



PUBLIC DISCLOSURE

October 02, 2023

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Hancock County Savings Bank, F.S.B.
Charter Number 702808

351 Carolina Ave
Chester, WV 26034-1127

Office of the Comptroller of the Currency

200 Public Square Suite 1610
Cleveland, OH 44114-2301

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

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Overall CRA Rating

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

The lending test is rated: Outstanding.

The community development test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on the excellent distribution of home mortgage loans among borrowers of different incomes, excellent geographic distribution of home mortgages loans, and a more than reasonable loan-to-deposit (LTD) ratio.
- The Community Development (CD) Test rating is based on adequate responsiveness to community needs through qualified CD loans, investments, and services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment area (AA), the bank's loan-to-deposit ratio is more than reasonable.

Hancock County Savings Bank, FSB's (HCSB) LTD ratio is calculated on a bank-wide basis. The Office of the Comptroller of the Currency (OCC) evaluated the bank's quarterly LTD ratios for the period between January 1, 2020, to December 31, 2022. The bank's average LTD ratio during the evaluation period was 104.86 percent, with quarterly ratios ranging from 99.16 percent in the second quarter of 2021, to 111.78 percent in the fourth quarter of 2022. The OCC compared HCSB's LTD ratio to four similarly situated banks with the average LTD ratio for these banks ranging from 47.47 percent to 72.10 percent.

Lending in Assessment Area

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

The bank originated and purchased 49.0 percent by number and 47.0 percent by dollar amount of its total loans inside the bank's AAs during the evaluation period. The bank is located in the panhandle of West Virginia, a small slice of land between Ohio and Pennsylvania. The bank does not have any branches in either Ohio or Pennsylvania; however, they make loans in these states due to their close proximity to the bank.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	424	52.6	382	47.4	806	46,256	51.1	44,183	48.9	90,440
2021	397	49.4	406	50.6	803	42,811	47.0	48,230	53.0	91,041
2022	325	44.5	405	55.5	730	29,774	41.7	41,557	58.3	71,330
Subtotal	1,146	49.0	1,193	51.0	2339	118,841	47.0	133,970	53.0	252,811
Total	1,146	49.0	1,193	51.0	2339	118,841	47.0	133,970	53.0	252,811

Source: Bank Data
Due to rounding, totals may not equal 100.0%

Description of Institution

HCSB is a federally chartered mutual savings bank located in Chester, West Virginia. The bank has one AA located in the multi-state metropolitan statistical area (MSA) Weirton-Steubenville. The bank's AA consists of the entire counties of Hancock and Brooke (Hancock AA) located in West Virginia. As of December 31, 2022, the bank's assets totaled \$450.3 million, and tier one capital totaled \$81.5 million, or 18.1 percent of total assets. There are no affiliated or related organizations within the HCSB corporate structure.

The AA has 15 census tracts (CTs), and complies with regulatory requirements as is does not arbitrarily exclude any low- or moderate-income geographies. HCSB operated two full-service branches and one drive through office within the AA, with the main office located in a middle-income CT. The branches offer drive-thru services and a deposit taking ATM at each location. The drive-through location office is accessible for full service by appointment. The bank did not open or close any branches during the evaluation period.

The bank's primary loan products are residential real estate loans. The bank's loan portfolio increased 27.4 percent from \$306.0 million as of December 31, 2019, to \$389.9 million as of December 31, 2022. As of December 31, 2022, the loan portfolio was comprised of residential real estate loans (\$361.5 million or 93.1 percent), consumer loans (\$14.5 million or 3.7 percent), construction loans (\$7.4 million or 1.9 percent), non-farm or non-residential loans (\$4.7 million or 1.2 percent), multifamily loans (\$1.0 million or <1.0 percent), and commercial and industrial loans (\$834 thousand or <1.0 percent).

Based on Federal Deposit Insurance Corporation (FDIC) Deposit Market Share reports from June 30, 2019, and June 30, 2022, deposits at the bank have increased from \$291 million to \$348 million.

HCSB offers traditional home loan products, including home mortgage loans, home improvement loans, home equity loans, HELOCs, and home construction loans. The bank also offers personal loans, vehicle loans, and unsecured personal lines of credit. The bank's consumer deposit-related products and services include checking, savings, and money market accounts; certificates of deposit, individual retirement accounts (IRA), online banking, bill pay, mobile banking, overdraft protection, safe deposit boxes, and ATM services.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of the AA. The bank received an "Outstanding" rating on their previous CRA performance evaluation dated September 14, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC evaluated the bank using intermediate-small bank performance criteria, which includes lending and CD tests. The lending test evaluates HCSB's record of meeting the credit needs of its AA through its lending activities. The evaluation period for the lending and CD test is January 1, 2020, through December 31, 2022.

Based on the bank's internal reports and discussions with management, examiners determined that the bank's primary lending product during the evaluation period was home mortgages loans. Examiners used other supporting information during the performance evaluation, including the 2015 American Community Survey (ACS) data, 2020 U.S. Census data, internal bank records, deposit market share data, and information from governmental websites regarding the characteristics and economy of the bank's AA. The bank's 2022 performance is evaluated separately utilizing 2020 U.S. Census data which reflects updated population and housing demographic information, as well as changes to the number and income designations of some CTs. The 2020-2021 analysis period received more weight in the lending test analysis, as this period included a larger portion of the bank's lending activity. Examiners also considered information from two community contacts to help assess the needs of the bank's AA.

Selection of Areas for Full-Scope Review

Examiners performed a full-scope review of the Hancock AA, part of the Weirton-Steubenville, WV-OH MSA. This is the bank's only AA.

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 assessment areas located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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.

Ratings

HCSB's overall rating is based on its West Virginia lending performance within the AA. The OCC weighed information from the following performance criteria when analyzing the bank's primary lending product: loan-to-deposit ratio, lending within the AA, lending to borrowers of different incomes, and the geographic distribution of loans.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's 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 Bureau of Consumer Financial Protection, 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 West Virginia

CRA rating for the State of West Virginia¹: Outstanding

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's distribution of home mortgage loans to borrowers of different income levels is excellent.
- The bank's geographic distribution of home mortgage loans is excellent.
- The bank originated an adequate level of CD loans, investments, and services.

Description of Institution's Operations in West Virginia

The bank's AA complies with regulatory requirements. Based on 2015 ACS, the AA had sixteen CTs consisting of one moderate-income CT, thirteen middle-income CTs, and two upper-income CTs. The 2020 U.S. Census data update resulted in one less middle-income CT for 2022. The Hancock AA consisting of the entire counties of Hancock and Brooke, and did not have any low-income CTs during the evaluation period.

Banking competition within the AA is high. According to the June 30, 2022, FDIC Deposit Market Share Report, there are six financial institutions with 13 offices serving the Hancock AA. HCSB is ranked second in terms of deposit market share in the AA, with 30.35 percent of total deposits. The top institution in the June 2022 report had a market share of 36.74 percent. Banks in the AA include Westbanco, Inc., United Bank, Main Street Bank Corp, First National Bank of Pennsylvania, and Huntington National Bank.

Based on 2022 peer aggregate home mortgage lending data, HCSB was ranked first of 264 with a 25.04 percent market share in the AA. The next five lenders have a total market share of 23.73 percent. Other large lenders include Westbanco Bank, Inc., Huntington National Bank, Rocket Mortgage, PNC Bank N.A. and First National Bank of PA.

The largest cities in the AA are Chester and Newell in Hancock County, and Follansbee and Hooverson Height in Brooke County. Prominent industries include health care and social assistance, educational services, and retail trade. Major employers in Hancock County include Arcelormittal Weirto, Inc., Hancock County Board of Education, and Mountaineer Park, Inc. Brooke County major employers include Weirton Medical Center, Brooke County Board of Education, and Walmart. As of December 31, 2022, the unemployment rate in Hancock County was 4.6 percent and Brooke County was 3.6 percent, which were above the state unemployment rate of 3.4 percent.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Examiners considered information obtained from two community contacts within the AA to gain an understanding of the CD needs and credit opportunities of the AA. The community organizations focus on economic development and community services to low- and moderate-income individuals. They identified the following needs in the bank's AA: Preserving and expanding the supply of affordable rental and housing options, investing in affordable housing development, small loans to small businesses particularly to start-up businesses, training and technical assistance to small businesses, support programs that serve elderly residents, funding for after-school and youth programs, improved parks, recreation centers, and playgrounds; reconstruction of streets, alleys, curbs, and sidewalks, and improvements to the infrastructure of sanitary sewer and water facilities. They also noted the need for bank personnel to serve on boards, committees, and other volunteer opportunities.

Hancock and Brooke County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2020-2021 AA - Hancock and Brooke County SB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	16	0.0	6.3	81.3	12.5	0.0
Population by Geography	59,181	0.0	5.1	81.2	13.8	0.0
Housing Units by Geography	27,582	0.0	4.8	82.3	12.9	0.0
Owner-Occupied Units by Geography	18,687	0.0	4.4	79.9	15.7	0.0
Occupied Rental Units by Geography	6,201	0.0	5.1	87.4	7.5	0.0
Vacant Units by Geography	2,694	0.0	7.1	86.7	6.2	0.0
Businesses by Geography	3,456	0.0	3.3	88.0	8.7	0.0
Farms by Geography	122	0.0	5.7	87.7	6.6	0.0
Family Distribution by Income Level	16,331	17.7	19.1	23.5	39.7	0.0
Household Distribution by Income Level	24,888	22.3	16.2	18.9	42.6	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$69,624	Median Housing Value			\$97,807
Median Family Income MSA - 48260 Weirton-Steubenville, WV-OH MSA		\$52,770	Median Gross Rent			\$634
			Families Below Poverty Level			9.3%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2022 AA - Hancock and Brooke County SB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	15	0.0	6.7	80.0	13.3	0.0
Population by Geography	51,935	0.0	5.2	79.3	15.6	0.0
Housing Units by Geography	25,169	0.0	5.8	79.7	14.5	0.0
Owner-Occupied Units by Geography	17,303	0.0	4.9	78.9	16.2	0.0
Occupied Rental Units by Geography	5,280	0.0	8.0	82.9	9.2	0.0
Vacant Units by Geography	2,586	0.0	7.5	78.3	14.2	0.0
Businesses by Geography	3,429	0.0	3.9	78.9	17.1	0.0
Farms by Geography	136	0.0	5.9	80.9	13.2	0.0
Family Distribution by Income Level	14,068	18.4	19.5	22.1	40.0	0.0
Household Distribution by Income Level	22,583	20.6	17.6	20.6	41.2	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$82,642	Median Housing Value			\$113,064
Median Family Income MSA - 48260 Weirton-Steubenville, WV-OH MSA		\$61,496	Median Gross Rent			\$691
			Families Below Poverty Level			7.6%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in West Virginia

This analysis reflects a full-scope review of the Hancock AA. Examiners considered the number of home mortgage loans originated or purchased by the bank from January 1, 2020, through December 31, 2022. Examiners also considered any factors affecting the bank's ability to lend in its AA during the evaluation period, such as demographic and market share information. We also considered the bank's location in the panhandle of West Virginia, between Ohio and Pennsylvania. There were no low-income CTs, and only one moderate-income CT in the AA. The majority of housing units are located in the middle- and upper-income CTs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WEST VIRGINIA

LENDING TEST

The bank's performance under the Lending Test in West Virginia is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of West Virginia is excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state of West Virginia.

Home Mortgage Loans

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

2020-2021

HCSB's distribution of home mortgage loans among geographies of different income levels in the Hancock AA is excellent. There were no low-income CTs with this AA during the evaluation period. The bank's percentage of home mortgage loans among moderate-income CTs in the AA was 5.2 percent. This exceeded the 4.4 percent of the AAs owner-occupied housing units in moderate-income geographies, and is above the 4.1 percent of aggregate bank lending.

2022

HCSB's distribution of home mortgage loans among geographies of different income levels in Hancock AA is excellent. There were no low-income CTs with this AA during the evaluation period. The bank's percentage of home mortgage loans among moderate-income CTs in the AA was 6.5 percent. This exceeded the 4.9 percent of the AAs owner-occupied housing units in moderate-income geographies, and is above the 4.1 percent of aggregate bank lending.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

2020-2021

HCSB's distribution of home mortgage loans to borrowers of different income levels in the Hancock AA is excellent. The bank's percentage of home mortgage loans to low-income borrowers was 8.2 percent. This is below the 17.7 percent of low-income families living in the AA, but exceeds the 7.6 percent aggregate bank lending level. The bank's percentage of home mortgage loans to moderate-income borrowers is 22.2 percent. It exceeds the 19.1 percent of moderate-income families living in the AA, and the 20.0 percent aggregate bank lending level.

2022

HCSB's distribution of home mortgage loans to borrowers of different income levels in the Hancock AA is excellent. The bank's percentage of home mortgage loans to low-income borrowers was 8.0

percent. This is below the 18.4 percent of low-income families living in the AA, but approaches the 9.3 percent aggregate bank lending level. The bank’s percentage of home mortgage loans to moderate-income borrowers is 25.2 percent. It exceeds the 19.5 percent of moderate-income families living in the AA, and exceeds the 24.2 percent aggregate bank lending level.

Responses to Complaints

HCSB did not receive any complaints during the evaluation period that would affect its CRA rating.

COMMUNITY DEVELOPMENT TEST

The bank’s performance under the Community Development Test in the state of West Virginia is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s AA.

Number and Amount of Community Development Loans

The Community Development Loans table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans. HCSB originated four loans totaling approximately \$185,000 in their AA. The CD loans made by HCSB provided financing for vehicles for organizations that assist low- and moderate-income (LMI) individuals.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Hancock AA	4	100%	\$185	100%

Highlights of CD loans are as follows:

- Two loans totaling approximately \$161,000 made to the Hancock County Sheltered Workshop, which is an organization dedicated to helping LMI individuals in Hancock County, WV.
- A \$17,000 loan made to the City of Chester Water Sewage to fund the purchase of a truck to assist with water department duties.

Number and Amount of Qualified Investments

The Qualified Investment Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD investments.

During the evaluation period, HCSB made a satisfactory level of CD investments which had a neutral impact on its overall lending performance in the AA. The bank made 28 qualified investments totaling approximately \$7.56 million. HCSB also made approximately \$85,000 in donations within the AA.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Hancock AA	14	\$4,086	70	\$3,559	84	100	\$7,645	100	0	0.00

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

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Community Development Services

During the evaluation period, HCSB provided a reasonable level of CD services which had a neutral impact on its overall lending performance in the AA. A number of HSCB staff served on boards of community development organizations, participated as members of these organizations, volunteered, and provided financial training. Bank employees provided approximately 197 service hours to these organizations which included affordable housing, community services, economic development, and revitalization / stabilization.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2020 to 12/31/2022	
Bank Products Reviewed:	Home mortgage Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	No affiliate products reviewed
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of West Virginia		
Hancock AA	Full-Scope	Hancock and Brooke Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS Hancock County Savings Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/ Rating
Hancock County Savings Bank	Outstanding	Satisfactory	Outstanding
State:			
West Virginia	Outstanding	Satisfactory	Outstanding

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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

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

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

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

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

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

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

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

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

Rating Area: A rated area is a state or multi-state 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state 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.

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/assessment area. 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 O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2020-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate			
2021 AA - Hancock County SB	821	89,068	100.0	1,797	0.0	0.0	0.0	4.4	5.2	4.1	79.9	73.4	80.6	15.7	21.3	15.4	0.0	0.0	0.0			
Total	821	89,068	100.0	1,797	0.0	0.0	0.0	4.4	5.2	4.1	79.9	73.4	80.6	15.7	21.3	15.4	0.0	0.0	0.0			

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate			
2022 AA - Hancock County SB	325	29,774	100.0	1,298	0.0	0.0	0.0	4.9	6.5	4.1	78.9	72.0	80.6	16.2	21.5	15.4	0.0	0.0	0.0			
Total	325	29,774	100.0	1,298	0.0	0.0	0.0	4.9	6.5	4.1	78.9	72.0	80.6	16.2	21.5	15.4	0.0	0.0	0.0			

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21	
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
2021 AA - Hancock County SB	821	89,067	100.0	1,797	17.7	8.2	7.6	19.1	22.2	20.0	23.5	22.7	23.4	39.7	45.2	34.2	0.0	1.8	14.7	
Total	821	89,067	100.0	1,797	17.7	8.2	7.6	19.1	22.2	20.0	23.5	22.7	23.4	39.7	45.2	34.2	0.0	1.8	14.7	

*Source: 2015 ACS ; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022	
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
2022 AA - Hancock County SB	325	29,774	100.0	1,298	18.4	8.0	9.3	19.5	25.2	24.2	22.1	23.4	24.1	40.0	40.3	30.1	0.0	3.1	12.3	
Total	325	29,774	100.0	1,298	18.4	8.0	9.3	19.5	25.2	24.2	22.1	23.4	24.1	40.0	40.3	30.1	0.0	3.1	12.3	

*Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

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