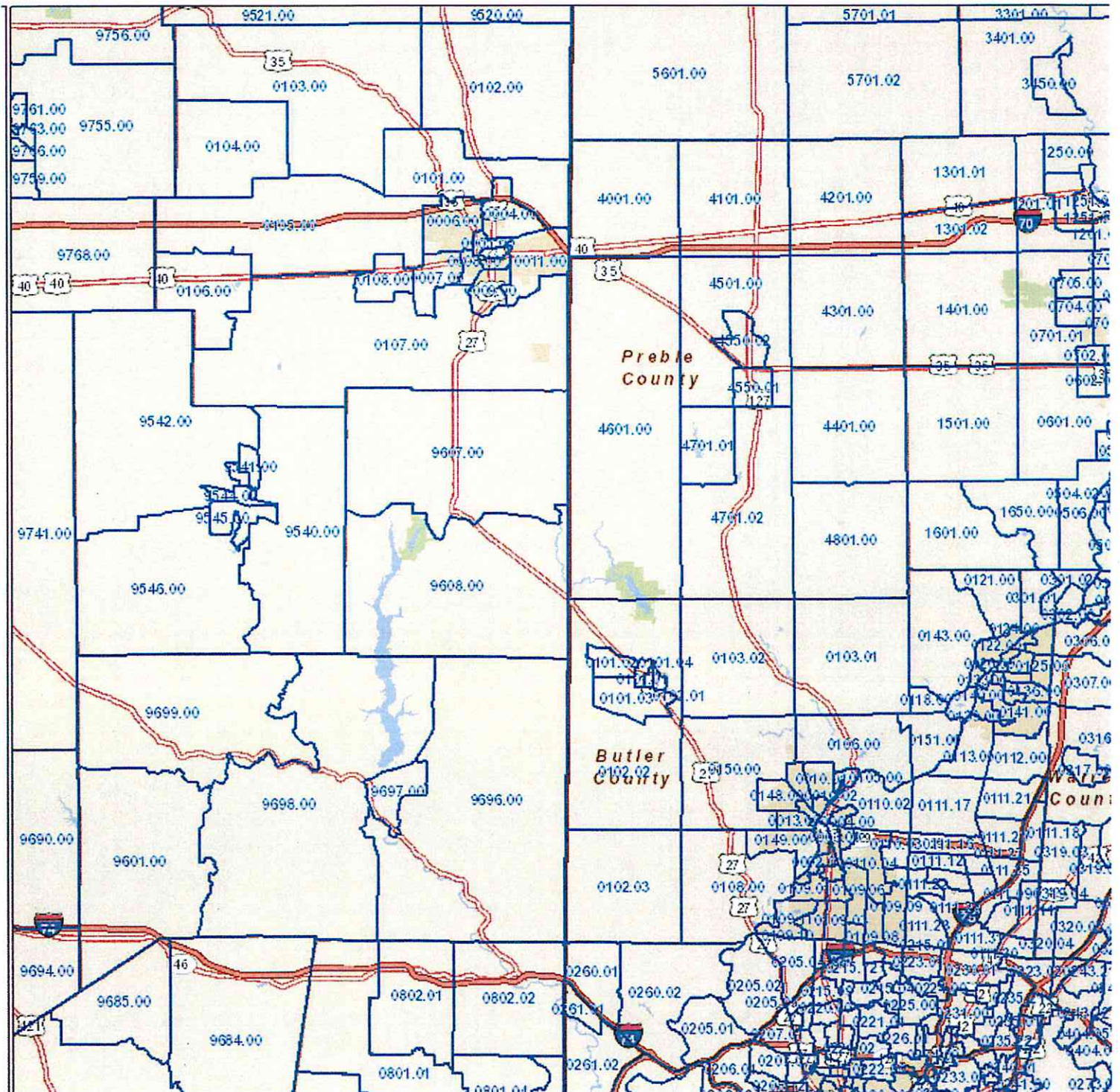


# BATH STATE BANK ASSESSMENT AREA



**Community Reinvestment Act Report**

Date: August 8, 2024

**Reason:** CRA is based upon the underlying notion that institutions have a continuing and affirmative obligation to help meet the credit needs of the local communities in which they were chartered.

Loan Type	Loans Inside Area	Loans Outside Area	% Inside	% Outside	Amount of Loans (000s)	Total Loans	Total Loan %	Low Income*	Moderate Income*	Middle Income*	Upper Income*	No Income*	Total Loans
Small Business	7	0	100	0	1,050	1,050	100.00%	0	2	2	3	0	7
Small Farm	88	33	73	27	8,935	15,497	57.66%	0	1	57	30	0	88
HMDA Reportable	41	4	91	9	7,189	9,148	78.59%	0	3	24	14	0	41
Overall Totals	136	37	78.61%	21.39%	17,174	25,695	66.84%	0	6	83	47	0	136

\*Income only includes loans Inside Bath State Bank's assessment area

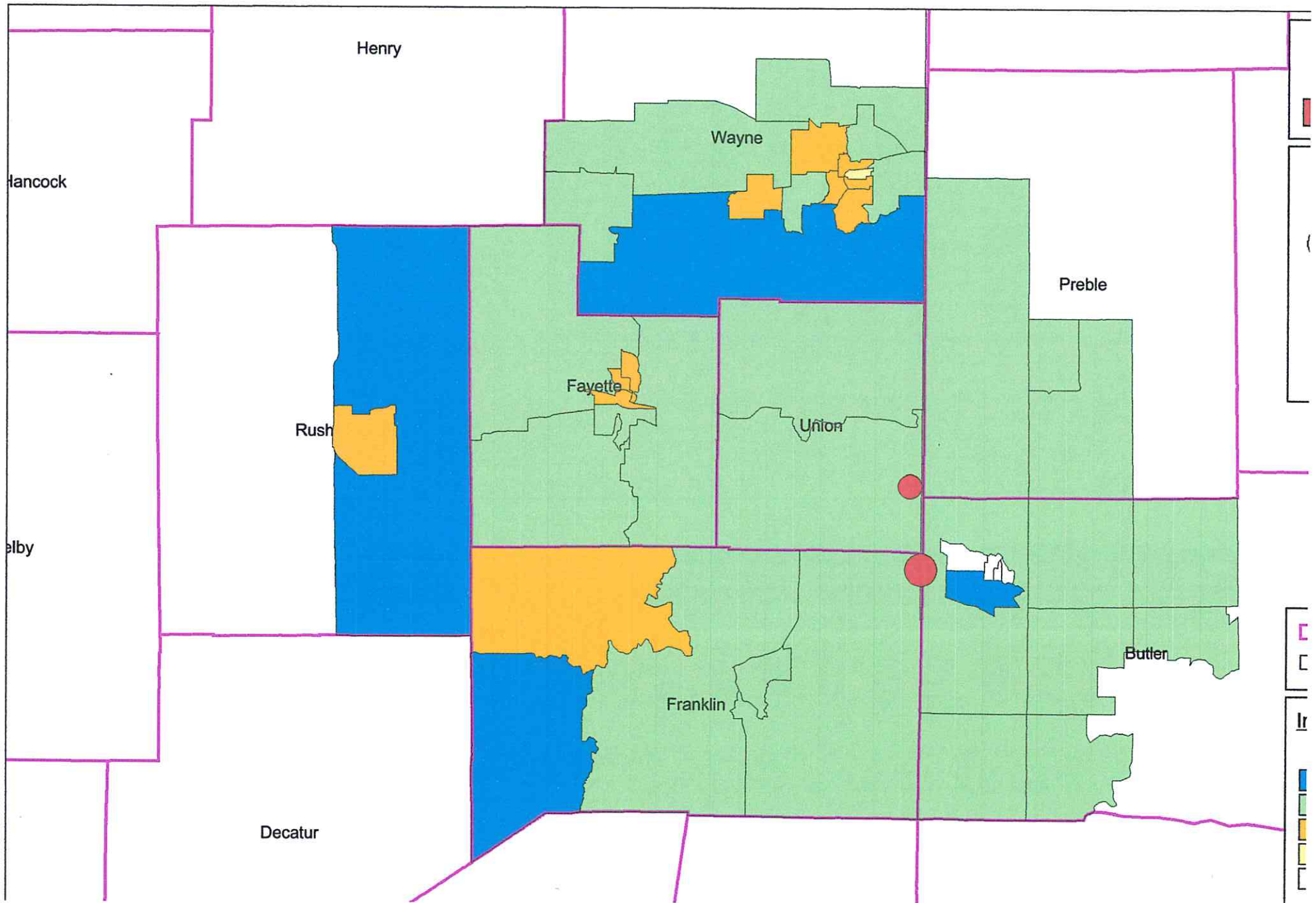
\*\*To meet the credit needs of the local community, Bath State Bank is required to lend at least 50% of their lending inside its assessment area.

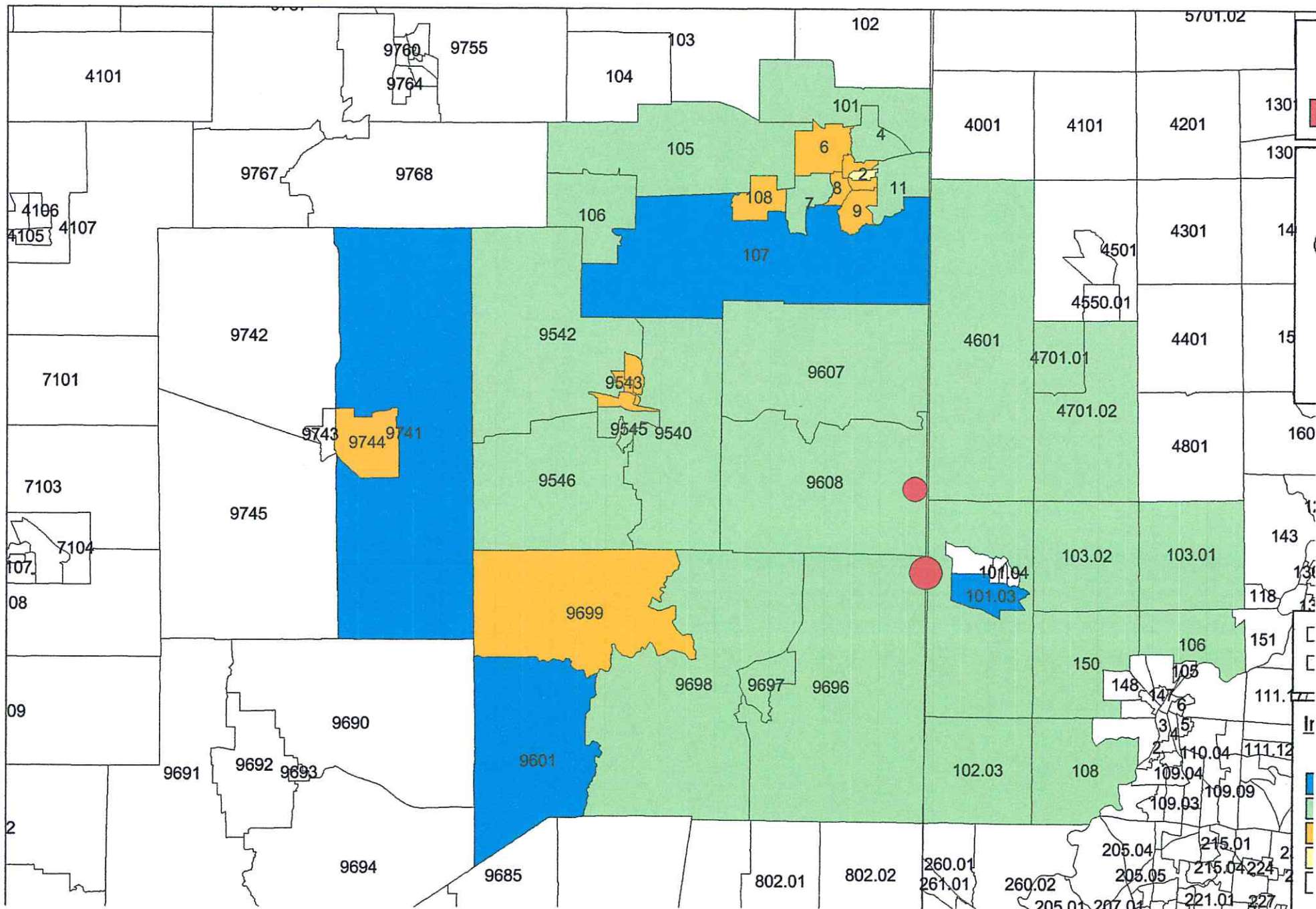
Small Business is defined as loans to businesses that are \$1,000,000 and under.

Small Farm is defined as loans to ag customers that are \$500,000 and under.

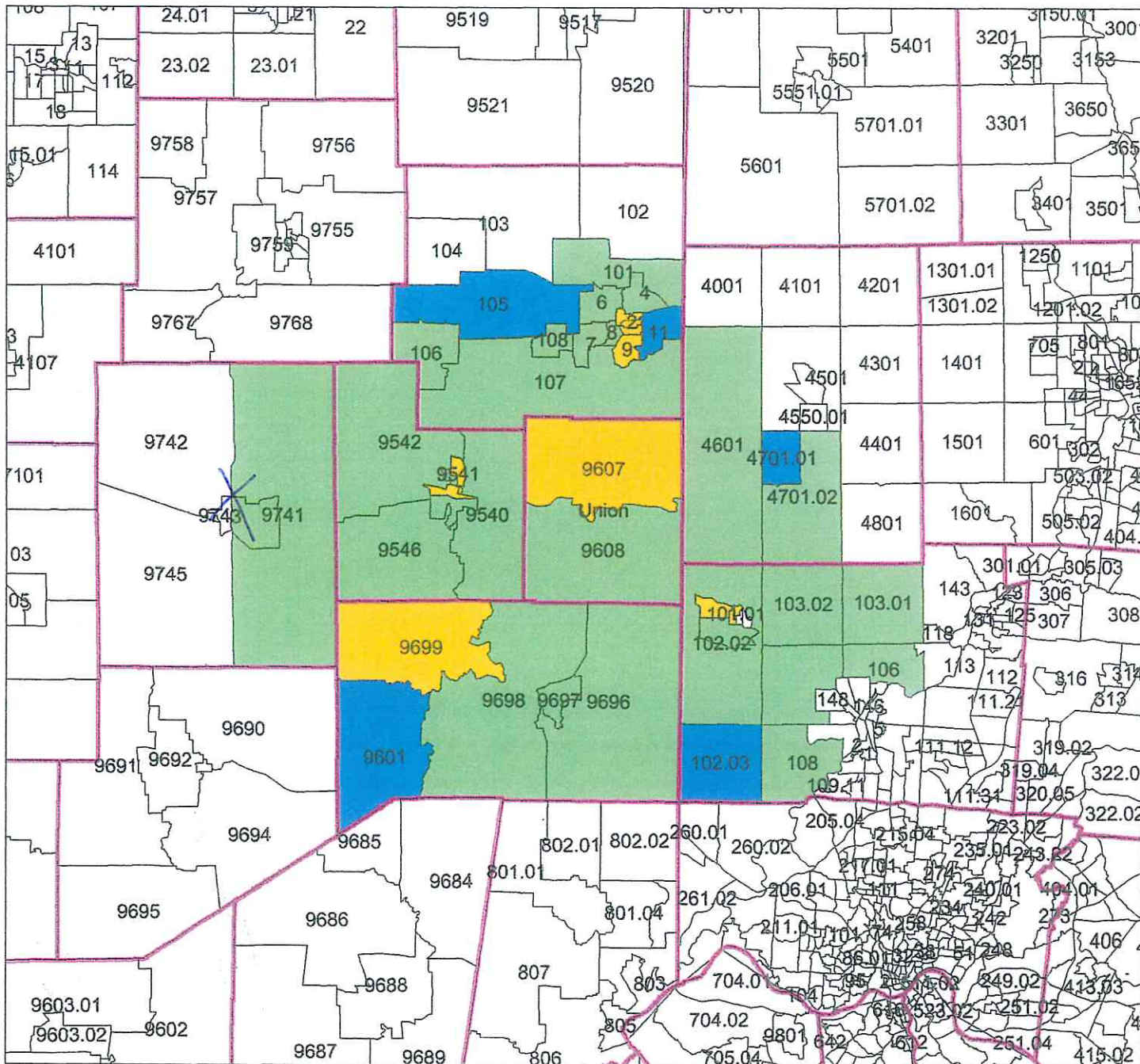
HMDA Reportable are loans for purchase, refinance or home improvement of a residence that meet specific criteria.

Title





Title



Tract 2010  
 County 2010  
 Water

**Income as % of MSA Median**  
(# of Tracts in Range)

- >= 120% (5)
- 80% < 120% (28)
- 50% < 80% (10)
- 0.01% < 50% (0)
- All Others (2)