entity or activity had a purpose, mandate, or function that included serving the AA. Examiners considered BSRA activities that did not serve an AA only if the bank had reasonably served the needs of its AAs.

*Innovative and/or Flexible Lending Products*

PNB used innovative and/or flexible lending programs to serve AA credit needs during the evaluation period. The bank's innovative and flexible loan product offerings include both bank-developed and government-sponsored loan programs that help to meet the credit needs of low- and moderate-income

borrowers. Although products provided through the federal or state governments are not necessarily innovative, the loan products provide flexibility to consumers and businesses seeking financing.

PNB offers flexible federally sponsored loan products through Fannie Mae, the Farm Service Agency, Federal Home Loan Bank, Federal Housing Administration, Freddie Mac, the Small Business Administration, United States Department of Agriculture, and Veterans Administration. PNB offers flexible state sponsored loan products through the American Dream Down Payment Initiative, Kentucky Housing Corporation, Ohio Ag-LINK, Ohio Department of Development, the Ohio Housing Finance Agency, and the South Carolina Jobs-Economic Development Authority.

In addition to the federal and state programs, PNB offered the following innovative and flexible proprietary loan programs during the evaluation period:

*Home Sweet Home Program*
These proprietary home loan programs target financing for improvements or purchases of properties located in low-income geographic areas. Borrowers with income below 80 percent of the area median income are eligible for the program.

- *Home Improvement* – Closing costs are limited to $199. The product also allows up to a 49 percent debt to income ratio as long as the borrower can demonstrate the ability to repay the loan.
- *Home Purchase* – This is a pilot program for first responders (i.e. police officers, firefighters, EMTs, paramedics, nurses, and physicians), teachers, administrators, counselors, veterans, reservists, or active duty military members (including surviving spouses). The product has a minimum 3 percent down payment requirement and waives mortgage insurance.

*PNB Affordable Second*
The Affordable Second product provides lower interest rate second mortgages to low- and moderate-income borrowers.

*PNB Home Loan Grant Program*
This product provides affordable loans for properties located in majority minority census tracts (CTs).

Over the evaluation period, the bank originated 2,884 loans, totaling $681.7 million, under all innovative and flexible programs offered. Of these, 2,657, totaling $561.6 million, were made inside the bank's AAs and 227, totaling $120.1 million, were made outside the bank's AAs. The number and dollar volume in each full-scope AA is discussed under the applicable sections in each rating area. In addition to these innovative and flexible loan programs, PNB also performed 271 loan modifications to help borrowers in need, including 144 to help victims of Hurricane Helene, which significantly impacted the southeastern United States.

**Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more AA(s) 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) 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 section 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.

When determining areas for full-scope reviews, examiners considered factors such as PNB's percentage of deposits within the rating area; business strategy within a particular state; the number of branches; the volume of reportable loans originated and purchased in each state; the significance of the bank to the AA based on its deposit market share and rank; comments received from the public; and conclusions from prior CRA evaluations. Where necessary, examiners selected multiple AAs to complete sufficient full-scope analyses to support the conclusions and ratings.

**Ratings**

The bank's overall rating is a blend of the state ratings.

The state ratings in rating areas with a single AA are based on performance in that AA. The state ratings in rating areas with multiple AAs are based on the combination of conclusions in those AAs. Refer to the "Scope" section under each MMSA and State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

# Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national bank's or federal savings association's (collectively, bank's) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area 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 (or any affiliate whose loans have been considered as part of the institution's lending performance) 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 Kentucky

**CRA rating for the State of Kentucky:** Outstanding
**The Lending Test is rated:** Outstanding
**The Investment Test is rated:** Outstanding
**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- The bank exhibited an excellent geographic distribution of loans in its AA.
- The bank exhibited an excellent distribution of loans among individuals of different income levels.
- The bank had an excellent level of qualified CD investments and grants which were responsive in addressing community needs.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's full-scope AA.
- The bank provided a relatively high level of CD services.

## Description of Institution's Operations in Kentucky

The state of Kentucky consisted of one AA, a portion of the Louisville/Jefferson County, KY-IN MSA (Louisville MSA). Refer to the table in appendix A for a list of counties reviewed.

As of year-end 2025, the bank operated one branch and no deposit-taking ATMs in the rating area. The bank had $30.1 million in deposits in this rating area, which represented 0.4 percent of the bank's total adjusted deposits. This rating area is the smallest in terms of deposits held. During the evaluation period, the bank made $64.4 million or 1.9 percent of its total dollar volume of home mortgage loans and small loans to businesses in this rating area. The bank did not originate or purchase any small loans to farms in the rating area.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked 25th out of 30 FDIC-insured depository institutions with a 0.1 percent deposit market share in this rating area. The top three competitors had 56.8 percent of the market share and included PNC Bank, N.A. with 30 branches and 24.5 percent deposit market share, JPMorgan Chase Bank, N.A. with 19 branches and 19.8 percent deposit market share, and Stock Yards Bank & Trust Company with 28 branches and 12.5 percent deposit market share.

### Louisville MSA

The following tables provide a summary of demographics, including housing and business information, for the Louisville MSA AA.

2022-2023

| Assessment Area(s) - Louisville MSA 2023 | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2022 - 2023 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 216 | 12.96 | 25.93 | 33.80 | 24.07 | 3.24 |
| Population by Geography | 782,969 | 8.88 | 25.15 | 37.19 | 27.36 | 1.42 |
| Housing Units by Geography | 347,172 | 9.69 | 24.96 | 37.23 | 26.31 | 1.81 |
| Owner-Occupied Housing by Geography | 194,638 | 4.52 | 20.72 | 40.17 | 33.94 | 0.65 |
| Occupied Rental Units by Geography | 121,773 | 15.11 | 30.37 | 34.55 | 16.54 | 3.44 |
| Vacant Units by Geography | 30,761 | 21.00 | 30.38 | 29.25 | 16.72 | 2.65 |
| Businesses by Geography | 40,247 | 7.41 | 17.58 | 36.72 | 36.24 | 2.05 |
| Farms by Geography | 1,117 | 4.03 | 17.82 | 39.57 | 37.78 | 0.81 |
| Family Distribution by Income Level | 186,716 | 22.50 | 18.22 | 19.49 | 39.79 | 0.00 |
| Household Distribution by Income Level | 316,411 | 24.87 | 16.94 | 18.44 | 39.75 | 0.00 |
| Unemployment rate (%) | 5.30 | 13.60 | 6.92 | 3.89 | 3.58 | 7.82 |
| Households Below Poverty Level (%) | 12.89 | 36.66 | 17.45 | 9.11 | 5.08 | 36.16 |
| Median Family Income (31140 - Louisville/Jefferson County, KY-IN MSA) | | $77,584 | | | Median Housing Value | $157,400 |
| Median Family Income (31140 - Louisville/Jefferson County, KY-IN MSA) for 2023 | | $89,300 | | | Median Gross Rent | $913 |
| | | | | | Families Below Poverty Level | 9.58 |

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

2024-2025

| Assessment Area(s) - Louisville MSA 2025 | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2024 - 2025 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 216 | 12.96 | 25.93 | 33.80 | 24.07 | 3.24 |
| Population by Geography | 782,969 | 8.88 | 25.15 | 37.19 | 27.36 | 1.42 |
| Housing Units by Geography | 347,172 | 9.69 | 24.96 | 37.23 | 26.31 | 1.81 |
| Owner-Occupied Housing by Geography | 194,638 | 4.52 | 20.72 | 40.17 | 33.94 | 0.65 |
| Occupied Rental Units by Geography | 121,773 | 15.11 | 30.37 | 34.55 | 16.54 | 3.44 |
| Vacant Units by Geography | 30,761 | 21.00 | 30.38 | 29.25 | 16.72 | 2.65 |
| Businesses by Geography | 38,260 | 7.36 | 17.74 | 36.75 | 36.19 | 1.95 |
| Farms by Geography | 1,087 | 3.68 | 18.58 | 39.01 | 37.99 | 0.74 |
| Family Distribution by Income Level | 186,716 | 22.22 | 18.11 | 19.40 | 40.27 | 0.00 |
| Household Distribution by Income Level | 316,411 | 24.86 | 16.94 | 18.44 | 39.76 | 0.00 |
| Unemployment rate (%) | 5.30 | 13.60 | 6.92 | 3.89 | 3.58 | 7.82 |
| Households Below Poverty Level (%) | 12.89 | 36.66 | 17.45 | 9.11 | 5.08 | 36.16 |
| Median Family Income (31140 - Louisville/Jefferson County, KY-IN MSA) | | $76,893 | | | Median Housing Value | $157,400 |
| Median Family Income (31140 - Louisville/Jefferson County, KY-IN MSA) for 2025 | | $94,300 | | | Median Gross Rent | $913 |
| | | | | | Families Below Poverty Level | 9.58 |

FFIEC File - 2024 Census
2025 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

The Louisville MSA AA consisted of 216 CTs in Jefferson County, including the branch location and surrounding CTs.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. The MSA median housing value, based on fourth quarter 2025 updated values published by the National Association of Realtors was $266,760. Assuming a 30-year mortgage with a 6 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MSA median housing value would be $1,599. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of not more than 30 percent of the applicant's income. Based on the 2025 median family income, the calculated maximum affordable monthly mortgage payment was $1,179 for low-income borrowers and $1,886 for moderate-income borrowers. Based on these calculations, housing was affordable for moderate-income borrowers, but low-income borrowers would be challenged to qualify for and afford home mortgage financing in this AA.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 9.6 percent of families were living below the poverty level.

**Economic Data**

Data from the August 2025 Moody's Analytics report indicated Louisville metropolitan's economic growth was slower than expected, with payroll growth lagging behind the state and nation. While manufacturing growth was up year-over-year, recent declines showed the industry had cooled. Motor vehicle and parts manufacturing accounted for nearly a quarter of all factory jobs, and manufacturers faced higher prices on imported parts, steel, and aluminum. Production at the BlueOval SK Battery Park was underway, and Ford announced a $2.0 billion electric vehicle conversion at its Louisville plant while GE Appliances announced a $490 million expansion in Louisville. Louisville Muhammad Ali International Airport and United Parcel Service's (UPS) Worldport facility were both undergoing sizable expansions. Major employers included UPS, Norton Healthcare, University of Louisville Health Inc., Ford Motor Co., and Baptist Healthcare Systems Inc. The region's strengths included low office rents with below-average energy and tax costs, being home to UPS's largest air hub, and an abundance of skilled manufacturing workers, while weaknesses included sluggish population growth, a lack of dynamic high-paying industries, and overreliance on manufacturing and logistics jobs.

According to the Bureau of Labor Statistics (BLS), the non-seasonally adjusted unemployment rate for the Louisville MSA was 4.8 percent as of January 2022 and decreased to 3.3 percent as of December 2025. The statewide unemployment rate was 3.5 percent as of December 2025. The average annual unemployment rate over the evaluation period for the Louisville MSA AA was similar to the average statewide unemployment rate, both ranging from 4 percent to 4.8 percent. The AA and statewide unemployment rates were slightly higher than the national average unemployment rate, which was 3.7 percent in 2022 and increased to 4.3 percent in 2025.

**Community Contacts**

Examiners reviewed information from three community contact interviews conducted during the evaluation period and a housing needs assessment. The contacts consisted of representatives from an economic development organization, a local chamber of commerce, and a regional development agency

serving the Louisville MSA. These sources identified the following community development needs and opportunities within the community:

- Investment in and financing for the development and preservation of affordable workforce housing, including multifamily and entry-level single-family housing.
- Construction and rehabilitation financing for affordable housing.
- Financing for infrastructure improvements, including water and sewer projects, to support residential development and reduce housing development costs.
- Small business loans, startup financing, revolving lines of credit, and commercial lending for emerging and minority-owned businesses.
- Down payment assistance, affordable homeownership programs, and other initiatives that improve access to homeownership for low- and moderate-income households.
- Technical assistance, financial education, and outreach to improve awareness and utilization of available banking products among underserved businesses and communities.

## Scope of Evaluation in Kentucky

In the state of Kentucky, examiners conducted a full-scope review of the Louisville MSA, which is the only AA in the state. Examiners reviewed home mortgage loans for the 2024-2025 review period only, as there were too few home mortgage loans during the 2022-2023 review period for a meaningful analysis. The bank originated or purchased too few small loans to businesses and small loans to farms in this rating area to conduct a meaningful analysis.

# CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KENTUCKY

# LENDING TEST

The bank’s performance under the Lending Test in Kentucky is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Louisville MSA AA was excellent.

## Lending Activity

Lending levels reflected good responsiveness to AA credit needs. While the number of loans originated or purchased is low, PNB has a low market presence, with one branch, and a 0.1 percent deposit market share.

| Table 3: Lending Activity | | | | | | | | 2022-2025 |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | | |
| **Number of Loans** | | | | | | | | |
| **Assessment Area** | **Home Mortgage** | **Small Business** | **Small Farm** | **Community Development** | **Consumer** | **Total** | **% Rating Area Loans** | **% Rating Area Deposits** |
| Louisville MSA | 86 | 53 | 0 | 1 | 0 | 140 | 100.00 | 100.00 |
| **Total** | **86** | **53** | **0** | **1** | **0** | **140** | **100.00** | **100.00** |
| | | | | | | | | |
| **Dollar Volume of Loans ($000s)** | | | | | | | | |
| **Assessment Area** | **Home Mortgage** | **Small Business** | **Small Farm** | **Community Development** | **Consumer** | **Total** | **% Rating Area Loans** | **% Rating Area Deposits** |
| Louisville MSA | 45,351 | 19,061 | 0 | 6,368 | 0 | 70,780 | 100.00 | 100.00 |
| **Total** | **45,351** | **19,061** | **0** | **6,368** | **0** | **70,780** | **100.00** | **100.00** |
| *Source: 1/1/2022 - 12/31/2025 Bank Data.* | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | |

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked 25th out of 30 (top 84 percent) of FDIC-insured depository institutions with a 0.1 percent deposit market share.

For home mortgage loans, the bank's market share of 0.1 percent ranked 98th out of 401 lenders (top 25 percent). The top three lenders were United Wholesale Mortgage with 9.1 percent market share, PNC Bank, N.A. with 4.8 percent market share, and Stock Yards Bank & Trust Company with 4.7 percent market share.

## Distribution of Loans by Income Level of the Geography

The bank exhibited an excellent geographic distribution of loans in its AA.

### *Home Mortgage Loans*

Refer to Table 7 in the state of Kentucky 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.

The geographic distribution of home mortgage loans was excellent.

2022-2023
The volume of home mortgage lending during this review period was not sufficient for a meaningful analysis.

2024-2025

The geographic distribution of home mortgage loans was excellent. The percentage of home mortgage loans originated or purchased in low-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased in moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope AA reviewed.

## Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans among individuals of different income levels, given the product lines offered by the bank.

***Home Mortgage Loans***

Refer to Table 8 in the state of Kentucky 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.

The distribution of home mortgage loans among individuals of different income levels was excellent.

2022-2023
The distribution of home mortgage loans among individuals of different income levels was not sufficient for a meaningful analysis.

2024-2025
The distribution of home mortgage loans among individuals of different income levels was excellent. The percentage of home mortgage loans originated or purchased to low-income borrowers approximated the percentage of those families in the AA and exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased to moderate-income borrowers exceeded both the percentage of those families in the AA and the aggregate percentage of all reporting lenders.

## Community Development Lending

The bank made an adequate level of CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD Lending was adequate. CD lending had a neutral impact on the Lending Test conclusion. During the evaluation period, PNB originated one CD loan totaling $6.4 million or 175.1 percent of allocated tier 1 capital. This CD loan supported affordable housing in the AA. While there was only one CD loan in the AA, the amount of the loan was particularly impactful in supporting affordable housing and addressed an identified need in the AA.

## Product Innovation and Flexibility

The bank used innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 35 innovative and/or flexible loans, totaling $5.4 million. This represented 25

percent of all loans originated in the AA by number and 7.6 percent by dollar. The bank's use of innovative and flexible lending products further supported the Lending Test rating. Refer to the Innovative and/or Flexible Lending Products section of this PE for details regarding the programs offered.

# INVESTMENT TEST

The bank's performance under the Investment Test in Kentucky is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Louisville MSA AA was excellent.

**Table 4: Qualified Investments*** **2022-2025**

| Assessment Area | Prior Period | | Current Period | | Total | | | | Unfunded Commitments | |
|---|---|---|---|---|---|---|---|---|---|---|
| | # | $(000's) | # | $(000's) | # | % of Total # | $(000's) | % of Total $ | # | $(000's) |
| Louisville MSA | 0 | 0 | 41 | 2,112 | 41 | 100.0 | 2,112 | 100.0 | 0 | 0 |
| Broader Statewide or Regional Area | 0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0.0 | 0 | 0 |
| **Total** | 0 | 0 | 41 | 2,112 | 41 | 100.0 | 2,112 | 100.0 | 0 | 0 |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

The bank had an excellent level of qualified investments, including grants, but not in a leadership position, particularly those that are not routinely provided by private investors. The bank made 41 investments and grants, totaling $2.1 million, which represents 57.9 percent of allocated tier 1 capital.

The bank exhibited good responsiveness to credit and community development needs, with investments and grants supporting affordable housing and essential community needs. The bank did not use innovative and/or complex investments to support CD initiatives.

# SERVICE TEST

The bank's performance under the Service Test in Kentucky is rated High Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Louisville MSA was good.

## Retail Banking Services

Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the bank's AA. The bank did not operate any branches in low- or moderate-income CTs in the AA.

| Table 5: Distribution of Branch Delivery Systems | | | | | | | | | | | | | | 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area | Deposits | Branches | | | | | | | Population | | | | | |
| | % of Rated Area Deposits in AA | # of Bank Branches | % of Rated Area Branches in AA | Location of Branches by Income of Geographies (%) | | | | | % of Population within Each Geography | | | | | |
| | | | | Low | Mod | Mid | Upp | NA | Low | Mod | Mid | Upp | NA | |
| Louisville MSA | 100.0% | 1 | 100.0% | 0.00 | 0.00 | 100.00 | 0.00 | 0.00 | 8.88 | 25.15 | 37.19 | 27.36 | 1.42 | |
| **Total** | 100.0% | 1 | 100.0% | 0.00 | 0.00 | 100.00 | 0.00 | 0.00 | 8.88 | 25.15 | 37.19 | 27.36 | 1.42 | |
| *Source: FFIEC File - 2024 Census*<br>*1/1/2022 - 12/31/2025 Bank Data*<br>*Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

| Table 6: Distribution of Branch Openings/Closings | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Branch Openings/Closings | | | | | | | | |
| Assessment Area | # of Branch Openings | # of Branch Closings | Net change in Location of Branches (+ or -) | | | | | |
| | | | Low | Mod | Mid | Upp | NA | |
| Louisville MSA | 1 | 1 | 0 | 0 | 0 | 0 | 0 | |
| **Total** | 1 | 1 | 0 | 0 | 0 | 0 | 0 | |
| *1/1/2022 - 12/31/2025 Bank Data.* | | | | | | | | |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

To the extent changes have been made, the bank's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank relocated the branch in 2024, moving it approximately four miles, from the downtown Louisville area to just outside of the downtown core. The branch was originally located in a middle-income CT and was moved to a middle-income CT.

Services, including where appropriate, business hours, did not vary in a way that inconvenienced its AA, particularly low- and moderate-income geographies and/or individuals. The bank maintained business hours of 9:00 a.m. to 5:00 p.m. Monday through Friday. Products and services are consistent throughout the bank's footprint.

## Community Development Services

The bank provided a relatively high level of CD services. Within the AA, seven PNB team members provided CD services to 15 organizations. Of the 15 organizations, two were affordable housing organizations, 12 were community service organizations, and one supported economic development in the AA. In addition, two PNB team members provided financial literacy education in eight schools.

# State Rating

## State of North Carolina

**CRA rating for the State of North Carolina:** Satisfactory
**The Lending Test is rated:** Low Satisfactory
**The Investment Test is rated:** Outstanding
**The Service Test is rated:** Low Satisfactory

The major factors that support this rating include:

- The bank exhibited a good geographic distribution of loans within its AAs.
- The bank exhibited a poor distribution of loans among individuals of different income levels and businesses of different sizes.
- The bank made an adequate level of CD loans in the full-scope AA.
- The bank had an excellent level of qualified CD investments and grants which were responsive in addressing community needs.
- Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the bank's AAs.
- The bank provided a relatively high level of CD services.

## Description of Institution's Operations in North Carolina

The state of North Carolina consisted of two AAs, a portion of the Charlotte-Concord-Gastonia, NC-SC MSA (Charlotte MSA) and a portion of the Asheville, NC MSA (Asheville MSA). Refer to the table in appendix A for a list of counties reviewed.

As of December 31, 2025, the bank operated three branches and two deposit-taking ATMs in this rating area. The bank had $312.0 million in deposits, which represented 3.7 percent of the bank's total adjusted deposits. This rating area was the bank's 3rd largest in terms of deposits. During the evaluation period, the bank made $233.0 million or 6.8 percent of its total dollar volume of home mortgage loans, small loans to businesses, and small loans to farms in this rating area.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked 47th out of 86 FDIC-insured depository institutions, with a 0.04 percent deposit market share in the state. The top three competitors had 74.9 percent of the market share and included Bank of America, N.A. with 109 branches and 45.9 percent deposit market share, Truist Bank with 276 branches and 17.3 percent deposit market share, and First Citizens Bank & Trust Company with 200 branches and 11.8 percent deposit market share.

## Charlotte MSA

The following table provides a summary of the demographics, including housing and business information, for the Charlotte MSA AA for the evaluation period.

| Assessment Area(s) - Charlotte MSA | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2022 - 2025 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 305 | 6.23 | 25.25 | 23.28 | 42.62 | 2.62 |
| Population by Geography | 1,115,482 | 5.62 | 26.02 | 24.55 | 42.60 | 1.21 |
| Housing Units by Geography | 455,602 | 5.93 | 25.93 | 23.76 | 42.71 | 1.67 |
| Owner-Occupied Housing by Geography | 237,994 | 2.86 | 21.63 | 23.58 | 51.36 | 0.57 |
| Occupied Rental Units by Geography | 183,956 | 9.69 | 31.14 | 24.81 | 31.69 | 2.67 |
| Vacant Units by Geography | 33,652 | 7.06 | 27.83 | 19.29 | 41.78 | 4.03 |
| Businesses by Geography | 71,842 | 5.19 | 24.69 | 20.71 | 46.76 | 2.64 |
| Farms by Geography | 1,381 | 4.27 | 27.15 | 24.76 | 42.51 | 1.30 |
| Family Distribution by Income Level | 256,164 | 20.25 | 16.63 | 18.31 | 44.81 | 0.00 |
| Household Distribution by Income Level | 421,950 | 21.05 | 16.75 | 17.66 | 44.54 | 0.00 |
| Unemployment rate (%) | 4.72 | 7.21 | 6.71 | 4.45 | 3.47 | 1.21 |
| Households Below Poverty Level (%) | 9.89 | 26.57 | 14.84 | 8.61 | 5.06 | 18.34 |
| Median Family Income (16740 - Charlotte-Concord-Gastonia, NC-SC MSA) | | $80,486 | | | Median Housing Value | $240,300 |
| Median Family Income (16740 - Charlotte-Concord-Gastonia, NC-SC MSA) for 2025 | | $108,800 | | | Median Gross Rent | $1,247 |
| | | | | | Families Below Poverty Level | 7.80 |

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2025 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

The Charlotte MSA AA consisted of Mecklenburg County. As of year-end 2025, the bank operated one branch and no deposit-taking ATMs in this AA.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked 20th out of 36 FDIC-insured depository institutions with a 0.04 percent deposit market share in this AA. The top three competitors had 96.1 percent of the market share and included Bank of America, N.A. with 28 branches and 70.4 percent deposit market share, Truist Bank with 31 branches and 18.9 percent deposit market share, and Wells Fargo Bank, N.A. with 38 branches and 6.8 percent deposit market share.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. The MSA median housing value, based on fourth quarter 2025 updated values published by the National Association of Realtors was $471,910. Assuming a 30-year mortgage with a 6 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MSA median housing value would be $2,829. The method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. Based on the 2025 median family income, the calculated maximum affordable monthly mortgage payment was $1,360 for low-income borrowers and $2,176 for moderate-income borrowers. Based on these calculations, housing was not affordable for either low- or moderate-income borrowers.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 7.8 percent of families were living below the poverty level.

**Economic Data**
Data from the November 2025 Moody's Analytics report indicated that the Charlotte metropolitan area's job growth improved after a midyear cooldown, with payroll employment growth more than doubling the national pace. Manufacturing fell to its lowest level since 2021 by mid-2025, finance and insurance employment reached a new high with momentum picking up in the second half of 2025, and the local unemployment rate held mostly steady even as the labor force expanded at an accelerating pace. Citi and AssetMark confirmed sizable expansions while SoFi and Pacific Life's new east coast hub added high-wage roles. Maersk also selected Charlotte for its North American headquarters in late 2025. Major employers include Atrium Health, Wells Fargo & Co., Bank of America Corp., American Airlines Group, and Novant Health Inc. The region's strengths included an increasing tech presence that attracted additional business investment, favorable demographic trends including strong positive net migration, and low business costs paired with a highly skilled local workforce. The report noted a weakness in the area with single-family housing being overvalued.

According to the BLS, the non-seasonally adjusted unemployment rate for the Charlotte MSA was 4.1 percent as of January 2022 and decreased slightly to 3.5 percent as of December 2025. The statewide unemployment rate was 3.4 percent as of December 2025. The average annual unemployment rate over the evaluation period for the Charlotte MSA AA was similar to the average statewide unemployment rate, both ranging from 3.5 percent to 3.8 percent. The AA and statewide unemployment rates were lower during the evaluation period than the national average unemployment rate, which was 3.7 percent in 2022 and increased to 4.3 percent in 2025.

**Community Contacts**
Examiners reviewed information from two community contact interviews conducted during the evaluation period. The organizations contacted focused on small business and economic development, affordable housing, and workforce development and job training. These sources specifically identified the following needs and opportunities within the community:

- Improved access to affordable housing.
- Flexible lending programs to aid residents in making home repairs/upgrades to remain in their residences.
- Financial education and job training programs for at risk youth to build employability and life skills.
- Providing funding, grants, donations, or low/no interest loans for nonprofit programming and capacity building.

## Scope of Evaluation in North Carolina

Examiners selected the Charlotte MSA AA for a full scope-review, the Asheville MSA AA received a limited-scope review. Examiners conducted a full-scope review of the Charlotte MSA AA as the AA had a larger deposit base of the two AAs in North Carolina and was reviewed as a limited-scope AA during the last evaluation. Within the rating area, the Charlotte MSA AA accounted for 57.4 percent of

deposits and the Asheville MSA AA accounted for 42.6 percent. Refer to the table in appendix A for more information.

The Charlotte MSA AA was the most heavily weighted when arriving at the overall conclusion for the state of North Carolina. In the Charlotte MSA AA, home mortgage loans and small loans to businesses received equal consideration in the analysis, as the number of loans was similar. In the Asheville MSA AA, more emphasis was placed on small loans to businesses than home mortgage loans, as the bank originated more small loans to businesses. The bank originated or purchased too few small loans to farms in this rating area to conduct a meaningful analysis.

Bank delineated AAs located in the same MSA are combined, analyzed, and presented as one AA for purposes of this evaluation.

# CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NORTH CAROLINA

# LENDING TEST

The bank's performance under the Lending Test in North Carolina is rated Low Satisfactory. Performance in the limited-scope AA was weaker than the performance in the full-scope AA and had a negative impact on the Lending Test rating in the state.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Charlotte MSA AA was adequate.

## Lending Activity

Lending levels reflected an excellent responsiveness to AA credit needs.

**Table 3: Lending Activity** **2022-2025**

**Number of Loans**

| Assessment Area | Home Mortgage | Small Business | Small Farm | Community Development | Consumer | Total | % Rating Area Loans | % Rating Area Deposits |
|---|---|---|---|---|---|---|---|---|
| Asheville MSA | 187 | 242 | 1 | 0 | 0 | 430 | 68.91 | 42.63 |
| Charlotte MSA | 106 | 86 | 0 | 2 | 0 | 194 | 31.09 | 57.37 |
| **Total** | **293** | **328** | **1** | **2** | **0** | **624** | **100.00** | **100.00** |

**Dollar Volume of Loans ($000s)**

| Assessment Area | Home Mortgage | Small Business | Small Farm | Community Development | Consumer | Total | % Rating Area Loans | % Rating Area Deposits |
|---|---|---|---|---|---|---|---|---|
| Asheville MSA | 86,915 | 65,431 | 400 | 0 | 0 | 152,746 | 65.39 | 42.63 |
| Charlotte MSA | 52,666 | 27,591 | 0 | 593 | 0 | 80,850 | 34.61 | 57.37 |
| **Total** | **139,581** | **93,022** | **400** | **593** | **0** | **233,596** | **100.00** | **100.00** |

*Source: 1/1/2022 - 12/31/2025 Bank Data.*
*Due to rounding, totals may not equal 100.0%*

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked 20th out of 36 (top 56 percent) FDIC-insured depository institutions with a 0.04 percent deposit market share.

For home mortgage loans, the bank's market share of 0.07 percent ranked 152 out of 601 lenders (top 26 percent). The top three lenders were Rocket Mortgage with 5.8 percent market share, PennyMac Loan Services LLC with 4.8 percent market share, and Bank of America, N.A. with a 4.7 percent market share.

For small loans to businesses, the bank's market share of 0.06 percent ranked 58 out of 151 lenders (top 39 percent). The top three lenders were American Express National Bank with 26.0 percent market share, JPMorgan Chase Bank, N.A. with 16.8 percent market share, and Bank of America, N.A. with 10.3 percent market share. The top small business lenders were institutions with large business credit card portfolios with average loan sizes of less than $25,000. PNB's average small business loan size was $277,440.

## Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA. The geographic distribution of both home mortgage loans and small loans to businesses was good.

### *Home Mortgage Loans*

Refer to Table 7 in the state of North Carolina 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.

The geographic distribution of home mortgage loans was good. The percentage of home mortgage loans originated or purchased in low-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased in moderate-income geographies was below both the percentage of owner-occupied 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 North Carolina 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.

The geographic distribution of small loans to businesses was good. The percentage of loans to small businesses originated or purchased in low-income geographies was near to both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The percentage of loans to small businesses originated or purchased in moderate-income geographies was below both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

### *Lending Gap Analysis*

Examiners reviewed summary reports and maps and analyzed home mortgage lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope AA reviewed.

## Distribution of Loans by Income Level of the Borrower

The bank exhibited a poor distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank. The distribution of home mortgage loans was poor and the distribution of small loans to businesses was very poor.

### *Home Mortgage Loans*

Refer to Table 8 in the state of North Carolina 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.

The distribution of home mortgage loans among individuals of different income levels was poor. The percentage of home mortgage loans originated or purchased to low-income borrowers was significantly below the percentage of those families in the AA and was below the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased to moderate-income borrowers was significantly below both the percentage of those families within the AA and aggregate percentage of all reporting lenders.

### *Small Loans to Businesses*

Refer to Table 10 in the state of North Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to businesses of different sizes was very poor. The percentage of loans to small businesses originated or purchased was significantly below the percentage of small businesses in the AA and was well below the aggregate percentage of all reporting lenders.

## Community Development Lending

The bank made an adequate level of CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was adequate. During the evaluation period PNB originated two CD loans totaling $593,000 or 2.7 percent of allocated tier 1 capital. The loans were to community service organizations that provide services primarily to low- and moderate-income individuals. CD lending had a neutral impact on the Lending Test conclusion.

Broader Statewide or Regional Area

In addition, the bank made one CD loan totaling $8.7 million to organizations that benefit the BSRA that included the bank's AAs. The bank was responsive to the community development needs in the Charlotte MSA AA; therefore, this loan was considered and further supported the overall Lending Test conclusion.

### Product Innovation and Flexibility

The bank made little use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 11 loans under its innovative and/or flexible lending programs totaling $2.7 million. This represented 5.7 percent of all loans originated in the AA by number and 3.3 percent by dollar. Refer to the comments in the Innovative and/or Flexible Lending Programs section of this PE for details regarding the programs offered.

## Conclusions for Area Receiving a Limited-Scope Review

Refer to Tables 7 through 14 in the state of North Carolina section of appendix D for the facts and data that support the limited-scope conclusions.

Based on a limited-scope review, the bank's performance under the Lending Test in the Asheville MSA AA was weaker than the bank's overall performance under the Lending Test in the full-scope area. The weaker performance was due to the lack of CD lending. Performance in the limited-scope AA had minimal impact on the Lending Test rating.

## INVESTMENT TEST

The bank's performance under the Investment Test in North Carolina is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Charlotte MSA AA was excellent.

**Table 4: Qualified Investments*** **2022-2025**

| Assessment Area | Prior Period | | Current Period | | Total | | | | Unfunded Commitments | |
|---|---|---|---|---|---|---|---|---|---|---|
| | # | $(000's) | # | $(000's) | # | % of Total # | $(000's) | % of Total $ | # | $(000's) |
| Charlotte MSA | 2 | 2,317 | 64 | 1,740 | 66 | 48.2 | 4,057 | 56.1 | 0 | 0 |
| Asheville MSA | 3 | 893 | 43 | 2,239 | 46 | 33.6 | 3,132 | 43.3 | 0 | 0 |
| Broader Statewide or Regional Area | 0 | 0 | 25 | 45 | 25 | 18.2 | 45 | 0.6 | 0 | 0 |
| **Total** | 5 | 3,211 | 107 | 3,978 | 112 | 100.0 | 7,189 | 100.0 | 0 | 0 |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

The bank had an excellent level of qualified investments, including grants, but not in a leadership position, particularly those that are not routinely provided by private investors. The bank made 66 investments and grants, totaling $4.1 million, which represents 18.7 percent of allocated tier 1 capital. Of the total, two were prior period investments with a remaining book balance of $2.3 million, and the remaining 64 consisted of current period investments and grants totaling $1.7 million.

The bank exhibited good responsiveness to credit and community development needs, with investments in affordable housing, essential community services, and organizations that provide job training. The bank did not use innovative and/or complex investments to support CD initiatives.

Broader Statewide/Regional Area
The bank made 25 grants, totaling $45,000, in the BSRA. These grants further supported the overall Investment Test rating.

## Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the Asheville MSA AA was consistent with the bank's overall performance under the Investment Test in the full-scope area. Performance in the limited-scope area further supported the overall Investment Test rating.

# SERVICE TEST

The bank's performance under the Service Test in North Carolina is rated Low Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Charlotte MSA AA was adequate.

## Retail Banking Services

Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the bank's AA. The bank did not operate any branches in low- or moderate-income CTs in the Charlotte MSA AA.

| Table 5: Distribution of Branch Delivery Systems | | | | | | | | | | | | | 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Deposits | Branches | | | | | | | Population | | | | |
| Assessment Area | % of Rated Area Deposits in AA | # of Bank Branches | % of Rated Area Branches in AA | Location of Branches by Income of Geographies (%) | | | | | % of Population within Each Geography | | | | |
| | | | | Low | Mod | Mid | Upp | NA | Low | Mod | Mid | Upp | NA |
| Asheville MSA | 42.63% | 2 | 66.67% | 0.00 | 0.00 | 50.00 | 50.00 | 0.00 | 1.19 | 20.21 | 57.54 | 21.06 | 0.00 |
| Charlotte MSA | 57.4% | 1 | 33.33% | 0.00 | 0.00 | 0.00 | 100.00 | 0.00 | 5.62 | 26.02 | 24.55 | 42.60 | 1.21 |
| **Total** | 100.00 | 3 | 100.00 | 00.00 | 0.00 | 33.33 | 66.67 | 0 | 4.48 | 24.53 | 33.03 | 37.07 | 0.90 |
| *Source: FFIEC File - 2024 Census*<br>*1/1/2022 - 12/31/2025 Bank Data*<br>*Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

| Table 6: Distribution of Branch Openings/Closings | | | | | | | |
|---|---|---|---|---|---|---|---|
| Branch Openings/Closings | | | | | | | |
| Assessment Area | # of Branch Openings | # of Branch Closings | Net change in Location of Branches (+ or -) | | | | |
| | | | Low | Mod | Mid | Upp | NA |
| Asheville MSA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Charlotte MSA | 1 | 1 | 0 | 0 | -1 | +1 | 0 |
| **Total** | 1 | 1 | 0 | 0 | -1 | +1 | 0 |
| *1/1/2022 - 12/31/2025 Bank Data.* | | | | | | | |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

To the extent changes have been made, the bank's opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank relocated the Charlotte MSA branch, formerly in a middle-income CT and now in an upper-income CT, to a location that offers reserved parking spaces for customers, first floor office space, and provides the potential for a drive-up window for teller service.

Services, including where appropriate, business hours, did not vary in a way that inconvenienced its AA, particularly low- and moderate-income geographies and/or individuals. The branch had hours of 9 a.m. to 5 p.m. Monday through Friday. Products and services are consistent throughout the bank's footprint.

## Community Development Services

The bank provided a relatively high level of CD services. Within the AA, 10 PNB team members provided CD services to 15 organizations. Of the 15 organizations, one was an affordable housing organization and 14 were community service organizations. In addition, 16 PNB team members provided financial literacy education in five schools.

## Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Service Test in the Asheville MSA AA was consistent with the bank's overall performance under the Service Test in the full-scope area. The performance in the Asheville MSA AA further supported the overall Service Test rating in the state of North Carolina.

# State Rating

## State of Ohio

**CRA rating for the State of Ohio:** Outstanding
**The Lending Test is rated:** Outstanding
**The Investment Test is rated:** High Satisfactory
**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The bank made a relatively high level of CD loans. CD loans in the BSRA further enhanced CD lending and had a positive impact on the Lending Test rating.
- The bank had an adequate level of CD investments and grants which were responsive in addressing community needs. Investments and grants made in the BSRA had a positive impact on the overall Investment Test rating.
- Service delivery systems overall were accessible to geographies and individuals of different income levels in the bank's AAs. Performance in the limited-scope AAs was weaker than the overall performance in the full-scope AAs and had a negative impact on the overall rating.
- The bank was a leader in providing CD services.

## Description of Institution's Operations in Ohio

The state of Ohio consisted of six AAs. They include the entirety of the Dayton-Kettering-Beavercreek, OH MSA (Dayton MSA), Mansfield, OH MSA (Mansfield MSA), and the Springfield, OH MSA (Springfield MSA), as well as portions of the Cincinnati, OH-KY-IN MSA, (Cincinnati MSA), the Columbus, OH MSA (Columbus MSA), and nonmetropolitan counties located in Ohio. Examiners combined the nonmetropolitan counties into one AA (OH Non MSA) for analysis and presentation. Refer to the table in appendix A for a list of counties reviewed.

As of year-end 2025, the bank operated 73 branches and 86 deposit-taking ATMs in this rating area. The bank had $7.6 billion in deposits, which represented 89.6 percent of the bank's total adjusted deposits. This rating area was the bank's largest in terms of deposits held. During the evaluation period, the bank made approximately $2.7 billion or 79.4 percent of its total dollar volume of home mortgage loans, small loans to businesses, and small loans to farms in this rating area.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked 10th out of 190 FDIC-insured depository institutions with a 1.4 percent deposit market share in the state. The top three competitors had a combined 48.9 percent of the market share and included U.S. Bank N.A. with 161 branches and 19.7 percent deposit market share, The Huntington National Bank with 343 branches

and 17.0 percent deposit market share, and KeyBank N.A. with 172 branches and 12.15 percent deposit market share.

## Columbus MSA

The following table provides a summary of the demographics, including housing and business information, for the Columbus MSA.

| Assessment Area(s) - Columbus MSA | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2022 - 2025 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 435 | 14.02 | 26.21 | 32.87 | 25.06 | 1.84 |
| Population by Geography | 1,759,655 | 10.87 | 24.73 | 35.50 | 27.38 | 1.51 |
| Housing Units by Geography | 735,214 | 11.57 | 25.70 | 35.72 | 25.96 | 1.05 |
| Owner-Occupied Housing by Geography | 397,905 | 5.51 | 21.47 | 39.74 | 32.99 | 0.28 |
| Occupied Rental Units by Geography | 280,682 | 17.96 | 30.80 | 31.29 | 18.12 | 1.83 |
| Vacant Units by Geography | 56,627 | 22.40 | 30.12 | 29.49 | 15.38 | 2.61 |
| Businesses by Geography | 77,461 | 10.80 | 21.67 | 33.56 | 32.63 | 1.34 |
| Farms by Geography | 2,480 | 7.66 | 22.18 | 41.90 | 27.62 | 0.65 |
| Family Distribution by Income Level | 415,705 | 23.83 | 18.40 | 21.01 | 36.77 | 0.00 |
| Household Distribution by Income Level | 678,587 | 24.98 | 17.20 | 18.61 | 39.21 | 0.00 |
| Unemployment rate (%) | 4.62 | 10.09 | 5.81 | 3.85 | 2.62 | 8.75 |
| Households Below Poverty Level (%) | 12.48 | 32.30 | 16.96 | 8.45 | 4.86 | 41.07 |
| Median Family Income (18140 - Columbus, OH MSA) | | $84,088 | | | Median Housing Value | $167,500 |
| Median Family Income (18140 - Columbus, OH MSA) for 2025 | | $108,600 | | | Median Gross Rent | $952 |
| | | | | | Families Below Poverty Level | 9.79 |

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2025 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

The Columbus MSA AA consisted of six counties within the Columbus, OH MSA, Fairfield, Franklin, Hocking, Licking, Morrow, and Perry. As of December 31, 2025, the bank operated 21 branches and 33 deposit-taking ATMs in this AA. This AA accounted for 33.2 percent of total loans, 37.9 percent of deposits, and 28.8 percent of branches in the rating area.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, the bank ranked sixth out of 46 FDIC-insured depository institutions with a 2.7 percent deposit market share in this AA. The top three competitors had a combined 73.6 percent market share and included The Huntington National Bank with 51 branches and 46.0 percent deposit market share, JPMorgan Chase Bank, N.A. with 49 branches and 20.7 percent deposit market share, and PNC Bank, N.A. with 33 branches and 7.0 percent deposit market share.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. The MSA median housing value, based on fourth quarter 2025 updated values published by the National Association of Realtors, averaged for all counties in the AA, was $270,298. Assuming a 30-year mortgage with a 6 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the average median housing value for all counties in the AA would be $1,620. One method used to determine housing affordability assumes a maximum monthly principal and

interest payment of no more than 30 percent of the applicant's income. Based on the median family income, the calculated maximum affordable monthly mortgage payment was $1,357 for low-income borrowers and $2,172 for moderate-income borrowers. Based on these calculations, housing was affordable for moderate-income borrowers, but low-income borrowers would be challenged to qualify for and afford home mortgage financing in this AA.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 9.8 percent of families were living below the poverty level.

**Economic Data**

Data from the October 2025 Moody's Analytics report indicated Columbus' economy held up in 2025, as the labor market moderated in recent months but total payroll growth during the year still outperformed all other Ohio metropolitan areas and ran approximately four times as strong as the national pace. Professional and business services led hiring, supported by logistics and construction, while state government and healthcare slowed hiring. The unemployment rate settled near 4.6 percent after rising earlier in the year, and both the labor force and household employment leveled off. With for-sale inventory climbing past its pre-pandemic mark, single-family house prices were virtually flat since the end of the first quarter. Major employers included The Ohio State University, OhioHealth, JPMorgan Chase & Co., Nationwide Children's Hospital Inc., and The Kroger Co. Strengths included favorable migration patterns and age structure, a highly educated workforce, and low costs of living and doing business. The report indicated a weakness in the dependence on highly cyclical financial services in the AA.

According to the BLS, the non-seasonally adjusted unemployment rate in the AA ranged from a low of 3.3 percent in Fairfield and Franklin Counties in 2023, to a high of 5.8 percent in Perry County in 2025. The unemployment rate in parts of the AA exceeded both the statewide and national unemployment rates. The statewide unemployment rate ranged from a low of 3.7 percent in 2023 to a high of 4.7 percent in 2025. The national average unemployment rate was 3.7 percent in 2022 and increased to 4.3 percent in 2025.

**Community Contacts**

Examiners reviewed information from two community contact interviews conducted during the evaluation period. The contacts represented organizations focused on financial education, housing education, and real estate. Additionally, there was an interagency community development listening session held for greater Columbus which included organizations that were focused on economic development, small business development, workforce development, housing, life coaching, social services, community development, and teen workforce development. The sources identified the following needs and opportunities within the community:

- Affordable housing.
- Increased housing supply.
- Financial literacy.
- Credit repair programs.
- Down payment assistance.

- Affordable rental housing.
- Grants to cover operating costs of developing and maintaining Low-Income Housing Tax Credit developments.
- Gap financing.
- Lines of credit for working capital.
- Small business financial education.

## OH Non MSA

The following tables provide a summary of the demographics, including housing and business information, for the OH Non MSA AA for each evaluation period.

| Assessment Area(s) - OH Non MSA 2023 | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2022 - 2023 |
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| **Geographies (Census Tracts)** | 212 | 2.83 | 16.98 | 61.32 | 16.98 | 1.89 |
| **Population by Geography** | 833,946 | 2.42 | 14.37 | 62.83 | 18.24 | 2.14 |
| **Housing Units by Geography** | 355,123 | 2.41 | 16.23 | 63.15 | 17.53 | 0.69 |
| **Owner-Occupied Housing by Geography** | 228,167 | 1.18 | 13.22 | 65.52 | 19.81 | 0.26 |
| **Occupied Rental Units by Geography** | 91,219 | 4.92 | 21.92 | 58.32 | 13.21 | 1.64 |
| **Vacant Units by Geography** | 35,737 | 3.86 | 20.94 | 60.30 | 13.92 | 0.97 |
| **Businesses by Geography** | 26,869 | 2.94 | 14.02 | 64.19 | 18.02 | 0.83 |
| **Farms by Geography** | 2,715 | 0.41 | 6.08 | 67.26 | 25.86 | 0.41 |
| **Family Distribution by Income Level** | 211,274 | 18.60 | 18.83 | 22.93 | 39.64 | 0.00 |
| **Household Distribution by Income Level** | 319,386 | 22.76 | 16.40 | 18.74 | 42.10 | 0.00 |
| **Unemployment rate (%)** | 4.54 | 10.10 | 7.72 | 3.96 | 3.14 | 8.90 |
| **Households Below Poverty Level (%)** | 13.27 | 33.77 | 21.02 | 11.60 | 8.44 | 51.17 |
| **Median Family Income (Non-MSAs - OH)** | | $66,684 | | | **Median Housing Value** | $136,600 |
| **Median Family Income (Non-MSAs - OH) for 2023** | | $79,500 | | | **Median Gross Rent** | $713 |
| | | | | | **Families Below Poverty Level** | 8.87 |

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

| Assessment Area(s) - OH Non MSA 2025 | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2024 - 2025 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 155 | 3.23 | 17.42 | 58.71 | 19.35 | 1.29 |
| Population by Geography | 616,183 | 2.57 | 14.54 | 60.10 | 21.43 | 1.37 |
| Housing Units by Geography | 262,323 | 2.88 | 16.49 | 60.22 | 20.13 | 0.28 |
| Owner-Occupied Housing by Geography | 170,386 | 1.57 | 13.60 | 61.98 | 22.55 | 0.30 |
| Occupied Rental Units by Geography | 65,979 | 5.51 | 22.49 | 56.13 | 15.59 | 0.28 |
| Vacant Units by Geography | 25,958 | 4.79 | 20.24 | 59.04 | 15.77 | 0.17 |
| Businesses by Geography | 18,695 | 3.33 | 13.82 | 60.53 | 22.11 | 0.21 |
| Farms by Geography | 2,001 | 0.60 | 6.30 | 63.97 | 28.74 | 0.40 |
| Family Distribution by Income Level | 158,683 | 18.42 | 18.86 | 22.98 | 39.74 | 0.00 |
| Household Distribution by Income Level | 236,365 | 22.08 | 16.70 | 19.20 | 42.02 | 0.00 |
| Unemployment rate (%) | 4.61 | 9.80 | 7.33 | 4.29 | 3.15 | 7.74 |
| Households Below Poverty Level (%) | 12.25 | 29.01 | 19.63 | 11.44 | 6.73 | 8.35 |
| Median Family Income (Non-MSAs - OH) | | $66,160 | | | Median Housing Value | $133,800 |
| Median Family Income (Non-MSAs - OH) for 2025 | | $85,200 | | | Median Gross Rent | $702 |
| | | | | | Families Below Poverty Level | 8.69 |

FFIEC File - 2024 Census
2025 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

For 2022-2023, the OH Non MSA AA consisted of Ashland, Athens, Champaign, Coshocton, Crawford, Darke, Guernsey, Holmes, Knox, Marion, Mercer, Muskingum, Tuscarawas, and Wayne counties. Based on the FFIEC's 2022 and 2023 Lists of Distressed or Underserved Nonmetropolitan Middle-Income Geographies, six CTs in Athens County were designated Distressed Middle-Income Nonmetropolitan Tracts due to poverty. For 2024-2025, the OH Non MSA AA consisted of Ashland, Champaign, Coshocton, Crawford, Darke, Holmes, Knox, Marion, Mercer, Muskingum, and Tuscarawas counties. Based on the FFIEC's 2025 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies, six CTs in Holmes County were designated Underserved Middle-Income Nonmetropolitan Tracts for remote rural location. As of year-end 2025, the bank operated 27 branches and 36 deposit-taking ATMs in this AA. The OH Non MSA AA accounted for 34.7 percent of deposits, 37 percent of branches, and 39.9 percent of loans in the rating area.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, the bank ranked first out of 51 FDIC-insured depository institutions with a 17.5 percent deposit market share in this AA. The Huntington National Bank ranked second, with 14 branches and 9.7 percent deposit market share, and JPMorgan Chase Bank, N.A. ranked third, with eight branches and 5.8 percent market share.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. The MSA median housing value, based on fourth quarter 2025 updated values published by the National Association of Realtors, averaged for all counties in the AA, was $205,714. Assuming a 30-year mortgage with a 6 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the average median housing value for all counties in the AA would be $1,233. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. Based on the 2025 median family income, the calculated maximum affordable monthly mortgage payment was $1,065 for low-income borrowers and $1,704 for moderate-income borrowers. Based on these calculations, housing was not affordable for low-income borrowers but was affordable for moderate-income borrowers.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 8.7 percent of families were living below the poverty level.

**Economic Data**

The OH Non MSA AA includes portions of the eastern, central, north central, and western workforce regions, as defined by Ohio's Bureau of Labor Market. According to the Greater Ohio Workforce Board's Strategic Plan for the central and west regions, population trends are positive. From 2019 to 2024, the region's population increased by 1.6 percent, growing by almost 52,000. Population is expected to increase by 1.2 percent between 2024 and 2029, adding over 38,000 new residents. Jobs also increased by 1.7 percent, but fell short of the national growth rate of 3.9 percent. Key industries for the area closely align with those of the state and are manufacturing, construction, healthcare, retail, and transportation and warehousing.

According to the Area 10 Workforce Development Board, Crawford County has a heavy reliance on a few core sectors, including healthcare and social assistance, manufacturing, and retail trade. Between 2014 and 2023, a significant shift occurred as the manufacturing sector experienced a significant decline, falling from a dominant 24.3 percent to 15.1 percent, while healthcare rose and stabilized as a primary employer at over 20.0 percent.

According to the East Ohio Workforce Development, the region has seen a gradual recovery from the economic disruptions caused by the COVID-19 pandemic, with a focus on rebuilding and strengthening the workforce. Manufacturing remains a critical sector within the region, where in 2024, it accounted for over 14.0 percent of jobs and was the largest contributor to the region's gross domestic product. Healthcare and social assistance has grown across all regional counties, and was the largest sector, representing 16.0 percent of all jobs, in 2024. Retail trade is consistently within the top four employment sectors, though its share of employment has declined slightly in recent years. Accommodation and food services and transportation and warehousing reflect the region's service economy diversification. Transportation and warehousing, specifically, was a growing sector with 34.0 percent growth in employment from 2019 to 2024.

According to the BLS, the non-seasonally adjusted average unemployment rate for the OH Non MSA ranged from 2.5 in Mercer County to 4.8 in Guernsey County for 2023. The non-seasonally adjusted average unemployment rate ranged from 3.5 in Holmes and Mercer counties to 5.5 in Crawford County for 2025. The unemployment rate in parts of the AA exceeded both the statewide and national unemployment rates. The statewide unemployment rate ranged from a low of 3.7 percent in 2023 to a high of 4.7 percent in 2025. The national average unemployment rate was 3.7 percent in 2022 and increased to 4.3 percent in 2025.

**Community Contacts**

Examiners reviewed information from five community contact interviews conducted during the evaluation period. Contacts included an economic development organization, a local nonprofit, and three community action organizations located throughout the AA. The primary needs across the different counties were access to affordable housing and community services, with other needs varying by county.

Based on the interview notes, communities across the area face significant economic and housing challenges. These sources identified the following needs within the community:

- Affordable housing developments, both the replacement of aging and uninhabitable homes and new housing developments.
- Long-term rental and mortgage assistance programs.
- Utility assistance for low-income households.
- Home rehabilitation funding to help elders age in place.
- Emergency shelter facilities for people experiencing homelessness.
- Access to affordable childcare services.
- Access to affordable and reliable transportation options.
- Access to affordable health care services, including behavioral health services and rehabilitation programs.
- Access to affordable bank accounts.
- Financial education programming and volunteers.

## Scope of Evaluation in Ohio

Examiners selected two AAs for full-scope reviews in this rating area. Examiners conducted a full-scope review of the Columbus MSA AA and the OH Non MSA AA.

The Columbus MSA AA accounted for 37.9 percent of deposits, 28.8 percent of branches, and 33.2 percent of loans within the state during the evaluation period. The OH Non MSA AA accounted for 34.7 percent of deposits, 37 percent of branches, and 39.9 percent of loans in the state during the evaluation period. The Cincinnati MSA, Dayton MSA, Mansfield MSA, and Springfield MSA AAs received limited-scope reviews. Refer to the table in appendix A for more information.

The Columbus MSA AA was the most heavily weighted when arriving at the overall conclusion for the state of Ohio. Examiners placed more emphasis on home mortgage loans than small loans to businesses and small loans to farms in arriving at the overall conclusion for all AAs in the rating area as they represented the majority of lending in all AAs. There were not enough small loans to farms in the Cincinnati MSA AA and Mansfield MSA AA for a meaningful analysis.

During the evaluation period, branch closures resulted in the removal of Athens, Guernsey, and Wayne counties from the OH Non MSA AA. This resulted in the need for two separate analyses for this AA.

Bank delineated AAs located in the same MSA are combined, analyzed, and presented as one AA for purposes of this evaluation. Similarly, bank delineated Non MSA AAs within the same state are combined, analyzed, and presented as one AA for purposes of this evaluation.

# CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

## LENDING TEST

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

## Conclusions for Area Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Columbus MSA AA was excellent and performance in the OH Non MSA AA was good.

## Lending Activity

Lending levels reflected excellent responsiveness to AAs credit needs. Lending levels were excellent in both the Columbus MSA AA and OH Non MSA AA.

| Table 3: Lending Activity | | | | | | | | 2022-2025 |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | | |
| **Number of Loans** | | | | | | | | |
| **Assessment Area** | **Home Mortgage** | **Small Business** | **Small Farm** | **Community Development** | **Consumer** | **Total** | **% Rating Area Loans** | **% Rating Area Deposits** |
| Cincinnati MSA | 882 | 272 | 7 | 7 | 0 | 1,168 | 6.49 | 5.07 |
| Columbus MSA | 4,417 | 1,417 | 119 | 23 | 0 | 5,976 | 33.21 | 37.94 |
| Dayton MSA | 570 | 353 | 56 | 6 | 0 | 985 | 5.47 | 5.57 |
| Mansfield MSA | 1,220 | 391 | 19 | 2 | 0 | 1,632 | 9.07 | 8.20 |
| Springfield MSA | 556 | 332 | 171 | 3 | 0 | 1,062 | 5.90 | 8.50 |
| OH Non MSA | 4,828 | 1,782 | 554 | 6 | 0 | 7,170 | 39.85 | 34.72 |
| **Total** | **12,473** | **4,547** | **926** | **47** | **0** | **17,993** | **100.00** | **100.00** |
| | | | | | | | | |
| **Dollar Volume of Loans ($000s)** | | | | | | | | |
| **Assessment Area** | **Home Mortgage** | **Small Business** | **Small Farm** | **Community Development** | **Consumer** | **Total** | **% Rating Area Loans** | **% Rating Area Deposits** |
| Cincinnati MSA | 201,381 | 82,624 | 615 | 10,248 | 0 | 294,868 | 10.32 | 5.07 |
| Columbus MSA | 746,731 | 318,864 | 8,806 | 77,653 | 0 | 1,152,054 | 40.31 | 37.94 |
| Dayton MSA | 85,854 | 75,906 | 6,305 | 14,385 | 0 | 182,450 | 6.38 | 5.57 |
| Mansfield MSA | 130,076 | 68,000 | 1,010 | 7,780 | 0 | 206,866 | 7.24 | 8.20 |
| Springfield MSA | 63,930 | 48,534 | 26,974 | 10,270 | 0 | 149,708 | 5.24 | 8.50 |
| OH Non MSA | 577,231 | 236,321 | 44,996 | 13,679 | 0 | 872,227 | 30.52 | 34.72 |
| **Total** | **1,805,203** | **830,249** | **88,706** | **134,015** | **0** | **2,858,173** | **100.00** | **100.00** |
| *Source: 1/1/2022 - 12/31/2025 Bank Data.* | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | |

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Columbus MSA AA

Lending levels reflected excellent responsiveness to AA credit needs.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked sixth out of 46 (top 14 percent) FDIC-insured depository institutions with a 2.7 percent deposit market share in this AA.

For home mortgage loans, the bank's market share of 2.5 percent ranked ninth out of 550 lenders (top 2 percent). The top three lenders were Huntington National Bank with 8.6 percent market share, Rocket Mortgage with 4.1 percent market share, and US Bank, N.A. with 3.4 percent market share.

For small loans to businesses, the bank's market share of 0.9 percent ranked 15th out of 143 lenders (top 11 percent). The top three lenders were JPMorgan Chase Bank, N.A. with 31.5 percent market share, American Express National Bank with 21.7 percent market share, and US Bank NA, with 5.8 percent. The top small business lenders were institutions with large business credit card portfolios with an average loan size of $18,000 or less. PNB's average small business loan size was $235,000.

For small loans to farms, PNB ranked third out of 19 lenders (top 16 percent) with a 9.5 percent market share. The top two lenders in the AA were JPMorgan Chase Bank, N.A. with a 35.7 percent market share and John Deere Financial, F.S.B. with a 15.5 percent market share.

OH Non MSA AA
Lending levels reflected excellent responsiveness to AA credit needs.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked first out of 51 (top 2 percent) FDIC-insured depository institutions with a 17.5 percent deposit market share in this AA.

For home mortgage loans, the bank's market share of 8.6 percent ranked second out of 375 lenders (top 1 percent). The top lender was Huntington National Bank, with a 9.3 percent market share.

For small loans to businesses, the bank's market share of 4.8 percent ranked sixth out of 93 lenders (top 7 percent). The top three lenders were JPMorgan Chase Bank, N.A. with 20.4 percent market share, American Express National Bank with 17.0 percent market share, and Capital One, N.A., with 11.6 percent. The top small business lenders were institutions with large business credit card portfolios with average loan sizes of $17,000 or less. PNB's average small business loan size was $132,000.

For small loans to farms, PNB ranked first out of 29 farm lenders with a 17.3 percent market share.

## Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AAs. The geographic distribution of home mortgage loans was excellent and the geographic distribution of small loans to businesses and small loans to farms was adequate.

### *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.

The geographic distribution of home mortgage loans was excellent. The geographic distribution of home mortgage loans in the Columbus MSA AA was excellent and in the OH Non MSA AA was good.

Columbus MSA AA
The geographic distribution of home mortgage loans was excellent. The percentage of home mortgage loans originated or purchased in low-income geographies exceeded the percentage of owner-occupied housing units located in those geographies and was near to the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased in moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

OH Non MSA AA
The geographic distribution of home mortgage loans was good.

2022-2023
The geographic distribution of home mortgage loans was good. The percentage of home mortgage loans originated or purchased in low-income geographies exceeded the percentage of owner-occupied housing units located in those geographies and was near to the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased in moderate-income geographies was below both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

2024-2025
The geographic distribution of home mortgage loans was excellent. The percentage of home mortgage loans originated or purchased in low-income geographies exceeded the percentage of owner-occupied housing units located in those geographies but was below the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased in moderate-income geographies approximated the percentage of owner-occupied housing units located in those geographies and was near to 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.

The geographic distribution of small loans to businesses was adequate. The geographic distribution of small loans to businesses in the Columbus MSA AA was good and in the OH Non MSA AA was poor.

Columbus MSA AA
The geographic distribution of small loans to businesses was good. The percentage of small loans to businesses originated or purchased in low-income geographies was below both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses originated or purchased in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

OH Non MSA AA
The geographic distribution of small loans to businesses was poor.

2022-2023
The geographic distribution of small loans to businesses was adequate. The percentage of small loans to businesses originated or purchased in low-income geographies was well below the percentage of businesses located in those geographies and was below the aggregate percentage of all reporting lenders. The percentage of small loans to businesses originated or purchased in moderate-income geographies was below the percentage of businesses located in those geographies but was near to the aggregate percentage of all reporting lenders.

2024-2025
The geographic distribution of small loans to businesses was poor. The percentage of small loans to businesses originated or purchased in low-income geographies was significantly below both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses originated or purchased in moderate-income

geographies was below the percentage of businesses located in those geographies but was near to the aggregate percentage of all reporting lenders.

***Small Loans to Farms***

Refer to Table 11 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 farms.

The geographic distribution of small loans to farms was adequate. The geographic distribution of small loans to farms in the Columbus MSA AA was adequate and in the OH Non MSA AA was poor.

Columbus MSA AA
The geographic distribution of small loans to farms was adequate. The percentage of small loans to farms originated or purchased in low-income geographies was significantly below the percentage of farms located in those geographies and was well below the aggregate percentage of all reporting lenders. The percentage of small loans to farms originated or purchased in moderate-income geographies exceeded both the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

OH Non MSA AA
The geographic distribution of small loans to farms was poor.

2022-2023
The geographic distribution of small loans to farms was adequate. The percentage of small loans to farms originated or purchased in low-income geographies was near to the percentage of farms located in those geographies and exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to farms originated or purchased in moderate-income geographies was well below the percentage of farms located in those geographies and was below the aggregate percentage of all reporting lenders.

2024-2025
The geographic distribution of small loans to farms was very poor. The bank did not originate or purchase any small loans to farms in low-income geographies. The percentage of small loans to farms originated or purchased in moderate-income geographies was significantly below the percentage of farms located in those geographies and was well below the aggregate percentage of all reporting lenders.

***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage lending activity to identify any gaps in the geographic distribution of loans in the full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in the full-scope AAs reviewed.

## Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution. The geographic distribution of home mortgage loans was excellent, the distribution of small loans to businesses was adequate, and the distribution of small loans to farms was poor.

***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.

The distribution of home mortgage loans among individuals of different income levels was excellent. The distribution of home mortgage loans in both the Columbus MSA AA and the OH Non MSA AA was excellent.

Columbus MSA AA
The distribution of home mortgage loans among individuals of different income levels was excellent. The percentage of home mortgage loans originated or purchased to low-income borrowers was near to the percentage of those families in the AA and exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased to moderate-income borrowers exceeded both the percentage of those families in the AA and the aggregate percentage of all reporting lenders.

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

2022-2023
The distribution of home mortgage loans among individuals of different income levels was excellent. The percentage of home mortgage loans originated or purchased to low-income borrowers was below the percentage of those families in the AA but exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased to moderate-income borrowers exceeded the percentage of moderate-income borrowers in the AA and approximated the aggregate percentage of all reporting lenders.

2024-2025
The distribution of home mortgage loans among individuals of different income levels was excellent. The percentage of home mortgage loans originated or purchased to low-income borrowers was below the percentage of those families in the AA but exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased to moderate-income borrowers exceeded the percentage of those families in the AA and approximated the aggregate percentage of all reporting lenders.

***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 origination and purchase of small loans to businesses.

The distribution of loans to businesses of different sizes was adequate. The distribution of loans to businesses in the Columbus MSA AA was poor and in the OH Non MSA AA was adequate.

Columbus MSA AA
The distribution of loans to businesses of different sizes was poor. The percentage of loans to small businesses was significantly below the percentage of small businesses in the AA and was below the aggregate percentage of all reporting lenders.

OH Non MSA AA
The distribution of loans to businesses of different sizes was adequate.

2022-2023
The distribution of loans to businesses of different sizes was adequate. The percentage of loans to small businesses was well below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

2024-2025
The distribution of loans to businesses of different sizes was adequate. The percentage of loans to small businesses was well below the percentage of small businesses in the AA but was near to the aggregate percentage of all reporting lenders.

***Small Loans to Farms***

Refer to Table 12 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.

The distribution of loans to farms of different sizes was poor. The distribution of loans to farms in the Columbus MSA AA was very poor and in the OH Non MSA AA was poor.

Columbus MSA AA
The distribution of loans to farms of different sizes was very poor. The percentage of loans to small farms was significantly below the percentage of small farms in the AA and was well below the aggregate percentage of all reporting lenders.

OH Non MSA AA
The distribution of loans to farms of different sizes was poor.

2022-2023
The distribution of loans to farms of different sizes was poor. The percentage of loans to small farms was significantly below the percentage of small farms in the AA and was below the aggregate percentage of all reporting lenders.

2024-2025
The distribution of loans to farms of different sizes was adequate. The percentage of loans to small farms was well below the percentage of small farms in the AA and was near to the aggregate percentage of all reporting lenders.

## Community Development Lending

The bank had made a relatively high level of CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Columbus MSA AA
The bank was a leader in making CD loans. During the evaluation period, PNB originated 23 CD loans totaling $77.7 million or 22.3 percent of allocated tier 1 capital. By dollar volume, 62 percent funded affordable housing, 32.2 percent supported revitalization and/or stabilization projects, 5.7 percent supported community services, and 0.2 percent supported economic development. CD loans were responsive to the identified community need of affordable housing.

OH Non MSA AA
The bank made an adequate level of CD loans. During the evaluation period, PNB originated six CD loans totaling $13.7 million or 4.3 percent of allocated tier 1 capital. By dollar volume, 89.5 percent funded community services, 10.3 percent funded economic development, and 0.2 percent funded affordable housing. CD loans were responsive to the identified community need of community services.

Broader Statewide or Regional Area
In addition, the bank made eight CD loans totaling $4.6 million to organizations that benefit the BSRA that included the bank's AAs. The bank was responsive to the community development needs in the Columbus MSA and OH Non MSA AAs, therefore, these loans were considered and further supported the overall Lending Test conclusion.

### Product Innovation and Flexibility

The bank used innovative and/or flexible lending practices in order to serve AA credit needs. In the Columbus MSA AA, the bank originated 1,250 innovative and/or flexible loans totaling $286.4 million, which represented 20.9 percent of all loans in the AA by number and 24.9 percent by dollar. In the OH Non MSA AA, the bank originated 572 innovative and/or flexible loans totaling $97.8 million, which represented 8 percent of all loans in the AA by number and 11.2 percent by dollar. Refer to the Innovative and/or Flexible Lending Products section of this PE for details regarding the programs offered.

## Conclusions for Areas Receiving Limited-Scope Reviews

Refer to Tables 7 through 14 in the state of Ohio section of appendix D for the facts and data that support the limited-scope conclusions.

Based on limited-scope reviews, the bank's performance under the Lending Test in the Cincinnati MSA AA, Dayton MSA AA, Mansfield MSA AA, and Springfield MSA AA was consistent with the bank's overall performance under the Lending Test in the full-scope areas. Performance in the limited-scope AAs further supports the overall state Lending Test rating.

# INVESTMENT TEST

The bank's performance under the Investment Test in Ohio is rated High Satisfactory. Investments and grants in the BSRA had a positive impact on the overall rating.

## Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance was adequate. The bank's performance in the Columbus MSA AA was adequate and performance in the OH Non MSA AA was poor.

| Table 4: Qualified Investments* | | | | | | | | | | 2022-2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area | Prior Period | | Current Period | | Total | | | | Unfunded Commitments | |
| | # | $(000's) | # | $(000's) | # | % of Total # | $(000's) | % of Total $ | # | $(000's) |
| Cincinnati MSA | 0 | 0 | 65 | 5,344 | 65 | 6.0 | 5,344 | 8.7 | 0 | 0 |
| Columbus MSA | 0 | 0 | 487 | 13,741 | 487 | 45.2 | 13,741 | 22.4 | 0 | 0 |
| Dayton MSA | 0 | 0 | 51 | 5,158 | 51 | 4.7 | 5,158 | 8.4 | 0 | 0 |
| Mansfield MSA | 0 | 0 | 65 | 290 | 65 | 6.0 | 290 | 0.5 | 0 | 0 |
| Springfield MSA | 0 | 0 | 74 | 378 | 74 | 6.9 | 378 | 0.6 | 0 | 0 |
| OH Non MSA | 0 | 0 | 253 | 2,721 | 253 | 23.5 | 2,721 | 4.4 | 0 | 0 |
| Broader Statewide or Regional Area | 8 | 4,061 | 74 | 29,652 | 82 | 7.6 | 33,713 | 55.0 | 0 | 0 |
| **Total** | 8 | 4,061 | 998 | 57,132 | 1,006 | 100.0 | 61,192 | 100.0 | 0 | 0 |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Columbus MSA AA

The bank had an adequate level of qualified investments, including grants, not in a leadership position, particularly those that are not routinely provided by private investors. The dollar volume of current and prior period investments represented 3.9 percent of allocated tier 1 capital, totaling $13.7 million.

The bank exhibited good responsiveness to credit and community development needs, with investments and grants supporting affordable housing. The bank did not use innovative and/or complex investments to support CD initiatives.

OH Non MSA AA

The bank had a poor level of qualified investments, including grants, not in a leadership position, particularly those that are not routinely provided by private investors. The dollar volume of current and prior period investments represented 0.8 percent of allocated tier 1 capital, totaling $2.7 million.

The bank exhibited good responsiveness to credit and community development needs, with investments and grants in affordable housing, as well as grants supporting economic development and providing essential community services for low- and moderate-income individuals. The bank did not use innovative and/or complex investments to support CD initiatives.

Broader Statewide/Regional Area

The bank also had 82 investments and grants in the BSRA, totaling $33.7 million. These included eight prior period investments, with a remaining book balance of $4.1 million, and 74 current period investments and grants totaling $29.7 million. These investments and grants had a positive impact on the overall Investment Test rating in the state.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Cincinnati MSA AA and the Dayton MSA AA was stronger than the bank's overall performance under the Investment Test in the full-scope areas. In the Cincinnati MSA AA, investments represented 11.4

percent of allocated tier 1 capital. In the Dayton MSA AA, investments represented 10 percent of allocated tier 1 capital. The bank's performance under the Investment Test in the Mansfield MSA AA and the Springfield MSA AA was weaker than the bank's overall performance under the Investment Test in the full-scope areas. In the Mansfield MSA AA and the Springfield MSA AA, investments represented 0.4 and 0.5 percent of allocated tier 1 capital, respectively. Performance in the limited-scope AAs further supported the overall Investment Test rating in the state of Ohio.

# SERVICE TEST

The bank's performance under the Service Test in Ohio is rated High Satisfactory. Performance in the limited-scope AAs had a negative impact on the overall rating.

## Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance is excellent. Performance in the Columbus MSA AA was excellent and OH Non MSA AA was good.

## Retail Banking Services

| Table 5: Distribution of Branch Delivery Systems | | | | | | | | | | | | | 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area | Deposits | Branches | | | | | | | Population | | | | |
| | % of Rated Area Deposits in AA | # of Bank Branches | % of Rated Area Branches in AA | Location of Branches by Income of Geographies (%) | | | | | % of Population within Each Geography | | | | |
| | | | | Low | Mod | Mid | Upp | NA | Low | Mod | Mid | Upp | NA |
| Cincinnati MSA | 5.07 | 4 | 5.48 | 0.00 | 25.00 | 75.00 | 0.00 | 0.00 | 8.2 | 25.5 | 34.6 | 29.3 | 2.4 |
| Columbus MSA | 37.94 | 21 | 28.77 | 9.52 | 47.62 | 23.81 | 19.05 | 0.00 | 10.9 | 24.7 | 35.5 | 27.4 | 1.5 |
| Dayton MSA | 5.57 | 5 | 6.85 | 0.00 | 20.00 | 60.00 | 20.00 | 0.00 | 8.2 | 20.4 | 38.2 | 32.4 | 0.7 |
| Mansfield MSA | 8.20 | 9 | 12.33 | 11.11 | 33.33 | 22.22 | 33.33 | 0.00 | 8.6 | 14.2 | 47.9 | 25.3 | 4.0 |
| Springfield MSA | 8.50 | 7 | 9.59 | 0.00 | 28.57 | 71.43 | 0.00 | 0.00 | 7.6 | 20.7 | 41.4 | 30.2 | 0.0 |
| OH Non MSA | 34.72 | 27 | 36.99 | 7.41 | 11.11 | 66.67 | 14.81 | 0.00 | 2.6 | 14.5 | 60.1 | 21.4 | 1.4 |
| **Total** | 100.00 | 73 | 100.00 | 6.85 | 27.40 | 49.32 | 16.44 | 0.0 | 8.47 | 22.31 | 39.69 | 27.94 | 1.58 |
| *Source: FFIEC File - 2024 Census*<br>*1/1/2022 - 12/31/2025 Bank Data*<br>*Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

| Table 6: Distribution of Branch Openings/Closings | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Branch Openings/Closings | | | | | | | | |
| Assessment Area | # of Branch Openings | # of Branch Closings | Net change in Location of Branches (+ or -) | | | | |
| | | | Low | Mod | Mid | Upp | NA |
| Cincinnati MSA | 0 | 1 | 0 | -1 | 0 | 0 | 0 |
| Columbus MSA | 2 | 1 | +1 | +1 | 0 | -1 | 0 |
| Dayton MSA | 0 | 1 | 0 | 0 | -1 | 0 | 0 |
| Mansfield MSA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Springfield MSA | 0 | 1 | 0 | 0 | -1 | 0 | 0 |
| OH Non MSA | 1 | 10 | 0 | -3 | -6 | 0 | 0 |
| **Total** | 3 | 14 | +1 | -3 | -8 | -1 | 0 |
| *1/1/2022 - 12/31/2025 Bank Data.* | | | | | | | |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Columbus MSA AA

Service delivery systems were readily accessible to geographies and individuals of different income levels in the bank's AA. The bank operated two branches in low-income CTs and 10 branches in moderate-income CTs. The bank's distribution of branches in low-income geographies was near to the

population living in those geographies and the distribution of branches in moderate-income CTs exceeded the population living in those geographies.

To the extent changes have been made, the bank's opening and closing of branches improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period, the bank opened one branch in a low-income CT and one branch in a moderate-income CT.

Services, including where appropriate, business hours, did not vary in a way that inconvenienced its AA, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The majority of bank branches maintained standard business hours and offered traditional banking products and services at all branch locations in the AA. Three branches in the AA, one of which was in a moderate-income CT located in a downtown business district, were not open on Saturdays. The bank also operated one drive-through only location, located in a middle-income CT. Additionally, three of the 21 branches offer extended hours, including two branches in moderate-income CTs, and are open from 9 a.m. to 6 p.m. Monday through Friday, and 9 a.m. to 2 p.m. Saturday, with one of the branches also offering Sunday hours from 11 a.m. to 3 p.m.

OH Non MSA AA

Service delivery systems were accessible to geographies and individuals of different income levels in the bank's AA. The bank's distribution of branches in low-income geographies exceeded, and in moderate-income geographies was near to, the percentage of the population living within those geographies.

To the extent changes have been made, the bank's opening and closing of branches has significantly adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period, the bank closed 10 branches, none of which were in low-income geographies but four of which were in moderate-income geographies. The branch closures were a result of branch consolidation, the structural integrity of one branch, and the realignment of operations. The bank also opened one branch in a moderate-income geography during the evaluation period.

Services, including where appropriate, business hours, did not vary in a way that inconvenienced its AAs, particularly low- and moderate-income geographies and/or individuals. The majority of bank branches maintained standard business hours and offered traditional banking products and services at all branch locations in the AA. Two branches in the AA, one in a low-income and one in a moderate-income CT, were not open on Saturdays, but were also located in downtown business districts. The bank also operated two drive-thru only locations, one in a low-income CT and one in a middle-income CT. Additionally, four branches offered extended hours from 9 a.m. to 6 p.m. Monday through Friday and 8/9 a.m. to 2 p.m. Saturday, all in middle-income CTs. Products and services are consistent throughout the bank's footprint.

## Community Development Services

Columbus MSA AA

The bank was a leader in providing CD services. Within the AA, 87 PNB team members provided CD services to 126 organizations. Of the 126 organizations, 21 were affordable housing organizations, 92 were community service organizations, 11 supported economic development, and two supported

revitalization and stabilization in the AA. In addition, 93 PNB team members provided financial literacy education in 43 schools.

OH Non MSA AA
The bank was a leader in providing CD services. Within the AA, 45 PNB team members provided CD services to 57 organizations. Of the 57 organizations, nine were affordable housing organizations, 36 were community service organizations, 10 supported economic development, and two supported revitalization and stabilization in the AA. In addition, 38 PNB team members provided financial literacy education in 41 schools.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Cincinnati MSA AA, Dayton MSA AA, Mansfield MSA AA, and Springfield MSA AA was weaker than the bank's overall performance under the Service Test in the full-scope areas. The weaker performance in the Cincinnati MSA AA was due to both the branch distribution and branch closings. The weaker performance in the Dayton, Mansfield, and Springfield MSA AAs was due to weaker branch distributions. The performance in the limited-scope AAs had a negative impact on the overall Service Test rating in the state.

# State Rating

## State of South Carolina

**CRA rating for the State of South Carolina:** Outstanding
**The Lending Test is rated:** Outstanding
**The Investment Test is rated:** High Satisfactory
**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The bank exhibited a good geographic distribution of loans in its AA.
- Performance in the limited-scope AA was stronger than the performance in the full-scope AA and positively impacted the Lending Test rating.
- The bank had a significant level of qualified investments and grants which were responsive in addressing community needs in the full-scope AA. Performance in the limited-scope AA was stronger than performance in the full-scope AA and had a positive impact on the overall Investment Test rating.
- Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the bank's AA. Performance in the limited-scope AA was stronger than performance in the limited-scope AA and had a positive impact on the Service Test rating.
- The bank provided an adequate level of CD services.

## Description of Institution's Operations in South Carolina

The state of South Carolina consisted of two AAs, a portion of the Spartanburg, SC MSA (Spartanburg MSA) and a portion of the Greenville-Anderson-Greer, SC MSA (Greenville MSA). Refer to the table in appendix A for a list of counties reviewed.

As of year-end 2025, the bank operated five branches and five deposit-taking ATMs in this rating area. The bank had $542.4 million in deposits in this rating area, which represented 6.4 percent of the bank's total adjusted deposits. This rating area was the bank's second largest in terms of deposits held. During the evaluation period, the bank made $407.4 million or 11.9 percent of its total dollar volume of home mortgage loans, small loans to businesses, and small loans to farms in this rating area.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked 36th out of 76 FDIC-insured depository institutions with a 0.4 percent deposit market share in this rating area. The top three competitors had 39.1 percent of the market share and included Bank of America, N.A. with 64 branches and 15 percent deposit market share, Wells Fargo Bank, N.A. with 103 branches and 13.2 percent deposit market share, and Truist Bank with 95 branches and 10.9 percent deposit market share.

## Spartanburg MSA

The following tables provide a summary of the demographics, including housing and business information, for the Spartanburg MSA.

2022-2023

| Assessment Area(s) - Spartanburg MSA 2023 | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2022 - 2023 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 87 | 5.75 | 19.54 | 50.57 | 21.84 | 2.30 |
| Population by Geography | 327,997 | 4.20 | 15.01 | 54.86 | 24.73 | 1.20 |
| Housing Units by Geography | 131,725 | 4.26 | 16.17 | 55.59 | 23.11 | 0.87 |
| Owner-Occupied Housing by Geography | 84,689 | 2.32 | 10.11 | 59.62 | 27.45 | 0.49 |
| Occupied Rental Units by Geography | 34,099 | 8.50 | 27.43 | 46.82 | 15.30 | 1.94 |
| Vacant Units by Geography | 12,937 | 5.73 | 26.20 | 52.31 | 15.23 | 0.53 |
| Businesses by Geography | 13,184 | 3.02 | 15.29 | 50.15 | 30.39 | 1.15 |
| Farms by Geography | 568 | 2.11 | 10.92 | 60.74 | 25.88 | 0.35 |
| Family Distribution by Income Level | 80,467 | 20.09 | 18.24 | 20.80 | 40.87 | 0.00 |
| Household Distribution by Income Level | 118,788 | 24.12 | 16.15 | 18.06 | 41.67 | 0.00 |
| Unemployment rate (%) | 5.36 | 10.76 | 7.27 | 4.97 | 4.15 | 10.67 |
| Households Below Poverty Level (%) | 14.74 | 43.19 | 21.47 | 13.61 | 7.13 | 44.31 |
| Median Family Income (43900 - Spartanburg, SC MSA) | | $65,214 | | | Median Housing Value | $143,800 |
| Median Family Income (43900 - Spartanburg, SC MSA) for 2023 | | $80,200 | | | Median Gross Rent | $827 |
| | | | | | Families Below Poverty Level | 10.73 |

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

2024-2025

| Assessment Area(s) - Spartanburg MSA 2025 | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2024 - 2025 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 87 | 5.75 | 18.39 | 45.98 | 27.59 | 2.30 |
| Population by Geography | 327,997 | 4.20 | 14.41 | 47.23 | 32.96 | 1.20 |
| Housing Units by Geography | 131,725 | 4.26 | 15.49 | 47.98 | 31.40 | 0.87 |
| Owner-Occupied Housing by Geography | 84,689 | 2.32 | 9.69 | 50.33 | 37.17 | 0.49 |
| Occupied Rental Units by Geography | 34,099 | 8.50 | 26.58 | 42.02 | 20.95 | 1.94 |
| Vacant Units by Geography | 12,937 | 5.73 | 24.18 | 48.31 | 21.25 | 0.53 |
| Businesses by Geography | 12,750 | 3.00 | 14.16 | 42.83 | 38.89 | 1.12 |
| Farms by Geography | 555 | 1.98 | 10.09 | 52.79 | 34.95 | 0.18 |
| Family Distribution by Income Level | 80,467 | 19.46 | 17.80 | 20.72 | 42.01 | 0.00 |
| Household Distribution by Income Level | 118,788 | 23.49 | 15.78 | 17.91 | 42.82 | 0.00 |
| Unemployment rate (%) | 5.36 | 10.76 | 7.34 | 5.07 | 4.24 | 10.67 |
| Households Below Poverty Level (%) | 14.74 | 43.19 | 21.15 | 14.56 | 7.72 | 44.31 |
| Median Family Income (43900 - Spartanburg, SC MSA) | | $63,737 | | | Median Housing Value | $143,800 |
| Median Family Income (43900 - Spartanburg, SC MSA) for 2025 | | $80,900 | | | Median Gross Rent | $827 |
| | | | | | Families Below Poverty Level | 10.73 |

FFIEC File - 2024 Census
2025 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

The Spartanburg MSA AA consisted of Spartanburg County. As of year-end 2025, the bank operated one branch and one deposit-taking ATM in this AA. This AA accounted for 43.9 percent of total loans, 48.2 percent of deposits, and 20 percent of branches in the rating area.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, PNB ranked seventh out of 22 FDIC-insured depository institutions with a 4.3 percent deposit market share in the AA. The top three competitors had 53.2 percent of the market share and included Truist Bank with seven branches and 22.5 percent deposit market share, First-Citizens Bank & Trust Company with nine branches and 17.2 percent deposit market share, and Bank of America, N.A. with 3 branches and 13.5 percent deposit market share.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. The MSA median housing value, based on fourth quarter 2025 updated values published by the National Association of Realtors was $278,560. Assuming a 30-year mortgage with a 6 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MSA median housing value, would be $1,670. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. Based on the 2025 median family income, the calculated maximum affordable monthly mortgage payment was $1,011 for low-income borrowers and $1,618 for moderate-income borrowers. Based on these calculations, housing was not affordable for both low- and moderate- income borrowers.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 10.7 percent of families were living below the poverty level.

**Economic Data**

Spartanburg MSA data from the August 2025 Moody's Analytics report indicated that the Spartanburg metropolitan economy remained strong in 2025, with employment increasing at about twice the national rate, though below the state average. Consumer industries and healthcare fueled job gains, while manufacturing hiring slowed significantly and government payrolls declined. The housing market was thriving, as new single-family permits surged in 2025 and came close to their record high. The metropolitan's industrial base remained heavily tied to manufacturing, especially motor vehicle production led by BMW, and its top employers included BMW Manufacturing Corp., Spartanburg Regional Healthcare System, Milliken and Co., Adidas, and Draexlmaier Automotive. The area also had low incomes and lower educational attainment, a limited presence in tech and higher-value-added services, and a concentrated industrial base with above-average volatility. Area strengths included modern manufacturers anchored by BMW, strong and improving migration trends, and below-average living and business costs.

According to the BLS, the non-seasonally adjusted unemployment rate for the Spartanburg MSA was 3.7 percent as of January 2022 and increased to 4.8 percent as of December 2025. The statewide average unemployment rate hit a low of 3.0 percent in 2023 and a high of 4.5 percent in 2025. The annual average unemployment rate in the AA mirrored the statewide unemployment rate. The AAs

unemployment rate was similar to the national average unemployment rate, which was 3.7 percent in 2022 and increased to 4.3 percent in 2025.

**Community Contacts**

Examiners reviewed information from one community contact interview conducted during the evaluation period. The contact was with an organization that provides community services primarily for low- and moderate-income individuals. The contact noted the following needs in the area:

- Grants and/or sponsorships to fund programs.
- Volunteerism.
- Temporary/transitional housing.
- Internships for students.

## Scope of Evaluation in South Carolina

Examiners selected one AA for a full-scope review. Examiners conducted a full-scope review of the Spartanburg MSA AA as it was not selected as a full-scope review during the last evaluation. The Greenville MSA AA received a limited-scope review. Refer to the table in appendix A for more information.

Examiners placed more emphasis on small loans to businesses than on home mortgage loans in arriving at the overall conclusion in the Spartanburg MSA AA as they represented the majority of lending in the AA. Examiners placed more emphasis on home mortgage loans than small loans to businesses in the Greenville MSA AA as they represented the majority of lending in the AA. There was not a sufficient volume of small loans to farms for a meaningful analysis in either AA in this rating area.

Bank delineated AAs located in the same MSA are combined, analyzed, and presented as one AA for purposes of this evaluation.

# CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH CAROLINA

# LENDING TEST

The bank's performance under the Lending Test in South Carolina is rated Outstanding. Performance in the limited-scope AA was stronger than performance in the full-scope AA. Limited-scope performance had a positive impact on the Lending Test rating in the state.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Spartanburg MSA AA was good.

## Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

| Table 3: Lending Activity | | | | | | | | 2022-2025 |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | | |
| **Number of Loans** | | | | | | | | |
| **Assessment Area** | **Home Mortgage** | **Small Business** | **Small Farm** | **Community Development** | **Consumer** | **Total** | **% Rating Area Loans** | **% Rating Area Deposits** |
| Greenville MSA | 586 | 355 | 3 | 3 | 0 | 947 | 56.07 | 51.78 |
| Spartanburg MSA | 264 | 475 | 0 | 3 | 0 | 742 | 43.93 | 48.22 |
| **Total** | **850** | **830** | **3** | **6** | **0** | **1,689** | **100.00** | **100.00** |
| | | | | | | | | |
| **Dollar Volume of Loans ($000s)** | | | | | | | | |
| **Assessment Area** | **Home Mortgage** | **Small Business** | **Small Farm** | **Community Development** | **Consumer** | **Total** | **% Rating Area Loans** | **% Rating Area Deposits** |
| Greenville MSA | 151,353 | 79,820 | 349 | 14,478 | 0 | 246,000 | 58.26 | 51.78 |
| Spartanburg MSA | 65,036 | 110808 | 0 | 400 | 0 | 176,244 | 41.74 | 48.22 |
| **Total** | **216,389** | **190628** | **349** | **14,878** | **0** | **422,244** | **100.00** | **100.00** |
| *Source: 1/1/2022 - 12/31/2025 Bank Data.* | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | |

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Based on the June 30, 2025, FDIC Summary of Deposit Market Share Report, the bank ranked seventh out of 22 FDIC-insured depository institutions (top 32 percent) with a 4.3 percent deposit market share.

For home mortgage loans, the bank's market share of 0.4 percent ranked 54th out of 394 lenders (top 14 percent). The top three lenders were PennyMac Loan Services LLC with 7.7 percent market share, Rocket Mortgage with 5 percent market share, and DHI Mortgage Company, Ltd. with a 4.3 percent market share.

For small loans to businesses, the bank's market share of 1.5 percent ranked 13th out of 81 lenders (top 17 percent). The top three lenders were American Express National Bank with 21.6 percent market share, JPMorgan Chase Bank, N.A. with 12.7 percent market share, and Bank of America, N.A. with 7.6 percent market share. The top small business lenders were institutions with large business credit card portfolios with average loan sizes of $13,800. PNB's average small business loan size was $229,000.

## Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA. The geographic distribution of home mortgage loans was adequate and the distribution of small loans to businesses was excellent.

### *Home Mortgage Loans*

Refer to Table 7 in the state of South Carolina 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.

The geographic distribution of home mortgage loans was adequate.

2022-2023
The geographic distribution of home mortgage loans in 2022-2023 was poor. The bank did not originate or purchase any home mortgage loans in low-income geographies. However, examiners did consider that the bank has only one branch in the AA, there are only five low-income CTs, and there is a limited number of owner-occupied housing units with significant competition in the AA. The percentage of home mortgage loans originated or purchased in moderate-income geographies was significantly below both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

2024-2025
The geographic distribution of home mortgage loans in 2024-2025 was excellent. The percentage of home mortgage loans originated or purchased in low-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased in moderate-income geographies exceeded both the percentage of owner-occupied 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 South Carolina 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.

The geographic distribution of small loans to businesses was excellent.

2022-2023
The geographic distribution of small loans to businesses in 2022-2023 was excellent. The percentage of small loans to businesses originated or purchased in low-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses originated or purchased in moderate-income geographies approximated the percentage of businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders.

2024-2025
The geographic distribution of small loans to businesses in 2024-2025 was good. The percentage of small loans to businesses originated or purchased in low-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses originated or purchased in moderate-income geographies was well below the percentage of businesses located in those geographies and below the aggregate percentage of all reporting lenders.

***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope AA reviewed.

## Distribution of Loans by Income Level of the Borrower

The bank exhibited an adequate distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

### *Home Mortgage Loans*

Refer to Table 8 in the state of South Carolina 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.

The distribution of home mortgage loans among individuals of different income levels was adequate.

2022-2023
The distribution of home mortgage loans among individuals of different income levels in 2022-2023 was poor. The percentage of home mortgage loans to low-income borrowers was significantly below both the percentage of those families in the AA and the aggregate percentage of all reporting lenders. Based on housing affordability calculations, low-income borrowers would be challenged to afford a home in the AA; additionally, the poverty rate exceeded 10 percent during the evaluation, making home ownership more challenging for this population. The percentage of home mortgage loans to moderate-income borrowers was well below both the percentage of those families in the AA and the aggregate percentage of all reporting lenders.

2024-2025
The distribution of home mortgage loans among individuals of different income levels in 2024-2025 was good. The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of those families in the AA and exceeded the aggregate percentage of all reporting lenders. As noted above, housing affordability for low-income borrowers would be challenging in the AA. The percentage of home mortgage loans to moderate-income borrowers was below the percentage of those families in the AA but was near to the aggregate percentage of all reporting lenders.

### *Small Loans to Businesses*

Refer to Table 10 in the state of South Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to businesses of different sizes was adequate. The top three lenders in the AA accounted for a combined 41.9 percent of the market share and the average loan size of these three lenders was considerably lower than PNB's average loan size, as discussed above. Given these performance context factors, examiners concluded that the distribution of loans was adequate.

2022-2023
The distribution of loans to businesses of different sizes in 2022-2023 was adequate. The percentage of loans to small businesses originated or purchased was well below the percentage of small businesses in the AA but was near to the aggregate percentage of all reporting lenders.

2024-2025
The distribution of loans to businesses of different sizes in 2024-2025 was poor. The percentage of loans to small businesses originated or purchased was significantly below the percentage of small businesses in the AA and was well below the aggregate percentage of all reporting lenders.

### Community Development Lending

The bank made a low level of CD loans. CD lending had a neutral impact on the Lending Test conclusion.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was poor. During the evaluation period, PNB originated three CD loans totaling $400,000 or 1.3 percent of allocated tier 1 capital. These CD loans funded community service organizations, primarily serving low- and moderate-income individuals. CD lending had a neutral impact on the Lending Test conclusion.

### Product Innovation and Flexibility

The bank made little use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 42 innovative and/or flexible loans in the Spartanburg MSA AA, totaling $9.2 million. This represented 5.7 percent of all loans in the AA by number and 5.2 percent by dollar volume. Refer to the Innovative and/or Flexible Lending Products section of this PE for details regarding the programs offered.

## Conclusions for Area Receiving a Limited-Scope Review

Refer to Tables 7 through 14 in the state of South Carolina section of appendix D for the facts and data that support the limited-scope conclusions.

Based on a limited-scope review, the bank's performance under the Lending Test in the Greenville MSA AA was stronger than the bank's overall performance under the Lending Test in the full-scope area. The better performance in the Greenville MSA AA was due to better geographic and borrower distribution, as well as a higher volume of CD lending. Performance in the limited-scope AA was stronger than performance in the full-scope area and positively impacted the Lending Test rating for the state of South Carolina.

## INVESTMENT TEST

The bank's performance under the Investment Test in South Carolina is rated High Satisfactory. Performance in the limited-scope AA was stronger than performance in the full-scope AA and had a positive impact on the overall rating.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Spartanburg MSA AA was adequate.

| Table 4: Qualified Investments* | | | | | | | | | | 2022-2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area | Prior Period | | Current Period | | Total | | | | Unfunded Commitments | |
| | # | $(000's) | # | $(000's) | # | % of Total # | $(000's) | % of Total $ | # | $(000's) |
| Greenville MSA | 3 | 1,749 | 53 | 1,210 | 56 | 44.8 | 2,959 | 66.3 | 0 | 0 |
| Spartanburg MSA | 2 | 347 | 51 | 1,051 | 53 | 42.4 | 1,398 | 31.3 | 0 | 0 |
| Broader Statewide or Regional Area | 1 | 103 | 15 | 7 | 16 | 12.8 | 109 | 2.4 | 0 | 0 |
| **Total** | 6 | 2,199 | 119 | 2,267 | 125 | 100.0 | 4,466 | 100.0 | 0 | 0 |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

The bank had a significant level of qualified investments, including grants, but not in a leadership position, particularly those that are not routinely provided by private investors. The bank made 53 investments and grants, totaling $1.4 million, which represented 4.4 percent of allocated tier 1 capital. CD investments included 51 current period investments, totaling $1.1 million, and two prior period investments, with a remaining book balance of $347,000.

The bank exhibited adequate responsiveness to credit and community development needs, with grants to affordable housing organizations. The bank did not use innovative and/or complex investments to support CD initiatives.

Broader Statewide/Regional Area

The bank also had 16 investments and grants, totaling $109,000, benefiting the BSRA. These included one prior period investment, with a remaining book balance of $102,500, and 15 grants totaling approximately $7,000. The BSRA investments further supported the overall Investment Test rating in the state.

## Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the Greenville MSA AA was stronger than the bank's overall performance under the Investment Test in the full-scope area. Investments in the Greenville MSA AA represented 8.7 percent of allocated tier 1 capital. Performance in the limited-scope AA had a positive impact on the overall Investment Test rating in the state of South Carolina.

# SERVICE TEST

The bank's performance under the Service Test in South Carolina is rated High Satisfactory. Performance in the limited-scope AA had a positive impact on the overall Service Test rating.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Spartanburg MSA was adequate.

## Retail Banking Services

Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the bank's AA, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank did not operate any branches in low- or moderate-income CTs in the Spartanburg MSA AA.

| Table 5: Distribution of Branch Delivery Systems | | | | | | | | | | | | | | 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area | Deposits | Branches | | | | | | | Population | | | | | |
| | % of Rated Area Deposits in AA | # of Bank Branches | % of Rated Area Branches in AA | Location of Branches by Income of Geographies (%) | | | | | % of Population within Each Geography | | | | | |
| | | | | Low | Mod | Mid | Upp | NA | Low | Mod | Mid | Upp | NA | |
| Greenville MSA | 51.8 | 4 | 80.0 | 25.00 | 0 | 25.00 | 50.00 | 0 | 4.48 | 18.82 | 41.78 | 34.30 | 0.61 | |
| Spartanburg MSA | 48.2 | 1 | 20.0 | 0 | 0 | 0 | 100.00 | 0 | 4.20 | 14.41 | 47.23 | 32.96 | 1.20 | |
| **Total** | 100.0 | 5 | 100.00 | 20.00 | 0.0 | 20.00 | 60.00 | 0 | 4.41 | 17.60 | 43.28 | 33.93 | 0.78 | |
| *Source: FFIEC File - 2024 Census*<br>*1/1/2022 - 12/31/2025 Bank Data*<br>*Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

| Table 6: Distribution of Branch Openings/Closings | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Branch Openings/Closings | | | | | | | | |
| Assessment Area | # of Branch Openings | # of Branch Closings | Net change in Location of Branches (+ or -) | | | | | |
| | | | Low | Mod | Mid | Upp | NA | |
| Greenville MSA | 1 | 1 | 0 | 0 | -1 | +1 | 0 | |
| Spartanburg MSA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| **Total** | 1 | 1 | 0 | 0 | -1 | +1 | 0 | |
| *1/1/2022 - 12/31/2025 Bank Data.* | | | | | | | | |

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

To the extent changes have been made, the bank's opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. PNB did not open or close any branches during the evaluation period in the full-scope AA.

Services, including where appropriate, business hours, did not vary in a way that inconvenienced its AA, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank's branch is open Monday through Friday 9 a.m. to 5 p.m. Products and services are consistent throughout the bank's footprint.

## Community Development Services

The bank provided an adequate level of CD services. Within the AA, four PNB team members provided CD services to nine organizations. Of the nine organizations, two were affordable housing organizations, six were community service organizations, and one supported economic development in the AA.

## Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Service Test in the Greenville MSA AA was stronger than the bank's overall performance under the Service Test in the full-scope area. The

stronger performance was due to the branch distribution. Performance in the limited-scope AA had a positive impact on the overall state Service Test rating.

# 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 MSAs and non-MSAs 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:** | January 1, 2022 – December 31, 2025 | |
|---|---|---|
| **Bank Products Reviewed:** | Home mortgage, small business, small farm<br>Community development loans, qualified investments, community development services | |
| **Affiliate(s)** | **Affiliate Relationship** | **Products Reviewed** |
| N/A | N/A | N/A |
| **List of Assessment Areas and Type of Examination** | | |
| **Rating and Assessment Areas** | **Type of Exam** | **Other Information** |
| **Kentucky** | | |
| Louisville/Jefferson County, KY-IN MSA (31140) | Full-Scope | Jefferson County |
| **North Carolina** | | |
| Asheville, NC MSA (11700) | Limited-Scope | Buncombe and Henderson Counties |
| Charlotte-Concord-Gastonia, NC-SC MSA (16740) | Full-Scope | Mecklenburg County |
| **Ohio** | | |
| Cincinnati, OH-KY-IN MSA (17140) | Limited-Scope | Clermont and Hamilton Counties |
| Columbus, OH MSA (18140) | Full-Scope | Fairfield, Franklin, Hocking, Licking, Morrow, and Perry Counties |
| Dayton-Kettering-Beavercreek, OH MSA (19430) | Limited-Scope | Greene, Miami, and Montgomery Counties |
| Mansfield, OH MSA (31900) | Limited-Scope | Richland County |
| Springfield, OH MSA (44220) | Limited-Scope | Clark County |
| OH Non MSA | Full-Scope | 2022-2023: Ashland, Athens, Champaign, Coshocton, Crawford, Darke, Guernsey, Holmes, Knox, Marion, Mercer, Muskingum, Tuscarawas, and Wayne Counties |
| | | 2024-2025: Ashland, Champaign, Coshocton, Crawford, Darke, Holmes, Knox, Marion, Mercer, Muskingum, and Tuscarawas Counties |
| **South Carolina** | | |
| Greenville-Anderson-Greer, SC MSA (24860) | Limited-Scope | Anderson, Greenville, and Pickens Counties |
| Spartanburg, SC MSA (43900) | Full-Scope | Spartanburg County |

# Appendix B: Summary of MMSA and State Ratings

| RATINGS | | | | |
|---|---|---|---|---|
| Overall Bank: | Lending Test Rating* | Investment Test Rating | Service Test Rating | Overall Bank/State/ Multistate Rating |
| The Park National Bank | Outstanding | High Satisfactory | High Satisfactory | Outstanding |
| MMSA or State: | | | | |
| Kentucky | Outstanding | Outstanding | High Satisfactory | Outstanding |
| North Carolina | Low Satisfactory | Outstanding | Low Satisfactory | Satisfactory |
| Ohio | Outstanding | High Satisfactory | High Satisfactory | Outstanding |
| South Carolina | Outstanding | High Satisfactory | High Satisfactory | Outstanding |

(*) The Lending Test is weighted more heavily than the Investment and Service Tests 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/AA.

**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 the 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 low- and moderate-income 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):** 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 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

**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 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:** 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 loans are treated the same 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** – Compares 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 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.

**Table 11.** **Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares 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 to the percentage distribution of farms (regardless of revenue size) throughout those geographies. 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.

## Kentucky

| 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 |
| Louisville MSA 2023 | 33 | 35,191 | 100.00 | 42,627 | 4.52 | 12.12 | 5.13 | 20.72 | 30.30 | 20.67 | 40.17 | 36.36 | 38.90 | 33.94 | 21.21 | 34.69 | 0.65 | -- | 0.59 |
| **Total** | **33** | **35,191** | **100.00** | **42,627** | **4.52** | **12.12** | **5.13** | **20.72** | **30.30** | **20.67** | **40.17** | **36.36** | **38.90** | **33.94** | **21.21** | **34.69** | **0.65** | **--** | **0.59** |
| *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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Louisville MSA | 53 | 10,160 | 100.00 | 19,543 | 4.52 | 15.09 | 5.39 | 20.72 | 39.62 | 22.94 | 40.17 | 30.19 | 37.88 | 33.94 | 15.09 | 33.17 | 0.65 | -- | 0.60 |
| **Total** | **53** | **10,160** | **100.00** | **19,543** | **4.52** | **15.09** | **5.39** | **20.72** | **39.62** | **22.94** | **40.17** | **30.19** | **37.88** | **33.94** | **15.09** | **33.17** | **0.65** | **--** | **0.60** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.* | | | | | | | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | | | | | | |

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Louisville MSA 2023 | 33 | 35,191 | 100.00 | 42,627 | 22.50 | 30.30 | 11.91 | 18.22 | 33.33 | 22.45 | 19.49 | 9.09 | 19.85 | 39.79 | 12.12 | 31.87 | -- | 15.15 | 13.92 |
| **Total** | **33** | **35,191** | **100.00** | **42,627** | **22.50** | **30.30** | **11.91** | **18.22** | **33.33** | **22.45** | **19.49** | **9.09** | **19.85** | **39.79** | **12.12** | **31.87** | **--** | **15.15** | **13.92** |

*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 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Louisville MSA | 53 | 10,160 | 100.00 | 19,543 | 22.22 | 20.75 | 12.38 | 18.11 | 26.42 | 22.31 | 19.40 | 24.53 | 19.06 | 40.27 | 9.43 | 28.78 | -- | 18.87 | 17.48 |
| **Total** | **53** | **10,160** | **100.00** | **19,543** | **22.22** | **20.75** | **12.38** | **18.11** | **26.42** | **22.31** | **19.40** | **24.53** | **19.06** | **40.27** | **9.43** | **28.78** | **--** | **18.87** | **17.48** |

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 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 | | | | | | | | | | | | | | | | | | | 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 |
| Louisville MSA 2023 | 13 | 5,438 | 100.00 | 33,698 | 7.41 | -- | 6.00 | 17.58 | 23.08 | 16.53 | 36.72 | 38.46 | 36.21 | 36.24 | 38.46 | 39.48 | 2.05 | -- | 1.78 |
| **Total** | **13** | **5,438** | **100.00** | **33,698** | **7.41** | **--** | **6.00** | **17.58** | **23.08** | **16.53** | **36.72** | **38.46** | **36.21** | **36.24** | **38.46** | **39.48** | **2.05** | **--** | **1.78** |

*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 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Louisville MSA | 40 | 13,623 | 100.00 | 17,625 | 7.36 | 12.50 | 5.92 | 17.74 | 17.50 | 16.46 | 36.75 | 27.50 | 35.81 | 36.19 | 40.00 | 40.30 | 1.95 | 2.50 | 1.51 |
| **Total** | **40** | **13,623** | **100.00** | **17,625** | **7.36** | **12.50** | **5.92** | **17.74** | **17.50** | **16.46** | **36.75** | **27.50** | **35.81** | **36.19** | **40.00** | **40.30** | **1.95** | **2.50** | **1.51** |

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 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** |
| Louisville MSA 2023 | 13 | 5,438 | 100.00 | 33,698 | 86.88 | 53.85 | 50.65 | 4.39 | 23.08 | 8.74 | 23.08 |
| **Total** | **13** | **5,438** | **100.00** | **33,698** | **86.88** | **53.85** | **50.65** | **4.39** | **23.08** | **8.74** | **23.08** |

*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 | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Louisville MSA | 40 | 13,623 | 100.00 | 17,625 | 86.92 | 25.00 | 51.22 | 3.90 | 42.50 | 9.19 | 32.50 |
| **Total** | **40** | **13,623** | **100.00** | **17,625** | **86.92** | **25.00** | **51.22** | **3.90** | **42.50** | **9.19** | **32.50** |

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

| Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | Total Loans to Farm | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | $ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate |
| Louisville MSA 2023 | 0 | 0 | 0.00 | 126 | 4.03 | -- | 0.79 | 17.82 | -- | 12.70 | 39.57 | -- | 30.16 | 37.78 | -- | 56.35 | 0.81 | -- | -- |
| **Total** | **0** | **0** | **0.00** | **126** | **4.03** | **--** | **0.79** | **17.82** | **--** | **12.70** | **39.57** | **--** | **30.16** | **37.78** | **--** | **56.35** | **0.81** | **--** | **--** |

*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 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | Total Loans to Farm | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | $ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate |
| Louisville MSA | 0 | 0 | 0.00 | 76 | 3.68 | -- | 1.32 | 18.58 | -- | 10.53 | 39.01 | -- | 25.00 | 37.99 | -- | 63.16 | 0.74 | -- | -- |
| **Total** | **0** | **0** | **0.00** | **76** | **3.68** | **--** | **1.32** | **18.58** | **--** | **10.53** | **39.01** | **--** | **25.00** | **37.99** | **--** | **63.16** | **0.74** | **--** | **--** |

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

| Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | Total Loans to Farms | | | | Farms with Revenues <= 1MM | | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | |
| | # | $ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans |
| Louisville MSA 2023 | 0 | 0 | 0.00 | 126 | 97.22 | -- | 71.43 | 1.25 | -- | 1.52 | -- |
| **Total** | **0** | **0** | **0.00** | **126** | **97.22** | **--** | **71.43** | **1.25** | **--** | **1.52** | **--** |

*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 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farms** | | | | **Farms with Revenues <= 1MM** | | | **Farms with Revenues > 1MM** | | **Farms with Revenues Not Available** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Farms** | **% Bank Loans** |
| Louisville MSA | 0 | 0 | 0.00 | 76 | 97.33 | -- | 73.68 | 1.10 | -- | 1.56 | -- |
| **Total** | **0** | **0** | **0.00** | **76** | **97.33** | **--** | **73.68** | **1.10** | **--** | **1.56** | **--** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | |

## North Carolina

| 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** |
| Asheville MSA 2023 | 85 | 40,631 | 100.00 | 22,224 | 0.91 | 1.18 | 1.34 | 14.94 | 4.71 | 15.56 | 56.90 | 51.76 | 56.95 | 27.25 | 42.35 | 26.12 | -- | -- | -- |
| **Total** | **85** | **40,631** | **100.00** | **22,224** | **0.91** | **1.18** | **1.34** | **14.94** | **4.71** | **15.56** | **56.90** | **51.76** | **56.95** | **27.25** | **42.35** | **26.12** | **--** | **--** | **--** |
| *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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Asheville MSA | 102 | 46,284 | 100.00 | 8,607 | 0.91 | -- | 1.34 | 16.71 | 10.78 | 18.74 | 58.55 | 56.86 | 58.21 | 23.83 | 32.35 | 21.61 | -- | -- | -- |
| **Total** | **102** | **46,284** | **100.00** | **8,607** | **0.91** | **--** | **1.34** | **16.71** | **10.78** | **18.74** | **58.55** | **56.86** | **58.21** | **23.83** | **32.35** | **21.61** | **--** | **--** | **--** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 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 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Charlotte MSA | 106 | 52,666 | 100.00 | 108,139 | 2.86 | 4.72 | 4.01 | 21.63 | 16.98 | 21.23 | 23.58 | 13.21 | 25.92 | 51.36 | 63.21 | 48.22 | 0.57 | 1.89 | 0.62 |
| **Total** | **106** | **52,666** | **100.00** | **108,139** | **2.86** | **4.72** | **4.01** | **21.63** | **16.98** | **21.23** | **23.58** | **13.21** | **25.92** | **51.36** | **63.21** | **48.22** | **0.57** | **1.89** | **0.62** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.* | | | | | | | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | | | | | | |

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Asheville MSA 2023 | 85 | 40,631 | 100.00 | 22,224 | 19.19 | 1.18 | 6.09 | 17.96 | 5.88 | 15.87 | 21.82 | 12.94 | 21.45 | 41.02 | 65.88 | 46.66 | -- | 14.12 | 9.93 |
| **Total** | **85** | **40,631** | **100.00** | **22,224** | **19.19** | **1.18** | **6.09** | **17.96** | **5.88** | **15.87** | **21.82** | **12.94** | **21.45** | **41.02** | **65.88** | **46.66** | **--** | **14.12** | **9.93** |
| *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 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Asheville MSA | 102 | 46,284 | 100.00 | 8,607 | 19.37 | 0.98 | 5.11 | 18.07 | 5.88 | 12.39 | 21.87 | 10.78 | 20.04 | 40.70 | 66.67 | 48.39 | -- | 15.69 | 14.07 |
| **Total** | **102** | **46,284** | **100.00** | **8,607** | **19.37** | **0.98** | **5.11** | **18.07** | **5.88** | **12.39** | **21.87** | **10.78** | **20.04** | **40.70** | **66.67** | **48.39** | **--** | **15.69** | **14.07** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.* | | | | | | | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | | | | | | |

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Charlotte MSA | 106 | 52,666 | 100.00 | 108,139 | 20.25 | 3.77 | 5.01 | 16.63 | 4.72 | 14.15 | 18.31 | 6.60 | 19.56 | 44.81 | 70.75 | 46.46 | -- | 14.15 | 14.82 |
| **Total** | **106** | **52,666** | **100.00** | **108,139** | **20.25** | **3.77** | **5.01** | **16.63** | **4.72** | **14.15** | **18.31** | **6.60** | **19.56** | **44.81** | **70.75** | **46.46** | **--** | **14.15** | **14.82** |

*Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2022, 2023, 2024 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 | | | | | | | | | | | | | | | | | | 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 |
| Asheville MSA 2023 | 120 | 30,793 | 100.00 | 22,736 | 0.83 | 0.83 | 0.99 | 20.16 | 12.50 | 19.71 | 54.89 | 65.83 | 55.55 | 24.11 | 20.83 | 23.76 | -- | -- | -- |
| **Total** | **120** | **30,793** | **100.00** | **22,736** | **0.83** | **0.83** | **0.99** | **20.16** | **12.50** | **19.71** | **54.89** | **65.83** | **55.55** | **24.11** | **20.83** | **23.76** | **--** | **--** | **--** |

*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 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 |
| Asheville MSA | 122 | 34,638 | 100.00 | 11,627 | 0.82 | 1.64 | 1.08 | 21.49 | 22.95 | 22.15 | 55.90 | 51.64 | 55.66 | 21.79 | 23.77 | 21.11 | -- | -- | -- |
| **Total** | **122** | **34,638** | **100.00** | **11,627** | **0.82** | **1.64** | **1.08** | **21.49** | **22.95** | **22.15** | **55.90** | **51.64** | **55.66** | **21.79** | **23.77** | **21.11** | **--** | **--** | **--** |

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 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 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Charlotte MSA | 86 | 27,591 | 100.00 | 126,747 | 5.19 | 4.65 | 4.98 | 24.69 | 17.44 | 23.36 | 20.71 | 18.60 | 21.94 | 46.76 | 59.30 | 47.53 | 2.64 | -- | 2.18 |
| **Total** | **86** | **27,591** | **100.00** | **126,747** | **5.19** | **4.65** | **4.98** | **24.69** | **17.44** | **23.36** | **20.71** | **18.60** | **21.94** | **46.76** | **59.30** | **47.53** | **2.64** | **--** | **2.18** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 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** |
| Asheville MSA 2023 | 120 | 30,793 | 100.00 | 22,736 | 89.42 | 37.50 | 55.19 | 3.05 | 57.50 | 7.54 | 5.00 |
| **Total** | **120** | **30,793** | **100.00** | **22,736** | **89.42** | **37.50** | **55.19** | **3.05** | **57.50** | **7.54** | **5.00** |
| *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 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Asheville MSA | 122 | 34,638 | 100.00 | 11,627 | 89.86 | 22.13 | 53.93 | 2.69 | 72.13 | 7.45 | 5.74 |
| **Total** | **122** | **34,638** | **100.00** | **11,627** | **89.86** | **22.13** | **53.93** | **2.69** | **72.13** | **7.45** | **5.74** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 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 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Charlotte MSA | 86 | 27,591 | 100.00 | 126,747 | 89.51 | 29.07 | 52.31 | 2.89 | 66.28 | 7.61 | 4.65 |
| **Total** | **86** | **27,591** | **100.00** | **126,747** | **89.51** | **29.07** | **52.31** | **2.89** | **66.28** | **7.61** | **4.65** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | |

| Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farm** | | | | **Low-Income Tracts** | | | **Moderate-Income Tracts** | | | **Middle-Income Tracts** | | | **Upper-Income Tracts** | | | **Not Available-Income Tracts** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** |
| Asheville MSA 2023 | 0 | 0 | 0.00 | 183 | 1.01 | -- | -- | 18.03 | -- | 16.94 | 59.57 | -- | 62.84 | 21.39 | -- | 20.22 | -- | -- | -- |
| **Total** | **0** | **0** | **0.00** | **183** | **1.01** | **--** | **--** | **18.03** | **--** | **16.94** | **59.57** | **--** | **62.84** | **21.39** | **--** | **20.22** | **--** | **--** | **--** |
| *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 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farm** | | | | **Low-Income Tracts** | | | **Moderate-Income Tracts** | | | **Middle-Income Tracts** | | | **Upper-Income Tracts** | | | **Not Available-Income Tracts** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** |
| Asheville MSA | 1 | 400 | 100.00 | 77 | 0.76 | -- | -- | 19.57 | 100.00 | 23.38 | 61.41 | -- | 63.64 | 18.27 | -- | 12.99 | -- | -- | -- |
| **Total** | **1** | **400** | **100.00** | **77** | **0.76** | **--** | **--** | **19.57** | **100.00** | **23.38** | **61.41** | **--** | **63.64** | **18.27** | **--** | **12.99** | **--** | **--** | **--** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | | | | | | |

| Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farm** | | | | **Low-Income Tracts** | | | **Moderate-Income Tracts** | | | **Middle-Income Tracts** | | | **Upper-Income Tracts** | | | **Not Available-Income Tracts** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** |
| Charlotte MSA | 0 | 0 | 0.00 | 195 | 4.27 | -- | 3.59 | 27.15 | -- | 17.44 | 24.76 | -- | 20.00 | 42.51 | -- | 58.46 | 1.30 | -- | 0.51 |
| **Total** | **0** | **0** | **0.00** | **195** | **4.27** | **--** | **3.59** | **27.15** | **--** | **17.44** | **24.76** | **--** | **20.00** | **42.51** | **--** | **58.46** | **1.30** | **--** | **0.51** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | | | | | | |

| Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farms** | | | | **Farms with Revenues <= 1MM** | | | **Farms with Revenues > 1MM** | | **Farms with Revenues Not Available** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Farms** | **% Bank Loans** |
| Asheville MSA 2023 | 0 | 0 | 0.00 | 183 | 98.10 | -- | 63.39 | 0.90 | -- | 1.01 | -- |
| **Total** | **0** | **0** | **0.00** | **183** | **98.10** | **--** | **63.39** | **0.90** | **--** | **1.01** | **--** |
| *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 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farms** | | | | **Farms with Revenues <= 1MM** | | | **Farms with Revenues > 1MM** | | **Farms with Revenues Not Available** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Farms** | **% Bank Loans** |
| Asheville MSA | 1 | 400 | 100.00 | 77 | 98.38 | 100.00 | 58.44 | 0.86 | -- | 0.76 | -- |
| **Total** | **1** | **400** | **100.00** | **77** | **98.38** | **100.00** | **58.44** | **0.86** | **--** | **0.76** | **--** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | |

| Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farms** | | | | **Farms with Revenues <= 1MM** | | | **Farms with Revenues > 1MM** | | **Farms with Revenues Not Available** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Farms** | **% Bank Loans** |
| Charlotte MSA | 0 | 0 | 0.00 | 195 | 96.52 | -- | 70.77 | 1.30 | -- | 2.17 | -- |
| **Total** | **0** | **0** | **0.00** | **195** | **96.52** | **--** | **70.77** | **1.30** | **--** | **2.17** | **--** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | |

## Ohio

| 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** |
| Cincinnati MSA 2023 | 421 | 93,070 | 13.65 | 59,517 | 4.29 | 4.04 | 4.34 | 23.00 | 25.18 | 25.99 | 36.53 | 39.43 | 36.55 | 35.08 | 30.88 | 32.01 | 1.10 | 0.48 | 1.08 |
| OH Non MSA 2023 | 2,663 | 311,765 | 86.35 | 33,476 | 1.18 | 1.76 | 1.93 | 13.22 | 11.04 | 14.24 | 65.52 | 68.72 | 64.77 | 19.81 | 17.50 | 18.33 | 0.26 | 0.98 | 0.28 |
| **Total** | **3,084** | **404,835** | **100.00** | **92,993** | **2.84** | **2.08** | **3.47** | **18.43** | **12.97** | **21.76** | **50.07** | **64.72** | **46.71** | **27.95** | **19.33** | **27.08** | **0.71** | **0.91** | **0.79** |
| *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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Cincinnati MSA | 461 | 108,311 | 17.56 | 27,379 | 4.27 | 6.51 | 4.49 | 21.10 | 27.77 | 25.23 | 37.86 | 34.27 | 38.54 | 35.66 | 29.72 | 30.57 | 1.10 | 1.74 | 1.17 |
| OH Non MSA | 2,165 | 265,466 | 82.44 | 12,190 | 1.57 | 1.85 | 2.68 | 13.60 | 13.30 | 15.16 | 61.98 | 67.81 | 61.26 | 22.55 | 16.17 | 20.68 | 0.30 | 0.88 | 0.21 |
| **Total** | **2,626** | **373,777** | **100.00** | **39,569** | **3.21** | **2.67** | **3.93** | **18.13** | **15.84** | **22.13** | **47.41** | **61.92** | **45.54** | **30.47** | **18.55** | **27.52** | **0.78** | **1.03** | **0.88** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 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 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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 | 4,417 | 746,731 | 65.31 | 145,951 | 5.51 | 7.29 | 7.33 | 21.47 | 34.62 | 21.34 | 39.74 | 41.27 | 39.49 | 32.99 | 16.32 | 30.99 | 0.28 | 0.50 | 0.57 |
| Dayton MSA | 570 | 85,854 | 8.43 | 67,217 | 5.24 | 3.68 | 4.49 | 17.54 | 15.61 | 17.30 | 41.11 | 60.70 | 41.14 | 35.87 | 20.00 | 36.87 | 0.24 | -- | 0.17 |
| Mansfield MSA | 1,220 | 130,076 | 18.04 | 8,518 | 6.90 | 7.95 | 7.15 | 9.06 | 9.43 | 10.19 | 55.07 | 54.18 | 52.61 | 28.94 | 28.44 | 29.85 | 0.03 | -- | -- |
| Springfield MSA | 556 | 63,930 | 8.22 | 10,497 | 4.43 | 5.40 | 2.78 | 14.59 | 20.68 | 18.97 | 42.84 | 41.19 | 44.45 | 38.14 | 32.73 | 33.69 | -- | -- | -- |
| **Total** | **6,763** | **1,026,591** | **100.00** | **232,183** | **5.44** | **6.95** | **6.30** | **19.27** | **27.33** | **19.65** | **41.07** | **45.23** | **40.67** | **33.98** | **20.17** | **32.77** | **0.24** | **0.33** | **0.40** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.* | | | | | | | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | | | | | | |

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Cincinnati MSA 2023 | 421 | 93,070 | 13.65 | 59,517 | 23.89 | 9.50 | 12.20 | 17.40 | 16.15 | 21.91 | 20.10 | 20.43 | 20.35 | 38.60 | 39.43 | 29.49 | -- | 14.49 | 16.05 |
| OH Non MSA 2023 | 2,663 | 311,765 | 86.35 | 33,476 | 18.60 | 10.44 | 9.39 | 18.83 | 23.21 | 23.41 | 22.93 | 22.61 | 24.78 | 39.64 | 34.59 | 28.58 | -- | 9.16 | 13.85 |
| **Total** | **3,084** | **404,835** | **100.00** | **92,993** | **21.48** | **10.31** | **11.19** | **18.05** | **22.24** | **22.45** | **21.39** | **22.31** | **21.94** | **39.08** | **35.25** | **29.16** | **--** | **9.89** | **15.26** |
| *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 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Cincinnati MSA | 461 | 108,311 | 17.56 | 27,379 | 23.43 | 14.53 | 9.68 | 17.10 | 24.30 | 22.23 | 20.13 | 18.44 | 20.52 | 39.34 | 27.98 | 29.20 | -- | 14.75 | 18.38 |
| OH Non MSA | 2,165 | 265,466 | 82.44 | 12,190 | 18.42 | 11.27 | 8.24 | 18.86 | 23.37 | 23.61 | 22.98 | 23.23 | 23.57 | 39.74 | 33.90 | 28.91 | -- | 8.22 | 15.68 |
| **Total** | **2,626** | **373,777** | **100.00** | **39,569** | **21.50** | **11.84** | **9.23** | **17.78** | **23.53** | **22.65** | **21.23** | **22.39** | **21.46** | **39.49** | **32.86** | **29.11** | **--** | **9.37** | **17.54** |

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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 | 4,417 | 746,731 | 65.31 | 145,951 | 23.83 | 18.36 | 9.72 | 18.40 | 26.38 | 21.39 | 21.01 | 21.15 | 21.95 | 36.77 | 25.58 | 30.93 | -- | 8.54 | 16.00 |
| Dayton MSA | 570 | 85,854 | 8.43 | 67,217 | 21.55 | 13.51 | 10.67 | 16.89 | 22.46 | 20.76 | 20.94 | 21.58 | 21.80 | 40.62 | 24.74 | 29.90 | -- | 17.72 | 16.87 |
| Mansfield MSA | 1,220 | 130,076 | 18.04 | 8,518 | 20.51 | 9.59 | 8.42 | 17.11 | 27.21 | 22.53 | 22.58 | 23.61 | 24.41 | 39.80 | 29.92 | 29.95 | -- | 9.67 | 14.70 |
| Springfield MSA | 556 | 63,930 | 8.22 | 10,497 | 20.34 | 12.41 | 7.53 | 17.37 | 18.88 | 21.30 | 21.75 | 17.09 | 23.68 | 40.54 | 21.58 | 30.05 | -- | 30.04 | 17.44 |
| **Total** | **6,763** | **1,026,591** | **100.00** | **232,183** | **22.83** | **15.88** | **9.85** | **17.84** | **25.58** | **21.25** | **21.09** | **21.29** | **22.08** | **38.24** | **25.96** | **30.56** | **--** | **11.28** | **16.27** |

*Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2022, 2023, 2024 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 | | | | | | | | | | | | | | | | | | | 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** |
| Cincinnati MSA 2023 | 124 | 37,678 | 10.77 | 43,278 | 7.16 | 2.42 | 6.51 | 23.42 | 15.32 | 21.57 | 32.89 | 50.00 | 32.69 | 34.62 | 32.26 | 37.52 | 1.91 | -- | 1.71 |
| OH Non MSA 2023 | 1,027 | 134,804 | 89.23 | 24,276 | 2.94 | 1.66 | 1.98 | 14.02 | 10.32 | 11.10 | 64.19 | 71.76 | 66.07 | 18.02 | 15.77 | 20.41 | 0.83 | 0.49 | 0.44 |
| **Total** | **1,151** | **172,482** | **100.00** | **67,554** | **5.66** | **1.74** | **4.88** | **20.06** | **10.86** | **17.81** | **44.06** | **69.42** | **44.69** | **28.69** | **17.55** | **31.37** | **1.53** | **0.43** | **1.25** |
| *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 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Cincinnati MSA | 148 | 44,946 | 16.39 | 22,347 | 7.14 | 6.08 | 6.22 | 21.83 | 13.51 | 20.58 | 31.45 | 42.57 | 30.85 | 37.67 | 37.16 | 40.66 | 1.91 | 0.68 | 1.68 |
| OH Non MSA | 755 | 101,517 | 83.61 | 8,311 | 3.33 | 0.66 | 2.47 | 13.82 | 10.73 | 11.95 | 60.53 | 69.01 | 60.71 | 22.11 | 19.21 | 24.58 | 0.21 | 0.40 | 0.29 |
| **Total** | **903** | **146,463** | **100.00** | **30,658** | **6.04** | **1.55** | **5.21** | **19.53** | **11.18** | **18.24** | **39.79** | **64.67** | **38.95** | **33.21** | **22.15** | **36.30** | **1.42** | **0.44** | **1.30** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 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 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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 | 1,417 | 318,864 | 56.84 | 109,893 | 10.80 | 6.99 | 8.82 | 21.67 | 22.72 | 17.72 | 33.56 | 43.82 | 34.92 | 32.63 | 25.19 | 37.58 | 1.34 | 1.27 | 0.95 |
| Dayton MSA | 353 | 75,906 | 14.16 | 39,588 | 8.51 | 10.20 | 6.78 | 18.80 | 17.00 | 16.23 | 34.41 | 39.66 | 33.79 | 37.72 | 33.14 | 42.95 | 0.57 | -- | 0.25 |
| Mansfield MSA | 391 | 68,000 | 15.68 | 5,192 | 5.34 | 1.53 | 4.37 | 21.13 | 21.23 | 17.49 | 43.09 | 53.96 | 46.05 | 29.08 | 20.97 | 30.32 | 1.35 | 2.30 | 1.77 |
| Springfield MSA | 332 | 48,534 | 13.32 | 4,723 | 6.49 | 2.71 | 4.64 | 21.06 | 15.06 | 17.17 | 39.75 | 40.96 | 38.11 | 32.69 | 41.27 | 40.08 | -- | -- | -- |
| **Total** | **2,493** | **511,304** | **100.00** | **159,396** | **9.88** | **6.02** | **8.05** | **20.89** | **20.66** | **17.33** | **34.30** | **44.44** | **35.10** | **33.83** | **27.80** | **38.75** | **1.10** | **1.08** | **0.78** |

*Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 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** |
| Cincinnati MSA 2023 | 124 | 37,678 | 10.77 | 43,278 | 86.09 | 50.00 | 52.28 | 4.69 | 41.13 | 9.22 | 8.87 |
| OH Non MSA 2023 | 1,027 | 134,804 | 89.23 | 24,276 | 83.04 | 57.35 | 55.92 | 4.95 | 24.25 | 12.01 | 18.40 |
| **Total** | **1,151** | **172,482** | **100.00** | **67,554** | **85.00** | **56.56** | **53.59** | **4.78** | **26.06** | **10.22** | **17.38** |

*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 | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Cincinnati MSA | 148 | 44,946 | 16.39 | 22,347 | 85.80 | 34.46 | 51.80 | 4.46 | 51.35 | 9.74 | 14.19 |
| OH Non MSA | 755 | 101,517 | 83.61 | 8,311 | 82.92 | 50.73 | 56.38 | 4.78 | 30.86 | 12.30 | 18.41 |
| **Total** | **903** | **146,463** | **100.00** | **30,658** | **84.98** | **48.06** | **53.04** | **4.55** | **34.22** | **10.48** | **17.72** |

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 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 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **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 | 1,417 | 318,864 | 56.84 | 109,893 | 87.35 | 38.25 | 54.54 | 3.37 | 41.92 | 9.28 | 19.83 |
| Dayton MSA | 353 | 75,906 | 14.16 | 39,588 | 85.06 | 34.28 | 54.34 | 4.25 | 50.99 | 10.69 | 14.73 |
| Mansfield MSA | 391 | 68,000 | 15.68 | 5,192 | 82.34 | 46.29 | 57.94 | 4.40 | 40.41 | 13.26 | 13.30 |
| Springfield MSA | 332 | 48,534 | 13.32 | 4,723 | 83.99 | 56.02 | 56.66 | 4.40 | 34.04 | 11.60 | 9.94 |
| **Total** | **2,493** | **511,304** | **100.00** | **159,396** | **86.48** | **41.32** | **54.67** | **3.66** | **41.92** | **9.86** | **16.77** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | |

| Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farm** | | | | **Low-Income Tracts** | | | **Moderate-Income Tracts** | | | **Middle-Income Tracts** | | | **Upper-Income Tracts** | | | **Not Available-Income Tracts** | | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** |
| Cincinnati MSA 2023 | 4 | 191 | 1.41 | 207 | 4.11 | -- | 4.35 | 23.72 | -- | 22.71 | 38.03 | 100.00 | 47.34 | 32.60 | -- | 25.60 | 1.54 | -- | -- |
| OH Non MSA 2023 | 280 | 21,091 | 98.59 | 2,160 | 0.41 | 0.36 | 0.28 | 6.08 | 3.57 | 4.81 | 67.26 | 70.71 | 70.97 | 25.86 | 24.64 | 23.80 | 0.41 | 0.71 | 0.14 |
| **Total** | **284** | **21,282** | **100.00** | **2,367** | **1.64** | **0.35** | **0.63** | **11.97** | **3.52** | **6.38** | **57.49** | **71.13** | **68.91** | **28.11** | **24.30** | **23.95** | **0.78** | **0.70** | **0.13** |
| *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 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farm** | | | | **Low-Income Tracts** | | | **Moderate-Income Tracts** | | | **Middle-Income Tracts** | | | **Upper-Income Tracts** | | | **Not Available-Income Tracts** | | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** |
| Cincinnati MSA | 3 | 424 | 1.08 | 84 | 4.42 | -- | 4.76 | 23.51 | 33.33 | 16.67 | 38.48 | 33.33 | 54.76 | 31.89 | 33.33 | 23.81 | 1.71 | -- | -- |
| OH Non MSA | 274 | 23,905 | 98.92 | 845 | 0.60 | -- | 0.36 | 6.30 | 2.55 | 3.79 | 63.97 | 64.60 | 67.10 | 28.74 | 32.48 | 28.64 | 0.40 | 0.36 | 0.12 |
| **Total** | **277** | **24,329** | **100.00** | **929** | **2.10** | **--** | **0.75** | **13.04** | **2.89** | **4.95** | **53.98** | **64.26** | **65.98** | **29.97** | **32.49** | **28.20** | **0.91** | **0.36** | **0.11** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | | | | | | |

| Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farm** | | | | **Low-Income Tracts** | | | **Moderate-Income Tracts** | | | **Middle-Income Tracts** | | | **Upper-Income Tracts** | | | **Not Available-Income Tracts** | | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** |
| Columbus MSA | 119 | 8,806 | 32.60 | 1,075 | 7.66 | 0.84 | 1.58 | 22.18 | 27.73 | 20.28 | 41.90 | 63.03 | 55.35 | 27.62 | 8.40 | 22.42 | 0.65 | -- | 0.37 |
| Dayton MSA | 56 | 6,305 | 15.34 | 526 | 5.86 | -- | 0.38 | 16.72 | 1.79 | 6.46 | 42.47 | 60.71 | 58.37 | 34.63 | 37.50 | 34.60 | 0.32 | -- | 0.19 |
| Mansfield MSA | 19 | 1,010 | 5.21 | 199 | 5.44 | -- | 1.01 | 7.95 | -- | 0.50 | 55.23 | 73.68 | 57.29 | 31.38 | 26.32 | 41.21 | -- | -- | -- |
| Springfield MSA | 171 | 26,974 | 46.85 | 337 | 3.66 | -- | -- | 16.67 | -- | 0.59 | 32.93 | 17.54 | 13.35 | 46.75 | 82.46 | 86.05 | -- | -- | -- |
| **Total** | **365** | **43,095** | **100.00** | **2,137** | **6.77** | **0.27** | **0.98** | **19.42** | **9.32** | **11.93** | **42.30** | **41.92** | **49.65** | **31.04** | **48.49** | **37.20** | **0.47** | **--** | **0.23** |

*Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

| Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farms** | | | | **Farms with Revenues <= 1MM** | | | **Farms with Revenues > 1MM** | | **Farms with Revenues Not Available** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Farms** | **% Bank Loans** |
| Cincinnati MSA 2023 | 4 | 191 | 1.41 | 207 | 97.06 | -- | 66.67 | 1.40 | -- | 1.54 | 100.00 |
| OH Non MSA 2023 | 280 | 21,091 | 98.59 | 2,160 | 98.05 | 47.50 | 60.14 | 0.96 | 10.71 | 0.99 | 41.79 |
| **Total** | **284** | **21,282** | **100.00** | **2,367** | **97.72** | **46.83** | **60.71** | **1.10** | **10.56** | **1.18** | **42.61** |

*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 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farms** | | | | **Farms with Revenues <= 1MM** | | | **Farms with Revenues > 1MM** | | **Farms with Revenues Not Available** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Farms** | **% Bank Loans** |
| Cincinnati MSA | 3 | 424 | 1.08 | 84 | 97.28 | 33.33 | 67.86 | 1.24 | 33.33 | 1.47 | 33.33 |
| OH Non MSA | 274 | 23,905 | 98.92 | 845 | 98.10 | 52.19 | 53.61 | 0.95 | 17.52 | 0.95 | 30.29 |
| **Total** | **277** | **24,329** | **100.00** | **929** | **97.78** | **51.99** | **54.90** | **1.06** | **17.69** | **1.16** | **30.32** |

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

| Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farms** | | | | **Farms with Revenues <= 1MM** | | | **Farms with Revenues > 1MM** | | **Farms with Revenues Not Available** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Farms** | **% Bank Loans** |
| Columbus MSA | 119 | 8,806 | 32.60 | 1,075 | 96.81 | 32.77 | 52.09 | 1.61 | 9.24 | 1.57 | 57.98 |
| Dayton MSA | 56 | 6,305 | 15.34 | 526 | 97.31 | 51.79 | 60.65 | 1.27 | 21.43 | 1.43 | 26.79 |
| Mansfield MSA | 19 | 1,010 | 5.21 | 199 | 97.07 | 36.84 | 61.81 | 1.67 | 5.26 | 1.26 | 57.89 |
| Springfield MSA | 171 | 26,974 | 46.85 | 337 | 97.97 | 67.25 | 55.49 | 2.03 | 23.39 | -- | 9.36 |
| **Total** | **365** | **43,095** | **100.00** | **2,137** | **97.04** | **52.05** | **55.64** | **1.54** | **17.53** | **1.42** | **30.41** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | |

## South Carolina

| 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** |
| Spartanburg MSA 2023 | 145 | 31,145 | 100.00 | 22,550 | 2.32 | -- | 1.76 | 10.11 | 4.14 | 9.61 | 59.62 | 40.00 | 56.82 | 27.45 | 54.48 | 31.45 | 0.49 | 1.38 | 0.35 |
| **Total** | **145** | **31,145** | **100.00** | **22,550** | **2.32** | **--** | **1.76** | **10.11** | **4.14** | **9.61** | **59.62** | **40.00** | **56.82** | **27.45** | **54.48** | **31.45** | **0.49** | **1.38** | **0.35** |
| *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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Spartanburg MSA | 119 | 33,891 | 100.00 | 11,644 | 2.32 | 7.56 | 1.42 | 9.69 | 13.45 | 10.13 | 50.33 | 30.25 | 48.55 | 37.17 | 47.90 | 39.59 | 0.49 | 0.84 | 0.29 |
| **Total** | **119** | **33,891** | **100.00** | **11,644** | **2.32** | **7.56** | **1.42** | **9.69** | **13.45** | **10.13** | **50.33** | **30.25** | **48.55** | **37.17** | **47.90** | **39.59** | **0.49** | **0.84** | **0.29** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 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 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Greenville MSA | 586 | 151,353 | 100.00 | 77,619 | 3.11 | 4.27 | 3.15 | 16.50 | 17.58 | 15.39 | 43.59 | 45.56 | 43.04 | 36.40 | 31.40 | 37.37 | 0.41 | 1.19 | 1.04 |
| **Total** | **586** | **151,353** | **100.00** | **77,619** | **3.11** | **4.27** | **3.15** | **16.50** | **17.58** | **15.39** | **43.59** | **45.56** | **43.04** | **36.40** | **31.40** | **37.37** | **0.41** | **1.19** | **1.04** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.* | | | | | | | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | | | | | | |

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Spartanburg MSA 2023 | 145 | 31,145 | 100.00 | 22,550 | 20.09 | 2.76 | 6.14 | 18.24 | 11.72 | 20.70 | 20.80 | 25.52 | 24.88 | 40.87 | 50.34 | 30.87 | -- | 9.66 | 17.41 |
| **Total** | **145** | **31,145** | **100.00** | **22,550** | **20.09** | **2.76** | **6.14** | **18.24** | **11.72** | **20.70** | **20.80** | **25.52** | **24.88** | **40.87** | **50.34** | **30.87** | **--** | **9.66** | **17.41** |
| *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 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Spartanburg MSA | 119 | 33,891 | 100.00 | 11,644 | 19.46 | 5.88 | 4.16 | 17.80 | 14.29 | 16.46 | 20.72 | 13.45 | 23.21 | 42.01 | 56.30 | 31.57 | -- | 10.08 | 24.60 |
| **Total** | **119** | **33,891** | **100.00** | **11,644** | **19.46** | **5.88** | **4.16** | **17.80** | **14.29** | **16.46** | **20.72** | **13.45** | **23.21** | **42.01** | **56.30** | **31.57** | **--** | **10.08** | **24.60** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.* | | | | | | | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | | | | | | | |

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Greenville MSA | 586 | 151,353 | 100.00 | 77,619 | 20.19 | 7.51 | 5.95 | 17.53 | 20.31 | 17.46 | 20.19 | 18.77 | 21.38 | 42.08 | 39.93 | 37.21 | -- | 13.48 | 18.01 |
| **Total** | **586** | **151,353** | **100.00** | **77,619** | **20.19** | **7.51** | **5.95** | **17.53** | **20.31** | **17.46** | **20.19** | **18.77** | **21.38** | **42.08** | **39.93** | **37.21** | **--** | **13.48** | **18.01** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2022, 2023, 2024 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 | | | | | | | | | | | | | | | | | | | 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** |
| Spartanburg MSA 2023 | 261 | 56,640 | 100.00 | 14,218 | 3.02 | 7.28 | 3.07 | 15.29 | 14.56 | 11.59 | 50.15 | 43.30 | 53.02 | 30.39 | 34.10 | 31.56 | 1.15 | 0.77 | 0.76 |
| **Total** | **261** | **56,640** | **100.00** | **14,218** | **3.02** | **7.28** | **3.07** | **15.29** | **14.56** | **11.59** | **50.15** | **43.30** | **53.02** | **30.39** | **34.10** | **31.56** | **1.15** | **0.77** | **0.76** |
| *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 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Spartanburg MSA | 214 | 54,168 | 100.00 | 7,377 | 3.00 | 6.54 | 3.29 | 14.16 | 7.94 | 10.89 | 42.83 | 48.60 | 44.67 | 38.89 | 36.45 | 40.59 | 1.12 | 0.47 | 0.57 |
| **Total** | **214** | **54,168** | **100.00** | **7,377** | **3.00** | **6.54** | **3.29** | **14.16** | **7.94** | **10.89** | **42.83** | **48.60** | **44.67** | **38.89** | **36.45** | **40.59** | **1.12** | **0.47** | **0.57** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 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 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Greenville MSA | 355 | 79,820 | 100.00 | 64,172 | 4.34 | 4.79 | 3.50 | 17.16 | 16.62 | 15.60 | 36.80 | 38.03 | 38.68 | 40.62 | 39.15 | 41.02 | 1.08 | 1.41 | 1.20 |
| **Total** | **355** | **79,820** | **100.00** | **64,172** | **4.34** | **4.79** | **3.50** | **17.16** | **16.62** | **15.60** | **36.80** | **38.03** | **38.68** | **40.62** | **39.15** | **41.02** | **1.08** | **1.41** | **1.20** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 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** |
| Spartanburg MSA 2023 | 261 | 56,640 | 100.00 | 14,218 | 87.25 | 47.51 | 53.76 | 3.59 | 45.21 | 9.16 | 7.28 |
| **Total** | **261** | **56,640** | **100.00** | **14,218** | **87.25** | **47.51** | **53.76** | **3.59** | **45.21** | **9.16** | **7.28** |
| *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 | | | | | | | | | | 2024 - 2025 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Spartanburg MSA | 214 | 54,168 | 100.00 | 7,377 | 87.15 | 35.51 | 51.12 | 3.26 | 58.88 | 9.59 | 5.61 |
| **Total** | **214** | **54,168** | **100.00** | **7,377** | **87.15** | **35.51** | **51.12** | **3.26** | **58.88** | **9.59** | **5.61** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 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 - 2025 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **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** |
| Greenville MSA | 355 | 79,820 | 100.00 | 64,172 | 87.47 | 49.58 | 51.33 | 2.98 | 46.20 | 9.55 | 4.23 |
| **Total** | **355** | **79,820** | **100.00** | **64,172** | **87.47** | **49.58** | **51.33** | **2.98** | **46.20** | **9.55** | **4.23** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | |

| Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farm** | | | | **Low-Income Tracts** | | | **Moderate-Income Tracts** | | | **Middle-Income Tracts** | | | **Upper-Income Tracts** | | | **Not Available-Income Tracts** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Aggregate** |
| Spartanburg MSA 2023 | 0 | 0 | 0.00 | 91 | 2.11 | -- | -- | 10.92 | -- | 3.30 | 60.74 | -- | 68.13 | 25.88 | -- | 26.37 | 0.35 | -- | 2.20 |
| **Total** | **0** | **0** | **0.00** | **91** | **2.11** | **--** | **--** | **10.92** | **--** | **3.30** | **60.74** | **--** | **68.13** | **25.88** | **--** | **26.37** | **0.35** | **--** | **2.20** |
| *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 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | Total Loans to Farm | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | |
| | # | $ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate |
| Spartanburg MSA | 0 | 0 | 0.00 | 55 | 1.98 | -- | -- | 10.09 | -- | 3.64 | 52.79 | -- | 50.91 | 34.95 | -- | 43.64 | 0.18 | -- | 1.82 |
| **Total** | **0** | **0** | **0.00** | **55** | **1.98** | **--** | **--** | **10.09** | **--** | **3.64** | **52.79** | **--** | **50.91** | **34.95** | **--** | **43.64** | **0.18** | **--** | **1.82** |

*Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

| Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | Total Loans to Farm | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | |
| | # | $ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Aggregate |
| Greenville MSA | 3 | 349 | 100.00 | 400 | 2.49 | -- | 0.50 | 18.55 | -- | 23.00 | 46.03 | 66.67 | 41.00 | 32.19 | 33.33 | 35.50 | 0.74 | -- | -- |
| **Total** | **3** | **349** | **100.00** | **400** | **2.49** | **--** | **0.50** | **18.55** | **--** | **23.00** | **46.03** | **66.67** | **41.00** | **32.19** | **33.33** | **35.50** | **0.74** | **--** | **--** |

*Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

| Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | 2022 - 2023 |
|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | Total Loans to Farms | | | | Farms with Revenues <= 1MM | | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | |
| | # | $ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans |
| Spartanburg MSA 2023 | 0 | 0 | 0.00 | 91 | 98.06 | -- | 56.04 | 0.35 | -- | 1.58 | -- |
| **Total** | **0** | **0** | **0.00** | **91** | **98.06** | **--** | **56.04** | **0.35** | **--** | **1.58** | **--** |

*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 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | | 2024 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farms** | | | | **Farms with Revenues <= 1MM** | | | **Farms with Revenues > 1MM** | | **Farms with Revenues Not Available** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Farms** | **% Bank Loans** |
| Spartanburg MSA | 0 | 0 | 0.00 | 55 | 98.02 | -- | 61.82 | 0.54 | -- | 1.44 | -- |
| **Total** | **0** | **0** | **0.00** | **55** | **98.02** | **--** | **61.82** | **0.54** | **--** | **1.44** | **--** |
| *Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | |

| Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | | 2022 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Loans to Farms** | | | | **Farms with Revenues <= 1MM** | | | **Farms with Revenues > 1MM** | | **Farms with Revenues Not Available** | |
| | **#** | **$** | **% of Total Number** | **Overall Market** | **% Farms** | **% Bank Loans** | **% Aggregate** | **% Farms** | **% Bank Loans** | **% Farms** | **% Bank Loans** |
| Greenville MSA | 3 | 349 | 100.00 | 400 | 97.72 | 33.33 | 59.25 | 0.74 | -- | 1.55 | 66.67 |
| **Total** | **3** | **349** | **100.00** | **400** | **97.72** | **33.33** | **59.25** | **0.74** | **--** | **1.55** | **66.67** |
| *Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.* | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | |