

101 E Main St
P.O. Box 245
Baltic, OH 43804

(330) 897-6401

Community Reinvestment Public File

11/25/2026

Distribution of Branches

Baltic State Bank has 4 full-service facilities within its assessment area. Baltic State Bank has an ATM at each facility. The ATMs at 401 E Main Street, Sugarcreek, OH branch, 33919 SR 643, Baltic, OH branch and 200 N Kirk Street, West Lafayette, OH branch all have the ability to take check(s) and cash deposits 24 hours a day.

Branch/ATM Address	Drive Up Facility Yes/No	ATM's	Census Tracts & Income
101 E Main Street Baltic, OH 43804	Yes	Drive Up (24hr accessible)	9768.01 Middle
401 E Main Street Sugarcreek, OH 44681	Yes	Drive Up (24hr accessible) Accepts deposits	0213.00 Middle
33919 SR 643 Baltic, OH 43804	No	Walk Up (24hr accessible) Accepts deposits	9610.00 Middle
200 N Kirk Street West Lafayette, OH 43845	Yes	Drive Up (24hr accessible) Accepts deposits	9618.00 Middle

Available Loan and Deposit Products

Baltic State Bank Loan Services

- Residential Mortgage Loans for 1 – 4 dwelling units
- Home Equity Loans and Lines of Credit
- Automobile Loans
- Farm Loans

Baltic State Bank Deposit Services

- Checking Accounts
- Savings Accounts
- IRA / Time Deposit Accounts
- Health Savings Accounts

Deposit Product Fees and Charges

- Check printing fees vary by the style of check ordered.
- An overdraft fee of $35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.
- Debit Card Replacement Fee $5.00
- Money Orders $1.00
- Official Check/Cashier's Check $5.00
- Overdraft Protection (Annual Fee) $25.00
- Overdraft Protection Transfer Fee (per item) $2.50
- Stop Payments (ACH or Check) $20.00
- Wire Transfer – Incoming Domestic Wire $15.00
- Wire Transfer – Incoming Foreign Wire $30.00
- Wire Transfer – Outgoing Domestic Wire $35.00
- Wire Transfer – Outgoing Foreign Wire $50.00

Branches Opened and/or Closed

The West Lafayette office opened in October 2025.

Delivery Systems

Baltic State Bank offers the ability to perform banking functions through various channels. Some or all of these channels are widely available to all customers. Traditional avenues (in office visits) are enhanced by Baltic State Bank's generous hours of operation. Teller services are available 40+ hours per week at most locations.

Personal computer-based banking services as well as mobile application banking services are also offered at no charge to our customers. Baltic State Bank's Online Banking service allows customers to retrieve balances, transfer funds, print statements, access account histories, and utilize online bill payment services. Mobile banking apps allow for all of that functionality as well as for making check deposits via a mobile phone camera.

In addition, Baltic State Bank maintains a website that provides online banking access, bank information including product and service descriptions, employment opportunities, bank news and information regarding our locations and services.

Hours of Operation

Facility	Lobby Hours	Drive-thru Hours
101 E. Main Street Baltic, OH 43804	8:30 am – 4:00 pm M-Th 8:30 am – 5:00 pm Fri 8:30 am – 12:00 pm Sat	8:30 am – 4:00 pm M-Th 8:30 am – 5:30 pm Fri 8:30 am – 12:00 pm Sat
401 E Main Street Sugarcreek, OH 44681	8:30 am – 4:00 pm M-Th 8:30 am – 5:00 pm Fri 8:30 am – 12:00 pm Sat	8:30 am – 4:00 pm M-Th 8:30 am – 5:30 pm Fri 8:30 am – 12:00 pm Sat
33919 SR 643 Baltic, OH 43804	8:30 am – 4:00 pm M-Th 8:30 am – 5:00 pm Fri 8:30 am – 12:00 pm Sat	N/A
200 N Kirk Street West Lafayette, OH 43845	8:30 am – 4:00 pm M-Th 8:30 am – 5:00 pm Fri 8:30 am – 12:00 pm Sat	8:30 am – 4:00 pm M-Th 8:30 am – 5:30 pm Fri 8:30 am – 12:00 pm Sat

Internet Banking/Mobile Banking

- Access to bank by Internet
- Open New Accounts – Personal Checking/Savings/TD/HSA
- Account balance information – deposit and loan accounts
- Funds transfer and loan payments
- Account transaction histories, statements and tax forms
- Bill Payment
- No charge for services

Bank by Mail

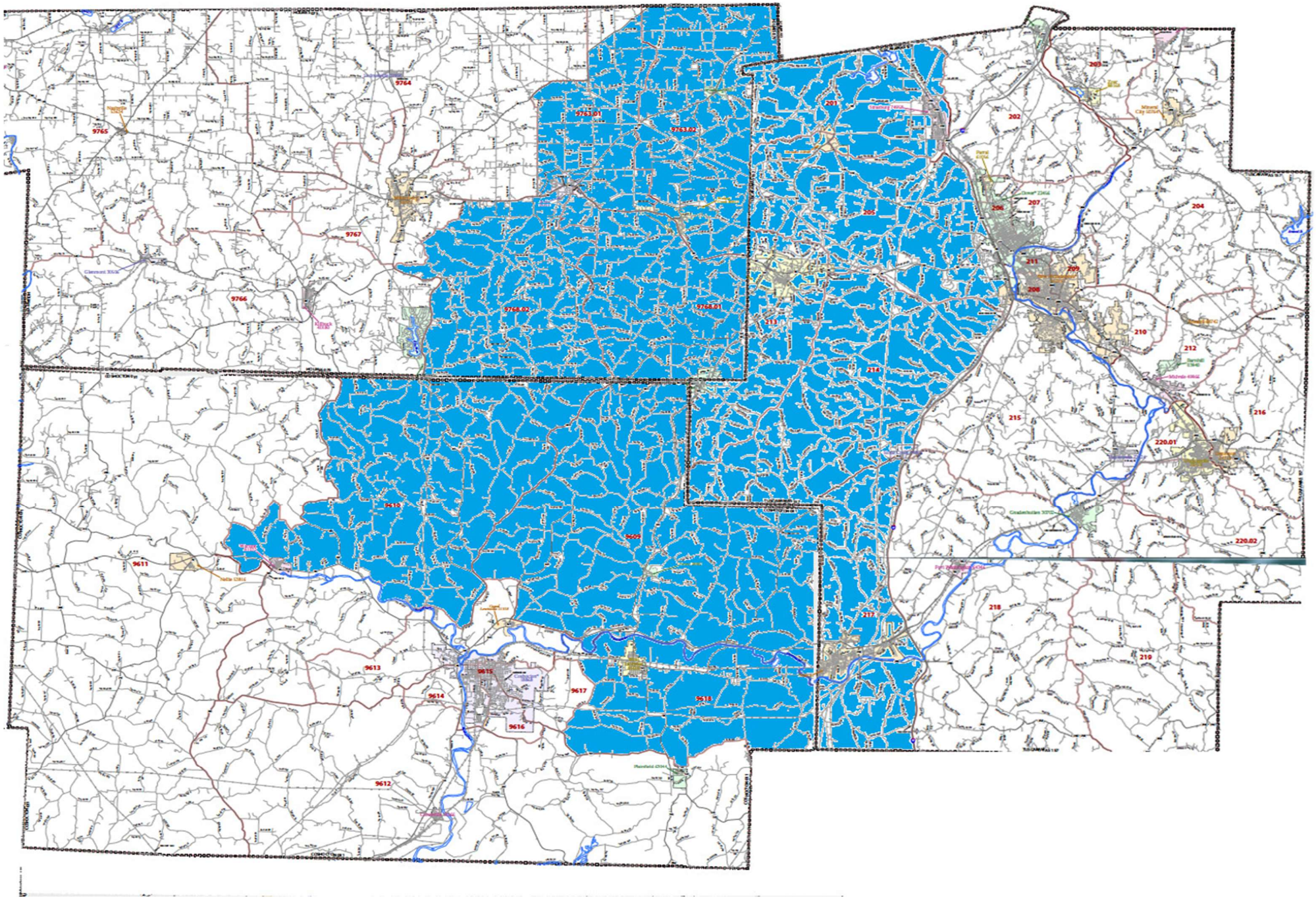
- Complementary self-addressed envelopes provided to customers at no charge
- 24-hour night depository at all facilities for after-hour transactions

Loan to Deposit Ratio

Month	Loan to Deposit Ratio
Apr-26	88%
Mar-26	84%
Feb-26	86%
Jan-26	84%
Dec-25	82%
Nov-25	87%
Oct-25	89%
Sep-25	89%
Aug-25	91%
Jul-25	93%
Jun-25	89%
May-25	88%
Apr-25	91%
Mar-25	90%
Feb-25	89%
Jan-25	86%
Dec-24	86%
Nov-24	91%
Oct-24	91%
Sep-24	90%
Aug-24	93%
Jul-24	93%
Jun-24	93%
May-24	90%
Apr-24	90%
Mar-24	89%
Feb-24	91%
Jan-24	87%
Dec-23	84%

Nov-23	88%
Oct-23	87%
Sep-23	85%
Aug-23	84%
Jul-23	84%
Jun-23	84%
May-23	84%
Apr-23	85%
Mar-23	83%
Feb-23	80%
Jan-23	75%
Dec-22	85%
Nov-22	91%
Oct-22	87%
Sep-22	89%
Aug-22	88%
Jul-22	86%
Jun-22	86%
May-22	85%
Apr-22	85%
Mar-22	83%
Feb-22	85%
Jan-22	81%
Dec-21	78%
Nov-21	80%
Oct-21	80%
Sep-21	82%
Aug-21	78%
Jul-21	81%
Jun-21	79%
May-21	79%

MAP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PUBLIC DISCLOSURE

October 19, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Baltic State Bank
Certificate Number: 17759

101 E Main St
Baltic, Ohio 43804

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including LMI neighborhoods, in a manner consistent with its resources and capabilities. The following points summarize the Lending Test performance.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- The institution made a substantial majority of its home mortgage and small business loans in the AA.
- The institution's AA does not include any LMI census tracts (CTs); therefore, examiners did not evaluate this criterion, and it did not affect the rating.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any Community Reinvestment Act (CRA) related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

The Baltic State Bank (BSB) is a full-service community institution headquartered in Baltic, Tuscarawas County, Ohio and is a wholly owned subsidiary of Bancorp of Baltic, Inc., a one-institution holding company also headquartered in Baltic, Ohio. The institution received a rating of "Satisfactory" at its previous FDIC CRA Performance Evaluation, dated March 15, 2021, based on Interagency Small Bank Examination Procedures. BSB does not have any subsidiary or affiliate relationships and has not engaged in any merger or acquisition activities since the previous evaluation.

In addition to the main office, the institution operates three full-service branches in Tuscarawas County and Coshocton County, Ohio. BSB opened one branch in West Lafayette, Coshocton County, Ohio in October 2025. The opening of the West Lafayette Branch did not result in a change to the institution's AA.

BSB continues to offer a range of traditional products and services, including lending and deposit products. Lending products include home mortgage (open- and closed-end), commercial, agricultural, and consumer secured installment loans. Deposit products include consumer and business interest-bearing checking, savings, certificates of deposit, and individual retirement accounts. Alternative delivery systems for retail banking services include online and mobile banking, online bill pay, direct deposit, automated transfers, and automated teller machines located at each branch location - three of which accept deposits.

As of the June 30, 2026, Consolidated Report of Condition and Income (Call Report), BSB had assets totaling $129.6 million, loans totaling $101.9 million, securities totaling $5.4 million, and deposits totaling $119.6 million. The following table illustrates the institution's loan portfolio distribution.

Loan Portfolio Distribution as of 6/30/2026		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	2,846	2.8
Secured by Farmland	10,831	10.6
Secured by 1-4 Family Residential Properties	64,946	63.8
Secured by Multifamily (5 or more) Residential Properties	687	0.7
Secured by Nonfarm Nonresidential Properties	8,883	8.7
Total Real Estate Loans	**88,193**	**86.6**
Commercial and Industrial Loans	7,649	7.5
Agricultural Production and Other Loans to Farmers	965	1.0
Consumer Loans	2,923	2.9
Obligations of State and Political Subdivisions in the U.S.	1,779	1.8
Other Loans	351	0.3
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**101,860**	**100.0**
Source: Call Report. Due to rounding, totals may not equal 100.0%		

Examiners did not identify any financial, legal, or other impediments that would limit the institution's ability to meet the credit needs of its AA.

DESCRIPTION OF ASSESSMENT AREA

BSB's AA has not changed since the previous CRA evaluation. CRA requires each financial institution to define one or more AAs within which its performance is evaluated. BSB's designated AA consists of CTs in Tuscarawas County (201.00, 205.00, 213.00, 214.00, and 217.00), Coshocton County (9609.00, 9610.00, and 9618.00), and Holmes County (9763.01, 9763.02, 9768.01, and 9768.02), Ohio. All counties in the institution's AA are in the Ohio Non-Metropolitan Statistical Area and are contiguous;. Examiners determined that the AA consists of whole geographies and does not arbitrarily exclude LMI CTs, does not reflect illegal discrimination, and complies with all CRA requirements.

Economic and Demographic Data

Based on 2020 U.S. Census data, the AA consists of the following income designations: 10 middle- and 2 upper-income CTs. The following table illustrates the demographic information for the AA.

Demographic Information of the AA					
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**
Geographies (Census Tracts)	12	0.0	0.0	83.3	16.7
Population by Geography	59,181	0.0	0.0	81.3	18.7
Housing Units by Geography	20,717	0.0	0.0	87.6	12.5
Owner-Occupied Units by Geography	15,184	0.0	0.0	87.2	12.8
Occupied Rental Units by Geography	3,897	0.0	0.0	86.4	13.7
Vacant Units by Geography	1,636	0.0	0.0	93.5	6.5
Businesses by Geography	6,290	0.0	0.0	81.5	18.5
Farms by Geography	510	0.0	0.0	85.1	14.9
Family Distribution by Income Level	14,637	16.5	17.2	24.0	42.3
Household Distribution by Income Level	19,081	18.5	15.1	18.8	47.6
Ohio Non-MSA Median Family Income	$66,160	Median Housing Value		$ 180,822	
Families Below Poverty Level	8.2%	Median Gross Rent		$690	
Source: 2020 Census And 2025 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.					

The Borrower Profile criterion compares the distribution of lending to businesses by Gross Annual Revenue (GAR). According to 2025 D&B data, there were 6,290 businesses operating in the AA, an increase from 3,331 businesses at the prior evaluation. Of the 6,290 businesses, 89.8 percent reported GARs of $1 million or less, 3.0 percent reported GARs of more than $1 million, and 7.2 percent had unknown revenues. Of the businesses in the AA, 95.4 percent operate from a single location, and 75.3 percent have four or fewer employees. Non-classifiable establishments represent the largest portion of businesses in the AA at 14.1 percent, followed by construction at 13.3 percent and other services (except public administration) at 9.3 percent.

Examiners use the Federal Financial Institutions Examinations Council (FFIEC) median family income (MFI) ranges to analyze home mortgage loans under the Borrower Profile criterion. The following table shows the MFI ranges for the AA during 2025.

Estimated Median Family Income Ranges					
Year	**MFI**	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
2025	$ 85,200	< $42,600	$42,600 to < $68,160	$68,160 to < $102,240	>= $102,240
Source: FFIEC					

Examiners considered the levels of unemployment throughout the evaluation period when evaluating BSB's ability to lend within the AA. The following table presents unemployment rates

for the counties represented in the AA compared to the state of Ohio and national averages for 2023, 2024, and 2025. Unemployment rates in Tuscarawas County remained comparable to both state and national averages, while rates in Coshocton County slightly exceeded and rates in Holmes County slightly trailed state and national averages.

Unemployment Rates			
Area	**2023**	**2024**	**2025**
	%	**%**	**%**
Tuscarawas County	3.6	4.1	4.5
Coshocton County	4.2	4.9	5.2
Holmes County	3.0	3.3	3.3
Ohio	3.7	4.4	4.6
National Average	3.6	4.1	4.3
Source: Bureau of Labor Statistics			

Competition

BSB operates in a relatively high level of competition for financial services within the AA. According to FDIC Summary of Deposit data as of June 30, 2026, 15 institutions operate 61 offices in Tuscarawas, Coshocton, and Holmes Counties with total deposits of $4.6 billion. BSB ranked 12th with 2.6 percent deposit market share. The top four institutions accounted for 59.2 percent of the deposit market share.

BSB is not required to collect and report Home Mortgage Disclosure Act (HMDA) data and elected not to do so; therefore, the analysis of home mortgage lending does not include direct comparisons to aggregate data. However, aggregate data is useful in determining the level of demand for home mortgage loans in the AA. Aggregate data shows that 97 lenders reported 644 home mortgage originations or purchases within the AA in 2025. The top three lenders accounted for 23.9 percent of the market share. This level of activity represents a relatively high level of competition for home mortgage lending in the AA.

Similarly, BSB is not required to collect and report small business lending data under the CRA and elected not to do so; therefore, the analysis of small business lending does not include comparisons to aggregate data. However, aggregate data is useful in determining the level of demand for small business loans in the AA. Based on 2024 aggregate data, the most recent year that small business aggregate lending data is available, 59 lenders reported 2,687 small business originations or purchases totaling $72.5 million within the AA in 2024. The top three lenders accounted for 52.9 percent of the market share. This level of activity represents a high level of competition for small business lending within the AA.

Community Contacts

As part of the evaluation process, examiners contacted a local economic development organization and utilized a recent community contact form from an organization in the AA to gain a better understanding of the current economic conditions and credit needs of the AA.

The first contact stated that the primary credit need is affordable housing. Although the economy in the area is generally stable and institutions in the area are responsive to credit needs, the contact stated that rising home values make it difficult for current residents to move within the area and for prospective buyers to purchase homes into the area. The contact also clarified that small businesses are generally able to get credit from local financial institutions and that small business lending is less of a credit need than affordable housing.

The second contact noted that local institutions are involved in the community and are responsive to credit needs, specifically for small businesses in the area. The contact noted that while local institutions are generally satisfying credit needs in the AA, local financial institutions could assist individuals and families in the area by offering financial literacy and budgeting courses to schools and families.

Credit Needs

Considering information from community contacts, institution management, and demographic and economic data, examiners determined affordable home mortgage lending represents the primary credit need of the AA. Additionally, examiners noted a current lack of affordable housing stock available in the AA for LMI borrowers, which may limit the institution's ability to provide affordable housing loans.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated March 15, 2021, to the current evaluation dated October 19, 2026. Examiners used the Interagency Small Bank Examination Procedures to evaluate BSB's performance, which includes the Lending Test, as detailed in the Appendix.

Activities Reviewed

Examiners determined BSB's major product lines include home mortgage (both open-end and closed-end) and small business lending based on loan portfolio composition, business strategy, and number and dollar volume of loans originated during the evaluation period. Examiners did not review small farm loans or consumer loans as these loan types do not represent major product lines and would not provide material support for conclusions or ratings. BSB's records indicate the lending focus and product mix remained consistent throughout the evaluation period; therefore, examiners considered BSB's 2025 performance to be representative of the performance throughout the evaluation period. Examiners assigned more weight to home mortgage lending compared to small business lending due to higher loan volume and lending focus.

Due to the volume of open-end home mortgage loans originated during the review period, examiners determined that a separate presentation of open-end and closed-end home mortgage loans would materially impact overall home mortgage conclusions. Therefore, examiners presented open-end and closed-end home mortgage loans separately when presenting data within the Borrower Profile criterion. Examiners assigned more weight to open-end home mortgage lending compared to closed-end home mortgage lending due to the high percentage of home mortgage lending that open-end loans accounted for during the evaluation period.

Examiners analyzed a sample of open-end home mortgage loans originated or renewed in 2025. According to institution records, BSB originated or renewed 100 open-end home mortgage loans totaling $12.4 million in 2025. From this universe, examiners selected a sample of 41 open-end home mortgage loans totaling approximately $6.0 million. Examiners used 2020 U.S. Census Data as a standard of comparison for open-end home mortgage loans.

Examiners analyzed a sample of closed-end home mortgage loans originated or renewed in 2025. According to institution records, BSB originated or renewed 52 closed-end mortgage loans totaling approximately $12.3 million in 2025. From this universe, examiners selected a sample of 36 closed-end mortgage loans totaling approximately $8.5 million. Examiners used 2020 U.S. Census Data as a standard of comparison for closed-end home mortgage loans.

Examiners analyzed a sample of small business loans originated or renewed in 2025. According to institution records, BSB originated or renewed 48 small business loans totaling approximately $4.7 million in 2025. From this universe, examiners selected a sample of 30 loans totaling approximately $3.7 million. Examiners used 2025 D&B data as a standard of comparison for small business.

Examiners analyzed and presented both number and dollar amount of open-end home mortgage, closed-end home mortgage, and small business loans. Examiners emphasized performance by number of loans, because it is a better indicator of the number of individuals and businesses served. In evaluating the Borrower Profile criterion, examiners only evaluated loans extended within the AA. BSB's AA does not contain any LMI CTs; therefore, examiners did not consider the Geographic Distribution criterion within this evaluation, as it would provide no material support for conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, the institution's performance reflects reasonable responsiveness to the credit needs within the AA. The institution's LTD Ratio, AA Concentration, and Borrower Profile Performance support this conclusion.

LTD Ratio

BSB's LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. The LTD ratio, calculated from Call Report data, averaged 84.7 percent over the past 22 quarters from March 31, 2021, to June 30, 2026. The ratio ranged from a low of 78.9 percent on June 30, 2021, to a high of 92.5 percent on June 30, 2024, and remained generally stable throughout the evaluation period.

Examiners selected four similarly situated institutions (SSIs) based on asset size, loan portfolio distribution, and geographic location. BSB maintained a ratio that was within the mid-range of the results produced by SSIs, as shown in the following table.

LTD Ratio Comparison		
Institution	**Total Assets as of 6/30/2026 ($000s)**	**Average Net LTD Ratio (%)**
BSB	**129,580**	**84.7**
SSI #1	107,840	60.1
SSI #2	102,124	81.0
SSI #3	136,381	69.8
SSI #4	296,788	93.5
Source: Reports of Condition and Income 3/31/2021 - 6/30/2026		

Assessment Area Concentration

As shown in the following table, the institution originated a substantial majority of its home mortgage and small business loans by number and dollar volume within the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000)**				**Total $(000)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Open-End Home Mortgage	36	87.8	5	12.2	41	5,544	92.6	444	7.4	5,988
Closed-End Home Mortgage	26	72.2	10	27.8	36	6,813	80.3	1,670	19.7	8,483
Small Business	26	86.7	4	13.3	30	3,280	88.7	417	11.3	3,697
Source: Institution Data *Due to rounding, totals may not equal 100.0%.*										

Geographic Distribution

The AA does not include any LMI geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

Overall, the distribution of home mortgage and small business loans reflects reasonable penetration among borrowers of different income levels and businesses of different sizes. While the results in the closed-end home mortgage segment are weaker, the open-end home mortgage and small business performance primarily support this conclusion.

Home Mortgage Loans

The overall distribution of home mortgage loans to individuals of different income levels, including LMI individuals, is reasonable when considering demographic and economic factors. Performance in open-end home mortgage lending primarily supports this conclusion.

Open-End Home Mortgage Loans

The distribution of open-end home mortgage loans to individuals of different income levels, including LMI individuals, is reasonable. In 2025, lending to both low-income and moderate-income borrowers trailed demographic data. However, as previously mentioned, BSB is not required to collect or report HMDA data, and has not elected to do so, but aggregate performance data provides valuable information on the lending activity of reporting institutions in the AA. Aggregate performance within the low-income borrower segment is significantly less than the percent of low-income families in the AA. For example, 2025 aggregate open-end home mortgage data reflected 6.8 percent of lending to low-income borrowers compared to 16.5 percent of low-income families. BSB's performance exceeds aggregate performance of reporting institutions lending within the AA to low-income borrowers, demonstrating reasonable performance when considering performance context. This disparity between aggregate performance and institution results compared to demographic data can be attributed to a relatively high level of poverty in the AA (8.2 percent). Generally, families below the poverty level represent limited opportunities for lending, materially impacting the ability of lenders to extend loans to low-income borrowers.

Distribution of Open-End Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	**% of Families**	**#**	**%**	**$(000s)**	**%**
Low	16.5	4	11.1	163	2.9
Moderate	17.2	4	11.1	763	13.8
Middle	24.0	10	27.8	870	15.7
Upper	42.3	18	50.0	3,748	67.6
Total	**100.0**	**36**	**100.0**	**5,544**	**100.0**
Source: 2020 Census; Imported Institution Data. Due to rounding, totals may not equal 100.0%.					

Closed-End Home Mortgage Loans

The distribution of closed-end home mortgage loans to individuals of different income levels is poor. Based on the sample of loans reviewed, the institution exceeded demographic data in lending to moderate-income borrowers. However, the institution did not originate any closed-end home mortgage loans to low-income borrowers in 2025.

Distribution of Closed-End Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	**% of Families**	**#**	**%**	**$(000s)**	**%**
Low	16.5	0	0.0	0	0.0
Moderate	17.2	6	23.1	1,423	20.9
Middle	24.0	6	23.1	828	12.2
Upper	42.3	14	53.9	4,562	67.0
Total	**100.0**	**26**	**100.0**	**6,813**	**100.0**
Source: 2020 Census; Imported Institution Data. Due to rounding, totals may not equal 100.0%.					

Small Business Loans

The distribution of small business lending, given the demographics of the AA, reflects excellent penetration among businesses of different sizes. As illustrated in the following table, the institution's lending to businesses of GARs of $1 million or less exceeds the percentage of businesses in this GAR category. Additionally, BSB demonstrated performance that far exceeded the performance of four SSIs.

Distribution of Small Business Loans by GAR Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000	89.8	24	92.3	2,998	91.4
> $1,000,000	3.0	2	7.7	282	8.6
Revenue Not Available	7.2	0	0.0	0	0.0
Total	**100.0**	**26**	**100.0**	**3,280**	**100.0**
Source: 2025 D&B Data; Institution Data Due to rounding, totals may not equal 100.0%.					

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

BSB's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The 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, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The 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; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

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

Rural Area: Territories, populations, and housing units that are not classified as urban.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.