



Community Reinvestment Act Public File

REVISED: March 17, 2026



Community Reinvestment Act Public File



Community Reinvestment Act Public File Index

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NOTICE:

Effective 8/1/2024, we changed our name from Van Wert Federal Savings Bank to GreenWay Bank. No changes were made to our Bank Charter or Routing Number and the Holding Company continues to be VWF Bancorp, Inc.



Tab 1

CRA Performance Evaluation



PUBLIC DISCLOSURE

May 6, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Van Wert Federal Savings Bank
Charter Number: 703551

976 S. Shannon St.
Van Wert, OH 45891-2243

Office of the Comptroller of the Currency

655 Metro Place South, Suite 625
Dublin, OH 43017

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

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

The Lending Test rating is based on the state of Ohio rating and the following overall conclusions:

- The bank's loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans are inside its assessment area (AA).
- The bank exhibits a reasonable geographic distribution of loans in the AA.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels in the AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is reasonable.

Van Wert Federal Savings Bank's (Van Wert FSB or bank) quarterly average LTD ratio over the 17 quarters since the previous Community Reinvestment Act (CRA) Performance Evaluation (December 31, 2019, to December 31, 2023) is 68.9 percent. The ratio ranged from a high of 75.8 percent as of March 31, 2020, to a low of 58.5 percent as of December 31, 2023. The quarterly average LTD ratio for similarly situated financial institutions located in or near the AA was 78.3 percent for the same period. The custom peer group consisted of one bank in Van Wert County, one bank in Paulding County, one bank in Mercer County, and two banks in Putnam County. Asset sizes of peer banks ranged from \$151 million to \$259 million, with the quarterly average LTD ratios ranging from 69.5 percent to 92.3 percent.

Lending in Assessment Area

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

The bank originated and purchased 88.3 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	53	88.3	7	11.7	60	6,326	79.3	1,647	20.7	7,973
Total	53	88.3	7	11.7	60	6,326	79.3	1,647	20.7	7,973

*Source: 2021, 2022, and 2023 Bank Data (transaction testing sample).
Due to rounding, totals may not equal 100 percent.*

Description of Institution

Van Wert FSB is a federally chartered stock savings bank headquartered in Van Wert, Ohio. The bank is a subsidiary of a one-bank holding company, VWF Bancorp, Inc., also headquartered in Van Wert, Ohio. Since its inception in 1889, the bank was a mutual until officially converting to a stock federal savings bank in July 2022 and establishing the holding company at that time. The bank's main office in Van Wert, Ohio, is in a middle-income census tract (CT). The main office has a drive-up facility and one onsite automated teller machine (ATM). A second branch location was opened in Allen County, Indiana in April 2024. The bank's expansion into Indiana falls outside the evaluation period. The bank offers both online and mobile banking. There was no merger or acquisition activity that affected the scope of the bank's operations during the evaluation period.

Van Wert FSB is a single state financial institution with one rating area (Ohio) and one AA. The bank continues to serve Van Wert County, Ohio, which is in a non-metropolitan statistical area (OH Non-MSA). Van Wert County, in its entirety, is Van Wert FSB's only AA in the state of Ohio. Van Wert County is in northwestern Ohio, approximately 30 miles east of Fort Wayne, Indiana.

Van Wert FSB serves its community with traditional financial products and services. In addition to traditional mortgage products, the bank participates in the Federal Home Loan Bank's Welcome Home Grant Program, which is designed to remove down-payment and closing cost obstacles for low- and moderate-income individuals. During the evaluation period of 2021 – 2023, the bank closed 29 Welcome Home loans. The bank also has a first-time homebuyer program that offers reduced closing costs. There is no income requirement to participate in this loan product. The bank originated 29 loans during the evaluation period under the first-time homebuyer program.

As of December 31, 2023, the bank had \$244.2 million in total assets and \$34.2 million in tier 1 capital. The bank's net loans and leases totaled \$99.7 million, or 40.8 percent of total assets. The bank's loan portfolio as of the December 31, 2023, Consolidated Report of Condition and Income (Call Report), was comprised of approximately 70.4 percent in residential real estate (including home equity lines of credit), 24.8 percent in commercial and commercial real estate, 3.9 percent in farm, and 0.9 percent in consumer loans. The bank's primary lending focus is residential real estate lending (home mortgage).

Van Wert FSB's lending activities are consistent with its size, expertise, financial capability, and local economic conditions. There are no financial, legal, or other factors that impede the bank's ability to help meet the credit needs of its AA. The bank's previous CRA rating was "Satisfactory" as of the CRA Performance Evaluation (PE) dated December 9, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses the bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas. The Office of the Comptroller of the Currency (OCC) used small bank CRA evaluation procedures to assess the bank's performance under the Lending Test. The OCC analyzed lending activity in full-year increments during the evaluation period, January 1, 2021, to December 31, 2023.

The OCC evaluated the bank's lending performance based on its primary lending product, home mortgage lending. Based on the number of loans originated and purchased during the evaluation period, residential real estate loans (including home equity lines of credit) accounted for 79.7 percent, consumer loans accounted for 11.2 percent, commercial and commercial real estate loans (business loans) accounted for 7.8 percent, and farm loans accounted for 1.3 percent. Based on the dollar amount of loans originated and purchased during the evaluation period, residential real estate loans accounted for 67.2 percent, business loans accounted for 28.3 percent, farm loans accounted for 3.2 percent, and consumer loans accounted for 1.3 percent. Consumer, business, and farm loans were not considered in this evaluation as these loan types did not constitute a substantial majority of the bank's lending. Bank management did not request consideration of these loans. The OCC transaction tested home mortgage loans for each year of the evaluation period. Examiners tested 20 loans per year. A minimum of at least 20 loans were needed in a loan product and in each analysis period for a meaningful analysis.

This evaluation period included two census periods. For analysis purposes, the OCC compared the bank's lending performance with demographic data from the 2015 American Community Survey (ACS) U.S. Census for 2021 home mortgages and the 2020 U.S. Census for 2022 and 2023 home mortgages. Two sets of tables are included in Appendix D for each census period. No affiliate activity was included in this analysis. Refer to the table in Appendix A, Scope of the Examination, for more information on the scope of the review.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area, multistate metropolitan statistical area, or combined statistical area are combined and evaluated as a single AA. Similarly, bank delineated Non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under the State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Van Wert FSB has one AA in Ohio, as described in the "Description of Institution" and "Description of Institution's Operations in Ohio" sections of this evaluation. The OCC completed a full-scope review of the OH Non-MSA.

Ratings

The bank's overall rating is based on the state of Ohio rating. During the evaluation period, Van Wert FSB operated its only office in a single state. Therefore, its overall rating is based on performance solely in Ohio. The state of Ohio rating is based on performance in the OH Non-MSA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Ohio

CRA rating for the State of Ohio: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank's LTD ratio is reasonable.
- The overall geographic distribution of home mortgage loans is reasonable, given the performance context factors discussed below.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels within the AA.
- The bank has not received any complaints about its performance in helping to meet the AA's credit needs during the evaluation period.

Description of Institution's Operations in Ohio

The bank's only AA includes Van Wert County, Ohio, in its entirety. The bank operates in and primarily lends within this county. Bank management selected the AA based on their targeted lending area and office location. During the evaluation period, the bank operated one office and one ATM in the OH Non-MSA in a middle-income CT. Van Wert City is the county seat and largest city in Van Wert County. The AA is contiguous and does not reflect illegal discrimination or arbitrarily exclude low- and moderate-income areas.

There are nine CTs in this AA. The underlying demographics changed in 2022 due to the 2020 U.S. Census. As of the 2015 ACS U.S. Census, the OH Non-MSA included one upper-income CT (202), while the remaining eight CTs were middle-income. As of the 2020 U.S. Census, CT 202 changed to middle-income, while CTs 205, 206, and 207, changed to moderate-income.

The following information regarding demographic data, affordable housing cost, job market and economic conditions, competition, and community contacts/credit needs provides additional performance context for Van Wert FSB's operations in the AA. The tables below provide a summary of demographic data for the AA.

OH Non-MSA

Demographic Information of the Assessment Area						
Assessment Area: OH Non-MSA - 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	0.0	88.9	11.1	0.0
Population by Geography	28,576	0.0	0.0	84.3	15.7	0.0
Housing Units by Geography	12,672	0.0	0.0	85.3	14.7	0.0
Owner-Occupied Units by Geography	8,594	0.0	0.0	82.2	17.8	0.0
Occupied Rental Units by Geography	2,761	0.0	0.0	92.4	7.6	0.0
Vacant Units by Geography	1,317	0.0	0.0	90.8	9.2	0.0
Businesses by Geography	1,588	0.0	0.0	84.7	15.3	0.0
Farms by Geography	232	0.0	0.0	78.0	22.0	0.0
Family Distribution by Income Level	7,851	16.5	18.1	23.9	41.5	0.0
Household Distribution by Income Level	11,355	19.1	18.0	18.8	44.0	0.0
Median Family Income Non-MSAs - OH		\$55,785	Median Housing Value			\$97,464
			Median Gross Rent			\$642
			Families Below Poverty Level			9.1%
<i>Source: 2015 ACS and 2021 Dun and Bradstreet (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.</i>						

Demographic Information of the Assessment Area						
Assessment Area: OH Non-MSA - 2022 and 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	33.3	66.7	0.0	0.0
Population by Geography	28,931	0.0	22.4	77.6	0.0	0.0
Housing Units by Geography	12,724	0.0	22.2	77.8	0.0	0.0
Owner-Occupied Units by Geography	9,042	0.0	17.3	82.7	0.0	0.0
Occupied Rental Units by Geography	2,598	0.0	37.7	62.3	0.0	0.0
Vacant Units by Geography	1,084	0.0	26.0	74.0	0.0	0.0
Businesses by Geography	2,724	0.0	20.2	79.8	0.0	0.0
Farms by Geography	371	0.0	6.5	93.5	0.0	0.0
Family Distribution by Income Level	8,315	13.8	22.1	24.6	39.6	0.0
Household Distribution by Income Level	11,640	19.0	15.5	22.5	43.0	0.0
Median Family Income Non-MSAs - OH		\$66,684	Median Housing Value			\$111,493
			Median Gross Rent			\$694
			Families Below Poverty Level			6.2%
<i>Source: 2020 U.S. Census and 2023 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.</i>						

Demographic Data

As of the 2015 ACS U.S. Census data in the table above, the population of the OH Non-MSA was 28,576, with 84.3 percent of the population living in middle-income CTs, while 15.7 percent of the population lived in upper-income CTs. There were eight middle-income CTs and one upper-income CT in the AA. The AA included 7,851 families and 11,355 households.

As of the 2020 U.S. Census data in the table above, the population of the OH Non-MSA was 28,931, with 77.6 percent of the population living in middle-income CTs and 22.4 percent of the population living in moderate-income CTs. There were six middle-income CTs and three moderate-income CTs in the AA. The AA included 8,315 families and 11,640 households.

Affordable Housing Cost

According to the 2015 ACS U.S. Census data, the median housing value in the AA was \$97,464 and the median family income for Non-MSAs in Ohio was \$55,785. There were 12,672 housing units in the AA, of which 67.8 percent were owner-occupied, 21.8 percent were rental-occupied, and 10.4 percent were vacant. Low-income families made up 16.5 percent of the families in the AA and moderate-income families made up 18.1 percent of the families in the AA. Families living below the poverty level was 9.1 percent as referenced in the above table.

According to 2020 U.S. Census data, the median housing value in the AA was \$111,493 and the median family income for Non-MSAs in Ohio was \$66,684. There were 12,724 housing units in the AA, of which 71.1 percent were owner-occupied, 20.4 percent were rental-occupied, and 8.5 percent were vacant. Low-income families made up 13.8 percent of the families in the AA and moderate-income

families made up 22.1 percent of the families in the AA. Families living below the poverty level was 6.2 percent as referenced in the table above.

Job Market and Economic Conditions

Economic conditions in Van Wert County were overall stable. As of December 2023, according to the U.S. Bureau of Labor Statistics (BLS), Van Wert County had an unemployment rate (not seasonally adjusted) of 2.3 percent. The unemployment rate has been relatively stable during the evaluation period and below both the Ohio and national unemployment rates of 3.6 percent and 3.7 percent, respectively, for the same period. The population of Van Wert County has been stable, with the U.S. Census Bureau estimate for 2023 being 28,704, compared to 28,931 recorded during the 2020 U.S. Census. Primary employment sectors included manufacturing, agriculture, healthcare, and insurance. Significant employers in Van Wert County included Danfoss, Cooper Farms, Tenneco, Ohio Health (Van Wert Hospital), Braun Industries, and Central Insurance.

Competition

Competition in Van Wert County is moderate and comprised of a diverse mix of community banks, state banks, and branches of large banks. According to the June 30, 2023, Federal Deposit Insurance Corporation's (FDIC) Deposit Market Share Report, there were eight financial institutions competing in Van Wert County, Ohio, with eight offices in the county. The top five financial institutions had a combined market share of 82.8 percent, with Van Wert FSB having the highest deposit market share at 19.1 percent and \$128.2 million in deposits. This accounted for 100 percent of the bank's total deposits as of June 30, 2023. The top four competitors included The Citizens National Bank of Bluffton, First Federal Savings and Loan Association of Van Wert, First Financial Bank, and U.S. Bank National Association (N.A.), which had a combined market share of 63.7 percent.

Strong competition for home mortgage loans also exists. As stated above, the bank's primary loan product is home mortgage lending. The bank is not a Home Mortgage Disclosure Act (HMDA) reporter and is therefore not listed on the 2022 Peer Mortgage Data Report. For reference purposes, there were 95 home mortgage lenders competing in the AA, with the top five lenders maintaining a combined home mortgage market share of 36.1 percent. The top lenders included Superior Credit Union Inc., U.S. Bank N.A., Premier Bank, Rocket Mortgage, and The Union Bank Co.

Community Contacts/Credit Needs

As part of this CRA performance evaluation, the OCC reviewed information provided from an interview with a representative from a community action organization. The organization indicated they have a familiar relationship with most of the banks in the service area. The community contact believed that all banks in the area were relatively responsive, supportive, and willing to extend credit if needed. Identified needs included affordable housing, transportation alternatives due to the lack of public transportation in the region, and a shelter for the homeless population. In general, local financial institutions are adequately meeting the credit and community development needs of the community.

Scope of Evaluation in Ohio

The OCC performed a full-scope review of the OH Non-MSA. Home mortgage lending is the bank's primary lending product and was evaluated under the Lending Test. The OCC transaction tested 20 home mortgage loans for each year of the evaluation period. Refer to the "Scope of the Evaluation" section for more details.

Lending Test

The bank's performance under the Lending Test in Ohio is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the OH Non-MSA is good.

The bank does not sell loans on the secondary market, nor do they originate Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA), or U.S. Department of Agriculture (USDA) Rural Housing loans.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State.

Home Mortgage Loans

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

The overall geographic distribution of home mortgage loans is reasonable.

2021

The OCC did not complete an analysis of the distribution of loans by income level of the geography for 2021. As of the 2015 ACS U.S. Census, the AA contained eight middle-income CTs and one upper-income CT. Since the AA did not include any low- and moderate-income CTs, a review of the geographic distribution of loans would not be meaningful.

2022 – 2023

The geographic distribution of home mortgage loans in 2022 and 2023 was reasonable.

The AA did not include any low-income geographies. Three CTs changed from middle-income as of the 2015 ACS U.S. Census to moderate-income as of the 2020 U.S. Census. The percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies and well below the aggregate percentage of all reporting lenders.

Examiners considered performance context factors such as the median age of housing stock, location of the moderate-income CTs, and competition. As of the 2020 U.S. Census for 2023, the median age of housing stock was 70 years for moderate-income geographies. The cost of home ownership in older

housing stock is typically higher than in newer housing; thus, the median age of housing is also a significant barrier to mortgage lending in those CTs. A higher poverty rate (based on families below poverty) in the moderate-income CTs also contributed to lower lending in moderate-income CTs. For 2023, the percentage of families below poverty in moderate-income tracts was 13.2 percent. The bank's single branch is in a middle-income CT, and one of the three moderate-income CTs (205) is not located near the branch, limiting the bank's opportunities to reach all moderate-income geographies. As discussed above, there was strong competition with 95 home mortgage lenders competing in the AA, with the top five lenders maintaining a combined home mortgage market share of 36.1 percent.

Lending Gap Analysis

The OCC reviewed summary reports and maps and analyzed Van Wert FSB's home mortgage loans over the evaluation period to identify any gaps in the geographic distribution of loan activity. Examiners did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

In evaluating the borrower income distribution of home mortgage loans, the OCC considered the level of competition and its effect on limiting the bank's ability to lend to borrowers of different income levels, as well as the economic conditions and demographic data in the AA. Families living below the poverty level was 9.1 percent as of the 2015 ACS U.S. Census and 6.2 percent as of the 2020 U.S. Census, as referenced in the above tables.

Home Mortgage Loans

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

The distribution of home mortgage loans among individuals of different income levels is reasonable.

2021

The distribution of home mortgage loans among individuals of different income levels in 2021 was reasonable.

The percentage of home mortgage loans to low-income borrowers was well below the percentage of those families and was below the aggregate percentage of all reporting lenders. However, the percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of those families and approximately equaled the aggregate percentage of all reporting lenders.

2022 – 2023

The distribution of home mortgage loans among individuals of different income levels in 2022 and 2023 was reasonable.

The percentage of home mortgage loans to low-income borrowers exceeded the percentage of those families and approximately equaled the aggregate percentage of all reporting lenders. The percentage of

home mortgage loans to moderate-income borrowers was near to the percentage of those families and was below the aggregate percentage of all reporting lenders.

Responses to Complaints

Van Wert FSB has not received any complaints about its performance in helping to meet the AA's credit needs during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	1/1/2021 – 12/31/2023	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Ohio		
OH Non-MSA	Full-scope	The AA includes Van Wert County, Ohio, in its entirety.

Appendix B: Summary of State Ratings

RATINGS: VAN WERT FEDERAL SAVINGS BANK	
Overall Bank:	Lending Test Rating
Van Wert Federal Savings Bank	Satisfactory
State:	
Ohio	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

State of Ohio

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000s)	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
OH Non-MSA	20	3,304	100.0	799	0.0	0.0	0.0	0.0	0.0	0.0	82.2	75.0	83.1	17.8	25.0	16.9	0.0	0.0	0.0
Total	20	3,304	100.0	799	0.0	0.0	0.0	0.0	0.0	0.0	82.2	75.0	83.1	17.8	25.0	16.9	0.0	0.0	0.0

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000s)	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
OH Non-MSA	40	4,066	100.0	557	0.0	0.0	0.0	17.3	10.0	24.4	82.7	90.0	75.6	0.0	0.0	0.0	0.0	0.0	0.0
Total	40	4,066	100.0	557	0.0	0.0	0.0	17.3	10.0	24.4	82.7	90.0	75.6	0.0	0.0	0.0	0.0	0.0	0.0

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$ (000s)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
OH Non-MSA	20	3,304	100.0	799	16.5	5.0	9.5	18.1	25.0	26.0	23.9	15.0	22.8	41.5	55.0	27.2	0.0	0.0	14.5
Total	20	3,304	100.0	799	16.5	5.0	9.5	18.1	25.0	26.0	23.9	15.0	22.8	41.5	55.0	27.2	0.0	0.0	14.5

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$ (000s)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
OH Non-MSA	40	4,066	100.0	557	13.8	15.0	15.3	22.1	20.0	26.4	24.6	27.5	22.1	39.6	37.5	26.0	0.0	0.0	10.2
Total	40	4,066	100.0	557	13.8	15.0	15.3	22.1	20.0	26.4	24.6	27.5	22.1	39.6	37.5	26.0	0.0	0.0	10.2

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data.
Due to rounding, totals may not equal 100.0%*



Tab 2

CRA Program

CRA Notice

Assessment Areas

Census Tracts

Van Wert County, OH Information

Allen County, IN Information

COMMUNITY REINVESTMENT ACT PROGRAM



**GREENWAY BANK
976 S. SHANNON ST.
VAN WERT, OHIO
419-238-9662**

EFFECTIVE LENDING AREA OF GREENWAY BANK



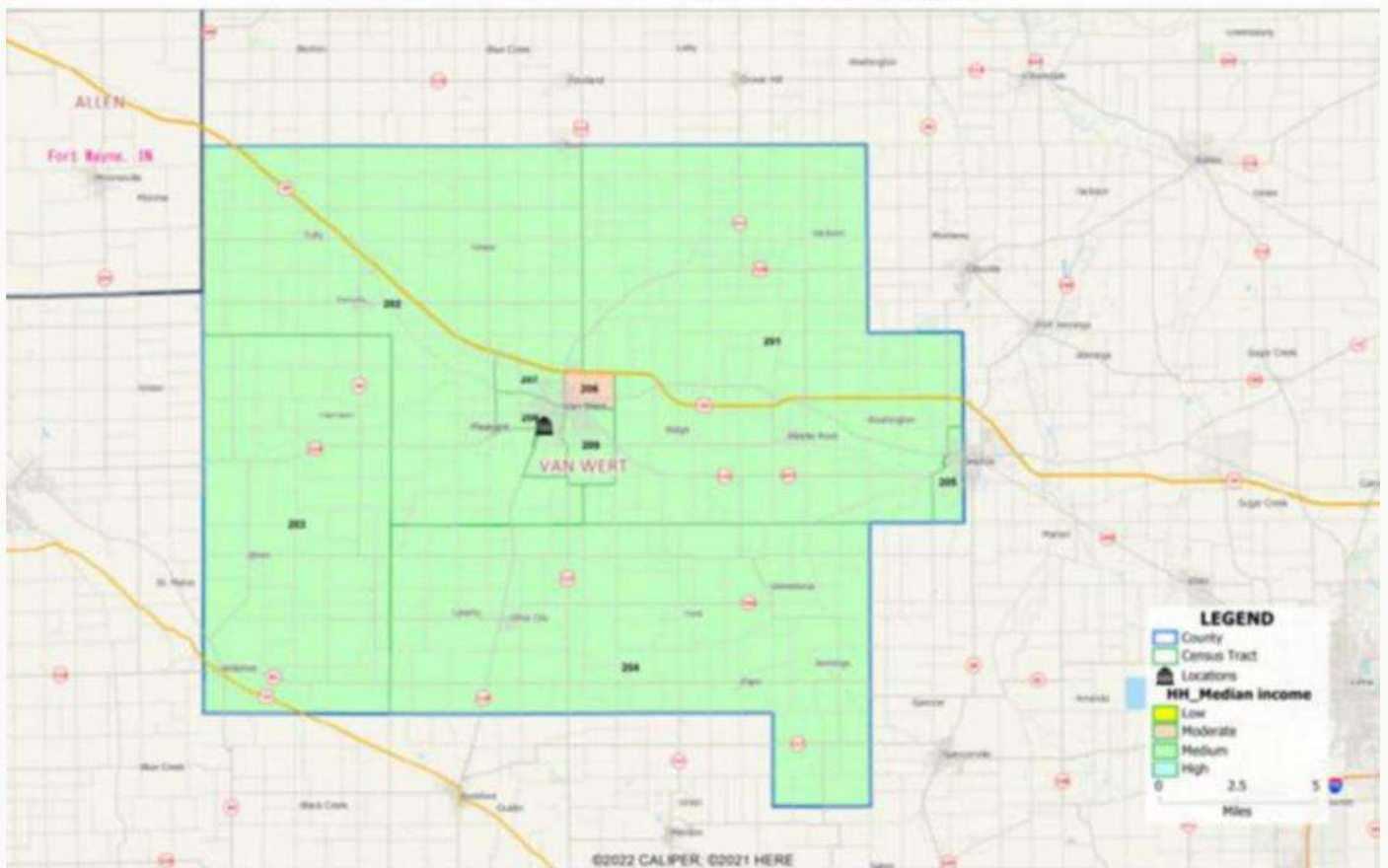
The lending area of GreenWay Bank of Van Wert, Ohio consists of two separate assessment areas: 1) Van Wert County, Ohio and 2) Allen County, Indiana. On occasion, GreenWay Bank will lend to a customer outside the primary lending area.

Historically speaking, GreenWay Bank has focused on mortgage and consumer lending in Van Wert County, Ohio. In July of 2022, the Board of Directors approved taking the stock public and converting the bank from a mutual thrift to a regional, full service, commercial and consumer bank. On April 8, 2024 the bank opened a second location in Allen County, Indiana in the City of Fort Wayne. Going forward, the bank will continue to focus on mortgage and consumer lending in its Van Wert County Assessment Area. The primary focus in Allen County, Indiana (Assessment Area #2) will be commercial. For these reasons, the bank is electing to maintain two separate assessment areas.

GreenWay Bank's business offices are located at 976 South Shannon Street in the City of Van Wert, Ohio, and 202 W. Berry Street, Suite 100 in the City of Fort Wayne, Indiana. Both locations are situated within the county seat for each respective county. The bank added additional office space at its 976 S Shannon St location in early 2018. Since its inception in 1889, GreenWay Bank has continually shown controlled growth and has adapted to meet the changing community needs. All inquiries concerning CRA should be addressed to Connie Loyd, CRA Officer.

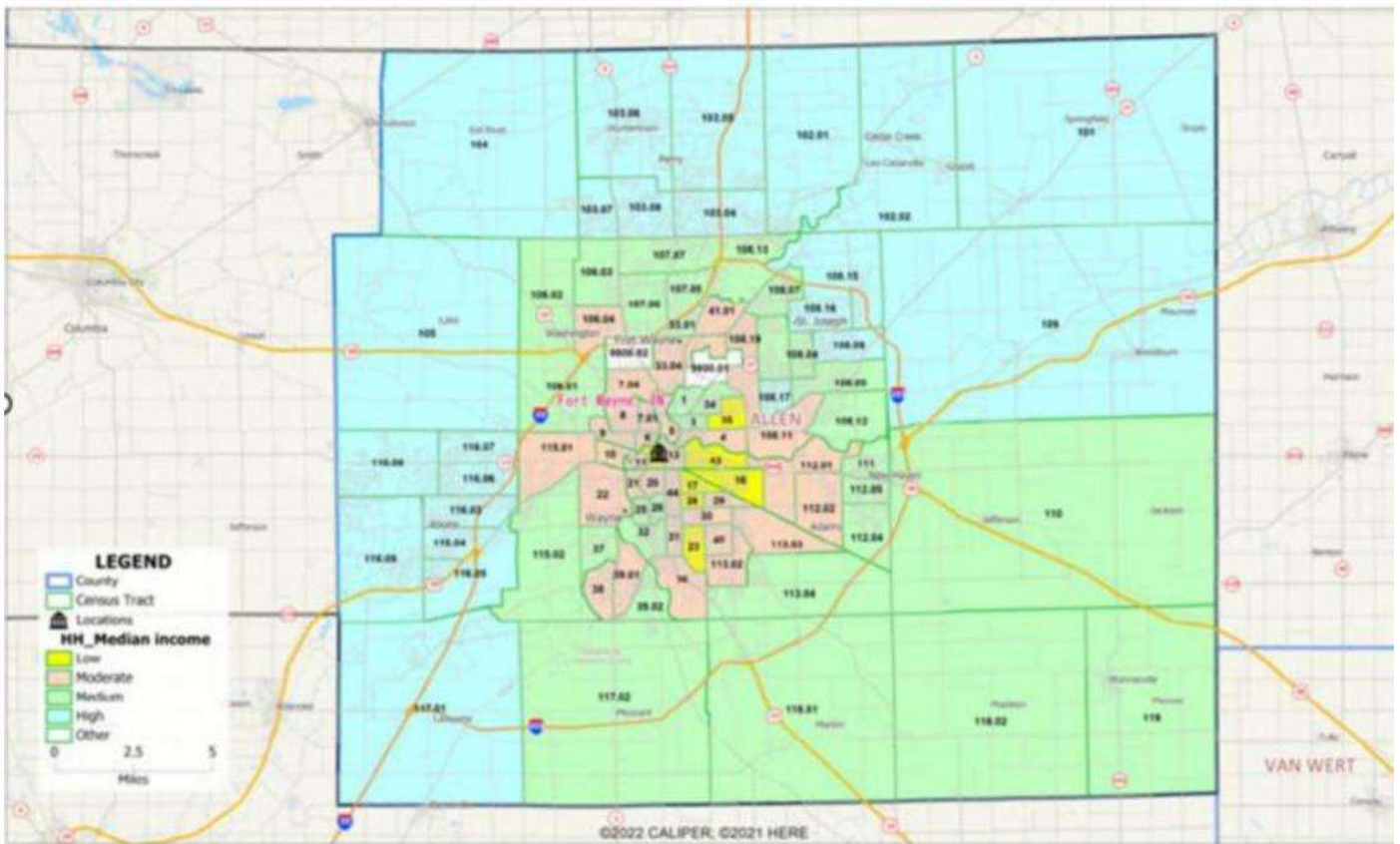
GreenWay Bank

Assessment Area #1 - Van Wert County, OH



GreenWay Bank

Assessment Area #2 - Allen County, IN



1. VAN WERT COUNTY, OHIO

Van Wert is a diverse county. 95% of the land in the county is used for agricultural purposes. Van Wert County has 248,341 acres of farm ground divided into 772 farms with an average farm size being 322 acres. The largest amount of farm income comes from crops, ranking in the top 10% in the production of popcorn and soybeans, followed by corn. Hogs generated the largest amount of livestock income followed by dairy products which have expanded over the past few years. Recently, landowners have been taking farm ground out of production to be used for solar farms resulting in higher returns per acre. The average farm ground price in Van Wert County ranges is approximately \$14,000 with some ground in the county selling at recent auctions for over \$18,000 per acre.

Manufacturing is the largest source of employment in Van Wert County at 26.2%. In addition, Van Wert also has a large retail and wholesale trade employment base (17.3%) followed by Educational Services at 8.9% and Accommodation and Food Services at 8.0%. No other category makes up more than 6% of the employee base. This diversity, in addition to a strong agricultural base, allows Van Wert County to be able to handle downturns in the local economy when there is a slowdown in the industrial sector.

A. THE PEOPLE

The population of Van Wert County is approximately 28,887 (2024) people, a decrease of 0.2% from the last census in 2020. The county is expected to have a slight increase in population over the next 5 years due to additional economic growth and based on birth and death rates for the county.

The population of the county is made up of 93% White people, 0.5% African American people, 0.3% Asian people, 0.03% Native American, and 4.7% two or more races. The Hispanic population of Van Wert County is 4.2% (can be of any race).

The average household size in Van Wert County now stands at 2.4 people. The number of housing units now is approximately 12,573 with 9,478 (75.4%) owner occupied and 2,071 (16.5%) renter occupied households in the county.

The median household income in Van Wert County has increased to \$72,213 while the median value of owner-occupied homes in Van Wert County has also increased to \$137,300. The median gross rent in Van Wert County is \$792. Van Wert County has 20.00% of its population in the 65 and older group while the most populous group being the Older Adult (45 to 64) age range at 25.7%. The median age in Van Wert County is 41.6.

2. ALLEN COUNTY, INDIANA

Allen County stands as a significant hub within Indiana, distinguished by its diverse economy and populous communities. The workforce in Allen County, Indiana, comprises a dynamic mix of industries and professions, reflecting the county's economic diversity and resilience. From manufacturing to healthcare, technology, and agriculture, the workforce is a tapestry of talent and expertise.

The manufacturing sector plays a pivotal role in Allen County's economy, providing a significant portion of employment opportunities. Industries such as automotive, defense, and medical devices thrive in the county, offering skilled labor positions that contribute to innovation and economic growth. With a strong network of hospitals, clinics, and healthcare facilities, the healthcare sector in Allen County is a vital component of the workforce. Physicians, nurses, allied health professionals, and support staff form a dedicated workforce that ensures the well-being of the county's residents.

Allen County's workforce includes a growing number of professionals in the technology and innovation sector. From software developers to IT specialists, tech entrepreneurs and researchers, this workforce drives advancements in digital technology and fosters a culture of innovation within the county. Agriculture remains a cornerstone of Allen County's workforce, with farmers, agribusiness professionals, and agricultural workers contributing to the county's agricultural output. Allen County boasts over 350,000 acres of land, with thousands dedicated to agricultural endeavors. The average farm spans considerable acreage, cultivating a variety of crops such as corn and soybeans. Poultry and swine farming also contribute significantly to the local agricultural economy.

Entrepreneurship thrives in Allen County, with a vibrant community of small business owners and entrepreneurs shaping the county's economic landscape. From local shops and restaurants to startups and creative ventures, small business owners form a resilient and innovative segment of the county's workforce. Allen County is home to a diverse array of educational and research institutions, employing a workforce dedicated to shaping the minds of future generations and advancing knowledge in various fields. Teachers, professors, researchers, and admin staff form a vital part of the county's workforce in the education sector. Service industries also play a crucial role in Allen County's economy, providing a range of services such as retail, hospitality, finance, and customer service.

A. THE PEOPLE

The population of Allen County is approximately 399,295 (2024) people, an increase of 3.60% from the last census in 2020, with about 269,994 people (68%) living in the city of Fort Wayne. The population of the county is made up of 71.2% White people, 10.6% African American people, 5.3% Asian people, 0.1% Native American, and 8.5% two or more races. The Hispanic population of Allen County is 9.0% (can be of any race). 15.6% of the population is 65 and older while the most populous group being the Young Adult (25 to 44) age range at 26.9%. The median age in Allen County is 36.2. The average household size in Allen County now stands at 2.4 people. 64.8% of housing units are owner-occupied and the median value of owner-occupied housing units is \$169,700. The median household income in Allen County is \$70,889. The median gross rent is \$959.

GREENWAY BANK

GreenWay Bank, which began its operation in 1889, currently has assets of \$384,360,304 and equity capital of \$33,513,765 (as of 12/31/2025).

The growth has been generated by the bank meeting the needs of the community. GreenWay Bank has, for the past several years, been a leader in residential mortgages in Van Wert County. This was accomplished by offering a variety of mortgage instruments and programs such as fixed rates, 5-, 7-, and 10-year convertible mortgage loans, and HELOC'S. Along with these products the bank offers low closing costs and special mortgage loan programs for first time homebuyers.

First time homebuyers can purchase a home with a low-down payment and low closing costs through the first-time homebuyer program. In addition, GreenWay Bank was the first in the county to participate in the FHLB Welcome Home program. GreenWay Bank will once again participate in the Welcome Home program in 2026, which provides up to \$20,000 per household and \$25,000 for veterans, who qualify for the FHLB Welcome Home Grant. Since 2007, GreenWay Bank has closed 205 Welcome Home loans and has secured \$1,487,500 in grant money for their mortgage loan customers.

No matter what the need, if someone is building their dream home through a construction loan, purchasing their first or last home, expanding farm operations through the purchase of more farmland, or trying out one of the condominiums in Van Wert, GreenWay Bank has money to lend.

GreenWay Bank tries to meet its customers' needs in other areas too. This is done by lending money for the purchase of vehicles, home improvements, or home equity loans that can be used to help send a child to college, purchase a lake cottage, or just pay off bills.

In 2025 (as of 6/30/2025), GreenWay Bank held 21.48% of the local deposit market share in Van Wert County and held the largest deposit base of any financial institution in the county. As a local community bank, GreenWay Bank pays competitive rates on deposits to have the funding necessary to meet the loan needs in our community.

On April 8, 2024 GreenWay Bank opened a second location at 202 W Berry Street, Suite 100, Fort Wayne, IN 46802. This office was opened to carry out the bank's plan to become a full service, commercial and consumer bank upon taking the stock public and raising capital in July of 2022. The primary focus of this office is on commercial deposits and commercial lending activity, however, we do offer our suite of mortgage and consumer lending and deposit products as well. This was a brand-new market for the bank.

These are things that you would expect any bank to do. What separates GreenWay Bank from the other banks in the community is their interest in making Van Wert a better place to live for all people. The bank employees are actively involved in the United Way Day of Caring and collect substantial amounts of food for the drive which benefits the Salvation Army food bank. In addition, GreenWay Bank and its employees are a large contributor to the United Way's Day of Caring Campaign. GreenWay Bank has been a supporter of the YWCA's summer food program that feeds children in the summer

who are normally fed during the school year by the free and reduced lunch program. The bank is contributing to the Business Development Corporation to encourage business growth within the community. In the recent past, they have also committed to providing matching funds to the Van Wert County Regional Airport Authority which has allowed for the construction of a parking apron, extension of taxiway and runway, and the recent construction of a new terminal. In the past GreenWay Bank contributed \$450,000.00 to the performing arts center, which provides a cultural and educational legacy for years to come. The bank has also donated to the Haven of Hope project, providing housing for the homeless in Northwest Ohio. GreenWay Bank has instituted a program to contribute between \$3,500 and \$5,000 each year to the three local school systems in the county to be used for the benefit of the children in each of those schools. They are also members and support several local organizations such as: the Farm Bureau, The American Heart Association, the Renaissance program at Van Wert High School & Jr High, Van Wert High School Robotics Club, Van Wert Community Concert, Wassenberg Art Center, Boy Scouts, Van Wert County Extension Services, Van Wert Little League Baseball, Holiday at Home, 4-H, Junior Achievement, Pregnancy Life Center, and the Van Wert County Historical Society. GreenWay Bank has agreed to loan or give funds to help develop the new mega-site and that could someday create hundreds of jobs in the Van Wert area. GreenWay Bank not only makes Van Wert a better place to work, but also a better place to live and raise a family.

GreenWay Bank employees serve as volunteers and board members to the Van Wert County Foundation, Van Wert Forward, Van Wert County Chamber and Economic Development office, The Marsh Foundation, Young Professionals, Revolving Loan Fund, United Way, and the Van Wert YMCA. In the past, GreenWay Bank employees have also served on the boards and supported financially such community organizations as the Van Wert Business Development Corporation, American Cancer Society, Van Wert County Hospital, Crime Stoppers, Muscular Dystrophy Association, Family Caring Clinic, and Pregnancy Life Center. While these organizations make Van Wert a better place to live, they also provide an opportunity to help the less fortunate to improve their station in life.

As we continue to get our footing in Allen County, and look to expand our presence, we will also look for opportunities to be involved in similar ways in that community.

GreenWay Bank gives the community something that most financial institutions cannot offer. They give you a locally owned and operated financial institution that knows that the only way to make GreenWay Bank a better place is to make the Van Wert community a better place. Van Wert, Ohio is not a branch office, it is our home. That is why, even with a small staff, the employees at GreenWay Bank put not only money back into the Van Wert community, but something far more important, their time and energy. The same approach will be taken in Allen County.

CRA Reviewed 3/17/2026.



Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before beginning each quarter, the Comptroller publishes a nationwide list of banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor, New York, NY 10036. You may send written comments about our performance in helping to meet community credit needs to:

Robert J. Slusser, President and CEO, GreenWay Bank, 976 South Shannon Street, Van Wert, OH 45891.

A n d

Deputy Comptroller, East Region, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor, New York, NY 10036.

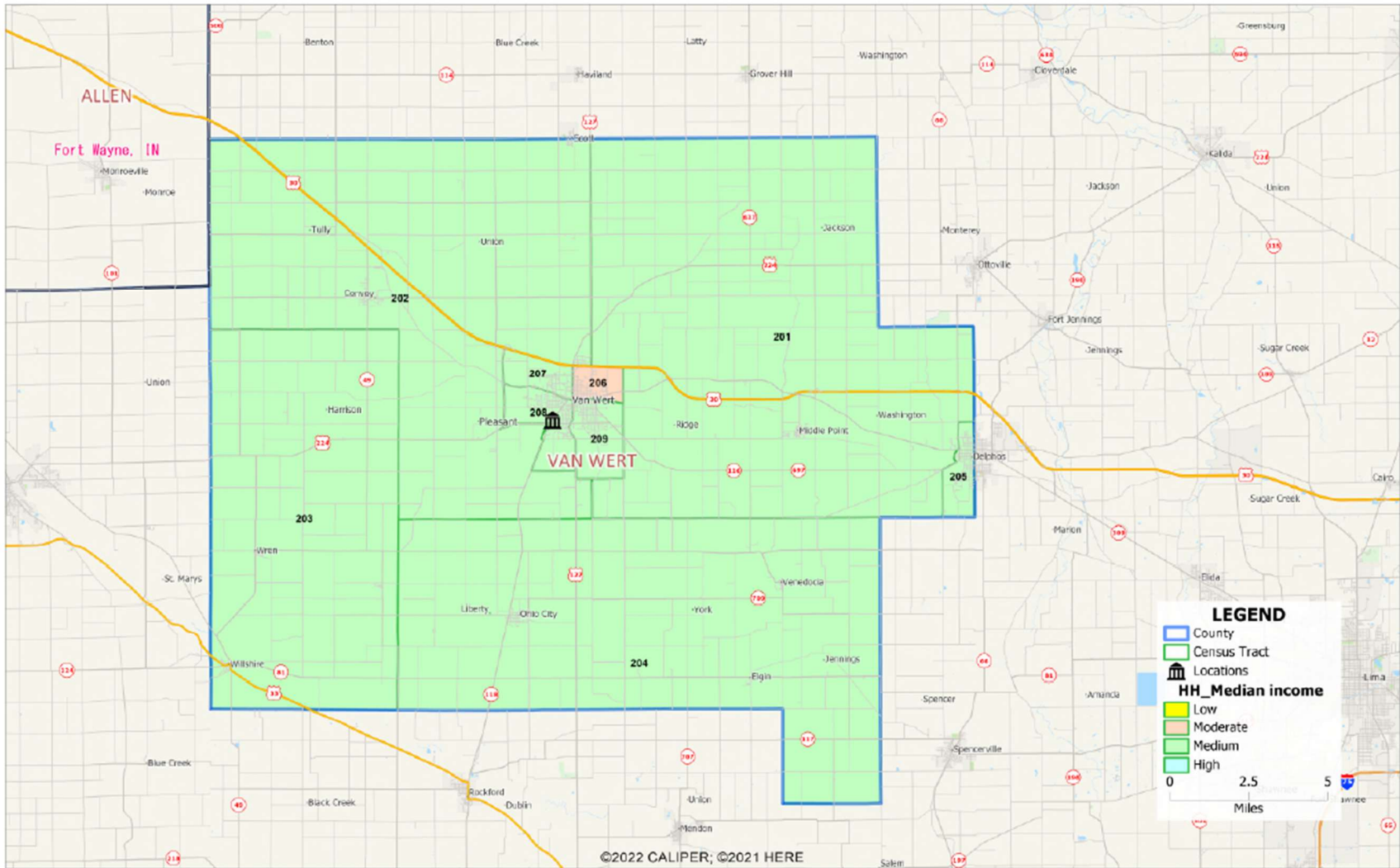
Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the deputy Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of VWF Bancorp, Inc., a bank holding company. You may request from the Federal Reserve Bank of Cleveland, Bank Applications Function, 1455 E 6th Street, Cleveland, OH 44114, an announcement of applications covered by the CRA filed by bank holding companies.

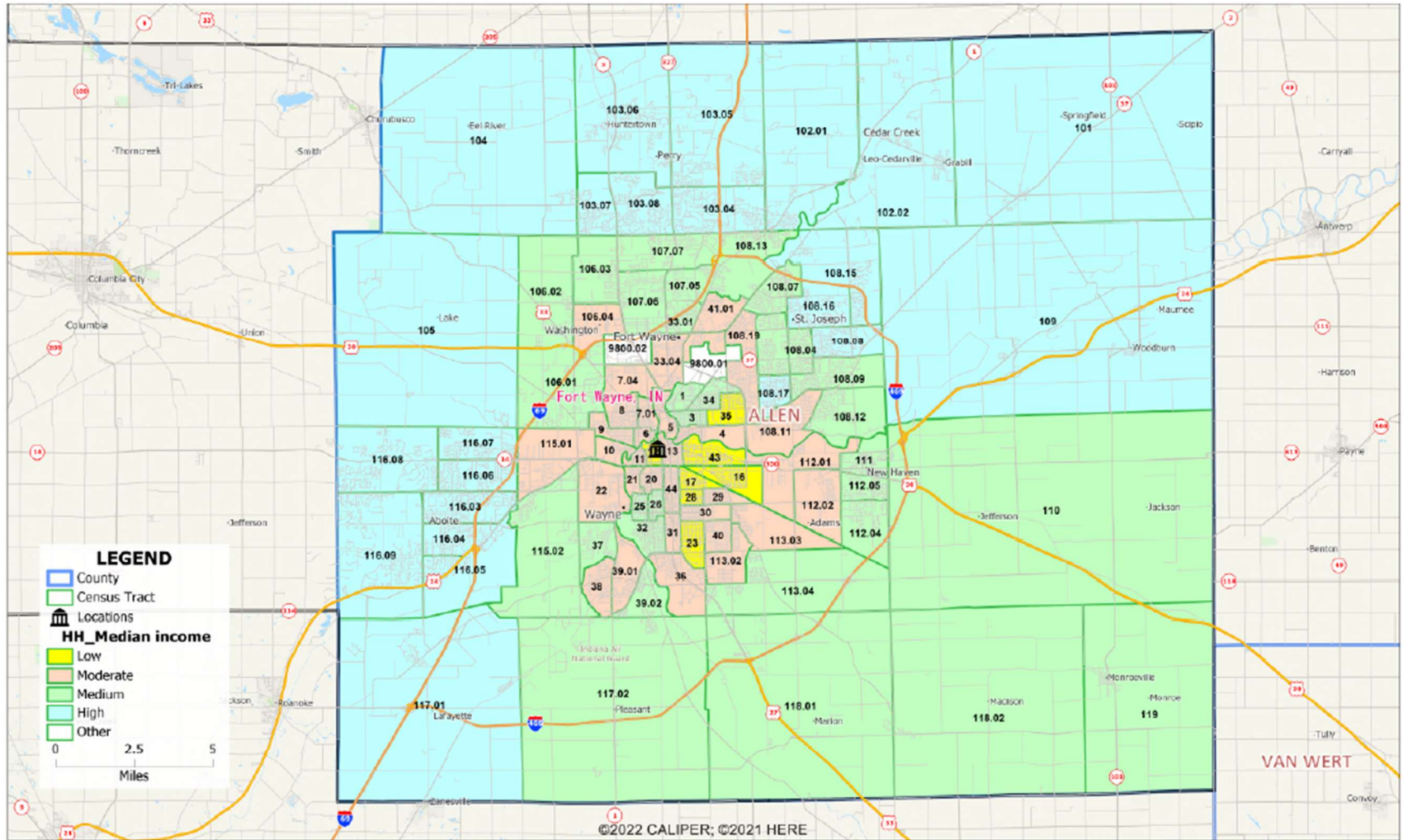
GREENWAY BANK

Assessment Area #1 - Van Wert County, OH



GREENWAY BANK

Assessment Area #2 - Allen County, IN



GreenWay Bank

Assessment Area #1 - Van Wert County, OH

Whole Tract	County	State Code	Tract #	State
39161020500	39161	39	205.00	OH
39161020200	39161	39	202.00	OH
39161020100	39161	39	201.00	OH
39161020300	39161	39	203.00	OH
39161020800	39161	39	208.00	OH
39161020700	39161	39	207.00	OH
39161020900	39161	39	209.00	OH
39161020600	39161	39	206.00	OH
39161020400	39161	39	204.00	OH

GreenWay Bank
Assessment Area #2 - Allen County, IN

Whole Tract	County	State Code	Tract #	State
18003003301	18003	18	33.01	IN
18003980001	18003	18	9800.01	IN
18003003400	18003	18	34.00	IN
18003004103	18003	18	41.03	IN
18003000300	18003	18	3.00	IN
18003000100	18003	18	1.00	IN
18003001600	18003	18	16.00	IN
18003011303	18003	18	113.03	IN
18003011302	18003	18	113.02	IN
18003000400	18003	18	4.00	IN
18003001700	18003	18	17.00	IN
18003004300	18003	18	43.00	IN
18003002900	18003	18	29.00	IN
18003003000	18003	18	30.00	IN
18003004000	18003	18	40.00	IN
18003002800	18003	18	28.00	IN
18003002300	18003	18	23.00	IN
18003010706	18003	18	107.06	IN
18003980002	18003	18	9800.02	IN
18003003304	18003	18	33.04	IN
18003000500	18003	18	5.00	IN
18003000704	18003	18	7.04	IN
18003000701	18003	18	7.01	IN
18003000800	18003	18	8.00	IN
18003010604	18003	18	106.04	IN
18003001300	18003	18	13.00	IN
18003001200	18003	18	12.00	IN
18003004400	18003	18	44.00	IN
18003002000	18003	18	20.00	IN
18003000600	18003	18	6.00	IN
18003001100	18003	18	11.00	IN
18003002100	18003	18	21.00	IN
18003002600	18003	18	26.00	IN
18003003100	18003	18	31.00	IN
18003002500	18003	18	25.00	IN
18003003200	18003	18	32.00	IN
18003000900	18003	18	9.00	IN
18003001000	18003	18	10.00	IN
18003002200	18003	18	22.00	IN
18003003700	18003	18	37.00	IN
18003003902	18003	18	39.02	IN
18003003901	18003	18	39.01	IN
18003011702	18003	18	117.02	IN

GreenWay Bank

Assessment Area #2 - Allen County, IN

18003010602	18003	18	106.02	IN
18003010601	18003	18	106.01	IN
18003011501	18003	18	115.01	IN
18003011606	18003	18	116.06	IN
18003010500	18003	18	105.00	IN
18003011608	18003	18	116.08	IN
18003011609	18003	18	116.09	IN
18003011605	18003	18	116.05	IN
18003010201	18003	18	102.01	IN
18003010305	18003	18	103.05	IN
18003003600	18003	18	36.00	IN
18003003800	18003	18	38.00	IN
18003010400	18003	18	104.00	IN
18003011502	18003	18	115.02	IN
18003011603	18003	18	116.03	IN
18003011607	18003	18	116.07	IN
18003011604	18003	18	116.04	IN
18003010815	18003	18	108.15	IN
18003010202	18003	18	102.02	IN
18003011701	18003	18	117.01	IN
18003010816	18003	18	108.16	IN
18003011205	18003	18	112.05	IN
18003011202	18003	18	112.02	IN
18003011801	18003	18	118.01	IN
18003010819	18003	18	108.19	IN
18003010811	18003	18	108.11	IN
18003011204	18003	18	112.04	IN
18003011100	18003	18	111.00	IN
18003010804	18003	18	108.04	IN
18003010812	18003	18	108.12	IN
18003010809	18003	18	108.09	IN
18003010808	18003	18	108.08	IN
18003010603	18003	18	106.03	IN
18003010307	18003	18	103.07	IN
18003010707	18003	18	107.07	IN
18003010308	18003	18	103.08	IN
18003010306	18003	18	103.06	IN
18003010813	18003	18	108.13	IN
18003010304	18003	18	103.04	IN
18003011201	18003	18	112.01	IN
18003011802	18003	18	118.02	IN
18003011304	18003	18	113.04	IN
18003010807	18003	18	108.07	IN
18003010803	18003	18	108.03	IN
18003010817	18003	18	108.17	IN

GreenWay Bank

Assessment Area #2 - Allen County, IN

18003010821	18003	18	108.21	IN
18003003500	18003	18	35.00	IN
18003004101	18003	18	41.01	IN
18003010705	18003	18	107.05	IN
18003010100	18003	18	101.00	IN
18003010900	18003	18	109.00	IN
18003011000	18003	18	110.00	IN
18003011900	18003	18	119.00	IN



**VAN WERT COUNTY, OHIO
INFORMATION**



USA Counties in Profile

Use the text box below to select a county or state. You may select the county or state by name, the name of a city or town in the county, or enter a metro name to return the central county in that metro.

[<-All->](#)

Profile for Van Wert County, OH

 [Excel](#)  [Word](#)

People & Income Overview (By Place of Residence)	Value	Rank in U.S.	Industry Overview, 2024 (By Place of Work)	Value	Rank in U.S.
Population (2024)	28,887	<u>1,471</u>	Covered Employment	11,519	<u>1,347</u>
Growth (%) since 2020 Census	-0.2%	<u>1,875</u>	Avg Wage per Job	\$49,418	<u>1,937</u>
Households (2024)	11,549	<u>1,470</u>	Manufacturing - % All Jobs in County	26.2%	<u>269</u>
Labor Force (persons) (Ann. Avg. 2024)	14,781	<u>1,383</u>	Avg Wage per Job	\$56,715	<u>1,885</u>
Unemployment Rate (Ann. Avg. 2024)	3.8	<u>1,496</u>	Transportation & Warehousing - % All Jobs in County	1.9%	<u>1,788</u>
Per Capita Personal Income (2023)	\$53,340	<u>1,628</u>	Avg Wage per Job	\$56,837	<u>1,776</u>
Median Household Income (2024)	\$72,213	<u>1,109</u>	Health Care, Social Assist. - % All Jobs in County	0.6%	<u>2,296</u>
Poverty Rate (2024)	8.9	<u>2,681</u>	Avg Wage per Job	\$52,183	<u>1,394</u>
High School Diploma or More - % of Adults 25+ (2024)	94.1%	<u>463</u>	Finance and Insurance - % All Jobs in County	6.1%	<u>68</u>

Bachelor's Degree or More - % of Adults 25+ (2024)	17.1%	<u>2,397</u>	Avg Wage per Job	\$95,375	<u>370</u>
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Demographics

Population over Time	Number	Rank in U.S.	Percent of Ohio	Ohio
2024	28,887	<u>1,471</u>	0.2%	11,883,304
2020	28,931	<u>1,454</u>	0.2%	11,799,448
2010	28,744	<u>1,459</u>	0.2%	11,536,504
2000	29,659	<u>1,407</u>	0.3%	11,353,140
1990	30,464	<u>1,269</u>	0.3%	10,847,115
2010 to 2020 % Change	0.7%	<u>1,351</u>		2.3%
2000 to 2020 % Change	-2.5%	<u>1,919</u>		3.9%
1990 to 2020 % Change	-5.0%	<u>2,331</u>		8.8%

Source: U.S. Census Bureau

Components of Population Change (1-year change ending in 2024)	Number	Rank in U.S.	Percent of Ohio	Ohio
Net Domestic Migration	129	<u>1,108</u>	-9.6%	-1,339
Net International Migration	53	<u>1,383</u>	0.1%	55,855
Natural Increase (births minus deaths)	-18	<u>1,383</u>	1.3%	-1,360
Births	343	<u>1,363</u>	0.3%	126,625
Deaths	361	<u>1,488</u>	0.3%	127,985

Source: U.S. Census Bureau

Population Estimates by Age in 2024	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
Preschool (0 to 4)	1,754	<u>1,378</u>	6.1%	5.6%
School Age (5 to 17)	4,877	<u>1,434</u>	16.9%	16.3%

College Age (18 to 24)	2,127	<u>1,563</u>	7.4%	9.1%
Young Adult (25 to 44)	6,904	<u>1,458</u>	24.0%	26.9%
Older Adult (45 to 64)	7,404	<u>1,472</u>	25.7%	24.8%
Older (65 plus)	5,760	<u>1,483</u>	20.0%	17.2%
Median Age	41.6	<u>1,542</u>		Median Age = 38.9

Sources: U.S. Census Bureau; Median age calculated by the IBRC.

Population Estimates by Race and Hispanic Origin in 2024	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
American Ind. or Alaskan Native Alone	84	<u>1,679</u>	0.3%	0.9%
Asian Alone	100	<u>1,823</u>	0.3%	6.0%
Black Alone	138	<u>2,260</u>	0.5%	12.2%
Native Hawaiian and Other Pac. Isl. Alone	0	<u>1,740</u>	0.0%	0.2%
White Alone	26,802	<u>1,323</u>	93.0%	61.0%
Two or More Race Groups	1,359	<u>1,683</u>	4.7%	12.6%
<i>Hispanic or Latino (can be of any race)</i>				
Non-Hispanic or Latino	27,607	<u>1,428</u>	95.8%	80.7%
Hispanic or Latino	1,219	<u>1,614</u>	4.2%	19.3%

Sources: U.S. Census Bureau

Hispanic or Latino Population in 2024 (can be of any race)	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
Hispanic	1,219	<u>1,614</u>	100%	100%
Mexican	926	<u>1,448</u>	76.0%	58.6%
Cuban	21	<u>1,524</u>	1.7%	4.0%
Puerto Rican	19	<u>2,171</u>	1.6%	9.2%
Other	253	<u>1,676</u>	20.8%	28.2%

White, Not Hispanic (reporting white alone)	26,431	<u>1,300</u>	N/A	N/A
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Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates

Education

Educational Attainment in 2024	Number	Percent of Population 25+	Rank in U.S.	U.S. % of Population 25+
Total Population 25 and Older	20,068	100%	N/A	100%
Less than 9th Grade	366	1.8%	<u>2,598</u>	4.7%
9th to 12th, No Diploma	814	4.1%	<u>2,489</u>	5.7%
High School Graduate (includes equiv.)	8,798	43.8%	<u>285</u>	26.0%
Some College, No Degree	3,997	19.9%	<u>1,882</u>	19.1%
Associate Degree	2,663	13.3%	<u>371</u>	8.8%
Bachelor's Degree	2,299	11.5%	<u>2,341</u>	21.6%
Graduate, Professional or Doctorate Degree	1,131	5.6%	<u>2,331</u>	14.1%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates

Income & Poverty

Median Income	Number	Rank in U.S.	Percent of U.S.
Median Household Income in 2024	\$72,213	<u>1,109</u>	88.5%
Median Household Income in 2000	\$40,661	<u>761</u>	96.8%
Percent Change 2000 to 2024	77.6%	<u>2,460</u>	

Source: U.S. Census Bureau

Per Capita Personal Income (PCPI)	Number	Rank in U.S.	Percent of U.S.
2023	\$53,340	<u>1,628</u>	76.4%

2013	\$36,420	<u>1,543</u>	82.0%
2003	\$25,713	<u>1,487</u>	78.7%
1993	\$18,093	<u>1,141</u>	83.3%
10-Year % Change	46.5%	<u>37</u>	
20-Year % Change	107.4%	<u>87</u>	
30-Year % Change	194.8%	<u>2,062</u>	

Source: U.S. Bureau of Economic Analysis

Personal Income in 2023 (\$000)	Number	5-Year % Change (adj*)	Rank in U.S.
Total Earnings by Place of Work	\$952,685	33.5%	<u>1,173</u>
Minus: Contributions for Government Social Insurance	\$103,295	33.2%	<u>1,211</u>
Personal Contributions for Government Social Insurance	\$57,246	33.0%	<u>1,393</u>
Employer Contributions for Government Social Insurance	\$46,049	33.3%	<u>1,059</u>
Plus: Adjustment for Residence	\$101,438	-19.7%	<u>2,789</u>
Equals: Net Earnings by Place of Residence	\$950,828	24.7%	<u>1,989</u>
Plus: Dividends, Rent, Interest	\$216,710	33.9%	<u>1,027</u>
Plus: Transfer Payments	\$363,543	37.9%	<u>2,026</u>
Equals: Personal Income by Place of Residence	\$1,531,081	28.9%	<u>1,971</u>

Source: U.S. Bureau of Economic Analysis

Poverty Estimates	Number	Rank in U.S.	Percent Change	Rank in U.S.
Poverty Rate in 2024	8.9	<u>2,681</u>	--	--
In 2000	6.2	<u>2,945</u>	43.5%	<u>217</u>

Poverty Rate for Children under 18 in 2024	12.0	<u>2,427</u>	--	--
In 2000	8.6	<u>2,909</u>	39.5%	<u>151</u>

Source: U.S. Census Bureau

Jobs & Earnings (BEA)

BEA Major Sectors (NAICS) in 2023 (by place of work)	Earnings (\$000)	Avg Earnings Per Job	Rank in U.S.	Jobs	Pct Dist. in County	Pct Dist. in U.S.
Earnings by place of work - 35	\$952,685	N/A	<u>1</u>	N/A	N/A	N/A
Wage and salary disbursements - 50	\$645,044	N/A	<u>1</u>	N/A	N/A	N/A
Proprietors' income - 70	\$153,559	N/A	<u>1</u>	N/A	N/A	N/A
Farm proprietors' income - 71	\$73,840	N/A	<u>1</u>	N/A	N/A	N/A
Nonfarm proprietors' income - 72	\$79,719	N/A	<u>1</u>	N/A	N/A	N/A
Farm earnings - 81	\$78,023	N/A	<u>1</u>	N/A	N/A	N/A
Nonfarm earnings - 82	\$874,662	N/A	<u>1</u>	N/A	N/A	N/A
Private earnings - 90	\$766,694	N/A	<u>1</u>	N/A	N/A	N/A
Forestry, fishing, related activities, and other - 100	\$6,302	N/A	<u>1</u>	N/A	N/A	N/A
Mining - 200	\$1,927	N/A	<u>1</u>	N/A	N/A	N/A
Utilities - 300	\$6,451	N/A	<u>1</u>	N/A	N/A	N/A
Construction - 400	\$35,815	N/A	<u>1</u>	N/A	N/A	N/A
Manufacturing - 500	\$232,670	N/A	<u>1</u>	N/A	N/A	N/A
Retail Trade - 700	\$53,044	N/A	<u>1</u>	N/A	N/A	N/A
Transportation and warehousing - 800	\$26,668	N/A	<u>1</u>	N/A	N/A	N/A

Information - 900	\$1,861	N/A	1	N/A	N/A	N/A
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Source: U.S. Bureau of Economic Analysis (BEA)

Note: In 2023, BEA discontinued data table CAEMP25 - Total full-time and part-time employment by industry. There will not be jobs or average earnings per job data for 2023.

D = Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

L = Less than 10 jobs, but the estimates for this item are included in the totals.

N/A = Not available or not applicable.

* = "Other" consists of the number of jobs held by U.S. residents employed by international organizations and foreign embassies and consulates in the United States.

Jobs & Wages (BLS)

Annual Covered Employment and Wages Over Time (NAICS)	Establishments	Jobs	Average Wage Per Job	Rank in U.S.	Pct of U.S. Avg Wage
2024	658	11,519	\$49,418	<u>1,937</u>	65.4%
2023	660	11,585	\$48,885	<u>1,698</u>	67.6%
2022	641	11,212	\$45,967	<u>1,856</u>	65.7%
2021	642	11,059	\$44,865	<u>1,610</u>	66.4%
2020	630	10,948	\$42,769	<u>1,658</u>	66.8%
2019	640	11,789	\$39,888	<u>1,726</u>	67.4%
2018	630	11,169	\$39,129	<u>1,662</u>	68.3%
2017	629	11,075	\$37,542	<u>1,708</u>	67.8%
2016	628	10,852	\$35,764	<u>1,855</u>	66.7%
2015	626	10,795	\$35,238	<u>1,887</u>	66.6%
2014	611	10,691	\$35,235	<u>1,683</u>	68.6%
10-Year Change	47	828	\$14,183		
10-Year Percent Change	7.7%	7.7%	40.3%		

Source: U.S. Bureau of Labor Statistics (BLS)

D = Non-Discloseable Data; **N/A** = Not Available; Note: Average wage may not match published numbers due to rounding.

Annual Industry Distribution of Jobs and Avg. Wage in 2024 (NAICS)	Establishments	Jobs	Pct. Dist.	Annual Average Wage Per Job	Rank in U.S.
Total	658	11,519	100.0%	\$49,418	<u>1,937</u>
Agriculture, Forestry, Fishing and Hunting	23	0	0.0%	\$0	<u>1,602</u>
Mining	3	0	0.0%	\$0	<u>1,044</u>
Utilities	6	59	0.5%	\$103,228	<u>774</u>
Construction	41	281	2.4%	\$58,617	<u>1,807</u>
Manufacturing	46	3,021	26.2%	\$56,715	<u>1,885</u>
Wholesale Trade	33	894	7.8%	\$53,073	<u>2,005</u>
Retail Trade	80	1,099	9.5%	\$31,568	<u>1,956</u>
Transportation & Warehousing	39	218	1.9%	\$56,837	<u>1,776</u>
Information	10	49	0.4%	\$33,748	<u>2,127</u>
Finance and Insurance	35	698	6.1%	\$95,375	<u>370</u>
Real Estate and Rental and Leasing	10	28	0.2%	\$63,924	<u>407</u>
Professional, Scientific, and Technical Services	36	5	0.0%	\$44,968	<u>2,191</u>
Management of Companies and Enterprises	4	0	0.0%	\$0	<u>1,258</u>
Admin. & Support & Waste Mgt. & Rem. Services	28	249	2.2%	\$40,199	<u>1,622</u>
Educational Services	20	1,025	8.9%	\$44,772	<u>1,600</u>
Health Care and Social Services	63	72	0.6%	\$52,183	<u>1,394</u>
Arts, Entertainment, and Recreation	13	139	1.2%	\$16,774	<u>2,024</u>

Accommodation and Food Services	60	924	8.0%	\$15,755	<u>2,149</u>
Other Services (Except Public Administration)	58	422	3.7%	\$36,393	<u>1,851</u>
Public Administration	51	395	3.4%	\$48,337	<u>1,949</u>

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

Labor Force

Labor Force Annual Averages in Ann. Avg. 2024	Number	Rank in U.S.	% of Ohio	Ohio
Total Labor Force	14,781	<u>1,383</u>	0.3%	5,898,612
5-Year % Change	-2.5%	<u>1,926</u>	--	0.0%
10-Year % Change	2.3%	<u>1,372</u>	--	3.0%
Employed	14,218	<u>1,383</u>	0.3%	5,646,076
5-Year % Change	-3.0%	<u>1,988</u>	--	0.3%
10-Year % Change	3.5%	<u>1,499</u>	--	4.7%
Unemployed	563	<u>1,403</u>	0.2%	252,536
5-Year % Change	13.3%	<u>986</u>	--	4.2%
10-Year % Change	-20.1%	<u>621</u>	--	-24.2%
Unemployment Rate	3.8	<u>1,496</u>	88.4%	4.3
5-Year % Change	15.2%	<u>866</u>	--	4.9%
10-Year % Change	-22.4%	<u>714</u>	--	-25.9%

Source: U.S. Bureau of Labor Statistics

Living Arrangements

Households in 2024	Number	Rank in U.S.	Pct. Dist.	Pct. Dist. in U.S.
Total Households	11,549	<u>1,470</u>	100%	100%
Family Households	7,705	<u>1,447</u>	66.7%	64.2%
Married with Children	2,083	<u>1,389</u>	18.0%	17.9%

Married without Children	3,867	<u>1,458</u>	33.5%	29.0%
Single Parents	1,092	<u>1,318</u>	9.5%	8.4%
Other	663	<u>1,760</u>	5.7%	8.9%
Non-Family Households	3,844	<u>1,481</u>	33.3%	35.8%
Living Alone	3,405	<u>1,444</u>	29.5%	28.7%
Average Household Size	2.4	<u>1,141</u>		

Source: U.S. Census Bureau

Housing Units in 2024	Number	Rank in U.S.	Pct. Dist.	Pct. Dist. in U.S.
Total Housing Units (ACS estimate)	12,573	<u>1,562</u>	100%	100%
Occupied	11,549	<u>1,470</u>	91.9%	89.9%
Owner Occupied	9,478	<u>1,387</u>	75.4%	58.6%
Renter Occupied	2,071	<u>1,746</u>	16.5%	31.3%
Vacant	1,024	<u>2,131</u>	8.1%	10.1%
For Seasonal or Recreational Use	82	<u>2,622</u>	0.7%	3.3%

Source: U.S. Census Bureau

Residential Building Permits in 2024	Units	Pct Dist.	Pct Dist. in U.S.	Cost (\$000)
Total Permits Filed	38	100%	100%	\$12,047
Single Family	38	100.0%	66.4%	\$12,047
Two Family	0	0.0%	2.3%	\$0
Three and Four Family	0	0.0%	1.3%	\$0
Five Families and More	0	0.0%	29.9%	\$0

Source: U.S. Census Bureau



USA Counties in Profile

Profile for Van Wert County, OH

People & Income Overview (By Place of Residence)		Value	Rank in U.S.	Industry Overview, 2023 (By Place of Work)		Value	Rank in U.S.
Population (2024)		28,887		1,471	Covered Employment	11,585	1,335
Growth (%) since 2020 Census		-0.20%		1,875	Avg Wage per Job	\$48,885	1,698
Households (2023)		11,651		1,450	Manufacturing - % All Jobs in County	26.40%	280
Labor Force (persons) (Ann. Avg. 2023)		14,634		1,385	Avg Wage per Job	\$57,178	1,693
					Transportation & Warehousing - % All Jobs in County	2.20%	1,713
Unemployment Rate (Ann. Avg. 2023)		2.8		1,628	Avg Wage per Job	\$58,903	1,186
Per Capita Personal Income (2023)		\$53,340			Health Care, Social Assist. - % All Jobs in County	13.90%	963
Median Household Income (2023)		\$60,555		1,787	Avg Wage per Job	\$50,050	1,421
Poverty Rate (2023)		10.9			Finance and Insurance - % All Jobs in County	6.10%	77
High School Diploma or More - % of Adults 25+ (2023)		93.60%		528	Avg Wage per Job	\$92,569	324
Bachelor's Degree or More - % of Adults 25+ (2023)		17.00%		2,353			

Demographics

Population over Time		Number	Rank in U.S.	Percent of Ohio	Ohio
	2024	28,887	1,471	0.20%	11,883,304
	2020	28,931	1,454	0.20%	11,799,448
	2010	28,744	1,459	0.20%	11,536,504
	2000	29,659	1,407	0.30%	11,353,140
	1990	30,464	1,269	0.30%	10,847,115
2010 to 2020 % Change		0.70%	1,351		2.30%
2000 to 2020 % Change		-2.50%	1,919		3.90%
1990 to 2020 % Change		-5.00%	2,331		8.80%

Source: U.S. Census Bureau

Components of Population Change (1-year change ending in 2024)		Number	Rank in U.S.	Percent of Ohio	Ohio
Net Domestic Migration		129	1,108	-5.20%	-2,462
Net International Migration		53	1,383	0.10%	62,378
Natural Increase (births minus deaths)		-18	1,383	4.20%	-425
Births		343	1,363	0.30%	126,575
Deaths		361	1,488	0.30%	127,000

Source: U.S. Census Bureau

Population Estimates by Age in 2023		Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
Preschool (0 to 4)		1,770	1,379	6.10%	5.70%
School Age (5 to 17)		4,912	1,426	17.00%	16.50%
College Age (18 to 24)		2,185	1,540	7.60%	9.10%
Young Adult (25 to 44)		6,881	1,460	23.90%	26.80%
Older Adult (45 to 64)		7,457	1,475	25.90%	25.10%
Older (65 plus)		5,619	1,484	19.50%	16.80%
Median Age		41.4	1,565		Median Age = 38.7

Sources: U.S. Census Bureau; Median age calculated by the IBRC.

Population Estimates by Race and Hispanic Origin in 2023	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
American Ind. or Alaskan Native Alone	27	2,287	0.10%	0.90%
Asian Alone	115	1,702	0.40%	5.80%
Black Alone	199	2,109	0.70%	12.40%
Native Hawaiian and Other Pac. Isl. Alone	0	1,732	0.00%	0.20%
White Alone	27,073	1,328	93.90%	63.40%
Two or More Race Groups	1,134	1,701	3.90%	10.70%
Hispanic or Latino (can be of any race)				
Non-Hispanic or Latino	27,686	1,427	96.10%	81.00%
Hispanic or Latino	1,138	1,625	3.90%	19.00%

Sources: U.S. Census Bureau

Hispanic or Latino Population in 2023 (can be of any race)	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
Hispanic	1,138	1,625	100%	100%
Mexican	892	1,461	78.40%	59.30%
Cuban	16	1,594	1.40%	3.90%
Puerto Rican	37	1,875	3.30%	9.40%
Other	193	1,794	17.00%	27.40%
White, Not Hispanic (reporting white alone)	26,619	1,304 N/A		N/A

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates

Education

Educational Attainment in 2023	Number	Percent of Population 25+	Rank in U.S.	U.S. % of Population 25+
Total Population 25 and Older	19,957	100% N/A		100%
Less than 9th Grade	293	1.50%	2,814	4.70%
9th to 12th, No Diploma	993	5.00%	2,196	5.90%
High School Graduate (includes equiv.)	8,886	44.50%	220	26.20%
Some College, No Degree	3,898	19.50%	2,085	19.40%
Associate Degree	2,495	12.50%	494	8.80%
Bachelor's Degree	2,118	10.60%	2,485	21.30%
Graduate, Professional or Doctorate Degree	1,274	6.40%	1,867	13.70%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates

Income & Poverty

Median Income	Number	Rank in U.S.	Percent of U.S.
Median Household Income in 2023	\$60,555	1,787	77.90%
Median Household Income in 2000	\$40,661	761	96.80%
Percent Change 2000 to 2023	48.90%	3,058	

Source: U.S. Census Bureau

Per Capita Personal Income (PCPI)	Number	Rank in U.S.	Percent of U.S.
2023	\$53,340	1,628	76.40%
2013	\$36,420	1,543	82.00%
2003	\$25,713	1,487	78.70%
1993	\$18,093	1,141	83.30%
10-Year % Change	46.50%	37	
20-Year % Change	107.40%	87	
30-Year % Change	194.80%	2,062	

Source: U.S. Bureau of Economic Analysis

Personal Income in 2023 (\$000)	Number	5-Year % Change (adj*)	Rank in U.S.
Total Earnings by Place of Work	\$952,685	33.50%	1,173
Minus: Contributions for Government Social Insurance	\$103,295	33.20%	1,211
Personal Contributions for Government Social Insurance	\$57,246	33.00%	1,393
Employer Contributions for Government Social Insurance	\$46,049	33.30%	1,059
Plus: Adjustment for Residence	\$101,438	-19.70%	2,789
Equals: Net Earnings by Place of Residence	\$950,828	24.70%	1,989
Plus: Dividends, Rent, Interest	\$216,710	33.90%	1,027
Plus: Transfer Payments	\$363,543	37.90%	2,026
Equals: Personal Income by Place of Residence	\$1,531,081	28.90%	1,971

Source: U.S. Bureau of Economic Analysis

Poverty Estimates	Number	Rank in U.S.	Percent Change	Rank in U.S.
Poverty Rate in 2023	10.9	2,254 --	--	--
In 2000	6.2	2,945	75.80%	27
Poverty Rate for Children under 18 in 2023	14.4	2,129 --	--	--
In 2000	8.6	2,909	67.40%	31

Source: U.S. Census Bureau

Jobs & Earnings (BEA)

BEA Major Sectors (NAICS) in 2023 (by place of work)	Earnings (\$000)	Avg Earnings Per Job	Rank in U.S.	Jobs	Pct Dist. in County	Pct Dist. in U.S.
Earnings by place of work - 35	\$952,685 N/A		1 N/A		N/A	N/A
Wage and salary disbursements - 50	\$645,044 N/A		1 N/A		N/A	N/A
Proprietors' income - 70	\$153,559 N/A		1 N/A		N/A	N/A
Farm proprietors' income - 71	\$73,840 N/A		1 N/A		N/A	N/A
Nonfarm proprietors' income - 72	\$79,719 N/A		1 N/A		N/A	N/A
Farm earnings - 81	\$78,023 N/A		1 N/A		N/A	N/A
Nonfarm earnings - 82	\$874,662 N/A		1 N/A		N/A	N/A
Private earnings - 90	\$766,694 N/A		1 N/A		N/A	N/A
Forestry, fishing, related activities, and other - 100	\$6,302 N/A		1 N/A		N/A	N/A
Mining - 200	\$1,927 N/A		1 N/A		N/A	N/A
Utilities - 300	\$6,451 N/A		1 N/A		N/A	N/A
Construction - 400	\$35,815 N/A		1 N/A		N/A	N/A
Manufacturing - 500	\$232,670 N/A		1 N/A		N/A	N/A
Retail Trade - 700	\$53,044 N/A		1 N/A		N/A	N/A
Transportation and warehousing - 800	\$26,668 N/A		1 N/A		N/A	N/A
Information - 900	\$1,861 N/A		1 N/A		N/A	N/A

Source: U.S. Bureau of Economic Analysis (BEA)

Note: In 2023, BEA discontinued data table CAEMP25 - Total full-time and part-time employment by industry. There will not be jobs or average earnings per job data for 2023.D = Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

L = Less than 10 jobs, but the estimates for this item are included in the totals.

N/A = Not available or not applicable.

* = "Other" consists of the number of jobs held by U.S. residents employed by international organizations and foreign embassies and consulates in the United States.

Jobs & Wages (BLS)

Annual Covered Employment and Wages Over Time (NAICS)	Establishments	Jobs	Average Wage Per Job	Rank in U.S.	Pct of U.S. Avg Wage
2023	660	11,585	\$48,885	1,698	67.60%
2022	641	11,212	\$45,967	1,856	65.70%
2021	642	11,059	\$44,865	1,610	66.40%
2020	630	10,948	\$42,769	1,658	66.80%
2019	640	11,789	\$39,888	1,726	67.40%
2018	630	11,169	\$39,129	1,662	68.30%
2017	629	11,075	\$37,542	1,708	67.80%
2016	628	10,852	\$35,764	1,855	66.70%
2015	626	10,795	\$35,238	1,887	66.60%
2014	611	10,691	\$35,235	1,683	68.60%
2013	610	10,275	\$34,614	1,599	69.50%
10-Year Change		50	\$14,271		
10-Year Percent Change	8.20%		41.20%		

Source: U.S. Bureau of Labor Statistics (BLS)

D = Non-Discloseable Data; **N/A** = Not Available; Note: Average wage may not match published numbers due to rounding.

Annual Industry Distribution of Jobs and Avg. Wage in 2023 (NAICS)	Establishments	Jobs	Pct. Dist.	Annual Average Wage Per Job	Rank in U.S.
Total	660	11,585	100.00%	\$48,885	1,698
Agriculture, Forestry, Fishing and Hunting	22	149	1.30%	\$56,033	231
Mining	3	14	0.10%	\$93,036	354
Utilities	7	58	0.50%	\$93,608	902
Construction	41	277	2.40%	\$51,566	2,206
Manufacturing	45	3,061	26.40%	\$57,178	1,693
Wholesale Trade	32	864	7.50%	\$53,397	2,015
Retail Trade	95	1,179	10.20%	\$30,584	1,994
Transportation & Warehousing	34	259	2.20%	\$58,903	1,186
Information	10	43	0.40%	\$41,415	1,961
Finance and Insurance	34	701	6.10%	\$92,569	324
Real Estate and Rental and Leasing	8	28	0.20%	\$81,074	116
Professional, Scientific, and Technical Services	36	4	0.00%	\$40,951	2,358
Management of Companies and Enterprises	3	0	0.00%	\$0	1,347
Admin. & Support & Waste Mgt. & Rem. Services	28	287	2.50%	\$37,864	1,777
Educational Services	20	1,061	9.20%	\$42,065	1,769
Health Care and Social Services	64	1,615	13.90%	\$50,050	1,421
Arts, Entertainment, and Recreation	13	146	1.30%	\$13,907	2,270
Accommodation and Food Services	57	868	7.50%	\$14,929	2,304
Other Services (Except Public Administration)	58	405	3.50%	\$35,631	1,810
Public Administration	52	390	3.40%	\$45,786	1,967

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

Labor Force

Labor Force Annual Averages in Ann. Avg. 2023	Number	Rank in U.S.	% of Ohio	Ohio
Total Labor Force	14,634	1,385	0.30%	5,786,996
5-Year % Change	1.00%	1,314 --		0.00%
10-Year % Change	3.00%	1,129 --		1.40%
Employed	14,220	1,383	0.30%	5,582,438
5-Year % Change	1.70%	1,299 --		0.40%
10-Year % Change	7.60%	1,098 --		5.70%
Unemployed	414	1,559	0.20%	204,558
5-Year % Change	-18.50%	2,084 --		-21.90%
10-Year % Change	-58.00%	2,392 --		-51.90%
Unemployment Rate	2.8	2,294	80.00%	3.5
5-Year % Change	-20.00%	2,205 --		-22.20%
10-Year % Change	-59.40%	2,552 --		-53.30%

Source: U.S. Bureau of Labor Statistics

Living Arrangements

Households in 2023	Number	Rank in U.S.	Pct. Dist.	Pct. Dist. in U.S.
Total Households	11,651	1,450	100%	100%
Family Households	8,000	1,397	68.70%	64.50%
Married with Children	2,082	1,385	17.90%	18.10%
Married without Children	4,084	1,393	35.10%	29.10%
Single Parents	1,110	1,311	9.50%	8.50%
Other	724	1,648	6.20%	8.80%
Non-Family Households	3,651	1,513	31.30%	35.50%
Living Alone	3,217	1,479	27.60%	28.50%
Average Household Size	2.4	1,294		

Source: U.S. Census Bureau

Housing Units in 2023	Number	Rank in U.S.	Pct. Dist.	Pct. Dist. in U.S.
Total Housing Units (ACS estimate)	12,574	1,557	100%	100%
Occupied	11,651	1,450	92.70%	89.60%
Owner Occupied	9,392	1,381	74.70%	58.20%
Renter Occupied	2,259	1,679	18.00%	31.30%
Vacant	923	2,293	7.30%	10.40%
For Seasonal or Recreational Use	81	2,647	0.60%	3.40%

Source: U.S. Census Bureau

Residential Building Permits in 2023	Units	Pct Dist.	Pct Dist. in U.S.	Cost (\$000)
Total Permits Filed	36	100%	100%	\$10,158
Single Family	36	100.00%	60.90%	\$10,158
Two Family	0	0.00%	2.30%	\$0
Three and Four Family	0	0.00%	1.40%	\$0
Five Families and More	0	0.00%	35.50%	\$0

Source: U.S. Census Bureau



StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.



**ALLEN COUNTY, INDIANA
INFORMATION**



USA Counties in Profile

Use the text box below to select a county or state. You may select the county or state by name, the name of a city or town in the county, or enter a metro name to return the central county in that metro.

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Profile for Allen County, IN

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People & Income Overview (By Place of Residence)	Value	Rank in U.S.	Industry Overview, 2024 (By Place of Work)	Value	Rank in U.S.
Population (2024)	399,295	<u>192</u>	Covered Employment	197,885	<u>164</u>
Growth (%) since 2020 Census	3.6%	<u>746</u>	Avg Wage per Job	\$60,129	<u>631</u>
Households (2024)	156,570	<u>184</u>	Manufacturing - % All Jobs in County	14.7%	<u>928</u>
Labor Force (persons) (Ann. Avg. 2024)	199,484	<u>187</u>	Avg Wage per Job	\$71,526	<u>786</u>
Unemployment Rate (Ann. Avg. 2024)	4.0	<u>1,256</u>	Transportation & Warehousing - % All Jobs in County	5.0%	<u>609</u>
Per Capita Personal Income (2023)	\$60,607	<u>944</u>	Avg Wage per Job	\$57,240	<u>1,707</u>
Median Household Income (2024)	\$70,889	<u>1,216</u>	Health Care, Social Assist. - % All Jobs in County	20.0%	<u>277</u>
Poverty Rate (2024)	12.3	<u>1,793</u>	Avg Wage per Job	\$68,586	<u>339</u>
High School Diploma or More - % of Adults 25+ (2024)	90.3%	<u>1,548</u>	Finance and Insurance - % All Jobs in County	4.2%	<u>244</u>

Bachelor's Degree or More - % of Adults 25+ (2024)	31.6%	<u>638</u>	Avg Wage per Job	\$90,551	<u>464</u>
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Demographics

Population over Time	Number	Rank in U.S.	Percent of Indiana	Indiana
2024	399,295	<u>192</u>	5.8%	6,924,275
2020	385,410	<u>186</u>	5.7%	6,785,528
2010	355,329	<u>182</u>	5.5%	6,483,802
2000	331,849	<u>176</u>	5.5%	6,080,485
1990	300,836	<u>164</u>	5.4%	5,544,156
2010 to 2020 % Change	8.5%	<u>507</u>		4.7%
2000 to 2020 % Change	16.1%	<u>708</u>		11.6%
1990 to 2020 % Change	28.1%	<u>915</u>		22.4%

Source: U.S. Census Bureau

Components of Population Change (1-year change ending in 2024)	Number	Rank in U.S.	Percent of Indiana	Indiana
Net Domestic Migration	601	<u>403</u>	10.0%	6,024
Net International Migration	1,811	<u>234</u>	4.7%	38,414
Natural Increase (births minus deaths)	1,738	<u>116</u>	19.0%	9,171
Births	5,164	<u>153</u>	6.5%	79,448
Deaths	3,426	<u>195</u>	4.9%	70,277

Source: U.S. Census Bureau

Population Estimates by Age in 2024	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
Preschool (0 to 4)	26,425	<u>157</u>	6.7%	5.6%
School Age (5 to 17)	73,205	<u>166</u>	18.7%	16.3%

College Age (18 to 24)	35,217	<u>208</u>	9.0%	9.1%
Young Adult (25 to 44)	105,584	<u>183</u>	26.9%	26.9%
Older Adult (45 to 64)	90,669	<u>205</u>	23.1%	24.8%
Older (65 plus)	61,278	<u>205</u>	15.6%	17.2%
Median Age	36.2	<u>2,766</u>		Median Age = 38.9

Sources: U.S. Census Bureau; Median age calculated by the IBRC.

Population Estimates by Race and Hispanic Origin in 2024	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
American Ind. or Alaskan Native Alone	2,233	<u>277</u>	0.6%	0.9%
Asian Alone	20,833	<u>159</u>	5.3%	6.0%
Black Alone	41,585	<u>202</u>	10.6%	12.2%
Native Hawaiian and Other Pac. Isl. Alone	239	<u>258</u>	0.1%	0.2%
White Alone	279,390	<u>163</u>	71.2%	61.0%
Two or More Race Groups	33,285	<u>233</u>	8.5%	12.6%
<i>Hispanic or Latino (can be of any race)</i>				
Non-Hispanic or Latino	356,989	<u>166</u>	91.0%	80.7%
Hispanic or Latino	35,389	<u>266</u>	9.0%	19.3%

Sources: U.S. Census Bureau

Hispanic or Latino Population in 2024 (can be of any race)	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
Hispanic	35,389	<u>266</u>	100%	100%
Mexican	24,488	<u>191</u>	69.2%	58.6%
Cuban	287	<u>478</u>	0.8%	4.0%
Puerto Rican	2,438	<u>304</u>	6.9%	9.2%
Other	8,176	<u>290</u>	23.1%	28.2%

White, Not Hispanic (reporting white alone)	273,822	<u>151</u>	N/A	N/A
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Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates

Education

Educational Attainment in 2024	Number	Percent of Population 25+	Rank in U.S.	U.S. % of Population 25+
Total Population 25 and Older	257,531	100%	N/A	100%
Less than 9th Grade	12,345	4.8%	<u>870</u>	4.7%
9th to 12th, No Diploma	12,618	4.9%	<u>2,148</u>	5.7%
High School Graduate (includes equiv.)	72,266	28.1%	<u>2,410</u>	26.0%
Some College, No Degree	52,524	20.4%	<u>1,703</u>	19.1%
Associate Degree	26,430	10.3%	<u>1,242</u>	8.8%
Bachelor's Degree	54,363	21.1%	<u>562</u>	21.6%
Graduate, Professional or Doctorate Degree	26,985	10.5%	<u>807</u>	14.1%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates

Income & Poverty

Median Income	Number	Rank in U.S.	Percent of U.S.
Median Household Income in 2024	\$70,889	<u>1,216</u>	86.9%
Median Household Income in 2000	\$44,365	<u>457</u>	105.7%
Percent Change 2000 to 2024	59.8%	<u>3,045</u>	

Source: U.S. Census Bureau

Per Capita Personal Income (PCPI)	Number	Rank in U.S.	Percent of U.S.
2023	\$60,607	<u>944</u>	86.8%

2013	\$38,051	<u>1,309</u>	85.7%
2003	\$29,810	<u>642</u>	91.3%
1993	\$22,131	<u>297</u>	101.8%
10-Year % Change	59.3%	<u>37</u>	
20-Year % Change	103.3%	<u>87</u>	
30-Year % Change	173.9%	<u>2,062</u>	

Source: U.S. Bureau of Economic Analysis

Personal Income in 2023 (\$000)	Number	5-Year % Change (adj*)	Rank in U.S.
Total Earnings by Place of Work	\$17,729,748	33.0%	<u>1,225</u>
Minus: Contributions for Government Social Insurance	\$2,042,392	33.9%	<u>1,132</u>
Personal Contributions for Government Social Insurance	\$1,103,072	35.7%	<u>1,102</u>
Employer Contributions for Government Social Insurance	\$939,320	31.7%	<u>1,203</u>
Plus: Adjustment for Residence	(\$955,680)	32.4%	<u>1,260</u>
Equals: Net Earnings by Place of Residence	\$14,731,676	32.9%	<u>1,133</u>
Plus: Dividends, Rent, Interest	\$4,458,431	51.3%	<u>287</u>
Plus: Transfer Payments	\$4,722,168	45.5%	<u>837</u>
Equals: Personal Income by Place of Residence	\$23,912,275	38.4%	<u>799</u>

Source: U.S. Bureau of Economic Analysis

Poverty Estimates	Number	Rank in U.S.	Percent Change	Rank in U.S.
Poverty Rate in 2024	12.3	<u>1,793</u>	--	--
In 2000	8.2	<u>2,615</u>	50.0%	<u>134</u>

Poverty Rate for Children under 18 in 2024	17.6	<u>1,489</u>	--	--
In 2000	11.6	<u>2,540</u>	51.7%	<u>67</u>

Source: U.S. Census Bureau

Jobs & Earnings (BEA)

BEA Major Sectors (NAICS) in 2023 (by place of work)	Earnings (\$000)	Avg Earnings Per Job	Rank in U.S.	Jobs	Pct Dist. in County	Pct Dist. in U.S.
Earnings by place of work - 35	\$17,729,748	N/A	<u>1</u>	N/A	N/A	N/A
Wage and salary disbursements - 50	\$12,717,412	N/A	<u>1</u>	N/A	N/A	N/A
Proprietors' income - 70	\$2,310,356	N/A	<u>1</u>	N/A	N/A	N/A
Farm proprietors' income - 71	\$52,813	N/A	<u>1</u>	N/A	N/A	N/A
Nonfarm proprietors' income - 72	\$2,257,543	N/A	<u>1</u>	N/A	N/A	N/A
Farm earnings - 81	\$63,018	N/A	<u>1</u>	N/A	N/A	N/A
Nonfarm earnings - 82	\$17,666,730	N/A	<u>1</u>	N/A	N/A	N/A
Private earnings - 90	\$16,226,222	N/A	<u>1</u>	N/A	N/A	N/A
Forestry, fishing, related activities, and other - 100	\$8,890	N/A	<u>1</u>	N/A	N/A	N/A
Mining - 200	\$13,587	N/A	<u>1</u>	N/A	N/A	N/A
Utilities - 300	\$70,584	N/A	<u>1</u>	N/A	N/A	N/A
Construction - 400	\$1,394,221	N/A	<u>1</u>	N/A	N/A	N/A
Manufacturing - 500	\$2,740,822	N/A	<u>1</u>	N/A	N/A	N/A
Retail Trade - 700	\$1,156,821	N/A	<u>1</u>	N/A	N/A	N/A

Transportation and warehousing - 800	\$826,990	N/A	<u>1</u>	N/A	N/A	N/A
Information - 900	\$196,014	N/A	<u>1</u>	N/A	N/A	N/A

Source: U.S. Bureau of Economic Analysis (BEA)

Note: In 2023, BEA discontinued data table CAEMP25 - Total full-time and part-time employment by industry. There will not be jobs or average earnings per job data for 2023.

D = Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

L = Less than 10 jobs, but the estimates for this item are included in the totals.

N/A = Not available or not applicable.

* = "Other" consists of the number of jobs held by U.S. residents employed by international organizations and foreign embassies and consulates in the United States.

Jobs & Wages (BLS)

Annual Covered Employment and Wages Over Time (NAICS)	Establishments	Jobs	Average Wage Per Job	Rank in U.S.	Pct of U.S. Avg Wage
2024	10,492	197,885	\$60,129	<u>631</u>	79.6%
2023	10,214	196,724	\$57,490	<u>651</u>	79.4%
2022	9,917	194,563	\$55,623	<u>625</u>	79.5%
2021	9,446	186,852	\$53,528	<u>579</u>	79.2%
2020	9,230	181,299	\$50,665	<u>616</u>	79.1%
2019	8,983	191,195	\$47,450	<u>661</u>	80.1%
2018	8,845	188,032	\$46,225	<u>635</u>	80.7%
2017	8,742	184,976	\$44,559	<u>654</u>	80.4%
2016	8,697	183,106	\$43,175	<u>652</u>	80.5%
2015	8,661	181,796	\$42,539	<u>687</u>	80.4%
2014	8,702	177,115	\$40,983	<u>749</u>	79.8%
10-Year Change	1,790	20,770	\$19,146		
10-Year Percent Change	20.6%	11.7%	46.7%		

Source: U.S. Bureau of Labor Statistics (BLS)

D = Non-Discloseable Data; **N/A** = Not Available; Note: Average wage may not match published numbers due to rounding.

Annual Industry Distribution of Jobs and Avg. Wage in 2024 (NAICS)	Establishments	Jobs	Pct. Dist.	Annual Average Wage Per Job	Rank in U.S.
Total	10,492	197,885	100.0%	\$60,129	<u>631</u>
Agriculture, Forestry, Fishing and Hunting	42	223	0.1%	\$47,781	<u>697</u>
Mining	5	124	0.1%	\$81,539	<u>546</u>
Utilities	20	501	0.3%	\$108,868	<u>646</u>
Construction	1,038	11,421	5.8%	\$79,530	<u>407</u>
Manufacturing	527	29,150	14.7%	\$71,526	<u>786</u>
Wholesale Trade	688	8,770	4.4%	\$75,799	<u>796</u>
Retail Trade	1,189	21,581	10.9%	\$40,293	<u>404</u>
Transportation & Warehousing	378	9,966	5.0%	\$57,240	<u>1,707</u>
Information	149	1,925	1.0%	\$68,095	<u>891</u>
Finance and Insurance	717	8,224	4.2%	\$90,551	<u>464</u>
Real Estate and Rental and Leasing	521	2,415	1.2%	\$54,983	<u>751</u>
Professional, Scientific, and Technical Services	1,279	6,967	3.5%	\$85,011	<u>632</u>
Management of Companies and Enterprises	87	2,378	1.2%	\$109,272	<u>512</u>
Admin. & Support & Waste Mgt. & Rem. Services	645	10,026	5.1%	\$44,429	<u>1,254</u>
Educational Services	239	12,157	6.1%	\$48,276	<u>1,134</u>
Health Care and Social Services	1,055	39,603	20.0%	\$68,586	<u>339</u>
Arts, Entertainment, and Recreation	166	2,648	1.3%	\$24,972	<u>1,188</u>

Accommodation and Food Services	860	17,362	8.8%	\$22,932	<u>878</u>
Other Services (Except Public Administration)	832	6,511	3.3%	\$39,216	<u>1,524</u>
Public Administration	55	5,924	3.0%	\$66,820	<u>759</u>
Unallocated	0	0	0.0%	\$13,332	<u>1,125</u>

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

Labor Force

Labor Force Annual Averages in Ann. Avg. 2024	Number	Rank in U.S.	% of Indiana	Indiana
Total Labor Force	199,484	<u>187</u>	5.8%	3,455,992
5-Year % Change	2.6%	<u>1,206</u>	--	0.0%
10-Year % Change	13.4%	<u>474</u>	--	7.0%
Employed	191,571	<u>188</u>	5.8%	3,310,992
5-Year % Change	1.7%	<u>1,318</u>	--	0.9%
10-Year % Change	15.5%	<u>554</u>	--	9.0%
Unemployed	7,913	<u>185</u>	5.5%	145,000
5-Year % Change	33.6%	<u>281</u>	--	28.8%
10-Year % Change	-21.3%	<u>673</u>	--	-24.5%
Unemployment Rate	4.0	<u>1,256</u>	95.2%	4.2
5-Year % Change	33.3%	<u>299</u>	--	27.3%
10-Year % Change	-29.8%	<u>1,204</u>	--	-28.8%

Source: U.S. Bureau of Labor Statistics

Living Arrangements

Households in 2024	Number	Rank in U.S.	Pct. Dist.	Pct. Dist. in U.S.
Total Households	156,570	<u>184</u>	100%	100%
Family Households	97,556	<u>191</u>	62.3%	64.2%

Married with Children	29,009	<u>184</u>	18.5%	17.9%
Married without Children	41,968	<u>201</u>	26.8%	29.0%
Single Parents	15,312	<u>152</u>	9.8%	8.4%
Other	11,267	<u>211</u>	7.2%	8.9%
Non-Family Households	59,014	<u>170</u>	37.7%	35.8%
Living Alone	48,152	<u>163</u>	30.8%	28.7%
Average Household Size	2.4	<u>1,141</u>		

Source: U.S. Census Bureau

Housing Units in 2024	Number	Rank in U.S.	Pct. Dist.	Pct. Dist. in U.S.
Total Housing Units (ACS estimate)	166,285	<u>188</u>	100%	100%
Occupied	156,570	<u>184</u>	94.2%	89.9%
Owner Occupied	107,825	<u>180</u>	64.8%	58.6%
Renter Occupied	48,745	<u>193</u>	29.3%	31.3%
Vacant	9,715	<u>299</u>	5.8%	10.1%
For Seasonal or Recreational Use	449	<u>1,374</u>	0.3%	3.3%

Source: U.S. Census Bureau

Residential Building Permits in 2024	Units	Pct Dist.	Pct Dist. in U.S.	Cost (\$000)
Total Permits Filed	1,861	100%	100%	\$567,057
Single Family	1,285	69.0%	66.4%	\$451,913
Two Family	0	0.0%	2.3%	\$0
Three and Four Family	0	0.0%	1.3%	\$0
Five Families and More	576	31.0%	29.9%	\$115,144

Source: U.S. Census Bureau



USA Counties in Profile

Profile for Allen County, IN

People & Income Overview (By Place of Residence)		Value	Rank in U.S.	Industry Overview, 2023 (By Place of Work)		Value	Rank in U.S.
Population (2024)		399,295		192 Covered Employment		196,724	163
Growth (%) since 2020 Census		3.60%		746 Avg Wage per Job		\$57,490	651
Households (2023)		154,183		186 Manufacturing - % All Jobs in County		14.90%	938
Labor Force (persons) (Ann. Avg. 2023)		189,514		197 Avg Wage per Job		\$68,447	811
Unemployment Rate (Ann. Avg. 2023)		3.1		Transportation & Warehousing - % All Jobs in			
Per Capita Personal Income (2023)		\$60,607		1,919 County		5.10%	619
Median Household Income (2023)		\$66,194		944 Avg Wage per Job		\$55,616	1,678
Poverty Rate (2023)		13		Health Care, Social Assist. - % All Jobs in			
High School Diploma or More - % of Adults 25+ (2023)		90.30%		1,279 County		19.50%	297
Bachelor's Degree or More - % of Adults 25+ (2023)		31.10%		1,692 Avg Wage per Job		\$66,468	319
				Finance and Insurance - % All Jobs in County		4.20%	272
				636 Avg Wage per Job		\$83,868	512

Demographics

Population over Time		Number	Rank in U.S.	Percent of Indiana		Indiana
	2024	399,295	192	5.80%		6,924,275
	2020	385,410	186	5.70%		6,785,528
	2010	355,329	182	5.50%		6,483,802
	2000	331,849	176	5.50%		6,080,485
	1990	300,836	164	5.40%		5,544,156
2010 to 2020 % Change		8.50%	507			4.70%
2000 to 2020 % Change		16.10%	708			11.60%
1990 to 2020 % Change		28.10%	915			22.40%

Source: U.S. Census Bureau

Components of Population Change (1-year change ending in 2024)		Number	Rank in U.S.	Percent of Indiana		Indiana
Net Domestic Migration		601	403	14.10%		4,268
Net International Migration		1,811	234	5.90%		30,852
Natural Increase (births minus deaths)		1,738	116	19.00%		9,159
Births		5,164	153	6.50%		79,422
Deaths		3,426	195	4.90%		70,263

Source: U.S. Census Bureau

Population Estimates by Age in 2023		Number	Rank in U.S.	Pct Dist.		Pct Dist. in U.S.
Preschool (0 to 4)		26,582	160	6.80%		5.70%
School Age (5 to 17)		72,800	168	18.70%		16.50%
College Age (18 to 24)		34,871	209	9.00%		9.10%
Young Adult (25 to 44)		103,975	184	26.70%		26.80%
Older Adult (45 to 64)		91,027	204	23.40%		25.10%
Older (65 plus)		59,536	205	15.30%		16.80%
Median Age		36.2	2,754			Median Age = 38.7

Sources: U.S. Census Bureau; Median age calculated by the IBRC.

Population Estimates by Race and Hispanic Origin in 2023	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
American Ind. or Alaskan Native Alone	1,209	419	0.30%	0.90%
Asian Alone	19,328	161	5.00%	5.80%
Black Alone	42,329	197	10.90%	12.40%
Native Hawaiian and Other Pac. Isl. Alone	205	297	0.10%	0.20%
White Alone	282,728	168	72.70%	63.40%
Two or More Race Groups	29,381	224	7.60%	10.70%
Hispanic or Latino (can be of any race)				
Non-Hispanic or Latino	354,696	166	91.20%	81.00%
Hispanic or Latino	34,095	266	8.80%	19.00%

Sources: U.S. Census Bureau

Hispanic or Latino Population in 2023 (can be of any race)	Number	Rank in U.S.	Pct Dist.	Pct Dist. in U.S.
Hispanic	34,095	266	100%	100%
Mexican	24,421	188	71.60%	59.30%
Cuban	239	514	0.70%	3.90%
Puerto Rican	2,306	307	6.80%	9.40%
Other	7,129	299	20.90%	27.40%
White, Not Hispanic (reporting white alone)	274,650	156 N/A		N/A

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates

Education

Educational Attainment in 2023	Number	Percent of Population 25+	Rank in U.S.	U.S. % of Population 25+
Total Population 25 and Older	254,538	100% N/A		100%
Less than 9th Grade	11,595	4.60%		4.70%
9th to 12th, No Diploma	13,021	5.10%	2,157	5.90%
High School Graduate (includes equiv.)	71,260	28.00%	2,455	26.20%
Some College, No Degree	52,876	20.80%	1,624	19.40%
Associate Degree	26,536	10.40%	1,165	8.80%
Bachelor's Degree	52,988	20.80%	566	21.30%
Graduate, Professional or Doctorate Degree	26,262	10.30%	784	13.70%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates

Income & Poverty

Median Income	Number	Rank in U.S.	Percent of U.S.
Median Household Income in 2023	\$66,194	1,279	85.20%
Median Household Income in 2000	\$44,365	457	105.70%
Percent Change 2000 to 2023	49.20%	3,053	

Source: U.S. Census Bureau

Per Capita Personal Income (PCPI)	Number	Rank in U.S.	Percent of U.S.
2023	\$60,607	944	86.80%
2013	\$38,051	1,309	85.70%
2003	\$29,810	642	91.30%
1993	\$22,131	297	101.80%
10-Year % Change	59.30%	37	
20-Year % Change	103.30%	87	
30-Year % Change	173.90%	2,062	

Source: U.S. Bureau of Economic Analysis

Personal Income in 2023 (\$000)	Number	5-Year % Change (adj*)	Rank in U.S.
Total Earnings by Place of Work	\$17,729,748	33.00%	1,225
Minus: Contributions for Government Social Insurance	\$2,042,392	33.90%	1,132
Personal Contributions for Government Social Insurance	\$1,103,072	35.70%	1,102
Employer Contributions for Government Social Insurance	\$939,320	31.70%	1,203
Plus: Adjustment for Residence	(\$955,680)	32.40%	1,260
Equals: Net Earnings by Place of Residence	\$14,731,676	32.90%	1,133
Plus: Dividends, Rent, Interest	\$4,458,431	51.30%	287
Plus: Transfer Payments	\$4,722,168	45.50%	837
Equals: Personal Income by Place of Residence	\$23,912,275	38.40%	799

Source: U.S. Bureau of Economic Analysis

Poverty Estimates	Number	Rank in U.S.	Percent Change	Rank in U.S.
Poverty Rate in 2023	13	1,692 --	--	--
In 2000	8.2	2,615	58.50%	87
Poverty Rate for Children under 18 in 2023	17.4	1,642 --	--	--
In 2000	11.6	2,540	50.00%	100

Source: U.S. Census Bureau

Jobs & Earnings (BEA)

BEA Major Sectors (NAICS) in 2023 (by place of work)	Earnings (\$000)	Avg Earnings Per Job	Rank in U.S.	Jobs	Pct Dist. in County	Pct Dist. in U.S.
Earnings by place of work - 35	\$17,729,748 N/A		1 N/A		N/A	N/A
Wage and salary disbursements - 50	\$12,717,412 N/A		1 N/A		N/A	N/A
Proprietors' income - 70	\$2,310,356 N/A		1 N/A		N/A	N/A
Farm proprietors' income - 71	\$52,813 N/A		1 N/A		N/A	N/A
Nonfarm proprietors' income - 72	\$2,257,543 N/A		1 N/A		N/A	N/A
Farm earnings - 81	\$63,018 N/A		1 N/A		N/A	N/A
Nonfarm earnings - 82	\$17,666,730 N/A		1 N/A		N/A	N/A
Private earnings - 90	\$16,226,222 N/A		1 N/A		N/A	N/A
Forestry, fishing, related activities, and other - 100	\$8,890 N/A		1 N/A		N/A	N/A
Mining - 200	\$13,587 N/A		1 N/A		N/A	N/A
Utilities - 300	\$70,584 N/A		1 N/A		N/A	N/A
Construction - 400	\$1,394,221 N/A		1 N/A		N/A	N/A
Manufacturing - 500	\$2,740,822 N/A		1 N/A		N/A	N/A
Retail Trade - 700	\$1,156,821 N/A		1 N/A		N/A	N/A
Transportation and warehousing - 800	\$826,990 N/A		1 N/A		N/A	N/A
Information - 900	\$196,014 N/A		1 N/A		N/A	N/A

Source: U.S. Bureau of Economic Analysis (BEA)

Note: In 2023, BEA discontinued data table CAEMP25 - Total full-time and part-time employment by industry. There will not be jobs or average earnings per job data for 2023.D = Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

L = Less than 10 jobs, but the estimates for this item are included in the totals.

N/A = Not available or not applicable.

* = "Other" consists of the number of jobs held by U.S. residents employed by international organizations and foreign embassies and consulates in the United States.

Jobs & Wages (BLS)

Annual Covered Employment and Wages Over Time (NAICS)	Establishments	Jobs	Average Wage Per Job	Rank in U.S.	Pct of U.S. Avg Wage
2023	10,214	196,724	\$57,490	651	79.40%
2022	9,917	194,563	\$55,623	625	79.50%
2021	9,446	186,852	\$53,528	579	79.20%
2020	9,230	181,299	\$50,665	616	79.10%
2019	8,983	191,195	\$47,450	661	80.10%
2018	8,845	188,032	\$46,225	635	80.70%
2017	8,742	184,976	\$44,559	654	80.40%
2016	8,697	183,106	\$43,175	652	80.50%
2015	8,661	181,796	\$42,539	687	80.40%
2014	8,702	177,115	\$40,983	749	79.80%
2013	8,839	174,954	\$40,084	718	80.50%
10-Year Change	1,375	21,770	\$17,406		
10-Year Percent Change	15.60%	12.40%	43.40%		

Source: U.S. Bureau of Labor Statistics (BLS)

D = Non-Discloseable Data; **N/A** = Not Available; Note: Average wage may not match published numbers due to rounding.

Annual Industry Distribution of Jobs and Avg. Wage in 2023 (NAICS)	Establishments	Jobs	Pct. Dist.	Annual Average Wage Per Job	Rank in U.S.
Total	10,214	196,724	100.00%	\$57,490	651
Agriculture, Forestry, Fishing and Hunting	43	238	0.10%	\$41,466	1,127
Mining	5	117	0.10%	\$77,982	595
Utilities	20	481	0.20%	\$103,751	637
Construction	1,017	10,907	5.50%	\$72,816	539
Manufacturing	522	29,407	14.90%	\$68,447	811
Wholesale Trade	678	8,880	4.50%	\$74,791	787
Retail Trade	1,185	21,802	11.10%	\$39,586	388
Transportation & Warehousing	386	10,069	5.10%	\$55,616	1,678
Information	143	2,050	1.00%	\$64,158	935
Finance and Insurance	705	8,358	4.20%	\$83,868	512
Real Estate and Rental and Leasing	506	2,290	1.20%	\$53,118	769
Professional, Scientific, and Technical Services	1,204	6,746	3.40%	\$78,269	763
Management of Companies and Enterprises	79	2,226	1.10%	\$118,239	397
Admin. & Support & Waste Mgt. & Rem. Services	618	10,686	5.40%	\$40,463	1,547
Educational Services	239	11,970	6.10%	\$46,949	1,088
Health Care and Social Services	989	38,435	19.50%	\$66,468	319
Arts, Entertainment, and Recreation	164	2,516	1.30%	\$25,310	1,104
Accommodation and Food Services	841	17,406	8.80%	\$22,181	890
Other Services (Except Public Administration)	820	6,392	3.20%	\$37,887	1,490
Public Administration	53	5,737	2.90%	\$62,680	801

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

Labor Force

Labor Force Annual Averages in Ann. Avg. 2023	Number	Rank in U.S.	% of Indiana	Indiana
Total Labor Force	189,514	197	5.60%	3,401,387
5-Year % Change	2.30%	1,029 --		0.00%
10-Year % Change	8.60%	620 --		6.50%
Employed	183,577	197	5.60%	3,288,017
5-Year % Change	2.30%	1,166 --		0.30%
10-Year % Change	13.60%	588 --		11.30%
Unemployed	5,937	208	5.20%	113,370
5-Year % Change	1.80%	653 --		-2.10%
10-Year % Change	-54.00%	1,965 --		-52.80%
Unemployment Rate	3.1	1,919	93.90%	3.3
5-Year % Change	0.00%	635 --		-2.90%
10-Year % Change	-58.10%	2,442 --		-56.00%

Source: U.S. Bureau of Labor Statistics

Living Arrangements

Households in 2023	Number	Rank in U.S.	Pct. Dist.	Pct. Dist. in U.S.
Total Households	154,183	186	100%	100%
Family Households	97,003	191	62.90%	64.50%
Married with Children	29,538	177	19.20%	18.10%
Married without Children	41,870	198	27.20%	29.10%
Single Parents	14,603	161	9.50%	8.50%
Other	10,992	208	7.10%	8.80%
Non-Family Households	57,180	176	37.10%	35.50%
Living Alone	46,463	169	30.10%	28.50%
Average Household Size	2.4	1,294		

Source: U.S. Census Bureau

Housing Units in 2023	Number	Rank in U.S.	Pct. Dist.	Pct. Dist. in U.S.
Total Housing Units (ACS estimate)	164,456	188	100%	100%
Occupied	154,183	186	93.80%	89.60%
Owner Occupied	106,582	178	64.80%	58.20%
Renter Occupied	47,601	195	28.90%	31.30%
Vacant	10,273	289	6.20%	10.40%
For Seasonal or Recreational Use	557	1,222	0.30%	3.40%

Source: U.S. Census Bureau

Residential Building Permits in 2023	Units	Pct Dist. in U.S.	Pct Dist. in U.S.	Cost (\$000)
Total Permits Filed	2,345	100%	100%	\$635,558
Single Family	1,593	67.90%	60.90%	\$537,585
Two Family	40	1.70%	2.30%	\$4,235
Three and Four Family	6	0.30%	1.40%	\$600
Five Families and More	706	30.10%	35.50%	\$93,137

Source: U.S. Census Bureau



StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.



VAN WERT COUNTY, OHIO

AND

ALLEN COUNTY, INDIANA

SIDE-BY-SIDE COMPARISON

County Side-by-Side Comparison

	Allen County, IN	Van Wert County, OH
Overview		
Total Population 2024	399,295	28,887
Population Growth or Decline 2020 to 2024	3.60%	-0.20%
Households 2024	156,570	11,549
Labor Force (persons) Ann. Avg. 2024	199,484	14,781
Unemployment Rate Ann. Avg. 2024	4	3.8
Per Capita Personal Income 2023	\$60,607	\$53,340
Median Household Income 2024	\$70,889	\$72,213
Poverty Rate 2024	12.3	8.9
High School Diploma or More - Pct. of Adults 25+ 2024	90.30%	94.10%
Bachelor's Degree or More - Pct. of Adults 25+ 2024	31.60%	17.10%
Covered Employment 2024	197,885	11,519
Avg Wage per Job 2024	\$60,129	\$49,418
Manufacturing - Pct. All Jobs in County 2024	14.70%	26.20%
Manufacturing - Avg Wage per Job 2024	\$71,526	\$56,715
Transportation and Warehousing - Pct. All Jobs in County 2024	5.00%	1.90%
Transportation and Warehousing - Avg Wage per Job 2024	\$57,240	\$56,837
Health Care, Social Assist. - Pct. All Jobs in County 2024	20.00%	0.60%
Health Care, Social Assist. - Avg Wage per Job 2024	\$68,586	\$52,183
Finance and Insurance - Pct. All Jobs in County 2024	4.20%	6.10%
Finance and Insurance - Avg Wage per Job 2024	\$90,551	\$95,375
Population Over Time		
Population in 2024	399,295	28,887
Population in 2020	385,410	28,931
Population in 2010	355,329	28,744
Population in 2000	331,849	29,659
Population in 1990	300,836	30,464
Population change 2010 to 2020	8.50%	0.70%
Population change 2000 to 2020	16.10%	-2.50%
Population change 1990 to 2020	28.10%	-5.00%
Net Domestic Migration	601	129
Net International Migration	1,811	53
Natural Increase (births minus deaths)	1,738	-18
Births	5,164	343
Deaths	3,426	361

Population Estimates by Age in 2024

Preschool (0 to 4)	26,425	1,754
School Age (5 to 17)	73,205	4,877
College Age (18 to 24)	35,217	2,127
Young Adult (25 to 44)	105,584	6,904
Older Adult (45 to 64)	90,669	7,404
Older (65 plus)	61,278	5,760
Median Age	36.2	41.6

Population Estimates by Race and Hispanic Origin in 2024

American Ind. or Alaskan Native Alone	2,233	84
Asian Alone	20,833	100
Black Alone	41,585	138
Native Hawaiian and Other Pac. Isl. Alone	239	0
White Alone	279,390	26,802
Two or More Race Groups	33,285	1,359
Non-Hispanic or Latino	356,989	27,607
Hispanic or Latino	35,389	1,219

Hispanic or Latino Population in 2024

Puerto Rican	2,438	19
Other	8,176	253
White, Not Hispanic (reporting white alone)	273,822	26,431
Hispanic	35,389	1,219
Mexican	24,488	926
Cuban	287	21

Households in 2024

Total Households	156,570	11,549
Family Households	97,556	7,705
Married with Children	29,009	2,083
Married without Children	41,968	3,867
Single Parents	15,312	1,092
Other	11,267	663
Non-Family Households	59,014	3,844
Living Alone	48,152	3,405
Average Household Size	2.4	2.4

Housing Units in 2024

Total Housing Units (ACS estimate)	166,285	12,573
Occupied	156,570	11,549
Owner Occupied	107,825	9,478
Renter Occupied	48,745	2,071
Vacant	9,715	1,024
For Seasonal or Recreational Use	449	82

Residential Building Permits in 2024

Total Permits Filed	1,861	38
Single Family	1,285	38
Two Family	0	0
Three and Four Family	0	0
Five Families and More	576	0

Median Income

Median Household Income 2024	\$70,889	\$72,213
Median Household Income 2000	\$44,365	\$40,661
Percent Change 2000 to 2024	59.80%	77.60%

Per Capita Personal Income (PCPI)

	2023	\$60,607	\$53,340
	2013	\$38,051	\$36,420
	2003	\$29,810	\$25,713
	1993	\$22,131	\$18,093
10-Year pct. Change		59.30%	46.50%
20-Year pct. Change		103.30%	107.40%
30-Year pct. Change		173.90%	194.80%

Personal Income in 2023 (\$000)

Total Earnings by Place of Work	\$17,729,748	\$952,685
Minus: Contributions for Government Social Insurance	\$2,042,392	\$103,295
Personal Contributions for Government Social Insurance	\$1,103,072	\$57,246
Employer Contributions for Government Social Insurance	\$939,320	\$46,049
Plus: Adjustment for Residence	(\$955,680)	\$101,438
Net Earnings by Place of Residence	\$14,731,676	\$950,828
Plus: Dividends, Rent, Interest	\$4,458,431	\$216,710
Plus: Transfer Payments	\$4,722,168	\$363,543
Equals: Personal Income by Place of Residence	\$23,912,275	\$1,531,081

Poverty Estimates

Poverty Rate in 2024	12.3	8.9
Poverty Rate for Children under 18 in 2024	17.6	12

Labor Force Annual Averages in Ann. Avg. 2024

Total Labor Force	199,484	14,781
Labor Force 5-Year Pct. Chg	2.60%	-2.50%
Labor Force 10-Year Pct. Chg	13.40%	2.30%
Employed	191,571	14,218
Employed 5-Year Pct. Chg	1.70%	-3.00%
Employed 10-Year Pct. Chg	15.50%	3.50%
Unemployed	7,913	563
Unemployed 5-Year Pct. Chg	33.60%	13.30%
Unemployed 10-Year Pct. Chg	-21.30%	-20.10%
Unemployment Rate	4	3.8
Unemployment Rate 5-Year Pct. Chg	33.30%	15.20%
Unemployment Rate 10-Year Pct. Chg	-29.80%	-22.40%

Educational Attainment in 2024

Total Population 25 and Older	257,531	20,068
Less than 9th Grade	12,345	366
9th to 12th, No Diploma	12,618	814
High School Graduate (includes equiv.)	72,266	8,798
Some College, No Degree	52,524	3,997
Associate Degree	26,430	2,663
Bachelor's Degree	54,363	2,299
Graduate, Professional or Doctorate Degree	26,985	1,131

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Tab 3

Public Comments



None



Tab 4

Bank's Written Responses to Public Comments



None



Tab 5

**Bank's Office Locations
Hours of Operation
Holiday Schedule**



Bank Office Locations and Hours of Operations

Location #1 – Van Wert, OH Branch

GreenWay Bank
976 S. Shannon Street
Van Wert, OH 45891

Geography: Census Tract 208.00

Location #1 - Hours of Operation

Lobby:

Monday – Friday: 9:00AM – 5:00PM

Saturday: By Appointment

Drive-Up:

Monday – Friday: 9:00AM – 5:00PM

Saturday: 9:00AM – 12:00PM

Location #2 – Fort Wayne, IN Branch

GreenWay Bank
202 W Berry Street, Suite 100
Fort Wayne, IN 46802

Geography: Census Tract 12.00

Location #2 – Hours of Operation

Lobby:

Monday – Friday: 9:00AM – 5:00PM

Drive-Up:

No Drive-Up



2026 HOLIDAY SCHEDULE

New Year's Eve 2025
Wednesday, December 31 (noon closure)

New Year's Day 2026
Thursday, January 1

Martin Luther King Day
Monday, January 19

Presidents' Day
Monday, February 16

Memorial Day
Saturday, May 23 & Monday, May 25

Juneteenth
Friday, June 19

Independence Day
Friday, July 3 & Saturday, July 4

Labor Day
Saturday, September 5 & Monday, September 7

Discovery Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Christmas Eve
Thursday, December 24 (noon closure)

Christmas Day
Friday, December 25

New Year's Eve 2026
Thursday, December 31 (noon closure)

New Year's Day 2027
Friday, January 1



Tab 6

Offices Opened or Closed Within the Last 2 Years



BANKING OFFICES OPENED AND/OR CLOSED WITHIN THE PAST 2 YEARS

BRANCHES OPENED

1. 202 W. Berry Street, Suite 100, Fort Wayne, IN 46802
Geography: Census Tract 12.00
Open Date: April 2, 2024

BRANCHES CLOSED

None



Tab 7

Loans by Census Tract
County Deposits by Market Share
Loan to Deposit Ratio
Welcome Home Loans



LOANS CLOSED BY CENSUS TRACT



976 S Shannon St.
Van Wert, OH 45891
419-238-9662
866-238-9660 Toll Free
419-238-5872 Fax
www.greenwaybank.com

Memo

To: GreenWay Bank Board of Directors
From: Gregory A Bruns
Date: March 23, 2026
Re: 2025 Loan Census Tract Income Levels/Borrower Income Levels

In 2025, GreenWay Bank closed 103 purchase and refinance mortgage loans. Of the 103 loans, 0 were in upper income census tracts (no upper income census tracts in lending area), 45 were in middle income census tracts, 10 were in moderate income census tracts, 0 were in low-income census tracts (no low-income census tracts in lending area) and 48 were outside the bank's assessment area. When evaluating the loans based on the borrowers' actual income level 24 were in the upper income level, 13 were in the middle-income level, 10 were in the moderate-income level, 8 were in the low-income level. This shows that the bank is successfully meeting the credit needs of the community through its mortgage lending.

2025

Area Median Income \$86,700.00

Income Range

Low-Income	\$0	to	\$43,349.99
Moderate-Income	\$43,350.00	to	\$69,359.99
Middle-Income	\$69,360.00	to	\$104,039.99
Upper-Income	\$104,040.00	&	Above

MORTGAGE LOANS CLOSED BY CENSUS TRACT
01-01-2025 thru 12-31-2025

	NUMBER OF LOANS <u>01-01-25 to 6-30-25</u>	NUMBER OF LOANS <u>07-01-25 to 12-31-25</u>	TOTAL FOR 2025	% OF LOANS	TOTAL FOR 2024
COUNTY					
Census Tract 201 (Hoaglin, Jackson, Ridge, Washington Townships, Middle Point)	2	3	5	5%	6
Census Tract 202 (Pleasant, Tully, Union Townships, Convoy)	5	5	10	10%	12
Census Tract 203 (Harrison, Willshire Townships)	4	0	4	4%	3
Census Tract 204 (Jennings, Liberty, York Townships, Ohio City)	1	1	2	2%	5
Census Tract 205 (Delphos)	<u>0</u>	<u>0</u>	<u>0</u>	0%	<u>1</u>
TOTAL COUNTY LOANS	12	9	21	20%	27
CITY (Dividing Line Main and Washington)					
Census Tract 206 (NE Van Wert)	1	3	4	4%	3
Census Tract 207 (NW Van Wert)	5	1	6	6%	4
Census Tract 208 (SW Van Wert)	7	7	14	14%	10
Census Tract 209 (SE Van Wert)	<u>6</u>	<u>4</u>	<u>10</u>	10%	<u>13</u>
TOTAL CITY LOANS	19	15	34	33%	30
TOTAL NOT IN VW CENSUS TRACT	<u>27</u>	<u>21</u>	<u>48</u>	<u>47%</u>	<u>31</u>
TOTAL LOANS CLOSED IN 2025	58	45	103	100%	88
FIRST TIME HOMEBUYERS	11	10	21	20%	29
WELCOME HOME PROGRAM	10	0	10	10%	16



976 S Shannon St.
Van Wert, OH 45891
419-238-9662
866-238-9660 Toll Free
419-238-5872 Fax
www.greenwaybank.com

Memo

To: GreenWay Bank Board of Directors
From: Gregory A Bruns
Date: March 11, 2025
Re: 2024 Loan Census Tract Income Levels/Borrower Income Levels

In 2024, GreenWay Bank closed 88 purchase and refinance mortgage loans. Of the 88 loans, 0 were in upper income census tracts (no upper income census tracts in lending area), 49 were in middle income census tracts, 8 were in moderate income census tracts, 0 were in low-income census tracts (no low-income census tracts in lending area) and 31 were outside the bank's assessment area. When evaluating the loans based on the borrowers' actual income level 39 were in the upper income level, 10 were in the middle-income level, 27 were in the moderate-income level, 12 were in the low-income level. This shows that the bank is successfully meeting the credit needs of the community through its mortgage lending.

2024

Area Median Income \$81,600.00

Income Range

Low-Income	\$0	to	\$40,799.99
Moderate-Income	\$40,800.00	to	\$65,279.99
Middle-Income	\$65,280.00	to	\$97,919.99
Upper-Income	\$97,920.00	&	Above

MORTGAGE LOANS CLOSED BY CENSUS TRACT

01-01-2024 thru 12-31-2024

COUNTY	<u>NUMBER OF LOANS 01-01-24 to 6-30-24</u>	<u>NUMBER OF LOANS 07-01-24 to 12-31-24</u>	TOTAL FOR 2024	% OF LOANS	TOTAL FOR 2023
Census Tract 201 (Hoaglin, Jackson, Ridge, Washington Townships, Middle Point)	4	2	6	7%	3
Census Tract 202 (Pleasant, Tully, Union Townships, Convoy)	7	5	12	14%	6
Census Tract 203 (Harrison, Willshire Townships)	2	1	3	3%	7
Census Tract 204 (Jennings, Liberty, York Townships, Ohio City)	3	2	5	6%	5
Census Tract 205 (Delphos)	<u>0</u>	<u>1</u>	<u>1</u>	1%	<u>0</u>
TOTAL COUNTY LOANS	16	11	27	31%	21
CITY (Dividing Line Main and Washington)					
Census Tract 206 (NE Van Wert)	0	3	3	3%	2
Census Tract 207 (NW Van Wert)	2	2	4	5%	3
Census Tract 208 (SW Van Wert)	7	3	10	11%	6
Census Tract 209 (SE Van Wert)	<u>6</u>	<u>7</u>	<u>13</u>	15%	<u>8</u>
TOTAL CITY LOANS	15	15	30	34%	19
TOTAL NOT IN VW CENSUS TRACT	<u>21</u>	<u>10</u>	<u>31</u>	<u>35%</u>	<u>8</u>
TOTAL LOANS CLOSED IN 2024	52	36	88	100%	48
FIRST TIME HOMEBUYERS	22	7	29	33%	6
WELCOME HOME PROGRAM	16	0	16	18%	7

976 S Shannon St.
Van Wert, OH 45891
419-238-9662
866-238-9660 Toll Free
419-238-5872 Fax
www.vanwertfederal.com



Memo

To: VWF Board of Directors
From: Gregory A Bruns
Date: February 23, 2024
Re: 2023 Loan Census Tract Income Levels/Borrower Income Levels

In 2023, Van Wert Federal closed 48 purchase and refinance mortgage loans. Of the 48 loans, 0 were in upper income census tracts (no upper income census tracts in lending area), 32 were in middle income census tracts, 8 were in moderate income census tracts, 0 were in low-income census tracts (no low-income census tracts in lending area) and 8 were outside the bank's assessment area. When evaluating the loans based on the borrowers' actual income level 12 were in the upper income level, 11 were in the middle-income level, 15 were in the moderate-income level, 10 were in the low-income level. This shows that the bank is successfully meeting the credit needs of the community through its mortgage lending.

2023

Area Median Income \$79,500.00

Income Range

Low-Income	\$0	to	\$39,749.99
Moderate-Income	\$39,750.00	to	\$63,599.99
Middle-Income	\$63,600.00	to	\$95,399.99
Upper-Income	\$95,400.00	&	Above

MORTGAGE LOANS CLOSED BY CENSUS TRACT
01-01-2023 thru 12-31-2023

	NUMBER OF LOANS <u>01-01-23 to 6-30-23</u>	NUMBER OF LOANS <u>07-01-23 to 12-31-23</u>	TOTAL FOR 2023	% OF LOANS	TOTAL FOR 2022
COUNTY					
Census Tract 201 (Hoaglin, Jackson, Ridge, Washington Townships, Middle Point)	2	1	3	6%	8
Census Tract 202 (Pleasant, Tully, Union Townships, Convoy)	2	4	6	13%	21
Census Tract 203 (Harrison, Willshire Townships)	0	7	7	15%	8
Census Tract 204 (Jennings, Liberty, York Townships, Ohio City)	1	4	5	10%	7
Census Tract 205 (Delphos)	<u>0</u>	<u>0</u>	0	0%	<u>0</u>
TOTAL COUNTY LOANS	5	16	21	44%	44
CITY (Dividing Line Main and Washington)					
Census Tract 206 (NE Van Wert)	0	2	2	4%	2
Census Tract 207 (NW Van Wert)	1	2	3	6%	5
Census Tract 208 (SW Van Wert)	2	4	6	13%	22
Census Tract 209 (SE Van Wert)	<u>2</u>	<u>6</u>	8	17%	<u>22</u>
TOTAL CITY LOANS	5	14	19	40%	51
TOTAL NOT IN VW CENSUS TRACT	<u>1</u>	<u>7</u>	8	17%	15
TOTAL LOANS CLOSED IN 2022	11	37	48	100%	110
FIRST TIME HOMEBUYERS	2	6	8	18%	16
WELCOME HOME PROGRAM	2	7	9	18%	7



SUMMARY OF DEPOSITS BY MARKET SHARE

**Offices and Deposits of all FDIC-Insured Institutions
Deposit Market Share Report (as of 06/30/2025)
Van Wert County, Ohio**

Deposit Market Share Results - 8 Matching Results

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State	Counties	Cities	ZIP Codes
Ohio	Van Wert	All	All

Results Per Page: 25 ◀ 1 ▶ Go To Page

Institution Name	CERT	Selected Market			Outside Selected Market		Bank Class	Charter
		Office Count	Total Deposits (Thousands USD)	Market Share (%)	Office Count	Total Deposits (Thousands USD)		
GreenWay Bank	29495	1	166,076	21.48%	1	176,532	SB	Federal
First Federal Savings and Loan Association of Van Wert	29135	1	157,872	20.42%	0	0	SB	Federal
The Citizens National Bank of Bluffton	6531	1	135,670	17.55%	11	670,162	N	Federal
First Financial Bank	6600	1	118,834	15.37%	131	14,509,780	SM	State
U.S. Bank National Association	6548	1	70,303	9.09%	2,116	523,418,889	N	Federal
Flagstar Bank, National Association	32541	1	66,405	8.59%	359	70,179,887	N	Federal
First Bank of Berne	9288	1	55,072	7.12%	6	953,553	SM	State
Woodforest National Bank	23220	1	2,984	0.39%	743	8,328,809	N	Federal
Totals		8	773,216	100.00%	3,367	618,237,612		

**Offices and Deposits of all FDIC-Insured Institutions
Deposit Market Share Report (as of 06/30/2024)
Van Wert County, Ohio**

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State	Counties	Cities	ZIP Codes
Ohio	Van Wert	All	All

Results Per Page: 25 ◀ 1 ▶ Go To Page

Institution Name	CERT	Selected Market			Outside Selected Market		Bank Class	Charter
		Office Count	Total Deposits (Thousands USD)	Market Share (%)	Office Count	Total Deposits (Thousands USD)		
First Federal Savings and Loan Association of Van Wert	29135	1	137,919	19.60%	0	0	SB	Federal
Van Wert Federal Savings Bank	29495	1	137,097	19.48%	1	77,822	SB	Federal
The Citizens National Bank of Bluffton	6531	1	125,106	17.78%	11	657,639	N	Federal
First Financial Bank	6600	1	110,509	15.71%	134	13,732,035	SM	State
U.S. Bank National Association	6548	1	71,864	10.21%	2,242	527,117,238	N	Federal
Flagstar Bank, National Association	32541	1	63,945	9.09%	418	79,618,075	N	Federal
First Bank of Berne	9288	1	54,025	7.68%	6	888,404	SM	State
Woodforest National Bank	23220	1	3,166	0.45%	771	8,049,252	N	Federal
Totals		8	703,631	100.00%	3,583	630,140,465		

Offices and Deposits of all FDIC-Insured Institutions Deposit Market Share Report (as of 06/30/2023) Van Wert County, Ohio

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Reporting Period: 06/30/2023

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State	Counties	Cities	ZIP Codes
Ohio	Van Wert	All	All

Results Per Page: 25 ◀ 1 ▶ Go To Page

Institution Name	CERT	Selected Market			Outside Selected Market		Bank Class	Charter
		Office Count	Total Deposits (Thousands USD)	Market Share (%)	Office Count	Total Deposits (Thousands USD)		
Van Wert Federal Savings Bank	29495	1	128,207	19.14%	0	0	SB	Federal
The Citizens National Bank of Bluffton	6531	1	122,911	18.35%	11	608,286	N	Federal
First Federal Savings and Loan Association of Van Wert	29135	1	120,950	18.06%	0	0	SB	Federal
First Financial Bank	6600	1	109,575	16.36%	133	12,798,876	SM	State
U.S. Bank National Association	6548	1	73,144	10.92%	2,341	526,668,578	N	Federal
Flagstar Bank, National Association	32541	1	57,553	8.59%	435	88,569,612	N	Federal
First Bank of Berne	9288	1	53,617	8.01%	6	891,486	SM	State
Woodforest National Bank	23220	1	3,835	0.57%	774	7,964,887	N	Federal
Totals		8	669,792	100.00%	3,700	637,501,725		

**Offices and Deposits of all FDIC-Insured Institutions
Deposit Market Share Report (as of 06/30/2025)
Allen County, Indiana**

Deposit Market Share Results - 23 Matching Results

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Reporting Period: 06/30/2025

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State	Counties	Cities	ZIP Codes
Indiana	Allen	All	All

Results Per Page:

Institution Name	CERT	Selected Market			Outside Selected Market		Bank Class	Charter
		Office Count	Total Deposits (Thousands USD)	Market Share (%)	Office Count	Total Deposits (Thousands USD)		
JPMorgan Chase Bank, National Association	628	10	1,625,485	17.75%	4,983	2,131,355,515	N	Federal
Lake City Bank	13102	5	1,489,753	16.27%	51	4,689,321	SM	State
First Merchants Bank	4365	7	831,069	9.08%	107	14,029,120	NM	State
PNC Bank, National Association	6384	7	825,654	9.02%	2,309	431,671,357	N	Federal
Flagstar Bank, National Association	32541	9	779,164	8.51%	351	69,467,128	N	Federal
STAR Financial Bank	27235	7	696,674	7.61%	30	1,946,437	NM	State
WesBanco Bank, Inc.	803	3	522,439	5.71%	250	20,768,575	NM	State
Fifth Third Bank, National Association	6672	5	516,066	5.64%	1,092	167,285,995	N	Federal
1st Source Bank	9087	8	472,660	5.16%	72	6,970,523	SM	State
Old National Bank	3832	4	448,630	4.90%	356	54,414,005	N	Federal
GreenWay Bank	29495	1	176,532	1.93%	1	166,076	SB	Federal
The Farmers & Merchants State Bank	5969	3	160,753	1.76%	36	2,553,232	NM	State
Farmers and Merchants Bank	13801	1	118,441	1.29%	3	155,127	NM	State
The Garrett State Bank	8074	1	99,629	1.09%	3	222,728	SM	State

First Federal Savings Bank	29690	3	94,235	1.03%	5	362,872	NM	State
Union Savings Bank	32296	1	90,642	0.99%	38	3,281,738	SL	State
Centier Bank	12854	1	83,644	0.91%	59	7,876,606	NM	State
The State Bank and Trust Company	13339	1	36,833	0.40%	27	1,216,419	SM	State
Horizon Bank	4360	2	36,093	0.39%	71	5,740,536	NM	State
The Hicksville Bank	16370	1	24,360	0.27%	3	167,508	NM	State
The Antwerp Exchange Bank Company	14523	1	18,180	0.20%	2	123,701	NM	State
Woodforest National Bank	23220	2	6,145	0.07%	742	8,325,648	N	Federal
Community State Bank	14883	1	2,272	0.02%	4	449,901	SM	State
Totals		84	9,155,353	100.00%	10,595	2,933,240,068		

**Offices and Deposits of all FDIC-Insured Institutions
Deposit Market Share Report (as of 06/30/2024)
Allen County, Indiana**

Deposit Market Share Results - 22 Matching Results

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Reporting Period: 06/30/2024

Selected Market

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State	Counties	Cities	ZIP Codes
Indiana	Allen	All	All

Results Per Page:

Institution Name	CERT	Selected Market			Outside Selected Market		Bank Class	Charter
		Office Count	Total Deposits (Thousands USD)	Market Share (%)	Office Count	Total Deposits (Thousands USD)		
JPMorgan Chase Bank, National Association	628	10	1,640,532	18.54%	4,871	2,007,110,468	N	Federal
Lake City Bank	13102	5	1,208,066	13.65%	50	4,558,807	SM	State
First Merchants Bank	4365	7	876,872	9.91%	112	13,746,605	NM	State
Flagstar Bank, National Association	32541	13	841,532	9.51%	406	78,840,488	N	Federal
PNC Bank, National Association	6384	7	835,145	9.44%	2,333	421,925,036	N	Federal
STAR Financial Bank	27235	7	747,790	8.45%	30	1,876,765	NM	State
Premier Bank	29845	3	511,594	5.78%	71	6,695,096	NM	State
Old National Bank	3832	4	500,904	5.66%	284	39,942,459	N	Federal
1st Source Bank	9087	8	458,679	5.18%	72	6,737,748	SM	State
Fifth Third Bank, National Association	6672	5	456,042	5.15%	1,073	171,585,993	N	Federal
The Farmers & Merchants State Bank	5969	3	133,095	1.50%	36	2,512,013	NM	State
Centier Bank	12854	1	99,186	1.12%	57	7,329,988	NM	State
The Garrett State Bank	8074	1	97,924	1.11%	3	196,054	SM	State
Farmers and Merchants Bank	13801	1	95,499	1.08%	3	141,526	NM	State
First Federal Savings Bank	29690	3	84,078	0.95%	5	329,614	NM	State

Union Savings Bank	32296	1	83,020	0.94%	37	3,082,100	SL	State
Van Wert Federal Savings Bank	29495	1	77,822	0.88%	1	137,097	SB	Federal
Horizon Bank	4360	2	34,217	0.39%	71	5,667,665	NM	State
The State Bank and Trust Company	13339	1	32,711	0.37%	23	1,087,356	SM	State
The Antwerp Exchange Bank Company	14523	1	16,835	0.19%	2	120,050	NM	State
The Hicksville Bank	16370	1	10,931	0.12%	3	162,224	NM	State
Woodforest National Bank	23220	2	5,375	0.06%	770	8,047,043	N	Federal
Totals		87	8,847,849	100.00%	10,313	2,781,832,195		

**Offices and Deposits of all FDIC-Insured Institutions
Deposit Market Share Report (as of 06/30/2023)
Allen County, Indiana**

Deposit Market Share Results - 20 Matching Results

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Reporting Period: 06/30/2023

Selected Market

[Clear all](#)

State	Counties	Cities	ZIP Codes
Indiana	Allen	All	All

Results Per Page: 25 ◀ 1 ▶ Go To Page

Institution Name	CERT	Selected Market			Outside Selected Market		Bank Class	Charter
		Office Count	Total Deposits (Thousands USD)	Market Share (%)	Office Count	Total Deposits (Thousands USD)		
JPMorgan Chase Bank, National Association	628	10	1,725,508	20.77%	4,865	2,066,316,492	N	Federal
Lake City Bank	13102	5	985,385	11.86%	50	4,444,398	SM	State
First Merchants Bank	4365	7	908,438	10.94%	115	13,751,113	NM	State
PNC Bank, National Association	6384	8	830,309	10.00%	2,434	433,680,316	N	Federal
Flagstar Bank, National Association	32541	13	737,050	8.87%	423	87,890,115	N	Federal
STAR Financial Bank	27235	7	666,156	8.02%	30	1,857,025	NM	State
Old National Bank	3832	4	487,195	5.87%	259	36,059,842	N	Federal
1st Source Bank	9087	8	436,728	5.26%	73	6,540,292	SM	State
Premier Bank	29845	3	422,041	5.08%	75	6,629,408	NM	State
Fifth Third Bank, National Association	6672	5	409,789	4.93%	1,077	169,237,531	N	Federal
Horizon Bank	4360	2	140,657	1.69%	71	5,641,477	NM	State
The Garrett State Bank	8074	1	97,401	1.17%	3	196,777	SM	State
The Farmers & Merchants State Bank	5969	2	95,331	1.15%	35	2,377,718	NM	State
Farmers and Merchants Bank	13801	1	85,220	1.03%	3	132,143	NM	State
First Federal Savings Bank	29690	2	83,243	1.00%	5	301,612	NM	State

Centier Bank	12854	1	79,397	0.96%	55	6,278,994	NM	State
Union Savings Bank	32296	1	64,898	0.78%	36	2,734,730	SL	State
The State Bank and Trust Company	13339	1	30,667	0.37%	23	1,047,154	SM	State
The Antwerp Exchange Bank Company	14523	1	15,720	0.19%	2	119,891	NM	State
Woodforest National Bank	23220	2	5,376	0.06%	773	7,963,346	N	Federal
Totals		84	8,306,509	100.00%	10,407	2,853,200,374		



LOAN TO DEPOSIT RATIO



Memo

From: Andrew Holy

Date: March 22, 2026

Re: GreenWay Bank 2025 Loan to Deposit Ratios

The below summarizes GreenWay Bank's Loan to Deposit Ratios for each calendar quarter end in 2025. The difference between Core Deposits and Total Deposits is the amount of Brokered Deposits on our balance sheet as of the dates reflected.

GREENWAY BANK LOAN TO DEPOSIT RATIO						
<i>all numbers in (000's)</i>						
<u>Quarter Ending</u>	<u>Loans</u>	<u>Core Deposits</u>	<u>Total Deposits</u>	<u>Loan to Core Deposits Ratio</u>	<u>Loan to Total Change in Deposits</u>	
March 31, 2025	\$ 166,622.00	\$ 152,622.00	\$ 306,047.00	109.17%	54.44%	
June 30, 2025	\$ 186,772.00	\$ 149,065.00	\$ 340,392.00	125.30%	54.87%	
September 30, 2025	\$ 192,816.00	\$ 145,638.00	\$ 339,157.00	132.39%	56.85%	
December 31, 2025	\$ 199,565.00	\$ 138,923.00	\$ 347,216.00	143.65%	57.48%	



SUMMARY OF WELCOME HOME LOANS

GREENWAY BANK

Welcome Home Summary

Year	Number	Loan \$	Average Loan	Total Grant \$
2007	1	\$ 56,700	\$ 56,700	\$ 5,000
2008	10	\$ 542,660	\$ 54,266	\$ 50,000
2009	14	\$ 719,490	\$ 51,392	\$ 70,000
2010	15	\$ 746,750	\$ 49,783	\$ 75,000
2011	9	\$ 378,220	\$ 42,024	\$ 45,000
2012	14	\$ 517,530	\$ 36,966	\$ 70,000
2013	17	\$ 742,280	\$ 43,664	\$ 85,000
2014	14	\$ 571,000	\$ 40,786	\$ 70,000
2015	9	\$ 451,155	\$ 50,128	\$ 45,000
2016	16	\$ 794,320	\$ 49,645	\$ 80,000
2017	7	\$ 328,710	\$ 46,959	\$ 35,000
2018	11	\$ 906,130	\$ 82,375	\$ 55,000
2019	6	\$ 360,620	\$ 60,103	\$ 32,500
2020	7	\$ 481,300	\$ 68,757	\$ 35,000
2021	13	\$ 1,442,950	\$ 110,996	\$ 70,000
2022	7	\$ 683,270	\$ 97,610	\$ 40,000
2023	9	\$ 762,100	\$ 84,678	\$ 95,000
2024	16	\$ 1,604,170	\$ 100,261	\$ 330,000
2025	10	\$ 1,126,200	\$ 112,620	\$ 200,000
Totals	205	\$ 13,215,555	\$ 65,248	\$ 1,487,500

Average Grants per year since inception



Tab 8

List of Products and Services

GreenWay Bank

Products and Services Offered

Loans

Consumer First Mortgage Loans

Consumer Construction Mortgage Loans

Consumer Second Mortgage Loans

Investment Property Mortgage Loans

Investment Property Equity Lines of Credit

Commercial Owner-Occupied RE Loans

Commercial Construction Loans

Commercial Equipment Loans

Letters of Credit

Small Farm Mortgage Loans

Small Farm Real Estate Equity Lines of Credit

Home Equity Lines of Credit

Consumer Installment Loans

Deposit Account Secured (Share) Loans

Commercial Investment Real Estate Loans

Commercial Working Capital Lines of Credit

SBA 504 and 7a Loans

Deposits

Certificate of Deposit Accounts

Individual Retirement Accounts

Essential Checking

Interest Checking

Elite Checking

Classic Savings

Savings

Money Market

Classic Business Checking

Business Interest Checking

Business Money Market

Classic Business Savings

Ohio Homebuyers Plus

Other Services

24 Hour ATM Machine

Debit Cards

Online Banking

Bill Pay

Safe Deposit Boxes

Drive-Up Window

Notary Services

Wire Transfers

Direct Deposit

Other Services (Continued)

Mobile Check Deposit

Teller Checks

Mobile Banking

Overdraft Protection

Credit Cards

Night Deposit Drop Off

eStatements

Saturday hours in Van Wert Branch

Domestic and International ACH Receipt

Domestic and International Wire Receipt

Domestic Wire Origination/Sending (In Person, Phone, or E-mail)

Business Online Banking

- View and Export/Print Account Balance and Activity
- Initiate Internal Transfers

Business Bill Pay

Positive Pay

- Check with Payee Match and ACH

Remote Deposit Capture (Desktop Scanner)

FEE SCHEDULE

GreenWay Bank
976 S Shannon St
Van Wert, Ohio 45891
(419)238-9662
greenwaybank.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$25.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Cashier Checks	\$5.00
Deposit Item Returned	\$8.00
Dormant Account- See disclosures for additional details	\$5.00
Early Closeout- Accounts closed within 60 days of opening	\$15.00
Foreign ATM Use	\$2.00
Non-Sufficient Funds (NSF)	\$25.00
Overdraft	\$25.00
Paper Statement	\$2.00
Reconcile Bank Statement (per hour)	\$15.00
Replacement Debit Card	\$15.00
Stop Payment (per request)	\$15.00
Wire Transfer- Incoming Domestic and International	\$15.00
Wire Transfer- Outgoing Domestic	\$25.00
Wire Transfer- Outgoing International	\$40.00
Safe Deposit Box	

Size Annual Rent Tax Total

- 3x5 \$15.00 + \$1.09= \$16.09
- 3x10 \$30.00 + \$2.18= \$32.18
- 5x10 \$45.00 + \$3.27= \$48.27
- 10x10 \$80.00 + \$5.80= \$85.80

- 1 Lost Key- \$10.00
- 2 Lost Keys/Require Drilling- Drilling cost up to \$300.00

**Paper Statement Fees will be waived for: Account holders over the age of 65 and the Money Market account

FEE SCHEDULE

GreenWay Bank
976 S Shannon St
Van Wert, Ohio 45891
(419)238-9662
greenwaybank.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$25.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Cashier Checks (per check)	\$5.00
Deposit Item Returned	\$8.00
Dormant Account- See disclosures for additional details	\$5.00
Early Closeout- Accounts closed within 60 days of opening	\$15.00
Foreign ATM Use	\$2.00
Non-Sufficient Funds (NSF)	\$25.00
Online ACH Origination Monthly Service	\$40.00
Online ACH Origination One-Time Implementation*	\$25.00
Online Wire Origination One-Time Implementation*	\$25.00
Online Wire Origination- Domestic (per wire)	\$15.00
Online Wire Origination- International (per wire)	\$30.00
Overdraft	\$25.00
Paper Statement	\$2.00
Positive Pay Monthly Service**	\$50.00
Positive Pay One-Time Implementation*	\$25.00
Reconcile Bank Statement (per hour)	\$15.00
Remote Deposit Capture Monthly Service	\$40.00
Remote Deposit Capture One-Time Implementation*	\$25.00
Replacement Debit Card	\$15.00
Stop Payment (per request)	\$15.00
Sweep to Line of Credit Implementation Fee	\$25.00
Sweep to Line of Credit Monthly Service Fee \$250,000.00 and Less	\$25.00
Sweep to Line of Credit Monthly Service Fee \$250,001.00 - \$500,000.00	\$50.00
Sweep to Line of Credit Monthly Service Fee \$500,001.00 and above	\$75.00
Teller Check	\$1.00
Wire Transfer- Incoming Domestic and International	\$15.00
Wire Transfer- Outgoing Domestic	\$25.00
Wire Transfer- Outgoing International	\$40.00
Zero Balance Implementation Fee	\$25.00
Zero balance Monthly Service Fee	\$25.00
Safe Deposit Box	

Size Annual Rent Tax Total

- 3x5 \$15.00 + \$1.09= \$16.09
- 3x10 \$30.00 + \$2.18= \$32.18
- 5x10 \$45.00 + \$3.27= \$48.27
- 10x10 \$80.00 + \$5.80= \$85.80

- 1 Lost Key- \$10.00
- 2 Lost Keys/Require Drilling- Drilling cost up to \$300.00

*Business customer that bundle three or more business solutions will be charged a maximum implementation fee of \$60.00
 **Monthly Service Fee includes ACH and Check or Reserve Positive Pay options

LOAN ORIGINATION FEES

Consumer Loans

Vehicle Loan	\$200.00 Application Fee
Share Loan	\$0.00
HELOC	\$495.00 Application Fee
Non-Owner Occupied LOC	\$250.00 + Out of Pocket Costs
Home Improvement Loan	\$500.00 + Out of Pocket Costs
Unsecured Loan	\$200.00 Application Fee

Mortgage Loans

First Mortgage Closed End	\$995.00 + Out of Pocket Costs
First Mortgage Construction Loan	\$1,345.00 (\$995 Origination + \$350 Inspection) + Out of Pocket Costs
Non-Owner Occupied Mortgage Loan	\$1,050.00 + Out of Pocket Costs
Personal Purpose Building Lot Loan	\$995.00 + Out of Pocket Costs

Late Fees on all loans (except Share Loans where there is not a late fee) are 5% of the P&I payment or payment due after a 14-day grace period on loans processed through Encompass.

Commercial Loans

Commercial Origination Fees are determined on a case-by-case basis based on the loan type applied for, creditworthiness of the Borrower, and the competitive nature of the deal. If a payment on any commercial loan is 10 days or more late, a fee equal to 5% of the unpaid portion of the regularly scheduled payment is charged.



Tab 9

Miscellaneous



Memo

From: Andrew Holy

Date: March 17, 2026

Re: Summary of 2025 Community Support and Donations

In 2025, GreenWay Bank donated \$4,257.53 to local organizations, projects, and activities in the Van Wert and Fort Wayne areas. Some of the organizations who received donations from GreenWay Bank are as follows:

1. Van Wert City Endowment Educators Fund 2025
2. K-6 Students Carnival Lincolnview
3. Van Wert High School – Cougars Who Care – Cougar Closet
4. National Fire Safety Council – 2025 Firepup Program
5. Redemption House
6. Greater Fort Wayne – Champions of Change
7. Van Wert County Historical Society – 2025 Train Show
8. Van Wert County Foundation – No Kid Left without a Bed
9. UW of Whitley + Kosciusko County – Power of Purse Event
10. Jr. Achievement
11. Community Health Professionals – Beacon of Hope 2025
12. Van Wert County Council on Aging

VWF Bancorp, Inc. Board of Directors Community Involvement

DIRECTORS

OCCUPATION

Gary L. Clay
142 Webster Avenue
Van Wert, OH 45891
419-605-2575 (Cell)

GreenWay Bank (Retired)
Chairman of the Board
Joined the Bank in June 1977
Joined the Board in January 1992

Charles F. Koch
10560 Turnbury Way
Van Wert, OH 45891
419-238-0014 (Business)

Koch & White Law, LLC
Attorney
Joined the Board in 1994

Jon D. Bagley
6769 John Brown Road
Van Wert, OH 45891
419-771-9144 (Business)

Vancrest and Related Companies
Equity Partner and Board Secretary
Joined the Board in 2015

Michael B. Keysor
13767 Jennings Road
Van Wert, OH 45891
419-203-1691 (Business)

Custom Assembly
President
Joined the Board in 2016

Thomas J. Turnwald
1227 Willow Ridge Lane
Van Wert, OH 45891
419-203-1648 (Business)

Millwork Brands Inc
President & Owner
Joined the Board in 2018

Peter Quinlan

Joined the Board in 2025

GARY L. CLAY

1. VWF Bancorp, Inc. Board of Directors- Chairman
2. Van Wert County Foundation- Board Member
3. Marsh Foundation Board of Trustees- Chairman of the Board
4. Van Wert Area Performing Arts- Board member
5. Van Wert County Tax Abatement Review Board
6. Trinity Global Methodist Church- member
7. YMCA- life member
8. Willow Bend Country Club- member

CHARLES F. KOCH

1. Van Wert YMCA Member
2. First Presbyterian Church Member
3. VWF Bancorp, Inc. Board of Directors

THOMAS J. TURNWALD

1. Ohio Health Van Wert Hospital Advisory Council
2. Business Development Group of Van Wert
3. Van Wert County Foundation
4. YMCA – Member
5. Willow Bend Country Club - Member
6. VWF Bancorp, Inc. Board of Directors

MICHAEL B. KEYSOR

1. Calvary Church- Member
2. Van Wert YMCA- Member
3. VWF Bancorp, Inc. Board of Directors

JON D. BAGLEY

1. Lifehouse Church- Member
2. Van Wert YMCA Member – Past Chairman
3. Vancrest Board of Directors – Secretary
4. YMCA – Past President
5. Van Wert County Foundation Board of Trustees
6. VWF Bancorp, Inc. Board of Directors – Lead Director

PETER QUINLAN

1. VWF Bancorp, Inc. Board of Directors