

Public File

Requirements for All Banks

Written comments (current year and prior two calendar years)

- received from the public that specifically relate to bank's CRA performance
- any response to the comments by the bank

CRA performance evaluation within 30 business days of receipt

Branch information

- list of branches with their street addresses and geographies
- list of branches opened or closed during current year and prior two calendar years, their street addresses and geographies
- list of services generally offered and any material differences in availability or cost of services at particular branches
- (optional) information regarding availability of alternative systems for delivering retail banking services

Map of each AA

- showing boundaries of the area
- identifying the geographies contained within the area (either on the map or in a separate list)

Any other information the bank chooses to provide

If applicable

- **HMDA** disclosure statement (prior two calendar years) within three business days of receipt
- strategic plan
- efforts to improve performance if bank's previous CRA rating was less than satisfactory (updated quarterly)

Additional Requirements Based on Asset Size

Banks other than Small and Intermediate Banks

- CRA disclosure statement (prior two calendar years) within three business days of receipt

(Optional) Number and amount of consumer loans (prior two calendar years)

- to low-, moderate-, middle- and upper-income individuals
- located in each geography classification
- located inside/outside the AA

Small and Intermediate Small Banks

Loan-to-deposit ratio

- for each quarter of the prior calendar year
- (optional) additional data on its loan-to-deposit ratio



Public Information Available for Inspection

Guaranty Bank is pleased to provide CRA public file information online for viewing convenience under the Community Reinvestment Act (CRA). By providing this information online, Guaranty Bank can keep the information current while providing convenient access. In accordance with the Community Reinvestment Act (CRA), banks are required to maintain and, upon request, make available for public inspection the following.

SECTION 1 – WRITTEN COMMENTS

Public comments

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank of publication of which would violate specific provisions of the law.

- All examples of communications supporting the bank's performance

SECTION 2 - CRA PERFORMANCE EVALUATION

- **2020 CRA PUBLIC FILE (PDF)**

SECTION 3 – BRANCH INFORMATION

- **2026 LIST OF BRANCHES AND SERVICES (.XLS)**

A list of the bank's branches, their street addresses and geographies, including hours of operation.

- **2026 LIST OF BRANCHES OPENED OR CLOSED (.XLS)**

Branches opened and closed by the bank during the current year and each of the prior two calendar years.

- **GUARANTY BANK FEE SCHEDULE 2026 (PDF)**



SECTION 4 – MAP OF EACH ASSESSMENT AREA

A map of each assessment area showing the boundaries of the area and Census Tracts contained within the associated areas.

Assessment Area Maps

- **2025 CRA BOUNDARY MAPS (PNG FILES) – 6 TOTAL**

-  2026 CRA BOUNDARY MAP TRACT 0013.00 CHARLESTON WV
-  2026 CRA BOUNDARY MAP TRACT 0115.00 BELLE LPO
-  2026 CRA BOUNDARY MAP TRACT 0206.00 WAYNE
-  2026 CRA BOUNDARY MAP TRACT 9572.00 BELO
-  2026 CRA BOUNDARY MAP TRACT 9575.00 DELBARTON
-  2026 CRA BOUNDARY MAP TRACT 9577.00 GILBERT

- **2025 FFEIC GEOCODE REPORT (PNG FILES) – 6 TOTAL**

-
-  2025 FFEIC GEOCODE REPORT BELLE LPO TRACT 0115.00
 -  2025 FFEIC GEOCODE REPORT BELO TRACT 9572.00
 -  2025 FFEIC GEOCODE REPORT CHARLESTON TRACT 0013.00
 -  2025 FFEIC GEOCODE REPORT DELBARTON TRACT 9575.00
 -  2025 FFEIC GEOCODE REPORT GILBERT TRACT 9577.00
 -  2025 FFEIC GEOCODE REPORT WAYNE TRACT 0206.00

Census Tracts

- **2025 WV TRACT LISTINGS (DOCX)**

SECTION 5 – CRA LOAN TO DEPOSIT RATIOS

The Loan to Deposit (LTD) ration evaluations an institution's lending footprint. It is calculated by average net loans by average total deposits.

UNIFORM BANK PERFORMANCE REPORT (UBPR) – 5 TOTAL

-  UBPR 03.30.2025 LTD
-  UBPR 03.30.2026 LTD
-  UBPR 06.30.2025 LTD
-  UBPR 09.30.2025 LTD
-  UBPR 12.31.2025 LTD



Copies of this Document

Upon request, a bank shall provide copies, either on paper or in digital form, of the information in its public file. If you would like a copy of the public file, please email mvance@guarantybank.us. Please note may be a reasonable fee not to exceed the cost to print and/or mail copies of the bank's CRA public file.

In the request, please include the following information:

- Contact Person (First & Last Name)
- Mailing Address (where to send the CRA Public File)
- Phone Number

GUARANTY BANK CRA FILE APRIL 30, 2026

CRA SECTION ONE – WRITTEN COMMENTS

There were no written comments received from the public that specifically related to the Bank's CRA performance.

There were no responses to any comments by the Bank.

WRITTEN COMMENTS
(CURRENT YEAR AND PRIOR TWO
CALENDAR YEARS)

- ❖ Received from the public that specifically relates to the bank's CRA performance
- ❖ Any response to the comments by the bank

June 24, 2020



PLACED IN CRA PUBLIC FILE
AUGUST 25, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Mingo
Certificate Number: 22273

10 Commerce Drive
Williamson, West Virginia 25661

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

10 10th Street, Northeast, Suite 800
Atlanta, Georgia 30309

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 **Satisfactory**.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area's credit needs and the depressed economic conditions with the assessment area.
- A majority of loans are outside the assessment area.
- The geographic distribution reflects reasonable dispersion throughout the assessment area.
- The borrower profile distribution reflects reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Bank of Mingo is an \$88.0 million bank that began business operations on May 15, 1976, headquartered in Williamson, West Virginia. The bank continues to operate independent of a holding company. The bank received a satisfactory CRA rating at the most recent June 20, 2014, FDIC CRA evaluation using the Interagency Small Institution Examination Procedures.

Bank of Mingo operates four full-service branches in southern West Virginia. The bank's primary business focus is residential and commercial lending. The bank continues to operate its main office located in Mingo County at 10 Commerce Drive in Williamson, West Virginia along with three other branches in Mingo County located in Williamson, Delbarton, and Gilbert. There have been no mergers, acquisitions, or new branches opened since the last evaluation. However, the bank closed two branches. In May 2016, the bank closed the Naugatuck Branch which was a limited-service drive-through, and in March 2020, the Matewan Branch was closed. Both offices were located in middle-income tracts in Mingo County. The bank also opened a loan production office in Belle, West Virginia, which is located in Kanawha County within the Charleston, WV Metropolitan Statistical Area (MSA). The loan production office is not considered a branch as deposits are not accepted; thus, Kanawha County is not part of the assessment area.

Bank of Mingo offers traditional loan products including home mortgage, commercial, and consumer loans, including commercial real estate loans, equipment financing, unsecured and secured consumer loans, personal loans, and automobile loans. The bank offers fixed-rate residential mortgages. The bank provides a variety of deposit services including checking, savings, and certificates of deposit. ATMs, online banking, and mobile banking are offered as alternative systems for delivering retail banking services.

Assets totaled approximately \$88.2 million as of March 31, 2020, including total loans of approximately \$ 66.1 million. Total deposits were \$78.2 million. The loan portfolio is illustrated in the table below, which indicates the bank has a large volume in both residential and commercial lending.

Loan Portfolio Distribution as of 3/31/2020		
Loan Category	\$(000s)	%
Construction and Land Development Loans	3,173	4.8
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	29,701	44.9
Secured by Multi-family (5 or more) Residential	672	1.0
Secured by Non-farm Non-Residential Properties	12,983	19.6
Total Real Estate Loans	46,529	70.3
Commercial and Industrial Loans	11,802	17.9
Agricultural Loans	0	0.0
Consumer Loans	7,818	11.8
Other Loans	0	0.0
Less: Unearned Income	0	0.0
Total Loans	66,149	100.0
<i>Source: Reports of Condition and Income</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. The bank has delineated a Non-MSA assessment area, which includes all of Mingo, Logan, McDowell, and Wyoming Counties, West Virginia and five census tracts in eastern Pike County, Kentucky. The Williamson Branch Office is located on the border separating West Virginia and Kentucky. A substantial portion of the assessment area is located in West Virginia, and the assessment area does not extend substantially beyond the state boundary into eastern Kentucky. Furthermore, the demographics and economy of the Kentucky area are similar to the West Virginia portion.

Economic and Demographic Data

The assessment area consists of 35 census tracts. These tracks reflect the following designations according to the 2015 American Community Survey (ACS) data.

- 1 Lower-income tract,
- 12 Moderate-income tracts,
- 20 Middle-income tracts, and
- 2 Upper-income tracts

The Federal Financial Institutions Examination Council (FFIEC) designated all middle-income census tracts as distressed. Additionally, the middle-income tracts in McDowell, Wyoming, and Pike Counties are designated as underserved. The following table presents select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	35	2.9	31.4	60.0	5.7	0.0
Population by Geography	121,171	3.8	23.2	66.1	6.9	0.0
Housing Units by Geography	59,204	3.9	24.3	65.4	6.4	0.0
Owner-Occupied Units by Geography	37,705	3.7	23.8	66.0	6.4	0.0
Occupied Rental Units by Geography	11,252	3.9	23.9	64.5	7.7	0.0
Vacant Units by Geography	10,247	4.6	26.4	63.9	5.0	0.0
Businesses by Geography	3,687	3.0	20.9	69.6	6.6	0.0
Farms by Geography	37	5.4	24.3	62.2	8.1	0.0
Family Distribution by Income Level	33,732	28.9	17.4	16.9	36.8	0.0
Household Distribution by Income Level	48,957	30.6	16.9	14.7	37.7	0.0
FFIEC Estimated Median Family Income Non-MSA – WV (2019)		\$52,200	Median Housing Value			\$67,251
FFIEC Estimated Median Family Income Non-MSA – KY (2019)		\$49,800	Median Gross Rent			\$576
			Families Below Poverty Level			20.1%
Source: 2015 ACS Census and 2019 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.						

Middle-income tracts contain the majority of the population, owner-occupied housing units, and businesses. The assessment area has only one low-income tract with limited opportunity for lending in the area which is located in McDowell County. The bank does not have a branch location in McDowell County, and two local institutions operate several branches in the county. Most of the lending opportunity in the assessment area exists in the middle-income geographies. The location of the low-income tract combined with the limited housing and businesses in that tract significantly impact the bank's lending opportunities. Additionally, while there is a good level of businesses and owner-occupied housing in the moderate-income tracts, only one is located in Mingo County. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units and compares small business loans to the percentage of businesses located in low-, moderate-, middle-, and upper-income census tracts.

According to D&B data for 2019, there were 3,687 businesses operating in the assessment area, a decline of 38.7 percent since the last evaluation in 2014. The analysis of small business loans under the Borrower Profile criterion compares the distribution of small business lending activity by gross annual business revenue. The 2019 gross annual revenues for businesses are listed below.

- 72.5 percent reported \$1.0 million or less;
- 5.9 percent reported more than \$1.0 million; and
- 21.6 percent are unknown

The 2019 FFIEC-updated state-wide Non-MSA median family income (MFI) level is used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle- and upper-income categories are presented in the following table. These categories are based on the 2019 MFI of \$52,200 for West Virginia and \$49,800 MFI for Kentucky.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
WV NA Median Family Income				
2019 (\$52,200)	<\$26,100	\$26,100 to <\$41,760	\$41,760 to <\$62,640	≥\$62,640
KY NA Median Family Income				
2019 (\$49,800)	<\$24,900	\$24,900 to <\$39,840	\$39,840 to <\$59,760	≥\$59,760
<i>Source FFIEC</i>				

As reflected in the demographic table above, 28.9 percent and 17.4 percent of families are considered low- and moderate-income, respectively. In addition, 20.1 percent of families live below the poverty level. Given the median housing value of \$67,251, a low-income individual who earns approximately \$26,000 in West Virginia and \$25,000 in Kentucky may have difficulty qualifying for a conventional mortgage loan. Additionally, the housing stock is low and consists mostly of older properties in need of repair and remodeling, making them unaffordable for low- and moderate-income individuals. Therefore, lending opportunities to low-income families are limited. Lending to moderate-income individuals is also impacted by the housing stock issues.

Service industries represent the largest portion of businesses at 41.4 percent followed by Retail Trade (16.6 percent). In addition, 60.4 percent of area businesses have four or fewer employees, and 79.3 percent operate from a single location. Some of the largest employers in the assessment area include Mingo County Board of Education, ARCH Coal, Inc., and Southeastern Land, LLC.

Data obtained from the U. S. Bureau of Labor and Statistics indicates that the 2019 year-end unemployment rate was 4.9 percent statewide. Unemployment rates in the assessment area, while slightly improving except for McDowell County, have been historically significantly higher than the statewide and national averages. The unemployment rates spiked significantly in 2020 due to the impact of the Covid-19 pandemic on area businesses.

Unemployment Rates				
Geographic Area	2017	2018	2019	May 2020
Mingo County	8.6	7.6	7.6	19.3
Logan County	7.4	7.0	6.7	16.9
Wyoming County	7.1	7.1	6.7	13.4
McDowell County	8.9	9.4	9.3	13.3
West Virginia	5.2	5.2	4.9	12.9
Pike County, KY	7.8	5.9	5.8	12.0
National Average	4.4	3.9	3.7	13.0
<i>Source: Bureau of Labor Statistics</i>				

Lending opportunities in the area are limited. As mentioned, businesses are declining, and the unemployment and poverty rates are high. Additionally, 38.0 percent of the population within the assessment area are under the age to legally contract or are over 65 years old. Furthermore, 49.0 percent of the population are receiving social security and 26 percent of the population are retired. Additionally, since the last evaluation in 2014, there have only been 77 new housing permits throughout the West Virginia portion of the assessment area. Most of these housing permits were in McDowell County. These permits are likely attributed to those going to work in the prison. Bank of Mingo does not have a branch located in McDowell County. The five Pike County, KY tracts were not included, as the number of permits cannot be determined by tract; however, in the entire county there have been only 54 housing permits since 2014.

Competition

The bank operates in a competitive market with 13 other financial institutions operating 37 offices in the assessment area. According to the FDIC Deposit Market Share data, as of June 30, 2019, Bank of Mingo ranked 9th with 6.3 percent of total deposits. Several larger banks are headquartered outside the assessment area but are operating branches inside the assessment area. The banks include Branch Banking and Trust Company (19.2 percent), Summit Community Bank, Inc. (14.4 percent), and First Community Bank (10.7 percent). Additionally, Logan Bank & Trust Company, which is a local bank headquarter in Logan, West Virginia is a primary competitor and ranks 2nd in deposit market share at 18.7 percent.

The bank is not required to collect or report its home mortgage loan data, and it has elected not to do so. Therefore, the analysis of home mortgage loans under the Lending Test does not include comparisons against aggregate data. The aggregate data, however, reflects the level of demand for home mortgage loans. Aggregate data for 2018 shows 97 institutions reported 752 residential mortgage loans originated or purchased in the assessment area, indicating a high degree of competition for a low number of loans. The data also reflects that only 16 mortgage loans totaling less than \$1 million were originated within the low-income tract. In the moderate-income tracts, there were 138 mortgage loans totaling \$9.3 million originated. Bank of Mingo's lending in moderate-income tracts would have placed them 7th by number in the assessment area and 10th by dollar volume if the bank had reported the data. Additionally, the largest volume of home mortgage loans (302 loans) were originated by aggregate lenders in 2018 were in Logan County portion of the assessment area. Logan Bank & Trust Company has 30.1 percent of that market and is ranked 1st. Bank of Mingo does not have a branch in Logan County. The remaining 450 were spread throughout Mingo (127 loans), Wyoming (126 loans), and McDowell Counties (54 loans), and five tracts in Pike County (143 loans) by 76 institutions. The top competitors in the overall assessment

area are Logan Bank & Trust Company at 12.5 percent followed by Vanderbilt Mortgage and Finance at 11.6 percent, and Community Trust Bank, Inc. at 10.9 percent.

The bank is not required to collect or report its small business loan data, and it has elected not to do so. Therefore, the analysis of small business loans under the Lending Test does not include comparisons against aggregate data. The aggregate data, however, reflects the level of demand for small business loans and is therefore included. Aggregate data for 2018 shows that 50 institutions reported 669 small business loans in the West Virginia portion of the assessment area, indicating a high level of competition for a low volume of lending. The five census tracts in Pike County, Kentucky were not included in this aggregate data as whole county data is included and cannot be separated by tracts for this analysis. The three leading small business leaders by number are American Express National Bank (11.6 percent), Branch Banking and Trust Company (11.4 percent), and Synchrony Bank (9.7 percent). The three most prominent lenders by dollar volume are Branch Banking and Trust Company (22.1 percent), First Community Bank (10.2 percent), and Lake Forest Bank and Trust (6.3 percent). Only 11 small business loans totaling less than \$1 million were originated in the low-income tract indicating limited lending opportunity. Additionally, only 159 small business loans totaling \$4.5 million were in the moderate-income tracts. The vast majority of small business loans were originated in the Logan County portion of the assessment area. Aggregate data reflects that 270 loans were originated in Logan County, accounting for approximately 40 percent of the volume. The remaining 399 were reported across Mingo, Wyoming, and McDowell Counties by 45 institutions.

Community Contacts

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

The contact stated that the area was still depressed after a sharp decline in the coal industry but was starting to recover. The coal industry is still the top economic driver in the assessment area. The contact indicated a need for working and start-up capital for businesses. Additionally, while there is housing stock, much of the available housing stock is within a flood plain and in need of repairs. The contact further stated local financial institutions are actively helping to meet community needs.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage and small business loans represent primary credit needs. Small business loans, particularly those for start-up businesses, are in high demand. The significant percentage of businesses with gross annual revenues of \$1 million or less and the large number of businesses with four or fewer employees support this conclusion. Affordable housing and revitalization are also primary credit needs.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation of June 20, 2014, to the current evaluation dated June 24, 2020. Examiners used the Interagency Small Institution Examination Procedures to evaluate Bank of Mingo's CRA performance.

Activities Reviewed

The CRA regulation requires examiners to review lending performance with respect to home mortgage, small business, and small farm loans, if significant. Examiners determined the bank's major product lines are home mortgage loans and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. The bank's record of originating home mortgage and small business loans contributed equal weight to overall conclusions and ratings assigned given the comparable lending volume. In addition, no other loan types, such as small farm loans represent a major product line and are not included in the review. The following table shows the originations for 2019.

Loans Originated or Purchased (2019)				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	2,391	10.2	4	0.9
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	8,464	36.0	58	13.2
Multi-Family (5 or more) Residential Properties	989	4.2	1	0.2
Commercial Real Estate Loans	4,150	17.7	18	4.1
Commercial and Industrial Loans	5,159	22.0	24	5.5
Agricultural Loans	0	0.0	0	0.0
Consumer Loans	2,331	9.9	333	76.1
Total Loans	23,484	100.0	438	100.0
<i>Source: Bank Records.</i>				

This evaluation considered the universe of home mortgage loans originated in 2019. According to bank records, the bank originated or purchased 58 home mortgage loans totaling \$8.5 million. Of the loans originated, 26 loans totaling \$1.6 million were within the assessment area. Demographic data from the 2015 ACS was used as a standard of comparison.

Bank records reflect 42 small business loans totaling \$9.3 million were originated in 2019. The entire universe was used for the analysis. Of the universe, 15 loans totaling \$3.0 million were within the assessment area. D&B Data for 2018 was used for comparison.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Bank of Mingo demonstrated reasonable performance under the Lending Test. The reasonable Geographic Distribution and Borrower Profile primarily support this conclusion.

Loan-to-Deposit Ratio

Bank of Mingo's loan-to-deposit ratio, calculated from Call Report Data, averaged 58.6 percent over the past 24 calendar quarters from June 30, 2014, to March 31, 2020. The loan-to-deposit ratio ranged from a low of 37.3 percent in the first quarter of 2015 to a high of 87.8 percent in the third quarter of 2019. Since the previous examination, the loan-to-deposit ratio declined steadily through December 2015. Beginning in March 2016, the loan-to-deposit ratio gradually increased from 39.9 percent to its current ratio of 84.1 percent as a result of a significant increase in lending since the overall net loan volume low of \$29,077,000 in March 2016 to net loans of \$65,786,000 in March 2020, or a 126.2 percent increase. As discussed under Description of Assessment Area, the bank operates in an economically depressed community with reduced lending volumes and high competition for the low level of loans originations within the assessment area. Therefore, the bank has purchased residential real estate loans originated inside and outside of the assessment area. In light of the bank's asset size, competition, and locally depressed economic conditions as well as the bank's lending levels compared to other lenders in the market, the net loan-to-deposit ratio reflects reasonable responsiveness to the assessment area's credit needs.

The bank operates in a very competitive market, and The First National Bank of Williamson was identified as a similarly-situated, competitor institution. Both institutions are similar in asset size and offer comparable credit products and services in the local community. The First National Bank of Williamson also experienced an increase in loan volume; however, the level of deposits has remained relatively steady. The First National Bank of Williamson's loan-to-deposit ratio increased from 61.6 percent to 86.6 percent during the 24 calendar quarters since the last CRA evaluation of Bank of Mingo. The average net loan-to-deposit ratio for the competitor institution was calculated at 70.8 percent, and the ratio moderately exceeds the Bank of Mingo's loan-to-deposit ratio.

Comparison of Loan-to-Deposit Ratios of Similarly Situated Institution		
Institution Name	Total Assets (in 000s) as of March 31, 2020	Average Loan-to-Deposit Ratio*
Bank of Mingo	\$88,179	58.6%
The First National Bank of Williamson	\$89,405	70.8%
SOURCE: Based on publicly available data as of March 31, 2020		

Assessment Area Concentration

The institution originated and purchased a majority of its home mortgage and small business loans outside the assessment area. The following table shows the bank's performance in extending loans inside and outside the assessment area.

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	28	48.3	30	51.7	58	1,745	20.6	6,719	79.4	8,464
Small Business	15	35.7	27	64.3	42	3,070	33.0	6,238	67.0	9,308
Source: Bank Records.										

As shown above, the majority of home mortgage loans were originated or purchased outside the assessment area. A review of the loans outside the assessment area revealed that 38.0 percent were originated in Kanawha and Cabell Counties. As mentioned, the bank opened a loan production office in 2019 in Kanawha County. Directors residing outside the assessment area identified lending opportunities in these counties. However, these counties are not within the bank's assessment area because the LPO is not considered a deposit taking branch. The remaining mortgage loans outside the assessment area are predominately purchased loans from surrounding states.

A review of 2018 aggregate lending data, which is the most recent data available, reflects limited lending in Mingo County where the bank's branches and vast majority of deposits are located with only 127 home mortgage loans extended in 2018. Although the bank's lending performance cannot be compared to aggregate data, the bank's 28 home mortgage loans inside the assessment area, totaling \$1.7 million ranks 7th by number and 8th by dollar volume. Further analysis of the bank's lending reflects that 22 loans were originated in Mingo County, which would have ranked the bank 2nd in lending by number and dollar volume.

A majority of commercial and business purpose loans were also made outside the assessment area. A review of these loans originated outside the area revealed that nearly all of the loans were originated in Kanawha, Cabell, and Putnam Counties in West Virginia. As discussed above under Description of Assessment Area, the locally depressed economic conditions within the assessment area limit opportunities for commercial lending activities. Aggregate lending data reflects limited demand in Mingo County with only 213 small business loans extended in 2018. Although the bank cannot be compared to aggregate data, the bank's 15 small business loans inside the assessment area totaling \$3.0 million would rank 14th by number and 2nd by dollar for loans originated inside the assessment area. Further analysis of the bank's lending reflects that 10 of the small business loans were originated in Mingo County, which would have ranked the bank 8th in lending by number and 2nd by dollar volume.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The analysis focused on lending in the low- and moderate-income tracts using the 2019 D&B Data and 2015 ACS as comparable standards. Reasonable performance in home mortgage and small business lending performance supports this conclusion. Only loans in the assessment area are included in the analysis. Eight of the 12 moderate-income tracts are located in Logan (3 tracts) and

McDowell (5 tracts) Counties. There is a high degree of competition in Logan County, and McDowell County is economically depressed

Home Mortgage Loans

The geographic distribution of the home mortgage loans is reasonable. While lower than demographics, due to the assessment area's depressed economy, decline of the coal industry, local demographics, high unemployment, high poverty rate, high competition, and lack of demand, the bank's lending performance is reasonable. The following table provides the geographic distribution of the home mortgage loans within the assessment area.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	3.7	0	0.0	0	0.0
Moderate	23.8	4	14.3	172	9.9
Middle	66.0	24	85.7	1,573	90.1
Upper	6.4	0	0.0	0	0.0
Total	100.0	28	100.0	1,745	100.0
<i>Source: 2015 ACS Census and Bank Records. Due to rounding, totals may not equal 100.0 percent.</i>					

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As mentioned, the area has continued to experience a decline in businesses operating in the area and maintains a higher unemployment rate. These economic conditions limit the opportunities for business loans.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	3.0	0	0.0	0	0.0
Moderate	20.9	1	6.7	25	0.8
Middle	69.6	14	93.3	3,045	99.2
Upper	6.6	0	0.0	0	0.0
Totals	100.0	15	100.0	3,070	100.0
<i>Source: 2019 D&B Data and Bank Records. Due to rounding, totals may not equal 100.0 percent.</i>					

Borrower Profile

The distribution of loans reflects reasonable penetration among individuals of different income levels and businesses of different sizes. Reasonable performance for home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers and percentage of small business loans made to businesses with revenues \$1 million or less. The analysis focused on lending in the low- and moderate-income tracts using the 2019 D&B Data and 2015 ACS as comparable standards. Only loans in the assessment area are included in the analysis.

Home Mortgage

The distribution of home mortgage loans to borrowers of different income levels is reasonable. As shown below, lending to low-income borrowers was below demographics. However, families living below the poverty level is high at 20.1 percent. Additionally, given the median housing value and low-income level, a low-income borrower would likely have difficulty qualifying for a conventional home mortgage loan. Considering these factors, the bank's lending to low-income borrowers is considered good. Lending to moderate-income borrowers is significantly below the demographic data.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	28.9	5	17.9	98	5.6
Moderate	17.4	2	7.1	70	4.0
Middle	16.9	12	42.9	989	56.7
Upper	36.8	9	32.1	588	33.7
Totals	100.0	28	100.0	1,745	100.0
<i>Source: 2015 ACS Census and Bank Record. Due to rounding, totals may not equal 100.0 percent.</i>					

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes. As shown below, lending to small businesses was above the percent of businesses reporting annual revenues of \$1 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	72.5	13	86.7	1,673	54.5
>1,000,000	5.9	2	13.3	1,397	45.5
Revenue Not Available	21.6	0	0.0	0	0.0
Total	100.0	15	100.0	3,070	100.0
<i>Source: 2019 D&B Data and Bank Records. Due to rounding, totals may not equal 100 percent.</i>					

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

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping meet community credit needs; therefore, this consideration did not affect the institution's overall CRA rating.

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 bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- 4) The geographic distribution of the bank's loans; 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.

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.

**CRA PERFORMANCE EVALUATION
WITHIN 30 BUSINESS DAYS OF RECEIPT**

GUARANTY BANK



PUBLIC FILE UPDATED: APRIL 27, 2026					
LAST CRA EXAM JUNE 24, 2020					
LOCATION (Tract Code)	ADDRESSES	PHONE	LOBBY HOURS	DRIVE-THRU HOURS	FACILITIES
BELO - Main Office (9574.00)	10 Commerce Drive Williamson, WV 25661	304-475-1900	Monday-Thursday 9:00-4:00 Friday 9:00-6:00	Monday-Thursday 8:30-5:00 Friday 8:30-6:00 Saturday CLOSED	Deposit Services, Check Cashing, CD's & IRA's, ATM, Loans, Wire Transfers, Safe Deposit Boxes
DELBARTON (9573.00)	Junction US 52 & St Rt 65 PO Box 780 Delbarton, WV 25670	304-475-4750	Monday-Thursday 9:00-4:00 Friday 9:00-6:00	Monday-Thursday 8:30-5:00 Friday 8:30-6:00 Saturday CLOSED	Deposit Services, Check Cashing, CD's & IRA's, ATM, Loans, Wire Transfers, Safe Deposit Boxes
GILBERT (9577.00)	Second Ave & Stafford St PO Box 1985 Gilbert, WV 25621	304-664-3535	Monday-Thursday 9:00-4:00 Friday 9:00-6:00	Monday-Thursday 8:30-5:00 Friday 8:30-6:00 Saturday CLOSED	Deposit Services, Check Cashing, CD's & IRA's, ATM, Loans, Wire Transfers, Safe Deposit Boxes
WAYNE (0206.00)	608 Hendricks St. Wayne WV 25570	(304) 272-6000	Monday-Thursday 9:00-4:00 Friday 9:00-6:00	Monday-Thursday 8:30-5:00 Friday 8:30-6:00 Saturday CLOSED	Deposit Services, Check Cashing, CD's & IRA's, ATM, Loans, Wire Transfers, Safe Deposit Boxes
CHARLESTON (0013.00)	1320 Kanawha Blvd E. Charleston, WV 25301	(304) 341-2210	Monday-Thursday 9:00-4:00 Friday 9:00-6:00	Monday-Thursday 8:30-5:00 Friday 8:30-6:00 Saturday CLOSED	Deposit Services, Check Cashing, CD's & IRA's, ATM, Loans, Wire Transfers, Safe Deposit Boxes
GUARANTY BANK LOAN PRODUCTION OFFICE BELLE, WV (0115.00)	3171 West Dupont Avenue Belle, WV 25015	304-784-0380	Monday-Thursday 9:00-4:00 Friday 9:00-6:00	NOT AVAILABLE	Application Processing
24 HOUR TELEBANK	TOLL FREE	1-844-794-7624			

GUARANTY BANK



PUBLIC FILE UPDATED: APRIL 27,
2026

LAST CRA EXAM JUNE 24, 2020

LIST OF BRANCHES OPENED OR CLOSED IN THE PAST TWO CALENDAR YEARS

LOCATION (Tract Code)	ADDRESSES	PHONE	LOBBY HOURS	DRIVE-THRU HOURS	FACILITIES
WAYNE (0206.00) - OPENED	608 Hendricks St. Wayne WV 25570	(304) 272-6000	Monday-Thursday 9:00-4:00 Friday 9:00-6:00	Monday-Thursday 8:30-5:00 Friday 8:30-6:00 Saturday CLOSED	Deposit Services, Check Cashing, CD's & IRA's, ATM, Loans, Wire Transfers, Safe Deposit Boxes
CHARLESTON (0013.00) - OPENED	1320 Kanawha Blvd E. Charleston, WV 25301	(304) 341-2210	Monday-Thursday 9:00-4:00 Friday 9:00-6:00	Monday-Thursday 8:30-5:00 Friday 8:30-6:00 Saturday CLOSED	Deposit Services, Check Cashing, CD's & IRA's, ATM, Loans, Wire Transfers, Safe Deposit Boxes

BRANCH INFORMATION

- ❖ List of branches with their street addresses and geographies
- ❖ List of branches opened or closed during current year and prior two calendar years, their street addresses and geographies
- ❖ List of services generally offered and any material differences in availability or cost of services at particular branches



2025 FFIEC Geocode Census Report

Address: 3171 W Dupont Ave, Belle, West Virginia, 25015
MSA: 16620 - CHARLESTON, WV
State: 54 - WEST VIRGINIA
County: 039 - KANAWHA COUNTY
Tract Code: 0115.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$75,200
2025 Estimated Tract Median Family Income	\$79,261
2020 Tract Median Family Income	\$64,143
Tract Median Family Income %	105.40
Tract Population	4008
Tract Minority %	22.80
Tract Minority Population	914
Owner-Occupied Units	1156
1- to 4- Family Units	1865

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$60,851
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$75,200
% below Poverty Line	8.98
Tract Median Family Income %	105.40
2020 Tract Median Family Income	\$64,143
2025 Estimated Tract Median Family Income	\$79,261
2020 Tract Median Household Income	\$46,125

Census Population Information

Tract Population	4008
Tract Minority %	22.80
Number of Families	996
Number of Households	1703
Non-Hispanic White Population	3094
Tract Minority Population	914
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	11
Black Population	582
Hispanic Population	57
Other/Two or More Races Population	259

Census Housing Information

Total Housing Units	2018
1- to 4- Family Units	1865
Median House Age (Years)	66
Owner-Occupied Units	1156
Renter Occupied Units	547
Owner Occupied 1- to 4- Family Units	1156
Inside Principal City?	YES
Vacant Units	315

2025 FFIEC Geocode Census Report

Address: 10 Commerce Dr, Williamson, West Virginia, 25661
 MSA: NA - NA (Outside of MSA)
 State: 54 - WEST VIRGINIA
 County: 059 - MINGO COUNTY
 Tract Code: 9572.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$71,300
2025 Estimated Tract Median Family Income	\$52,320
2020 Tract Median Family Income	\$40,647
Tract Median Family Income %	73.38
Tract Population	3323
Tract Minority %	2.89
Tract Minority Population	96
Owner-Occupied Units	1200
1- to 4- Family Units	1826

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$55,389
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$71,300
% below Poverty Line	27.73
Tract Median Family Income %	73.38
2020 Tract Median Family Income	\$40,647
2025 Estimated Tract Median Family Income	\$52,320
2020 Tract Median Household Income	\$37,400

Census Population Information

Tract Population	3323
Tract Minority %	2.89
Number of Families	1183
Number of Households	1505
Non-Hispanic White Population	3227
Tract Minority Population	96
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	0
Black Population	8
Hispanic Population	21
Other/Two or More Races Population	63

Census Housing Information

Total Housing Units	1847
1- to 4- Family Units	1826
Median House Age (Years)	30
Owner-Occupied Units	1200
Renter Occupied Units	305
Owner Occupied 1- to 4- Family Units	1200
Inside Principal City?	NO
Vacant Units	342

2025 FFIEC Geocode Census Report

Address: 1320 Kanawha Blvd E, Charleston, West Virginia, 25301
 MSA: 16620 - CHARLESTON, WV
 State: 54 - WEST VIRGINIA
 County: 039 - KANAWHA COUNTY
 Tract Code: 0013.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$75,200
2025 Estimated Tract Median Family Income	\$84,299
2020 Tract Median Family Income	\$68,214
Tract Median Family Income %	112.10
Tract Population	2497
Tract Minority %	27.15
Tract Minority Population	678
Owner-Occupied Units	290
1- to 4- Family Units	770

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$60,851
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$75,200
% below Poverty Line	22.61
Tract Median Family Income %	112.10
2020 Tract Median Family Income	\$68,214
2025 Estimated Tract Median Family Income	\$84,299
2020 Tract Median Household Income	\$36,725

Census Population Information

Tract Population	2497
Tract Minority %	27.15
Number of Families	266
Number of Households	1167
Non-Hispanic White Population	1819
Tract Minority Population	678
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	59
Black Population	340
Hispanic Population	78
Other/Two or More Races Population	193

Census Housing Information

Total Housing Units	1659
1- to 4- Family Units	770
Median House Age (Years)	0
Owner-Occupied Units	290
Renter Occupied Units	877
Owner Occupied 1- to 4- Family Units	252
Inside Principal City?	YES
Vacant Units	492

2025 FFIEC Geocode Census Report

Address: 52 State Rte-65, Delbarton, West Virginia, 25670
 MSA: NA - NA (Outside of MSA)
 State: 54 - WEST VIRGINIA
 County: 059 - MINGO COUNTY
 Tract Code: 9575.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$71,300
2025 Estimated Tract Median Family Income	\$54,758
2020 Tract Median Family Income	\$42,542
Tract Median Family Income %	76.80
Tract Population	3341
Tract Minority %	5.87
Tract Minority Population	196
Owner-Occupied Units	953
1- to 4- Family Units	1521

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$55,389
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$71,300
% below Poverty Line	38.68
Tract Median Family Income %	76.80
2020 Tract Median Family Income	\$42,542
2025 Estimated Tract Median Family Income	\$54,758
2020 Tract Median Household Income	\$23,750

Census Population Information

Tract Population	3341
Tract Minority %	5.87
Number of Families	807
Number of Households	1386
Non-Hispanic White Population	3145
Tract Minority Population	196
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	3
Black Population	35
Hispanic Population	25
Other/Two or More Races Population	128

Census Housing Information

Total Housing Units	1774
1- to 4- Family Units	1521
Median House Age (Years)	35
Owner-Occupied Units	953
Renter Occupied Units	433
Owner Occupied 1- to 4- Family Units	953
Inside Principal City?	NO
Vacant Units	388

2025 FFIEC Geocode Census Report

Address: 101 2nd Ave, Gilbert, West Virginia, 25621

MSA: NA - NA (Outside of MSA)

State: 54 - WEST VIRGINIA

County: 059 - MINGO COUNTY

Tract Code: 9577.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$71,300
2025 Estimated Tract Median Family Income	\$62,366
2020 Tract Median Family Income	\$48,450
Tract Median Family Income %	87.47
Tract Population	3416
Tract Minority %	1.93
Tract Minority Population	66
Owner-Occupied Units	1149
1- to 4- Family Units	1979

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$55,389
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$71,300
% below Poverty Line	18.84
Tract Median Family Income %	87.47
2020 Tract Median Family Income	\$48,450
2025 Estimated Tract Median Family Income	\$62,366
2020 Tract Median Household Income	\$42,154

Census Population Information

Tract Population	3416
Tract Minority %	1.93
Number of Families	1027
Number of Households	1491
Non-Hispanic White Population	3350
Tract Minority Population	66
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	0
Black Population	2
Hispanic Population	21
Other/Two or More Races Population	43

Census Housing Information

Total Housing Units	1995
1- to 4- Family Units	1979
Median House Age (Years)	37
Owner-Occupied Units	1149
Renter Occupied Units	342
Owner Occupied 1- to 4- Family Units	1149
Inside Principal City?	NO
Vacant Units	504

2025 FFIEC Geocode Census Report

Address: 608 Hendricks St, Wayne, West Virginia, 25570
 MSA: 26580 - HUNTINGTON-ASHLAND, WV-KY-OH
 State: 54 - WEST VIRGINIA
 County: 099 - WAYNE COUNTY
 Tract Code: 0206.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$79,800
2025 Estimated Tract Median Family Income	\$92,815
2020 Tract Median Family Income	\$70,746
Tract Median Family Income %	116.31
Tract Population	4663
Tract Minority %	4.37
Tract Minority Population	204
Owner-Occupied Units	1284
1- to 4- Family Units	2128

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$60,822
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$79,800
% below Poverty Line	15.68
Tract Median Family Income %	116.31
2020 Tract Median Family Income	\$70,746
2025 Estimated Tract Median Family Income	\$92,815
2020 Tract Median Household Income	\$57,868

Census Population Information

Tract Population	4663
Tract Minority %	4.37
Number of Families	1170
Number of Households	1471
Non-Hispanic White Population	4459
Tract Minority Population	204
American Indian Population	6
Asian/Hawaiian/Pacific Islander Population	13
Black Population	12
Hispanic Population	37
Other/Two or More Races Population	136

Census Housing Information

Total Housing Units	2132
1- to 4- Family Units	2128
Median House Age (Years)	40
Owner-Occupied Units	1284
Renter Occupied Units	187
Owner Occupied 1- to 4- Family Units	1284
Inside Principal City?	NO
Vacant Units	661

CRA ASSESSMENT AREA MAP

WV 54.039.0013.00

Census Tract 0013
Logan County, West Virginia
GEOID: 54039001300

LEGEND

-  CRA Assessment Area
Census Tract 0013
-  County Boundary
-  Incorporated City
(Inside Assessment Area)
-  Other City/Town
(Inside Assessment Area)

ASSESSMENT AREA SUMMARY

Census Tract: 0013
County: Logan County
State: West Virginia
GEOID: 54039001300
Land Area: 89.98 Square Miles*

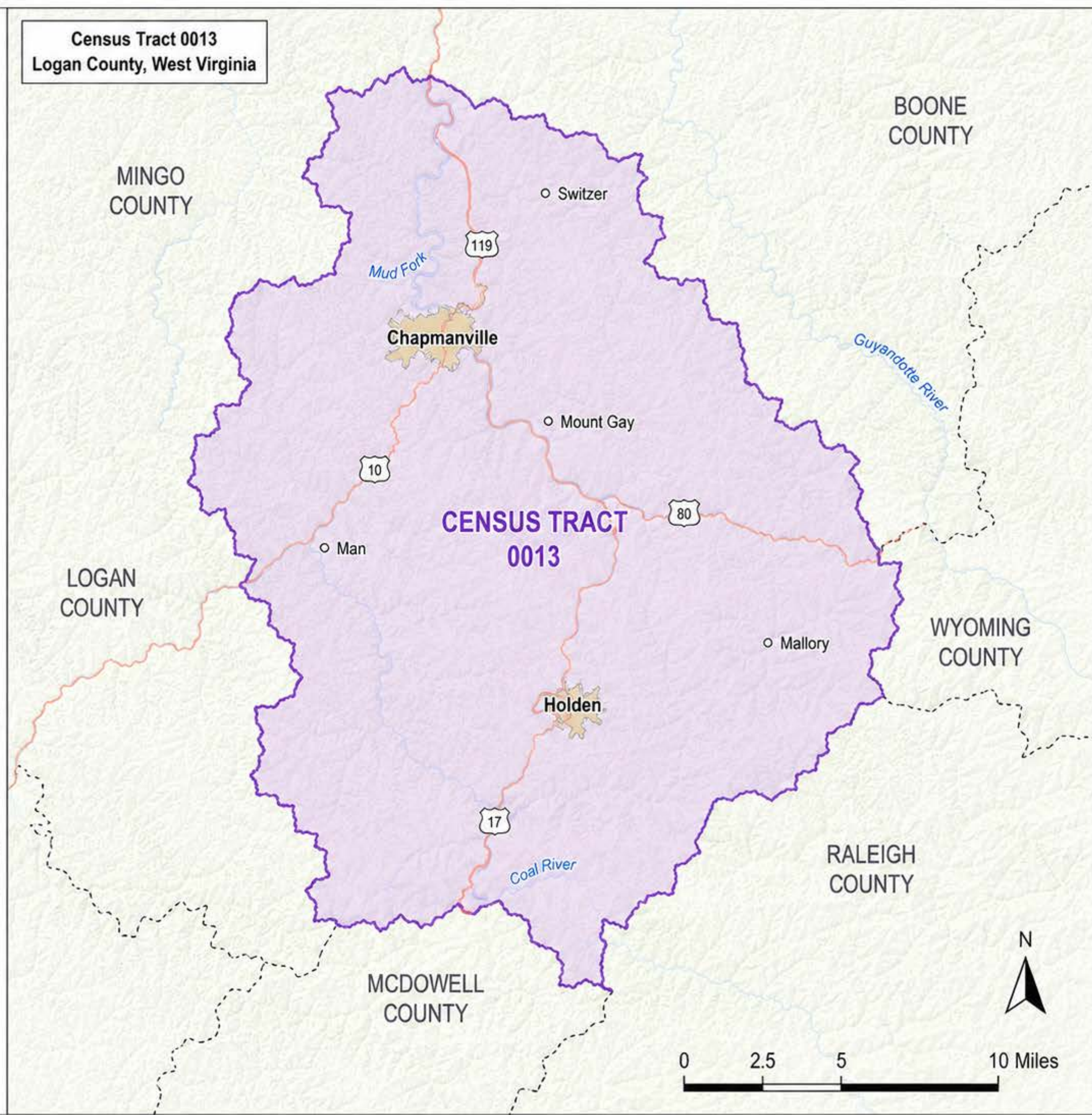
*Approximate land area

LOCATION MAP



Source: U.S. Census Bureau – TIGER/Line Shapefiles (2020)
American Community Survey (5-Year Estimates)
Map Date: May 22, 2024

Census Tract 0013
Logan County, West Virginia



CRA ASSESSMENT AREA MAP

WV 54.039.0115.00

Address:

3171 W Dupont Ave
Belle, WV 25015

* **Census Tract 0115**

Logan County, West Virginia
GEOID: 54039011500

LEGEND

-  CRA Assessment Area
Census Tract 0115
-  County Boundary
-  Incorporated City
(Inside Assessment Area)
-  Other City/Town
(Inside Assessment Area)

ASSESSMENT AREA SUMMARY

Census Tract: 0115
County: Logan County
State: West Virginia
GEOID: 54039011500
Land Area: 81.41 Square Miles*

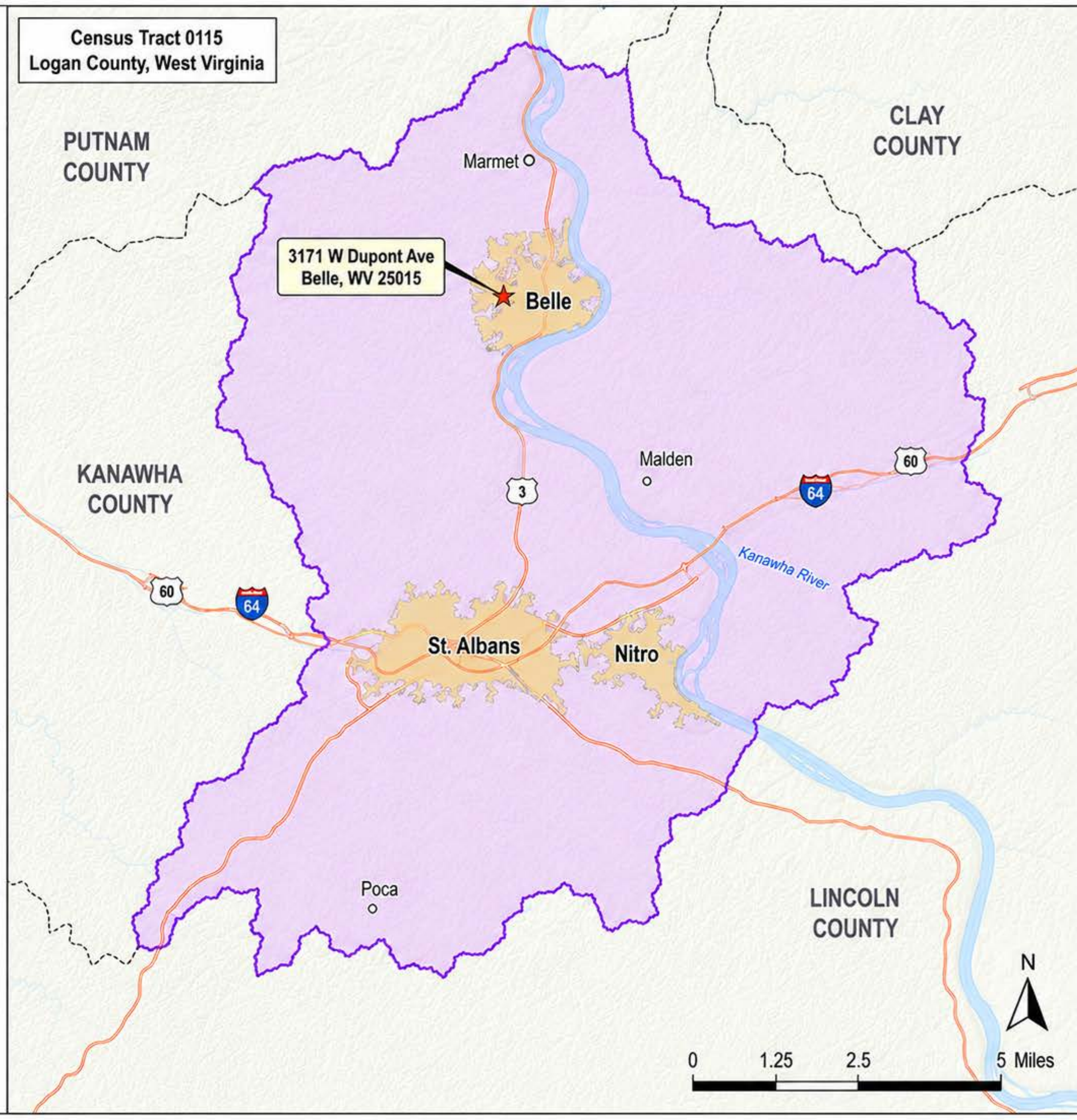
*Approximate land area

LOCATION MAP



Source: U.S. Census Bureau – TIGER/Line Shapefiles (2020)
American Community Survey (5-Year Estimates)
Map Date: May 22, 2024

Census Tract 0115
Logan County, West Virginia



CRA ASSESSMENT AREA MAP

WV 54.099.0206.00

Address:
608 Hendricks St.
Wayne, WV 25570

* **Census Tract 0206**
Wayne County, West Virginia
GEOID: 54099020600

LEGEND

-  CRA Assessment Area
Census Tract 0206
-  County Boundary
-  Incorporated City
(Inside Assessment Area)
-  Other City/Town
(Inside Assessment Area)

ASSESSMENT AREA SUMMARY

Census Tract: 0206
County: Wayne County
State: West Virginia
GEOID: 54099020600
Land Area: 131.52 Square Miles*

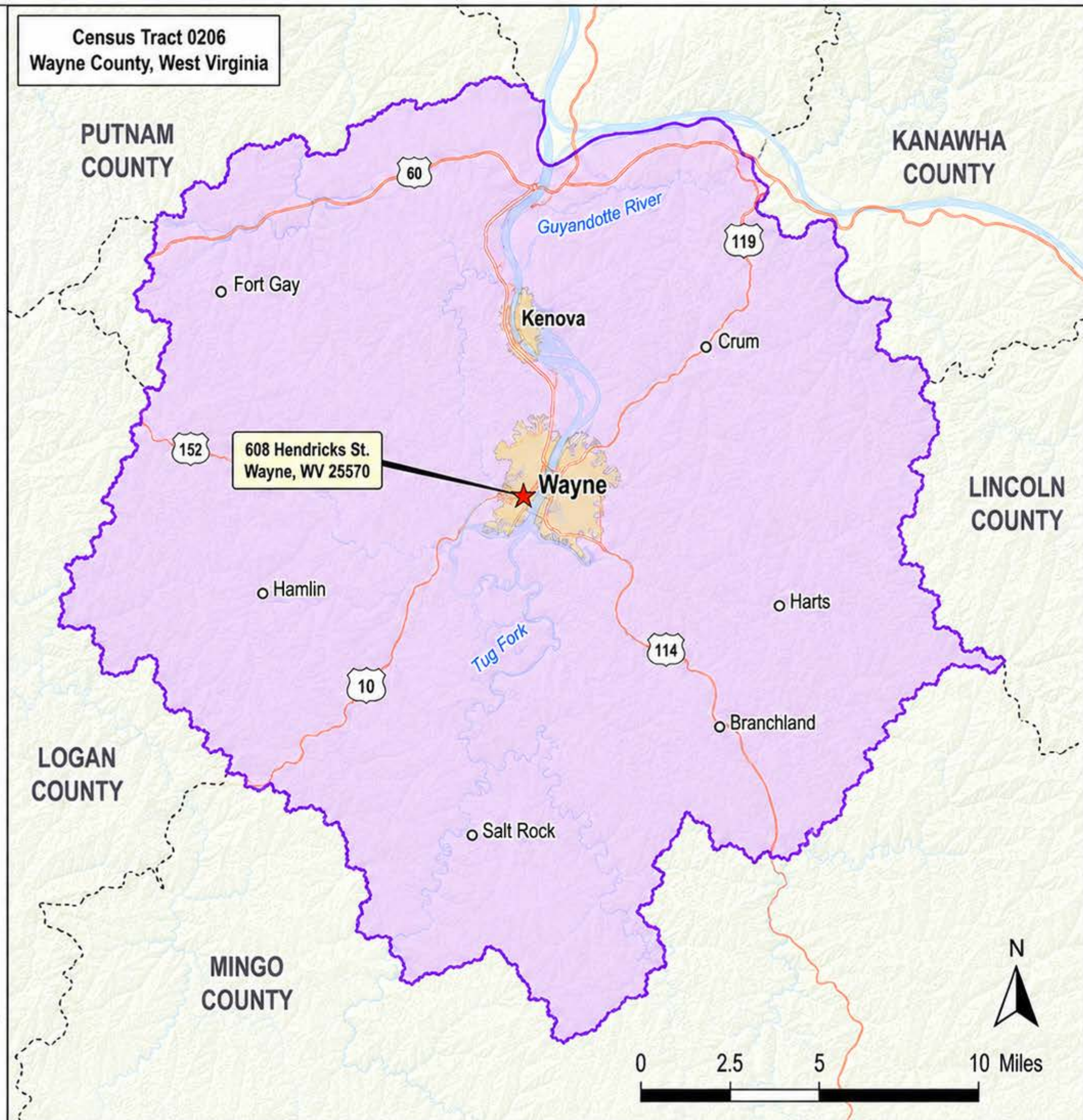
*Approximate land area

LOCATION MAP



Source: U.S. Census Bureau – TIGER/Line Shapefiles (2020)
American Community Survey (5-Year Estimates)
Map Date: May 22, 2024

Census Tract 0206
Wayne County, West Virginia



CRA ASSESSMENT AREA MAP

WV 54.059.9572.00

Census Tract 9572
Mingo County, West Virginia
GEOID: 54059957200

LEGEND

-  CRA Assessment Area
Census Tract 9572
-  County Boundary
-  Incorporated City
(Inside Assessment Area)
-  Other City/Town
(Inside Assessment Area)

ASSESSMENT AREA SUMMARY

Census Tract: 9572
County: Mingo County
State: West Virginia
GEOID: 54059957200
Land Area: 128.52 Square Miles*

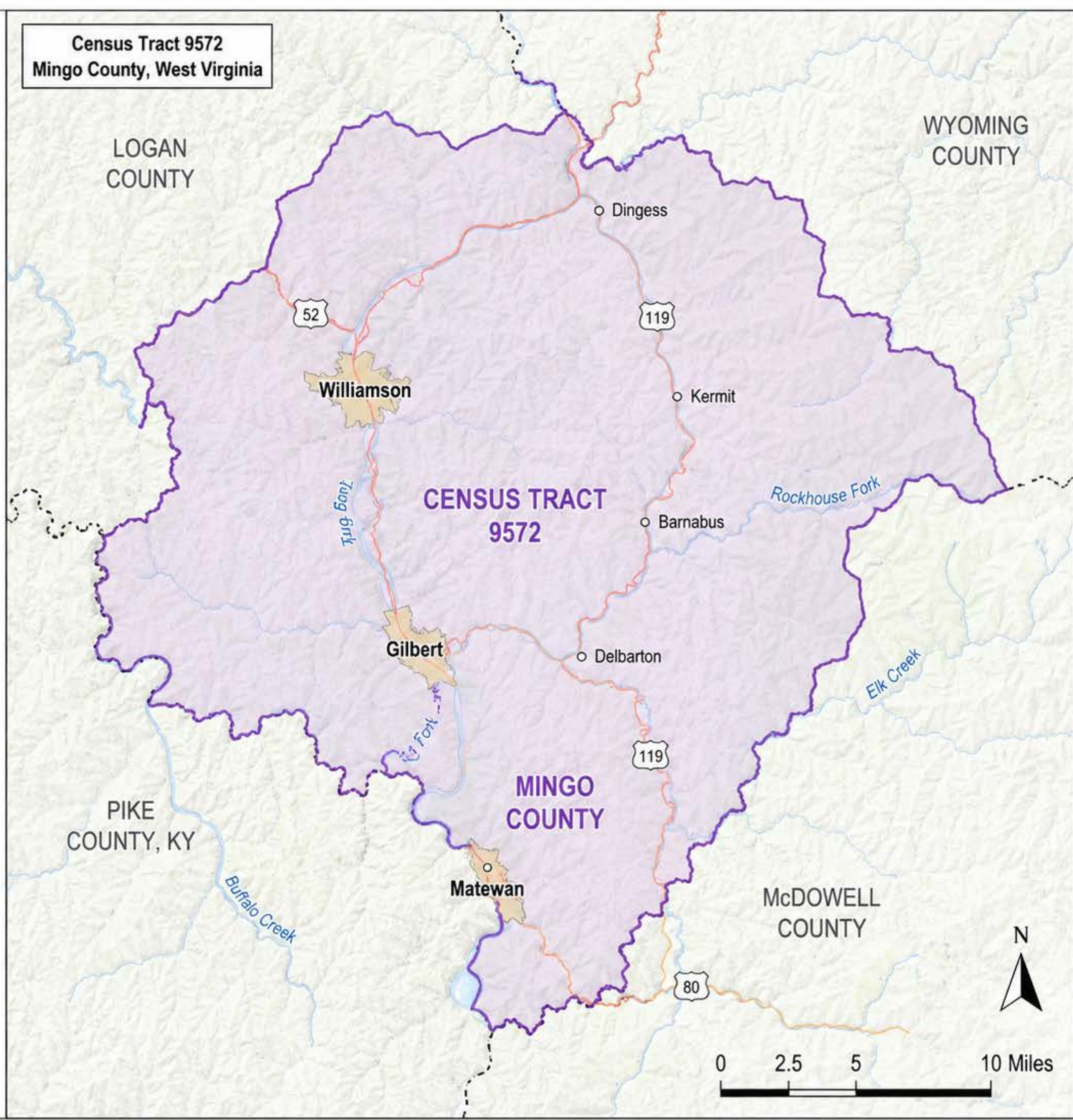
*Approximate land area

LOCATION MAP



Source: U.S. Census Bureau – TIGER/Line Shapefiles (2020)
American Community Survey (5-Year Estimates)
Map Date: May 22, 2024

Census Tract 9572
Mingo County, West Virginia

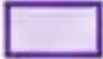


CRA ASSESSMENT AREA MAP

WV 54.059.9575.00

Census Tract 9575
Mingo County, West Virginia
GEOID: 54059957500

LEGEND

-  CRA Assessment Area
Census Tract 9575
-  County Boundary
-  Incorporated City
(Inside Assessment Area)
-  Other City/Town
(Inside Assessment Area)

ASSESSMENT AREA SUMMARY

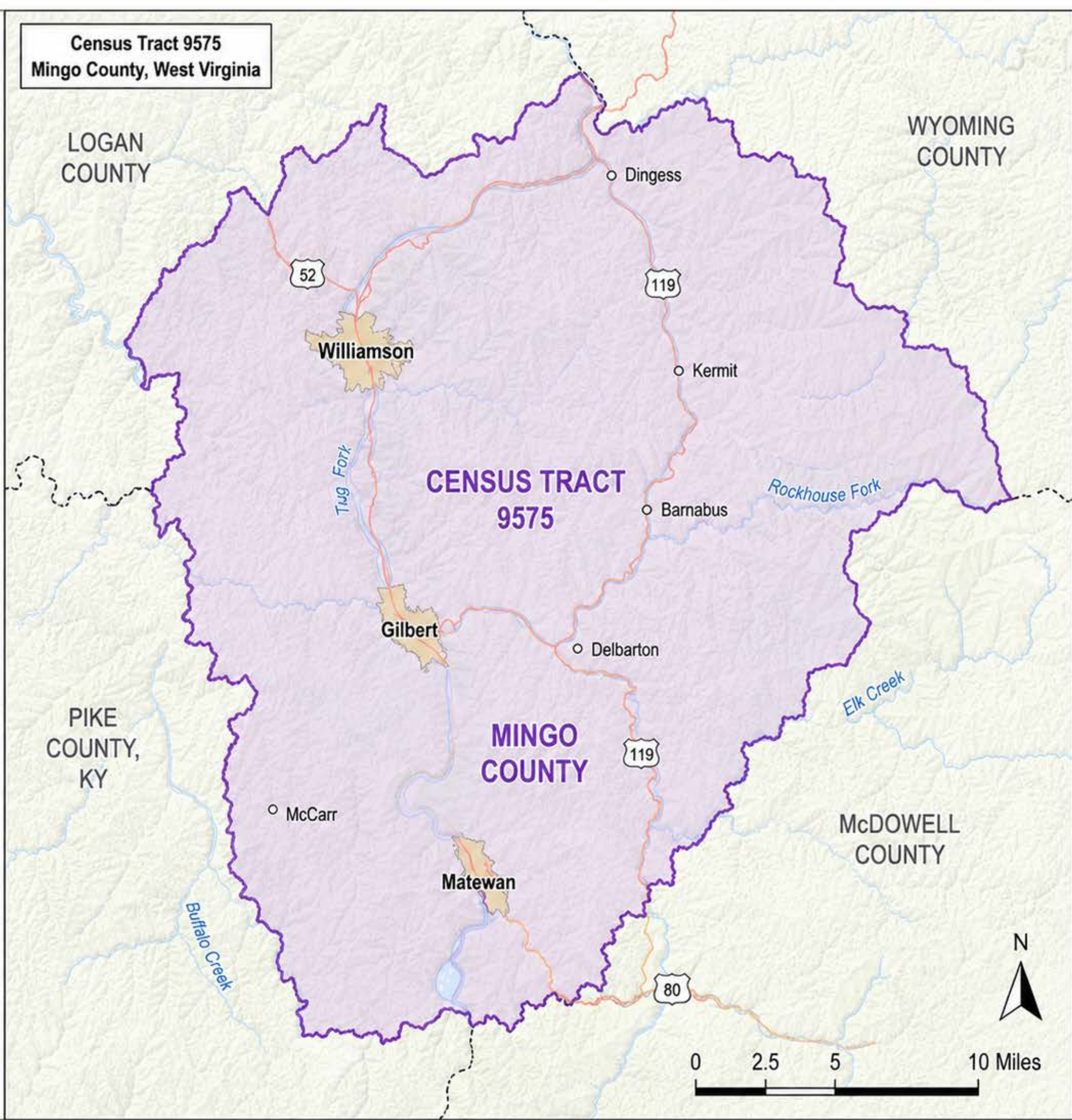
Census Tract: 9575
County: Mingo County
State: West Virginia
GEOID: 54059957500
Land Area: 139.72 Square Miles*

*Approximate land area

LOCATION MAP



Source: U.S. Census Bureau – TIGER/Line Shapefiles (2020)
American Community Survey (5-Year Estimates)
Map Date: May 22, 2024



CRA ASSESSMENT AREA MAP

WV 54.059.9577.00

Census Tract 9577
Mingo County, West Virginia
GEOID: 54059957700

LEGEND

-  CRA Assessment Area
Census Tract 9577
-  County Boundary
-  Incorporated City
(Inside Assessment Area)
-  Other City/Town
(Inside Assessment Area)

ASSESSMENT AREA SUMMARY

Census Tract: 9577
County: Mingo County
State: West Virginia
GEOID: 54059957700
Land Area: 116.73 Square Miles*

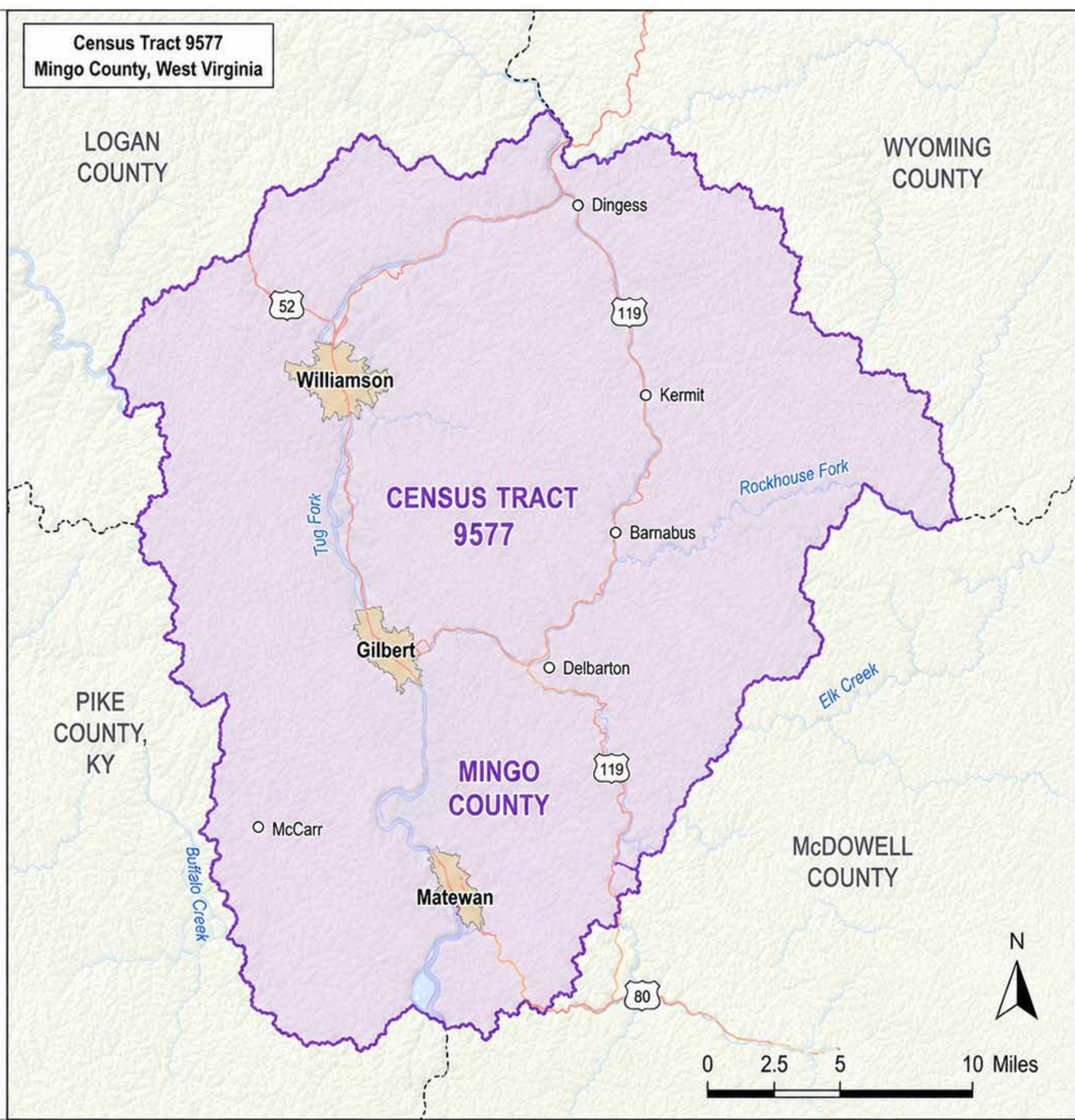
*Approximate land area

LOCATION MAP



Source: U.S. Census Bureau – TIGER/Line Shapefiles (2020)
American Community Survey (5-Year Estimates)
Map Date: May 22, 2024

Census Tract 9577
Mingo County, West Virginia



TRACTS LIST

Institution: GUARANTY BANK Assessment Set: 2026 ASSESSMENT AREA (2025), Area: The bank has delineated a non-MSA assessment area, which includes all of Mingo, Logan, McDowell and Wyoming Counties, West Virginia. The bank has a presence in two West Virginia MSAs, Charleston WV (16620) and Huntington-Ashland, WV-KY-OH (26580) and five census tracts in eastern Pike County, Kentucky.

WEST VIRGINIA (54) - MINGO COUNTY (059) - 7 Tracts

54 059 9571.00	54 059 9572.00	54 059 9573.00	54 059 9574.00	54 059 9575.00	54 059 9576.00	54 059 9577.00
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WEST VIRGINIA (54) – LOGAN COUNTY (045) - 10 Tracts

54 045 9561.02	54 045 9561.03	54 045 9561.04	54 045 9562.00	54 045 9564.00	54 045 9565.00	54 045 9566.00	54 045 9567.00	54 045 9568.00	54 045 9569.00
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WEST VIRGINIA (54) – MCDOWELL COUNTY (047) - 8 Tracts

54 047 9536.00	54 047 9538.00	54 047 9539.00	54 047 9540.00	54 045 9542.00	54 045 9545.01	54 045 9545.03	54 045 9545.04
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WEST VIRGINIA (54) – WYOMING COUNTY (109) - 8 Tracts

54 109 0028.00	54 109 0029.01	54 109 0029.02	54 109 0030.00	54 109 0031.00	54 109 0032.00
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WEST VIRGINIA (54) – WAYNE COUNTY (099) - 11 Tracts

54 099 0051.00	54 099 0052.00	54 099 0201.00	54 099 0203.00	54 099 0204.00	54 099 0205.00	54 099 0206.00	54 099 0207.00	54 099 0208.00	54 099 0209.00
54 099 0210.00									

WEST VIRGINIA (54) – KANAWHA COUNTY (039) – 57 Tracts

54 039 0001.00	54 039 0002.00	54 039 0003.00	54 039 0005.00	54 039 0006.00	54 039 0007.00	54 039 0008.00	54 039 0009.00	54 039 0010.00	54 039 0011.00
54 039 0012.00	54 039 0013.00	54 039 0015.00	54 039 0017.00	54 039 0018.00	54 039 0019.01	54 039 0019.02	54 039 0020.00	54 039 0021.00	54 039 0101.00
54 039 0102.00	54 039 0103.00	54 039 0104.00	54 039 0105.00	54 039 0106.01	54 039 0106.02	54 039 0107.01	54 039 0107.02	54 039 0108.02	54 039 0108.03
54 039 0108.04	54 039 0109.00	54 039 0110.00	54 039 0111.00	54 039 0112.00	54 039 0113.02	54 039 0114.01	54 039 0114.02	54 039 0115.00	54 039 0118.00
54 039 0121.00	54 039 0122.00	54 039 0123.01	54 039 0123.02	54 039 0128.00	54 039 0129.00	54 039 0130.01	54 039 0130.02	54 039 0131.00	54 039 0132.00
54 039 0133.00	54 039 0134.00	54 039 0135.00	54 039 0136.00	54 039 0137.01	54 039 0137.02	54 039 0138.00			

KENTUCKY (21) – PIKE COUNTY (195)

21 195 9313.00	21 195 9314.00	21 195 9315.00	21 195 9316.00	21 195 9317.00
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MAP OF EACH ASSESSMENT AREA

- ❖ Showing boundaries of the area
- ❖ Identifying the geographies contained within the area (either on the map or in a separate list)

SMALL AND INTERMEDIATE SMALL BANKS

LOAN-TO-DEPOSIT RATIO

For each quarter of the prior calendar year

	5Q Trend	<u>03/31/2025</u>		
Growth Rates:		BANK	PG 6	PCT
Total Assets (1 Yr)		3.53	4.52	47
Loans & Leases HFI (1 Yr)		0.38	5.94	22
Total Deposits (1 Yr)		2.97	5.20	40
Loan Growth Less Dep Growth (1 Yr)		-2.59	0.66	34
Wholesale Funding (1 Yr)		4.73	-18.97	70
Total Assets (2 Yr)		4.55	7.59	42
Loans & Leases HFI (2 Yr)		6.13	14.90	26
Total Deposits (2 Yr)		5.69	6.50	52
Loan Growth Less Dep Growth (2 Yr)		0.44	7.96	26
Wholesale Funding (2 Yr)		-7.56	28.69	47
Total Assets (3 Yr)		15.31	9.52	71
Loans & Leases HFI (3 Yr)		22.20	28.42	41
Total Deposits (3 Yr)		13.22	7.23	70
Loan Growth Less Dep Growth (3 Yr)		8.98	21.05	24
Wholesale Funding (3 Yr)		-6.45	126.89	37
Memo:Net Loans & Leases to Deposits		95.48	72.04	90

03/31/2026

Growth Rates:

Total Assets (1 Yr)	BANK	3.35
Loans & Leases HFI (1 Yr)		1.51
Total Deposits (1 Yr)		3.75
Loan Growth Less Dep Growth (1 Yr)		-2.24
Wholesale Funding (1 Yr)		-12.71
Total Assets (2 Yr)		6.99
Loans & Leases HFI (2 Yr)		1.90
Total Deposits (2 Yr)		6.83
Loan Growth Less Dep Growth (2 Yr)		-4.94
Wholesale Funding (2 Yr)		-8.58
Total Assets (3 Yr)		8.04
Loans & Leases HFI (3 Yr)		7.74
Total Deposits (3 Yr)		9.65
Loan Growth Less Dep Growth (3 Yr)		-1.92
Wholesale Funding (3 Yr)		-19.30
Memo:Net Loans & Leases to Deposits		93.47

	5Q Trend	06/30/2025		
Growth Rates:		BANK	PG 6	PCT
Total Assets (1 Yr)		-0.07	4.71	19
Loans & Leases HFI (1 Yr)		-2.02	5.96	13
Total Deposits (1 Yr)		0.29	5.26	22
Loan Growth Less Dep Growth (1 Yr)		-2.31	0.57	34
Wholesale Funding (1 Yr)		-2.86	-22.09	60
Total Assets (2 Yr)		1.40	8.43	24
Loans & Leases HFI (2 Yr)		5.27	14.11	26
Total Deposits (2 Yr)		1.89	8.05	31
Loan Growth Less Dep Growth (2 Yr)		3.38	5.64	44
Wholesale Funding (2 Yr)		-6.32	-0.67	53
Total Assets (3 Yr)		12.47	10.22	62
Loans & Leases HFI (3 Yr)		16.34	26.16	33
Total Deposits (3 Yr)		11.26	6.75	67
Loan Growth Less Dep Growth (3 Yr)		5.08	19.22	20
Wholesale Funding (3 Yr)		-6.55	165.41	36
Memo:Net Loans & Leases to Deposits		98.57	73.46	92

FDIC Certificate # 22273
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 5 / 706236
 County: MINGO

Costs

5Q Trend

09/30/2025

Growth Rates:

		BANK	PG 6	PCT
Total Assets (1 Yr)		0.35	4.66	23
Loans & Leases HFI (1 Yr)		-1.40	5.81	16
Total Deposits (1 Yr)		0.33	5.01	24
Loan Growth Less Dep Growth (1 Yr)		-1.74	0.74	35
Wholesale Funding (1 Yr)		-6.04	-14.61	54
Total Assets (2 Yr)		2.05	9.70	21
Loans & Leases HFI (2 Yr)		4.55	13.51	26
Total Deposits (2 Yr)		2.02	8.85	29
Loan Growth Less Dep Growth (2 Yr)		2.52	4.20	45
Wholesale Funding (2 Yr)		-3.84	-7.75	57
Total Assets (3 Yr)		11.19	11.75	55
Loans & Leases HFI (3 Yr)		9.95	23.95	24
Total Deposits (3 Yr)		10.92	7.83	63
Loan Growth Less Dep Growth (3 Yr)		-0.96	15.69	15
Wholesale Funding (3 Yr)		-10.47	116.07	36
Memo:Net Loans & Leases to Deposits		98.13	73.77	91

Costs

a
b

		5Q Trend	<u>12/31/2025</u>		
Growth Rates:			BANK	PG 6	PCT
Total Assets (1 Yr)			3.95	5.36	44
Loans & Leases HFI (1 Yr)			2.58	6.02	32
Total Deposits (1 Yr)			4.13	4.77	50
Loan Growth Less Dep Growth (1 Yr)			-1.55	1.08	35
Wholesale Funding (1 Yr)			-8.88	-10.90	48
Total Assets (2 Yr)			5.92	9.18	41
Loans & Leases HFI (2 Yr)			6.76	13.07	33
Total Deposits (2 Yr)			5.93	9.28	41
Loan Growth Less Dep Growth (2 Yr)			0.83	3.34	43
Wholesale Funding (2 Yr)			-3.37	-16.35	60
Total Assets (3 Yr)			7.28	12.60	39
Loans & Leases HFI (3 Yr)			7.31	22.66	22
Total Deposits (3 Yr)			9.25	9.91	54
Loan Growth Less Dep Growth (3 Yr)			-1.95	12.05	19
Wholesale Funding (3 Yr)			-14.31	46.70	43
Memo:Net Loans & Leases to Deposits			96.41	73.73	89