



CRA Public File 2026

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STRATEGIC PLAN	Error! Bookmark not defined.

WRITTEN COMMENTS

*Received from the public for this calendar year and the prior two calendar years
To be updated quarterly*

2025:

1 st Quarter	No comments received
2 nd Quarter	No comments received
3 rd Quarter	No comments received
4 th Quarter	No comments received

2024:

1 st Quarter	No comments received
2 nd Quarter	No comments received
3 rd Quarter	No comments received
4 th Quarter	No comments received

2023:

1 st Quarter	No comments received
2 nd Quarter	No comments received
3 rd Quarter	No comments received
4 th Quarter	No comments received

PUBLIC SECTION OF MOST RECENT CRA EXAM

Total 17 pages

PUBLIC DISCLOSURE

October 27, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

CentreBank
Certificate Number: 15532

126 North Main Street
Veedersburg, Indiana 47987

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 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 **Outstanding**.

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. The following points summarize the bank's Lending Test performance.

- The loan-to-deposit (LTD) ratio is reasonable give the institution's size, financial condition, and assessment area credit needs.
- The institution made a majority of its loans within the assessment area.
- The geographic distribution of loans reflects excellent dispersion throughout the assessment area.
- Given the demographics of the assessment area, the distribution of borrowers reflects excellent penetration among individuals of different income levels and farms and businesses of different sizes.
- There were no CRA-related complaints during the evaluation period; therefore, this criterion did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

CentreBank (Centre) is a \$113.3 million community bank headquartered in Veedersburg, Indiana. Centre is a wholly owned subsidiary of Veedersburg Bank Corporation, a one-bank holding company also based in Veedersburg. Centre does not have any subsidiaries or affiliates.

Centre received a "Satisfactory" rating at its previous FDIC CRA Performance Evaluation, dated November 18, 2019. The evaluation was based on the Interagency Small Institution CRA Examination Procedures, and the current evaluation follows the same procedures.

Centre operates in western Indiana and has five offices in Fountain County and one office in Parke County. Each office has a deposit-taking ATM, except for the main Veedersburg location. The bank opened the Parke County (Rockville, Indiana) branch in November 2024 and did not close any branches since the previous evaluation. The following table provides additional details on the branch locations.

Branch Locations				
Address	City	County	ATM	Census Tract Income Level
128 N. Main St.	Veedersburg	Fountain	No	Middle
315 Washington St.	Covington	Fountain	Yes	Middle
111 N. Water St.	Hillsboro	Fountain	Yes	Middle
20 E. State St.	Kingman	Fountain	Yes	Moderate
207 N. Jefferson St.	Rockville	Parke	Yes	Middle
215 N. Sterling Ave.	Veedersburg	Fountain	Yes	Middle

Source: Bank Records and 2020 U.S. Census data

Centre offers a range of loan and deposit products. Loan products include residential home mortgage, commercial, agricultural, and consumer loans. Centre provides a variety of deposit services for individuals and small businesses, including checking, savings, and money market accounts, and certificates of deposit. The bank's alternative banking services include internet and mobile banking, drive-up facilities, electronic bill pay, and ATMs.

Bank assets totaled \$113.3 million as of September 30, 2025, which included total loans of \$87.8 million. Deposits totaled \$93.8 million as of the same date, and Centre has no securities. The following table illustrates the institution's loan portfolio by category.

Loan Portfolio Distribution as of 09/30/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	11,205	12.8
Secured by Farmland	19,147	21.8
Secured by 1-4 Family Residential Properties	24,432	27.8
Secured by Multifamily (5 or more) Residential Properties	186	0.2
Secured by Nonfarm Nonresidential Properties	11,372	13.0
Total Real Estate Loans	66,342	75.6
Commercial and Industrial Loans	14,795	16.9
Agricultural Production and Other Loans to Farmers	2,410	2.7
Consumer Loans	4,249	4.8
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	87,796	100.0

Source: Reports of Condition and Income

Examiners did not identify any financial, legal, or other impediments that would affect the bank's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

Economic and Demographic Data

Based on 2020 U.S. Census data, the assessment area contains 19 census tracts. Of the 19 census tracts, six are upper-income, 11 are middle-income, and two are moderate-income. The assessment area does not have any distressed or underserved census tracts. The following table illustrates select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area								
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #		
Geographies (Census Tracts)	19	0.0	10.5	57.9	31.6	0.0		
Population by Geography	70,571	0.0	11.0	59.3	29.7	0.0		
Housing Units by Geography	32,899	0.0	11.1	55.8	33.1	0.0		
Owner-Occupied Units by Geography	21,561	0.0	10.0	57.7	32.3	0.0		
Occupied Rental Units by Geography	7,044	0.0	15.9	58.7	25.4	0.0		
Vacant Units by Geography	4,294	0.0	8.9	41.2	49.9	0.0		
Businesses by Geography	5,816	0.0	10.5	59.9	29.6	0.0		
Farms by Geography	595	0.0	8.4	50.1	41.5	0.0		
Family Distribution by Income Level	19,151	18.4	16.8	24.1	40.7	0.0		
Household Distribution by Income Level	28,605	22.4	16.5	19.6	41.5	0.0		
Indiana Non-MSA Median Family Income		\$66,091	Median Housing Value			\$ 115,365		
			Median Gross Rent			\$695		
			Families Below Poverty Level			8.6%		
<small>Source: 2020 Census and 2024 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%.</small>								

According to the 2024 D&B data, the assessment area contains 5,816 non-farm businesses and 595 farms. Additionally, 2024 D&B data shows that the largest industries in the assessment area are services (11.3 percent), agriculture (9.3 percent), and retail trade (7.4 percent). In addition, 91.3 percent of businesses operate from a single location and 71.2 percent have four or fewer employees. Major employers include LSC Communications and Nucor Steel in Montgomery County, Master Guard Corporation and Harrison Steel Castings in Fountain County, and Taghleef Industries and Formflex in Parke County.

Regarding home mortgage loans, the borrower profile criterion compares the bank's lending performance to the distribution of assessment area families by income category. The income category is based on the Federal Financial Institutions Examination Council's (FFIEC) updated median family income ranges shown in the following table. Given the median housing value of

\$115,365, low- and moderate-income families may find it difficult to afford a home in the assessment area.

Median Family Income Ranges					
Year	Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
Non-Metro Median Family Income For INDIANA					
2024	\$ 81,800	< \$40,900	\$40,900 to < \$65,440	\$65,440 to < \$98,160	≥ \$98,160
<i>Source: FFIEC</i>					

The geographic distribution criterion compares the bank’s home mortgage lending activities to the distribution of owner-occupied housing units in the assessment area. According to the 2020 U.S. Census data, the assessment area contains 32,899 housing units. Of those units, 65.5 percent are owner-occupied, 21.4 percent are rental units, and 13.1 percent are vacant. These statistics indicate a moderate level of opportunity for home mortgage lending.

In addition, examiners consider unemployment data when evaluating a bank’s ability to lend in the assessment area. As illustrated in the following table, data obtained from the U.S. Bureau of Labor Statistics shows unemployment rates in the area are comparable to state and national averages.

Unemployment Rates			
Area	2023	2024	August 2025
	%	%	%
Fountain County	3.1	3.7	3.7
Montgomery County	2.8	3.3	3.3
Parke County	3.6	3.9	3.9
State of Indiana	3.4	4.2	3.6
National Average	3.6	4.0	4.3
<i>Source: Bureau of Labor Statistics</i>			

Competition

Centre operates in a moderately competitive environment with several competing institutions. According to June 30, 2025, FDIC Deposit Market Share data, 12 financial institutions operate 32 branches within the assessment area. Of these institutions, Centre ranked eighth with 5.5 percent of the deposit market share. The top three institutions hold 50.4 percent of the total deposit market share.

There is a high level of competition for home mortgage loans from banks, credit unions, and non-depository mortgage lenders in the assessment area. Centre does not collect or report home mortgage data; therefore, the analysis of home mortgage loans under the Lending Test does not include comparisons to aggregate lending data. However, the aggregate lending data reflects the level of competition for home mortgage loans. Aggregate lending data for 2023 (the most recent

year available) shows 168 institutions originated 1,667 home mortgage loans in the assessment area. The five most prominent lenders accounted for 26.0 percent of the total home mortgage lending market share.

Centre does not collect or report small business and small farm data; therefore, the analysis of small business and small farm loans does not include comparisons to aggregate lending data. However, the aggregate lending data reflects the level of competition for these loans. There is a high level of competition for small business loans within the assessment area from nationwide banks and credit card lenders, and a high level of competition for small farm loans, primarily from specialized equipment lenders. Aggregate lending data for 2023 (the most recent year available) shows 52 institutions originated 813 small business loans in the assessment area, and 17 lenders originated 186 small farm loans in the assessment area. The five most prominent small business lenders accounted for 63.6 percent of small business market share, and the two most prominent small farm lenders accounted for 53.8 percent of small farm market share, respectively.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit opportunities are available within the assessment area.

Examiners interviewed a municipal government representative. The contact stated that economic conditions are stable and growing in many parts of the assessment area. Additionally, the contact indicated that community banks are responsive to the lending needs of the area and strongly support community initiatives.

Credit and Community Development Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that there is a need for increased affordable housing in the assessment area. The contact indicated that although homebuyers have adequate access to lending, the rising interest rate environment has been a major obstacle for potential buyers.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated November 18, 2019, to the current evaluation dated October 27, 2025. Examiners used the Interagency Small Institution CRA Evaluation Procedures to evaluate Centre's CRA performance. These procedures include a single test, the Lending Test. The first Appendix includes a summary of all criteria used to assess the institution's performance.

Examiners used information provided by the bank, 2020 U.S. Census data, D&B demographic data, and information from a community contact to evaluate the bank's performance.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage, small business, and small farm loans based on its business strategy, the number and dollar volume of loans originated during the evaluation period, and the loan portfolio composition. The bank's record of originating home mortgage loans represents a larger volume of originations by number and dollar than small business and small farm loans during the most recent calendar year. Therefore, examiners placed a greater emphasis on home mortgage lending when establishing overall conclusions, followed by small business and small farm lending. Consumer lending is not a primary focus of the bank, and examiners did not include consumer loan products in the evaluation.

Examiners analyzed and presented all originated home mortgage, small business, and small farm loans from the most recent calendar year, 2024, to evaluate the Centre's record of lending during the evaluation period. In 2024, Centre originated 107 home mortgage loans totaling approximately \$13.6 million, 52 small business loans totaling \$5.5 million, and 52 small farm loans totaling \$5.3 million. Examiners used 2020 U.S. Census data and 2024 demographics data as comparators for the bank's performance for all products.

While this evaluation includes the number and dollar volume of loans originated, examiners emphasized performance by the number of loans because it is a better indicator of the number of individuals, businesses, and farms served. Examiners evaluated loans extended within the assessment area for the geographic distribution and borrower profile criteria.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Centre demonstrated excellent performance under the Lending Test. Excellent geographic distribution and borrower profile performance primarily support the overall rating.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and the credit needs of the assessment area. The institution's net LTD ratio averaged 72.5 percent over the past 24 calendar quarters from December 31, 2019, through September 30, 2025. The ratio followed an increasing trend during the review period from a low of 55.1 percent as of June 30, 2022, to a high of 92.0 percent as of September 30, 2025. Examiners evaluated the bank's average net LTD ratio through comparisons to three similarly situated institutions, all chosen based on their asset size, product lines, and geographic locations. As illustrated in the following table, Centre's ratio slightly exceeds two and significantly exceeds one of the three institutions.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 09/30/2025 (\$000s)	Average Net LTD Ratio (%)
CentreBank	113,349	72.5
Federated Bank	128,364	52.4
Tri-County Bank and Trust Company	290,775	72.1
Hoosier Heartland	348,311	68.5

Source: Reports of Condition and Income 12/31/2019 – 09/30/2025

Assessment Area Concentration

Centre originated a majority of its loans within its assessment area, as shown in the following table. Although the overall dollar amount of small business lending within Centre’s assessment area was less than 50 percent, examiners emphasized the total number of loans within the assessment area over the total dollar volume, as the number of loans is a better indicator of the number of borrowers served.

Lending Inside and Outside of the Assessment Area for 2024										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000)				Total \$(000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	83	77.6	24	22.4	107	10,583	78.1	2,973	21.9	13,556
Small Business	39	75.0	13	25.0	52	2,348	42.4	3,191	57.6	5,539
Small Farm	47	90.4	5	9.6	52	4,513	84.7	818	15.3	5,331
Totals	169	80.1	42	19.9	211	17,444	71.4	6,982	28.6	24,426

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

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. Excellent dispersion of home mortgage and small farm loans supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. Centre’s performance significantly exceeded the percentage of owner-occupied housing units in moderate-income tracts. This is a notable increase from the previous evaluation when the bank originated 2.0 percent of home mortgage loans in moderate-income census tracts. As previously discussed, examiners do not compare the bank’s performance to aggregate lending data; however, it is a good indicator of lending demand. Aggregate lending data for 2024 shows that reporting institutions made 9.9 percent of home mortgage loans in moderate-income census tracts. Additionally, examiners reviewed the performance of a similarly situated institution operating in the assessment area. Rated as excellent, the institution originated 13.5 percent of its home mortgage loans in moderate-income census tracts, and Centre exceeded that performance. When considering the demographics, aggregate performance, and the similarly situated institution, Centre’s performance is excellent.

Geographic Distribution of Home Mortgage Loans for 2024					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Moderate	10.0	16	19.3	2,209	20.9
Middle	57.7	52	62.7	5,523	52.2
Upper	32.3	15	18.1	2,851	26.9
Totals	100.0	83	100.0	10,583	100.0
<i>Source: 2020 Census; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The bank's performance in moderate-income tracts slightly trails the percentage of businesses.

Geographic Distribution of Small Business Loans for 2024					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	10.5	3	7.7	128	5.5
Middle	59.9	15	38.5	805	34.3
Upper	29.6	21	53.9	1,415	60.3
Totals	100.0	39	100.0	2,348	100.0
<i>Source: 2024 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Small Farm Loans

The geographic distribution of small farm loans reflects excellent dispersion throughout the assessment area. The bank's performance in moderate-income census tracts significantly exceeded the percentage of farms in those tracts. As previously discussed, examiners do not compare the bank's performance to aggregate lending data; however, it is a good indicator of lending demand. Aggregate lending data for 2023 (the most recent year available) shows that reporting institutions made 11.8 percent of small farm loans in moderate-income census tracts. When considering the demographic and aggregate performance, Centre's performance is excellent.

Geographic Distribution of Small Farm Loans for 2024					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Moderate	8.4	8	17.0	372	8.2
Middle	50.1	7	14.9	630	14.0
Upper	41.5	32	68.1	3,511	77.8
Totals	100.0	47	100.0	4,513	100.0
<i>Source: 2024 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Borrower Profile

The distribution of borrowers reflects excellent penetration among individuals of different income levels and businesses and farms of different sizes in the assessment area. Excellent small business and small farm performance supports this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration among borrowers of different income levels. The bank's performance among low-income borrowers trails the percentage of families; however, 8.6 percent of those families are living at or below the poverty level and are unlikely to afford a traditional home mortgage loan. The bank's performance among moderate-income borrowers slightly exceeded the demographic data. When considered together, performance is reasonable overall.

Distribution of Home Mortgage Loans by Borrower Income Level for 2024					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	18.4	6	7.2	358	3.4
Moderate	16.8	15	18.1	1,596	15.1
Middle	24.1	22	26.5	2,341	22.1
Upper	40.7	40	48.2	6,288	59.4
Totals	100.0	83	100.0	10,583	100.0

*Source: 2020 Census; Bank Data
Due to rounding, totals may not equal 100.0%.*

Small Business Loans

The distribution of small business loans reflects excellent dispersion among businesses of different revenue levels. As shown in the following table, Centre's lending to businesses with gross annual revenues of \$1.0 million or less significantly exceeded the percentage of businesses. As previously discussed, examiners do not compare the bank's performance to aggregate lending data; however, it is a good indicator of lending demand. Aggregate lending data for 2023 (the most recent year available) shows that reporting institutions made 63.0 percent of small business loans to businesses with gross annual revenues less than or equal to \$1.0 million. Examiners also reviewed the performance of a similarly situated institution in the market with excellent small business lending performance. Centre's performance exceeded that of the similarly situated institution. When considering the demographic, aggregate performance, and the similarly situated institution, Centre's performance is excellent.

Distribution of Small Business Loans by Gross Annual Revenue Category for 2024					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<= \$1,000,000	86.3	38	97.4	2,148	91.5
> \$1,000,000	2.3	1	2.6	200	8.5
Revenue Not Available	11.4	0	0.0	0	0.0
Totals	100.0	39	100.0	2,348	100.0
<i>Source: 2024 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Small Farm Loans

The distribution of small farm loans reflects excellent penetration among farms of different revenue levels. As shown in the following table, Centre’s lending to farms with gross annual revenues of \$1.0 million or less was consistent with the demographic. Additionally, the bank exceeded the performance of two similarly situated banks with reasonable performance under this criterion.

Distribution of Small Farm Loans by Gross Annual Revenue Category for 2024					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<= \$1,000,000	99.0	46	97.9	4,468	99.0
> \$1,000,000	0.5	1	2.1	45	1.0
Revenue Not Available	0.5	0	0.0	0	0.0
Totals	100.0	47	100.0	4,513	100.0
<i>Source: 2024 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Response to Complaints

The institution did not receive any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank’s compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act, and 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.

LIST OF BANK BRANCHES

All branches are located in the State of Indiana (state code 18). Unless specified otherwise, the branches are located in Fountain County (county code 045).

Veedersburg (main branch facility)

Physical Address: 128 N Main St
Veedersburg, IN 47987
Phone: (765) 294-2228
Census Tract Code: 9579.00

Covington

Physical Address: 315 Washington St
Covington, IN 47932
Phone: (765) 793-4893
Census Tract Code: 9578.00

Kingman

Physical Address: 20 E State St
Kingman, IN 47952
Phone: (765) 397-3280
Census Tract Code: 9580.00

Hillsboro

Physical Address: 111 N Water St
Hillsboro, IN 47949
Phone: (765) 294-7373
Census Tract Code: 9579.00

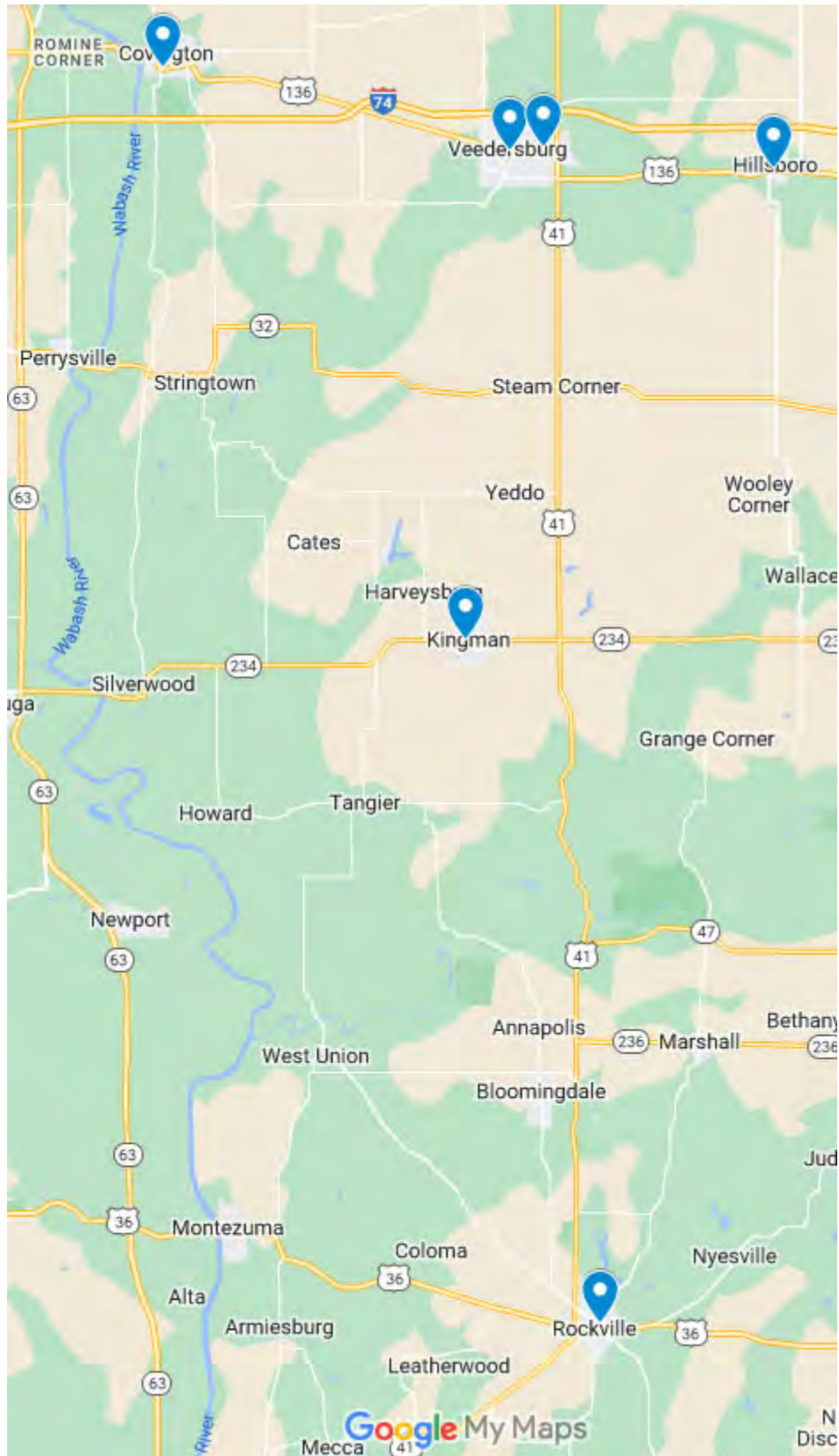
Sterling (drive-up only facility)

Physical Address: 215 N Sterling Ave
Veedersburg, IN 47987
Phone: (765) 294-2116
Census Tract Code: 9579.00

Rockville

Physical Address: 207 N Jefferson St
Rockville, IN 47872
Phone: (765) 805-4146
Census Tract Code: County 121 (Parke)
Tract 0303.00

A geographic map follows on the next page.



LIST OF BRANCH OPENINGS AND CLOSINGS

*For this calendar year and the prior two calendar years
To be updated quarterly*

2025:

1 st Quarter	None
2 nd Quarter	None
3 rd Quarter	None
4 th Quarter	None

2024:

1 st Quarter	None
2 nd Quarter	None
3 rd Quarter	None
4 th Quarter	Opened Rockville branch in November

2023:

1 st Quarter	None
2 nd Quarter	None
3 rd Quarter	None
4 th Quarter	None

LIST OF RETAIL BANKING SERVICES

Hours of Operation

<p><u>Veedersburg (main branch facility)</u></p> <p>Lobby:</p> <p style="padding-left: 40px;">Mon-Thurs 9:00 am – 3:00 pm</p> <p style="padding-left: 40px;">Friday 9:00 am – 5:00 pm</p> <p style="padding-left: 40px;">Saturday 9:00 am – 12:00 pm</p> <p>Loan department:</p> <p style="padding-left: 40px;">Same hours as Lobby</p>	<p><u>Covington</u></p> <p>Lobby:</p> <p style="padding-left: 40px;">Mon-Thurs 9:00 am – 3:00 pm</p> <p style="padding-left: 40px;">Friday 9:00 am – 5:00 pm</p> <p style="padding-left: 40px;">Saturday Closed</p> <p>Drive-Up:</p> <p style="padding-left: 40px;">Mon-Thurs 8:30 am – 5:00 pm</p> <p style="padding-left: 40px;">Friday 8:30 am – 6:00 pm</p> <p style="padding-left: 40px;">Saturday 8:30 am – 12:00 pm</p>
<p><u>Kingman</u></p> <p>Lobby:</p> <p style="padding-left: 40px;">Mon-Thurs 8:30 am – 3:00 pm</p> <p style="padding-left: 40px;">Friday 8:30 am – 5:00 pm</p> <p style="padding-left: 40px;">Saturday Closed</p> <p>Drive-Up:</p> <p style="padding-left: 40px;">Mon-Thurs 8:30 am – 4:00 pm</p> <p style="padding-left: 40px;">Friday 8:30 am – 6:00 pm</p> <p style="padding-left: 40px;">Saturday 8:30 am – 12:00 pm</p>	<p><u>Hillsboro</u></p> <p>Lobby:</p> <p style="padding-left: 40px;">Mon-Fri Closed</p> <p style="padding-left: 40px;">Saturday Closed</p> <p>Drive-Up:</p> <p style="padding-left: 40px;">Mon-Thurs 8:30 am – 4:00 pm</p> <p style="padding-left: 40px;">Friday 8:30 am – 5:00 pm</p> <p style="padding-left: 40px;">Saturday Closed</p>
<p><u>Sterling (drive-up only facility)</u></p> <p>Drive-Up:</p> <p style="padding-left: 40px;">Mon-Thurs 8:30 am – 5:00 pm</p> <p style="padding-left: 40px;">Friday 8:30 am – 6:00 pm</p> <p style="padding-left: 40px;">Saturday 8:30 am – 12:00 pm</p>	<p><u>Rockville</u></p> <p>Lobby:</p> <p style="padding-left: 40px;">Mon-Thurs 9:00 am – 4:00 pm</p> <p style="padding-left: 40px;">Friday 9:00 am – 5:00 pm</p> <p style="padding-left: 40px;">Saturday 9:00 am – 12:00 pm</p> <p>Drive-Up:</p> <p style="padding-left: 40px;">Mon-Thurs 8:00 am – 4:30 pm</p> <p style="padding-left: 40px;">Friday 8:00 am – 5:00 pm</p> <p style="padding-left: 40px;">Saturday 8:00 am – 12:00 pm</p>

List of Available Products

See next page. Any material differences in product availability per branch location are noted.

List of Transaction Fees

Transaction fees and cost of services follow the available products on the subsequent page. The transaction fees and cost of services are the same at all branch facilities.

Deposit Products

- Available at all six branch facilities:
 - Check cashing
 - Transaction account withdrawals
 - Transaction account deposits
 - Loan payments
 - Money orders
 - Cashier's checks
 - Wire transfers
 - ATM on premises [not available at Veedersburg]

- Available at Veedersburg, Covington, Kingman, Hillsboro, and Rockville:
 - Checking accounts
 - Savings accounts
 - Money market accounts
 - Christmas club accounts
 - Certificates of deposit
 - IRAs
 - Coin machine [not available at Hillsboro]

- Available at Veedersburg, Kingman, and Hillsboro
 - Safe deposit boxes

- Trust services – Veedersburg only

Loan Products [available at Veedersburg, Covington, Kingman, Hillsboro, and Rockville]

- Residential mortgage loans (portfolio, Fannie Mae, FHA, VA, USDA guaranteed)
- Home equity loans (term, line of credit)
- Installment loans (automobile, mobile home, boats, RVs, personal assets, unsecured)
- Commercial loans (conventional, real estate, lines of credit, SBA-guaranteed)
- Agricultural loans (conventional, real estate, lines of credit, Farmer Mac)

Other Retail Banking Systems

- Debit/ATM cards
- Internet banking
- Mobile banking
- Billpay
- Phone banking

List of Transaction Fees [fees and cost of services are the same at all branch facilities]

**CentreBank
FEES**

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

Account Activity Printout, upon request.....	\$ 2.00
Account Research, per hour (minimum \$30.00).....	\$ 30.00
ATM/Debit Card, per transaction, at a CentreBank ATM.....	FREE
ATM/Debit Card, per transaction, NOT at a CentreBank ATM.....	\$ 2.00
ATM/Debit Card replacement.....	\$ 10.00
ATM/Debit Card PIN reissue.....	\$ 3.00
Balancing Assistance, per hour.....	\$ 30.00
Cashier's Checks, each.....	\$ 5.00
Check printing.....	Depends on the style of check.
Counter Checks, each.....	\$ 0.25
Deposited checks returned, each.....	\$ 8.00
Dormant Account Fee, per month.....	\$ 0.75
An account is dormant if you have made no deposits or withdrawals to the account in 3 years for savings accounts and 1 year for all other accounts.	
IRA Distributions within the first 365 days of account opening,	
per transaction.....	\$ 10.00
IRA Transfers, outgoing.....	\$ 25.00
NSF Items (ACH and paper check), per item**.....	\$ 30.00
Personal Money Orders, each.....	\$ 3.00
Research Copies, each.....	\$ 2.00
Safe Deposit Box Rent, per year.....	Sm \$10; Med \$15; Lg \$20; XL \$40
Safe Deposit Box Key Replacement.....	\$ 25.00
Safe Deposit Box Drilling.....	At Cost
SnapShot Statement, each.....	\$ 2.00
Stop Payments (ACH and paper check), each.....	\$ 25.00
Sweep Transactions, each.....	\$ 5.00
Telephone Transfers.....	\$ 2.00
To avoid this charge, you may use our TeleBanker: 1-888-294-3313.	
First time users will be required to input your full social security number	
Wire Transfers (incoming & outgoing), each.....	\$ 25.00

Non-Customer Check Cashing	
\$10.00 to \$500.00.....	\$ 5.00
\$500.01 to \$1,000.....	\$ 10.00
\$1,000.01 and over.....	\$ 20.00
Special Rules for Non-Customers Cashing Tax Refund Checks Will Apply	
Up to \$1,000.....	\$ 25.00
\$1,000.01 to \$2,999.99.....	\$ 50.00
\$3,000 and over.....	\$ 75.00

** A payee may legally present an item to the bank for collection of payment more than once, which could result in you being charged multiple NSF fees on the same item.

Safe Deposit Box sizes per branch are listed on the next page.

Safe Deposit Box Sizes

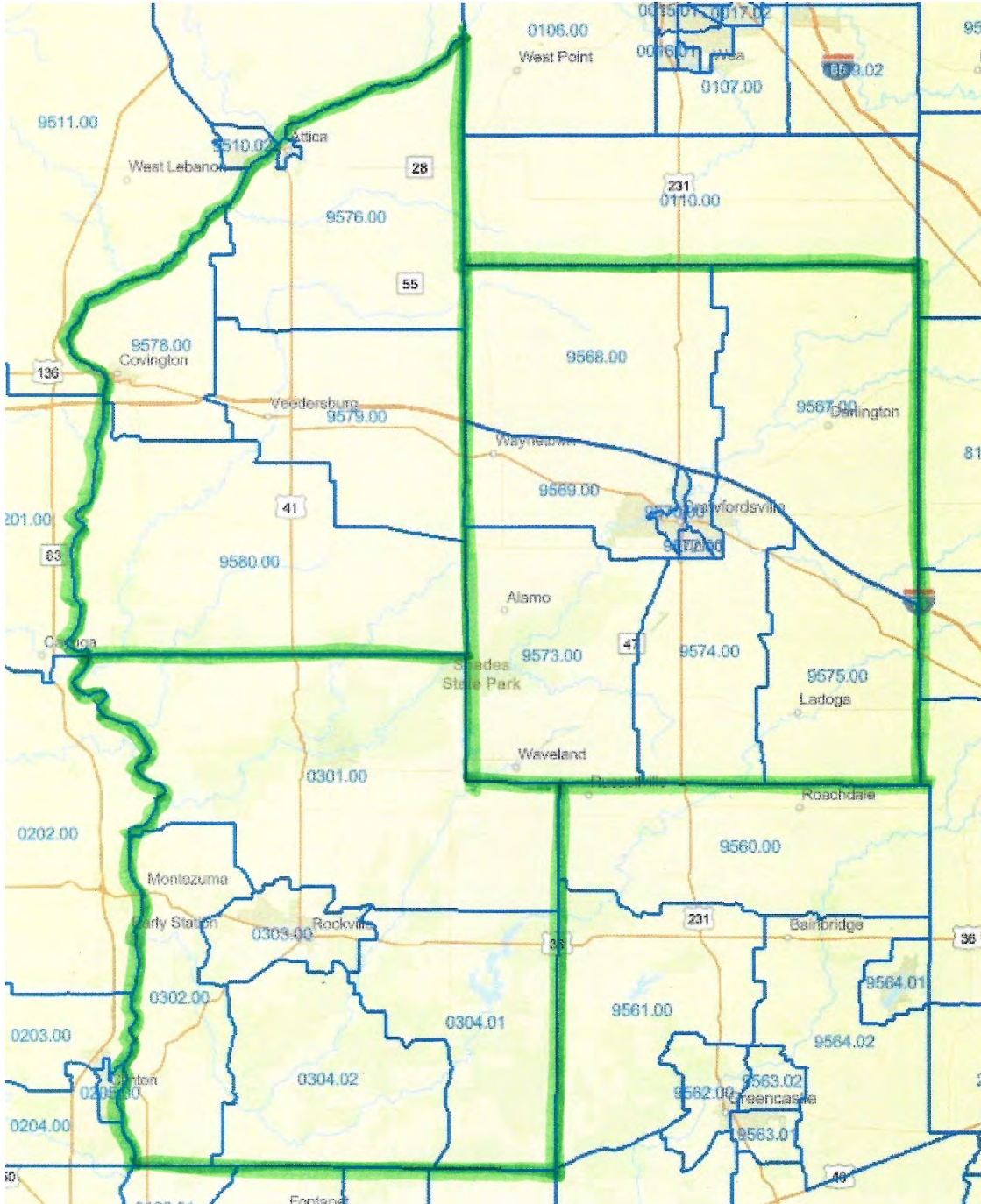
Box sizes are approximate. Rental fees listed are annual. Though the sizes differ slightly across the branches, the annual rental fees are the same based on relative size.

Veedersburg:	Small gold (2½" x 5" x 15")	\$10
	Medium silver (4½" x 4½" x 21")	\$15
	Large (3½" x 9" x 20")	\$20
	Extra large (15" x 11" x 23")	\$40
Kingman:	Small (2¾" x 4¾" x 20½")	\$10
	Medium (2¾" x 10" x 20½")	\$15
	Large (5" x 10" x 20½")	\$20
	Extra large (9¾" x 10" x 20½")	\$40
Hillsboro:	Small (2¾" x 4½" x 21¼")	\$10
	Medium (4½" x 4½" x 21¼")	\$15
	Large (2½" x 9¾" x 21¼")	\$20
	Extra large (4¼" x 10" x 21¼")	\$40

CRA ASSESSMENT AREA

Effective January 1, 2024, CentreBank's CRA assessment area is defined as follows:

Fountain, Montgomery, and Parke Counties, in the state of Indiana.



LOAN-TO-DEPOSIT RATIOS

*Reported quarterly
For this calendar year and the prior calendar year
To be updated quarterly*

LOAN MIX & POLICY COMPLIANCE REPORT				
December 31, 2025				
	POLICY GUIDELINES	DECEMBER	SEPTEMBER	JUNE
TOTAL LOANS/TOTAL ASSETS *	<80%	82.57%	77.61%	77.23%
LOAN LOSS RES./TOTAL LOANS		1.46%	1.42%	1.48%
	POLICY GUIDELINES			
NET LOANS/TOTAL ASSETS	< 85%	81.37%	76.50%	76.09%
NET LOANS/TOTAL DEPOSITS **		98.85%	92.34%	91.67%
CONSUMER LOANS/TOTAL LOANS	<20%	4.38%	4.77%	5.31%
REAL ESTATE LOANS/TOTAL LOANS	<60%	42.07%	40.20%	40.30%
AGRICULTURAL LOANS/TOTAL LOANS	<40%	23.62%	24.54%	22.75%
COMMERCIAL LOANS/TOTAL LOANS	<60%	29.84%	30.36%	31.30%
LEASES/TOTAL LOANS	<10%	0.00%	0.00%	0.00%
LOANS EXCEEDING LEGAL LENDING LIMIT		NONE	NONE	NONE

* EXCEEDS POLICY GUIDELINE **TOTAL LOANS/TOTAL ASSETS**

** CALCULATED FOR CRA PURPOSES ONLY

LOAN MIX & POLICY COMPLIANCE REPORT				
September 30, 2025				
	POLICY GUIDELINES	SEPTEMBER	JUNE	MARCH
TOTAL LOANS/TOTAL ASSETS	<80%	77.61%	77.23%	73.43%
LOAN LOSS RES./TOTAL LOANS		1.42%	1.48%	1.50%
	POLICY GUIDELINES			
NET LOANS/TOTAL ASSETS	< 85%	76.50%	76.09%	72.33%
NET LOANS/TOTAL DEPOSITS **		92.34%	91.67%	87.49%
CONSUMER LOANS/TOTAL LOANS	<20%	4.77%	5.31%	4.52%
REAL ESTATE LOANS/TOTAL LOANS	<60%	40.20%	40.30%	38.46%
AGRICULTURAL LOANS/TOTAL LOANS	<40%	24.54%	22.75%	22.54%
COMMERCIAL LOANS/TOTAL LOANS	<60%	30.36%	31.30%	33.75%
LEASES/TOTAL LOANS	<10%	0.00%	0.00%	0.00%
LOANS EXCEEDING LEGAL LENDING LIMIT		NONE	NONE	NONE

* EXCEEDS POLICY GUIDELINE

** CALCULATED FOR CRA PURPOSES ONLY

LOAN MIX & POLICY COMPLIANCE REPORT

June 30, 2025

	POLICY GUIDELINES	JUNE	MARCH	DECEMBER
TOTAL LOANS/TOTAL ASSETS	<80%	77.23%	73.43%	70.55%
LOAN LOSS RES./TOTAL LOANS		1.48%	1.50%	1.51%
	POLICY GUIDELINES			
NET LOANS/TOTAL ASSETS	< 85%	76.09%	72.33%	69.48%
NET LOANS/TOTAL DEPOSITS **		91.67%	87.49%	83.90%
CONSUMER LOANS/TOTAL LOANS	<20%	5.31%	4.52%	4.83%
REAL ESTATE LOANS/TOTAL LOANS	<60%	40.30%	38.46%	36.50%
AGRICULTURAL LOANS/TOTAL LOANS	<40%	22.75%	22.54%	22.78%
COMMERCIAL LOANS/TOTAL LOANS	<60%	31.30%	33.75%	35.56%
LEASES/TOTAL LOANS	<10%	0.00%	0.00%	0.00%
LOANS EXCEEDING LEGAL LENDING LIMIT		NONE	NONE	NONE

* EXCEEDS POLICY GUIDELINE

** CALCULATED FOR CRA PURPOSES ONLY

LOAN MIX & POLICY COMPLIANCE REPORT

March 31, 2025

	POLICY GUIDELINES	MARCH	DECEMBER	SEPTEMBER
TOTAL LOANS/TOTAL ASSETS	<80%	73.43%	70.55%	69.91%
LOAN LOSS RES./TOTAL LOANS		1.50%	1.51%	1.67%
	POLICY GUIDELINES			
NET LOANS/TOTAL ASSETS	< 85%	72.33%	69.48%	67.75%
NET LOANS/TOTAL DEPOSITS **		87.49%	83.90%	83.05%
CONSUMER LOANS/TOTAL LOANS	<20%	4.52%	4.83%	4.77%
REAL ESTATE LOANS/TOTAL LOANS	<60%	38.46%	36.50%	34.10%
AGRICULTURAL LOANS/TOTAL LOANS	<40%	22.54%	22.78%	24.95%
COMMERCIAL LOANS/TOTAL LOANS	<60%	33.75%	35.56%	35.41%
LEASES/TOTAL LOANS	<10%	0.00%	0.00%	0.00%
LOANS EXCEEDING LEGAL LENDING LIMIT		NONE	NONE	NONE

* EXCEEDS POLICY GUIDELINE

** CALCULATED FOR CRA PURPOSES ONLY

LOAN MIX & POLICY COMPLIANCE REPORT

December 31, 2024

	POLICY GUIDELINES	December 31, 2024		
		DECEMBER	SEPTEMBER	JUNE
TOTAL LOANS/TOTAL ASSETS	<80%	70.55%	69.91%	68.41%
LOAN LOSS RES./TOTAL LOANS		1.51%	1.67%	1.52%
	POLICY GUIDELINES			
NET LOANS/TOTAL ASSETS	< 85%	69.48%	67.75%	67.37%
NET LOANS/TOTAL DEPOSITS **		83.90%	83.05%	81.55%
CONSUMER LOANS/TOTAL LOANS	<20%	4.83%	4.77%	5.09%
REAL ESTATE LOANS/TOTAL LOANS	<60%	36.50%	34.10%	31.98%
AGRICULTURAL LOANS/TOTAL LOANS	<40%	22.78%	24.95%	24.72%
COMMERCIAL LOANS/TOTAL LOANS	<60%	35.56%	35.41%	37.47%
LEASES/TOTAL LOANS	<10%	0.00%	0.00%	0.00%
LOANS EXCEEDING LEGAL LENDING LIMIT		NONE	NONE	NONE

* EXCEEDS POLICY GUIDELINE

** CALCULATED FOR CRA PURPOSES ONLY

LOAN MIX & POLICY COMPLIANCE REPORT

September 30, 2024

	POLICY GUIDELINES	September 30, 2024		
		JUNE	JUNE	MARCH
TOTAL LOANS/TOTAL ASSETS	<80%	69.91%	68.41%	64.71%
LOAN LOSS RES./TOTAL LOANS		1.67%	1.52%	1.56%
	POLICY GUIDELINES			
NET LOANS/TOTAL ASSETS	< 85%	68.75%	67.37%	63.71%
NET LOANS/TOTAL DEPOSITS **		83.05%	81.55%	76.29%
CONSUMER LOANS/TOTAL LOANS	<20%	4.77%	5.09%	5.01%
REAL ESTATE LOANS/TOTAL LOANS	<60%	34.10%	31.98%	31.12%
AGRICULTURAL LOANS/TOTAL LOANS	<40%	24.95%	24.72%	24.51%
COMMERCIAL LOANS/TOTAL LOANS	<60%	35.41%	37.47%	39.29%
LEASES/TOTAL LOANS	<10%	0.00%	0.00%	0.00%
LOANS EXCEEDING LEGAL LENDING LIMIT		NONE	NONE	NONE

* EXCEEDS POLICY GUIDELINE

** CALCULATED FOR CRA PURPOSES ONLY

LOAN MIX & POLICY COMPLIANCE REPORT

June 30, 2024

	POLICY GUIDELINES	JUNE	MARCH	DECEMBER
TOTAL LOANS/TOTAL ASSETS	<80%	68.41%	64.71%	61.67%
LOAN LOSS RES./TOTAL LOANS		1.52%	1.56%	1.60%
	POLICY GUIDELINES			
NET LOANS/TOTAL ASSETS	< 85%	67.37%	63.71%	60.68%
NET LOANS/TOTAL DEPOSITS **		81.55%	76.29%	71.77%
CONSUMER LOANS/TOTAL LOANS	<20%	5.09%	5.01%	5.02%
REAL ESTATE LOANS/TOTAL LOANS	<60%	31.98%	31.12%	32.65%
AGRICULTURAL LOANS/TOTAL LOANS	<40%	24.72%	24.51%	23.93%
COMMERCIAL LOANS/TOTAL LOANS	<60%	37.47%	39.29%	38.27%
LEASES/TOTAL LOANS	<10%	0.00%	0.00%	0.00%
LOANS EXCEEDING LEGAL LENDING LIMIT		NONE	NONE	NONE

* EXCEEDS POLICY GUIDELINE

** CALCULATED FOR CRA PURPOSES ONLY

LOAN MIX & POLICY COMPLIANCE REPORT

March 31, 2024

	POLICY GUIDELINES	MARCH	DECEMBER	SEPTEMBER
TOTAL LOANS/TOTAL ASSETS	<80%	64.71%	61.67%	61.84%
LOAN LOSS RES./IN BANK LOANS		1.56%	1.60%	1.59%
	POLICY GUIDELINES			
NET LOANS/TOTAL ASSETS	< 85%	63.71%	60.68%	60.85%
NET LOANS/TOTAL DEPOSITS **		76.29%	71.77%	71.60%
CONSUMER LOANS/TOTAL LOANS	<20%	5.01%	5.02%	4.85%
REAL ESTATE LOANS/TOTAL LOANS	<60%	31.12%	32.65%	32.49%
AGRICULTURAL LOANS/TOTAL LOANS	<40%	24.51%	23.93%	22.77%
COMMERCIAL LOANS/TOTAL LOANS	<60%	39.29%	38.27%	39.68%
LEASES/TOTAL LOANS	<10%	0.00%	0.00%	0.00%
LOANS EXCEEDING LEGAL LENDING LIMIT		NONE	NONE	NONE

* EXCEEDS POLICY GUIDELINE

** CALCULATED FOR CRA PURPOSES ONLY