Community Reinvestment Act Policy

Community Reinvestment Obligation

It is the policy of The First Central National Bank to have a continuing and affirmative obligation to help meet the credit needs of our communities, including low and moderate-income areas, consistent with safe and sound operations.

Assessment Standards

The office of the Comptroller of Currency (OCC) will evaluate the degree to which The First Central National Bank is helping to meet the needs of its service area under the special small bank assessment standards. The OCC will assign our bank a rating of "Outstanding," "Satisfactory," "Needs to Improve," or "Substantial Noncompliance."

Assessment Criteria

The OCC will evaluate First Central National Bank's CRA performance based on the following criteria:

1. Our bank's loan-to-deposit ratio, adjusted for seasonal variation and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets or community development lending or investment.

2. The percentage of loans and, as appropriate, other lending-related activities located in our bank's service area.

3. Our bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes.

4. The geographic distribution of our bank's loans given to our service area.

5. Our bank's record of taking action, if warranted, is in response to written complaints about our performance in meeting the credit needs of our service area.

Performance Ratings

Satisfactory

The regulatory agencies will rate our bank's performance "Satisfactory" if, in general, our bank demonstrates:

1. A reasonable loan-to-deposit ratio (considering seasonal variations), given our bank's size, financial condition, the credit needs of our service area, and taking into account, as appropriate lending-related activities such as loan originations for sale to secondary markets and community development lending and investment.

2. That a majority of our bank's loans and, as appropriate, other lending activities are in our service area.

3. A distribution of loans to and, as appropriate, other lending-related activities for individuals of different income level (including low and moderate-income individuals) and businesses and farms of different sizes that is reasonable given the demographics of our bank's service area.

4. A record of taking appropriate action, as warranted, in response to written complaints, if any, about our bank's performance in meeting the credit needs of our service area.

5. A reasonable geographic distribution of loans, given our service area.

Outstanding

If our bank meets each of the previous standards for a "Satisfactory" rating and exceeds some or all of those standards, we may be considered for an overall performance rating of "outstanding". In assessing whether our bank's performance is Outstanding, the regulatory agencies will consider:

1. The extent to which our bank exceeds each of the assessment standards for a "Satisfactory" rating.

2. Our bank's performance in making qualified investments.

"Needs to Improve" or "Substantial Noncompliance"

Our bank could receive a rating of "Needs to improve" or "Substantial Noncompliance" depending on the degree to which our performance has failed to meet the standards for a "Satisfactory" rating.

Effect of Discriminatory or Other Illegal Credit Practices

Evidence of discriminatory or other illegal credit practices will adversely affect the regulatory agencies' evaluation of our bank's performance. In determining the effect on our bank's assigned rating, the regulatory agencies will consider:

1. The nature and extent of the evidence.

2. The policies and procedures that our bank has in place to prevent discriminatory or other illegal credit practices.

3. Any corrective action that we have taken or have committed to take, particularly voluntary corrective action resulting from self-assessment.

4. Other relevant information, such as our past lending performance.

Effect of Successive "Needs to Improve" Ratings

If our bank would otherwise receive an assigned rating of "Needs to Improve," we would receive an assigned rating of "Substantial Noncompliance" if we had received no better than a "Needs to Improve" rating on each of our two previous examinations.

Effect of Rating on Applications

The regulatory agencies take into account our bank's record of performance in meeting its community reinvestment obligation in considering applications for approval of:

1. The establishment of a domestic branch or other facility authorized to take deposits.

2. The relocation of our main office, a branch office, or ATM.

3. The application to become a holding company.

4. The merger, consolidation, acquisition of assets, or assumption of liabilities.

5. Deposit insurance for an operating, non-insured financial institution.

Interested Parties

In considering CRA performance in regard to an application, the regulatory agencies will take into account any views expressed by interested parties that are submitted to them.

Denial or Condition Approval of Applications

Our bank's record of performance may be the basis for denying or conditioning the approval of an application.

Service Area Delineation

Our bank may delineate our service area, using any method we choose, provided that the service area:

1. Does not reflect illegal discrimination.

2. Does not arbitrarily exclude low and moderate income geography's, taking into account our bank's size and financial condition and the extent of our branching network, as appropriate.

3. Consists only of whole census tracts or block numbering areas.

The Service Area for our Bank

1. Must include those geographies in the local areas around our bank's branches and deposit taking ATMs in which our bank has originated or had outstanding, during the previous calendar year, a significant number and amount of home mortgage, small farm, and (if our bank elects the option to have them considered, in our CRA evaluation) consumer loans and any other geography's equidistant from our branches and deposit taking ATMs, taking into account political boundaries or significant geographic barriers.

2. Must not extend substantially across MSA boundaries or state boundaries unless the service area is located in a multi-state MSA.

3. See the map in CRA manual.

Maintaining a List and Map

Our bank will compile and maintain a list of all geography within our service area and a map of each service area showing the geography contained therein.

Public File and Disclosure

We are required to maintain files that are readily available for public inspection and contain the information noted below:

1. Current information:

    a. All signed, written comments received from the public for the current year and past two calendar years that specifically relate to our bank's performance in helping to meet the credit needs of our community or communities, and any response to the comments by our bank.

    b. A copy of the public section of our bank's most recent CRA Performance evaluation prepared by the OCC. We will place this copy in the public file within 30 business days after its receipt from the regulatory agencies.

    c. A list of the areas our bank considers to be our service area, a list of the geographies we consider to be within our service area, and a map of the service area showing the geography's contained therein.

    d. A list of our bank's branches and ATM's, their street addresses and geography.

    e. A list of branches and ATMs opened or closed by our bank during the current and each of the prior two calendar years, their street addresses and geography.

    f. A list of services (including hours of operation, available loan, and deposit products, and transaction fees) generally offered at our bank's branches and ATMs and descriptions of material deviations in the availability or cost of services at particular branches and ATMs.

    g. At our bank's option, we may include information regarding the availability of alternative systems for delivering retail banking services (e.g., banking by telephone or computer, mobile branches and ATMs, ATMs not owned or operated by, or operated exclusively for our bank, loan production offices, and bank-at or by mail programs).

2. HMDA Statement:

    a. If our bank is required to report home mortgage loan data for HMDA purposes, we will include in our public file, a copy of the HMDA Disclosure Statement provided by the Federal Financial Institutions Examination Council for each of the prior two calendar years.

b. The statement will be placed in the main office public file within three business days and in the branch office public files within 10 business days of our receipt of the statement.

3. Loan-to-loan deposit ratio:
   a. We will include in our public file the bank's loan to deposit ratio computed at the end of the most recent calendar year.

   b. As our option, we may include additional data on our loan-to-deposit ratio.

4. Less than Satisfactory rating:
   a. If our bank received a less than "Satisfactory" rating during our most recent examination, we will include, in our public file, a description of our current efforts to improve the bank's performance in helping to meet the credit needs of our entire community.

   b. We will update this description quarterly.

Location of Public File

Our bank will maintain our public file as follows:

1. Our bank's main office will have a copy of the complete public file.

2. At least one branch in each service area of our bank will have a copy of our bank's HMDA Disclosure Statements (if applicable) and all materials in the public file relating to the service area in which the branch is located.

3. If a member of the public request to review our bank's public file at a branch that does not have a copy, our bank will make a complete copy of the file for that service area available for review at the branch within five business days at no cost.

   a. Our bank will provide copies of the information in our public file to members of the public upon request.

   b. We may charge a reasonable fee not to exceed the cost of reproduction and mailing (if applicable).

Public Notice by Banks

We provide, in the public lobby of our main office and each branch, public notice.

PUBLICATION OF PLANNED EXAMINATION SCHEDULE

The regulation provides that the agencies will publish at least 30 days in advance of the beginning of each calendar quarter a list of the institutions that are scheduled to undergo CRA examinations in that calendar quarter. The CRA officer will watch this schedule to ensure that the bank is aware of such examinations.

Transition Rules

To ease the shift to the new regulation, a transition period has been included in the regulation.

1. Beginning July 1, 1995, our bank may elect to be evaluated under the small bank assessment standards.

2. Beginning July 1, 1996, the regulatory agencies will automatically evaluate us under the small bank assessment standards, unless we elect to be evaluated under the Lending, Investment, and Service Tests or under an approved strategic plan.

Reviewed April 13, 2015
Reviewed April 12, 2016
Reviewed April 11, 2017
Reviewed April 10, 2018
Reviewed April 09, 2019
Reviewed April 14, 2020
Reviewed April 13, 2021
Reviewed April 12, 2022
Reviewed April 11, 2023
Reviewed April 16, 2024
Reviewed April 8, 2025
Reviewed April 14, 2026

Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

January 12, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First Central National Bank of St. Paris
Charter Number: 2488

103 South Springfield Street
St. Paris, OH 43072

Office of the Comptroller of the Currency

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

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

Contents

Overall CRA Rating 1
Description of Institution 2
Scope of the Evaluation 3
Discriminatory or Other Illegal Credit Practices Review 4
State Rating 5
State of Ohio 5
Appendix A: Scope of Examination A-1
Appendix B: Summary of MMSA and State Ratings B-1
Appendix C: Definitions and Common Abbreviations C-1
Appendix D: Tables of Performance Data D-1

Overall CRA Rating

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

The Lending Test is rated: **Satisfactory.**

The major factors that support this rating include:

- The Lending Test rating is based on the state of Ohio rating and the following overall conclusions:
  - The bank's loan-to-deposit (LTD) ratio is reasonable.
  - A substantial majority of the bank's loans are inside the assessment area (AA).
  - The bank exhibits an excellent distribution of loans to businesses and farms of different sizes and borrowers of different income levels.
  - The bank has not received any complaints about its Community Reinvestment Act (CRA) performance in helping to meet the AAs' credit needs during the evaluation period.

Loan-to-Deposit Ratio

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

First Central National Bank of St. Paris' (FCNB or the bank) quarterly average LTD ratio over the 14 quarters (September 30, 2021 – December 31, 2024) was 60.4 percent. The ratio ranged from a high of 76.2 percent on March 31, 2022, to a low of 47.9 percent on December 31, 2024. The bank's quarterly average LTD ratio was below the quarterly average LTD ratio of 78.1 percent for similarly situated financial institutions headquartered in Champaign, Logan, Shelby, and Miami counties. The quarterly average LTD for the customer peer group ranged from 76 to 82.5 percent. The custom peer group consisted of four financial institutions (excluding FCNB) with total assets ranging from $82.4 million to $490.3 million on December 31, 2024. Three of the similarly situated institutions had total assets higher than FCNB's total assets of $93.2 million for the same date.

LTD is reasonable as there was strong competition in the AA during the evaluation period given the number of financial institutions and offices operating in Champaign, Logan, Shelby, and Miami counties, per the December 31, 2024, Federal Deposit Insurance Corporation's (FDIC) Deposit Market Share Report. Credit unions in the AA also created lending competition.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AA.

The bank originated and purchased 81.7 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 - 2024**
Loan Category	**Number of Loans**					**Dollar Amount of Loans $(000s)**				
	Inside		**Outside**		**Total #**	**Inside**		**Outside**		**Total $(000s)**
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Small Business	19	95.0	1	5.0	20	4,721	99.0	48	1.0	4,769
Small Farm	12	60.0	8	40.0	20	2,625	64.7	1,430	35.3	4,055
Consumer	18	90.0	2	10.0	20	230	70.3	97	29.7	327
Total	**49**	**81.7**	**11**	**18.3**	**60**	**7,576**	**82.8**	**1,575**	**17.2**	**9,151**

Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

FCNB is a wholly owned subsidiary of Central Bancshares, Inc., a one-bank holding company. Both FCNB and the holding company are headquartered in St. Paris, Ohio (OH). As of December 31, 2024, total assets were $93.2 million with $55.7 million in net loans and leases, $73.1 million in total deposits, and $18.8 million in tier 1 capital. There was no merger or acquisition activity that affected the scope of the bank's operations during the evaluation period.

FCNB operates the main office in St. Paris and three branches in Christiansburg, Rosewood, and Urbana, OH. All four bank locations reside in Champaign County. The St. Paris, Urbana, and Christiansburg branches have a drive-up facility, but the Rosewood office does not. The bank has a 24-hour automated teller machine (ATM) at its main office location and Urbana branch. In October 2024, the bank installed an ATM at the Christiansburg branch and removed an off-premise ATM located at a restaurant in Christiansburg. The Rosewood branch does not have an ATM. The St. Paris, Christiansburg, and Rosewood locations are in upper-income census tracts (CTs). The Urbana branch is in a middle-income CT. There are no substantial differences in the business focus or services offered between the bank's branches, other than there are no onsite loan officers in the Christiansburg and Rosewood branches. Management originates all loans out of the main office or the Urbana branch. Since the previous CRA evaluation in 2021, one new branch opened in Urbana, OH on June 27, 2022.

FCNB is a single state financial institution with one AA in Ohio, which is the bank's only rating area. The Non- Metropolitan Statistical Area (MSA) AA is as follows:

- Champaign County, OH – entire county (10 CTs)
- Logan County, OH – CTs 40, 41, 42, 43, 44, and 48
- Shelby County, OH – CT 9722
- Miami County, OH – CT 3001, 3150.01, 3150.02, 3151, 3153, 3651.01, 3651.02, and 3901 (These CTs are located in the Dayton, OH MSA. However, the bank does not have a branch in the Dayton MSA, and the CTs do not extend substantially beyond the Non-MSA AA boundary. Similar to the last exam, we included these CTs in the Non-MSA AA since they did not extend substantially beyond the Non-MSA AA.)

The AA is described in the "Scope of the Evaluation" and "Description of Institution's Operations in Ohio" sections in this performance evaluation.

As of December 31, 2024, Consolidated Reports of Condition and Income (Call Report) and Uniform Bank Performance Reports (UBPR), FCNB's total loans were approximately $56 million representing 60 percent of total assets. The bank offers a variety of traditional lending and deposit products and services through its four locations to accommodate its customers. The bank's loan portfolio as of the December 31, 2024, Call Report, was comprised of approximately 44.6 percent in loans secured by farmland or to finance agricultural production (farm loans), 30.7 percent in residential real estate (home mortgages), 19.7 percent in commercial and commercial real estate (business loans), and 2.7 percent in consumer loans. The bank also offers online banking. FCNB's primary business focus is farm loans, business loans, and consumer loans.

There are no financial, legal, or other factors that impede FCNB's ability to meet the credit needs of its AA. The bank's previous CRA evaluation was as of November 8, 2021, and resulted in a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) conducted a CRA performance evaluation to assess the bank's record of meeting the credit needs of its entire community, including low- or moderate- income (LMI) areas. The OCC used small bank CRA evaluation procedures to assess the bank's performance under the Lending Test. The OCC analyzed lending activity in full-year increments during the evaluation period, January 1, 2022, to December 31, 2024.

The OCC evaluated the bank's lending performance based on its primary lending products, small farm, small business, and consumer lending. The bank provided loan origination data for 2022, 2023, and 2024. Based on discussions with management and the data supplied by the bank for the number of loans originated during the evaluation period, farm loans accounted for 32.9 percent, business loans accounted for 25.2 percent, consumer lending accounted for 25.2 percent, and home mortgages accounted for 16.6 percent. By dollar volume of originations from 2022-2024, farm loans accounted for 34.3 percent, business loans accounted for 17.8 percent, and consumer lending accounted for 5.8 percent. While the bank offers other lending products, these products were not a primary product during the evaluation period and were not considered in the evaluation, as analysis of this data would not be meaningful. FCNB's primary lending products are discussed under the "Description of Institution" section of this performance evaluation.

For the Lending Test, the OCC transaction tested 20 small business loans, 20 farm loans, and 20 consumer loans originated during the evaluation period. The OCC relied on internal bank reports for the transaction testing of small farm and small business loans originated or purchased during the evaluation period. No affiliate activity was included in this analysis. For analysis purpose, the OCC compared the bank's lending performance with demographic data from the 2024 American Community Survey (ACS) U.S. Census data and Dun and Bradstreet (D&B) data as of December 2024. Refer to the table in appendix A, Scope of the Examination, for more information on the scope of the review.

Selection of Areas for Full-Scope Review

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

FCNB has one AA, the OH Non-MSA described above under the "Description of Institution" section. The OCC completed a full-scope review for the AA. A description of the AA is provided in the "Description of Institution's Operations in Ohio" section of this PE.

Ratings

The bank's overall rating is based on the state of Ohio rating. During the evaluation period, FCNB operated all branch offices in a single state. Therefore, its overall rating is based on performance solely in the state of Ohio. The state of Ohio rating is based on performance in the Non-MSA AA and all three primary products were weighted equally.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Ohio

CRA rating for the State of Ohio: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank exhibits an excellent distribution of loans to businesses and farms of different sizes and individuals of different income levels.
- The bank exhibits a poor geographic distribution of loans for loans to smaller businesses and farms and individuals of different geographies.
- FCNB has not received any complaints about its CRA performance in helping to meet the AA's credit needs during the evaluation period.

Description of Institution's Operations in Ohio

FCNB has one AA located in a Non-MSA in Ohio. As stated above, the OH Non-MSA AA includes Champaign County in its entirety, six CTs in the western section of Logan County, one CT in the southeastern part of Shelby County, and eight CTs in the northeastern section of Miami County. All four branches are located in Champaign County. Most CTs outside Champaign County include areas in other counties located near the bank's branches. Based on the 2024 FFIEC File – 2024 Census, the AA comprises 25 CTs, where three are moderate-income, 17 are middle-income, and five are upper-income CTs.

Most of the businesses in the AA are small as measured by the number of employees and gross annual revenues. According to 2024 D&B data, 82.7 percent of the businesses located in the AA have gross annual revenues of $1 million or less. Most of the farms in the AA are small as measured by gross annual revenues. According to 2024 D&B data, 98.2 percent of the farms located in the AA have gross annual revenues of $1 million or less. Approximately 12.6 percent of the farms are in moderate-income CTs, with the remaining in middle-income and upper-income CTs.

<u>**Non-MSA AA**</u>

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

Assessment Area(s) – OH Non-MSA AA 2024						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	0.00	12.00	68.00	20.00	0.00
Population by Geography	104,493	0.00	11.74	62.77	25.49	0.00
Housing Units by Geography	48,154	0.00	13.62	62.99	23.40	0.00
Owner-Occupied Housing by Geography	29,635	0.00	9.87	62.08	28.05	0.00
Occupied Rental Units by Geography	11,766	0.00	19.50	64.01	16.49	0.00
Vacant Units by Geography	6,753	0.00	19.83	65.19	14.99	0.00
Businesses by Geography	2,845	0.00	11.53	64.50	23.97	0.00
Farms by Geography	389	0.00	2.83	56.56	40.62	0.00
Family Distribution by Income Level	27,026	17.86	17.12	24.05	40.97	0.00
Household Distribution by Income Level	41,401	21.24	16.48	19.65	42.63	0.00
Unemployment rate (%)	4.55	0.00	4.62	4.80	3.92	0.00
Households Below Poverty Level (%)	11.43	0.00	19.70	10.78	8.87	0.00
Median Family Income (Non-MSAs – OH)		$66,160			Median Housing Value	$135,900
Median Family Income (Non-MSAs – OH) for 2024		$81,600			Median Gross Rent	$775
					Families Below Poverty Level	8.08

FFIEC File – 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Demographic Data

As of the 2024 U.S. Census data in the table above, the population in the OH Non-MSA was 104,493 with 11.7 percent living in moderate-income CTs. The AA consisted of 25 CTs, and was comprised of no low-income CTs, three moderate-income CTs, 17 middle-income CTs, and five upper-income CTs. The AA included 27,026 families and 41,401 households.

Affordable Housing

Examiners considered the poverty level across the AA in the evaluation of lending performance. Families and households living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial capacity to qualify for a home mortgage loan than those with income above the poverty level. For the OH Non-MSA, the percentage of families below poverty level was 8.1 percent as noted in the 2024 table above. The percentage of households below poverty was 11.4 percent.

Job Market and Economic Conditions

Economic conditions in the OH Non-MSA fluctuated and followed a similar trend as the state and national levels. According to the U.S. Bureau of Labor Statistics, the average annual unemployment rates for Champaign, Logan, Shelby, and Miami counties slightly declined from 2022 to 2023 but increased in 2024. The average annual unemployment rate in all four counties was slightly below the state of Ohio for 2024. Logan, Shelby, and Miami counties were below the national unemployment rate for 2024, but Champaign County was above the national unemployment rate.

Average Annual Unemployment Rates			
	2022	2023	2024
State of Ohio	4.0	3.7	4.3
United States	3.7	3.6	4.1
Champaign County	3.9	3.5	4.2
Logan County	3.5	3.2	4.0
Shelby County	3.4	3.1	3.9
Miami County	3.6	3.4	3.9
Source: U.S. Bureau of Labor Statistics; Rates Not Seasonally Adjusted			

The AA had a diverse mix of companies across many industries with a significant presence of manufacturing, energy, and industrial technology. Major employers in Champaign County include KTH Parts Industries, Inc., Rittal Corporation, Honeywell International, Inc., and Johnson Welded Products, Inc. Major employers in Logan County include Honda Motor Co Ltd, Midwest Express, AGC Glass Co., Mary Rutan Hospital, and the local school systems. Major employers in Shelby County include Honda Motor Co Ltd, Continental Express, Airstream, and local government and school districts. Major employers in Miami County include Upper Valley Medical Center, Clopay Building Products, F&P America, Meijer Inc, and Collins Aerospace.

Competition

Competition in the AA is strong due to the presence of many regional and community banks, as well as credit unions. As of December 31, 2024, FDIC's Deposit Market Share Report, there were 29 financial institutions operating 82 banking offices in these Champaign, Logan, Miami, and Shelby counties, including FCNB. Competitors with significant deposit market share on December 31, 2024, include U.S. Bank National Association (N.A.), Fifth Third Bank, N.A., JPMorgan Chase Bank, N.A., and Park National Bank. These four banks account for approximately 45.2 percent of total deposit market share in Champaign, Logan, Miami, and Shelby counties as of December 31, 2024. The December 31, 2024, FDIC deposit market share data shows FCNB's $73.6 million in total deposits in the AA ranks seventeenth in overall deposit market share at 1.4 percent.

Community Contacts/Credit Needs

As part of the CRA performance evaluation, the OCC reviewed information provided from two interviews with representatives from a local community foundation and a local business liaison. The community foundation contact identified lack of public transportation, childcare, and a shortage in workforce as three areas for improvement. The local business liaison identified affordable housing as a primary credit need and referenced a first time home buyer program as a potential solution but noted low home inventory. In general, local financial institutions are adequately meeting the credit and community development needs of the community.

Scope of Evaluation in Ohio

The OCC performed a full-scope review of the OH Non-MSA AA. The data in this AA was analyzed and presented as one AA for this performance evaluation. Small farm, small business, and consumer loans are the bank's primary lending products, and were evaluated under the Lending Test, and given equal weight when determining the state rating. Refer to the "Scope of the Evaluation" section for more details.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the OH Non-MSA AA was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited poor geographic distribution of loans in the State.

OH Non-MSA

Within the loan sample, FCNB did not originate any small loans to businesses, farms, or consumers in moderate-income CTs reflecting overall poor distribution. There are three moderate-income CTs in the AA, one in Miami County, and two in northern Logan County. However, the two moderate-income CTs, in Logan County, are not near the bank's branch locations. The one moderate-income CT in Miami County has strong competition. There are no low-income CTs in the bank's AA. All the bank's branches are in high-income CTs, with the exception of the Urbana branch located in a middle-income CT.

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 OCC compared the percentage of the number of small loans to businesses originated by the bank in the four geographic income categories (low-, moderate-, middle-, and upper-income) to the distribution of businesses throughout those geographies (demographic data), placing emphasis on the LMI geographies. The OCC also compared the bank's performance against the percentage of small loans to businesses of other lenders (aggregate data), as demonstrated by CRA aggregate data.

The geographic distribution of small loans to businesses was poor. There were no low-income geographies in the AA during the evaluation period. The percentage of loans to small businesses in moderate-income geographies were significantly below both the percentage of businesses and the aggregate percentage of all reporting lenders. Within the 20 loan sample, FCNB did not originate any small loans to businesses located in the moderate-income CTs in the AA. However, there are only three moderate-income CTs in the AA, one of which has strong competition, and the other two are not near the bank's branches.

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 OCC compared the percentage of the number of small loans to farms originated by the bank in the four geographic income categories (low-, moderate-, middle-, and upper-income) to the distribution of farms throughout those geographies (demographic data), placing emphasis on the LMI geographies. The OCC also compared the bank's performance against the percentage of small loans to farms of other lenders (aggregate data), as demonstrated by CRA aggregate data.

The geographic distribution of small loans to farms was reasonable. Within the 20 loan sample, FCNB did not originate any small loans to farms located in the moderate-income CTs in the AA. However, the distribution is reasonable given that the aggregate (0.7 percent) and percentage of farms (2.8 percent) in the AA were low overall. Aggregate data shows there were 481 farm loans originated in the AA during the evaluation period, and approximately three (0.7 percent) were originated in the moderate-income CTs. Farm lending opportunities are limited in the moderate-income CTs. Of the three moderate-income CTs in the AA, one is in a city area where farming is not as prevalent and the other two are not near any of the bank's branches.

Consumer Loans

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

The OCC compared the percentage of the number of consumer loans originated by the bank in the four geographic income categories (low-, moderate-, middle-, and upper-income) to the distribution of farms throughout those geographies (demographic data), placing emphasis on the LMI geographies. The OCC also compared the bank's performance against the percentage of consumer loans of other lenders (aggregate data), as demonstrated by CRA aggregate data.

The geographic distribution of consumer loans was poor. Within the 20 loan sample, FCNB did not originate any consumer loans to borrowers located in the moderate-income CTs in the AA. Additionally, there are only three moderate-income CTs in the AA, one of which has strong competition, and the other two are not near the bank's branches.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

The OCC compared the percentage distribution of the number of small loans to businesses originated by the bank by gross annual revenue level to businesses with gross annual revenues of $1 million or less (demographic data). The OCC also compared the bank's performance to aggregate small business data, as demonstrated by CRA aggregate data.

The distribution of small loans to businesses of different sizes was excellent. The percentage of small loans to businesses was near the percentage of businesses and significantly exceeded the aggregate percentage of all 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 farms.

The OCC compared the percentage distribution of the number of small loans to farms originated by the bank by gross annual revenue level to farms with gross annual revenues of $1 million or less (demographic data). The OCC also compared the bank's performance to aggregate small farm data, as demonstrated by CRA aggregate data.

The distribution of loans to small farms of different sizes was reasonable. The percentage of small farm loans was below the percentage of farms but significantly exceeded the aggregate percentage of all lenders. The aggregate lending distribution data was well below the percentage of small farms in the AA.

Consumer Loans

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

The distribution of consumer loans among individuals of different income levels was excellent. The percentage of consumer loans exceeded both the percentage of households and aggregate percentage of all lenders for both low- and moderate-income borrowers.

Responses to Complaints

FCNB has not received any complaints about its CRA performance in helping to meet the AA's credit needs during the evaluation period.

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:	01/01/22 to 12/31/24	
Bank Products Reviewed:	Small business, small farm, and consumer loans	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State of Ohio		
OH Non-MSA AA	Full-Scope	The OH Non-MSA AA includes Champaign County in its entirety, CTs 40, 41, 42, 43, 44, and 48 in Logan County, CT 9722 in Shelby County, and CTs 3001, 3150.01, 3150.02, 3151, 3153, 3651.01, 3651.02, and 3901 in Miami County.

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating:
The First Central National Bank of St. Paris	Satisfactory
State:	
Ohio	Satisfactory

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, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

Low-Income: Individual income that is 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/AA.

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 are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

Table 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. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

Table 12. **Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to $500,000) originated and purchased by the bank to farms with revenues of $1 million or less to: (1) the percentage distribution of farms with revenues of greater than $1 million;

and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 13. **Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table 14. **Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography — 2022 - 2024

	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	$ (000s)	% 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
OH Non-MSA AA	20	4,752	100.0	4,253	0.0	0.0	0.0	11.53	0.0	10.32	64.50	35.0	65.74	24.0	65.0	23.9	0.0	0.0	0.0
Total	**20**	**4,752**	**100.0**	**4,253**	**0.0**	**0.0**	**0.0**	**11.53**	**0.0**	**10.32**	**64.50**	**35.0**	**65.74**	**24.0**	**65.0**	**23.9**	**0.0**	**0.0**	**0.0**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 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 - 2024

	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
Assessment Area:	#	$ (000s)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
OH Non-MSA AA	20	4,752	100.0	4,253	82.7	80.0	57.8	4.25	20.0	13.1	0.0
Total	**20**	**4,752**	**100.0**	**4,253**	**82.7**	**80.0**	**57.8**	**4.25**	**20.0**	**13.1**	**0.0**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 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 – 2024

	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	$	% of Total	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
OH Non-MSA AA	20	3,353	100.0	481	0.0	0.0	0.0	2.8	0.0	0.6	56.6	40.0	65.1	40.6	60.0	34.3	0.0	0.0	0.0
Total	**20**	**3,353**	**100.0**	**481**	**0.0**	**0.0**	**0.0**	**2.8**	**0.0**	**0.6**	**56.6**	**40.0**	**65.1**	**40.6**	**60.0**	**34.3**	**0.0**	**0.0**	**0.0**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 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 – 2024

	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
Assessment Area:	#	$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
OH Non-MSA AA	20	3,353	100.0	481	98.2	90.0	56.1	0.3	10.0	1.5	0.0
Total	**20**	**3,353**	**100.0**	**481**	**98.2**	**90.0**	**56.1**	**0.3**	**10.0**	**1.5**	**0.0**

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

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography — 2022 - 2024

	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
Assessment Area:	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
OH Non-MSA AA	20	292	100.0	0.0	0.0	12.6	0.0	62.6	35.0	24.8	65.0	0.0	0.0
Total	20	292	100.0	0.0	0.0	12.6	0.0	62.6	35.0	24.8	65.0	0.0	0.0

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower — 2022 - 2024

	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
Assessment Area:	#	$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
OH Non-MSA AA	20	292	100.0	21.2	30.0	16.5	35.0	19.7	25.0	42.6	10.0	0.0	0.0
Total	20	292	100.0	21.2	30.0	16.5	35.0	19.7	25.0	42.6	10.0	0.0	0.0

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

DESCRIPTION OF CRA ASSESSMENT AREA

The bank has designated three AA in a non-Metropolitan Statistical Area (MSA). These AA consists of all the census tracts (CTs) in Champaign County, six CTs in the Western section of Logan County, three CTs in the Southeastern part of Shelby County. Ten CTs in the eastern section of Miami County. The CT in Miami County is in the Dayton, OH (MSA) 19430 area. Four CTs in Clark County. The Clark County census tract is in the Springfield, OH metropolitan Statistics area (MSA) 44220 area, and two CTs in Madison County in Columbus, OH (MSA) 18140 area. The bank does a moderate level of lending in these census tracts. Additionally, these census tracts do not extend substantially beyond the non-MSA boundary; therefore, these are included in the non-MSA assessment area. The Census Tracts numbers for our Assessment Areas are as follows:

CHAMPAIGN COUNTY- 101, 102, 104, 105, 106, 110.01, 115.01, 115.04, 115.05, AND 115.06

LOGAN COUNTY- 40, 41, 42, 43, 44, AND 48

MIAMI COUNTY- 3001, 3150.01, 3150.02, 3151, 3153, 3201, 3250, 3651.01, 3651.02, AND 3901

SHELBY COUNTY- 9714, 9717, AND 9722

CLARK COUNTY- 23.01, 26.01, 26.02, AND 26.05

MADISON COUNTY- 401.01 AND 402.02

2024 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OHIO
County: 021 - CLAY COUNTY
All Tracts: 10

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CHAMPAIGN COUNTY	0101.00	Middle	117.65	No	$81,600	$77,841	1872	151	8.07	597	707
OH	CHAMPAIGN COUNTY	0102.00	Upper	121.42	No	$81,600	$80,333	6668	493	7.39	2288	3124
OH	CHAMPAIGN COUNTY	0104.00	Middle	94.46	No	$81,600	$62,500	3893	469	12.05	883	1674
OH	CHAMPAIGN COUNTY	0105.00	Middle	90.68	No	$81,600	$60,000	3996	472	11.81	903	1689
OH	CHAMPAIGN COUNTY	0106.00	Middle	104.54	No	$81,600	$69,167	3714	606	16.32	993	1474
OH	CHAMPAIGN COUNTY	0110.01	Middle	107.57	No	$81,600	$71,169	2683	155	5.78	880	1077
OH	CHAMPAIGN COUNTY	0115.01	Middle	116.65	No	$81,600	$77,176	4350	223	5.13	1343	1654
OH	CHAMPAIGN COUNTY	0115.04	Middle	110.46	No	$81,600	$73,081	5117	446	8.72	1867	2302
OH	CHAMPAIGN COUNTY	0115.05	Middle	101.25	No	$81,600	$66,992	3262	221	6.77	753	1283
OH	CHAMPAIGN COUNTY	0115.06	Middle	108.63	No	$81,600	$71,875	3159	164	5.19	761	1136

2024 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OHIO
County: 091 - MARENGO COUNTY
All Tracts: 11

FFIEC Federal Financial Institutions Examination Council

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	LOGAN COUNTY	0038.00	Middle	115.33	No	$81,600	$76,308	3827	221	5.77	1072	1479
OH	LOGAN COUNTY	0039.00	Middle	116.24	No	$81,600	$76,905	4519	293	6.48	1460	1923
OH	LOGAN COUNTY	0040.00	Middle	118.35	No	$81,600	$78,304	2590	114	4.40	1360	2793
OH	LOGAN COUNTY	0041.00	Middle	85.23	No	$81,600	$56,389	2780	220	7.91	910	2219
OH	LOGAN COUNTY	0042.00	Moderate	64.80	No	$81,600	$42,875	1787	173	9.68	599	1513
OH	LOGAN COUNTY	0043.00	Upper	121.56	No	$81,600	$80,426	5484	279	5.09	2094	2672
OH	LOGAN COUNTY	0044.00	Moderate	75.73	No	$81,600	$50,103	5542	999	18.03	912	2028
OH	LOGAN COUNTY	0045.00	Middle	94.61	No	$81,600	$62,596	4302	662	15.39	952	1735
OH	LOGAN COUNTY	0046.00	Upper	122.55	No	$81,600	$81,082	5440	753	13.84	1671	2114
OH	LOGAN COUNTY	0047.00	Upper	126.54	No	$81,600	$83,719	5415	365	6.74	1854	2193
OH	LOGAN COUNTY	0048.00	Upper	133.61	No	$81,600	$88,398	4464	322	7.21	1251	1681

2024 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 19430 - DAYTON-KETTERING-BEAVERCREEK, OH
State: OHIO
County: 109 - MIAMI COUNTY
All Tracts: 23

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	MIAMI COUNTY	3001.00	Middle	92.00	No	$92,900	$69,122	4751	532	11.20	831	1724
OH	MIAMI COUNTY	3150.01	Middle	119.19	No	$92,900	$89,545	4148	330	7.96	1513	1789
OH	MIAMI COUNTY	3150.02	Middle	80.85	No	$92,900	$60,743	4403	481	10.92	1019	1649
OH	MIAMI COUNTY	3151.00	Middle	101.90	No	$92,900	$76,557	5763	866	15.03	1362	2342
OH	MIAMI COUNTY	3153.00	Moderate	58.85	No	$92,900	$44,215	4936	665	13.47	1414	2346
OH	MIAMI COUNTY	3201.00	Middle	90.68	No	$92,900	$68,125	3597	158	4.39	1256	1573
OH	MIAMI COUNTY	3250.00	Middle	90.99	No	$92,900	$68,362	2798	177	6.33	801	1167
OH	MIAMI COUNTY	3301.00	Middle	97.50	No	$92,900	$73,250	3516	210	5.97	951	1228
OH	MIAMI COUNTY	3401.00	Middle	107.10	No	$92,900	$80,462	4713	197	4.18	1645	2133
OH	MIAMI COUNTY	3450.00	Moderate	78.73	No	$92,900	$59,148	4893	331	6.76	1535	2143
OH	MIAMI COUNTY	3501.01	Upper	135.57	No	$92,900	$101,847	5050	355	7.03	1810	2148
OH	MIAMI COUNTY	3501.02	Upper	145.20	No	$92,900	$109,083	3376	327	9.69	932	1174
OH	MIAMI COUNTY	3550.01	Middle	86.68	No	$92,900	$65,125	6051	538	8.89	1713	2441
OH	MIAMI COUNTY	3550.02	Middle	106.74	No	$92,900	$80,192	1637	137	8.37	488	704
OH	MIAMI COUNTY	3650.01	Upper	132.55	No	$92,900	$99,583	3715	781	21.02	860	1190
OH	MIAMI COUNTY	3650.02	Upper	121.77	No	$92,900	$91,481	5352	787	14.70	1260	1882
OH	MIAMI COUNTY	3651.01	Middle	117.30	No	$92,900	$88,125	4049	389	9.61	1097	1369
OH	MIAMI COUNTY	3651.02	Middle	104.17	No	$92,900	$78,261	5064	562	11.10	1324	1809
OH	MIAMI COUNTY	3652.00	Moderate	77.14	No	$92,900	$57,956	3586	481	13.41	860	1488
OH	MIAMI COUNTY	3653.01	Middle	101.58	No	$92,900	$76,317	6066	1055	17.39	1271	2084
OH	MIAMI COUNTY	3653.02	Upper	151.39	No	$92,900	$113,734	6024	607	10.08	1946	2161
OH	MIAMI COUNTY	3801.00	Upper	129.62	No	$92,900	$97,379	10409	1611	15.48	2783	3318
OH	MIAMI COUNTY	3901.00	Upper	121.88	No	$92,900	$91,563	4877	233	4.78	1077	1391

2024 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OHIO
County: 149 - YELL COUNTY
All Tracts: 10

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	SHELBY COUNTY	9714.00	Middle	115.74	No	$81,600	$76,574	4169	168	4.03	1275	1655
OH	SHELBY COUNTY	9715.00	Upper	132.83	No	$81,600	$87,883	5078	222	4.37	1332	1921
OH	SHELBY COUNTY	9716.00	Middle	114.83	No	$81,600	$75,978	5072	90	1.77	1624	2238
OH	SHELBY COUNTY	9717.00	Upper	138.86	No	$81,600	$91,875	4265	235	5.51	1234	1587
OH	SHELBY COUNTY	9718.00	Middle	111.58	No	$81,600	$73,822	5428	1033	19.03	1192	2262
OH	SHELBY COUNTY	9719.00	Middle	110.23	No	$81,600	$72,930	4111	544	13.23	1087	1738
OH	SHELBY COUNTY	9720.00	Middle	92.90	No	$81,600	$61,463	3684	576	15.64	650	1617
OH	SHELBY COUNTY	9721.00	Upper	131.93	No	$81,600	$87,286	5581	556	9.96	1807	2305
OH	SHELBY COUNTY	9722.00	Upper	120.02	No	$81,600	$79,408	5141	423	8.23	1604	2086
OH	SHELBY COUNTY	9723.00	Upper	129.73	No	$81,600	$85,833	5701	316	5.54	1376	1785

2024 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 44220 - SPRINGFIELD, OH
State: OHIO
County: 023 - CLARK COUNTY
All Tracts: 45

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CLARK COUNTY	0002.00	Low	47.84	No	$70,700	$30,313	1489	975	65.48	227	750
OH	CLARK COUNTY	0003.00	Low	42.15	No	$70,700	$26,711	1317	491	37.28	382	864
OH	CLARK COUNTY	0004.00	Middle	86.24	No	$70,700	$54,643	2194	655	29.85	278	1011
OH	CLARK COUNTY	0005.00	Moderate	54.07	No	$70,700	$34,261	1690	347	20.53	184	767
OH	CLARK COUNTY	0006.00	Moderate	73.86	No	$70,700	$46,799	2685	990	36.87	428	1143
OH	CLARK COUNTY	0007.00	Middle	87.55	No	$70,700	$55,476	1897	653	34.42	171	630
OH	CLARK COUNTY	0009.01	Low	43.19	No	$70,700	$27,371	2179	816	37.45	281	954
OH	CLARK COUNTY	0009.02	Low	43.58	No	$70,700	$27,614	1171	836	71.39	243	552
OH	CLARK COUNTY	0010.00	Moderate	66.91	No	$70,700	$42,401	1541	585	37.96	343	619
OH	CLARK COUNTY	0011.01	Moderate	69.11	No	$70,700	$43,795	1335	926	69.36	251	647
OH	CLARK COUNTY	0011.02	Middle	91.24	No	$70,700	$57,813	2833	1959	69.15	880	1312
OH	CLARK COUNTY	0012.00	Low	40.94	No	$70,700	$25,944	4199	2256	53.73	498	1762
OH	CLARK COUNTY	0013.00	Moderate	64.79	No	$70,700	$41,053	4029	864	21.44	900	1742
OH	CLARK COUNTY	0014.00	Moderate	73.96	No	$70,700	$46,867	3721	1016	27.30	881	1641

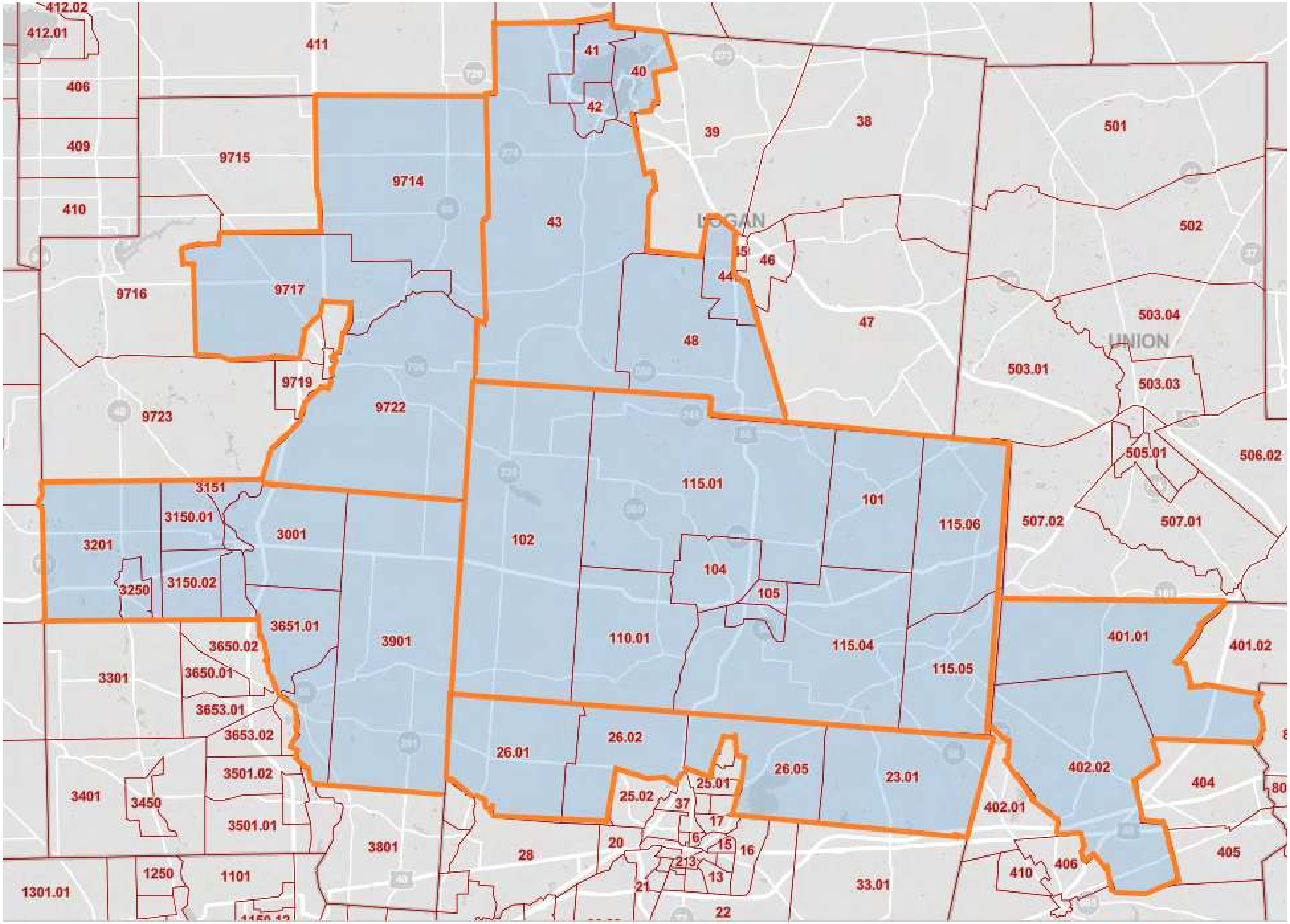
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CLARK COUNTY	0015.00	Moderate	66.89	No	$70,700	$42,386	4433	811	18.29	885	1704
OH	CLARK COUNTY	0016.00	Middle	105.08	No	$70,700	$66,582	3813	455	11.93	937	1319
OH	CLARK COUNTY	0017.00	Moderate	67.60	No	$70,700	$42,834	2453	605	24.66	433	873
OH	CLARK COUNTY	0019.00	Middle	83.06	No	$70,700	$52,632	3018	459	15.21	864	1178
OH	CLARK COUNTY	0020.00	Upper	137.95	No	$70,700	$87,411	2231	186	8.34	734	809
OH	CLARK COUNTY	0021.00	Middle	85.15	No	$70,700	$53,958	1655	297	17.95	391	675
OH	CLARK COUNTY	0022.00	Upper	149.37	No	$70,700	$94,643	4362	456	10.45	1428	1737
OH	CLARK COUNTY	0023.01	Upper	141.13	No	$70,700	$89,427	3143	201	6.40	1122	1323
OH	CLARK COUNTY	0024.03	Middle	102.68	No	$70,700	$65,064	4064	649	15.97	1119	1327
OH	CLARK COUNTY	0024.04	Middle	91.99	No	$70,700	$58,289	3328	746	22.42	911	1219
OH	CLARK COUNTY	0025.01	Middle	111.82	No	$70,700	$70,855	2292	284	12.39	861	1054
OH	CLARK COUNTY	0025.02	Middle	83.51	No	$70,700	$52,917	3180	284	8.93	983	1371
OH	CLARK COUNTY	0026.01	Upper	147.27	No	$70,700	$93,316	3799	229	6.03	1312	1701
OH	CLARK COUNTY	0026.02	Upper	157.52	No	$70,700	$99,808	4169	307	7.36	1310	1559
OH	CLARK COUNTY	0026.05	Upper	175.15	No	$70,700	$110,977	3930	376	9.57	1384	1524
OH	CLARK COUNTY	0026.07	Middle	108.89	No	$70,700	$68,996	3567	302	8.47	1319	1433
OH	CLARK COUNTY	0026.08	Middle	106.47	No	$70,700	$67,466	4164	329	7.90	1210	1403

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CLARK COUNTY	0027.01	Moderate	63.78	No	$70,700	$40,417	3096	590	19.06	668	1167
OH	CLARK COUNTY	0027.02	Middle	108.58	No	$70,700	$68,798	2522	357	14.16	539	875
OH	CLARK COUNTY	0028.00	Upper	128.96	No	$70,700	$81,714	4591	376	8.19	1590	1916
OH	CLARK COUNTY	0029.01	Middle	80.43	No	$70,700	$50,966	3629	533	14.69	1123	1396
OH	CLARK COUNTY	0029.02	Middle	91.01	No	$70,700	$57,665	4410	631	14.31	1485	1970
OH	CLARK COUNTY	0030.01	Upper	143.02	No	$70,700	$90,625	3092	307	9.93	1133	1271
OH	CLARK COUNTY	0030.02	Upper	123.03	No	$70,700	$77,955	3669	264	7.20	1427	1659
OH	CLARK COUNTY	0031.01	Middle	116.15	No	$70,700	$73,594	2446	218	8.91	868	1073
OH	CLARK COUNTY	0031.02	Upper	139.67	No	$70,700	$88,500	1742	144	8.27	607	793
OH	CLARK COUNTY	0032.00	Upper	148.24	No	$70,700	$93,929	2711	249	9.18	828	1143
OH	CLARK COUNTY	0033.01	Upper	120.34	No	$70,700	$76,250	3652	279	7.64	1172	1432
OH	CLARK COUNTY	0033.02	Middle	112.45	No	$70,700	$71,250	2532	159	6.28	744	997
OH	CLARK COUNTY	0034.00	Moderate	72.26	No	$70,700	$45,787	3213	755	23.50	402	1205
OH	CLARK COUNTY	0037.00	Middle	103.04	No	$70,700	$65,288	4815	1000	20.77	1097	1845

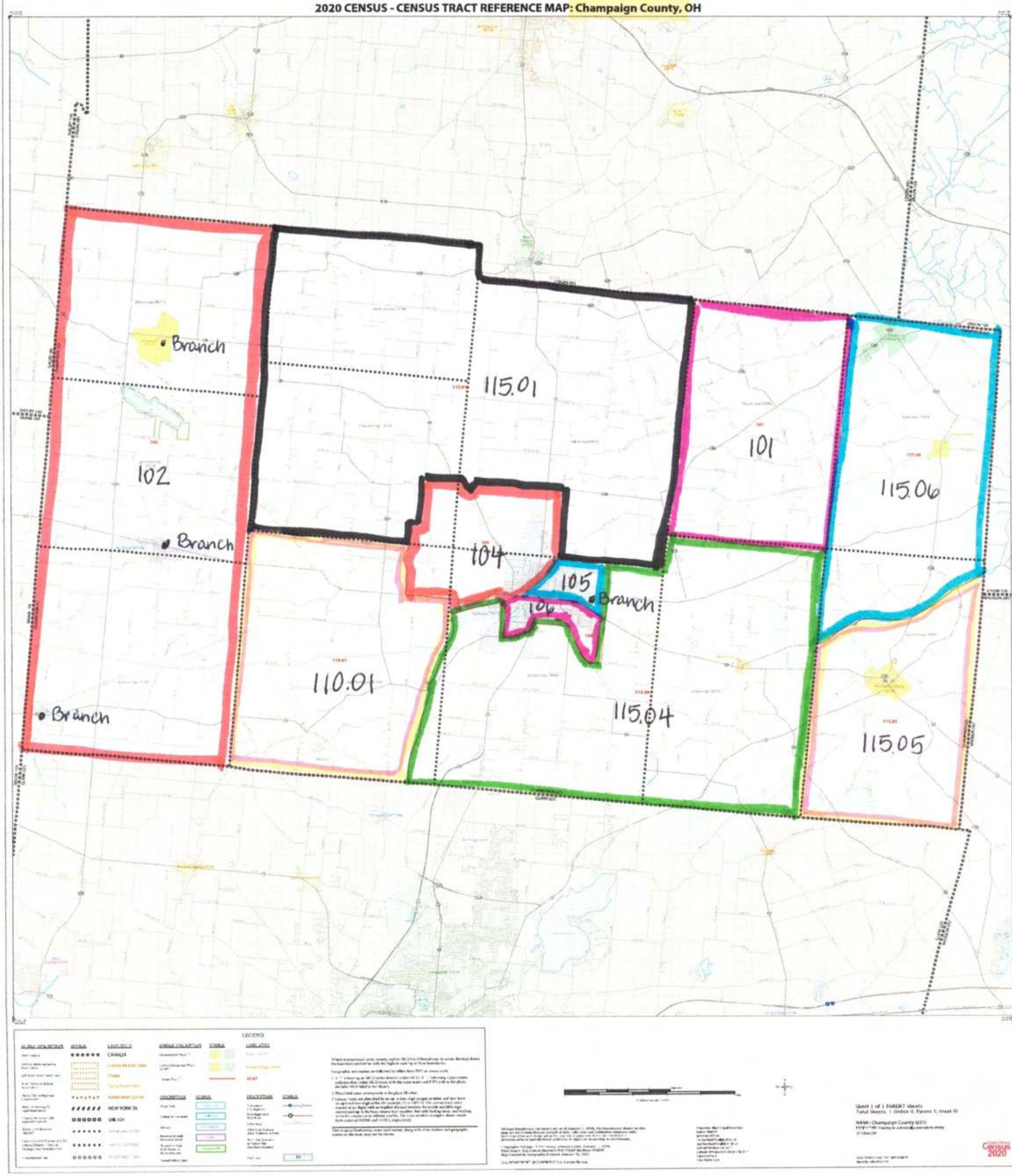
2024 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 18140 - COLUMBUS, OH
State: OHIO
County: 097 - MADISON COUNTY
All Tracts: 12

Federal Financial Institutions Examination Council

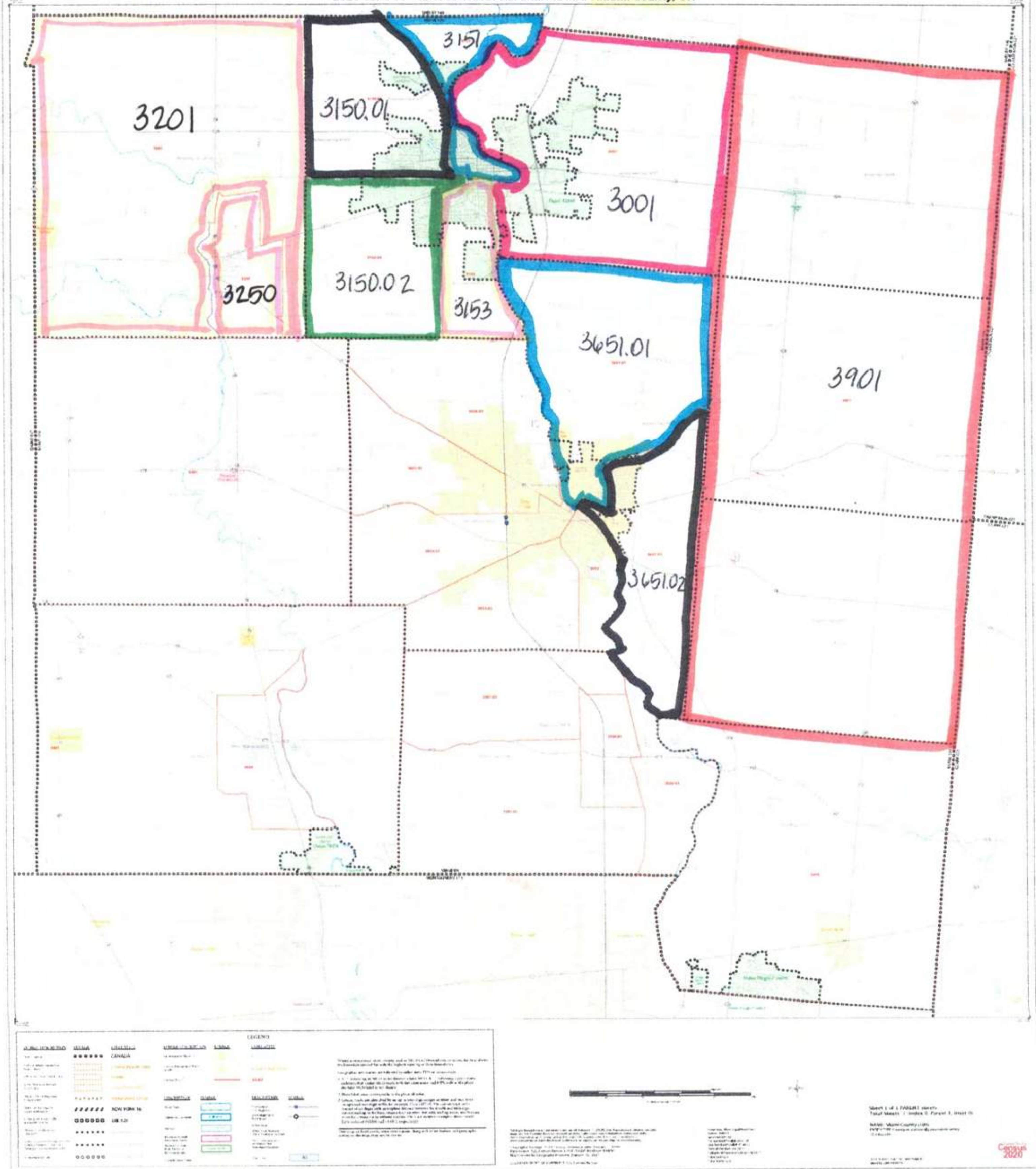
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	MADISON COUNTY	0401.01	Middle	108.29	No	$103,300	$91,064	2334	385	16.50	525	704
OH	MADISON COUNTY	0401.02	Middle	118.92	No	$103,300	$100,000	5103	401	7.86	1623	1943
OH	MADISON COUNTY	0402.01	Middle	118.73	No	$103,300	$99,844	2902	203	7.00	1032	1081
OH	MADISON COUNTY	0402.02	Moderate	75.98	No	$103,300	$63,895	2581	266	10.31	722	999
OH	MADISON COUNTY	0404.00	Middle	90.31	No	$103,300	$75,945	2666	208	7.80	824	1043
OH	MADISON COUNTY	0405.00	Middle	86.94	No	$103,300	$73,108	4546	328	7.22	1394	1934
OH	MADISON COUNTY	0406.00	Middle	92.44	No	$103,300	$77,736	5660	762	13.46	1534	1977
OH	MADISON COUNTY	0407.00	Middle	81.07	No	$103,300	$68,173	3006	569	18.93	533	1049
OH	MADISON COUNTY	0410.00	Upper	158.87	No	$103,300	$133,594	4828	2132	44.16	22	65
OH	MADISON COUNTY	0411.00	Middle	93.24	No	$103,300	$78,404	4743	382	8.05	1408	1947
OH	MADISON COUNTY	0412.00	Middle	93.81	No	$103,300	$78,889	3272	245	7.49	758	1177
OH	MADISON COUNTY	0413.00	Middle	106.13	No	$103,300	$89,250	2183	182	8.34	676	994


412.02
412.01
411
406
409
410
9715
9714
41
40
42
39
38
501
43
LOGAN
45
46
502
9716
9717
44
47
503.04
UNION
48
503.01
9719
9722
503.03
9723
505.01
506.02
3151
115.01
101
3150.01
3001
507.02
507.01
3201
102
115.06
104
3250
3150.02
105
3651.01
401.01
3901
110.01
115.04
401.02
3650.02
3301
3650.01
115.05
3653.01
3653.02
26.02
26.01
26.05
23.01
3501.02
402.02
404
3401
3450
25.02
25.01
37
402.01
3501.01
17
20
6
15
16
3801
28
405
410
406
1250
1101
2
13
1301.01
21
13
33.01
22

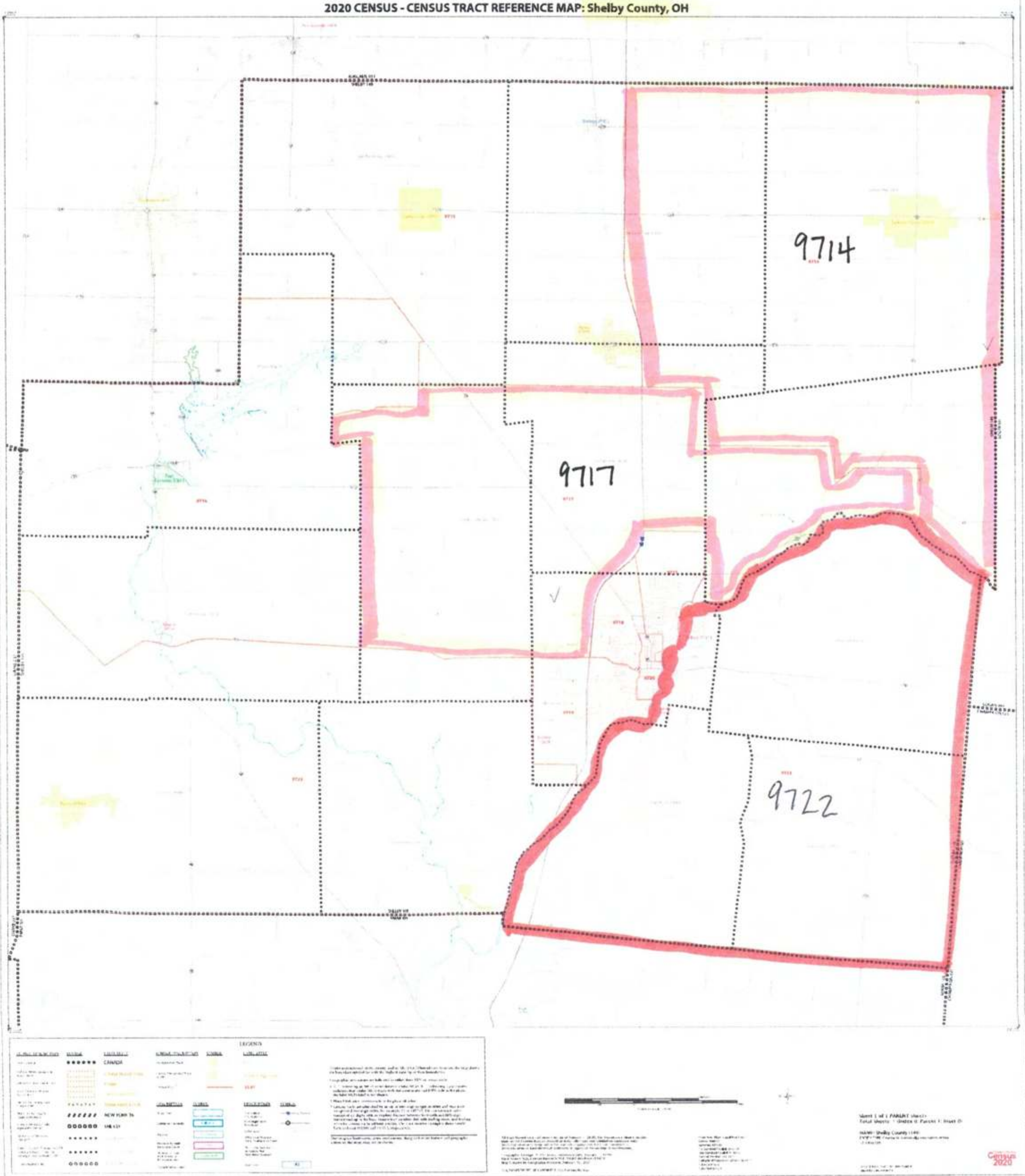
2020 CENSUS - CENSUS TRACT REFERENCE MAP: Champaign County, OH



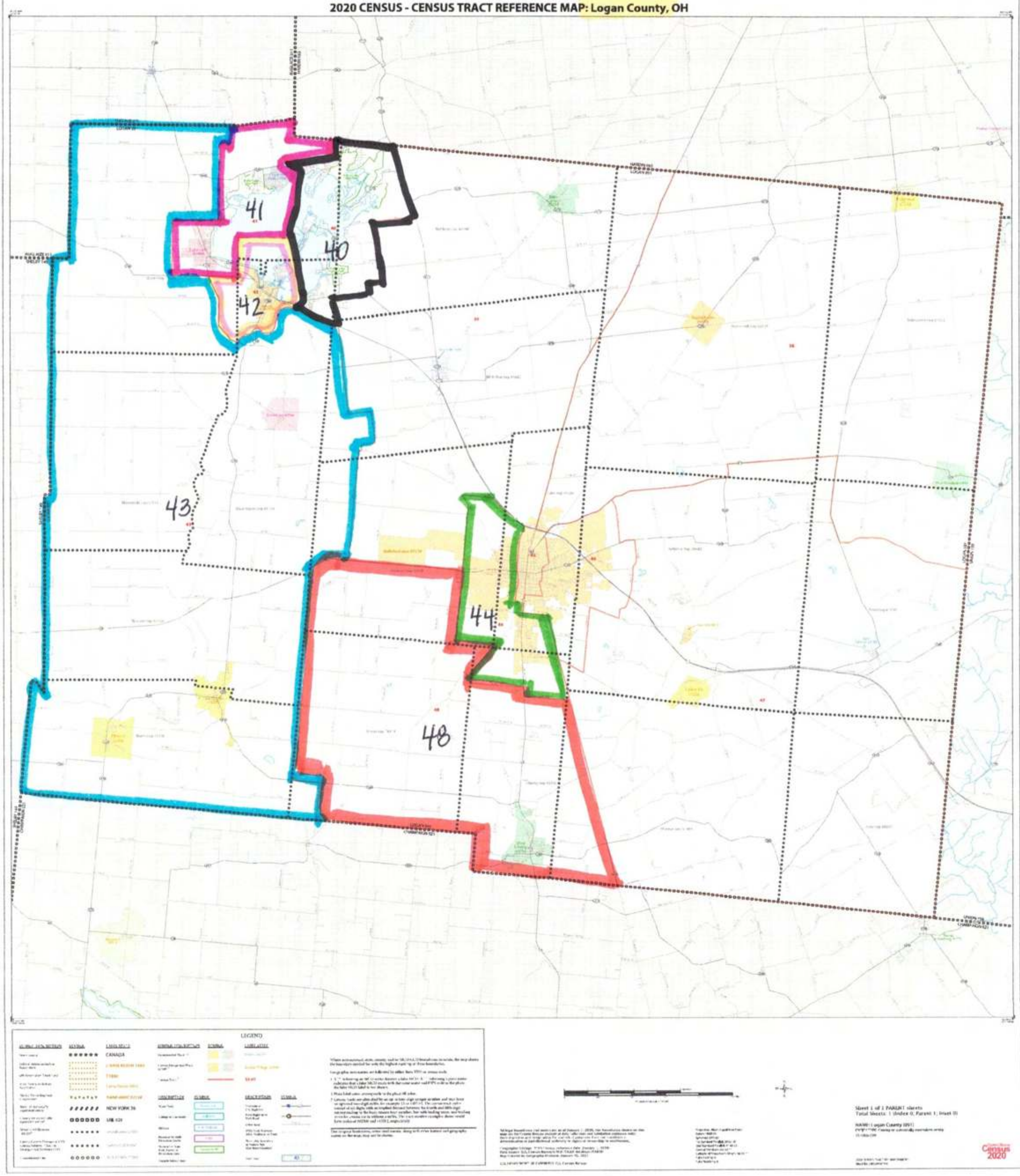
2020 CENSUS - CENSUS TRACT REFERENCE MAP: Miami County, OH



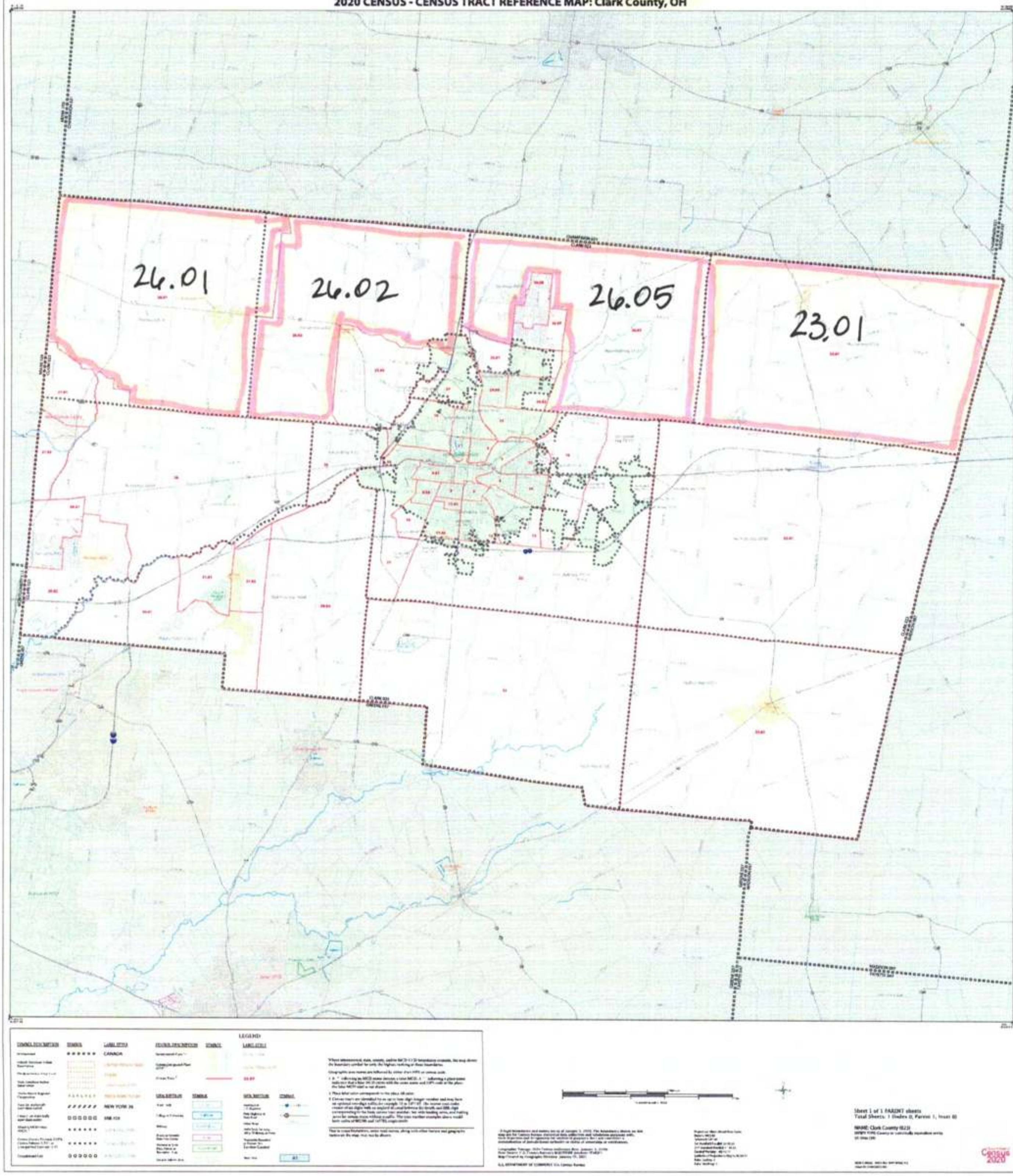
2020 CENSUS - CENSUS TRACT REFERENCE MAP: Shelby County, OH



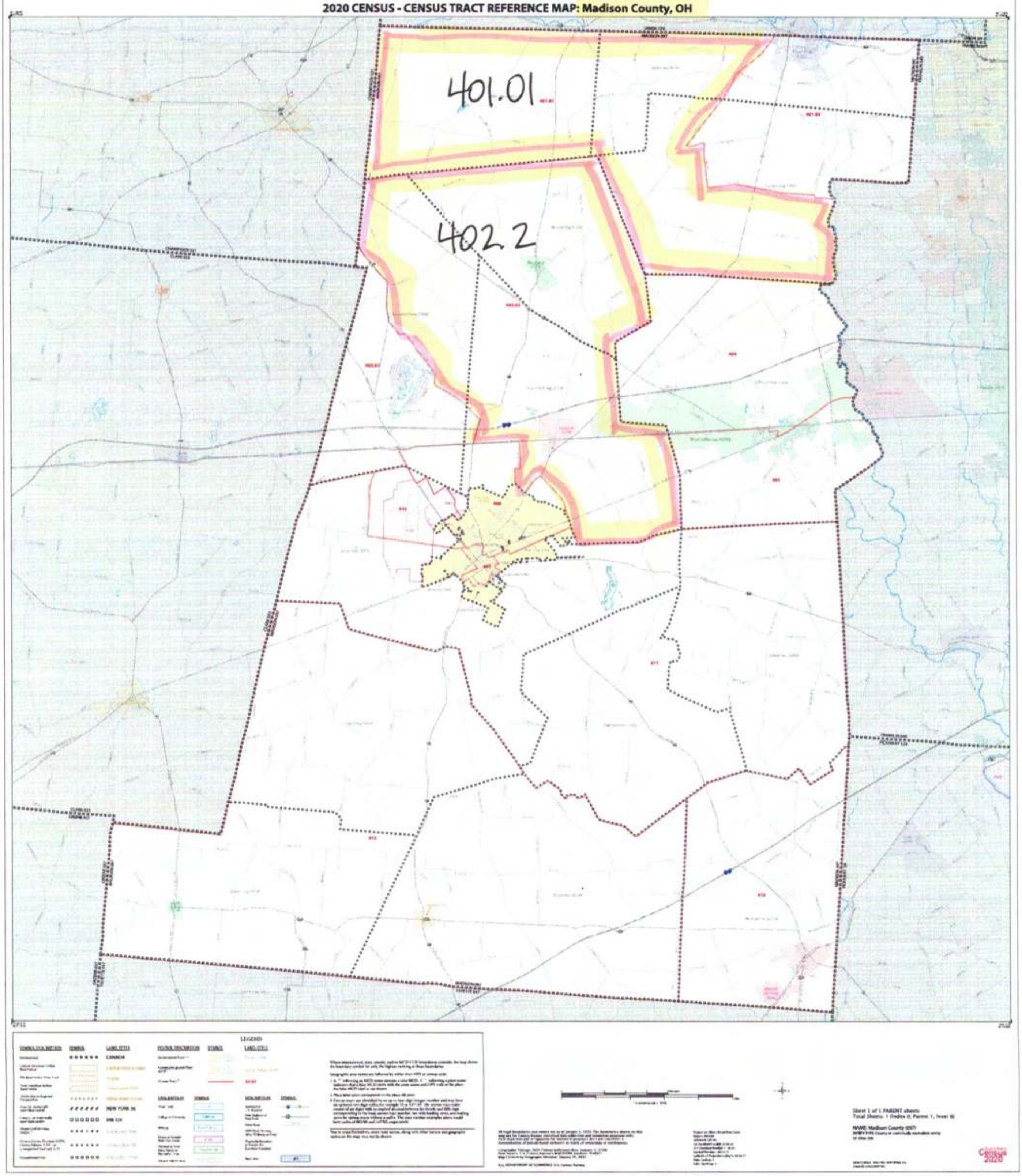
2020 CENSUS - CENSUS TRACT REFERENCE MAP: Logan County, OH



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, OH



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Madison County, OH



First Central National Bank

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

The First Central National Bank
103 S Springfield Street
Saint Paris, OH 43072
(937)663-4186

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Telephone transfers	$5.00
Overdraft transfers	$5.00
Check printing (fee depends on style and quantity of check ordered)	
Deposited checks (and other items) returned unpaid	$10.00
IRS/Court attachment	$50.00
The catagories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.	
Overdraft (each overdraft paid)	
$30.00 plus $5.00 fee imposed on the 11th day of overdraft and $5.00 every five (5) days thereafter	
Nonsufficient funds (NSF)	$30.00 ea
Account activity printout	$3.00
Account research	$20.00 per hr
Account balancing assistance	$20.00 per hr
$20.00 minimum	
Account inquiry by telephone	$1.00
Stop payments	$30.00 ea
Photocopies	
$.25 for first two and $.10 thereafter	
Cash debit transaction fee	$2.00
Dormant account fee (checking and savings)	
balances of $200.00 or less is $2.00 per month	
Fax services (incoming/outgoing)	
$4.00 for first three pages; $1.00 per page thereafter	
Wire transfers	
Domestic Outgoing - $20.00 Incoming - $10.00 International Outgoing - $40.00 Incoming - $20.00	
International checks	
$500.00 and under - $15.00 $501.00 and up - $20.00	

Wolters Kluwer Financial Services ©2000, 2021 Bankers Systems™

We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulations D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

THE FIRST CENTRAL NATIONAL BANK, ST. PARIS, OHIO

BANK PRODUCTS

COMMERCIAL LOANS
INSTALLMENT LOANS
MORTGAGE LOANS
REGULAR CHECKING
STUDENT CHECKING
NO CHARGE SENIOR CHECKING
CIVIC ORGANIZATION
BUSINESS CHECKING
BUSINESS PLUS
NON-PERSONAL SUPER NOW CHECKING
SUPER NOW CHECKING
MONEY MARKET INVESTMENT
STATEMENT SAVINGS
HEALTH SAVINGS ACCOUNTS
NOW CHECKING
KIDS SAVER SAVINGS
NON-PERSONAL STATEMENT SAVINGS
IRA (INDIVIDUAL RETIREMENT ACCT.)
CHRISTMAS CLUB
SAFETY DEPOSIT BOXES
CERTIFICATE OF DEPOSITS
INTERNET BANKING @
WWW.FIRSTSTPARIS.COM

BANKING HOURS

OFFICE	M.T.W.	THUR	FRI
Downtown	9-4	closed	9-5:30
Drive-thru	8:30-5	8:30-12	8:30-5:30
Rosewood	9-4	closed	9-4:30
Christiansburg	9-4	closed	9-5:30
Drive-thru	8:30-5	closed	8:30-5:30
Urbana	9-4	closed	9-5:30
Drive-thru	8:30-5	8:30-12	8:30-5:30

BRANCH LOCATIONS/ PHONE NUMBERS

MAIN OFFICE:103 S. Springfield St. St. Paris, OH 43072
Census Tract 102 / 937-663-4186
ROSEWOOD OFFICE: 11013 St. Rt. 29, Rosewood, OH 43070
Census Tract 102 / 937-362-2591
CHRISTIANSBURG OFFICE: 2 E. Pike St. Christiansburg, OH 45389
Census Tract 102 / 937-857-9872
URBANA OFFICE: 1754 E. US Hwy 36, Urbana, OH 43078
Census Tract 102 / 937-663-5857

ATM'S @

103 S. SPRINGFIELD STREET, ST. PARIS, OH 43072

2 E. PIKE ST, CHRISTIANSBURG, OH 45389

1754 E. US HWY 36, URBANA, OH 43078

THE BANK OPENED THE URBANA BRANCH ON JUNE 27^{TH}, 2022

LOAN TO DEPOSIT RATIOS

		DATE						L/D RATIO
		12/31/2022						53.21%
		3/31/2023						53.88%
		6/30/2023						59.90%
		9/30/2023						62.68%
		12/31/2023						68.65%
		3/31/2024						68.35%
		6/30/2024						71.95%
		9/30/2024						75.49%
		12/31/2024						76.17%
		3/31/2025						74.14%
		6/30/2025						71.82%
		9/30/2025						70.26%
		12/31/2025						73.67%
		3/31/2026						72.86%
		6/30/2026						76.16%

Public Comments and the Bank's Response to those Comments